

Monthly Credit Union Estimates

Prepared December 1, 2021 by:
Credit Union National Association
Economics and Statistics Department

Loans

Credit union loans outstanding increased 1.0% in October, compared to a 0.6% increase in September of 2021 and a 0.2% increase in October of 2020. Other mortgage loans led loan growth during the month, rising 3.2%, followed by unsecured personal loans (2.8%), home equity loans (1.4%), credit card loans (1.2%), fixed-rate mortgages (1.0%), adjustable-rate mortgages (0.9%), and used auto loans (0.6%). On the decline during the month were new auto loans (-0.7%).

Savings

Credit union savings balances increased 1.0% in October, compared to a 0.8% increase in September of 2021 and a 1.7% increase in October of 2020. Share drafts led savings growth during the month, rising 1.5%, followed by money market accounts (1.2%), and regular shares (1.0%). On the decline during the month were individual retirement accounts (-0.6%) and one-year certificates (-0.4%).

Asset quality

Credit unions' 60+ day delinquency remained at 0.5% in October.

Liquidity

The loan-to-savings ratio remained at 70.3% in October. The liquidity ratio (the ratio of surplus funds maturing in less than one year to borrowings plus other liabilities) increased from 21.0% in September to 21.3% in October.

Membership

Total credit union memberships grew 0.1% during October to 130.7 million.

Capital

The movement's overall capital-to-asset ratio declined from 10.1% in September to 9.9% in October. The total dollar amount of capital grew 0.05% to \$206.9 billion.

Period	YTD Growth		YTD Interest Rate Averages		
	Loans	Savings	Long-term	Short-term	Difference
			10-yr. Treasury	Federal Funds Rate	(Long-Short)
Oct '21	5.9%	11.4%	1.41%	0.08%	1.33%
Oct '20	4.9%	17.8%	0.90%	0.47%	0.43%
Oct '19	5.1%	6.6%	2.26%	2.33%	-0.07%
Oct '18	7.8%	3.9%	2.87%	1.70%	1.17%
Oct '17	8.4%	4.6%	2.32%	0.93%	1.38%

Charts

Distribution of credit union savings	1
Distribution of credit union loans	1
Credit union capital ratio and delinquency	2
Credit union auto loan and savings rates	2
Credit union liquidity flows	3
Maturity of surplus funds	3
Savings & consumer credit share	4
Non-revolving loan market shares	4

Tables

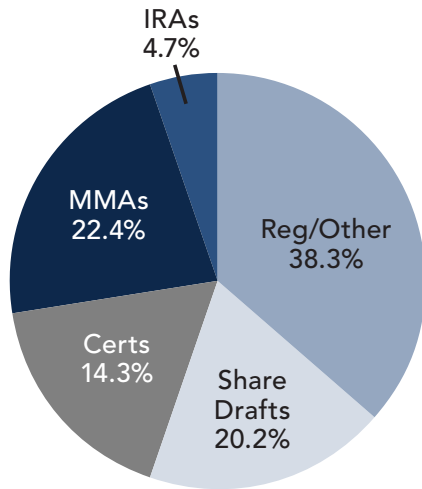
National credit union aggregates	5
National credit union ratios	6
National credit union loan data	7
National credit union income and expense ratios	8
Credit union & household savings market data	9
Credit union & consumer credit market data	10

The estimates in this report are based on information from a monthly sample of credit unions and are revised whenever more complete data are available. The estimates have been revised to reflect benchmark data as of June 2021.

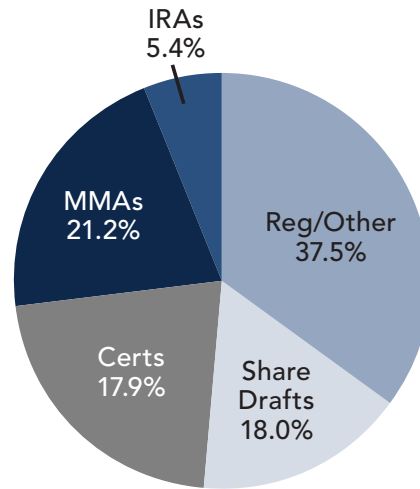
Look for the November 2021 edition of Monthly Credit Union Estimates during the first week of January.

Copyright 2021 by Credit Union National Association Inc. All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise without the prior written permission of the copyright owner.

Distribution of credit union savings

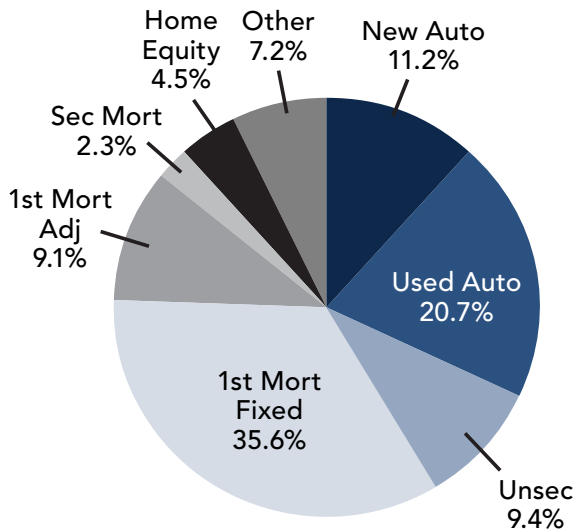


Oct '21 Savings = \$1,798.2 Billion

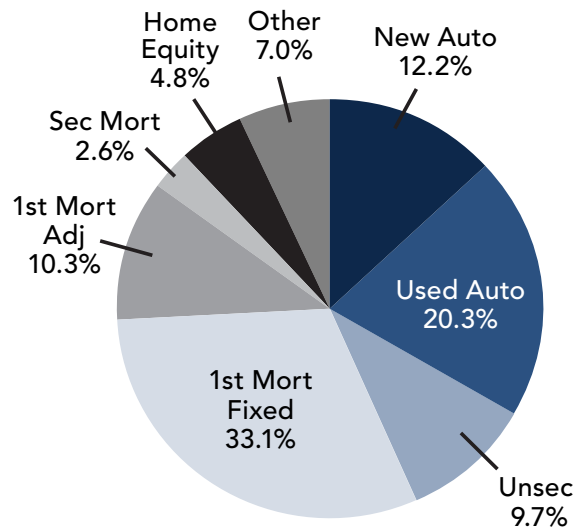


Oct '20 Savings = \$1,582.0 Billion

Distribution of credit union loans



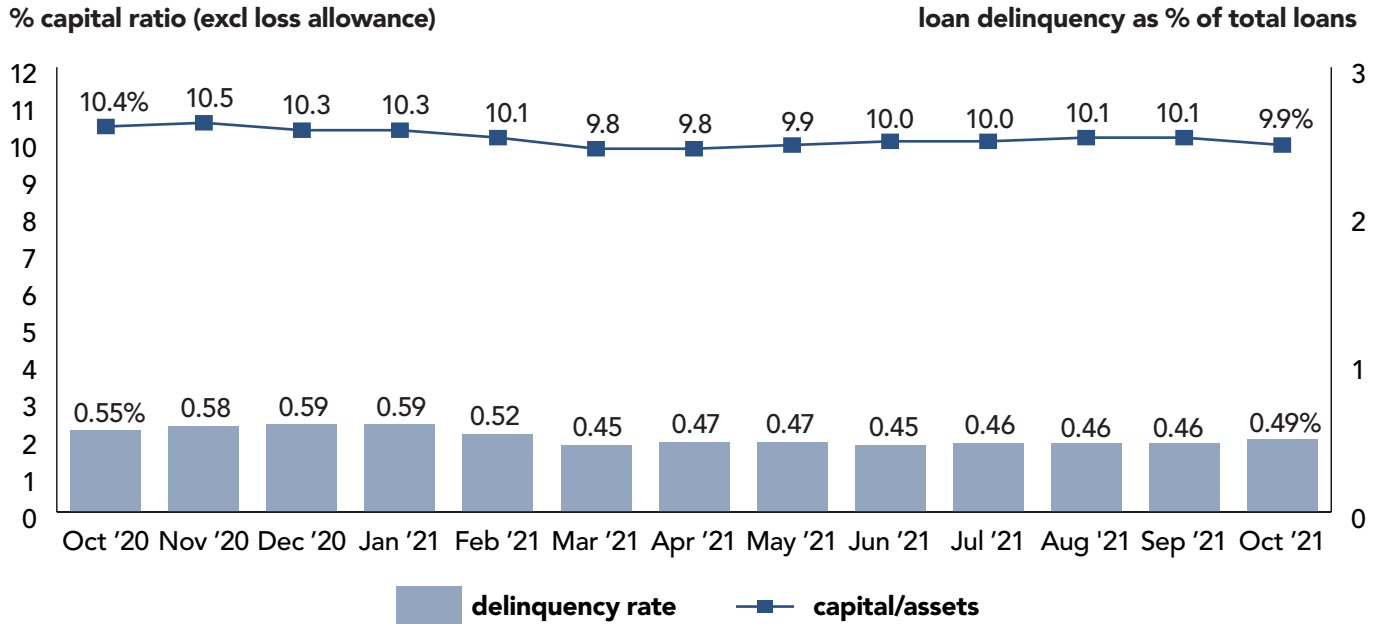
Oct '21 Loans = \$1,264.3 Billion



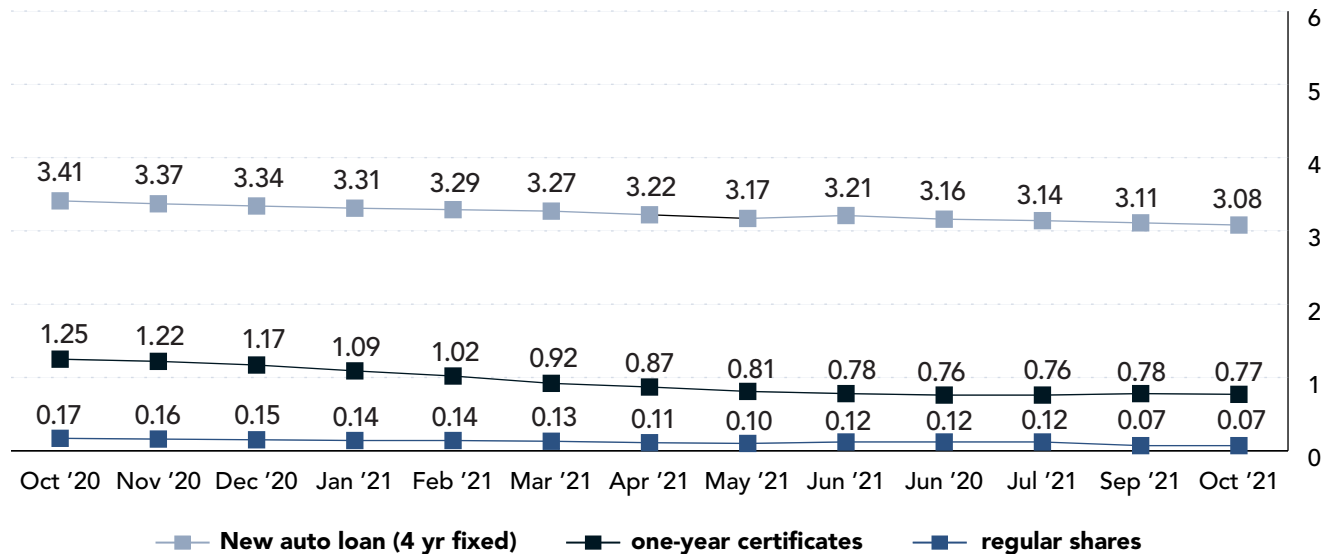
Oct '20 Loans = \$1,189.4 Billion

(1) Some credit unions sweep share draft balances weekly to reduce reserve requirements. This causes a distortion (i.e. total share draft balances appear smaller than they otherwise would be) in months ending on Friday.

Capital ratio and delinquency

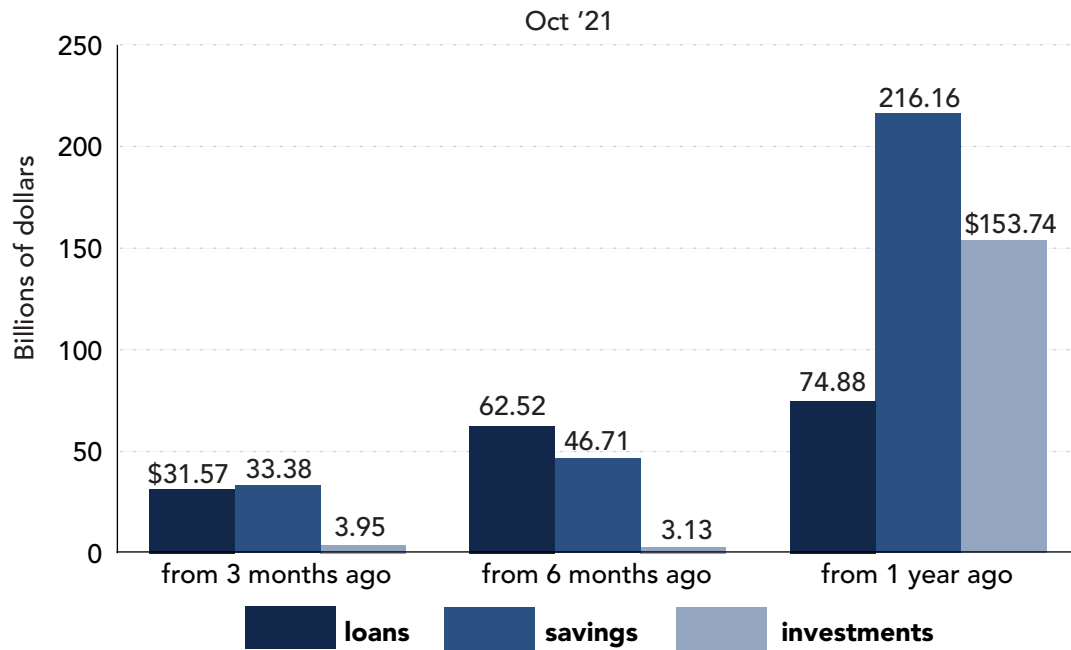


Credit union auto loan and savings rates



Credit union liquidity flows

Changes during the period



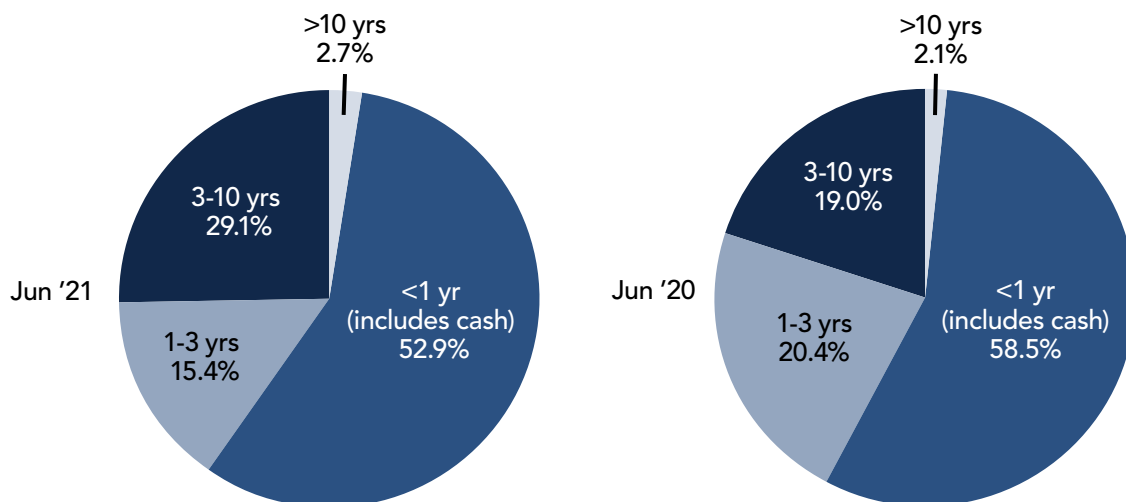
for complete data, see page 5

Maturity of surplus funds

Jun 2021 vs. Jun 2020

(All Credit Unions)

(sum of cash plus investments)

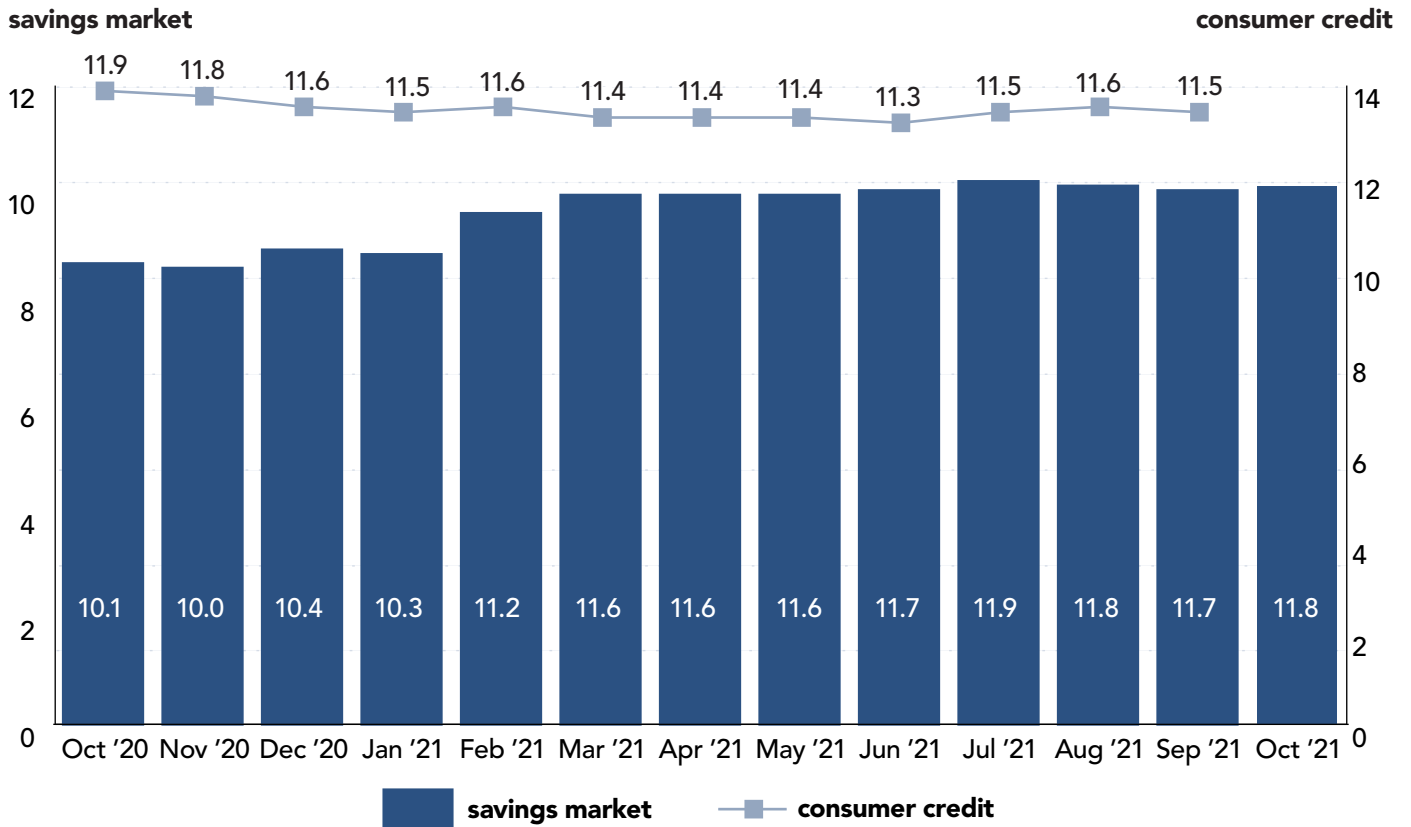


National Totals

Jun 2021 Total Surplus Funds= \$704.95 Billion

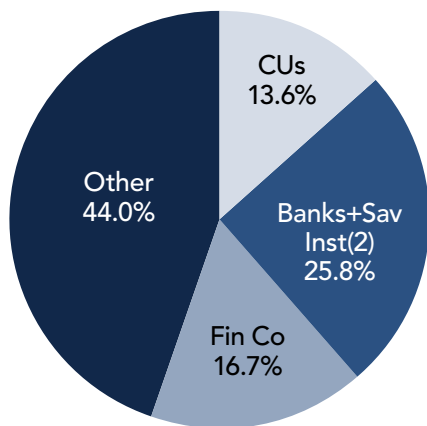
Jun 2020 Total Surplus Funds= \$536.70 Billion

Savings & consumer credit market share

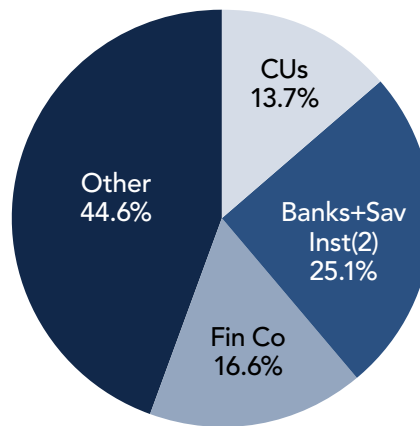


for complete data, see pages 9 & 10

Non-revolving loan market shares



Sep '21 Non-Revolving= \$3,376.1 Billion



Oct '20 Non-Revolving= \$3,202.5 Billion

"other" consists of securitized loans no longer held on lenders' balance sheets

Monthly Credit Union Estimates **OCTOBER 2021**

National credit union aggregates

(\$ in billions)

	Date	Loans	Surplus Funds	Assets	Savings	Capital (1)	Borrow & oth. liab	Number of CUs	Memberships (millions)	
Latest month	Oct-21	\$1,264.3	\$737.2	\$2,086.9	\$1,798.2	\$206.9	\$81.8	5,163	130.7	
	% chg, month	1.0%	2.9%	1.6%	1.0%	0.05%	21.3%	-0.2%	0.1%	
	% chg, yr ago	6.3%	26.3%	13.0%	13.7%	8.2%	12.4%	-3.6%	3.5%	
	% chg, YTD	5.9%	21.8%	11.3%	11.4%	6.6%	22.3%	-2.9%	3.1%	
Surplus Funds										
Previous twelve months	Sep-21	\$1,252.3	\$716.6	\$2,054.9	\$1,780.7	\$206.8	\$67.4	5,171	130.5	
	Aug-21	\$1,244.7	\$722.7	\$2,050.0	\$1,766.9	\$206.7	\$76.4	5,211	130.2	
	Jul-21	\$1,232.7	\$733.3	\$2,047.0	\$1,764.8	\$204.7	\$77.4	5,218	129.9	
	Jun-21	\$1,223.1	\$704.9	\$2,010.6	\$1,744.2	\$201.9	\$64.5	5,243	129.7	
	May-21	\$1,211.5	\$731.2	\$2,024.5	\$1,742.4	\$199.7	\$82.4	5,246	129.3	
	Apr-21	\$1,201.7	\$734.1	\$2,014.0	\$1,751.5	\$197.4	\$65.1	5,269	128.6	
	Mar-21	\$1,195.5	\$706.7	\$1,982.2	\$1,722.5	\$195.0	\$64.7	5,285	128.2	
	Feb-21	\$1,194.8	\$652.0	\$1,920.6	\$1,653.2	\$194.7	\$72.6	5,305	127.6	
	Jan-21	\$1,192.9	\$624.0	\$1,891.5	\$1,626.4	\$195.1	\$70.0	5,318	127.3	
	Dec-20	\$1,193.9	\$605.2	\$1,875.8	\$1,614.8	\$194.1	\$66.9	5,317	126.8	
	Nov-20	\$1,191.3	\$580.9	\$1,846.3	\$1,584.1	\$193.0	\$69.2	5,321	126.5	
	Oct-20	\$1,189.4	\$583.5	\$1,846.1	\$1,582.0	\$191.3	\$72.8	5,355	126.3	
2019	\$1,133.6	\$391.5	\$1,593.5	\$1,342.7	\$179.1	\$71.6	5,460	122.8		
2018	\$1,065.2	\$341.5	\$1,479.6	\$1,242.1	\$161.5	\$75.9	5,603	118.6		
2017	\$978.4	\$367.9	\$1,404.0	\$1,181.0	\$149.9	\$73.1	5,800	113.6		
2016	\$889.5	\$374.6	\$1,317.7	\$1,114.4	\$139.4	\$63.9	6,022	109.2		
2015	\$804.9	\$369.2	\$1,227.8	\$1,036.3	\$130.9	\$60.6	6,236	105.0		
2014	\$728.9	\$369.2	\$1,144.7	\$970.4	\$123.5	\$50.8	6,513	101.5		
2013	\$660.1	\$381.0	\$1,083.7	\$929.2	\$113.3	\$41.1	6,795	98.4		
2012	\$615.1	\$389.4	\$1,043.1	\$896.6	\$108.7	\$37.7	7,070	96.0		
2011	\$587.0	\$359.4	\$982.1	\$845.3	\$100.2	\$36.5	7,351	94.0		
2010	\$580.3	\$320.0	\$934.1	\$803.8	\$93.2	\$37.2	7,597	92.6		
2009	\$587.4	\$284.3	\$904.0	\$769.4	\$88.7	\$45.9	7,831	92.0		
2008	\$580.5	\$219.6	\$832.5	\$697.4	\$89.8	\$45.3	8,088	90.7		
2007	\$544.1	\$200.9	\$776.6	\$652.3	\$88.4	\$35.9	8,396	89.3		
2006	\$511.1	\$192.2	\$732.5	\$620.6	\$83.8	\$28.1	8,662	88.2		
2005	\$474.2	\$200.1	\$700.4	\$596.1	\$77.7	\$26.6	9,015	87.0		
2004	\$428.6	\$215.8	\$668.1	\$574.5	\$72.9	\$20.8	9,346	86.1		
2003	\$388.5	\$219.2	\$629.1	\$545.0	\$67.6	\$16.5	9,709	84.9		
2002	\$355.2	\$200.4	\$574.7	\$499.7	\$62.4	\$12.6	10,041	83.4		
2001	\$330.8	\$166.9	\$514.7	\$448.6	\$56.3	\$9.8	10,356	81.6		
2000	\$309.3	\$127.5	\$449.8	\$389.3	\$51.4	\$9.1	10,684	79.8		
1999	\$278.9	\$129.9	\$422.6	\$366.7	\$46.5	\$9.4	11,016	77.5		
Investments Cash										
Previous year-end totals	1998	\$252.3	\$125.9	\$9.1	\$398.9	\$349.0	\$43.6	\$6.3	11,392	75.6
	1997	\$238.4	\$105.4	\$8.1	\$360.6	\$315.4	\$40.0	\$5.2	11,652	73.5
	1996	\$220.1	\$101.0	\$7.5	\$336.4	\$295.1	\$36.3	\$5.0	11,884	71.4
	1995	\$198.4	\$103.6	\$7.4	\$316.4	\$278.8	\$32.7	\$4.9	12,232	69.3
	1994	\$181.7	\$104.7	\$6.5	\$298.9	\$263.4	\$28.6	\$6.9	12,560	67.4
	1993	\$157.6	\$116.5	\$6.5	\$286.6	\$255.5	\$25.8	\$5.3	12,978	65.4
	1992	\$145.5	\$111.8	\$6.6	\$269.3	\$242.9	\$21.8	\$4.6	13,379	63.8
	1991	\$143.1	\$90.6	\$5.4	\$244.4	\$221.3	\$18.6	\$4.5	13,974	62.4
	1990	\$141.3	\$70.0	\$4.8	\$221.4	\$200.8	\$16.7	\$3.9	14,532	61.5
	1989	\$136.5	\$59.3	\$4.8	\$205.8	\$187.0	\$15.1	\$3.7	15,212	60.5
	1988	\$126.4	\$61.0	\$4.2	\$196.2	\$178.4	\$13.5	\$4.3	15,700	58.6
	1987	\$110.8	\$63.0	\$4.0	\$181.7	\$166.0	\$11.9	\$3.8	16,277	56.5
	1986	\$96.4	\$61.9	\$4.0	\$166.1	\$152.7	\$10.4	\$3.0	16,910	54.1
	1985	\$85.2	\$45.5	\$3.3	\$137.1	\$125.5	\$8.9	\$2.7	17,672	51.9

Monthly Credit Union Estimates **OCTOBER 2021**

National credit union ratios

	Date	Loans/ Savings	Net Capital /Assets	Distribution of Surplus Funds (1)					Surplus Funds Liquid (2)	
				US Govt	Agencies	Corp CUs	Comm Banks S&Ls & MSBs	Other		
	Oct-21	70.3%	9.9%	6.1%	42.6%	1.2%	4.0%	46.0%	53.6%	
	Sep-21	70.3	10.1	5.5	43.6	1.2	4.1	45.7	53.5	
	Aug-21	70.4	10.1	5.3	41.2	1.2	4.1	48.2	54.8	
	Jul-21	69.8	10.0	5.0	39.9	1.1	4.1	49.9	54.6	
	Jun-21	70.1	10.0	5.2	41.0	1.1	4.4	48.3	52.9	
Latest thirteen months	May-21	69.5	9.9	4.7	38.1	0.9	4.2	52.1	55.0	
	Apr-21	68.6	9.8	4.5	37.7	0.8	4.3	52.7	57.2	
	Mar-21	69.4	9.8	4.4	37.6	0.6	4.5	52.9	57.3	
	Feb-21	72.3	10.1	3.9	36.8	0.7	4.9	53.7	56.7	
	Jan-21	73.3	10.3	3.9	38.0	0.7	5.2	52.3	57.3	
	Dec-20	73.9	10.3	4.5	38.4	0.7	5.3	51.2	57.2	
	Nov-20	75.2	10.5	9.5	36.8	0.8	5.5	47.4	56.0	
	Oct-20	75.2	10.4	6.8	36.6	0.8	5.6	50.2	57.0	
	Cash									
		2019	84.4%	11.2%	5.7%	41.4%	0.8%	7.3%	44.8%	52.3%
	2018	85.8	10.9	5.1	44.9	0.9	8.4	40.7	47.7	
	2017	82.8	10.7	4.4	45.0	0.8	9.4	40.3	47.6	
	2016	79.8	10.6	4.4	45.4	0.8	10.4	39.1	47.3	
	2015	77.7	10.7	4.8	46.3	0.8	11.0	37.2	44.3	
	2014	75.1	10.8	3.0	50.2	0.8	11.8	34.2	42.4	
	2013	71.0	10.5	2.5	51.6	1.0	12.1	32.8	42.5	
	2012	68.6	10.4	2.5	49.4	1.0	12.4	34.6	46.9	
	2011	69.4	10.2	2.3	49.1	1.8	12.5	34.3	47.4	
	2010	72.2	10.0	3.4	45.5	5.5	13.5	32.1	47.2	
	2009	76.3	9.8	2.5	38.5	12.0	13.3	33.7	53.6	
	2008	83.2	10.8	1.9	37.0	15.1	12.9	33.2	55.4	
	2007	83.4	11.4	2.4	33.0	19.7	8.4	36.5	60.9	
	2006	82.3	11.4	1.1	36.3	17.9	8.4	36.3	60.3	
	2005	79.5	11.1	1.3	42.0	16.1	10.7	29.9	55.3	
	2004	74.6	10.9	1.8	41.7	15.0	12.0	29.5	49.7	
	2003	71.3	10.7	1.8	41.5	13.9	12.3	30.5	49.0	
	2002	71.1	10.9	3.1	38.3	12.5	11.9	32.8	56.5	
	2001	73.7	10.9	3.3	36.0	10.8	11.4	36.7	59.0	
Previous year-end 1998	2000	79.5	11.4	4.2	39.4	10.7	10.2	32.1	60.0	
	1999	76.1	11.0	20.3	4.6	38.1	17.4	12.3	7.3	58.1
	1998	72.3	10.9	6.7	6.9	33.2	27.7	16.1	9.4	64.3
	1997	75.6	11.1	7.1	10.5	35.4	23.7	15.0	8.3	63.0
	1996	74.6	10.8	6.9	13.1	35.1	21.7	15.1	8.1	59.3
	1995	71.1	10.3	6.6	13.0	33.6	23.1	15.4	8.3	63.9
	1994	69.0	9.6	5.3	16.5	32.8	22.3	14.8	8.3	58.9
	1993	61.7	9.0	5.3	15.5	26.5	26.6	17.8	8.3	58.9
	1992	59.9	8.1	5.6	14.8	22.2	30.4	19.1	7.9	62.9
	1991	64.7	7.6	6.5	10.6	16.6	33.1	26.5	6.7	72.1
	1990	70.4	7.6	7.4	9.7	16.6	28.2	30.5	7.5	78.2
	1989	73.0	7.3	7.4	9.7	16.6	28.2	30.5	7.5	78.2
1988	70.9	6.8	6.4	12.8	16.8	21.2	35.7	7.2	71.2	
1987	66.8	6.5	6.0	13.6	14.3	20.3	38.6	7.3	70.9	
1986	63.1	6.2	6.1	10.8	12.7	22.0	39.0	9.3	74.7	
1985	67.8	6.5	6.7	10.3	14.4	21.9	39.2	7.6	79.6	
1984	73.6	6.7	7.4	9.6	17.2	20.7	38.7	6.4	78.0	
1983	67.5	6.4	6.1	9.0	16.2	21.0	41.2	6.5	79.3	
1982	68.8	6.8	6.3	4.5	15.4	26.2	38.8	8.6		

(1) Surplus Funds = The sum of cash plus investments.

(2) Liquid means maturing within one year.

National credit union loan data

	Date	Average Loan Rates						Distribution of Loans							
		Loan Delinq	New Auto	Used Auto	Credit Card	Unsec	Home Equity	New Auto	Used Auto	Unsec	1st Mort Fixed	1st Mort Adj	Sec Mort	Home Equity	Other
Latest thirteen months	Oct-21	0.49%	3.1%	3.7%	9.9%	10.4%	3.9%	11.2%	20.7%	9.4%	35.6%	9.1%	2.3%	4.5%	7.2%
	Sep-21	0.46	3.1	3.7	9.9	10.4	3.9	11.4	20.8	9.3	35.6	9.1	2.3	4.5	7.1
	Aug-21	0.46	3.1	3.7	9.9	10.4	3.9	11.5	20.7	9.2	35.4	9.0	2.3	4.5	7.4
	Jul-21	0.46	3.2	3.7	9.9	10.4	3.9	11.6	20.6	9.2	35.3	9.2	2.4	4.5	7.2
	Jun-21	0.45	3.2	3.8	9.9	10.5	3.9	11.7	20.6	9.3	35.1	9.5	2.3	4.5	7.0
	May-21	0.47	3.2	3.7	9.9	10.3	3.9	11.9	20.6	9.2	34.7	9.6	2.4	4.5	7.1
	Apr-21	0.47	3.2	3.8	9.9	10.3	3.9	11.9	20.5	9.2	34.7	9.8	2.4	4.6	7.0
	Mar-21	0.45	3.3	3.8	9.9	10.3	3.8	11.9	20.5	9.4	34.6	9.8	2.4	4.6	6.9
	Feb-21	0.52	3.3	3.9	10.0	10.4	3.8	12.1	20.3	9.6	34.1	10.1	2.5	4.6	6.6
	Jan-21	0.59	3.3	3.9	10.0	10.6	3.8	12.1	20.3	9.4	34.0	10.2	2.6	4.6	6.7
	Dec-20	0.59	3.3	3.9	9.9	10.8	3.8	12.1	20.2	9.7	33.8	10.1	2.6	4.6	6.8
	Nov-20	0.58	3.4	4.0	10.1	10.6	3.9	12.2	20.3	9.7	33.4	10.2	2.6	4.7	6.9
	Oct-20	0.55	3.4	4.0	10.2	10.5	4.0	12.2	20.3	9.7	33.1	10.3	2.6	4.8	7.0
Previous year-end totals	2019	0.7%	4.0%	4.8%	11.2%	12.3%	5.0%	13.2%	20.4%	10.1%	31.0%	10.6%	3.1%	5.1%	6.5%
	2018	0.7	3.7	4.4	11.2	11.5	5.3	14.1	20.9	10.0	29.4	11.3	3.1	5.3	5.8
	2017	0.9	3.1	3.8	10.7	11.3	4.5	13.7	20.8	10.2	29.1	11.5	3.1	5.5	6.0
	2016	0.8	2.9	3.6	10.1	11.2	4.5	13.3	20.8	10.3	28.8	11.8	3.2	5.6	6.1
	2015	0.8	3.0	3.6	10.0	11.2	4.1	12.6	20.5	10.6	28.7	12.2	3.6	5.8	6.0
	2014	0.8	3.0	3.7	9.6	11.2	4.1	12.0	20.1	10.9	28.8	12.2	4.1	6.0	5.9
	2013	1.0	3.1	3.8	9.8	11.3	4.2	11.0	19.6	11.1	29.8	11.7	4.8	6.1	5.8
	2012	1.2	3.4	4.1	9.8	11.5	4.2	10.5	19.1	11.0	29.1	11.9	5.6	6.7	6.2
	2011	1.6	4.0	4.6	10.0	11.6	4.3	10.1	18.5	10.9	28.4	12.2	6.7	7.3	5.9
	2010	1.7	4.9	5.4	10.1	11.7	4.4	11.0	17.8	10.8	27.2	12.1	7.6	7.6	5.7
	2009	1.8	5.6	6.1	10.3	11.6	4.5	13.1	17.0	10.5	26.1	11.7	8.6	7.5	5.5
	2008	1.4	5.9	6.4	10.5	11.7	4.7	14.4	16.6	10.2	24.9	11.9	9.8	7.2	5.1
	2007	0.9	6.4	7.0	11.0	12.2	7.3	16.4	16.9	10.3	22.6	11.6	10.4	6.9	4.9
	2006	0.7	6.5	7.0	11.2	12.3	8.0	17.8	17.6	9.9	21.0	11.4	9.5	7.5	5.2
	2005	0.7	5.8	6.4	11.1	12.1	6.9	18.2	18.9	9.8	20.9	10.8	7.7	8.3	5.5
	2004	0.7	5.2	5.8	11.0	11.7	5.1	17.1	20.4	10.4	21.1	10.4	6.7	8.2	5.8
	2003	0.8	5.2	5.7	11.1	11.8	4.5	16.8	21.5	11.3	22.6	8.7	6.3	7.0	5.9
	2002	0.8	6.0	6.6	11.6	12.2	6.0	17.5	20.9	12.3	21.3	8.0	6.8	6.7	6.5
	2001	0.8	6.8	7.4	11.9	12.6	6.0	18.6	20.5	13.5	20.1	7.7	7.1	6.1	6.4
	2000	0.7	8.2	8.8	12.6	13.5	9.2	20.1	19.9	14.6	18.1	7.3	7.5	5.9	6.6
	1999	0.8	7.5	8.3	12.5	13.1	8.2	19.3	20.1	15.6	19.2	7.0	6.6	5.6	6.6
	1998	0.9	7.6	8.3	12.7	13.2	8.3	19.5	19.7	17.1	17.9	7.1	6.3	5.7	6.7
	1997	1.0	7.9	8.7	12.9	13.4	8.8	21.2	18.7	18.3	14.6	7.8	6.3	6.1	7.0
	1996	1.0	8.0	8.8	13.0	13.3	8.9	22.8	17.3	19.4	13.6	7.8	5.9	5.9	7.3
	1995	1.0	8.2	9.1	13.1	13.5	9.2	24.1	15.9	20.0	12.7	7.8	5.7	6.0	7.8
	1994	0.9	7.9	8.8	13.2	13.3	9.2	23.4	15.1	20.3	13.0	8.3	5.4	6.2	8.3
	1993	1.1	7.2	8.4	13.2	13.1	9.2	21.0	14.3	21.6	13.4	8.2	5.4	7.1	9.0
	1992	1.3	8.3	9.5	13.9	13.6	8.7	20.8	12.5	21.6	12.7	8.5	6.2	8.1	9.6
	1991	1.6	9.6	11.0	15.1	14.5	9.2	22.0	10.6	20.8	11.9	8.2	6.7	8.7	11.1
	1990	1.7	10.6	12.1	15.2	15.1	11.2	23.0	10.2	20.4	11.1	8.4	7.0	7.9	12.0
1989	1.8	10.8	12.2	14.9	15.0	11.5	23.8	10.1	20.5	10.8	8.4	6.9	6.6	13.1	
1988	1.8	10.5		15.1	14.7		24.1		20.4						
1987	1.9	10.3			14.5		23.5		23.3						
1986	2.2	10.8			14.8		25.6		22.5						
1985	2.1	12.6			16.2										
1984	2.0	13.5			16.6										
1983	2.4	13.1			16.4										
1982	3.8	15.1			15.9										

* Beginning in July 2004 there is a break in this series. Prior to July 2004 adjustable mortgages were defined as those that called for a periodic interest rate adjustment. In 2004 and thereafter we define adjustable mortgages to also include balloon/hybrid mortgages that adjust in five years or less. Balloons/hybrids of this type were not separately reported on call reports prior to July 2004 so some were likely reported as fixed mortgages and some as adjustable.

National credit union income and expense ratios (1)

Date	Interest Yield on Assets	Div/Int Cost of Assets	= Gross Spread	Other Income	Operating Expense	Net Spread	Loss (2) Prov	Net Income (3)
Mid-Year 2021	3.03	0.46	257	140	279	118	7	111
First Quarter 2021	3.04	0.48	257	138	276	119	15	104
Year-End 2020	3.53	0.70	283	139	302	120	50	70
Third Quarter 2020	3.61	0.74	287	137	303	122	56	65
2019	4.04	0.89	315	140	319	136	43	93
2018	3.80	0.68	311	139	313	137	46	91
2017	3.53	0.56	297	135	307	125	47	77
2016	3.40	0.52	287	139	310	116	40	76
2015	3.36	0.52	285	136	311	109	34	75
2014	3.36	0.54	283	134	310	107	28	80
2013	3.36	0.59	278	139	314	103	26	83
2012	3.62	0.72	290	145	316	120	35	84
2011	4.05	0.92	312	131	326	117	50	68
2010	4.46	1.21	325	133	319	139	78	50
2009	4.91	1.73	318	161	315	165	111	18
2008	5.56	2.41	314	136	335	116	85	31
2007	5.89	2.78	310	136	338	107	43	64
2006	5.52	2.35	317	129	333	113	31	82
2005	4.97	1.73	324	125	324	125	39	85
2004	4.72	1.41	331	116	320	126	35	92
2003	5.03	1.65	338	114	319	132	34	98
2002	5.89	2.28	361	105	325	141	35	107
2001	6.93	3.35	358	105	335	128	33	95
2000	7.34	3.56	377	95	339	133	31	102
1999	7.07	3.36	371	89	332	127	34	93
1998	7.38	3.57	381	86	331	136	42	95
1997	7.54	3.61	393	81	329	145	43	102
1996	7.47	3.56	391	77	323	145	32	113
1995	7.39	3.54	385	70	317	139	26	113
1994	6.84	2.98	386	64	305	145	24	121
1993	7.04	3.07	397	71	301	167	28	139
1992	7.95	3.87	408	71	306	173	36	136
1991	9.16	5.27	389	65	314	139	45	94
1990	9.88	5.94	394	61	319	137	42	95
1989	10.00	6.02	398	58	319	137	43	94
1988	9.56	5.63	392	52	307	138	39	99
1987	9.43	5.56	387	45	300	131	37	94
1986	10.26	6.32	394	54	311	136	36	100
1985	11.43	7.10	433	48	336	145	29	116
1984	11.96	7.36	460	40	347	153		
1983	11.65	7.04	461	35	368	128		
1982	12.82	7.53	529		418			
1981	12.31	7.22	509		400			

(1) Interest yield and dividend/interest cost expressed as percent of average total assets, all other figures expressed in basis points (100 bp=1%) of avg assets.

(2) For data through 1991, net loan chargeoffs are reported instead of loan loss provisions.

(3) Net income is after the corporate stabilization expense

Monthly Credit Union Estimates **OCTOBER 2021**

Credit union and household savings market data

(\$ billions)

	Date	Percent of Total CU Savings					Average Rates Paid By CUs				Household Savings Market Shares			
		Share Drafts	Certs	MMA's	IRA's	Regular & Other	Reg	Share Drafts	1 YR Certs	MMA's	Total Market (1)	Market Shares (2)		
											CUs	Banks	Sav Inst (3)	
Latest thirteen months	Oct-21	20.2%	14.3%	22.4%	4.7%	38.3%	0.1%	0.2%	0.8%	0.3%	15,232	11.8%	76.2%	3.6%
	Sep-21	20.1	14.5	22.4	4.8	38.2	0.1	0.2	0.8	0.3	15,161	11.7	76.3	3.7
	Aug-21	20.0	14.7	22.3	4.8	38.2	0.1	0.2	0.8	0.3	15,021	11.8	76.2	3.7
	Jul-21	20.2	14.8	21.9	4.8	38.2	0.1	0.2	0.8	0.3	14,855	11.9	76.1	3.6
	Jun-21	20.0	15.1	21.8	4.9	38.2	0.1	0.2	0.8	0.3	14,870	11.7	76.2	3.7
	May-21	18.7	15.2	21.6	4.9	39.5	0.1	0.2	0.8	0.3	15,003	11.6	76.3	3.9
	Apr-21	19.6	15.3	21.3	4.9	38.9	0.1	0.2	0.9	0.3	15,125	11.6	76.4	3.9
	Mar-21	19.4	15.7	21.3	5.0	38.6	0.1	0.2	0.9	0.3	14,936	11.6	76.4	4.0
	Feb-21	18.9	16.6	21.8	5.1	37.6	0.1	0.2	1.0	0.3	14,782	11.2	76.2	4.3
	Jan-21	18.7	17.0	21.9	5.2	37.2	0.1	0.2	1.1	0.3	15,882	10.3	76.6	5.3
	Dec-20	18.4	17.3	21.5	5.3	37.5	0.1	0.2	1.2	0.3	15,607	10.4	76.6	5.1
	Nov-20	17.6	17.8	21.5	5.3	37.8	0.2	0.2	1.2	0.3	15,790	10.0	77.0	5.0
	Oct-20	18.0	17.9	21.2	5.4	37.5	0.2	0.2	1.2	0.3	15,739	10.1	77.2	4.8
Previous year-end totals	2019	15.8%	21.7%	20.8%	6.1%	35.6%	0.3%	0.3%	2.0%	0.7%	13,124	10.2%	76.4%	4.6%
	2018	15.6	19.5	21.4	6.3	37.1	0.3	0.3	1.9	0.7	12,389	10.0	76.5	5.4
	2017	14.6	18.3	22.4	6.7	38.1	0.2	0.2	1.2	0.4	11,908	9.9	77.1	5.6
	2016	14.1	18.2	22.8	7.1	37.7	0.2	0.2	1.0	0.3	11,431	9.6	76.8	5.9
	2015	14.8	18.7	22.8	7.5	36.2	0.2	0.2	0.8	0.3	10,713	9.7	77.2	5.6
	2014	13.8	19.9	23.0	8.1	35.2	0.2	0.2	0.8	0.3	10,153	9.6	76.6	6.0
	2013	13.1	21.0	23.3	8.6	34.0	0.2	0.2	0.8	0.3	9,707	9.6	75.8	6.2
	2012	12.7	22.5	23.1	9.0	32.6	0.2	0.3	0.8	0.4	9,277	9.7	75.2	6.3
	2011	12.2	24.6	22.8	9.4	31.0	0.3	0.3	1.0	0.5	8,711	9.7	72.3	8.0
	2010	11.5	27.1	22.3	9.7	29.4	0.4	0.3	1.3	0.6	8,085	9.9	70.7	8.4
	2009	11.3	30.0	21.0	9.7	27.9	0.5	0.4	1.8	1.0	7,859	9.8	69.0	8.4
	2008	10.8	33.2	18.9	9.5	27.6	0.9	0.6	3.1	1.8	7,569	9.2	64.7	9.2
	2007	11.3	34.2	17.6	9.0	27.9	1.2	0.6	4.6	3.0	6,984	9.3	62.1	11.9
	2006	11.7	31.5	16.7	8.6	31.5	1.2	0.6	4.8	3.0	6,588	9.4	62.8	12.5
	2005	13.4	26.5	17.0	8.4	34.7	1.1	0.5	3.8	2.1	6,199	9.6	62.2	13.5
	2004	13.0	22.9	18.4	8.4	37.4	0.9	0.4	2.3	1.3	5,955	9.6	61.0	13.9
	2003	12.3	22.5	18.7	8.7	37.8	1.0	0.5	1.7	1.2	5,657	9.6	58.4	14.1
	2002	12.0	24.5	17.8	8.8	36.9	1.5	0.8	2.3	1.7	5,429	9.2	56.3	13.7
	2001	12.4	27.0	15.9	9.0	35.7	2.1	1.1	2.9	2.4	5,073	8.8	54.7	13.2
	2000	13.3	27.7	13.3	9.5	36.2	3.1	1.8	6.1	4.2	4,617	8.4	54.2	13.2
	1999	12.5	25.1	13.2	10.0	39.2	3.0	1.8	5.3	3.8	4,299	8.5	53.8	14.0
	1998	12.5	25.3	11.9	10.3	40.0	3.1	1.9	4.9	3.7	4,091	8.5	54.1	14.5
	1997	11.6	24.7	10.7	11.1	41.9	3.3	2.1	5.5	4.0	3,763	8.4	54.5	16.0
	1996	11.1	23.1	9.9	11.6	44.3	3.3	2.1	5.4	3.8	3,581	8.3	53.8	17.7
	1995	11.2	21.3	9.2	12.0	46.3	3.4	2.2	5.4	3.8	3,434	8.1	54.1	19.1
	1994	11.1	14.6	9.7	12.2	52.4	3.3	2.3	5.5	3.6	3,295	8.0	54.7	20.2
	1993	10.6	12.3	10.1	12.7	54.3	3.2	2.4	3.6	3.1	3,310	7.7	54.6	21.8
	1992	10.4	13.1	10.0	13.4	53.1	3.6	2.8	3.9	3.4	3,310	7.3	53.9	23.6
	1991	9.4	18.1	10.2	14.6	47.7	5.1	4.4	5.1	4.9	3,312	6.7	52.4	25.5
	1990	9.4	21.7	8.5	14.5	45.8	5.9	5.1	7.4	6.3	2,912	6.9	55.2	21.3
	1989	9.5	21.3	7.8	14.0	47.4	6.0	5.1	8.0	7.1	3,086	6.1	47.3	32.4
1988	9.3	17.1		13.7		6.0	5.2	8.0	6.9	2,892	6.2	47.1	34.5	
1987	9.4	14.1		13.6		5.9	5.2	7.1		2,703	6.1	46.7	35.3	
1986	9.1	13.7		12.7		6.2	5.5	7.0		2,580	5.9	47.0	35.4	
1985	8.9	17.5		11.0		7.3	6.2	8.8		2,348	5.3	46.9	36.9	
1984	8.6	20.4		8.5		7.5	6.5	10.0		2,156	4.8	46.2	37.9	
1983	8.0	19.1		5.5		7.4	6.3			1,950	4.6	46.6	38.0	
1982	6.8			2.1		7.4	6.2			1,727	4.3	42.8	38.2	

(1) Other checkable deposits+consumer-held demand deposits(est)+regular savings+small time deposits(incl IRAs)+MMDAs+non-institutional MMMFs+Savings Bonds (\$billions).

(2) Shares do not equal 100% since savings market includes non-institutional MMMFs and Savings Bonds. (3) Savings institutions includes Savings and Loan Associations and Mutual Savings Banks. (4) Some credit unions sweep share draft balances weekly to reduce reserve requirements. This causes a distortion (i.e. total share draft balances appear smaller than they otherwise would be) in months ending on Friday.

Credit union and consumer credit market data**

(\$ billions)

	Consumer Loan Market Shares					Non-Revolving Consumer Loan Market Shares(3)					
	Date	Total Market	Market Shares(1)			Total Market	Market Shares				
			CUs	Sav Inst(2)	Fin Co		CUs	Sav Inst(2)	Fin Co		
	Oct-21	N/A	N/A%	N/A%	N/A%	N/A	N/A%	N/A%	N/A%		
	Sep-21	4367.4	11.5	39.9	13.2	3376.1	13.6	25.8	16.7		
	Aug-21	4337.5	11.6	39.9	13.2	3351.2	13.5	25.7	16.7		
	Jul-21	4323.7	11.5	39.6	13.2	3320.5	13.5	25.6	16.8		
	Jun-21	4307.1	11.3	39.5	13.3	3308.6	13.6	25.5	16.8		
Latest	May-21	4271.7	11.4	39.1	13.4	3295.6	13.5	25.3	16.8		
thirteen	Apr-21	4239.0	11.4	38.8	13.4	3273.2	13.5	25.2	16.9		
months	Mar-21	4222.9	11.4	38.7	13.3	3256.1	13.5	25.0	16.7		
	Feb-21	4203.5	11.6	38.9	13.2	3248.4	13.5	25.1	16.6		
	Jan-21	4183.3	11.5	39.5	13.3	3241.1	13.6	25.1	16.7		
	Dec-20	4184.9	11.6	40.3	13.2	3210.3	13.5	25.2	16.6		
	Nov-20	4174.0	11.8	39.8	13.2	3204.7	13.6	25.1	16.7		
	Oct-20	4163.3	11.9	39.6	13.2	3202.5	13.7	25.1	16.6		
	2019	4180.7	11.5	42.4	12.9	3086.5	13.9	25.5	16.7		
	2018	4009.7	11.7	41.9	13.3	2956.2	14.1	24.9	24.9		
	2017	3826.4	10.9	42.1	14.1	2802.4	13.5	25.3	18.3		
	2016	3645.2	10.4	42.0	15.0	2675.6	12.8	25.7	19.5		
	2015	3535.7	9.7	40.4	19.3	2597.9	11.7	24.7	24.1		
	2014	3317.2	9.1	40.5	20.6	2427.2	11.1	25.2	25.7		
	2013	3097.9	8.6	41.0	21.9	2240.3	10.3	25.8	27.3		
				Banks	Sav Inst(2)			Banks	Sav Inst(2)		
	2012	2924.3	8.3	38.5	23.25	3.2	2078.5	10.1	24.6	29.3	1.5
	2011	2631.5	8.5	41.8	26.24	3.5	1780.1	10.9	27.7	27.7	2.0
	2010	2434.7	9.3	45.1	21.3	3.6	1606.8	12.1	31.7	26.2	2.3
	2009	2478.9	9.6	34.5	19.7	3.1	1585.5	12.9	30.9	28.0	2.5
	2008	2592.1	9.1	33.9	22.2	3.3	1605.3	12.7	30.3	31.5	2.8
	2007	2551.9	9.2	31.5	22.9	3.6	1582.3	12.9	28.5	31.5	2.9
	2006	2418.3	9.7	30.7	22.1	4.0	1513.2	13.8	27.4	29.9	3.5
	2005	2326.5	9.8	30.4	22.2	4.7	1476.7	13.8	26.8	30.5	4.6
	2004	2151.4	10.0	32.7	17.1	4.2	1323.5	14.5	29.4	24.7	4.8
	2003	2050.1	10.0	32.2	14.4	3.8	1262.5	14.5	29.8	20.4	4.3
Previous	2002	1938.1	10.1	30.3	12.3	3.5	1194.9	14.5	29.8	16.6	4.4
year-end	2001	1856.7	10.2	30.1	12.8	3.7	1126.4	14.9	29.6	18.3	4.6
totals	2000	1719.0	10.7	31.5	12.8	3.8	1034.6	15.7	31.3	17.7	4.6
	1999	1542.4	10.9	32.4	13.1	4.0	928.4	15.8	33.4	18.2	4.9
	1998	1430.6	10.9	35.6	12.8	3.6	844.1	16.1	35.4	17.9	4.6
	1997	1333.8	11.4	38.4	12.6	3.5	789.3	16.8	37.1	16.5	4.5
	1996	1271.7	11.3	41.4	12.2	3.5	749.4	16.9	39.8	16.4	4.6
	1995	1168.0	11.3	43.0	13.0	3.4	703.9	16.5	41.4	17.6	4.5
	1994	1021.0	11.7	44.9	13.2	3.8	637.8	16.6	43.4	17.0	4.6
	1993	886.2	11.5	44.7	13.1	4.3	561.2	16.0	43.8	16.5	4.9
	1992	824.8	11.1	44.0	14.3	4.5	532.5	15.4	43.2	18.3	5.2
	1991	815.6	11.1	45.4	14.9	5.2	538.5	15.4	43.1	19.2	6.3
	1990	823.6	11.0	46.4	16.2	6.0	573.5	14.9	43.3	20.5	7.4
	1989***	807.7	11.2	47.5	17.2	7.7	587.0	14.5	43.0	21.4	9.4

**Total consumer installment credit is not seasonally adjusted;

***There is a break in the series beginning in 1989, due to inclusion of securitized loans.

(1)Shares do not total 100% since non-financials also have a share of the consumer credit market.

(2)Saving Institutions includes Savings and Loan Associations and Mutual Savings Banks.

(3)Source: Federal Reserve Statistical Release #G.19. (4)Prior to 1983, Total Consumer Credit Market and CU shares include CU 2nd mortgages.

(5)Non-revolving loans include auto loans and all other loans not included in revolving credit. These July be secured or unsecured.