Frequently Requested Credit Union and Bank Comparisons

Economics and Statistics Department
Credit Union National Association

Frequently Requested U.S. Credit Union/Commercial Bank Comparisons

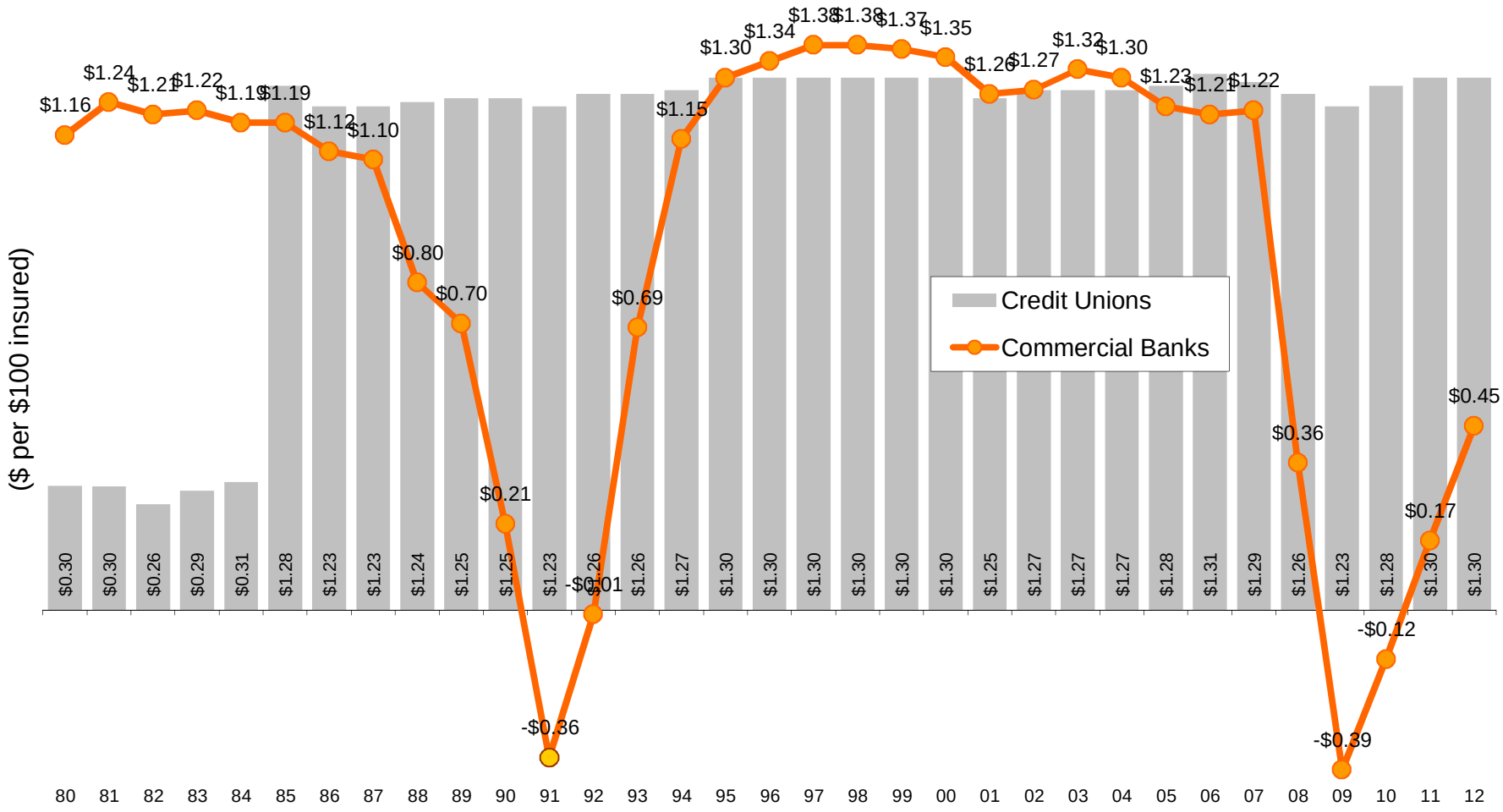
	Insurance Fund Ratio (per $100 Inusred)		Net Income Ratio		Equity Capital Ratio		Loan Delinquency Ratio (% of Loans & Leases)		Net Chargeoff Ratio (% of Loans & Leases)		Total Assets (billions)		Average size (millions)		Asset Growth		Loan Growth		New Charters	
Year	NCUSIF	FDIC*	CUs	Banks	CUs	Banks	CUs (60+)	Banks (90+)	CUs	Banks	CUs	Banks	CUs	Banks	CUs	Banks	CUs	Banks	CUs	Banks
80	$0.30	$1.16	0.30%	0.73%	6.04%	5.80%	3.32%	NA	NA	NA	$69.0	$1,855.7	$3.2	$128.6					NA	205
81	$0.30	$1.24	0.82%	0.76%	6.58%	5.83%	3.18%	NA	NA	NA	$72.3	$2,029.0	$3.5	$140.8	4.8%	9.3%	3.4%	11.1%	NA	198
82	$0.26	$1.21	0.80%	0.70%	6.84%	5.87%	3.26%	NA	NA	NA	$82.7	$2,193.3	$4.2	$151.8	14.4%	8.1%	2.2%	8.0%	NA	317
83	$0.29	$1.22	1.05%	0.66%	6.42%	6.00%	2.37%	NA	NA	NA	$98.0	$2,342.1	$5.1	$161.9	18.5%	6.8%	17.5%	7.3%	NA	361
84	$0.31	$1.19	1.35%	0.64%	6.66%	6.14%	2.05%	2.89%	NA	NA	$113.0	$2,508.9	$6.1	$173.1	15.3%	7.1%	24.7%	14.4%	NA	391
85	$1.28	$1.19	1.21%	0.69%	6.47%	6.19%	2.14%	2.69%	NA	NA	$137.1	$2,730.7	$7.8	$189.4	21.3%	8.8%	12.8%	7.9%	NA	331
86	$1.23	$1.12	1.04%	0.61%	6.18%	6.19%	2.19%	2.76%	NA	NA	$166.1	$2,940.7	$9.8	$206.9	21.2%	7.7%	13.4%	7.5%	NA	259
87	$1.23	$1.10	0.97%	0.09%	6.48%	6.02%	1.93%	3.46%	NA	NA	$181.7	$2,999.9	$11.2	$218.6	9.4%	2.0%	14.7%	4.0%	41	220
88	$1.24	$0.80	0.98%	0.80%	6.80%	6.31%	1.80%	2.92%	NA	NA	$196.8	$3,116.0	$12.5	$238.5	8.3%	3.9%	14.3%	5.6%	33	272
89	$1.25	$0.70	0.92%	0.50%	7.32%	6.21%	1.77%	2.99%	NA	NA	$205.8	$3,287.2	$13.6	$258.7	4.6%	5.5%	8.0%	6.4%	19	246
90	$1.25	$0.21	0.89%	0.48%	7.55%	6.45%	1.68%	3.68%	NA	NA	$221.4	$3,369.9	$15.2	$273.5	7.6%	2.5%	1.3%	2.4%	10	169
91	$1.23	-$0.36	0.94%	0.53%	7.63%	6.75%	1.58%	3.69%	NA	NA	$244.5	$3,413.7	$17.5	$286.7	10.5%	1.3%	2.5%	-2.8%	7	108
92	$1.26	-$0.01	1.37%	0.93%	8.10%	7.51%	1.28%	3.06%	0.60%	1.27%	$269.3	$3,486.4	$20.1	$304.5	10.1%	2.1%	2.8%	-1.1%	1	73
93	$1.26	$0.69	1.39%	1.20%	9.00%	8.00%	1.05%	1.97%	0.49%	0.85%	$286.6	$3,684.8	$22.1	$336.4	6.4%	5.7%	8.1%	5.7%	4	61
94	$1.27	$1.15	1.22%	1.15%	9.57%	7.78%	0.88%	1.29%	0.40%	0.50%	$298.9	$3,984.9	$23.8	$382.0	4.3%	8.1%	15.3%	9.7%	13	51
95	$1.30	$1.30	1.12%	1.17%	10.30%	8.03%	0.95%	1.17%	0.41%	0.49%	$316.4	$4,312.7	$25.9	$433.8	5.9%	8.2%	9.0%	10.4%	14	102
96	$1.30	$1.34	1.10%	1.19%	10.79%	8.20%	1.02%	1.06%	0.50%	0.58%	$330.8	$4,578.3	$27.8	$480.5	4.6%	6.2%	11.0%	8.0%	20	147
97	$1.30	$1.38	1.02%	1.23%	11.10%	8.44%	1.01%	0.98%	0.59%	0.64%	$360.6	$5,014.9	$30.9	$548.6	9.0%	9.5%	8.4%	5.6%	15	189
98	$1.30	$1.38	0.95%	1.19%	10.92%	8.49%	0.88%	0.96%	0.59%	0.67%	$398.9	$5,440.9	$35.0	$620.1	10.6%	8.5%	5.7%	8.8%	8	189
99	$1.30	$1.37	0.93%	1.31%	11.00%	8.52%	0.75%	0.95%	0.50%	0.61%	$422.6	$5,734.8	$38.4	$668.4	6.6%	5.4%	10.6%	7.8%	13	228
00	$1.30	$1.35	1.02%	1.18%	11.14%	8.50%	0.74%	1.12%	0.42%	0.67%	$449.8	$6,238.7	$42.7	$750.3	6.4%	8.8%	10.9%	9.3%	12	188
01	$1.25	$1.26	0.95%	1.16%	10.93%	9.06%	0.85%	1.41%	0.46%	0.95%	$515.1	$6,552.0	$50.5	$810.9	14.5%	5.0%	7.0%	1.8%	10	125
02	$1.27	$1.27	1.07%	1.32%	10.85%	9.15%	0.79%	1.46%	0.52%	1.12%	$574.2	$7,076.9	$58.0	$897.3	11.5%	8.0%	7.4%	7.0%	8	90
03	$1.27	$1.32	0.98%	1.40%	10.77%	9.10%	0.77%	1.20%	0.56%	0.89%	$629.0	$7,601.5	$65.7	$978.4	9.5%	7.4%	9.3%	6.5%	12	110
04	$1.27	$1.30	0.92%	1.30%	11.00%	10.10%	0.72%	0.86%	0.53%	0.63%	$668.1	$8,415.6	$72.5	$1,103.0	6.2%	10.7%	10.3%	10.8%	4	120
05	$1.28	$1.23	0.86%	1.30%	11.28%	10.09%	0.73%	0.75%	0.54%	0.56%	$700.5	$9,040.3	$78.9	$1,201.2	4.8%	7.4%	10.6%	9.7%	9	167
06	$1.31	$1.21	0.83%	1.33%	11.57%	10.21%	0.68%	0.80%	0.45%	0.41%	$732.5	$10,091.5	$85.8	$1,363.5	4.6%	11.6%	7.8%	11.1%	6	178
07	$1.29	$1.22	0.64%	0.93%	11.43%	10.23%	0.93%	1.33%	0.51%	0.62%	$776.6	$11,176.1	$93.1	$1,534.5	6.0%	10.7%	6.5%	10.8%	4	175
08	$1.26	$0.36	0.31%	0.13%	10.60%	9.38%	1.37%	2.95%	0.84%	1.32%	$825.8	$12,308.9	$103.7	$1,737.1	7.2%	10.1%	6.7%	3.2%	4	90
09	$1.23	-$0.39	0.18%	-0.10%	9.90%	10.89%	1.82%	5.60%	1.21%	2.60%	$896.8	$11,822.8	$116.3	$1,732.1	8.6%	-3.9%	1.2%	-6.0%	3	24
10	$1.28	-$0.12	0.50%	0.65%	10.10%	11.09%	1.75%	4.96%	1.14%	2.67%	$926.6	$12,065.5	$123.8	$1,822.4	3.3%	2.1%	-1.2%	1.5%	5	5
11	$1.30	$0.17	0.68%	0.90%	10.20%	11.10%	1.60%	4.25%	0.91%	1.61%	$974.2	$12,648.9	$134.6	$2,011.0	5.1%	4.8%	1.2%	2.6%	1	0
12	$1.30	$0.45	0.84%	1.00%	10.40%	11.11%	1.15%	3.62%	0.73%	1.10%	$1,034.9	$13,391.0	$148.8	$2,196.7	6.2%	5.9%	4.8%	5.4%	5	1

Notes:
NCUSIF & FDIC fiscal years end in December. Prior to 1995, NCUSIF's fiscal year ended in September.
Insurance fund equity is expressed in dollars per $100 insured.
* Bank fund ratio is Depository Insuance Fund (DIF) for 2006+ (BIF in previous years).

Sources:
Insurance fund information from NCUSIF, FDIC.
Credit union information: NCUA and CUNA, Economics & Statistics Department.
Commercial bank information: FDIC.

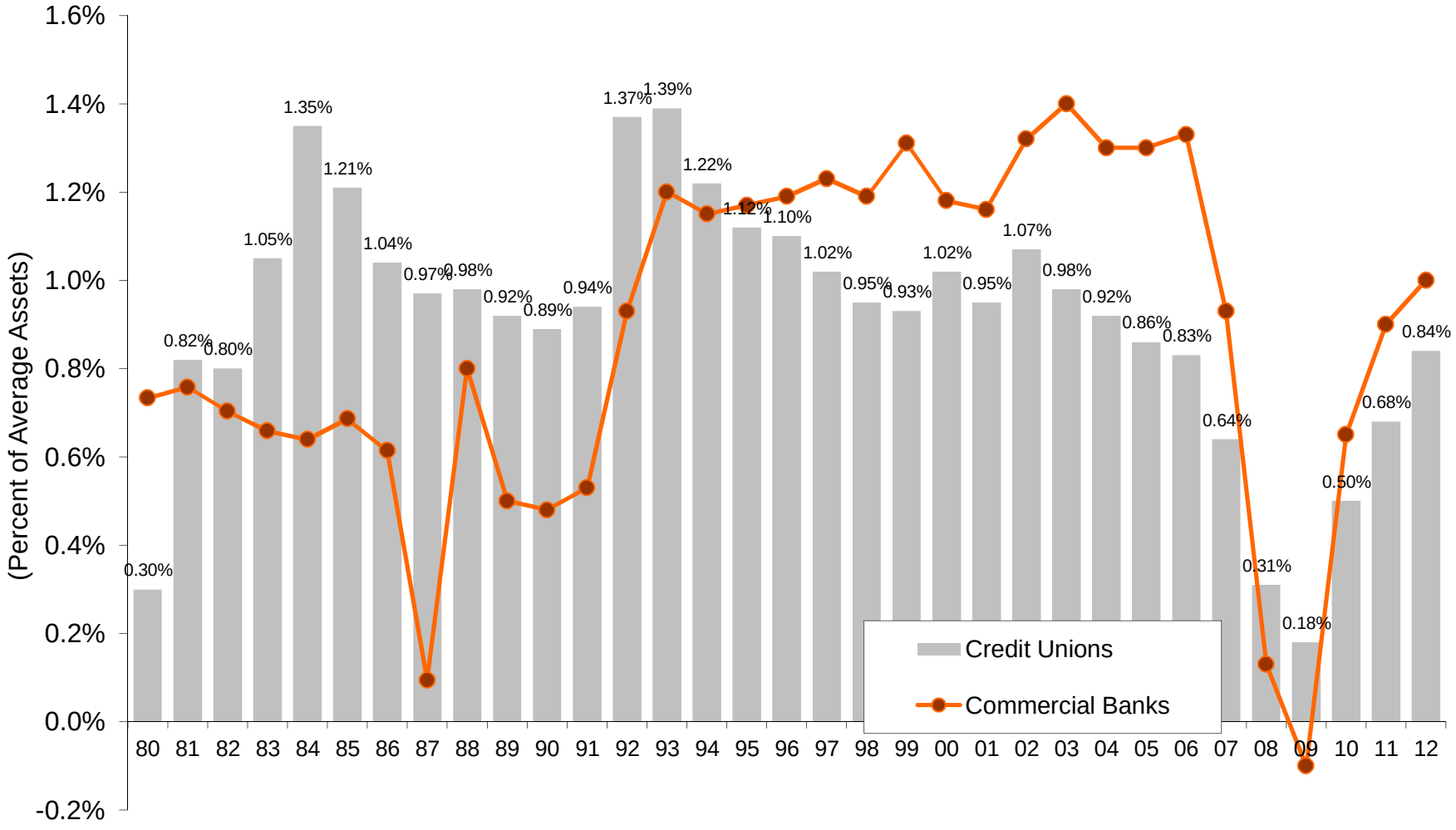
Figure 1: Insurance Fund Ratios

Credit Union & Bank Insurance Funds



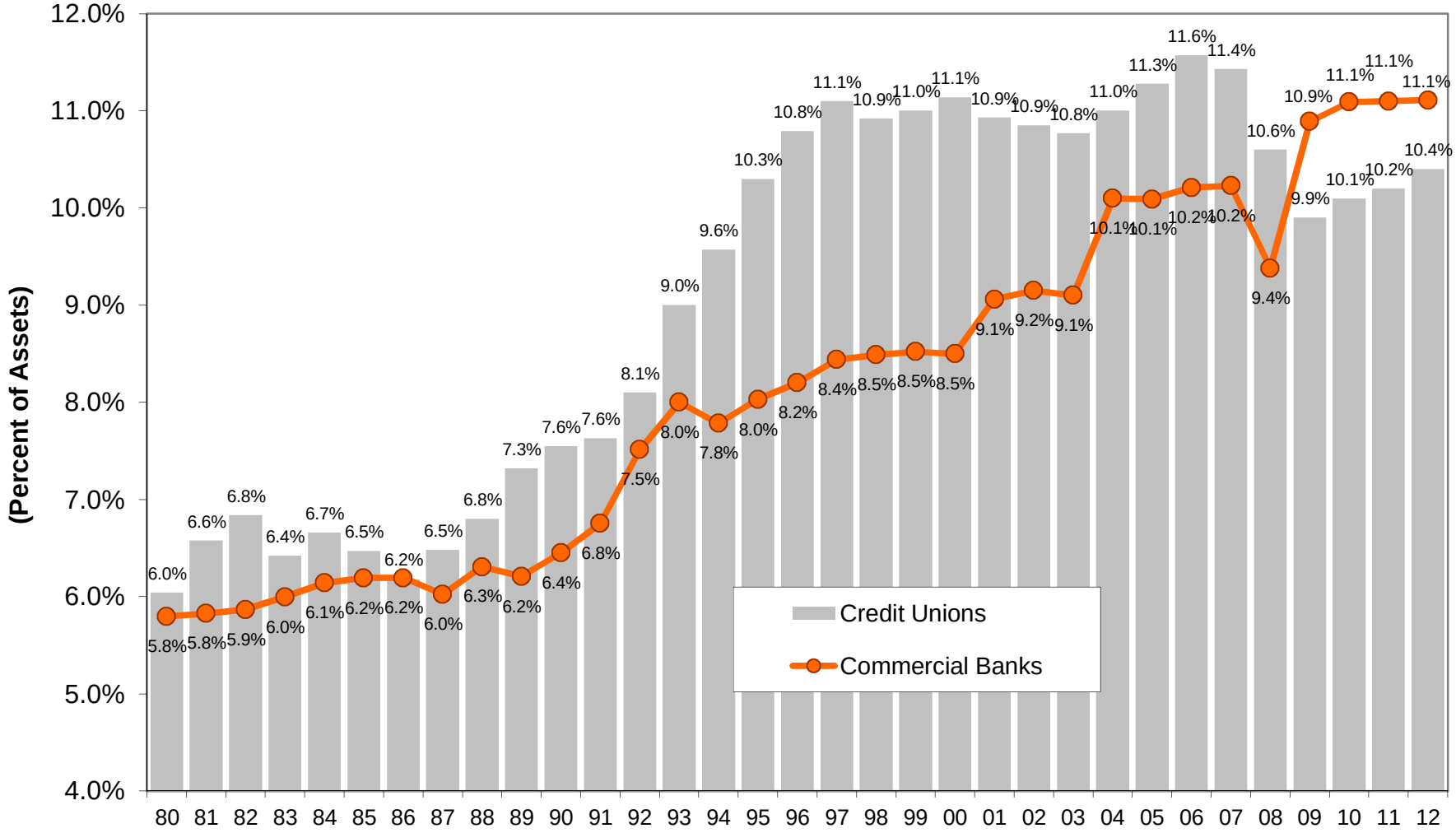
Source: FDIC & NCUSIF. FDIC-BIF & FDIC-SAIF were recently merged. Bank fund represents FDIC-DIF (BIF & SAIF Combined) in 2006+, but is FDIC-BIF prior to 2006.

Figure 2: Net Income Ratios
Credit Unions & Commercial Banks



Source: FDIC, NCUA, and CUNA E&S.

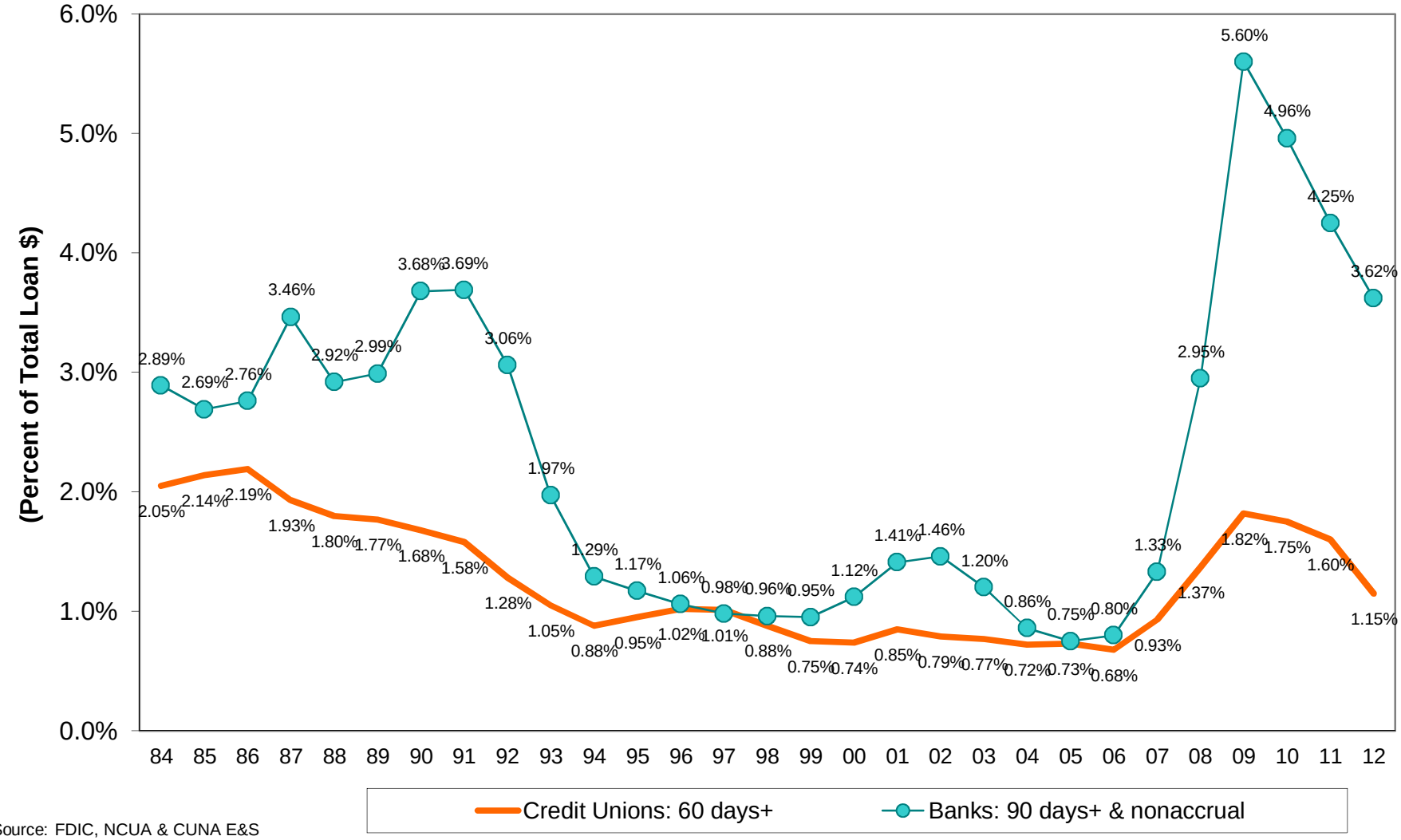
Figure 3: Equity Capital Ratios
Credit Unions & Commerical Banks



Source: FDIC, NCUA, and CUNA E&S.

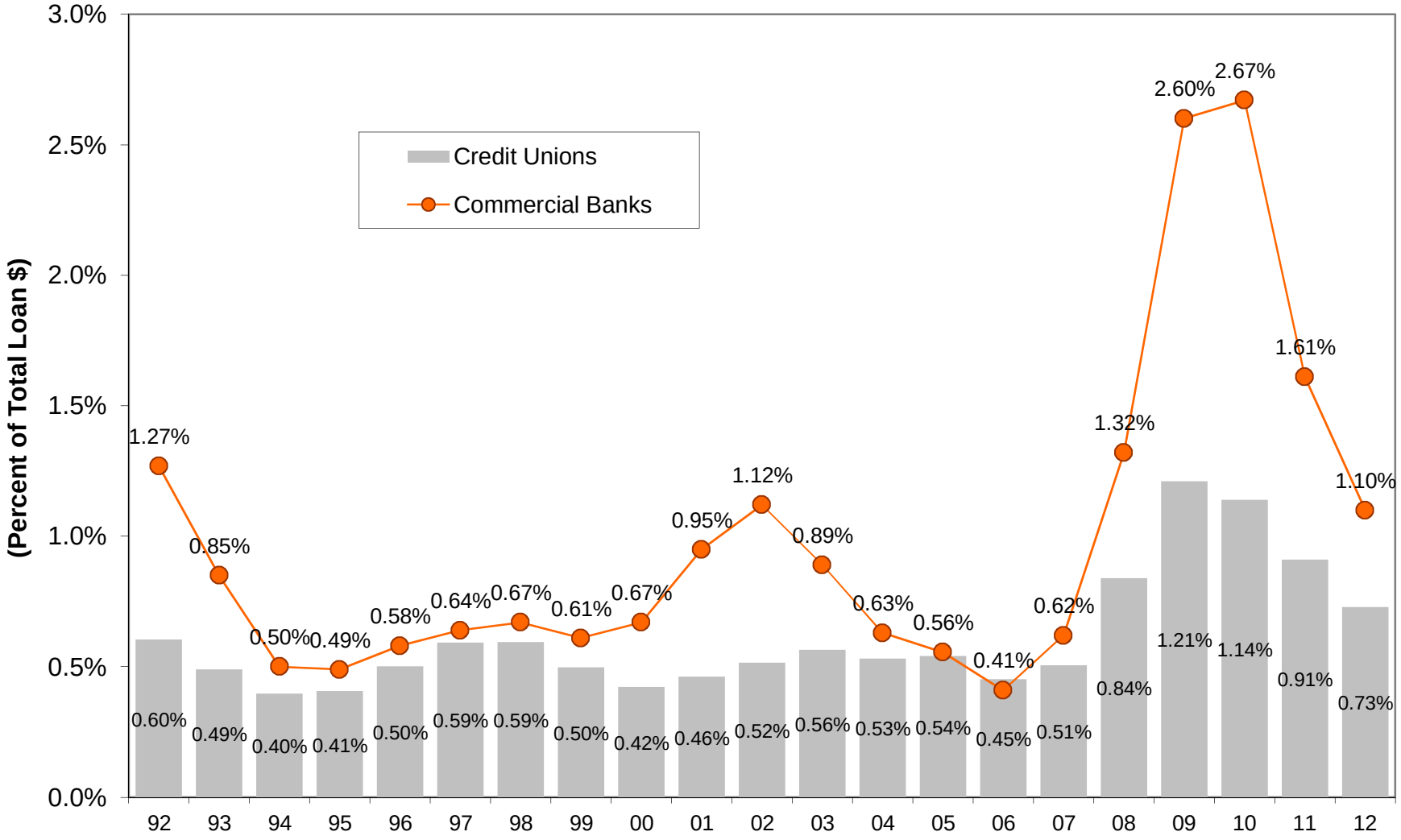
Figure 4: Loan Delinquency Ratios

Credit Unions & Commercial Banks



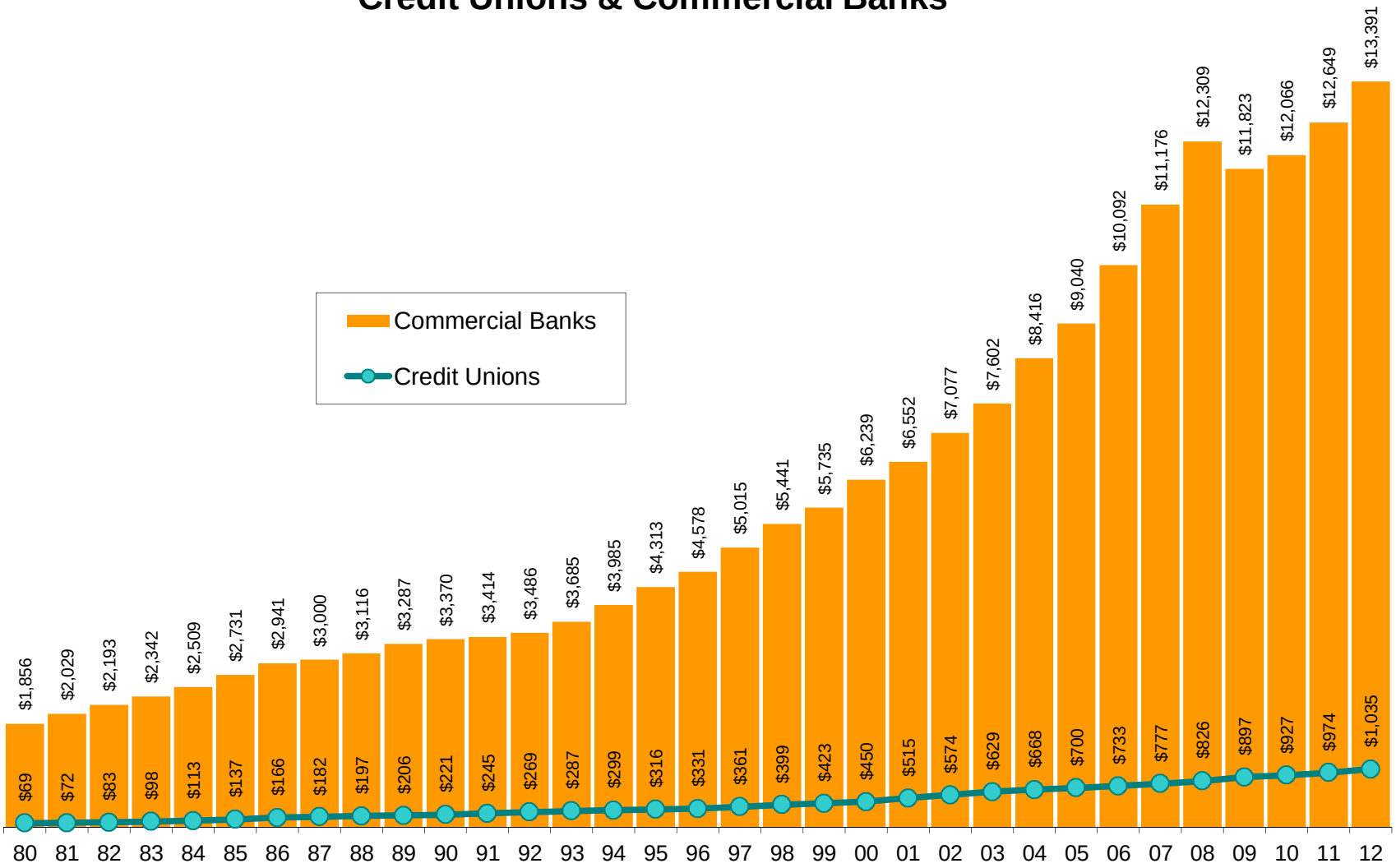
Source: FDIC, NCUA & CUNA E&S

Figure 5: Net Loan Chargeoffs
Credit Unions & Commercial Banks



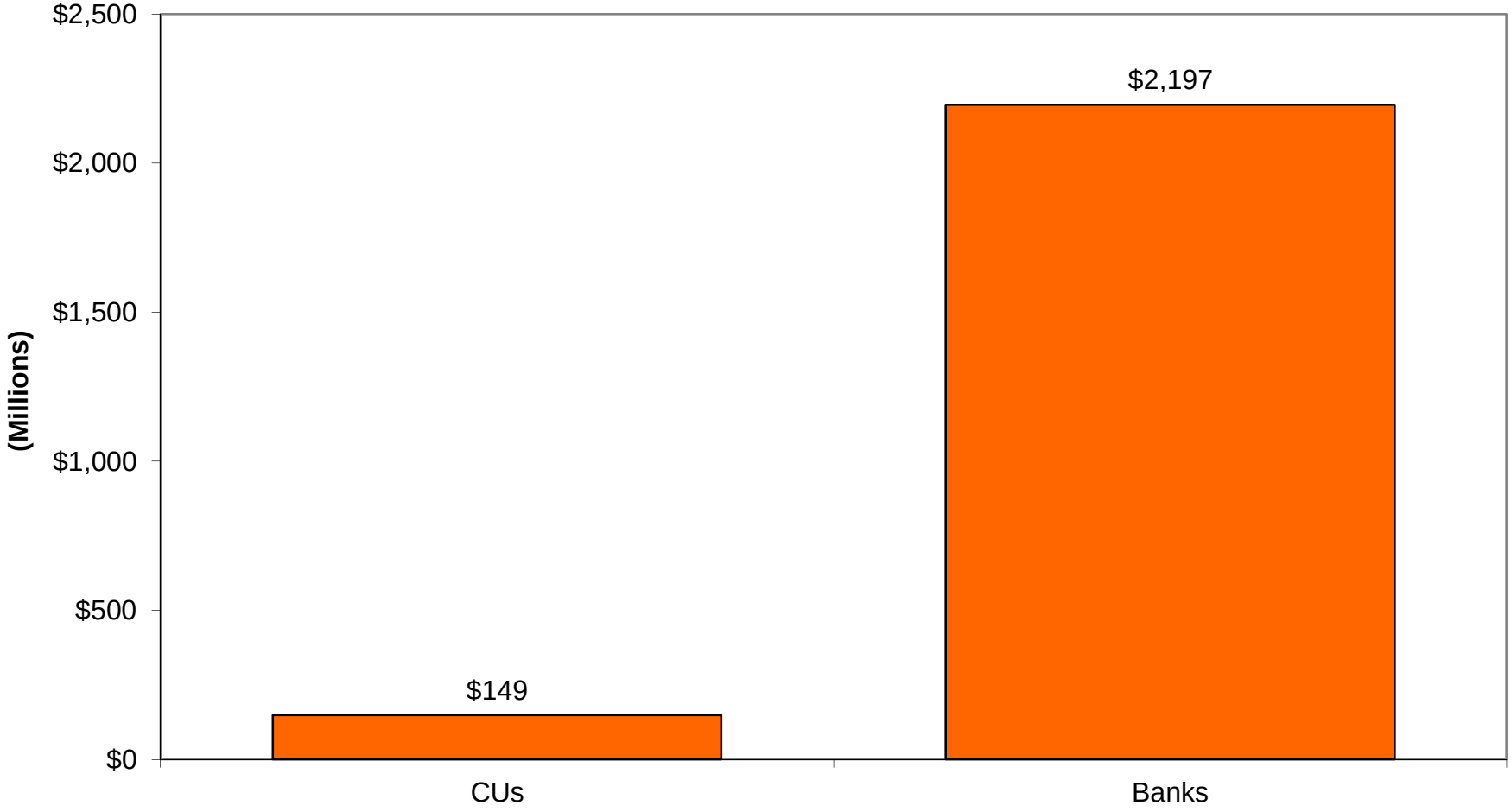
Source: FDIC, NCUA & CUNA E&S

Figure 6: Total Assets (Billions)
Credit Unions & Commercial Banks



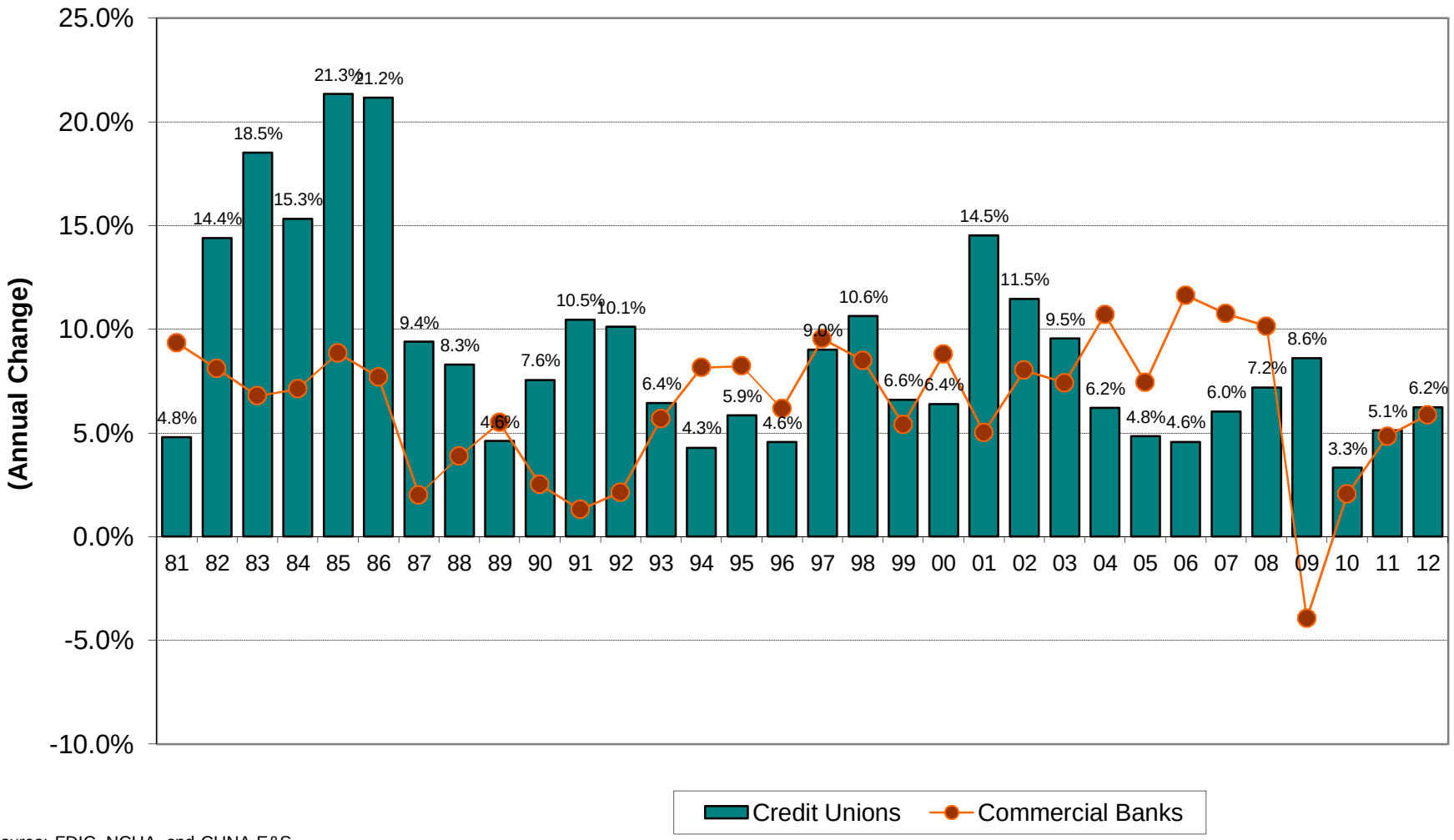
Source: FDIC, NCUA & CUNA E&S

Figure 7: Average Institution Size as of December 2012
Credit Unions & Commercial Banks



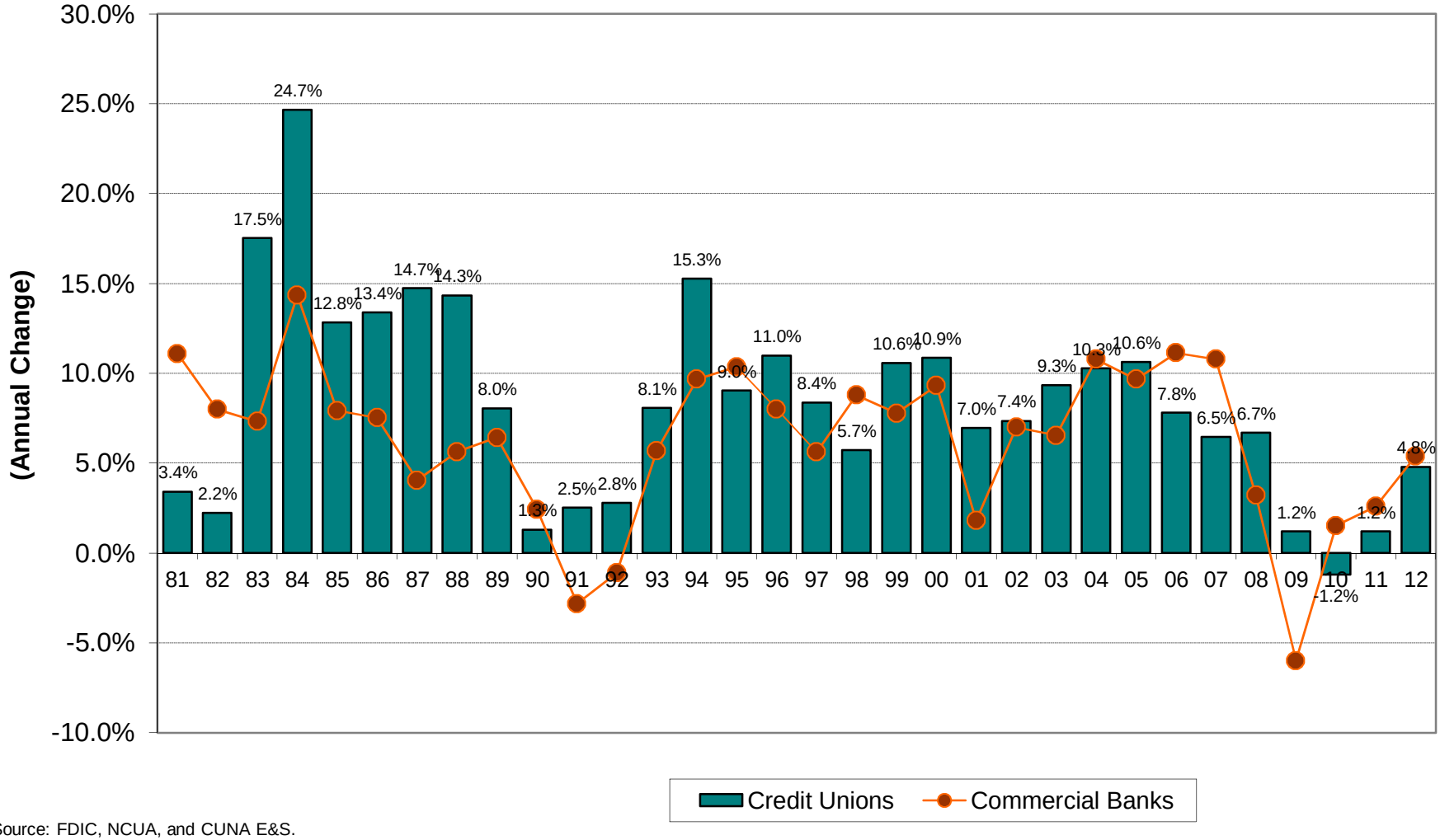
Source: FDIC, NCUA, and CUNA E&S.

Figure 8: Asset Growth
Credit Unions & Commercial Banks



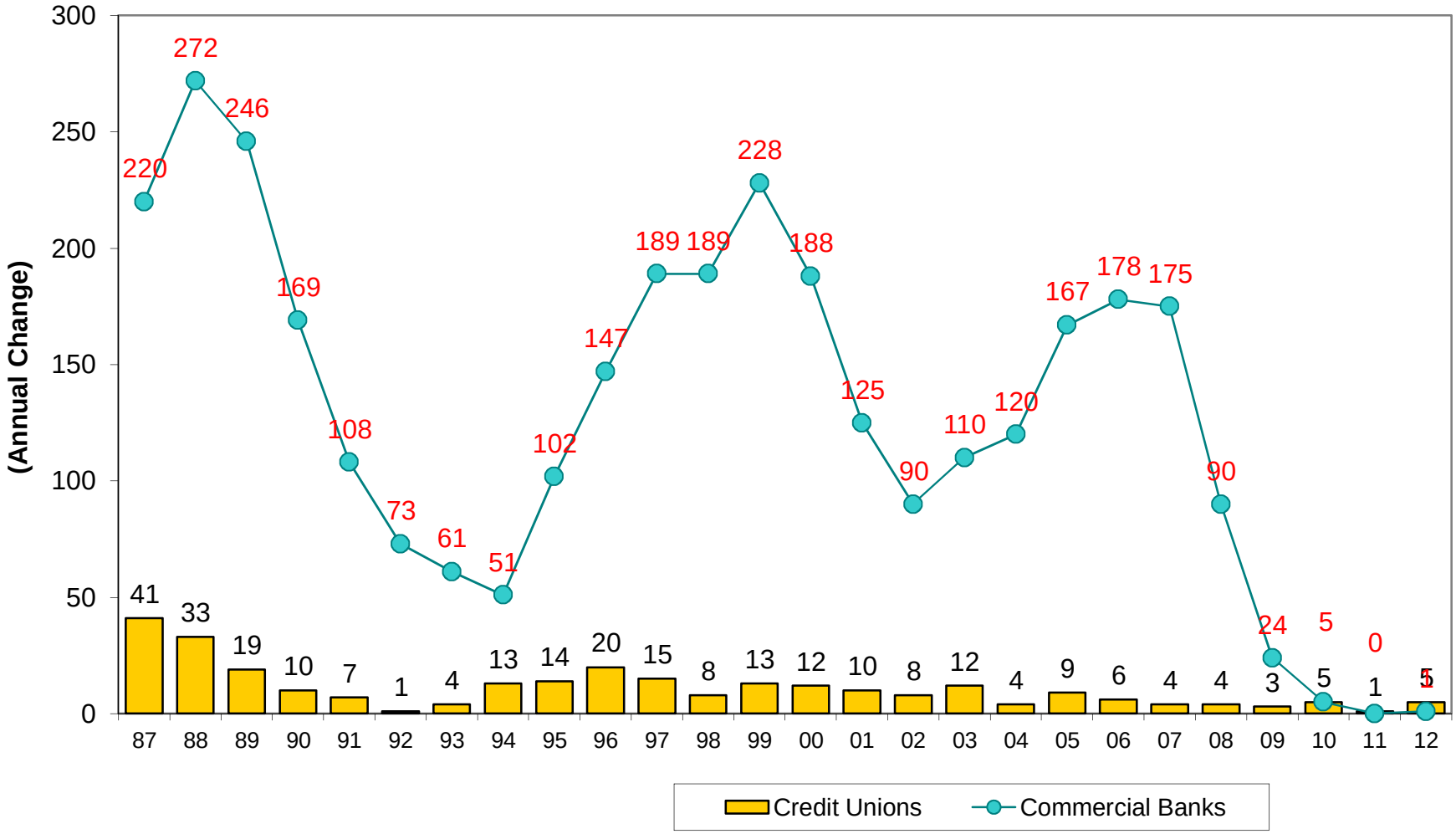
Source: FDIC, NCUA, and CUNA E&S.

Figure 9: Loan Growth
Credit Unions & Commercial Banks



Source: FDIC, NCUA, and CUNA E&S.

Figure 10: New Charters
Credit Unions & Commercial Banks



Source: FDIC, NCUA, and CUNA E&S.