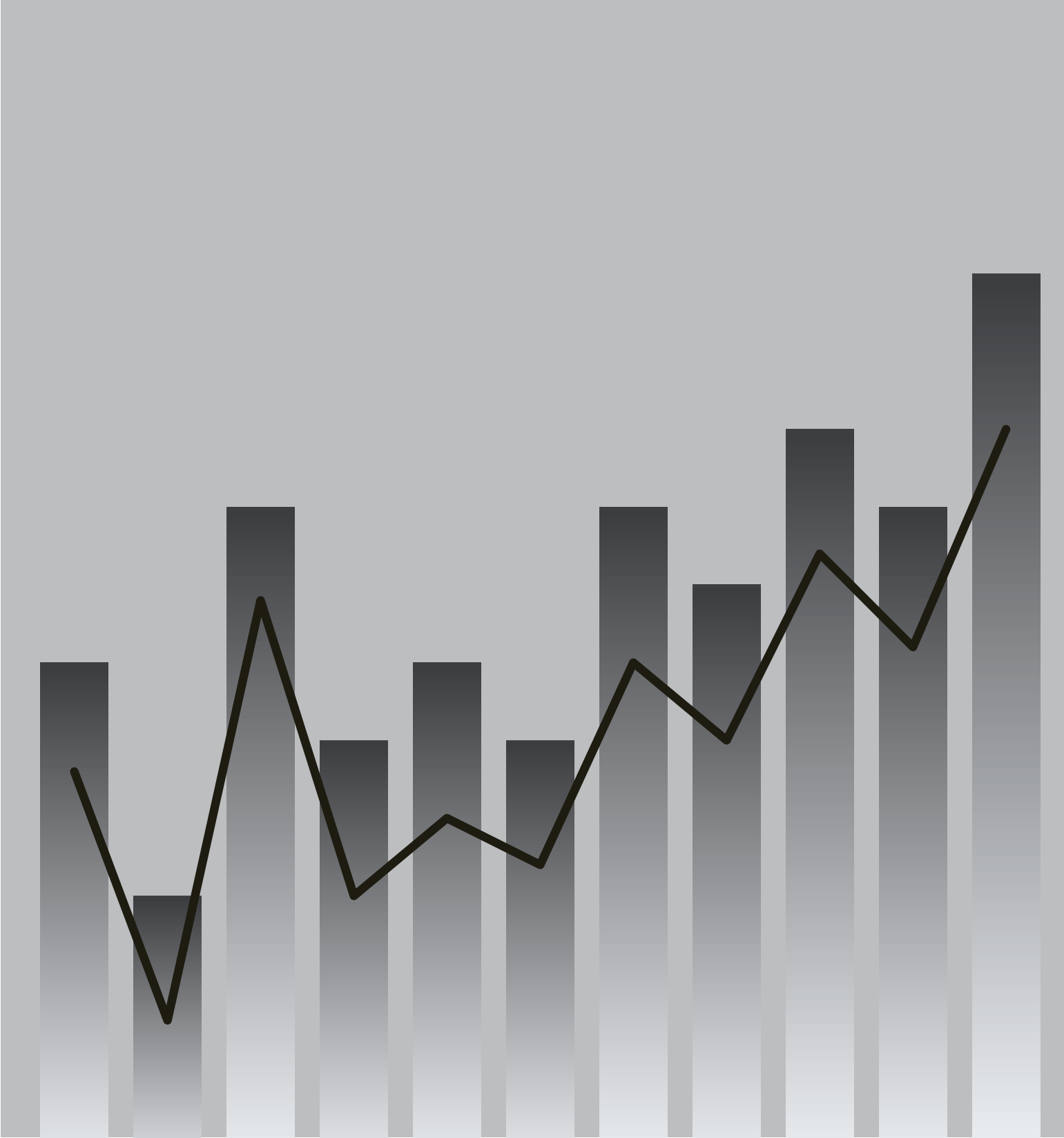


New Hampshire Credit Union Profile

Year-End 2018
CUNA Economics & Statistics



New Hampshire Credit Union Profile

Year-End 2018

Overview by Year

	U.S. CUs	New Hampshire CUs
Demographic Information		
	2018	2018
Number of CUs	5,489	15
Assets per CU (\$ mil)	268.0	560.8
Median assets (\$ mil)	33.4	271.1
Total assets (\$ mil)	1,470,839	8,412
Total loans (\$ mil)	1,058,922	6,907
Total surplus funds (\$ mil)	350,554	1,111
Total savings (\$ mil)	1,234,750	7,005
Total memberships (thousands)	117,549	704
Growth Rates (%)		
Total assets	5.4	6.4
Total loans	8.9	7.2
Total surplus funds	-4.1	1.9
Total savings	5.2	6.4
Total memberships	4.4	8.5
% CUs with increasing assets	63.4	86.7
Earnings - Basis Pts.		
Yield on total assets	380	344
Dividend/interest cost of assets	68	74
Net interest margin	311	270
Fee & other income	139	164
Operating expense	313	327
Loss Provisions	46	25
Net Income (ROA) with Stab Exp	91	81
Net Income (ROA) without Stab Exp	91	81
% CUs with positive ROA	88.2	93.3
Capital Adequacy (%)		
Net worth/assets	11.3	10.6
% CUs with NW > 7% of assets	98.5	100.0
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.71	0.29
Net chargeoffs/average loans (%)	0.57	0.31
Total borrower-bankruptcies	173,214	925
Bankruptcies per CU	31.6	61.7
Bankruptcies per 1000 members	1.5	1.3
Asset/Liability Management		
Loans/savings	85.8	98.6
Loans/assets	72.0	82.1
Net Long-term assets/assets	33.1	27.7
Liquid assets/assets	11.4	7.9
Core deposits/shares & borrowings	50.0	46.0
Productivity		
Members/potential members (%)	3	3
Borrowers/members (%)	59	57
Members/FTE	386	385
Average shares/member (\$)	10,504	9,948
Average loan balance (\$)	15,347	17,137
Employees per million in assets	0.21	0.22
Structure (%)		
Fed CUs w/ single-sponsor	11.7	0.0
Fed CUs w/ community charter	18.0	6.7
Other Fed CUs	31.8	26.7
CUs state chartered	38.5	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

Year-End 2018

Overview: State Trends

	U.S.	New Hampshire Credit Unions						
	2018	2018	2017	2016	2015	2014	2013	2012
Demographic Information								
Number of CUs	5,489	15	15	16	18	19	20	21
Assets per CU (\$ mil)	268.0	560.8	527.3	458.7	380.8	335.8	300.1	268.6
Median assets (\$ mil)	33.4	271.1	259.8	208.5	101.8	41.6	39.9	40.9
Total assets (\$ mil)	1,470,839	8,412	7,910	7,339	6,854	6,380	6,001	5,641
Total loans (\$ mil)	1,058,922	6,907	6,443	5,853	5,450	4,818	4,283	3,886
Total surplus funds (\$ mil)	350,554	1,111	1,091	1,131	1,061	1,211	1,384	1,476
Total savings (\$ mil)	1,234,750	7,005	6,585	6,121	5,606	5,211	4,911	4,631
Total memberships (thousands)	117,549	704	649	634	610	571	545	520
Growth Rates (%)								
Total assets	5.4	6.4	7.8	7.1	7.4	6.3	6.4	6.4
Total loans	8.9	7.2	10.1	7.4	13.1	12.5	10.2	7.9
Total surplus funds	-4.1	1.9	-3.5	6.6	-12.4	-12.5	-6.2	0.8
Total savings	5.2	6.4	7.6	9.2	7.6	6.1	6.0	7.0
Total memberships	4.4	8.5	2.4	3.8	7.0	4.7	4.7	4.0
% CUs with increasing assets	63.4	86.7	100.0	93.8	88.9	78.9	80.0	85.7
Earnings - Basis Pts.								
Yield on total assets	380	344	322	308	308	313	324	362
Dividend/interest cost of assets	68	74	61	60	60	61	66	82
Net interest margin	311	270	261	248	248	253	258	280
Fee & other income	139	164	158	163	164	185	181	186
Operating expense	313	327	326	329	336	342	357	354
Loss Provisions	46	25	29	25	24	25	30	33
Net Income (ROA) with Stab Exp	91	81	64	58	52	70	53	79
Net Income (ROA) without Stab Exp	91	81	64	58	52	70	59	86
% CUs with positive ROA	88.2	93.3	86.7	93.8	77.8	84.2	75.0	76.2
Capital Adequacy (%)								
Net worth/assets	11.3	10.6	10.5	10.5	10.6	10.9	10.9	10.9
% CUs with NW > 7% of assets	98.5	100.0	100.0	93.8	88.9	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.71	0.29	0.33	0.37	0.40	0.50	0.53	0.48
Net chargeoffs/average loans (%)	0.57	0.31	0.32	0.32	0.32	0.38	0.47	0.52
Total borrower-bankruptcies	173,214	925	837	876	817	1,019	1,148	1,258
Bankruptcies per CU	31.6	61.7	55.8	54.8	45.4	53.6	57.4	59.9
Bankruptcies per 1000 members	1.5	1.3	1.3	1.4	1.3	1.8	2.1	2.4
Asset/Liability Management								
Loans/savings	85.8	98.6	97.9	95.6	97.2	92.5	87.2	83.9
Loans/assets	72.0	82.1	81.5	79.8	79.5	75.5	71.4	68.9
Net Long-term assets/assets	33.1	27.7	28.8	27.9	27.8	30.6	33.2	30.1
Liquid assets/assets	11.4	7.9	8.2	9.5	8.3	9.5	11.8	15.7
Core deposits/shares & borrowings	50.0	46.0	46.6	48.1	47.2	43.5	42.3	40.1
Productivity								
Members/potential members (%)	3	3	3	2	2	6	6	6
Borrowers/members (%)	59	57	58	57	57	56	54	53
Members/FTE	386	385	244	374	360	356	347	344
Average shares/member (\$)	10,504	9,948	10,142	9,657	9,185	9,134	9,017	8,905
Average loan balance (\$)	15,347	17,137	16,995	16,197	15,756	14,966	14,504	14,058
Employees per million in assets	0.21	0.22	0.34	0.23	0.25	0.25	0.26	0.27
Structure (%)								
Fed CUs w/ single-sponsor	11.7	0.0	0.0	0.0	5.6	5.3	5.0	4.8
Fed CUs w/ community charter	18.0	6.7	13.3	12.5	11.1	10.5	15.0	14.3
Other Fed CUs	31.8	26.7	20.0	25.0	22.2	21.1	20.0	19.0
CUs state chartered	38.5	66.7	66.7	62.5	61.1	63.2	60.0	61.9

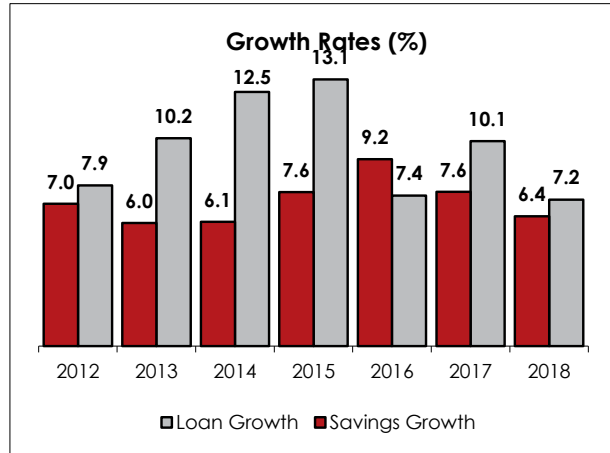
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

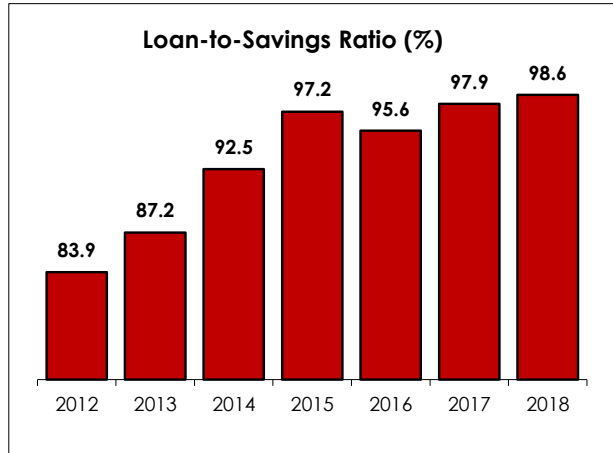
New Hampshire Credit Union Profile

Year-End 2018

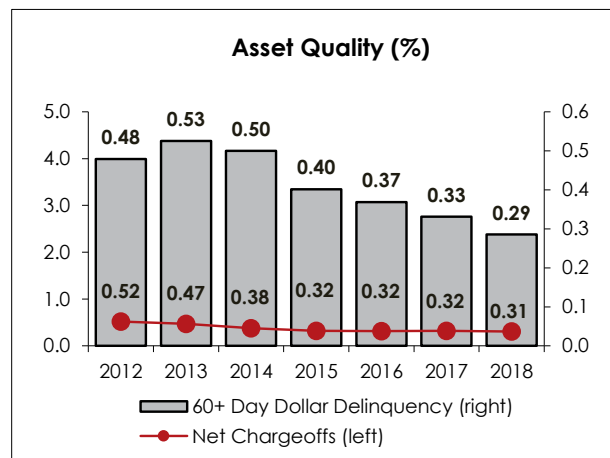
Loan and Savings Growth Trends



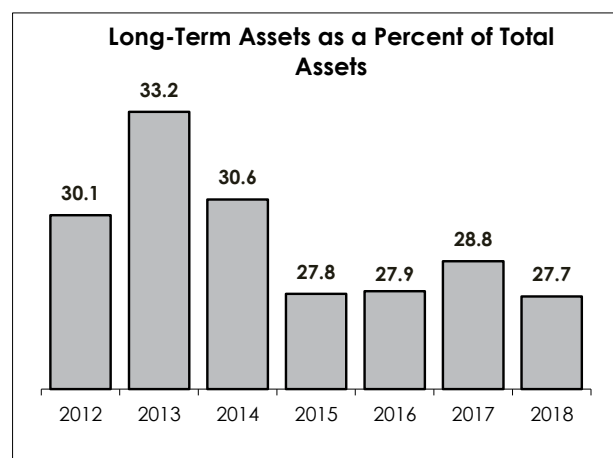
Liquidity Trends



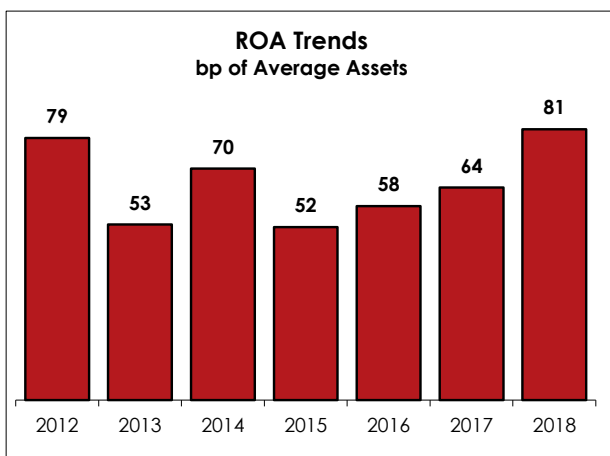
Credit Risk Trends



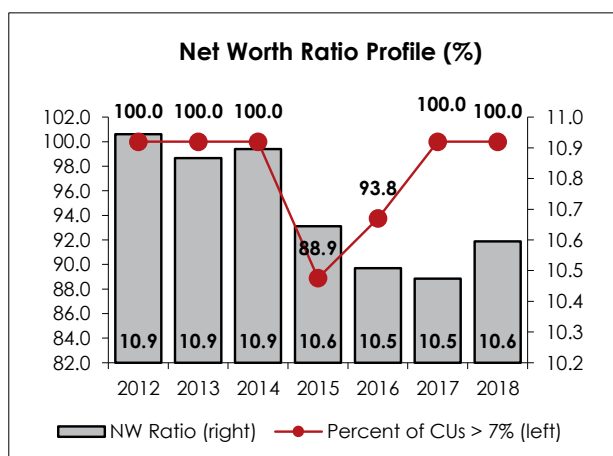
Interest Rate Risk Trends



Earnings Trends



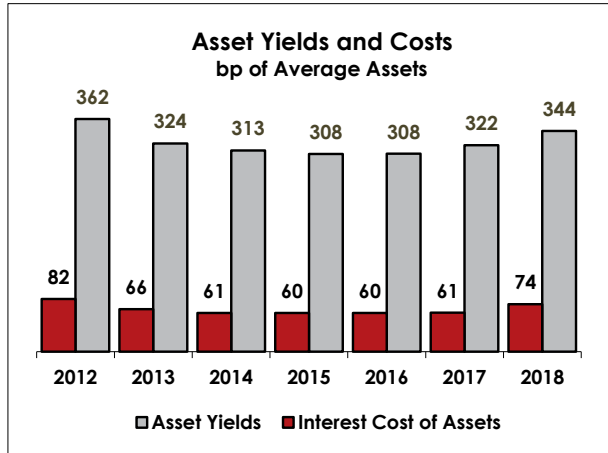
Solvency Trends



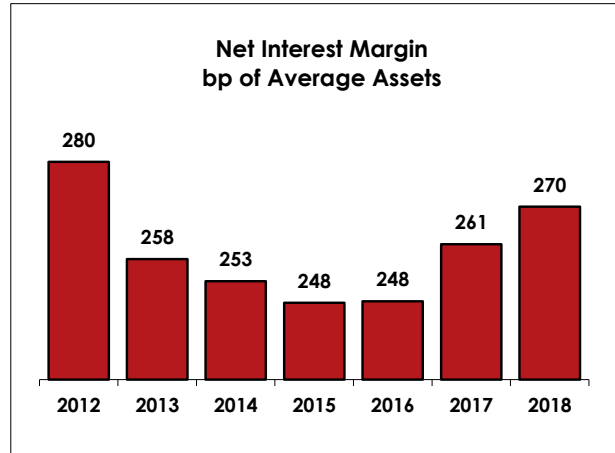
New Hampshire Credit Union Profile

Year-End 2018

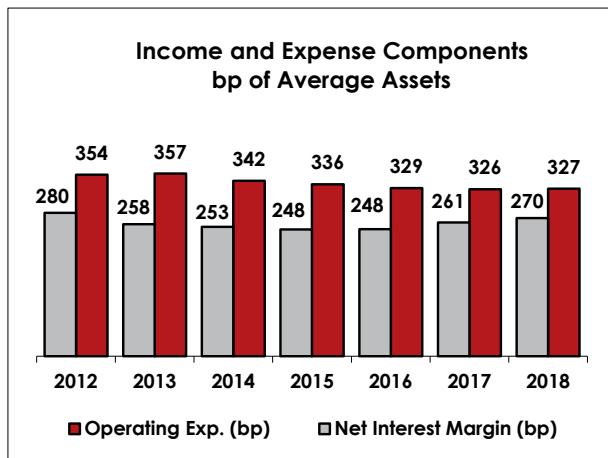
Asset Yields and Funding Costs



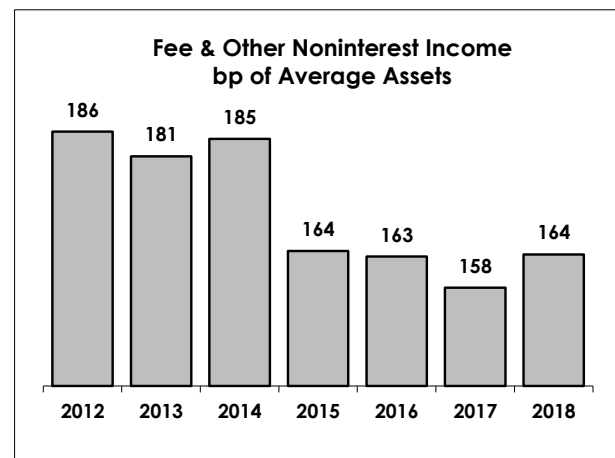
Interest Margins



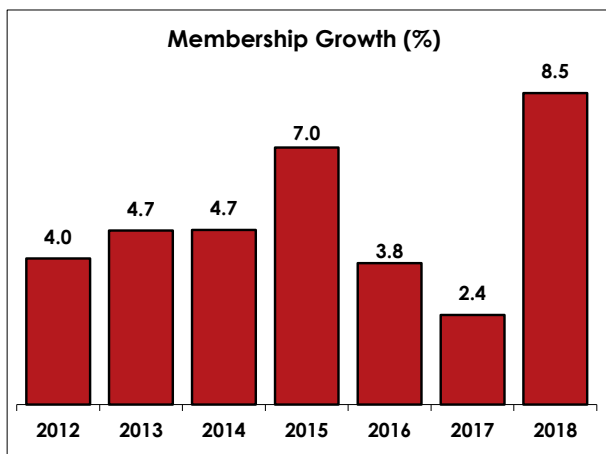
Interest Margins & Overhead



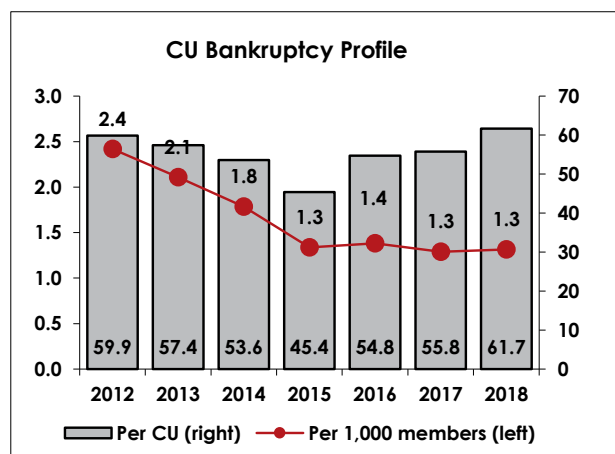
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



New Hampshire Credit Union Profile

Year-End 2018

Overview: State Results by Asset Size

Demographic Information	NH	New Hampshire Credit Union Asset Groups - 2018						
	2018	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	15	5	1		1	3	2	3
Assets per CU (\$ mil)	560.8	10.9	45.9		185.7	322.7	597.2	1,987.9
Median assets (\$ mil)	271.1	9.2	45.9		185.7	282.9	597.2	1,458.6
Total assets (\$ mil)	8,412	54	46		186	968	1,194	5,964
Total loans (\$ mil)	6,907	30	13		129	668	947	5,121
Total surplus funds (\$ mil)	1,111	24	32		49	240	203	563
Total savings (\$ mil)	7,005	48	37		164	862	936	4,958
Total memberships (thousands)	704	9	4		12	75	93	511
Growth Rates (%)								
Total assets	6.4	2.2	1.9		4.9	5.8	2.1	7.5
Total loans	7.2	6.2	-2.2		6.6	5.3	4.9	7.9
Total surplus funds	1.9	-2.4	3.8		-0.7	8.9	-8.9	3.8
Total savings	6.4	1.7	1.6		4.3	5.3	2.1	7.6
Total memberships	8.5	-0.5	-2.6		3.5	3.6	3.2	10.6
% CUs with increasing assets	86.7	60.0	100.0		100.0	100.0	100.0	100.0
Earnings - Basis Pts.								
Yield on total assets	344	373	275		354	364	347	340
Dividend/interest cost of assets	74	25	15		42	40	98	77
Net interest margin	270	348	261		312	324	250	263
Fee & other income	164	103	60		119	147	78	187
Operating expense	327	358	254		390	386	267	328
Loss Provisions	25	14	8		16	19	20	28
Net Income (ROA) with Stab Exp	81	79	58		25	66	41	94
Net Income (ROA) without Stab Exp	81	79	58		25	66	41	94
% CUs with positive ROA	93.3	80.0	100.0		100.0	100.0	100.0	100.0
Capital Adequacy (%)								
Net worth/assets	10.6	11.6	19.7		8.6	10.0	8.6	11.1
% CUs with NW > 7% of assets	100.0	100.0	100.0		100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.29	1.26	0.08		0.60	0.36	0.34	0.25
Net chargeoffs/average loans (%)	0.31	0.33	0.13		0.14	0.20	0.24	0.34
Total borrower-bankruptcies	925	3	0		6	51	41	824
Bankruptcies per CU	61.7	0.6	0.0		6.0	17.0	20.5	274.7
Bankruptcies per 1000 members	1.3	0.3	0.0		0.5	0.7	0.4	1.6
Asset/Liability Management (%)								
Loans/savings	98.6	62.2	36.0		78.4	77.5	101.1	103.3
Loans/assets	82.1	54.9	28.8		69.2	69.0	79.3	85.9
Net Long-term assets/assets	27.7	18.3	6.6		42.5	34.5	30.2	25.9
Liquid assets/assets	7.9	32.1	35.1		12.7	10.5	3.7	7.8
Core deposits/shares & borrowings	46.0	82.5	100.0		57.3	59.1	35.8	44.9
Productivity								
Members/potential members (%)	3	8	71		24	23	11	2
Borrowers/members (%)	57	31	34		41	48	51	61
Members/FTE	385	507	407		279	278	393	407
Average shares/member (\$)	9,948	5,119	10,017		13,635	11,528	10,050	9,700
Average loan balance (\$)	17,137	10,353	10,553		26,022	18,657	19,904	16,486
Employees per million in assets	0.22	0.34	0.20		0.23	0.28	0.20	0.21
Structure (%)								
Fed CUs w/ single-sponsor	0.0	0.0	0.0		0.0	0.0	0.0	0.0
Fed CUs w/ community charter	6.7	20.0	0.0		0.0	0.0	0.0	0.0
Other Fed CUs	26.7	60.0	0.0		0.0	33.3	0.0	0.0
CUs state chartered	66.7	20.0	100.0		100.0	66.7	100.0	100.0

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.

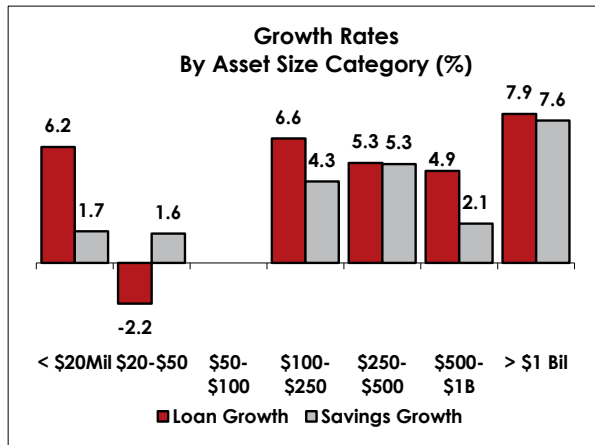
Source: NCUA and CUNA E&S.

New Hampshire Credit Union Profile

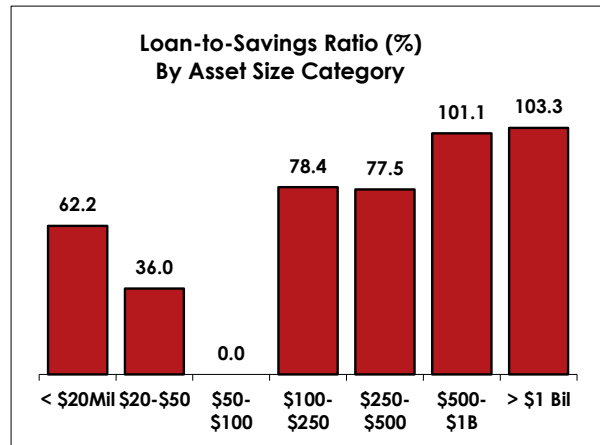
Year-End 2018

Results By Asset Size

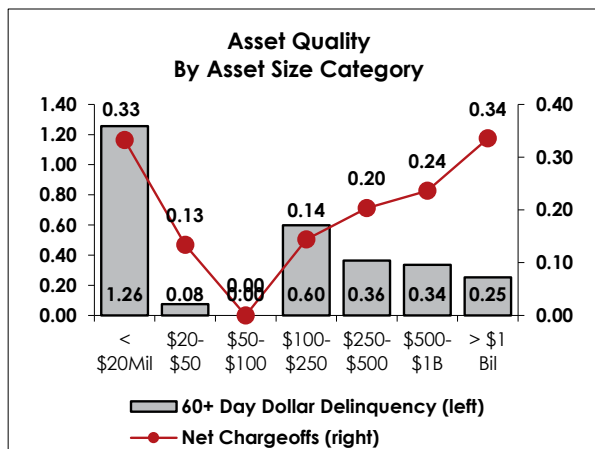
Loan and Savings growth



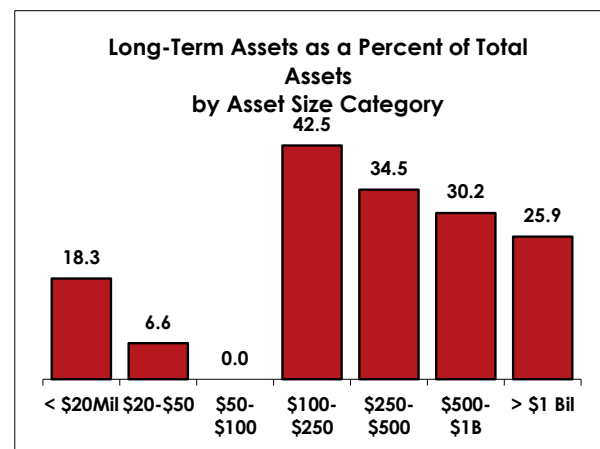
Liquidity Risk Exposure



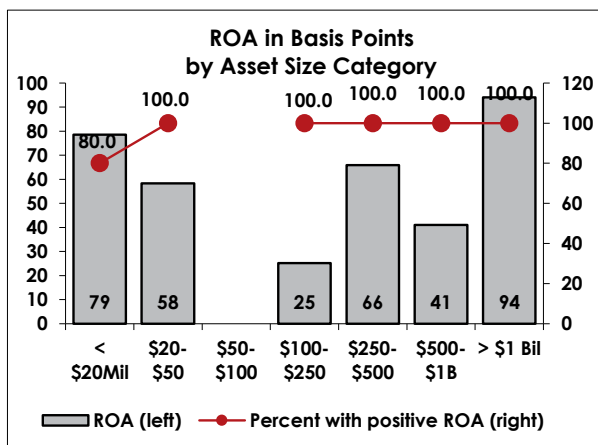
Credit Risk Exposure



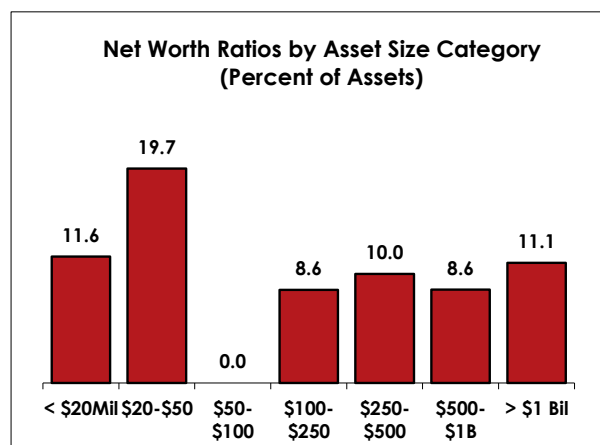
Interest Rate Risk Exposure



Earnings



Solvency



New Hampshire Credit Union Profile

Year-End 2018

Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
	2018	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	5,489	2,136	1,037	705	702	355	243	311
Assets per CU (\$ mil)	268.0	7.5	32.4	71.7	158.7	356.2	704.5	3,091.8
Median assets (\$ mil)	33.4	6.4	31.1	70.3	149.7	345.4	682.4	1,708.4
Total assets (\$ mil)	1,470,839	16,093	33,559	50,540	111,435	126,459	171,187	961,565
Total loans (\$ mil)	1,058,922	8,284	18,301	29,895	74,404	89,218	124,532	714,289
Total surplus funds (\$ mil)	350,554	7,459	14,037	18,332	31,203	30,660	38,080	210,782
Total savings (\$ mil)	1,234,750	13,643	29,083	43,964	96,921	108,910	144,796	797,433
Total memberships (thousands)	117,549	2,550	3,914	5,392	10,791	11,675	14,121	69,106
Growth Rates (%)								
Total assets	5.4	0.0	1.2	2.2	3.5	4.4	5.2	7.0
Total loans	8.9	4.8	5.3	6.2	7.9	8.9	9.1	10.0
Total surplus funds	-4.1	-4.9	-4.0	-3.9	-5.8	-6.6	-6.4	-2.3
Total savings	5.2	-0.5	0.7	1.8	3.1	4.1	4.6	7.0
Total memberships	4.4	-1.1	0.0	0.4	2.0	3.4	3.7	6.7
% CUs with increasing assets	63.4	47.4	60.0	70.2	77.9	84.2	86.4	95.5
Earnings - Basis Pts.								
Yield on total assets	380	374	360	362	374	376	374	384
Dividend/interest cost of assets	68	37	34	37	43	51	55	80
Net interest margin	311	337	326	325	331	325	319	304
Fee & other income	139	91	117	134	147	159	155	135
Operating expense	313	361	358	367	373	372	354	286
Loss Provisions	46	33	30	32	36	45	40	50
Net Income (ROA) with Stab Exp	91	34	54	60	68	67	80	103
Net Income (ROA) without Stab Exp	91	34	54	60	68	67	80	103
% CUs with positive ROA	88.2	77.9	91.2	94.0	95.9	98.3	96.7	100.0
Capital Adequacy (%)								
Net worth/assets	11.3	14.7	12.7	12.0	11.4	11.3	11.3	11.2
% CUs with NW > 7% of assets	98.5	98.1	98.3	98.6	98.7	99.2	99.6	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.71	1.47	1.07	0.91	0.80	0.86	0.68	0.66
Net chargeoffs/average loans (%)	0.57	0.59	0.52	0.52	0.52	0.60	0.50	0.59
Total borrower-bankruptcies	173,214	2,518	4,465	6,849	15,247	19,511	24,385	100,239
Bankruptcies per CU	31.6	1.2	4.3	9.7	21.7	55.0	100.3	322.3
Bankruptcies per 1000 members	1.5	1.0	1.1	1.3	1.4	1.7	1.7	1.5
Asset/Liability Management								
Loans/savings	85.8	60.7	62.9	68.0	76.8	81.9	86.0	89.6
Loans/assets	72.0	51.5	54.5	59.2	66.8	70.6	72.7	74.3
Net Long-term assets/assets	33.1	12.1	20.5	24.6	28.6	31.6	34.9	34.7
Liquid assets/assets	11.4	26.6	21.2	18.1	14.1	11.6	10.4	10.3
Core deposits/shares & borrowings	50.0	79.6	70.7	65.7	60.0	56.8	54.1	45.0
Productivity								
Members/potential members (%)	3	5	3	3	3	3	3	4
Borrowers/members (%)	59	42	53	54	55	54	57	62
Members/FTE	386	420	400	370	339	344	345	413
Average shares/member (\$)	10,504	5,350	7,430	8,154	8,982	9,328	10,254	11,539
Average loan balance (\$)	15,347	7,660	8,846	10,312	12,435	14,055	15,381	16,798
Employees per million in assets	0.21	0.38	0.29	0.29	0.29	0.27	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.7	23.5	7.5	3.5	2.6	2.0	2.9	2.3
Fed CUs w/ community charter	18.0	8.6	21.4	26.4	32.3	24.5	19.3	11.3
Other Fed CUs	31.8	36.6	35.1	28.9	23.2	23.4	21.4	30.9
CUs state chartered	38.5	31.3	36.0	41.1	41.9	50.1	56.4	55.6

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

Year-End 2018

Portfolio: State Trends

	U.S.		New Hampshire Credit Unions					
	2018	2018	2017	2016	2015	2014	2013	2012
Growth Rates								
Credit cards	7.5%	1.3%	1.9%	2.7%	1.2%	3.2%	2.5%	2.6%
Other unsecured loans	6.9%	3.8%	-0.8%	5.9%	22.4%	22.1%	16.0%	2.2%
New automobile	11.7%	9.6%	10.4%	2.6%	21.7%	22.2%	11.0%	4.3%
Used automobile	9.1%	8.2%	10.4%	6.7%	17.1%	19.7%	15.5%	7.0%
First mortgage	9.2%	6.0%	10.1%	14.3%	10.6%	4.2%	7.9%	12.7%
HEL & 2nd Mtg	7.0%	5.9%	9.2%	-3.4%	1.1%	4.9%	6.0%	3.6%
Commercial loans*	12.0%	19.1%	-8.4%	29.7%	21.2%	20.5%	7.3%	7.8%
Share drafts	12.7%	6.0%	-5.5%	9.1%	31.7%	11.3%	10.1%	10.5%
Certificates	12.2%	14.7%	5.1%	8.4%	-0.2%	7.8%	-1.6%	1.2%
IRAs	-0.1%	8.5%	3.6%	4.0%	5.6%	-2.2%	1.9%	4.6%
Money market shares	0.9%	0.3%	27.0%	7.4%	-6.0%	0.4%	6.7%	4.8%
Regular shares	2.0%	3.7%	9.4%	10.8%	11.1%	7.4%	12.9%	17.3%
Portfolio \$ Distribution								
Credit cards/total loans	5.9%	2.9%	3.0%	3.3%	3.4%	3.8%	4.2%	4.5%
Other unsecured loans/total loans	4.1%	4.3%	4.4%	4.9%	5.0%	4.6%	4.2%	4.0%
New automobile/total loans	14.1%	18.9%	18.5%	18.4%	19.3%	17.9%	16.5%	16.4%
Used automobile/total loans	20.9%	30.2%	29.9%	29.8%	30.0%	29.0%	27.2%	26.0%
First mortgage/total loans	40.8%	34.2%	34.6%	34.6%	32.5%	33.2%	35.9%	36.6%
HEL & 2nd Mtg/total loans	8.4%	6.8%	6.9%	7.0%	7.8%	8.7%	9.3%	9.7%
Commercial loans/total loans	6.9%	6.4%	5.8%	6.9%	5.7%	5.3%	5.0%	5.1%
Share drafts/total savings	15.6%	16.1%	16.2%	18.4%	18.4%	15.0%	14.3%	13.8%
Certificates/total savings	19.5%	27.6%	25.6%	26.2%	26.4%	28.5%	28.0%	30.2%
IRAs/total savings	6.3%	6.6%	6.5%	6.8%	7.1%	7.2%	7.8%	8.2%
Money market shares/total savings	21.4%	17.2%	18.2%	15.4%	15.7%	17.9%	19.0%	18.8%
Regular shares/total savings	35.3%	32.4%	33.2%	32.7%	32.2%	31.2%	30.8%	28.9%
Percent of CUs Offering								
Credit cards	61.9%	53.3%	46.7%	43.8%	38.9%	42.1%	40.0%	42.9%
Other unsecured loans	99.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	95.7%	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	69.0%	80.0%	80.0%	81.3%	72.2%	73.7%	70.0%	71.4%
HEL & 2nd Mtg	69.8%	86.7%	86.7%	81.3%	77.8%	78.9%	75.0%	76.2%
Commercial loans	34.6%	53.3%	60.0%	50.0%	44.4%	42.1%	35.0%	38.1%
Share drafts	80.4%	86.7%	86.7%	87.5%	88.9%	89.5%	85.0%	90.5%
Certificates	81.7%	86.7%	86.7%	87.5%	83.3%	84.2%	80.0%	81.0%
IRAs	68.7%	73.3%	73.3%	68.8%	61.1%	63.2%	60.0%	61.9%
Money market shares	52.2%	66.7%	66.7%	62.5%	55.6%	57.9%	55.0%	57.1%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	12.3%	14.2%	14.3%	14.3%	15.6%	15.5%	15.3%
Other unsecured loans	12.0%	7.6%	7.9%	8.5%	8.5%	8.3%	8.5%	8.5%
New automobile	6.2%	9.1%	9.2%	8.7%	8.6%	7.8%	7.1%	7.1%
Used automobile	15.0%	22.3%	22.6%	21.7%	21.3%	20.3%	18.7%	18.1%
First mortgage	2.5%	2.7%	2.4%	2.3%	2.3%	2.3%	2.3%	2.3%
HEL & 2nd Mtg	2.1%	1.9%	2.0%	2.0%	2.1%	2.3%	2.3%	2.3%
Commercial loans	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Share drafts	58.3%	56.1%	59.5%	61.7%	60.5%	61.1%	61.6%	61.0%
Certificates	7.8%	9.3%	9.2%	9.3%	9.4%	9.6%	10.7%	11.9%
IRAs	4.1%	3.5%	3.7%	4.0%	4.1%	4.6%	4.8%	5.1%
Money market shares	6.9%	3.7%	3.6%	3.7%	3.8%	4.1%	4.4%	4.6%

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.
Source: NCUA and CUNA E&S.

New Hampshire Credit Union Profile

Year-End 2018

Portfolio Detail: State Results by Asset Size

	New Hampshire Credit Union Asset Groups - 2018							
	NH	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	1.3%	-3.3%				-0.5%	2.5%	1.4%
Other unsecured loans	3.8%	6.0%	-6.6%		0.8%	11.9%	2.6%	2.5%
New automobile	9.6%	18.2%	-7.7%		36.3%	6.1%	11.3%	9.5%
Used automobile	8.2%	21.0%	-6.3%		30.7%	9.3%	-0.6%	9.4%
First mortgage	6.0%	-6.3%			0.1%	0.7%	5.3%	7.6%
HEL & 2nd Mtg	5.9%	-6.7%	8.8%		7.2%	17.3%	10.5%	1.1%
Commercial loans*	19.1%	-100.0%			81.5%	-12.4%	31.1%	18.0%
Share drafts	6.0%	-0.4%	4.9%		2.3%	8.4%	6.7%	5.7%
Certificates	14.7%	-2.9%			37.6%	20.2%	10.4%	14.9%
IRAs	8.5%	33.5%			2.9%	-3.0%	3.7%	11.9%
Money market shares	0.3%	-2.9%			-6.8%	-6.7%	-4.0%	2.6%
Regular shares	3.7%	1.4%	1.0%		1.0%	4.8%	-0.7%	4.4%
Portfolio \$ Distribution								
Credit cards/total loans	2.9%	1.1%	0.0%		0.0%	1.5%	1.2%	3.4%
Other unsecured loans/total loans	4.3%	13.7%	11.3%		1.1%	6.7%	3.1%	4.2%
New automobile/total loans	18.9%	15.0%	21.4%		6.5%	7.4%	8.9%	22.6%
Used automobile/total loans	30.2%	26.3%	22.2%		17.7%	22.8%	26.8%	32.1%
First mortgage/total loans	34.2%	22.4%	0.0%		58.9%	45.9%	41.1%	30.9%
HEL & 2nd Mtg/total loans	6.8%	14.6%	40.7%		9.8%	11.1%	13.2%	4.9%
Commercial loans/total loans	6.4%	0.0%	0.0%		6.3%	3.9%	10.7%	6.0%
Share drafts/total savings	16.1%	14.2%	14.9%		25.5%	16.9%	12.3%	16.4%
Certificates/total savings	27.6%	9.2%	0.0%		16.9%	18.0%	34.6%	28.7%
IRAs/total savings	6.6%	4.7%	0.0%		3.4%	6.7%	7.4%	6.6%
Money market shares/total savings	17.2%	3.6%	0.0%		20.4%	15.8%	16.3%	17.7%
Regular shares/total savings	32.4%	68.3%	85.1%		33.5%	42.3%	29.3%	30.5%
Percent of CUs Offering								
Credit cards	53.3%	20.0%	0.0%		0.0%	66.7%	100.0%	100.0%
Other unsecured loans	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%
Used automobile	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%
First mortgage	80.0%	60.0%	0.0%		100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	86.7%	60.0%	100.0%		100.0%	100.0%	100.0%	100.0%
Commercial loans	53.3%	0.0%	0.0%		100.0%	66.7%	100.0%	100.0%
Share drafts	86.7%	60.0%	100.0%		100.0%	100.0%	100.0%	100.0%
Certificates	86.7%	80.0%	0.0%		100.0%	100.0%	100.0%	100.0%
IRAs	73.3%	40.0%	0.0%		100.0%	100.0%	100.0%	100.0%
Money market shares	66.7%	20.0%	0.0%		100.0%	100.0%	100.0%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	12.3%	7.3%				15.1%	6.2%	13.2%
Other unsecured loans	7.6%	12.2%	13.8%		5.9%	9.4%	5.3%	7.6%
New automobile	9.1%	2.5%	4.9%		4.6%	3.9%	4.9%	10.8%
Used automobile	22.3%	8.6%	9.4%		18.6%	18.3%	24.8%	22.8%
First mortgage	2.7%	1.6%			5.3%	3.3%	2.9%	2.5%
HEL & 2nd Mtg	1.9%	1.8%	3.8%		3.1%	2.8%	3.6%	1.5%
Commercial loans	0.2%				0.2%	0.2%	0.5%	0.1%
Share drafts	56.1%	46.9%	65.1%		70.9%	60.2%	42.1%	57.7%
Certificates	9.3%	2.8%			9.1%	10.1%	10.3%	9.1%
IRAs	3.5%	1.5%			4.0%	5.6%	3.6%	3.2%
Money market shares	3.7%	10.5%			10.7%	4.5%	3.3%	3.5%

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.

Source: NCUA and CUNA E&S.

New Hampshire Credit Union Profile

Year-End 2018

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018							
Growth Rates	2018	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Credit cards	7.5%	-2.0%	0.0%	0.5%	2.5%	2.7%	3.8%	9.3%	
Other unsecured loans	6.9%	-0.9%	1.0%	1.3%	3.0%	5.3%	9.3%	9.4%	
New automobile	11.7%	11.1%	12.6%	13.1%	16.6%	15.2%	14.6%	10.8%	
Used automobile	9.1%	6.9%	7.3%	7.9%	9.4%	10.3%	7.8%	10.1%	
First mortgage	9.2%	2.1%	5.2%	4.3%	6.6%	8.2%	9.1%	10.2%	
HEL & 2nd Mtg	7.0%	-2.3%	-0.9%	3.1%	4.0%	8.6%	8.1%	7.8%	
Commercial loans*	12.0%	3.1%	-2.8%	5.5%	8.9%	10.2%	13.5%	17.1%	
Share drafts	12.7%	4.6%	4.3%	4.7%	5.9%	5.5%	5.7%	19.3%	
Certificates	12.2%	-3.1%	-3.1%	2.0%	4.8%	9.8%	11.9%	15.6%	
IRAs	-0.1%	-8.2%	-5.0%	-4.0%	-3.0%	-1.8%	-1.4%	1.9%	
Money market shares	0.9%	-5.0%	-4.1%	-3.4%	-2.5%	-1.8%	0.0%	2.1%	
Regular shares	2.0%	-0.3%	1.9%	2.6%	3.9%	4.2%	4.0%	1.8%	
Portfolio \$ Distribution									
Credit cards/total loans	5.9%	2.7%	4.1%	4.0%	3.8%	4.2%	4.3%	6.8%	
Other unsecured loans/total loans	4.1%	15.7%	8.6%	6.5%	5.0%	4.5%	4.3%	3.6%	
New automobile/total loans	14.1%	21.2%	15.5%	14.0%	13.0%	13.6%	13.8%	14.2%	
Used automobile/total loans	20.9%	35.3%	30.5%	28.6%	27.0%	25.6%	22.8%	18.6%	
First mortgage/total loans	40.8%	10.7%	24.6%	29.2%	33.6%	35.3%	39.5%	43.7%	
HEL & 2nd Mtg/total loans	8.4%	5.6%	9.1%	9.5%	9.4%	9.9%	8.9%	8.0%	
Commercial loans/total loans	6.9%	0.7%	1.8%	3.8%	5.6%	7.3%	8.7%	7.0%	
Share drafts/total savings	15.6%	10.0%	15.3%	17.7%	18.7%	19.3%	19.6%	14.0%	
Certificates/total savings	19.5%	11.1%	12.6%	14.0%	16.3%	17.5%	18.2%	21.1%	
IRAs/total savings	6.3%	3.1%	5.5%	6.1%	6.2%	5.8%	5.9%	6.6%	
Money market shares/total savings	21.4%	4.0%	9.3%	12.1%	15.2%	17.1%	19.3%	24.4%	
Regular shares/total savings	35.3%	69.6%	55.4%	48.2%	41.6%	38.1%	35.4%	32.1%	
Percent of CUs Offering									
Credit cards	61.9%	26.0%	74.3%	85.7%	88.2%	91.3%	94.2%	94.2%	
Other unsecured loans	99.4%	98.6%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	
New automobile	95.7%	89.3%	99.8%	99.7%	100.0%	100.0%	99.6%	100.0%	
Used automobile	97.0%	92.6%	99.8%	99.9%	100.0%	99.7%	100.0%	99.7%	
First mortgage	69.0%	29.6%	84.3%	95.9%	99.1%	100.0%	100.0%	99.7%	
HEL & 2nd Mtg	69.8%	32.7%	83.9%	94.5%	98.4%	98.9%	100.0%	100.0%	
Commercial loans	34.6%	5.3%	23.6%	42.3%	68.5%	78.0%	85.2%	89.7%	
Share drafts	80.4%	51.8%	96.5%	99.1%	99.4%	100.0%	100.0%	99.4%	
Certificates	81.7%	58.0%	93.1%	97.2%	98.7%	99.4%	99.2%	98.7%	
IRAs	68.7%	31.9%	82.4%	91.9%	97.6%	98.6%	99.6%	99.4%	
Money market shares	52.2%	14.0%	54.5%	74.9%	88.7%	91.3%	93.4%	95.5%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	18.9%	13.1%	13.7%	13.8%	14.9%	15.4%	16.7%	21.3%	
Other unsecured loans	12.0%	17.7%	14.2%	12.7%	11.5%	11.6%	11.7%	11.8%	
New automobile	6.2%	4.0%	5.5%	5.0%	4.9%	4.9%	6.0%	6.9%	
Used automobile	15.0%	11.9%	15.6%	15.7%	16.2%	15.5%	15.8%	14.6%	
First mortgage	2.5%	1.3%	2.0%	2.5%	2.7%	2.5%	2.4%	2.5%	
HEL & 2nd Mtg	2.1%	1.2%	1.6%	1.6%	2.0%	2.1%	2.1%	2.2%	
Commercial loans	0.2%	0.6%	0.6%	0.4%	0.3%	0.3%	0.3%	0.2%	
Share drafts	58.3%	34.1%	43.6%	48.6%	53.0%	54.8%	58.6%	61.9%	
Certificates	7.8%	4.8%	5.1%	5.6%	6.4%	6.4%	7.0%	8.9%	
IRAs	4.1%	2.3%	2.8%	3.2%	3.5%	3.5%	3.7%	4.5%	
Money market shares	6.9%	3.6%	3.6%	3.8%	4.3%	5.3%	5.9%	8.0%	

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.

Source: NCUA and CUNA E&S.

New Hampshire Credit Union Profile

Year-End 2018

New Hampshire CU Profile - Quarterly Trends

	U.S.	New Hampshire Credit Unions				
	Dec 18	Dec 18	Sep 18	Jun 18	Mar 18	Dec 17
Demographic Information						
Number CUs	5,488	15	15	15	15	15
Growth Rates (Quarterly % Change)						
Total loans	1.9	0.2	2.5	3.7	0.7	1.5
Credit cards	4.3	4.6	1.2	0.9	-5.0	4.5
Other unsecured loans	3.4	0.2	1.5	3.0	-0.9	-6.3
New automobile	2.4	-1.5	3.7	6.0	1.3	2.0
Used automobile	0.7	-1.0	2.7	4.8	1.6	1.3
First mortgage	1.7	0.9	1.8	4.5	-1.2	4.8
HEL & 2nd Mtg	2.6	5.7	3.0	-7.4	5.1	-1.1
Commercial loans*	3.5	6.1	6.1	3.4	2.3	3.7
Total savings	1.1	0.9	1.5	0.0	3.9	-0.1
Share drafts	8.1	-1.4	-0.8	1.6	6.6	0.7
Certificates	5.0	5.0	6.5	0.1	2.5	1.4
IRAs	-0.1	14.0	0.2	0.4	-5.4	-0.9
Money market shares	0.4	-1.8	0.7	-1.2	2.7	-0.7
Regular shares	-3.0	-1.7	-0.4	-0.1	6.0	-0.9
Total memberships	0.9	1.3	2.3	2.0	2.5	2.9
Earnings (Basis Points)						
Yield on total assets	396	360	350	337	327	330
Dividend/interest cost of assets	82	86	76	68	65	63
Fee & other income	137	157	167	161	170	159
Operating expense	323	334	329	323	322	334
Loss Provisions	49	23	26	24	27	30
Net Income (ROA)	78	74	86	82	83	62
% CUs with positive ROA	88	93	100	93	93	87
Capital Adequacy (%)						
Net worth/assets	11.3	10.6	10.5	10.4	10.3	10.4
% CUs with NW > 7% of assets	98.5	100.0	100.0	100.0	100.0	100.0
Asset Quality (%)						
Loan delinquency rate - Total loans	0.71	0.29	0.27	0.24	0.20	0.33
Total Consumer	0.88	0.34	0.32	0.25	0.27	0.36
Credit Cards	1.35	0.55	0.54	0.47	0.45	0.53
All Other Consumer	0.81	0.33	0.31	0.24	0.26	0.35
Total Mortgages	0.54	0.21	0.20	0.23	0.11	0.28
First Mortgages	0.55	0.19	0.16	0.19	0.07	0.26
All Other Mortgages	0.52	0.30	0.41	0.40	0.30	0.38
Total Commercial Loans	0.75	0.00	0.03	0.04	0.07	0.00
Commercial Ag Loans	1.29					
All Other Commercial Loans	0.72	0.00	0.03	0.04	0.07	0.00
Net chargeoffs/average loans	0.61	0.27	0.35	0.27	0.33	0.31
Total Consumer	1.17	0.46	0.59	0.45	0.55	0.52
Credit Cards	2.99	1.11	1.74	1.34	2.08	1.72
All Other Consumer	0.94	0.43	0.53	0.40	0.47	0.46
Total Mortgages	0.02	0.00	0.01	0.01	0.01	0.00
First Mortgages	0.02	0.00	0.00	0.01	0.01	-0.01
All Other Mortgages	0.03	-0.02	0.05	-0.04	0.04	0.07
Total Commercial Loans	1.39	0.00	0.00	0.00	0.00	-0.01
Commercial Ag Loans	0.01					0.00
All Other Commercial Loans	1.46	0.00	0.00	0.00	0.00	-0.01
Asset/Liability Management						
Loans/savings	85.5	98.5	99.2	98.2	94.7	97.8

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.

Source: NCUA and CUNA E&S.

New Hampshire Credit Union Profile

Year-End 2018

Bank Comparisons

	NH Credit Unions				NH Banks			
Demographic Information	2018	2017	2016	3 Yr Avg	2018	2017	2016	3 Yr Avg
Number of Institutions	15	15	16	15	17	18	19	18
Assets per Institution (\$ mil)	561	527	459	516	664	611	623	633
Total assets (\$ mil)	8,412	7,910	7,339	7,887	11,283	10,995	11,841	11,373
Total loans (\$ mil)	6,907	6,443	5,853	6,401	9,037	8,576	9,024	8,879
Total surplus funds (\$ mil)	1,111	1,091	1,131	1,111	1,785	1,954	2,227	1,989
Total savings (\$ mil)	7,005	6,585	6,121	6,570	9,105	8,868	9,462	9,145
Avg number of branches (1)	8	8	7	8	9	9	10	10
12 Month Growth Rates (%)								
Total assets	6.4	7.8	7.1	7.1	5.0	6.9	7.6	6.5
Total loans	7.2	10.1	7.4	8.2	8.0	10.2	8.6	8.9
Real estate loans	5.9	10.0	10.9	8.9	7.7	10.0	8.7	8.8
Commercial loans*	19.1	-8.4	29.7	13.4	7.2	11.1	6.6	8.3
Total consumer	6.9	12.7	2.4	7.3	21.4	22.6	22.4	22.1
Consumer credit card	1.3	1.9	2.7	2.0			-1.0	-1.0
Other consumer	7.2	13.4	2.4	7.7	21.4	22.6	22.6	22.2
Total surplus funds	1.9	-3.5	6.6	1.6	-7.1	-4.2	4.4	-2.3
Total savings	6.4	7.6	9.2	7.7	5.2	6.9	7.2	6.5
YTD Earnings Annualized (BP)								
Yield on Total Assets	344	322	308	325	393	371	355	373
Dividend/Interest cost of assets	74	61	60	65	63	46	43	51
Net Interest Margin	270	261	248	260	330	325	313	323
Fee and other income (2)	164	158	163	162	52	64	75	64
Operating expense	327	326	329	327	299	324	322	315
Loss provisions	25	29	25	26	7	8	9	8
Net income	81	64	58	68	75	57	56	63
Capital Adequacy (%)								
Net worth/assets	10.6	10.5	10.5	10.5	10.7	10.6	10.8	10.7
Asset Quality (%)								
Delinquencies/loans (3)	0.29	0.33	0.37	0.33	0.39	0.38	0.48	0.42
Real estate loans	0.21	0.28	0.33	0.28	0.35	0.38	0.48	0.40
Consumer loans	0.00	0.00	0.08	0.03	0.94	0.53	0.66	0.71
Total consumer	0.38	0.40	0.44	0.41	0.48	0.49	0.36	0.44
Consumer credit card	0.55	0.53	0.54	0.54			0.00	0.00
Other consumer	0.37	0.40	0.43	0.40	0.48	0.49	0.36	0.44
Net chargeoffs/avg loans	0.31	0.32	0.32	0.31	0.03	0.04	0.10	0.06
Real estate loans	0.01	0.01	0.04	0.02	0.01	0.03	0.07	0.04
Commercial loans	0.00	0.00	0.11	0.04	0.08	0.05	0.35	0.16
Total consumer	0.58	0.61	0.55	0.58	0.42	0.35	0.38	0.38
Consumer credit card	1.51	1.84	1.55	1.63			7.96	7.96
Other consumer	0.52	0.53	0.49	0.51	0.42	0.34	0.32	0.36
Asset Liability Management (%)								
Loans/savings	98.6	97.9	95.6	97.4	99.3	96.7	95.4	97.1
Loans/assets	82.1	81.5	79.8	81.1	79.4	77.3	75.5	77.4
Core deposits/total deposits	48.5	49.4	51.1	49.7	51.4	52.3	47.4	50.3
Productivity								
Employees per million assets	0.22	0.34	0.23	0.26	0.19	0.19	0.21	0.20

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

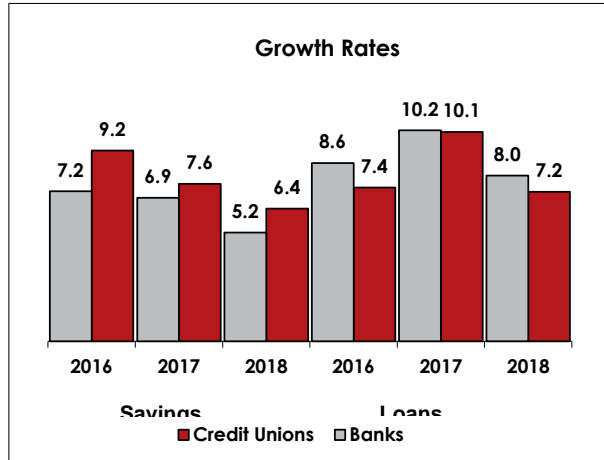
Source: FDIC, NCUA and CUNA E&S

New Hampshire Credit Union Profile

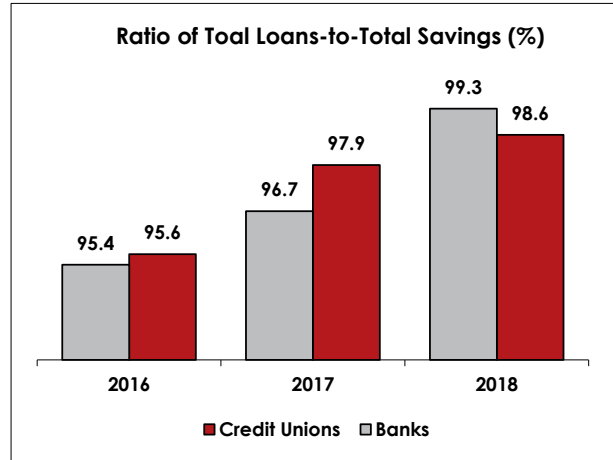
Year-End 2018

Credit Union and Bank Comparisons

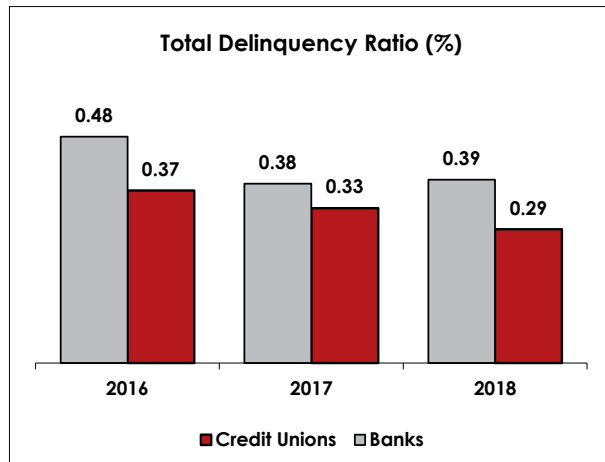
Loan and Savings Growth Trends



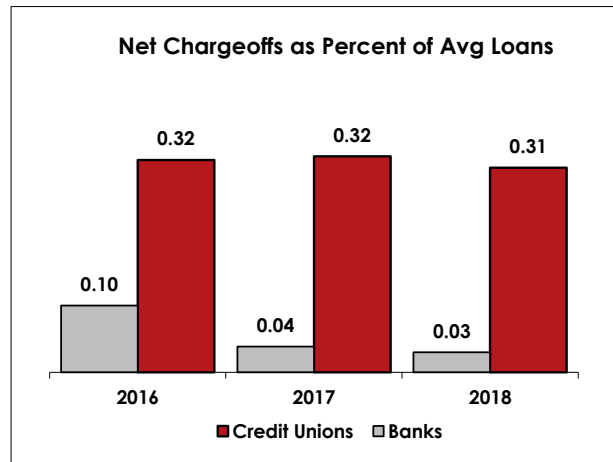
Liquidity Risk Trends



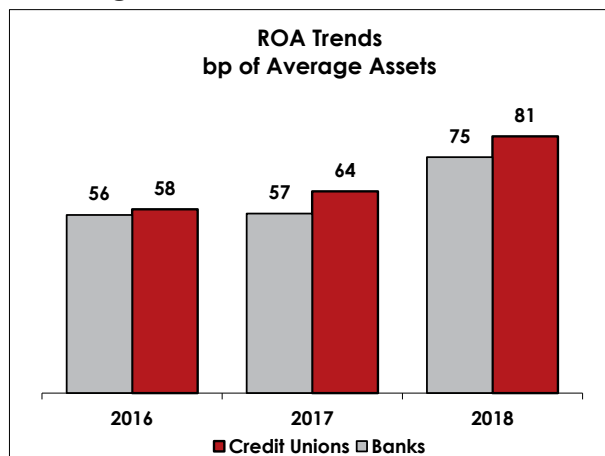
Credit Risk Trends



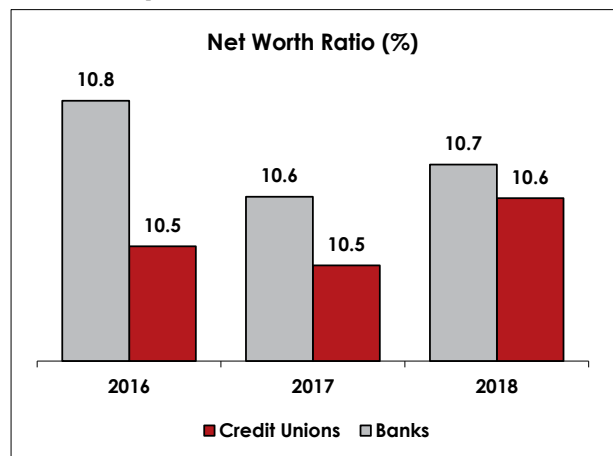
Credit Risk Trends



Earnings Trends



Solvency Trends



New Hampshire Credit Union Profile

Year-End 2018

New Hampshire Credit Union Financial Summary

Data as of December 2018

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 Mfgs. Assets	
Service Credit Union	NH	0	\$3,502,272,800	272,291	51	7.8%	9.0%	15.9%	12.3%	0.23%	0.30%	1.04%	105.2%	26.2%	
Northeast CU	NH	0	\$1,458,550,363	132,596	20	11.1%	11.1%	5.5%	10.0%	0.30%	0.33%	0.82%	104.3%	17.9%	
St Mary's Bank CU	NH	0	\$1,003,009,420	106,289	9	1.4%	0.4%	4.7%	8.5%	0.25%	0.31%	0.80%	95.7%	27.9%	
Triangle CU	NH	0	\$682,426,344	56,988	9	2.6%	6.9%	6.1%	7.8%	0.19%	0.10%	0.54%	104.6%	25.5%	
Bellwether Community Credit Union	NH	0	\$511,897,041	36,192	3	1.5%	1.7%	-1.0%	9.7%	0.57%	0.35%	0.23%	95.8%	25.4%	
Granite State CU	NH	0	\$414,148,244	38,953	9	6.6%	7.4%	6.8%	8.4%	0.49%	0.18%	0.82%	91.0%	25.3%	
Holy Rosary CU	NH	0	\$282,904,398	21,544	5	6.3%	9.1%	2.8%	9.2%	0.25%	0.23%	0.60%	83.3%	27.8%	
New Hampshire FCU	NH	0	\$271,057,978	14,243	3	4.3%	-6.0%	-3.3%	13.4%	0.19%	0.04%	0.48%	49.6%	29.0%	
Members First CU of NH	NH	0	\$185,731,367	12,016	3	4.9%	6.6%	3.5%	8.6%	0.60%	0.12%	0.25%	78.4%	33.8%	
New Hampshire Postal CU	NH	0	\$45,923,795	3,666	2	1.9%	-2.2%	-2.6%	19.7%	0.08%	0.06%	0.59%	36.0%	0.0%	
Cheshire County FCU	NH	0	\$19,329,365	3,311	1	3.3%	16.5%	1.5%	9.8%	0.51%	0.17%	1.15%	51.7%	2.6%	
Precision FCU	NH	0	\$18,262,435	1,872	1	8.9%	2.3%	0.4%	13.0%	0.51%	0.17%	0.74%	60.0%	24.8%	
NH Community FCU	NH	0	\$9,233,119	1,865	1	-4.3%	-4.2%	-3.0%	8.2%	3.75%	0.22%	0.73%	75.9%	6.8%	
NGM EFCU	NH	0	\$4,823,632	1,436	1	-11.5%	6.0%	-1.6%	13.5%	1.13%	0.56%	0.20%	83.6%	0.0%	
Freudenberg-Nok ECU	NH	0	\$2,760,387	890	1	3.3%	29.6%	-2.5%	23.8%	0.01%	0.34%	0.00%	69.0%	0.0%	
Medians			\$271,057,978	14,243	3	3.3%	6.6%	1.5%	9.8%	0.30%	0.22%	0.60%	83.3%	25.3%	
By Asset Size			Number of Insts.												
\$5 million and less			2	1,163	1	-6.6%	11.9%	-2.0%	17.2%	0.80%	0.44%	0.13%	78.7%	0.0%	
\$5 to \$10 million			1	1,865	1	-4.3%	-4.2%	-3.0%	8.2%	3.75%	0.20%	0.73%	75.9%	6.8%	
\$10 to \$20 million			2	2,592	1	6.0%	8.8%	1.1%	11.4%	0.51%	0.14%	0.95%	55.7%	13.4%	
\$20 to \$50 million			1	3,666	2	1.9%	-2.2%	-2.6%	19.7%	0.08%	0.05%	0.59%	36.0%	0.0%	
\$50 to \$100 million			NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
\$100 to \$250 million			1	12,016	3	4.9%	6.6%	3.5%	8.6%	0.60%	0.11%	0.25%	78.4%	33.8%	
\$250 million+			8	47,971	9	6.4%	7.2%	8.8%	10.6%	0.28%	0.27%	0.83%	99.7%	24.9%	

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.