

# New Hampshire State Credit Statistical Overview 3Q2021

*Source: NCUA 5300 Call Reports, CUNA*

Total Credit Unions	14	CUs <\$5 M Total Assets	1
Federal Charters	5	CUs \$5-100 M Total Assets	4
State Charters	9	CUs >\$100 M Total Assets	9

	<b>3Q2021</b>	<b>Growth QTR</b>	<b>Growth YoY</b>
Assets	\$11,573,339,669	1.7%	13.3%
Members	780,910	-0.5%	2.5%
Savings	\$10,016,445,162	2.0%	15.1%
Loans	\$7,923,442,029	1.0%	3.5%
Investments	\$1,323,469,821	7.7%	62.1%
Total Capital	\$1,076,788,163		

Dividends paid to members	\$142,792		
# Branches In State	99	# Branches Outside State	20
# Shared* Branches	71	# ATMs on Shared* Network	168
Capital/Assets	9.3%		
Delinquency Ratio	0.2%		
Average Share Balance/Member	\$12,827		
Average Loan Balance/Loan	\$19,753		
Full-time Employees	1,891	Part-time Employees	190
Average Employee Wages/Benefits	\$66,594	Volunteers	165
Population of New Hampshire <sup>^</sup>	1,388,992	Percent of NH population with CU memberships	56.22%

## MBL/Commercial Lending Totals

Total MBLs	\$766,432,589	Number MBLs	1,359
Average MBL	\$563,968		
CUs with MBLs	8	Percent CUs with MBLs	57.1%

## Financial Benefits for New Hampshire Credit Union Members

Total CU Member benefit arising from interest rates on loans, savings products, and lower fees	\$125,251,780
Total CU member benefit/member	\$160
Total CU member benefit/member household	\$336

## Estimated Cost of Regulatory Burden\*\*

Total Cost	\$51,517,202
Average Total Cost Per Credit Union	\$3,679,800
Average Total Cost per Member Household	\$173

*Source: National Credit Union Administration Call Report Data as Sept. 30, 2021 (3Q2021)*

*\*Shared - network of credit union branches and ATMs that members can access (CO-OP FS: Jan. 2022)*

*\*NCUA 5300 Call Reports, CUNA, Regulatory Burden Estimates as percentage of Assets from 2016 Survey*

*<sup>^</sup>Source: US Census data estimate as of July 2021*