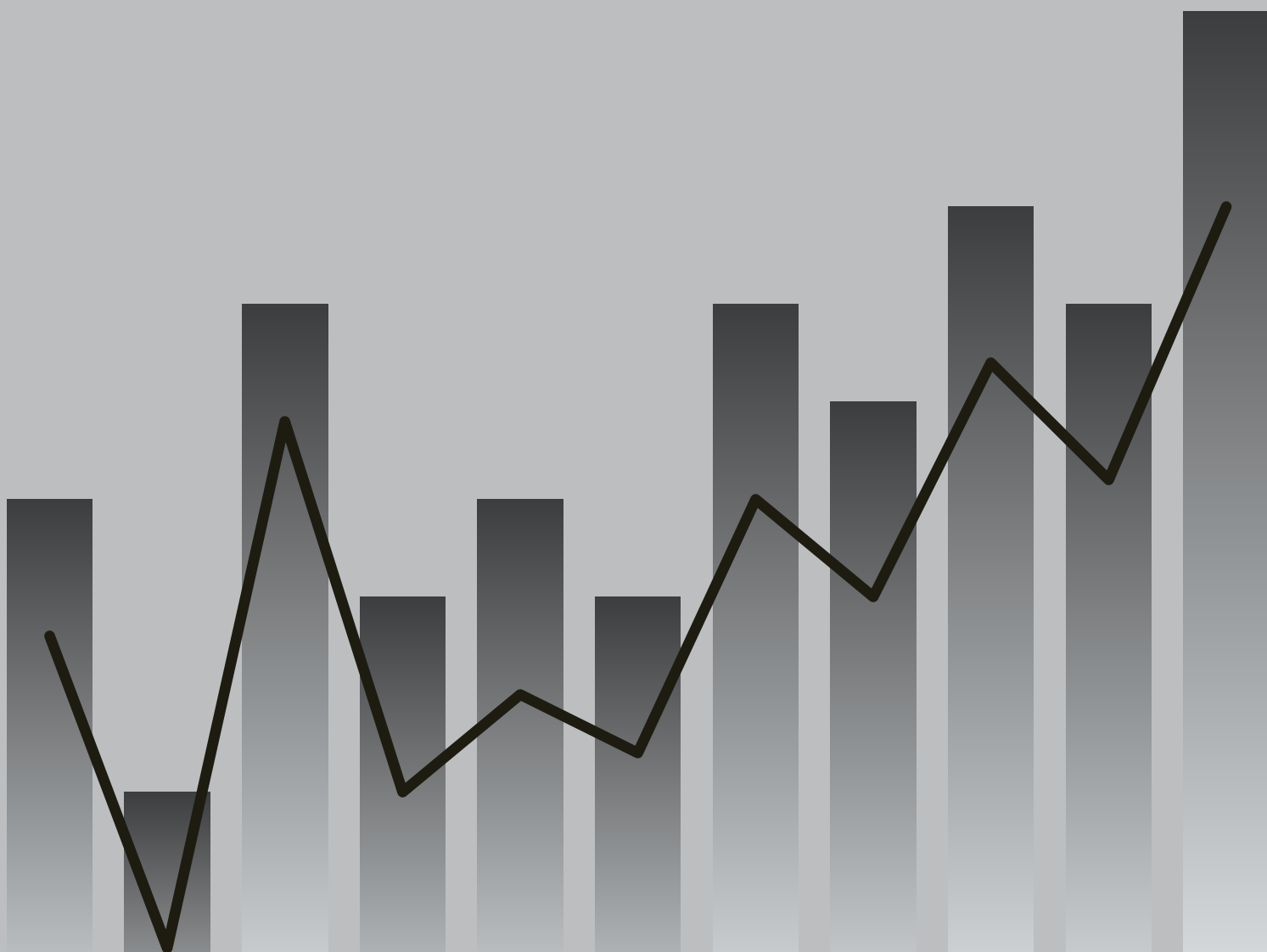


New Hampshire Credit Union Profile

Mid-Year 2020

CUNA Economics & Statistics



New Hampshire Credit Union Profile

Mid-Year 2020

Overview by Year

	U.S. CUs	New Hampshire CUs
Demographic Information		
	Jun 20	Jun 20
Number of CUs	5,271	14
Assets per CU (\$ mil)	335.6	709.6
Median assets (\$ mil)	40.3	320.5
Total assets (\$ mil)	1,769,037	9,935
Total loans (\$ mil)	1,161,697	7,496
Total surplus funds (\$ mil)	533,761	1,902
Total savings (\$ mil)	1,507,955	8,433
Total memberships (thousands)	123,692	760
Growth Rates (%)		
Total assets	15.0	13.4
Total loans	7.1	6.9
Total surplus funds	38.2	49.1
Total savings	16.4	15.3
Total memberships	3.3	6.6
% CUs with increasing assets	90.5	78.6
Earnings - Basis Pts.		
Yield on total assets	368	346
Dividend/interest cost of assets	79	88
Net interest margin	289	257
Fee & other income	130	138
Operating expense	304	314
Loss Provisions	58	30
Net Income (ROA) with Stab Exp	57	50
Net Income (ROA) without Stab Exp	57	50
% CUs with positive ROA	80.6	85.7
Capital Adequacy (%)		
Net worth/assets	10.5	9.9
% CUs with NW > 7% of assets	96.7	100.0
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.57	0.22
Net chargeoffs/average loans (%)	0.52	0.24
Total borrower-bankruptcies	175,728	778
Bankruptcies per CU	33.3	55.6
Bankruptcies per 1000 members	1.4	1.0
Asset/Liability Management		
Loans/savings	77.0	88.9
Loans/assets	65.7	75.5
Net Long-term assets/assets	33.4	31.7
Liquid assets/assets	17.7	13.1
Core deposits/shares & borrowings	52.0	49.3
Productivity		
Members/potential members (%)	3	3
Borrowers/members (%)	57	53
Members/FTE	391	400
Average shares/member (\$)	12,191	11,091
Average loan balance (\$)	16,406	18,497
Employees per million in assets	0.18	0.19
Structure (%)		
Fed CUs w/ single-sponsor	11.3	0.0
Fed CUs w/ community charter	17.5	7.1
Other Fed CUs	32.4	21.4
CUs state chartered	38.7	71.4

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 2020

Overview: State Trends

	U.S.	New Hampshire Credit Unions						
	Jun 20	Jun 20	2019	2018	2017	2016	2015	2014
Demographic Information								
Number of CUs	5,271	14	14	15	15	16	18	19
Assets per CU (\$ mil)	335.6	709.6	639.7	560.8	527.3	458.7	380.8	335.8
Median assets (\$ mil)	40.3	320.5	294.7	271.1	259.8	208.5	101.8	41.6
Total assets (\$ mil)	1,769,037	9,935	8,955	8,412	7,910	7,339	6,854	6,380
Total loans (\$ mil)	1,161,697	7,496	7,260	6,907	6,443	5,853	5,450	4,818
Total surplus funds (\$ mil)	533,761	1,902	1,270	1,111	1,091	1,131	1,061	1,211
Total savings (\$ mil)	1,507,955	8,433	7,494	7,005	6,585	6,121	5,606	5,211
Total memberships (thousands)	123,692	760	735	704	649	634	610	571
Growth Rates (%)								
Total assets	15.0	13.4	6.5	6.4	7.8	7.1	7.4	6.3
Total loans	7.1	6.9	5.1	7.2	10.1	7.4	13.1	12.5
Total surplus funds	38.2	49.1	14.2	1.9	-3.5	6.6	-12.4	-12.5
Total savings	16.4	15.3	7.0	6.4	7.6	9.2	7.6	6.1
Total memberships	3.3	6.6	4.4	8.5	2.4	3.8	7.0	4.7
% CUs with increasing assets	90.5	78.6	85.7	86.7	100.0	93.8	88.9	78.9
Earnings - Basis Pts.								
Yield on total assets	368	346	370	344	322	308	308	313
Dividend/interest cost of assets	79	88	96	74	61	60	60	61
Net interest margin	289	257	274	270	261	248	248	253
Fee & other income	130	138	161	164	158	163	164	185
Operating expense	304	314	332	327	326	329	336	342
Loss Provisions	58	30	23	25	29	25	24	25
Net Income (ROA) with Stab Exp	57	50	80	81	64	58	52	70
Net Income (ROA) without Stab Exp	57	50	80	81	64	58	52	70
% CUs with positive ROA	80.6	85.7	100.0	93.3	86.7	93.8	77.8	84.2
Capital Adequacy (%)								
Net worth/assets	10.5	9.9	10.7	10.6	10.5	10.5	10.6	10.9
% CUs with NW > 7% of assets	96.7	100.0	100.0	100.0	100.0	93.8	88.9	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.57	0.22	0.30	0.29	0.33	0.37	0.40	0.50
Net chargeoffs/average loans (%)	0.52	0.24	0.28	0.31	0.32	0.32	0.32	0.38
Total borrower-bankruptcies	175,728	778	870	925	837	876	817	1,019
Bankruptcies per CU	33.3	55.6	62.1	61.7	55.8	54.8	45.4	53.6
Bankruptcies per 1000 members	1.4	1.0	1.2	1.3	1.3	1.4	1.3	1.8
Asset/Liability Management								
Loans/savings	77.0	88.9	96.9	98.6	97.9	95.6	97.2	92.5
Loans/assets	65.7	75.5	81.1	82.1	81.5	79.8	79.5	75.5
Net Long-term assets/assets	33.4	31.7	31.8	29.0	29.5	27.9	27.8	30.6
Liquid assets/assets	17.7	13.1	8.9	7.9	8.2	9.5	8.3	9.5
Core deposits/shares & borrowings	52.0	49.3	45.4	46.0	46.6	48.1	47.2	43.5
Productivity								
Members/potential members (%)	3	3	3	3	3	2	2	6
Borrowers/members (%)	57	53	56	57	58	57	57	56
Members/FTE	391	400	374	385	244	374	360	356
Average shares/member (\$)	12,191	11,091	10,194	9,948	10,142	9,657	9,185	9,134
Average loan balance (\$)	16,406	18,497	17,786	17,137	16,995	16,197	15,756	14,966
Employees per million in assets	0.18	0.19	0.22	0.22	0.34	0.23	0.25	0.25
Structure (%)								
Fed CUs w/ single-sponsor	11.3	0.0	0.0	0.0	0.0	0.0	5.6	5.3
Fed CUs w/ community charter	17.5	7.1	7.1	6.7	13.3	12.5	11.1	10.5
Other Fed CUs	32.4	21.4	21.4	26.7	20.0	25.0	22.2	21.1
CUs state chartered	38.7	71.4	71.4	66.7	66.7	62.5	61.1	63.2

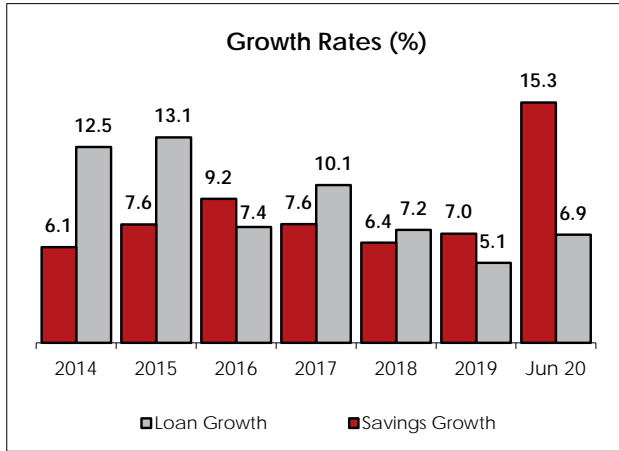
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

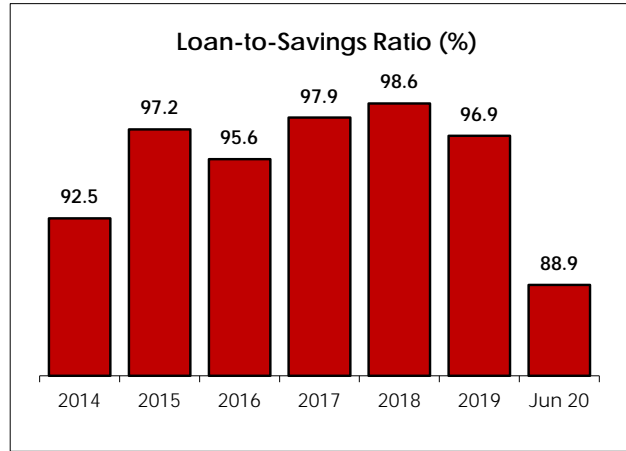
New Hampshire Credit Union Profile

Mid-Year 2020

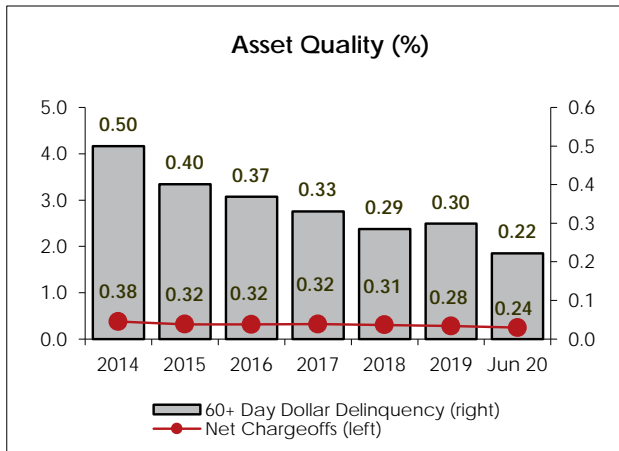
Loan and Savings Growth Trends



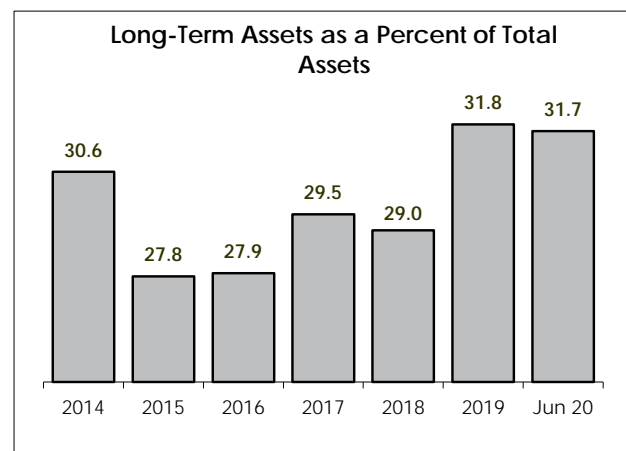
Liquidity Trends



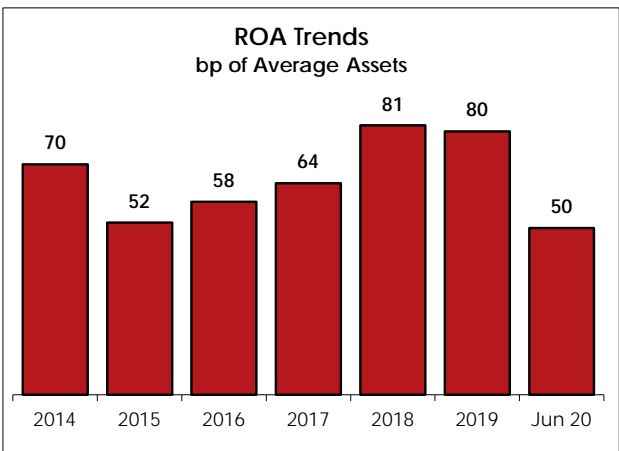
Credit Risk Trends



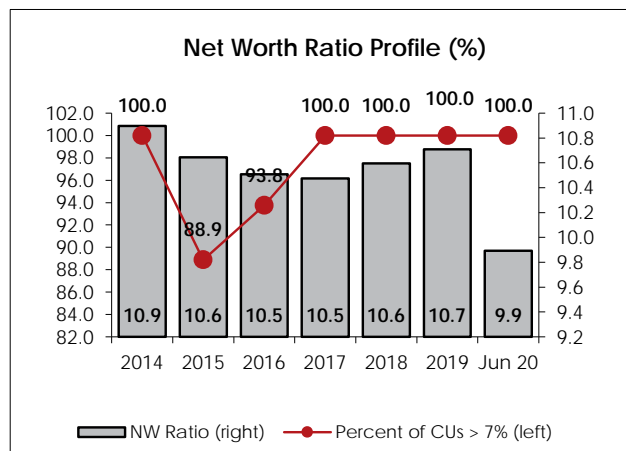
Interest Rate Risk Trends



Earnings Trends



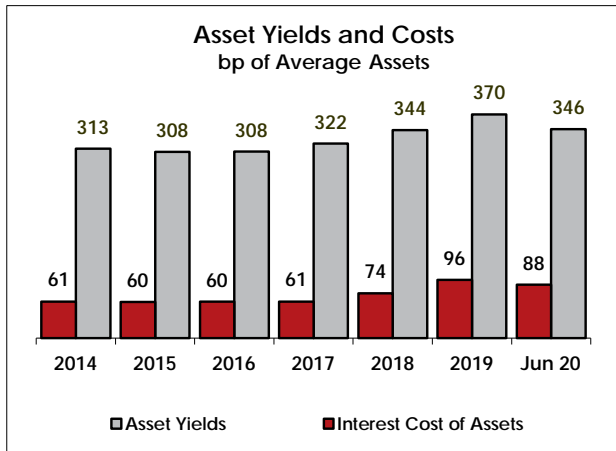
Solvency Trends



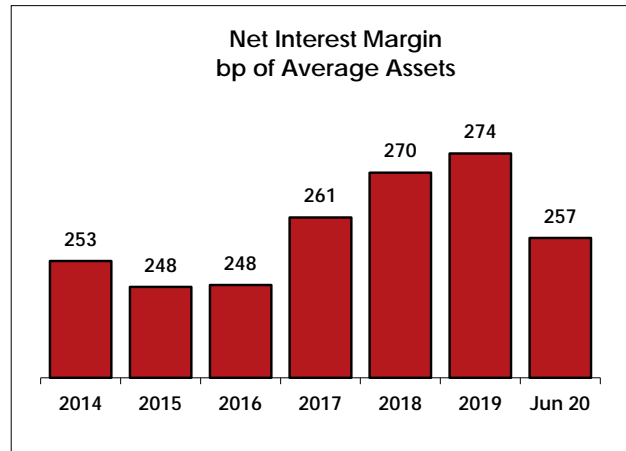
New Hampshire Credit Union Profile

Mid-Year 2020

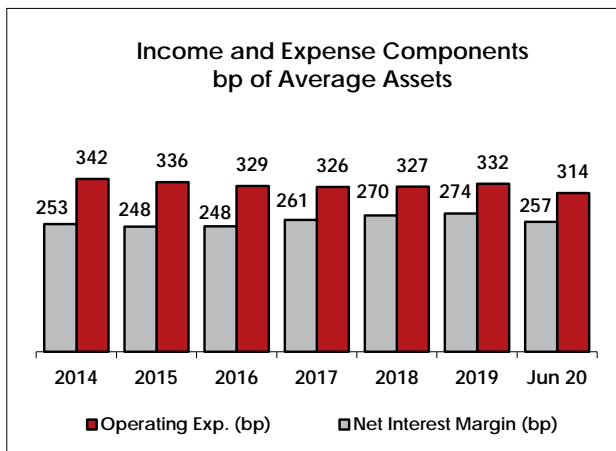
Asset Yields and Funding Costs



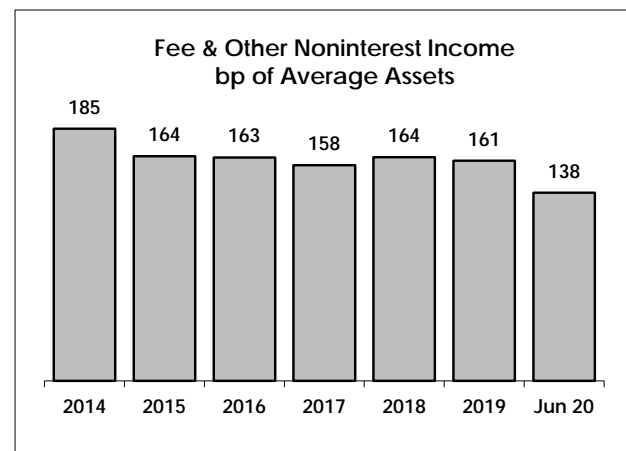
Interest Margins



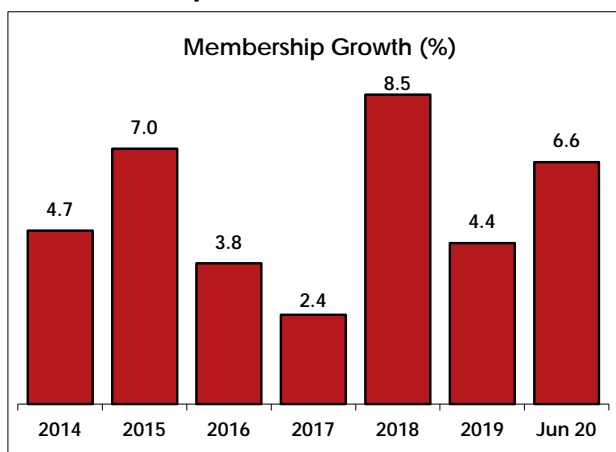
Interest Margins & Overhead



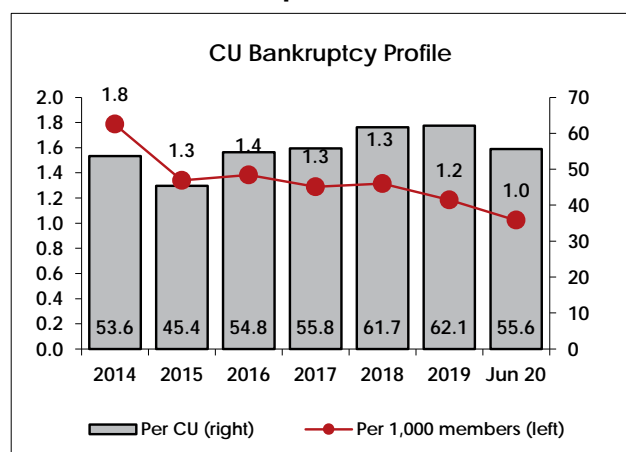
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	New Hampshire Credit Union Asset Groups - 2020							
	NH	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	14	3	1	1	1	3	2	3
Assets per CU (\$ mil)	709.6	6.3	23.1	50.3	216.6	379.4	655.5	2,392.2
Median assets (\$ mil)	320.5	5.2	23.1	50.3	216.6	339.1	655.5	1,710.1
Total assets (\$ mil)	9,935	19	23	50	217	1,138	1,311	7,177
Total loans (\$ mil)	7,496	10	10	12	126	737	943	5,658
Total surplus funds (\$ mil)	1,902	8	13	38	79	341	317	1,106
Total savings (\$ mil)	8,433	17	21	41	196	1,021	1,080	6,059
Total memberships (thousands)	760	4	2	3	12	80	91	567
Growth Rates (%)								
Total assets	13.4	4.3	19.3	6.5	13.9	13.9	6.6	14.7
Total loans	6.9	-10.3	-3.0	-4.5	0.0	8.3	-2.9	8.8
Total surplus funds	49.1	31.3	45.5	10.4	39.1	32.0	49.9	58.1
Total savings	15.3	4.6	21.9	7.2	14.1	14.7	10.2	16.5
Total memberships	6.6	-3.5	-0.4	-3.1	1.8	5.3	-1.1	8.5
% CUs with increasing assets	78.6	33.3	100.0	100.0	100.0	100.0	50.0	100.0
Earnings - Basis Pts.								
Yield on total assets	346	407	335	243	324	372	328	346
Dividend/interest cost of assets	88	25	67	12	42	50	110	93
Net interest margin	257	382	267	230	282	323	218	253
Fee & other income	138	68	48	45	102	124	83	152
Operating expense	314	429	305	213	337	370	264	315
Loss Provisions	30	25	6	-3	8	23	25	33
Net Income (ROA) with Stab Exp	50	-5	6	65	39	54	13	57
Net Income (ROA) without Stab Exp	50	-5	6	65	39	54	13	57
% CUs with positive ROA	85.7	66.7	100.0	100.0	100.0	100.0	50.0	100.0
Capital Adequacy (%)								
Net worth/assets	9.9	11.4	10.7	19.1	8.0	9.4	8.3	10.3
% CUs with NW > 7% of assets	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.22	1.92	0.40	0.12	0.24	0.28	0.32	0.19
Net chargeoffs/average loans (%)	0.24	0.20	0.10	0.08	0.13	0.22	0.17	0.26
Total borrower-bankruptcies	778	0	6	0	16	62	82	612
Bankruptcies per CU	55.6	0.0	6.0	0.0	16.0	20.7	41.0	204.0
Bankruptcies per 1000 members	1.0	0.0	3.2	0.0	1.3	0.8	0.9	1.1
Asset/Liability Management (%)								
Loans/savings	88.9	61.9	48.2	28.4	64.4	72.2	87.3	93.4
Loans/assets	75.5	54.8	43.0	23.0	58.2	64.8	71.9	78.8
Net Long-term assets/assets	31.7	15.1	27.8	7.5	41.0	37.1	31.4	30.8
Liquid assets/assets	13.1	38.6	31.8	60.9	21.8	17.4	13.1	11.8
Core deposits/shares & borrowings	49.3	77.2	63.5	100.0	65.1	62.0	41.8	47.8
Productivity								
Members/potential members (%)	3	8	27	70	25	19	2	2
Borrowers/members (%)	53	26	33	31	42	46	49	56
Members/FTE	400	541	267	435	316	303	378	425
Average shares/member (\$)	11,091	4,113	11,027	11,654	15,702	12,766	11,831	10,681
Average loan balance (\$)	18,497	9,942	16,226	10,639	23,892	20,118	20,977	17,925
Employees per million in assets	0.19	0.40	0.30	0.16	0.18	0.23	0.18	0.19
Structure (%)								
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	7.1	33.3	0.0	0.0	0.0	0.0	0.0	0.0
Other Fed CUs	21.4	33.3	100.0	0.0	0.0	33.3	0.0	0.0
CUs state chartered	71.4	33.3	0.0	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.

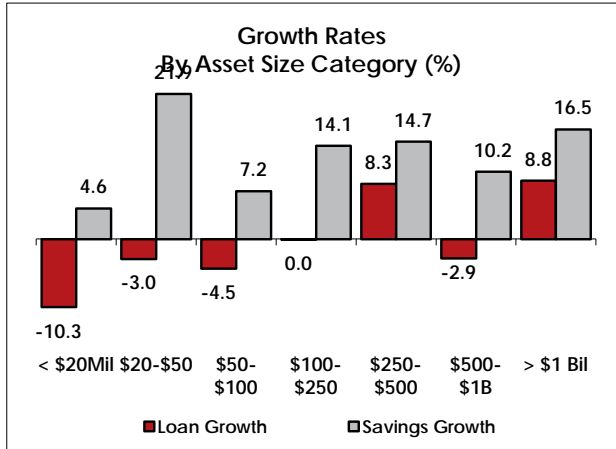
Source: NCUA and CUNA E&S.

New Hampshire Credit Union Profile

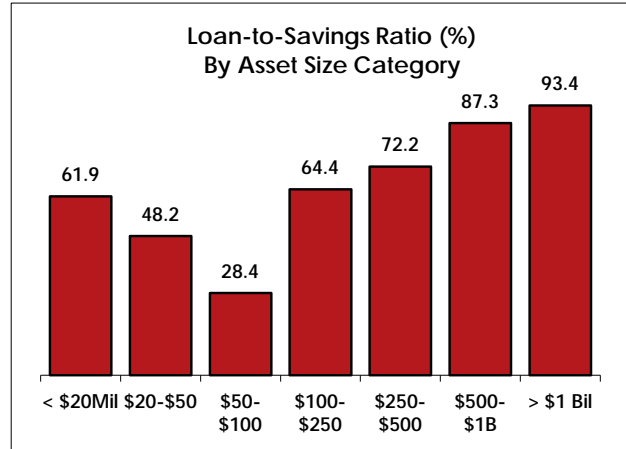
Mid-Year 2020

Results By Asset Size

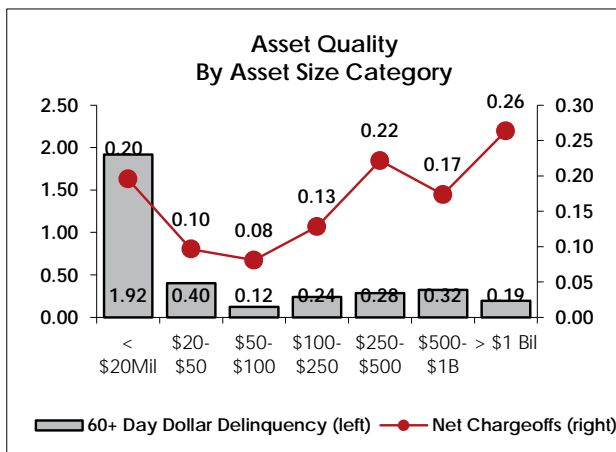
Loan and Savings growth



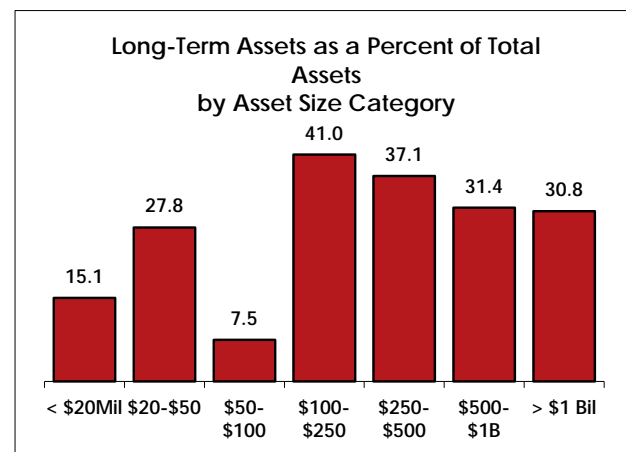
Liquidity Risk Exposure



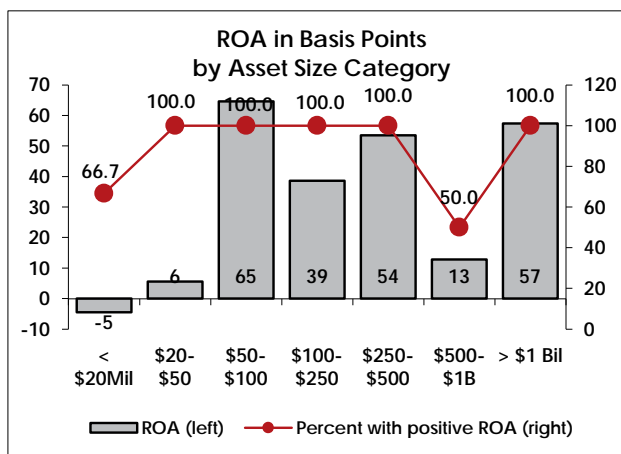
Credit Risk Exposure



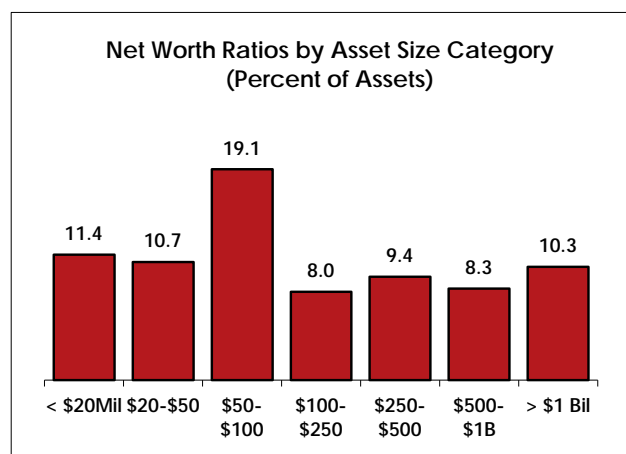
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2020						
Demographic Information	Jun 20	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,271	1,864	994	684	726	366	276	361
Assets per CU (\$ mil)	335.6	7.6	32.8	72.0	158.2	350.6	706.6	3,420.7
Median assets (\$ mil)	40.3	6.7	31.5	70.7	149.1	340.5	693.5	1,935.2
Total assets (\$ mil)	1,769,037	14,108	32,639	49,254	114,828	128,322	195,017	1,234,871
Total loans (\$ mil)	1,161,697	6,564	15,830	25,823	67,789	80,781	128,809	836,101
Total surplus funds (\$ mil)	533,761	7,263	15,735	21,266	41,314	40,850	56,295	351,038
Total savings (\$ mil)	1,507,955	12,016	28,500	43,100	100,769	112,041	168,030	1,043,499
Total memberships (thousands)	123,692	2,045	3,369	4,672	9,789	10,369	14,210	79,239
Growth Rates (%)								
Total assets	15.0	6.8	10.0	11.2	12.6	13.5	14.6	16.7
Total loans	7.1	-2.6	0.2	1.1	3.6	5.1	6.4	8.9
Total surplus funds	38.2	17.3	22.3	27.0	31.8	36.1	39.5	42.2
Total savings	16.4	7.7	11.0	12.2	13.6	14.6	15.8	18.3
Total memberships	3.3	-2.1	-0.7	-0.9	0.6	1.2	2.4	5.7
<i>% CUs with increasing assets</i>	90.5	76.3	96.9	98.5	98.5	99.2	98.9	99.7
Earnings - Basis Pts.								
Yield on total assets	368	370	352	352	357	358	360	372
Dividend/interest cost of assets	79	42	44	45	53	61	67	88
Net interest margin	289	329	308	307	304	297	294	284
Fee & other income	130	74	93	115	127	137	137	132
Operating expense	304	351	347	357	358	355	344	284
Loss Provisions	58	22	20	23	29	33	41	69
Net Income (ROA) with Stab Exp	57	30	34	42	44	45	46	62
Net Income (ROA) without Stab Exp	57	30	34	42	44	45	46	62
<i>% CUs with positive ROA</i>	80.6	70.5	81.1	85.2	86.5	89.1	89.5	95.0
Capital Adequacy (%)								
Net worth/assets	10.5	14.3	12.1	11.5	10.8	10.5	10.3	10.3
<i>% CUs with NW > 7% of assets</i>	96.7	95.4	96.1	96.5	97.8	98.6	98.9	99.7
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.57	1.30	0.87	0.75	0.64	0.59	0.60	0.55
Net chargeoffs/average loans (%)	0.52	0.46	0.38	0.41	0.40	0.41	0.44	0.57
Total borrower-bankruptcies	175,728	2,364	4,052	5,586	12,780	14,402	22,226	114,318
Bankruptcies per CU	33.3	1.3	4.1	8.2	17.6	39.3	80.5	316.7
Bankruptcies per 1000 members	1.4	1.2	1.2	1.2	1.3	1.4	1.6	1.4
Asset/Liability Management								
Loans/savings	77.0	54.6	55.5	59.9	67.3	72.1	76.7	80.1
Loans/assets	65.7	46.5	48.5	52.4	59.0	63.0	66.1	67.7
Net Long-term assets/assets	33.4	10.3	18.4	22.7	28.0	30.3	34.6	35.1
Liquid assets/assets	17.7	35.2	30.4	26.9	22.0	19.3	17.0	16.3
Core deposits/shares & borrowings	52.0	80.8	73.1	69.1	63.9	59.7	57.3	47.7
Productivity								
Members/potential members (%)	3	6	3	3	2	3	3	3
Borrowers/members (%)	57	42	60	57	55	55	55	58
Members/FTE	391	420	409	378	344	345	345	415
Average shares/member (\$)	12,191	5,877	8,459	9,225	10,294	10,805	11,825	13,169
Average loan balance (\$)	16,406	7,678	7,831	9,663	12,482	14,090	16,573	18,049
Employees per million in assets	0.18	0.35	0.25	0.25	0.25	0.23	0.21	0.15
Structure (%)								
Fed CUs w/ single-sponsor	11.3	24.0	8.2	3.8	2.6	1.9	2.2	2.2
Fed CUs w/ community charter	17.5	8.5	21.5	25.6	28.5	22.4	19.6	9.4
Other Fed CUs	32.4	37.2	32.4	31.6	27.1	26.0	25.7	31.6
CUs state chartered	38.7	30.2	37.8	39.0	41.7	49.7	52.5	56.8

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 2020

Portfolio: State Trends

	U.S.	New Hampshire Credit Unions						
Growth Rates	Jun 20	Jun 20	2019	2018	2017	2016	2015	2014
Credit cards	-2.4%	-8.7%	2.9%	1.3%	1.9%	2.7%	1.2%	3.2%
Other unsecured loans	18.2%	24.4%	6.4%	3.8%	-0.8%	5.9%	22.4%	22.1%
New automobile	-3.3%	-10.2%	-6.8%	9.6%	10.4%	2.6%	21.7%	22.2%
Used automobile	3.8%	1.2%	1.3%	8.2%	10.4%	6.7%	17.1%	19.7%
First mortgage	12.8%	17.9%	12.6%	6.0%	10.1%	14.3%	10.6%	4.2%
HEL & 2nd Mtg	-2.5%	8.2%	15.5%	5.9%	9.2%	-3.4%	1.1%	4.9%
Commercial loans*	17.0%	23.0%	35.9%	19.1%	-8.4%	29.7%	21.2%	20.5%
Share drafts	37.3%	24.6%	10.6%	6.0%	-5.5%	9.1%	31.7%	11.3%
Certificates	9.0%	-1.3%	12.6%	14.7%	5.1%	8.4%	-0.2%	7.8%
IRAs	4.2%	1.9%	-3.9%	8.5%	3.6%	4.0%	5.6%	-2.2%
Money market shares	15.2%	29.6%	7.7%	0.3%	27.0%	7.4%	-6.0%	0.4%
Regular shares	14.9%	20.6%	2.2%	3.7%	9.4%	10.8%	11.1%	7.4%
Portfolio \$ Distribution								
Credit cards/total loans	5.3%	2.4%	2.8%	2.9%	3.0%	3.3%	3.4%	3.8%
Other unsecured loans/total loans	4.6%	5.0%	4.3%	4.3%	4.4%	4.9%	5.0%	4.6%
New automobile/total loans	12.3%	15.0%	16.8%	18.9%	18.5%	18.4%	19.3%	17.9%
Used automobile/total loans	20.2%	28.5%	29.1%	30.2%	29.9%	29.8%	30.0%	29.0%
First mortgage/total loans	43.1%	39.0%	36.6%	34.2%	34.6%	34.6%	32.5%	33.2%
HEL & 2nd Mtg/total loans	7.7%	7.0%	7.5%	6.8%	6.9%	7.0%	7.8%	8.7%
Commercial loans/total loans	7.8%	8.4%	8.3%	6.4%	5.8%	6.9%	5.7%	5.3%
Share drafts/total savings	17.5%	18.1%	16.6%	16.1%	16.2%	18.4%	18.4%	15.0%
Certificates/total savings	19.3%	24.3%	29.1%	27.6%	25.6%	26.2%	26.4%	28.5%
IRAs/total savings	5.5%	5.8%	6.0%	6.6%	6.5%	6.8%	7.1%	7.2%
Money market shares/total savings	20.4%	18.5%	17.3%	17.2%	18.2%	15.4%	15.7%	17.9%
Regular shares/total savings	35.4%	33.2%	31.0%	32.4%	33.2%	32.7%	32.2%	31.2%
Percent of CUs Offering								
Credit cards	62.8%	50.0%	50.0%	53.3%	46.7%	43.8%	38.9%	42.1%
Other unsecured loans	99.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	96.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	70.0%	78.6%	78.6%	80.0%	80.0%	81.3%	72.2%	73.7%
HEL & 2nd Mtg	69.2%	85.7%	85.7%	86.7%	86.7%	81.3%	77.8%	78.9%
Commercial loans	35.5%	57.1%	57.1%	53.3%	60.0%	50.0%	44.4%	42.1%
Share drafts	81.3%	85.7%	85.7%	86.7%	86.7%	87.5%	88.9%	89.5%
Certificates	82.6%	85.7%	85.7%	86.7%	86.7%	87.5%	83.3%	84.2%
IRAs	69.5%	71.4%	71.4%	73.3%	73.3%	68.8%	61.1%	63.2%
Money market shares	53.4%	71.4%	71.4%	66.7%	66.7%	62.5%	55.6%	57.9%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.6%	12.0%	12.3%	12.3%	14.2%	14.3%	14.3%	15.6%
Other unsecured loans	11.0%	6.7%	7.3%	7.6%	7.9%	8.5%	8.5%	8.3%
New automobile	6.1%	7.5%	8.3%	9.1%	9.2%	8.7%	8.6%	7.8%
Used automobile	14.9%	20.8%	21.6%	22.3%	22.6%	21.7%	21.3%	20.3%
First mortgage	2.5%	2.6%	2.6%	2.7%	2.4%	2.3%	2.3%	2.3%
HEL & 2nd Mtg	2.0%	1.9%	2.0%	1.9%	2.0%	2.0%	2.1%	2.3%
Commercial loans	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Share drafts	60.2%	55.2%	56.0%	56.1%	59.5%	61.7%	60.5%	61.1%
Certificates	8.1%	8.4%	9.3%	9.3%	9.2%	9.3%	9.4%	9.6%
IRAs	3.9%	3.3%	3.2%	3.5%	3.7%	4.0%	4.1%	4.6%
Money market shares	7.0%	3.6%	3.6%	3.7%	3.6%	3.7%	3.8%	4.1%

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

Mid-Year 2020

Portfolio Detail: State Results by Asset Size

Growth Rates	NH	New Hampshire Credit Union Asset Groups - 2020						
	Jun 20	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	-8.7%					-10.6%	-0.3%	-9.2%
Other unsecured loans	24.4%	-19.4%	-6.8%	-11.2%	16.0%	14.0%	2.6%	30.3%
New automobile	-10.2%	-13.9%	0.8%	-26.2%	4.2%	-14.6%	-12.3%	-9.9%
Used automobile	1.2%	-6.2%	-1.9%	2.7%	14.3%	4.5%	-11.5%	2.5%
First mortgage	17.9%	-2.9%	-0.9%		-5.6%	16.3%	3.0%	23.0%
HEL & 2nd Mtg	8.2%	-2.0%	-10.3%	4.5%	-10.6%	-3.6%	-13.9%	23.6%
Commercial loans*	23.0%				-12.4%	28.2%	8.7%	27.4%
Share drafts	24.6%	15.3%	35.5%	30.6%	20.8%	26.5%	30.9%	23.6%
Certificates	-1.3%	14.4%	32.6%		-4.3%	1.1%	-9.7%	0.4%
IRAs	1.9%		20.4%		-8.0%	0.5%	-0.6%	2.8%
Money market shares	29.6%	7.5%			8.8%	9.3%	27.2%	34.0%
Regular shares	20.6%	-4.6%	13.6%	2.9%	22.1%	20.6%	19.9%	21.3%
Portfolio \$ Distribution								
Credit cards/total loans	2.4%	0.0%	0.0%	0.0%	0.0%	1.1%	1.3%	2.8%
Other unsecured loans/total loans	5.0%	21.2%	4.5%	10.7%	1.4%	7.3%	3.1%	5.1%
New automobile/total loans	15.0%	19.9%	9.3%	16.1%	7.3%	5.4%	7.7%	17.6%
Used automobile/total loans	28.5%	27.1%	15.5%	25.6%	23.3%	23.0%	23.1%	30.3%
First mortgage/total loans	39.0%	5.8%	57.7%	0.0%	52.3%	48.6%	45.9%	36.4%
HEL & 2nd Mtg/total loans	7.0%	20.7%	8.9%	43.2%	8.4%	9.8%	11.7%	5.7%
Commercial loans/total loans	8.4%	0.0%	0.0%	0.0%	5.5%	4.6%	12.1%	8.4%
Share drafts/total savings	18.1%	16.4%	15.9%	18.9%	27.9%	19.2%	15.2%	18.1%
Certificates/total savings	24.3%	8.2%	24.6%	0.0%	12.9%	17.3%	29.7%	25.0%
IRAs/total savings	5.8%	0.0%	11.9%	0.0%	2.5%	5.8%	6.9%	5.8%
Money market shares/total savings	18.5%	11.3%	0.0%	0.0%	19.0%	14.7%	17.3%	19.6%
Regular shares/total savings	33.2%	60.8%	47.6%	81.1%	37.3%	42.8%	30.9%	31.4%
Percent of CUs Offering								
Credit cards	50.0%	0.0%	0.0%	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%	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	78.6%	33.3%	100.0%	0.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	85.7%	33.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	57.1%	0.0%	0.0%	0.0%	100.0%	66.7%	100.0%	100.0%
Share drafts	85.7%	33.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	85.7%	66.7%	100.0%	0.0%	100.0%	100.0%	100.0%	100.0%
IRAs	71.4%	0.0%	100.0%	0.0%	100.0%	100.0%	100.0%	100.0%
Money market shares	71.4%	33.3%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	12.0%					14.4%	7.5%	12.6%
Other unsecured loans	6.7%	12.5%	11.0%	12.9%	5.4%	9.0%	4.8%	6.6%
New automobile	7.5%	2.8%	2.2%	3.8%	4.5%	3.3%	4.7%	8.7%
Used automobile	20.8%	7.4%	10.0%	8.9%	20.8%	18.1%	21.8%	21.3%
First mortgage	2.6%	0.4%	5.3%		4.6%	3.2%	3.3%	2.4%
HEL & 2nd Mtg	1.9%	3.1%	1.8%	3.9%	2.8%	2.6%	3.5%	1.5%
Commercial loans	0.2%				0.2%	0.1%	0.5%	0.1%
Share drafts	55.2%	39.5%	59.6%	67.7%	69.4%	60.4%	44.3%	55.9%
Certificates	8.4%	2.9%	10.2%		6.6%	9.6%	10.2%	8.0%
IRAs	3.3%		3.3%		3.2%	5.1%	3.7%	2.9%
Money market shares	3.6%	10.1%			9.9%	4.4%	3.5%	3.3%

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.

Source: NCUA and CUNA E&S.

New Hampshire Credit Union Profile

Mid-Year 2020

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2020						
	Jun 20	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	-2.4%	-10.8%	-9.3%	-8.3%	-7.0%	-7.4%	-7.6%	-0.7%
Other unsecured loans	18.2%	-8.1%	-4.0%	0.4%	6.8%	13.3%	17.9%	24.2%
New automobile	-3.3%	-1.7%	-1.6%	-3.4%	-3.4%	-1.6%	-4.6%	-2.5%
Used automobile	3.8%	-1.6%	-0.4%	0.2%	1.8%	2.4%	2.3%	6.1%
First mortgage	12.8%	0.3%	4.3%	6.9%	9.7%	11.7%	13.3%	13.9%
HEL & 2nd Mtg	-2.5%	-6.4%	-2.3%	-3.7%	-3.0%	-3.5%	-2.9%	-1.3%
Commercial loans*	17.0%	4.2%	6.8%	8.5%	13.0%	15.3%	16.6%	18.1%
Share drafts	37.3%	18.9%	20.6%	22.4%	23.9%	23.3%	26.2%	47.4%
Certificates	9.0%	7.0%	8.0%	7.4%	7.2%	9.3%	10.3%	9.4%
IRAs	4.2%	-3.7%	-0.6%	0.4%	1.4%	2.9%	3.4%	5.5%
Money market shares	15.2%	3.8%	5.0%	7.2%	9.5%	10.2%	11.5%	17.3%
Regular shares	14.9%	7.1%	11.0%	12.6%	15.3%	17.1%	17.3%	16.1%
Portfolio \$ Distribution								
Credit cards/total loans	5.3%	2.2%	3.4%	3.5%	3.3%	3.7%	3.4%	6.0%
Other unsecured loans/total loans	4.6%	14.5%	8.4%	6.6%	5.3%	5.0%	4.6%	4.2%
New automobile/total loans	12.3%	22.9%	15.9%	13.7%	12.3%	12.7%	11.9%	12.2%
Used automobile/total loans	20.2%	36.4%	31.3%	29.3%	26.8%	25.5%	23.0%	18.2%
First mortgage/total loans	43.1%	9.6%	24.3%	29.8%	35.0%	36.9%	41.6%	45.6%
HEL & 2nd Mtg/total loans	7.7%	4.8%	8.4%	9.0%	8.5%	9.1%	8.3%	7.4%
Commercial loans/total loans	7.8%	0.7%	1.8%	4.0%	5.8%	7.0%	9.9%	8.0%
Share drafts/total savings	17.5%	10.5%	17.1%	19.2%	20.6%	21.0%	21.9%	16.1%
Certificates/total savings	19.3%	11.1%	12.2%	13.5%	15.4%	17.2%	18.3%	20.6%
IRAs/total savings	5.5%	2.6%	4.6%	5.1%	5.3%	5.2%	5.1%	5.8%
Money market shares/total savings	20.4%	3.2%	8.2%	10.4%	13.3%	15.8%	16.7%	23.1%
Regular shares/total savings	35.4%	70.4%	55.9%	50.1%	43.5%	39.1%	36.3%	32.5%
Percent of CUs Offering								
Credit cards	62.8%	23.1%	73.1%	85.8%	87.6%	90.2%	94.6%	93.9%
Other unsecured loans	99.4%	98.3%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.0%	88.9%	99.6%	100.0%	99.9%	100.0%	99.6%	100.0%
Used automobile	96.9%	91.5%	99.7%	100.0%	99.7%	100.0%	100.0%	99.7%
First mortgage	70.0%	26.9%	82.6%	94.4%	98.9%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.2%	27.5%	80.3%	91.8%	97.5%	99.2%	100.0%	100.0%
Commercial loans	35.5%	4.6%	20.0%	39.8%	64.2%	77.9%	86.6%	89.2%
Share drafts	81.3%	49.5%	96.6%	99.3%	99.3%	100.0%	100.0%	99.4%
Certificates	82.6%	56.7%	93.5%	96.5%	98.6%	99.2%	99.3%	98.9%
IRAs	69.5%	30.0%	79.5%	90.2%	96.8%	98.6%	99.6%	99.4%
Money market shares	53.4%	12.1%	53.2%	71.6%	86.1%	92.6%	93.1%	96.1%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.6%	13.3%	13.3%	13.5%	14.3%	15.7%	15.5%	20.6%
Other unsecured loans	11.0%	17.1%	14.9%	13.0%	11.8%	10.9%	10.2%	10.6%
New automobile	6.1%	4.8%	9.1%	6.9%	5.2%	5.4%	5.6%	6.2%
Used automobile	14.9%	11.8%	19.5%	17.8%	16.2%	16.2%	15.9%	14.2%
First mortgage	2.5%	1.2%	1.7%	2.4%	2.8%	2.6%	2.6%	2.5%
HEL & 2nd Mtg	2.0%	1.2%	1.4%	1.6%	1.8%	2.0%	2.0%	2.0%
Commercial loans	0.3%	0.7%	0.6%	0.4%	0.4%	0.5%	0.3%	0.2%
Share drafts	60.2%	32.4%	44.1%	48.6%	54.5%	56.4%	59.1%	63.5%
Certificates	8.1%	4.7%	5.1%	5.5%	6.4%	6.8%	7.2%	9.0%
IRAs	3.9%	2.1%	2.7%	3.0%	3.3%	3.4%	3.6%	4.2%
Money market shares	7.0%	3.7%	3.5%	3.4%	4.3%	4.6%	5.2%	8.2%

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 CU Profile - Quarterly Trends

	U.S.	New Hampshire Credit Unions				
Demographic Information	Jun 20	Jun 20	Mar 20	Dec 19	Sep 19	Jun 19
Number CUs	5,272	14	14	14	14	14
Growth Rates (Quarterly % Change)						
Total loans	1.9	3.1	0.2	2.1	1.3	1.7
Credit cards	-5.4	-7.2	-5.4	2.6	1.4	2.9
Other unsecured loans	13.8	18.6	0.4	1.4	3.0	3.3
New automobile	-2.2	-4.8	-3.0	-1.4	-1.4	-1.4
Used automobile	1.6	0.7	0.6	-0.6	0.5	1.3
First mortgage	3.6	7.6	2.0	6.4	0.9	3.2
HEL & 2nd Mtg	-2.7	-2.3	-1.5	1.1	11.3	1.9
Commercial loans*	4.1	5.4	0.1	11.5	4.6	7.0
Total savings	8.4	8.4	3.8	1.1	1.3	0.5
Share drafts	14.9	18.0	3.6	3.1	-1.1	1.4
Certificates	-2.0	-5.0	-1.2	2.7	2.4	1.3
IRAs	1.1	0.1	10.1	-8.1	0.6	1.8
Money market shares	8.2	15.2	4.7	4.3	3.0	0.1
Regular shares	13.4	13.0	6.8	-1.0	0.9	-0.6
Total memberships	0.9	0.7	2.7	1.2	1.9	0.6
Earnings (Basis Points)						
Yield on total assets	359	341	357	374	375	370
Dividend/interest cost of assets	73	83	96	100	98	96
Fee & other income	133	130	143	160	166	161
Operating expense	297	308	328	340	332	333
Loss Provisions	64	28	32	27	20	20
Net Income (ROA)	61	54	47	67	92	82
% CUs with positive ROA	81	86	79	100	100	100
Capital Adequacy (%)						
Net worth/assets	10.5	9.9	10.5	10.7	10.6	10.5
% CUs with NW > 7% of assets	96.8	100.0	100.0	100.0	100.0	100.0
Asset Quality (%)						
Loan delinquency rate - Total loans	0.58	0.22	0.25	0.30	0.26	0.24
Total Consumer	0.62	0.24	0.30	0.37	0.31	0.31
Credit Cards	1.01	0.40	0.56	0.53	0.54	0.43
All Other Consumer	0.58	0.23	0.29	0.36	0.29	0.30
Total Mortgages	0.54	0.20	0.18	0.21	0.19	0.15
First Mortgages	0.53	0.16	0.16	0.20	0.19	0.14
All Other Mortgages	0.60	0.43	0.31	0.28	0.22	0.24
Total Commercial Loans	0.98	0.00	0.00	0.04	0.00	0.00
Commercial Ag Loans	1.54					
All Other Commercial Loans	0.96	0.00	0.00	0.04	0.00	0.00
Net chargeoffs/average loans	0.48	0.18	0.31	0.32	0.24	0.26
Total Consumer	0.99	0.34	0.52	0.50	0.41	0.45
Credit Cards	3.25	1.99	2.05	1.21	1.37	1.90
All Other Consumer	0.70	0.26	0.44	0.46	0.36	0.38
Total Mortgages	0.01	0.00	0.05	0.09	0.01	-0.01
First Mortgages	0.01	-0.01	0.05	0.09	0.01	0.00
All Other Mortgages	-0.01	0.01	0.04	0.05	-0.01	-0.03
Total Commercial Loans	0.22	0.00	0.00	0.03	0.03	0.00
Commercial Ag Loans	0.04					
All Other Commercial Loans	0.22	0.00	0.00	0.03	0.03	0.00
Asset/Liability Management						
Loans/savings	76.2	88.8	93.3	96.7	95.8	95.8

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

Mid-Year 2020

Bank Comparisons

	NH Credit Unions				NH Banks			
	Jun 20	2019	2018	3 Yr Avg	Jun 20	2019	2018	3 Yr Avg
Demographic Information								
Number of Institutions	14	14	15	14	18	17	17	17
Assets per Institution (\$ mil)	710	640	561	637	725	676	664	688
Total assets (\$ mil)	9,935	8,955	8,412	9,101	13,056	11,499	11,283	11,946
Total loans (\$ mil)	7,496	7,260	6,907	7,221	10,227	9,232	9,037	9,498
Total surplus funds (\$ mil)	1,902	1,270	1,111	1,428	2,353	1,798	1,785	1,979
Total savings (\$ mil)	8,433	7,494	7,005	7,644	10,623	9,144	9,105	9,624
Avg number of branches (1)	9	8	8	8	9	9	9	9
12 Month Growth Rates (%)								
Total assets	13.4	6.5	6.4	8.7	15.8	6.0	5.0	8.9
Total loans	6.9	5.1	7.2	6.4	15.4	7.7	8.0	10.3
Real estate loans	16.3	13.1	5.9	11.8	6.5	7.4	7.7	7.2
Commercial loans*	23.0	35.9	19.1	26.0	128.1	8.4	7.2	47.9
Total consumer	-3.3	-4.9	6.9	-0.4	15.5	13.0	21.4	16.6
Consumer credit card	-8.7	2.9	1.3	-1.5				
Other consumer	-3.0	-5.3	7.2	-0.4	15.5	13.0	21.4	16.6
Total surplus funds	49.1	14.2	1.9	21.7	21.5	-0.1	-7.1	4.8
Total savings	15.3	7.0	6.4	9.6	18.0	6.2	5.2	9.8
YTD Earnings Annualized (BP)								
Yield on Total Assets	346	370	344	353	374	405	393	391
Dividend/Interest cost of assets	88	96	74	86	61	79	63	68
Net Interest Margin	257	274	270	267	313	326	330	323
Fee and other income (2)	138	161	164	154	122	144	52	106
Operating expense	314	332	327	325	316	348	299	321
Loss provisions	30	23	25	26	25	8	7	13
Net income	50	80	81	70	95	114	75	95
Capital Adequacy (%)								
Net worth/assets	9.9	10.7	10.6	10.4	11.3	12.0	10.7	11.3
Asset Quality (%)								
Delinquencies/loans (3)	0.22	0.30	0.29	0.27	0.32	0.37	0.39	0.36
Real estate loans	0.20	0.21	0.21	0.21	0.31	0.33	0.35	0.33
Consumer loans	0.00	0.04	0.00	0.01	0.42	0.93	0.94	0.76
Total consumer	0.28	0.42	0.38	0.36	0.31	0.36	0.48	0.38
Consumer credit card	0.40	0.53	0.55	0.49				
Other consumer	0.28	0.42	0.37	0.35	0.31	0.36	0.48	0.38
Net chargeoffs/avg loans	0.24	0.28	0.31	0.28	0.02	0.02	0.03	0.02
Real estate loans	0.02	0.02	0.01	0.02	0.01	0.01	0.01	0.01
Commercial loans	0.00	0.01	0.00	0.00	0.04	0.04	0.08	0.05
Total consumer	0.50	0.54	0.58	0.54	0.28	0.45	0.42	0.38
Consumer credit card	2.03	1.61	1.51	1.72				
Other consumer	0.41	0.47	0.52	0.47	0.28	0.45	0.42	0.38
Asset Liability Management (%)								
Loans/savings	88.9	96.9	98.6	94.8	96.3	101.0	99.3	98.8
Loans/assets	75.5	81.1	82.1	79.5	77.6	79.5	79.4	78.8
Core deposits/total deposits	51.3	47.6	48.5	49.1	60.5	52.1	51.4	54.7
Productivity								
Employees per million assets	0.19	0.22	0.22	0.21	0.16	0.18	0.19	0.18

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

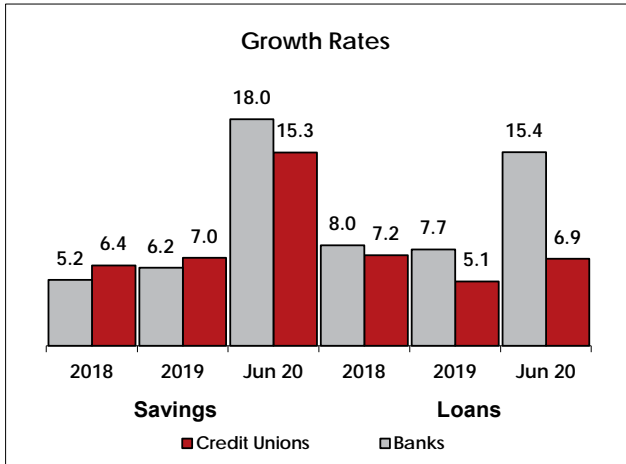
Source: FDIC, NCUA and CUNA E&S

New Hampshire Credit Union Profile

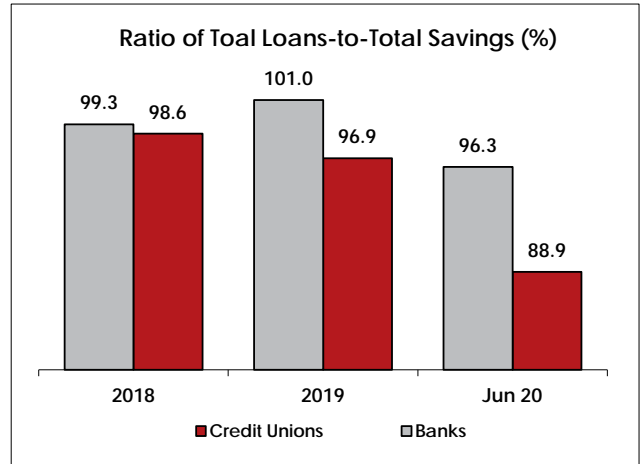
Mid-Year 2020

Credit Union and Bank Comparisons

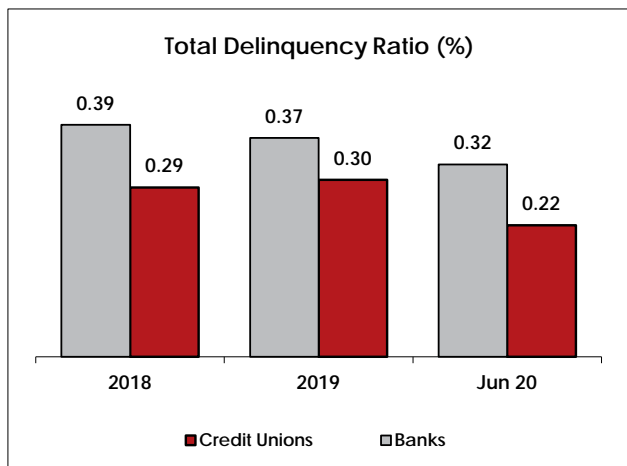
Loan and Savings Growth Trends



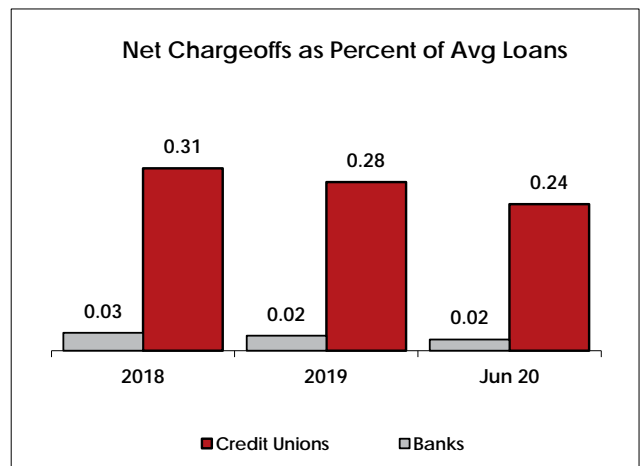
Liquidity Risk Trends



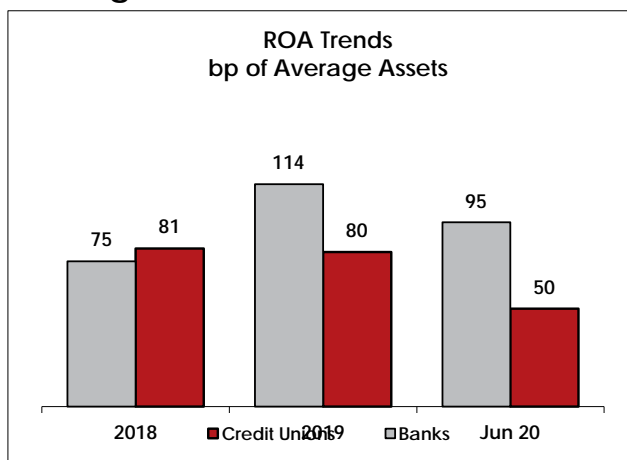
Credit Risk Trends



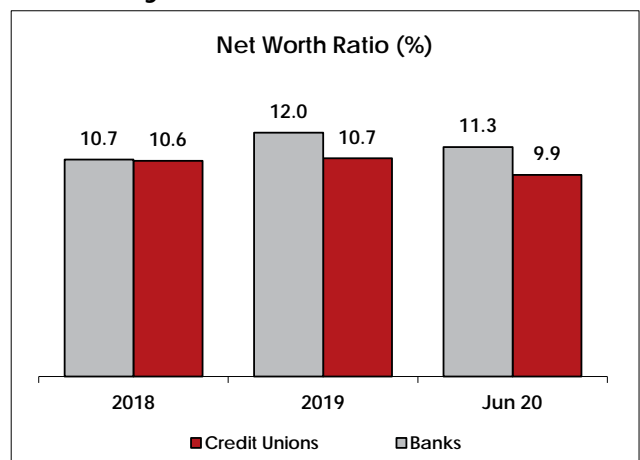
Credit Risk Trends



Earnings Trends



Solvency Trends



New Hampshire Credit Union Profile

Mid-Year 2020

New Hampshire Credit Union Financial Summary

Data as of June 2020

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 Credit Union	NH	0	\$4,257,116,110	315,159	51	15.1%	9.4%	13.1%	11.3%	0.19%	0.26%	0.56%	93.8%	29.9%
Northeast CU	NH	0	\$1,710,080,177	136,969	20	13.3%	4.7%	1.2%	9.4%	0.17%	0.27%	0.35%	94.3%	20.1%
St Mary's Bank CU	NH	0	\$1,209,419,283	115,125	9	15.4%	13.0%	5.6%	8.1%	0.21%	0.14%	0.98%	90.8%	26.8%
Triangle CU	NH	0	\$789,592,889	58,176	10	12.4%	-1.4%	2.0%	7.4%	0.27%	0.09%	0.39%	89.9%	23.2%
Bellwether Community Credit Union	NH	0	\$521,345,984	33,130	3	-1.2%	-5.4%	-6.1%	9.7%	0.41%	0.24%	-0.24%	83.2%	32.1%
Granite State CU	NH	0	\$497,279,737	43,815	9	17.3%	9.1%	10.0%	8.2%	0.46%	0.26%	0.80%	83.5%	24.4%
Holy Rosary CU	NH	0	\$339,077,748	22,141	5	13.7%	5.7%	0.6%	8.2%	0.14%	0.20%	0.35%	73.4%	30.1%
New Hampshire FCU	NH	0	\$301,941,261	14,014	3	9.0%	10.9%	-0.8%	12.6%	0.03%	0.00%	0.34%	51.2%	32.6%
Members First CU of NH	NH	0	\$216,612,580	12,466	3	13.9%	0.0%	1.8%	8.0%	0.24%	0.10%	0.39%	64.4%	26.5%
New Hampshire Postal CU	NH	0	\$50,293,867	3,482	2	6.5%	-4.5%	-3.1%	19.1%	0.12%	0.03%	0.66%	28.4%	0.0%
Precision FCU	NH	0	\$23,144,157	1,871	1	19.3%	-3.0%	-0.4%	10.7%	0.40%	0.06%	0.06%	48.2%	19.3%
NH Community FCU	NH	0	\$10,819,035	1,781	1	10.0%	-10.8%	-4.7%	7.5%	2.64%	-0.08%	0.01%	56.1%	5.6%
NGM EFCU	NH	0	\$5,218,365	1,438	1	-0.8%	-7.8%	-0.3%	12.6%	1.54%	0.64%	-0.30%	71.8%	0.0%
Freudenberg-Nok ECU	NH	0	\$2,827,443	835	1	-5.3%	-13.2%	-6.0%	23.6%	0.00%	-0.01%	0.23%	68.3%	0.0%
Medians			\$320,509,505	18,078	3	12.9%	-0.7%	0.2%	9.5%	0.23%	0.12%	0.35%	72.6%	23.8%
By Asset Size														
			Number of Insts.											
\$5 million and less			1	835	1	-5.3%	-13.2%	-6.0%	23.6%	0.00%	-0.01%	0.23%	68.3%	0.0%
\$5 to \$10 million			1	1,438	1	-0.8%	-7.8%	-0.3%	12.6%	1.54%	0.64%	-0.30%	71.8%	0.0%
\$10 to \$20 million			1	1,781	1	10.0%	-10.8%	-4.7%	7.5%	2.64%	-0.08%	0.01%	56.1%	5.6%
\$20 to \$50 million			1	1,871	1	19.3%	-3.0%	-0.4%	10.7%	0.40%	0.06%	0.06%	48.2%	19.3%
\$50 to \$100 million			1	3,482	2	6.5%	-4.5%	-3.1%	19.1%	0.12%	0.03%	0.66%	28.4%	0.0%
\$100 to \$250 million			1	12,466	3	13.9%	0.0%	1.8%	8.0%	0.24%	0.10%	0.39%	64.4%	26.5%
\$250 million+			8	50,996	9	13.4%	7.1%	6.8%	9.9%	0.22%	0.22%	0.51%	89.9%	27.1%

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.