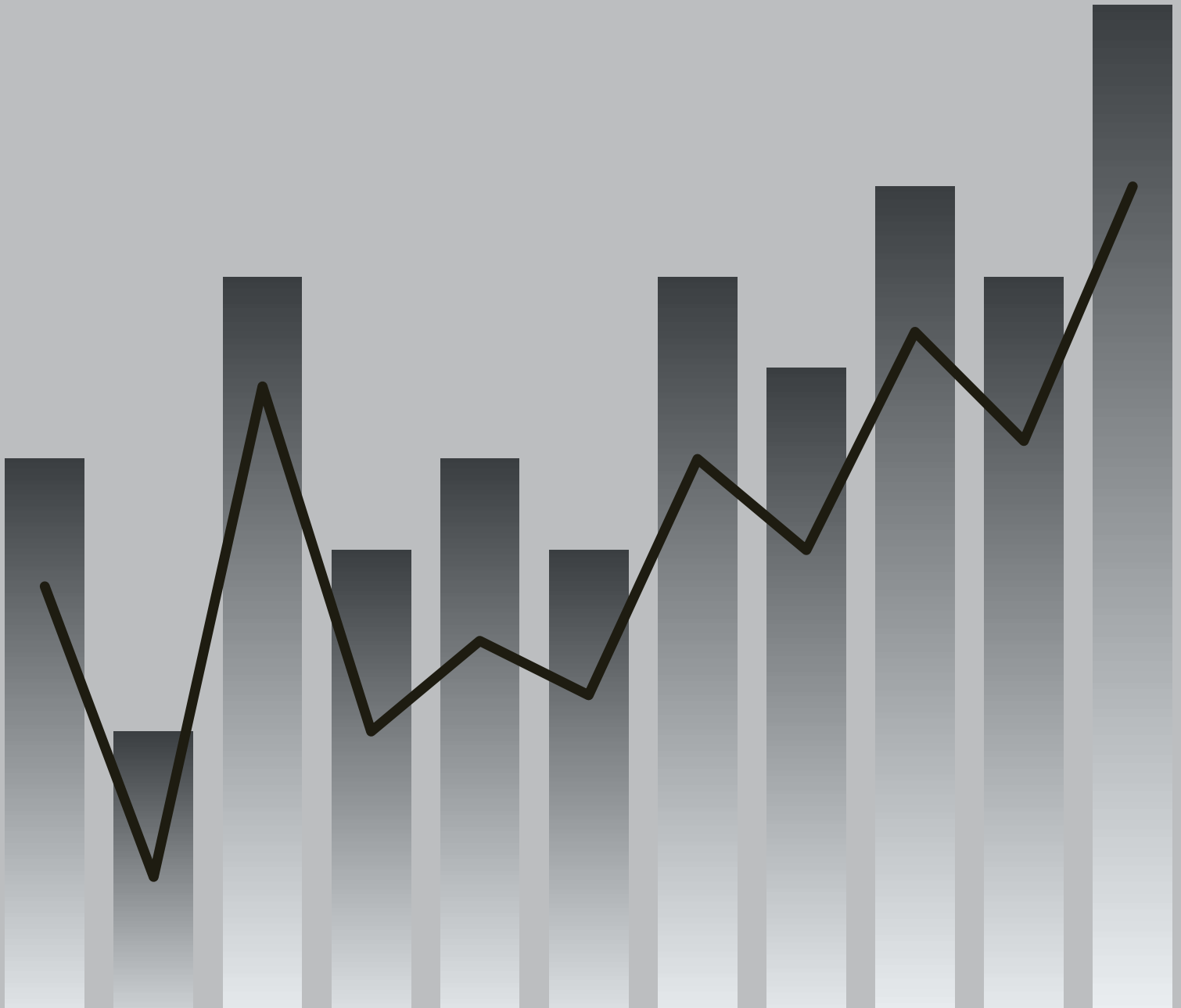


# New Hampshire Credit Union Profile

Mid-Year 2023

CUNA Economics & Statistics



### Overview by Year

	U.S. CUs	New Hampshire CUs
	Jun 23	Jun 23
<b>Demographic Information</b>		
Number of CUs	4,783	13
Assets per CU (\$ mil)	468.6	925.6
Median assets (\$ mil)	55.4	419.9
Total assets (\$ mil)	2,241,145	12,033
Total loans (\$ mil)	1,579,413	9,494
Total surplus funds (\$ mil)	572,935	2,014
Total savings (\$ mil)	1,897,097	10,314
Total memberships (thousands)	139,076	807
<b>Growth Rates (%)</b>		
Total assets	3.8	1.5
Total loans	12.5	11.8
Total surplus funds	-12.8	-24.8
Total savings	1.2	-2.0
Total memberships	3.9	2.8
% CUs with increasing assets	43.3	76.9
<b>Earnings - Basis Pts.</b>		
Yield on total assets	421	401
Dividend/interest cost of assets	119	87
Net interest margin	302	314
Fee & other income	111	134
Operating expense	292	331
Loss Provisions	42	35
Net Income (ROA=, with Stab Exp)	78	81
Net Income (ROA=, without Stab Exp)	78	81
% CUs with positive ROA	86.6	100.0
<b>Capital Adequacy (%)</b>		
Net worth/assets	10.8	10.1
% CUs with NW > 7% of assets	97.4	92.3
<b>Asset Quality</b>		
Delinquencies (60+ day \$)/loans (%)	0.63	0.26
Net chargeoffs/average loans (%)	0.53	0.33
<b>Asset/Liability Management</b>		
Loans/savings	83.3	92.0
Loans/assets	70.5	78.9
Net Long-term assets/assets	41.8	40.7
Liquid assets/assets	11.0	10.3
Core deposits/shares & borrowings	53.2	56.9
<b>Productivity</b>		
Members/potential members (%)	3	3
Borrowers/members (%)	65	53
Members/FTE	397	372
Average shares/member (\$)	13,641	12,779
Average loan balance (\$)	17,433	22,122
Employees per million in assets	0.16	0.18
<b>Structure (%)</b>		
Fed CUs w/ single-sponsor	10.8	0.0
Fed CUs w/ community charter	18.0	7.7
Other Fed CUs	32.4	30.8
CUs state chartered	38.8	61.5

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

# New Hampshire Credit Union Profile

Mid-Year 2023

## Overview: State Trends

	U.S.	New Hampshire Credit Unions						
	Jun 23	Jun 23	2022	2021	2020	2019	2018	2017
<b>Demographic Information</b>								
Number of CUs	4,783	13	14	14	14	14	15	15
Assets per CU (\$ mil)	468.6	925.6	839.9	835.4	752.4	639.7	560.8	527.3
Median assets (\$ mil)	55.4	419.9	367.0	363.8	334.0	294.7	271.1	259.8
Total assets (\$ mil)	2,241,145	12,033	11,759	11,695	10,534	8,955	8,412	7,910
Total loans (\$ mil)	1,579,413	9,494	9,195	7,998	7,750	7,260	6,907	6,443
Total surplus funds (\$ mil)	572,935	2,014	2,021	3,165	2,294	1,270	1,111	1,091
Total savings (\$ mil)	1,897,097	10,314	10,266	10,195	9,024	7,494	7,005	6,585
Total memberships (thousands)	139,076	807	781	785	767	735	704	649
<b>Growth Rates (%)</b>								
Total assets	3.8	1.5	0.5	11.0	17.6	6.5	6.4	7.8
Total loans	12.5	11.8	15.0	3.2	6.8	5.1	7.2	10.1
Total surplus funds	-12.8	-24.8	-36.1	38.0	80.7	14.2	1.9	-3.5
Total savings	1.2	-2.0	0.7	13.0	20.4	7.0	6.4	7.6
Total memberships	3.9	2.8	-0.4	2.3	4.4	4.4	8.5	2.4
% CUs with increasing assets	43.3	76.9	64.3	85.7	92.9	85.7	86.7	100.0
<b>Earnings - Basis Pts.</b>								
Yield on total assets	421	401	318	291	335	370	344	322
Dividend/interest cost of assets	119	87	44	50	80	96	74	61
Net interest margin	302	314	274	241	256	274	270	261
Fee & other income	111	134	126	141	142	161	164	158
Operating expense	292	331	313	300	318	332	327	326
Loss Provisions	42	35	16	11	24	23	25	29
Net Income (ROA=, with Stab Exp)	78	81	71	71	56	80	81	64
Net Income (ROA=, without Stab Exp)	78	81	71	71	56	80	81	64
% CUs with positive ROA	86.6	100.0	85.7	78.6	85.7	100.0	93.3	86.7
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.8	10.1	10.0	9.3	9.6	10.7	10.6	10.5
% CUs with NW > 7% of assets	97.4	92.3	85.7	92.9	92.9	100.0	100.0	100.0
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.63	0.26	0.23	0.17	0.22	0.30	0.29	0.33
Net chargeoffs/average loans (%)	0.53	0.33	0.16	0.09	0.20	0.28	0.31	0.32
<b>Asset/Liability Management</b>								
Loans/savings	83.3	92.0	89.6	78.5	85.9	96.9	98.6	97.9
Loans/assets	70.5	78.9	78.2	68.4	73.6	81.1	82.1	81.5
Net Long-term assets/assets	41.8	40.7	41.0	33.6	32.8	31.8	29.0	29.5
Liquid assets/assets	11.0	10.3	9.7	18.7	16.5	8.9	7.9	8.2
Core deposits/shares & borrowings	53.2	56.9	57.8	56.4	50.4	45.4	46.0	46.6
<b>Productivity</b>								
Members/potential members (%)	3	3	3	3	3	3	3	3
Borrowers/members (%)	65	53	54	51	53	56	57	58
Members/FTE	397	372	373	391	388	374	385	244
Average shares/member (\$)	13,641	12,779	13,136	12,992	11,760	10,194	9,948	10,142
Average loan balance (\$)	17,433	22,122	21,716	19,805	19,182	17,786	17,137	16,995
Employees per million in assets	0.16	0.18	0.18	0.17	0.19	0.22	0.22	0.34
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	10.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fed CUs w/ community charter	18.0	7.7	7.1	7.1	7.1	7.1	6.7	13.3
Other Fed CUs	32.4	30.8	28.6	28.6	28.6	21.4	26.7	20.0
CUs state chartered	38.8	61.5	64.3	64.3	64.3	71.4	66.7	66.7

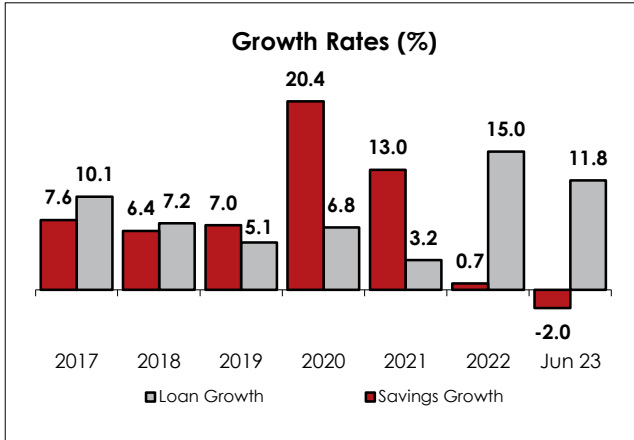
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

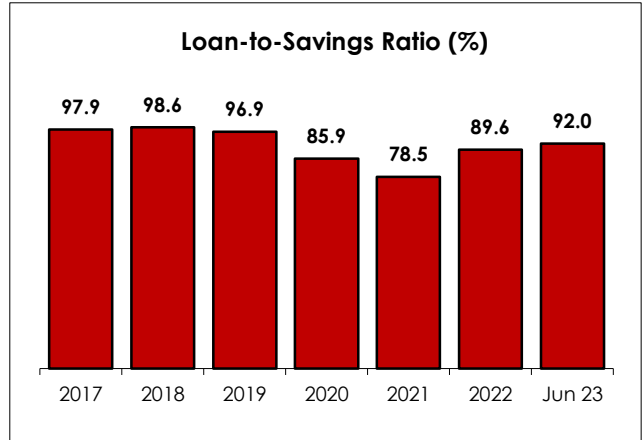
# New Hampshire Credit Union Profile

Mid-Year 2023

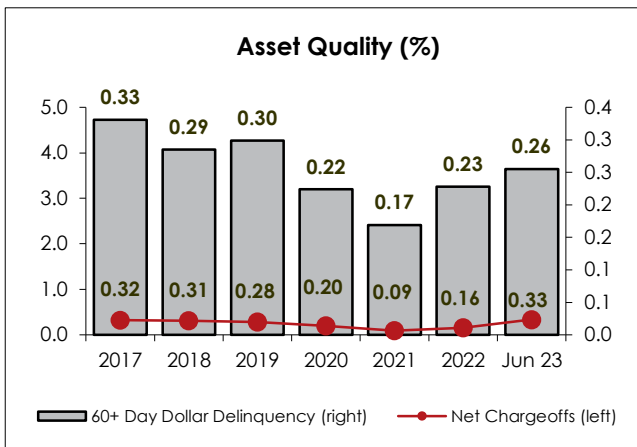
## Loan and Savings Growth Trends



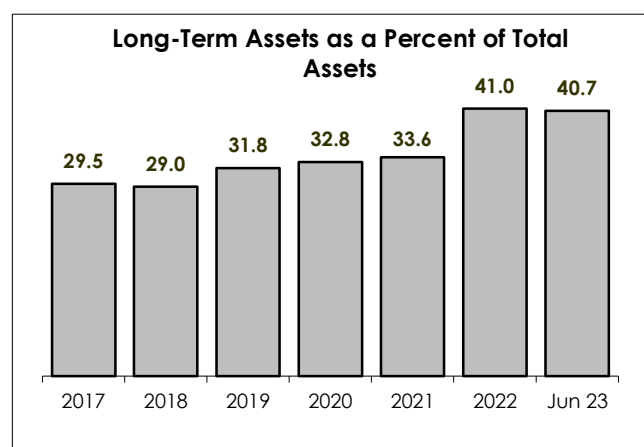
## Liquidity Trends



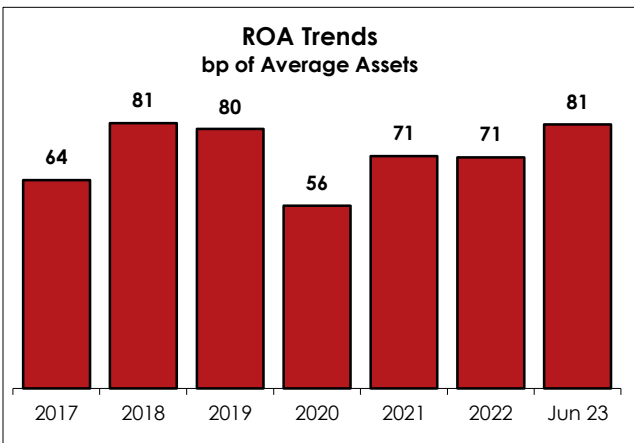
## Credit Risk Trends



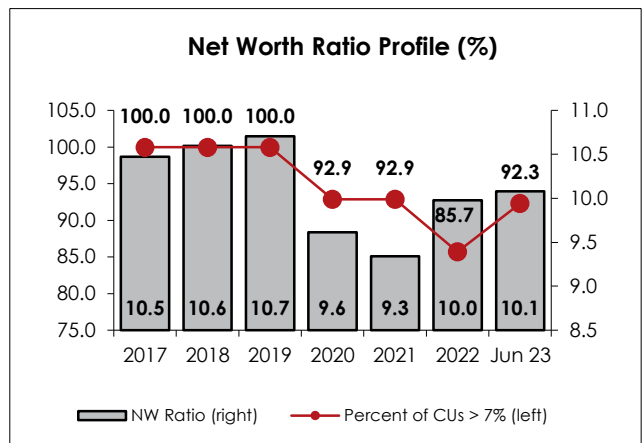
## Interest Rate Risk Trends



## Earnings Trends



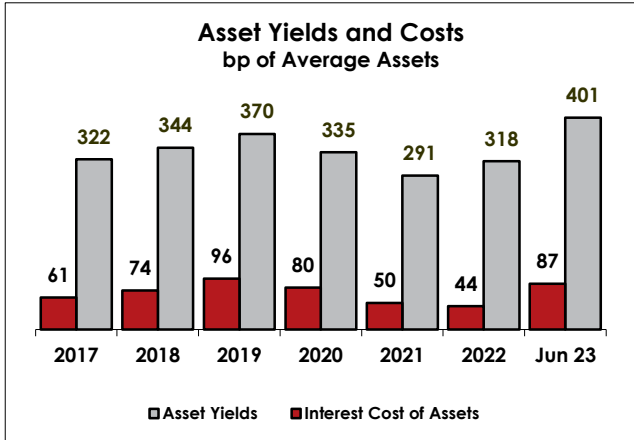
## Solvency Trends



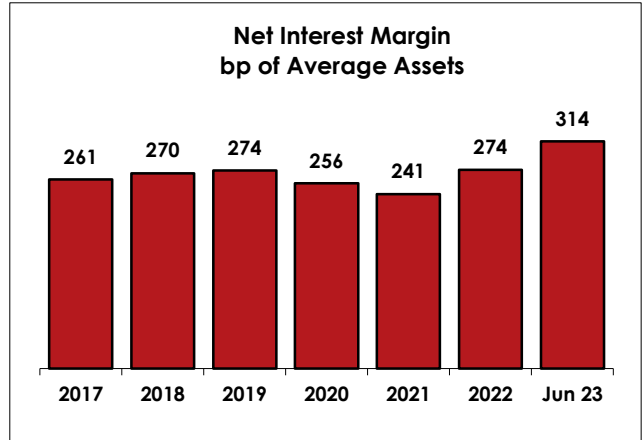
# New Hampshire Credit Union Profile

Mid-Year 2023

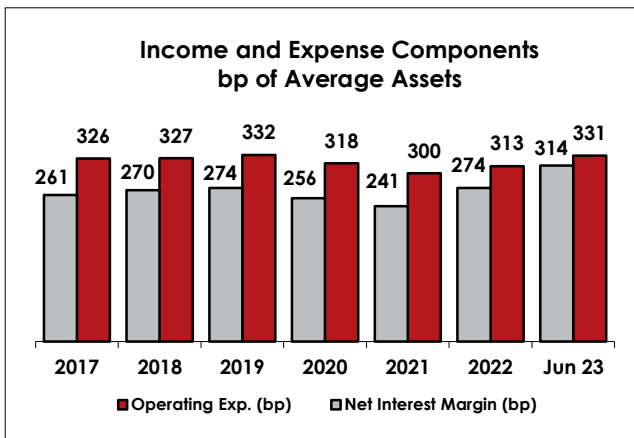
## Asset Yields and Funding Costs



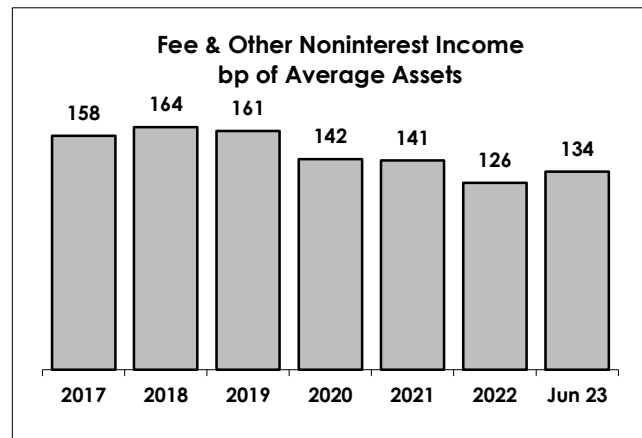
## Interest Margins



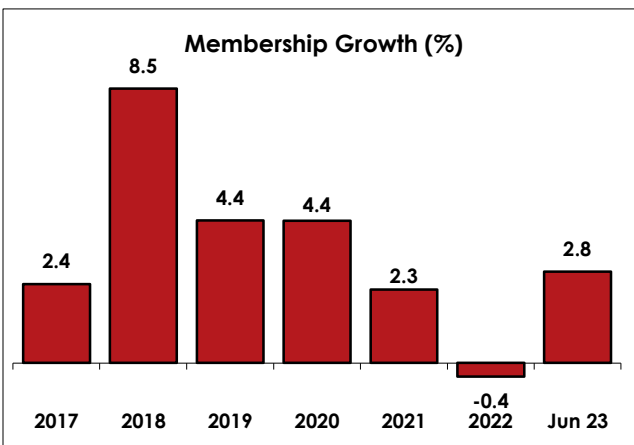
## Interest Margins & Overhead



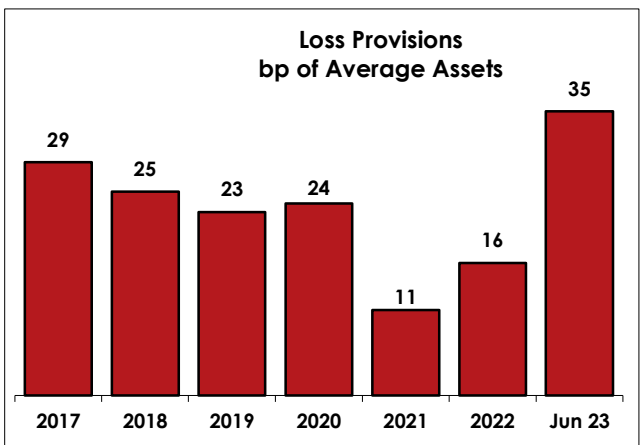
## Noninterest Income



## Membership Growth Trends



## Loss Provisions



### Overview: State Results by Asset Size

	NH	New Hampshire Credit Union Asset Groups - 2023						
	Jun 23	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
<b>Demographic Information</b>								
Number of CUs	13	2	1	1	1	2	3	3
Assets per CU (\$ mil)	925.6	9.7	26.8	58.9	246.8	376.2	721.9	2,921.1
Median assets (\$ mil)	419.9	9.7	26.8	58.9	246.8	376.2	666.3	1,885.2
Total assets (\$ mil)	12,033	19	27	59	247	752	2,166	8,763
Total loans (\$ mil)	9,494	10	12	14	144	439	1,581	7,293
Total surplus funds (\$ mil)	2,014	9	14	44	85	286	475	1,101
Total savings (\$ mil)	10,314	18	24	48	234	664	1,761	7,565
Total memberships (thousands)	807	3	2	3	13	37	137	613
<b>Growth Rates (%)</b>								
Total assets	1.5	3.2	3.1	0.3	-1.9	0.9	4.1	1.1
Total loans	11.8	19.6	8.9	2.4	4.4	11.6	10.5	12.3
Total surplus funds	-24.8	-10.8	-1.7	-0.8	-8.4	-12.0	-12.3	-33.3
Total savings	-2.0	2.6	2.4	-1.7	-1.6	-2.5	-1.8	-1.9
Total memberships	2.8	-2.0	-3.0	-2.3	0.7	-0.4	1.1	3.6
% CUs with increasing assets	76.9	50.0	100.0	100.0	0.0	100.0	100.0	66.7
<b>Earnings - Basis Pts.</b>								
Yield on total assets	401	410	396	376	350	308	386	414
Dividend/interest cost of assets	87	15	58	64	40	64	112	84
Net interest margin	314	395	338	313	310	244	274	330
Fee & other income	134	66	51	37	87	95	101	147
Operating expense	331	375	291	186	309	277	323	340
Loss Provisions	35	33	14	4	12	4	12	44
Net Income (ROA=, with Stab Exp)	81	52	83	160	77	58	40	93
Net Income (ROA=, without Stab Exp)	81	52	83	160	77	58	40	93
% CUs with positive ROA	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.1	7.4	9.8	17.7	8.0	10.0	8.3	10.5
% CUs with NW > 7% of assets	92.3	50.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.26	0.78	1.60	0.12	0.15	0.14	0.27	0.26
Net chargeoffs/average loans (%)	0.33	0.20	0.37	0.16	0.16	0.12	0.15	0.39
<b>Asset/Liability Management (%)</b>								
Loans/savings	92.0	56.6	50.1	28.9	61.7	66.1	89.8	96.4
Loans/assets	78.9	52.0	44.9	23.4	58.5	58.4	73.0	83.2
Net Long-term assets/assets	40.7	11.8	21.7	11.0	46.6	45.9	42.4	39.9
Liquid assets/assets	10.3	37.6	18.3	49.4	13.6	13.8	10.0	9.7
Core deposits/shares & borrowings	56.9	79.6	65.6	100.0	64.1	55.0	58.6	56.1
<b>Productivity</b>								
Members/potential members (%)	3	6	26	64	25	12	3	2
Borrowers/members (%)	53	23	37	32	42	48	45	56
Members/FTE	372	370	275	428	302	311	344	385
Average shares/member (\$)	12,779	6,013	13,441	14,878	18,451	18,118	12,860	12,344
Average loan balance (\$)	22,122	14,620	18,081	13,260	26,849	24,790	25,794	21,302
Employees per million in assets	0.18	0.41	0.24	0.13	0.17	0.16	0.18	0.18
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fed CUs w/ community charter	7.7	50.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Fed CUs	30.8	50.0	100.0	0.0	0.0	50.0	0.0	33.3
CUs state chartered	61.5	0.0	0.0	100.0	100.0	50.0	100.0	66.7

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

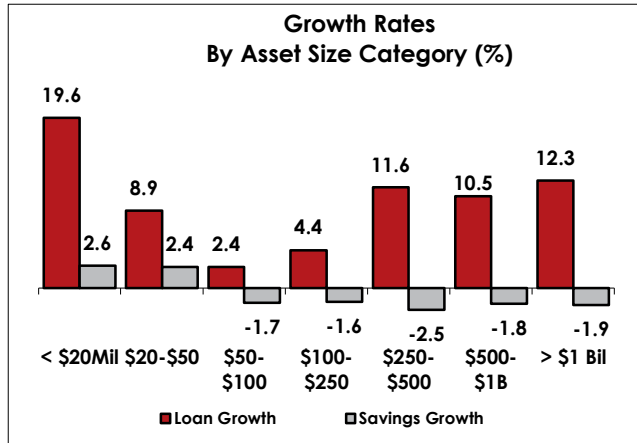
Source: NCUA and CUNA E&S.

# New Hampshire Credit Union Profile

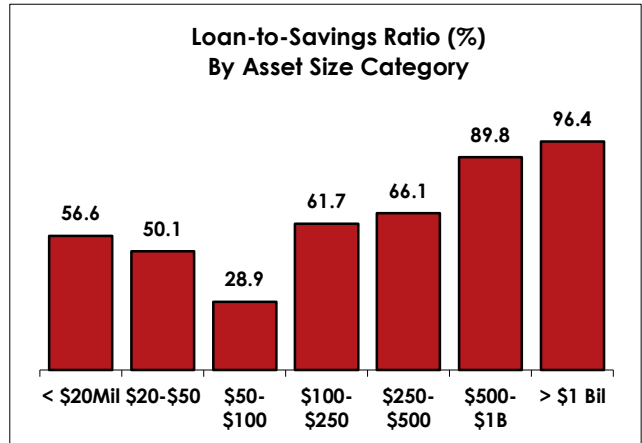
Mid-Year 2023

## Results By Asset Size

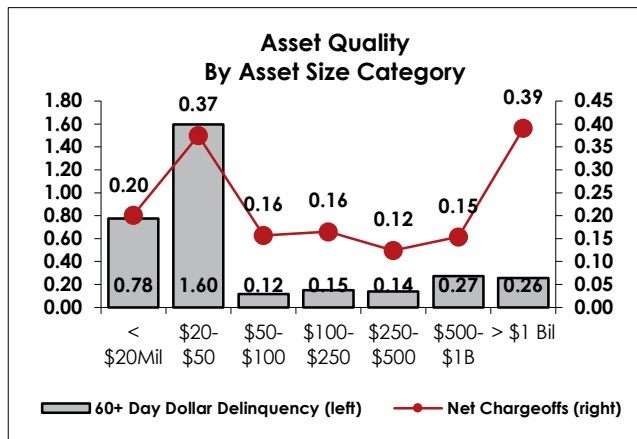
### Loan and Savings growth



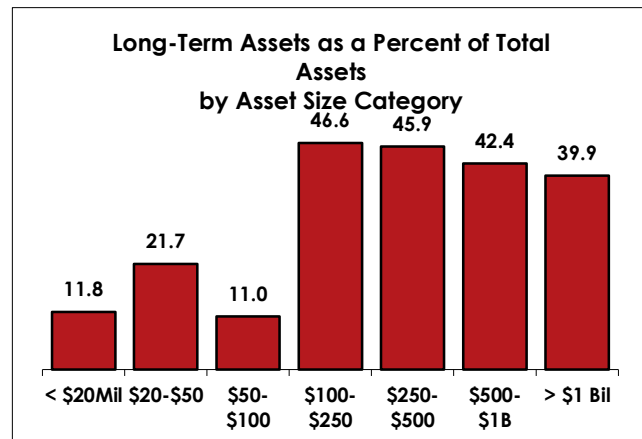
### Liquidity Risk Exposure



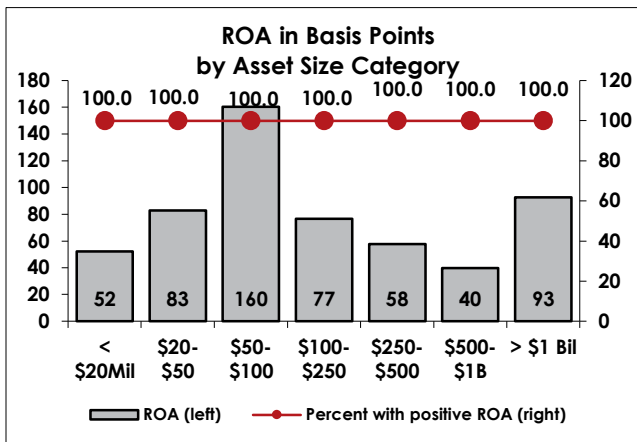
### Credit Risk Exposure



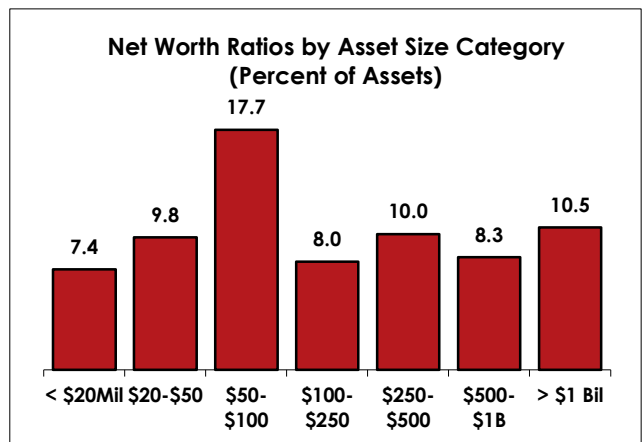
### Interest Rate Risk Exposure



### Earnings



### Solvency



### Overview: National Results by Asset Size

	U.S.	All Credit Unions Asset Groups - 2023						
Demographic Information	Jun 23	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	4,783	1,445	855	668	700	396	293	426
Assets per CU (\$ mil)	468.6	7.7	33.0	72.7	159.4	355.8	731.4	3,958.9
Median assets (\$ mil)	55.4	6.6	32.3	71.0	152.3	348.3	715.8	2,160.1
Total assets (\$ mil)	2,241,145	11,108	28,181	48,570	111,591	140,907	214,297	1,686,492
Total loans (\$ mil)	1,579,413	5,574	14,435	27,153	68,996	94,135	150,931	1,218,188
Total surplus funds (\$ mil)	572,935	5,313	12,829	19,402	36,891	39,272	52,181	407,048
Total savings (\$ mil)	1,897,097	9,361	24,646	42,507	98,323	123,271	183,750	1,415,239
Total memberships (thousands)	139,076	1,452	2,541	4,007	8,219	9,784	14,063	99,011
<b>Growth Rates (%)</b>								
Total assets	3.8	-3.3	-2.0	-0.9	1.0	2.4	3.9	5.3
Total loans	12.5	12.6	11.6	11.4	11.3	12.0	11.3	13.7
Total surplus funds	-12.8	-15.9	-13.9	-14.3	-13.9	-14.7	-12.2	-11.7
Total savings	1.2	-4.6	-3.0	-2.1	-0.4	0.4	1.2	2.5
Total memberships	3.9	-0.8	-0.5	-0.1	1.6	2.2	2.9	5.7
% CUs with increasing assets	43.3	29.0	32.3	37.9	48.0	62.4	71.3	77.9
<b>Earnings - Basis Pts.</b>								
Yield on total assets	421	381	364	369	385	393	404	431
Dividend/interest cost of assets	119	45	46	52	67	82	97	133
Net interest margin	302	336	318	317	318	311	308	298
Fee & other income	111	69	95	115	117	126	123	108
Operating expense	292	338	328	334	341	339	337	277
Loss Provisions	42	17	18	17	20	24	27	48
Net Income (ROA=, with Stab Exp)	78	50	67	80	75	74	66	81
Net Income (ROA=, without Stab Exp)	78	50	67	80	75	74	66	81
% CUs with positive ROA	86.6	74.3	88.4	90.7	93.7	93.2	91.8	97.2
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.8	15.1	12.1	11.9	11.2	10.7	10.7	10.7
% CUs with NW > 7% of assets	97.4	95.7	96.6	97.8	98.0	99.0	99.7	100.0
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.63	1.13	0.82	0.68	0.59	0.54	0.58	0.63
Net chargeoffs/average loans (%)	0.53	0.36	0.37	0.34	0.32	0.34	0.37	0.58
<b>Asset/Liability Management</b>								
Loans/savings	83.3	59.5	58.6	63.9	70.2	76.4	82.1	86.1
Loans/assets	70.5	50.2	51.2	55.9	61.8	66.8	70.4	72.2
Net Long-term assets/assets	41.8	12.5	23.0	28.8	33.1	38.8	42.4	43.5
Liquid assets/assets	11.0	28.0	21.8	18.0	14.6	11.2	10.4	10.3
Core deposits/shares & borrowings	53.2	82.8	75.5	71.6	65.5	61.8	58.1	49.8
<b>Productivity</b>								
Members/potential members (%)	3	6	2	2	2	2	2	3
Borrowers/members (%)	65	60	159	102	93	78	60	59
Members/FTE	397	412	408	384	337	338	346	419
Average shares/member (\$)	13,641	6,448	9,700	10,609	11,963	12,599	13,066	14,294
Average loan balance (\$)	17,433	6,421	3,575	6,666	9,019	12,360	18,027	21,010
Employees per million in assets	0.16	0.32	0.22	0.21	0.22	0.21	0.19	0.14
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	10.8	25.7	9.0	3.6	3.4	1.8	1.7	2.1
Fed CUs w/ community charter	18.0	8.4	21.1	25.4	29.4	24.7	17.4	8.7
Other Fed CUs	32.4	37.2	34.4	32.9	26.0	25.3	27.3	31.5
CUs state chartered	38.8	28.7	35.6	38.0	41.1	48.2	53.6	57.7

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.



# New Hampshire Credit Union Profile

Mid-Year 2023

## Portfolio: State Trends

	U.S.	New Hampshire Credit Unions						
	Jun 23	Jun 23	2022	2021	2020	2019	2018	2017
<b>Growth Rates</b>								
Credit cards	13.9%	15.0%	17.4%	3.1%	-12.6%	2.9%	1.3%	1.9%
Other unsecured loans	15.7%	48.3%	25.1%	-6.8%	16.3%	6.4%	3.8%	-0.8%
New automobile	12.9%	-1.0%	11.5%	-2.4%	-12.5%	-6.8%	9.6%	10.4%
Used automobile	10.5%	4.8%	9.2%	4.7%	2.2%	1.3%	8.2%	10.4%
First mortgage**	8.6%	9.1%	-13.1%	6.7%	21.4%	12.6%	6.0%	10.1%
HEL & 2nd Mtg**	33.5%	47.3%	36.8%	-2.1%	-7.2%	15.5%	5.9%	9.2%
Commercial loans*	17.9%	18.7%	21.8%	18.4%	20.5%	35.9%	19.1%	-8.4%
Share drafts	0.1%	-2.8%	2.5%	30.6%	35.8%	10.6%	6.0%	-5.5%
Certificates	68.4%	75.5%	12.5%	-21.2%	-14.5%	12.6%	14.7%	5.1%
IRAs	0.3%	-2.8%	-3.5%	-11.0%	10.5%	-3.9%	8.5%	3.6%
Money market shares	-17.7%	-33.1%	-12.3%	25.5%	45.3%	7.7%	0.3%	27.0%
Regular shares	-10.8%	-8.1%	3.7%	21.2%	31.8%	2.2%	3.7%	9.4%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	4.9%	2.3%	2.3%	2.3%	2.3%	2.8%	2.9%	3.0%
Other unsecured loans/total loans	4.2%	5.7%	4.6%	4.3%	4.7%	4.3%	4.3%	4.4%
New automobile/total loans	11.3%	11.5%	12.6%	13.0%	13.7%	16.8%	18.9%	18.5%
Used automobile/total loans	20.5%	26.0%	26.8%	28.2%	27.8%	29.1%	30.2%	29.9%
First mortgage/total loans	36.3%	32.4%	32.6%	43.1%	41.7%	36.6%	34.2%	34.6%
HEL & 2nd Mtg/total loans	7.6%	8.1%	7.4%	6.2%	6.5%	7.5%	6.8%	6.9%
Commercial loans/total loans	9.6%	11.7%	11.3%	10.7%	9.3%	8.3%	6.4%	5.8%
Share drafts/total savings	20.5%	21.9%	22.1%	21.7%	18.8%	16.6%	16.1%	16.2%
Certificates/total savings	21.5%	22.7%	16.1%	14.4%	20.6%	29.1%	27.6%	25.6%
IRAs/total savings	4.4%	4.1%	4.1%	4.3%	5.5%	6.0%	6.6%	6.5%
Money market shares/total savings	18.7%	16.1%	20.2%	23.2%	20.8%	17.3%	17.2%	18.2%
Regular shares/total savings	32.8%	35.0%	37.4%	36.4%	33.9%	31.0%	32.4%	33.2%
<b>Percent of CUs Offering</b>								
Credit cards	64.6%	53.8%	50.0%	50.0%	50.0%	50.0%	53.3%	46.7%
Other unsecured loans	99.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	97.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	73.2%	84.6%	78.6%	78.6%	78.6%	78.6%	80.0%	80.0%
HEL & 2nd Mtg	70.3%	84.6%	78.6%	85.7%	85.7%	85.7%	86.7%	86.7%
Commercial loans	37.9%	61.5%	57.1%	57.1%	57.1%	57.1%	53.3%	60.0%
Share drafts	82.9%	92.3%	85.7%	85.7%	85.7%	85.7%	86.7%	86.7%
Certificates	84.4%	84.6%	78.6%	78.6%	85.7%	85.7%	86.7%	86.7%
IRAs	70.8%	76.9%	71.4%	71.4%	71.4%	71.4%	73.3%	73.3%
Money market shares	55.7%	76.9%	71.4%	71.4%	71.4%	71.4%	66.7%	66.7%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	19.3%	14.0%	14.0%	13.2%	12.1%	12.3%	12.3%	14.2%
Other unsecured loans	11.5%	8.0%	7.5%	6.3%	6.6%	7.3%	7.6%	7.9%
New automobile	7.7%	5.9%	6.5%	6.5%	7.0%	8.3%	9.1%	9.2%
Used automobile	19.8%	19.2%	20.1%	20.0%	20.6%	21.6%	22.3%	22.6%
First mortgage	19.0%	2.8%	2.9%	2.7%	2.7%	2.6%	2.7%	2.4%
HEL & 2nd Mtg	2.0%	2.1%	2.1%	1.8%	1.8%	2.0%	1.9%	2.0%
Commercial loans	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Share drafts	62.0%	58.7%	59.5%	56.5%	56.5%	56.0%	56.1%	59.5%
Certificates	8.5%	8.1%	6.3%	6.2%	7.6%	9.3%	9.3%	9.2%
IRAs	3.2%	2.7%	2.7%	2.8%	3.2%	3.2%	3.5%	3.7%
Money market shares	7.3%	4.0%	4.1%	4.1%	3.5%	3.6%	3.7%	3.6%

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

\*\*Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

# New Hampshire Credit Union Profile

Mid-Year 2023

## Portfolio Detail: State Results by Asset Size

	NH	New Hampshire Credit Union Asset Groups - 2023							
	Jun 23	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
<b>Growth Rates</b>									
Credit cards	15.0%	0.0%	0.0%	0.0%	0.0%	2.0%	5.4%	16.5%	
Other unsecured loans	48.3%	5.7%	35.4%	5.7%	4.7%	0.7%	37.3%	53.7%	
New automobile	-1.0%	17.9%	34.8%	-3.9%	-8.4%	65.8%	-0.4%	-2.1%	
Used automobile	4.8%	61.2%	8.8%	-2.3%	-2.7%	34.5%	0.8%	4.7%	
First mortgage**	9.1%	-3.2%	-6.5%	0.0%	-1.2%	-0.4%	6.6%	11.4%	
HEL & 2nd Mtg**	47.3%	0.0%	16.1%	7.3%	50.8%	60.7%	24.9%	58.9%	
Commercial loans*	18.7%	0.0%	0.0%	0.0%	13.2%	54.2%	23.8%	17.4%	
Share drafts	-2.8%	11.7%	1.8%	-6.7%	-7.2%	-3.0%	-2.1%	-2.8%	
Certificates	75.5%	45.7%	51.2%	0.0%	129.5%	31.2%	97.0%	75.6%	
IRAs	-2.8%	0.0%	-19.3%	0.0%	-8.5%	-4.0%	-4.1%	-2.0%	
Money market shares	-33.1%	-5.5%	0.0%	0.0%	-4.6%	-20.2%	-32.0%	-35.0%	
Regular shares	-8.1%	-1.1%	-3.3%	-0.7%	-13.5%	-6.7%	-12.2%	-6.9%	
<b>Portfolio \$ Distribution</b>									
Credit cards/total loans	2.3%	0.0%	0.0%	0.0%	0.0%	2.2%	0.9%	2.7%	
Other unsecured loans/total loans	5.7%	23.2%	6.4%	8.2%	0.9%	2.9%	5.5%	5.9%	
New automobile/total loans	11.5%	20.5%	15.7%	14.2%	5.3%	5.3%	6.7%	13.0%	
Used automobile/total loans	26.0%	34.1%	25.7%	32.8%	26.0%	17.5%	22.2%	27.3%	
First mortgage/total loans	32.4%	18.7%	37.7%	0.0%	40.2%	58.6%	34.3%	30.3%	
HEL & 2nd Mtg/total loans	8.1%	0.0%	9.6%	40.7%	10.8%	8.2%	13.2%	6.9%	
Commercial loans/total loans	11.7%	0.0%	0.0%	0.0%	6.4%	3.2%	11.5%	12.5%	
Share drafts/total savings	21.9%	18.6%	14.0%	16.0%	25.6%	17.3%	18.9%	22.9%	
Certificates/total savings	22.7%	6.6%	20.9%	0.0%	13.3%	22.1%	22.2%	23.4%	
IRAs/total savings	4.1%	0.0%	13.5%	0.0%	1.7%	5.5%	4.3%	4.0%	
Money market shares/total savings	16.1%	13.8%	0.0%	0.0%	20.7%	17.0%	14.7%	16.4%	
Regular shares/total savings	35.0%	61.0%	51.6%	84.0%	38.5%	37.7%	39.6%	33.2%	
<b>Percent of CUs Offering</b>									
Credit cards	53.8%	0.0%	0.0%	0.0%	0.0%	100.0%	66.7%	100.0%	
Other unsecured loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
New automobile	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Used automobile	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
First mortgage	84.6%	50.0%	100.0%	0.0%	100.0%	100.0%	100.0%	100.0%	
HEL & 2nd Mtg	84.6%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Commercial loans	61.5%	0.0%	0.0%	0.0%	100.0%	50.0%	100.0%	100.0%	
Share drafts	92.3%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Certificates	84.6%	50.0%	100.0%	0.0%	100.0%	100.0%	100.0%	100.0%	
IRAs	76.9%	0.0%	100.0%	0.0%	100.0%	100.0%	100.0%	100.0%	
Money market shares	76.9%	50.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	
<b>Number of Loans as a Percent of Members in Offering CUs</b>									
Credit cards	14.0%	0.0%	0.0%	0.0%	0.0%	17.3%	9.3%	14.4%	
Other unsecured loans	8.0%	10.5%	11.8%	12.1%	4.7%	5.7%	7.1%	8.4%	
New automobile	5.9%	2.8%	3.9%	3.1%	3.3%	2.6%	3.5%	6.8%	
Used automobile	19.2%	7.7%	12.1%	11.5%	22.7%	12.6%	17.1%	20.1%	
First mortgage	2.8%	2.8%	4.7%	0.0%	3.9%	5.2%	2.7%	2.7%	
HEL & 2nd Mtg	2.1%	0.0%	2.0%	4.3%	2.8%	3.2%	3.4%	1.7%	
Commercial loans	0.2%	0.0%	0.0%	0.0%	0.2%	0.3%	0.4%	0.2%	
Share drafts	58.7%	42.0%	61.8%	70.4%	69.7%	58.5%	54.7%	59.4%	
Certificates	8.1%	4.7%	9.6%	0.0%	8.5%	15.7%	7.7%	7.8%	
IRAs	2.7%	0.0%	3.5%	0.0%	2.8%	8.1%	2.8%	2.3%	
Money market shares	4.0%	9.6%	0.0%	0.0%	9.8%	7.1%	3.1%	3.8%	

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

\*\*Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

# New Hampshire Credit Union Profile

Mid-Year 2023

## Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2023							
	Jun 23	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
<b>Growth Rates</b>									
Credit cards	13.9%	2.9%	5.2%	4.7%	7.2%	10.1%	9.1%	15.4%	
Other unsecured loans	15.7%	5.1%	6.3%	5.2%	10.0%	12.3%	10.2%	18.7%	
New automobile	12.9%	23.2%	24.1%	25.2%	22.1%	19.5%	15.2%	11.5%	
Used automobile	10.5%	13.1%	12.9%	12.7%	11.2%	11.7%	10.8%	10.8%	
First mortgage**	8.6%	3.4%	2.2%	3.7%	5.4%	5.7%	6.9%	10.2%	
HEL & 2nd Mtg**	33.5%	20.7%	22.3%	27.2%	25.9%	28.0%	28.4%	36.8%	
Commercial loans*	17.9%	14.6%	10.5%	5.4%	13.4%	14.7%	13.7%	20.0%	
Share drafts	0.1%	4.3%	2.1%	1.2%	1.0%	0.1%	-2.0%	1.1%	
Certificates	68.4%	9.7%	22.3%	31.3%	42.0%	53.4%	65.7%	74.2%	
IRAs	0.3%	-8.1%	-7.0%	-4.2%	-2.6%	-1.4%	0.7%	1.7%	
Money market shares	-17.7%	-14.3%	-15.2%	-15.3%	-14.9%	-17.4%	-18.1%	-17.3%	
Regular shares	-10.8%	-7.3%	-7.2%	-7.6%	-7.0%	-8.0%	-9.4%	-11.1%	
<b>Portfolio \$ Distribution</b>									
Credit cards/total loans	4.9%	1.6%	2.8%	2.8%	2.7%	3.0%	2.9%	5.5%	
Other unsecured loans/total loans	4.2%	12.7%	7.5%	5.5%	4.7%	4.2%	4.1%	4.1%	
New automobile/total loans	11.3%	24.3%	17.9%	14.5%	12.4%	12.5%	11.1%	11.0%	
Used automobile/total loans	20.5%	38.6%	32.9%	30.3%	28.1%	26.0%	24.1%	18.8%	
First mortgage/total loans	36.3%	9.1%	22.5%	28.6%	30.4%	31.6%	32.7%	37.8%	
HEL & 2nd Mtg/total loans	7.6%	3.6%	7.4%	8.1%	8.4%	8.8%	8.1%	7.4%	
Commercial loans/total loans	9.6%	0.7%	1.5%	3.5%	6.2%	8.0%	11.7%	9.9%	
Share drafts/total savings	20.5%	10.2%	17.8%	19.8%	20.6%	21.6%	22.5%	20.2%	
Certificates/total savings	21.5%	10.7%	11.6%	13.0%	15.4%	17.9%	20.2%	22.9%	
IRAs/total savings	4.4%	1.8%	3.6%	4.2%	4.4%	4.2%	4.1%	4.5%	
Money market shares/total savings	18.7%	2.6%	6.9%	9.2%	12.5%	13.9%	15.2%	20.6%	
Regular shares/total savings	32.8%	72.6%	57.7%	51.8%	45.0%	40.2%	35.7%	29.6%	
<b>Percent of CUs Offering</b>									
Credit cards	64.6%	19.9%	71.5%	83.7%	87.0%	90.2%	91.1%	94.1%	
Other unsecured loans	99.3%	97.8%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	
New automobile	96.2%	87.6%	99.5%	99.9%	100.0%	100.0%	100.0%	100.0%	
Used automobile	97.0%	90.4%	99.4%	99.9%	100.0%	100.0%	100.0%	100.0%	
First mortgage	73.2%	25.5%	81.5%	94.9%	98.7%	99.7%	100.0%	99.5%	
HEL & 2nd Mtg	70.3%	22.8%	75.1%	90.1%	96.7%	99.5%	99.7%	100.0%	
Commercial loans	37.9%	4.4%	17.4%	34.4%	59.6%	79.0%	86.3%	91.3%	
Share drafts	82.9%	46.6%	96.3%	99.4%	99.1%	100.0%	100.0%	99.5%	
Certificates	84.4%	54.9%	93.7%	96.1%	98.6%	99.5%	99.7%	99.3%	
IRAs	70.8%	25.9%	75.9%	88.3%	95.7%	98.5%	99.0%	99.5%	
Money market shares	55.7%	10.6%	49.2%	68.0%	85.3%	90.4%	93.2%	96.2%	
<b>Number of Loans as a Percent of Members in Offering CUs</b>									
Credit cards	19.3%	13.4%	13.6%	14.1%	14.8%	15.9%	15.8%	20.8%	
Other unsecured loans	11.5%	18.4%	15.4%	15.2%	13.5%	11.8%	10.6%	11.0%	
New automobile	7.7%	10.6%	39.2%	18.4%	16.1%	11.7%	6.5%	5.5%	
Used automobile	19.8%	24.2%	88.3%	48.1%	41.1%	30.7%	19.5%	14.1%	
First mortgage	19.0%	1.4%	1.8%	2.4%	2.8%	2.8%	2.5%	25.4%	
HEL & 2nd Mtg	2.0%	1.3%	1.6%	1.6%	2.0%	2.2%	2.1%	2.0%	
Commercial loans	0.3%	0.8%	0.6%	0.5%	0.5%	0.4%	0.4%	0.2%	
Share drafts	62.0%	33.0%	46.1%	49.9%	56.1%	57.8%	60.0%	64.4%	
Certificates	8.5%	4.7%	4.7%	5.2%	6.4%	7.0%	7.5%	9.2%	
IRAs	3.2%	2.0%	2.4%	2.6%	2.9%	3.0%	3.0%	3.4%	
Money market shares	7.3%	3.7%	3.6%	3.2%	4.3%	4.4%	5.0%	8.3%	

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

\*\*Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

# New Hampshire Credit Union Profile

Mid-Year 2023

## New Hampshire CU Profile - Quarterly Trends

	U.S.	New Hampshire Credit Unions				
	Jun 23	Jun 23	Mar 23	Dec 22	Sep 22	Jun 22
<b>Demographic Information</b>						
Number CUs	4,779	13	13	14	14	14
<b>Growth Rates (Quarterly % Change)</b>						
Total loans	2.2	2.7	0.5	3.4	4.8	5.3
Credit cards	3.5	3.3	-2.0	9.0	4.2	5.3
Other unsecured loans	3.0	14.5	10.3	7.7	9.0	8.9
New automobile	0.7	-1.9	-3.9	0.9	4.1	7.3
used automobile	1.4	1.5	-1.4	1.1	3.5	3.7
First mortgage**	1.6	2.0	0.8	3.5	2.5	2.9
HEL & 2nd Mtg**	6.4	7.9	4.8	13.2	15.1	15.6
Commercial loans*	3.4	4.3	2.6	1.8	8.9	7.8
Total savings	-0.5	-1.0	1.5	-2.2	-0.2	-0.7
Share drafts	-2.4	-1.8	1.3	-0.5	-1.8	0.3
Certificates	11.8	14.8	23.7	7.0	15.5	-4.3
IRAs	1.2	-6.8	7.3	-2.2	-0.6	-0.5
Money market shares	-4.7	-8.6	-12.0	-9.7	-7.9	-1.4
Regular shares	-4.1	-4.6	-1.5	-2.5	0.3	0.4
Total memberships	1.0	2.4	0.9	-1.7	1.3	1.8
<b>Earnings (Basis Points)</b>						
Yield on total assets	432	416	384	370	330	286
Dividend/interest cost of assets	132	100	73	54	41	38
Fee & other income	110	133	133	128	129	121
Operating expense	292	336	325	335	308	300
Loss Provisions	44	38	32	30	17	10
Net Income (ROA)	77	75	87	77	93	60
% CUs with positive ROA	87	100	85	86	86	86
<b>Capital Adequacy (%)</b>						
Net worth/assets	11.2	10.3	10.3	10.3	10.0	9.8
% CUs with NW > 7% of assets	97.8	92.3	92.3	85.7	85.7	85.7
<b>Asset Quality (%)</b>						
Loan delinquency rate - Total loans	0.63	0.26	0.22	0.23	0.20	0.16
Total Consumer	0.78	0.32	0.31	0.30	0.25	0.18
Credit Cards	1.54	0.71	0.80	0.66	0.47	0.40
All Other Consumer	0.70	0.30	0.29	0.28	0.24	0.18
Total Mortgages	0.43	0.16	0.09	0.12	0.13	0.12
First Mortgages	0.43	0.15	0.08	0.13	0.13	0.12
All Other Mortgages	0.44	0.23	0.12	0.11	0.11	0.12
Total Commercial Loans	0.41	0.00	0.02	0.00	0.00	0.00
Commercial Ag Loans	0.95	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
All Other Commercial Loans	0.39	0.00	0.02	0.00	0.00	0.00
Net chargeoffs/average loans	0.54	0.36	0.32	0.23	0.14	0.12
Total Consumer	0.96	0.60	0.53	0.22	0.16	0.15
Credit Cards	3.67	3.15	2.65	1.49	1.02	1.46
All Other Consumer	0.70	0.50	0.44	0.17	0.12	0.10
Total Mortgages	0.00	0.00	0.00	0.25	0.11	0.08
First Mortgages	0.00	0.00	0.00	0.00	0.00	0.00
All Other Mortgages	-0.01	0.00	-0.02	1.39	0.69	0.58
Total Commercial Loans	0.03	0.00	0.00	0.00	0.00	0.00
Commercial Ag Loans	0.01	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
All Other Commercial Loans	0.03	0.00	0.00	0.00	0.00	0.00
<b>Asset/Liability Management</b>						
Loans/savings	83.1	92.0	88.7	89.6	84.7	80.7

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

\*\*Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

# New Hampshire Credit Union Profile

Mid-Year 2023

## Bank Comparisons

	Credit Unions				Banks			
	Jun 23	2022	2021	3 Yr Avg	Jun 23	2022	2021	3 Yr Avg
<b>Demographic Information</b>								
Number of Institutions	13	14	14	14	19	18	17	18
Assets per Institution (\$ mil)	926	840	835	867	868	884	891	881
Total assets (\$ mil)	12,033	11,759	11,695	11,829	16,493	15,915	15,147	15,852
Total loans (\$ mil)	9,494	9,195	7,998	8,895	12,965	12,439	11,061	12,155
Total surplus funds (\$ mil)	2,014	2,021	3,165	2,400	2,924	2,874	3,617	3,138
Total savings (\$ mil)	10,314	10,266	10,195	10,258	13,543	13,452	12,963	13,319
<b>12 Month Growth Rates (%)</b>								
Total assets	1.5	0.5	11.0	4.4	6.5	4.6	12.1	7.7
Total loans	11.8	15.0	3.2	10.0	9.5	12.5	7.4	9.8
Real estate loans**	15.1	-6.8	5.5	4.6	9.8	13.0	12.6	11.8
Commercial loans*	18.7	21.8	18.4	19.6	2.2	-9.7	-37.6	-15.1
Total consumer	7.8	39.9	-2.7	15.0	17.4	35.0	48.0	33.5
Consumer credit card	15.0	17.4	3.1	11.9	NA	NA	NA	#DIV/0!
Other consumer	7.4	41.3	-3.0	15.2	17.4	35.0	48.0	33.5
Total surplus funds	-24.8	-36.1	38.0	-7.7	-4.8	-21.9	30.9	1.4
Total savings	-2.0	0.7	13.0	3.9	2.8	3.8	13.5	6.7
<b>YTD Earnings Annualized (BP)</b>								
Yield on Total Assets	401	318	291	337	201	259	340	267
Dividend/Interest cost of assets	87	44	50	60	49	20	27	32
Net Interest Margin	314	274	241	276	152	239	313	235
Fee and other income (2)	134	126	141	134	31	32	58	40
Operating expense	331	313	300	315	140	207	273	207
Loss provisions	35	16	11	21	4	5	7	5
Net income	81	71	71	74	38	59	91	63
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.1	10.0	9.3	9.8	9.9	9.3	10.5	9.9
<b>Asset Quality (%)</b>								
Delinquencies/loans (3)	0.26	0.23	0.17	0.22	0.17	0.17	0.23	0.19
Real estate loans	0.16	0.12	0.06	0.12	0.11	0.12	0.17	0.14
Consumer loans	0.00	0.00	0.00	0.00	0.77	0.68	0.83	0.76
Total consumer	0.40	0.37	0.35	0.37	0.23	0.17	0.19	0.19
Consumer credit card	0.39	0.39	0.48	0.42	NA	NA	NA	#DIV/0!
Other consumer	0.40	0.36	0.34	0.37	0.23	0.17	0.19	0.19
Net chargeoffs/avg loans	0.33	0.16	0.09	0.19	0.00	0.00	0.02	0.01
Real estate loans	0.00	0.13	0.00	0.04	0.00	0.00	0.00	0.00
Commercial loans	0.00	0.00	0.00	0.00	-0.07	-0.03	0.16	0.02
Total consumer	0.70	0.23	0.22	0.38	0.07	0.05	0.10	0.07
Consumer credit card	2.86	1.28	0.93	1.69	NA	NA	NA	#DIV/0!
Other consumer	0.59	0.17	0.18	0.31	0.07	0.05	0.10	0.07
<b>Asset Liability Management (%)</b>								
Loans/savings	92.0	89.6	78.5	86.7	95.7	92.5	85.3	91.2
Loans/assets	78.9	78.2	68.4	75.2	77.8	77.4	72.2	75.8
Core deposits/total deposits	56.9	59.5	58.1	58.2	61.1	65.1	64.9	63.7

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

\*\*Prior to 2022, real estate loans included commercial real estate loans. This will cause fluctuations from prior cycles.

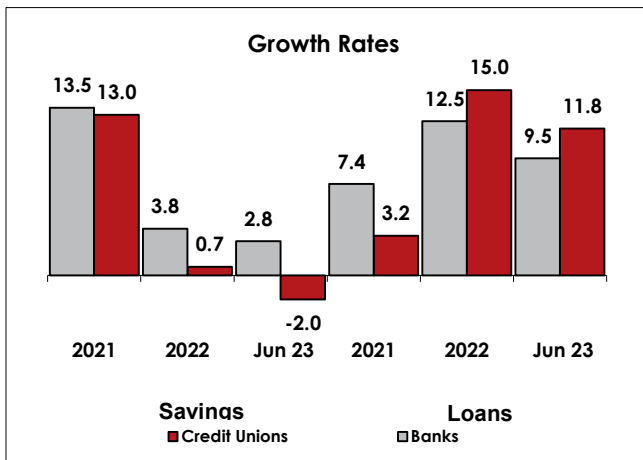
Source: FDIC, NCUA and CUNA E&S

# New Hampshire Credit Union Profile

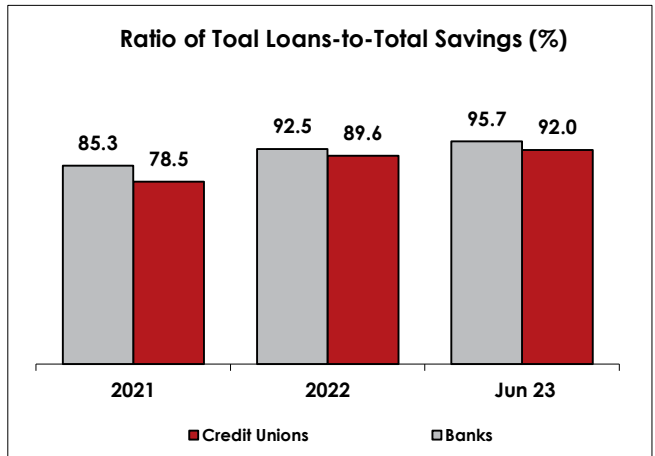
Mid-Year 2023

## Credit Union and Bank Comparisons

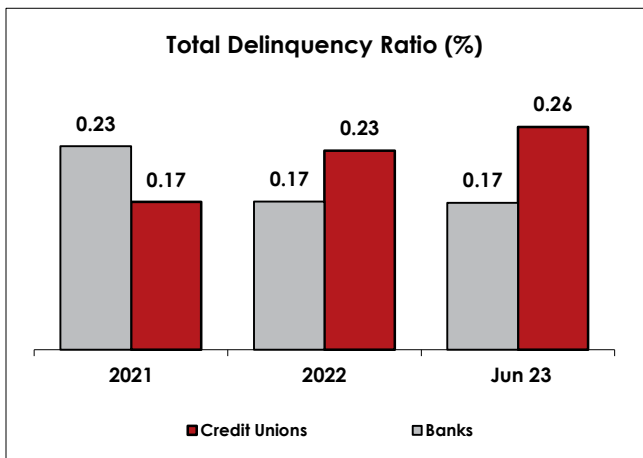
### Loan and Savings Growth Trends



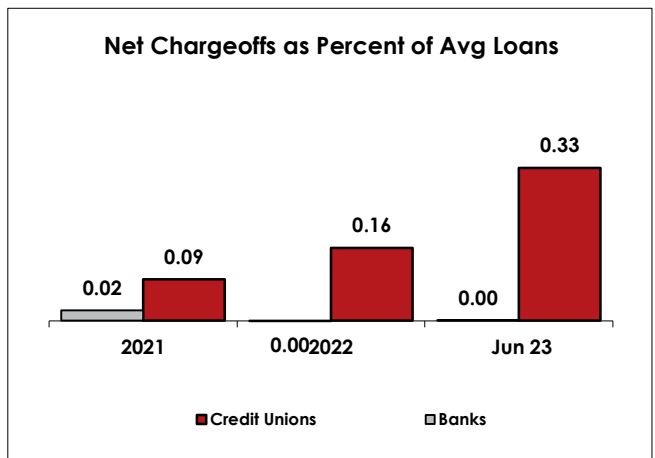
### Liquidity Risk Trends



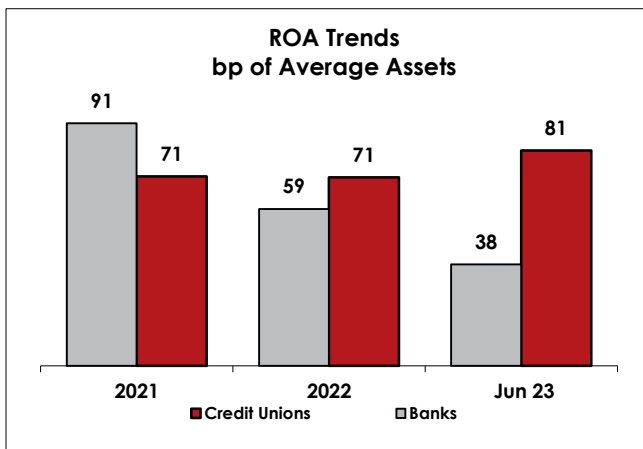
### Credit Risk Trends



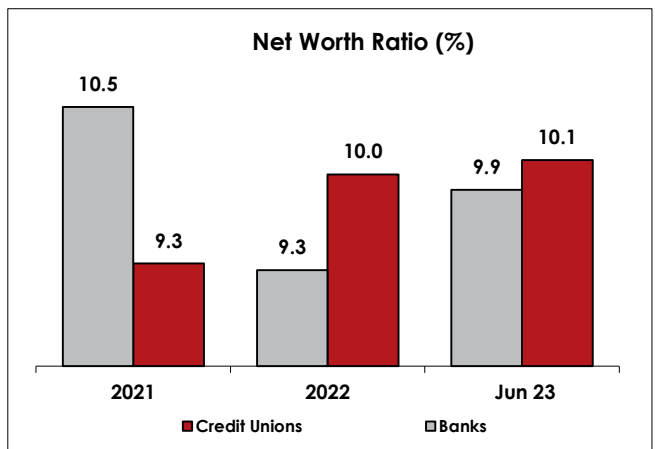
### Credit Risk Trends



### Earnings Trends



### Solvency Trends



# New Hampshire Credit Union Profile

Mid-Year 2023

## New Hampshire Credit Union Financial Summary

Data as of June 2023

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mtgs. Assets	
Service Federal Credit Union	NH	1	\$5,400,120,218	356,769	55	4.2%	14.1%	7.7%	11.3%	0.34%	0.47%	0.91%	96.9%	20.4%	
Northeast CU	NH	0	\$1,885,247,825	160,991	19	-6.4%	12.0%	11.3%	10.1%	0.14%	0.23%	0.84%	97.3%	25.2%	
St Mary's Bank CU	NH	0	\$1,477,958,742	95,114	11	0.5%	6.6%	-17.7%	8.9%	0.12%	0.11%	1.11%	93.5%	31.7%	
Triangle CU	NH	0	\$910,769,422	59,482	8	4.9%	12.1%	0.3%	7.2%	0.12%	0.08%	0.14%	95.8%	18.4%	
Granite State CU	NH	0	\$666,256,018	50,657	10	4.8%	11.1%	5.1%	8.5%	0.57%	0.22%	1.10%	81.3%	23.5%	
Bellwether Community Credit Union	NH	0	\$588,768,221	26,791	3	2.3%	7.7%	-4.1%	9.9%	0.17%	0.10%	0.03%	92.1%	29.8%	
Holy Rosary CU	NH	0	\$419,909,583	22,697	4	0.6%	10.6%	-0.3%	8.3%	0.21%	0.16%	0.67%	67.0%	25.4%	
New Hampshire FCU	NH	0	\$332,558,852	13,973	2	1.2%	13.0%	-0.6%	12.3%	0.03%	0.00%	0.45%	64.9%	36.5%	
Members First CU of NH	NH	0	\$246,761,865	12,666	3	-1.9%	4.4%	0.7%	8.0%	0.15%	0.12%	0.76%	61.7%	20.0%	
New Hampshire Postal CU	NH	0	\$58,886,213	3,211	2	0.3%	2.4%	-2.3%	18.5%	0.12%	0.06%	1.59%	28.9%	0.0%	
Precision FCU	NH	0	\$26,815,152	1,789	1	3.1%	8.9%	-3.0%	10.2%	1.60%	0.23%	0.83%	50.1%	12.5%	
NH Community FCU	NH	0	\$14,121,604	1,625	1	5.3%	9.8%	-2.3%	6.0%	1.22%	0.07%	0.27%	48.5%	11.1%	
NGM EFCU	NH	0	\$5,238,978	1,333	1	-2.0%	41.7%	-1.5%	12.5%	0.00%	0.29%	1.19%	80.1%	0.0%	
<b>Medians</b>			\$419,909,583	22,697	3	1.2%	10.6%	-0.6%	9.9%	0.15%	0.12%	0.83%	80.1%	20.4%	
<b>By Asset Size</b>			<b>Number of Insts.</b>												
\$5 million and less			NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
\$5 to \$10 million			1	1,333	1	-2.0%	41.7%	-1.5%	12.5%	0.00%	0.29%	1.19%	80.1%	0.0%	
\$10 to \$20 million			1	1,625	1	5.3%	9.8%	-2.3%	5.8%	1.22%	0.07%	0.27%	48.5%	11.1%	
\$20 to \$50 million			1	1,789	1	3.1%	8.9%	-3.0%	10.2%	1.60%	0.23%	0.83%	50.1%	12.5%	
\$50 to \$100 million			1	3,211	2	0.3%	2.4%	-2.3%	18.5%	0.12%	0.06%	1.59%	28.9%	0.0%	
\$100 to \$250 million			1	12,666	3	-1.9%	4.4%	0.7%	8.0%	0.15%	0.12%	0.76%	61.7%	20.0%	
\$250 million+			8	55,070	9	1.6%	12.0%	3.0%	10.2%	0.25%	0.30%	0.81%	93.2%	23.8%	

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians.