

New Jersey State Statistical Overview 1Q2019

Total Credit Unions	159	CUs <\$5 M Total Assets	33
Federal Charters	151	CUs \$5-100 M Total Assets	98
State Charters	8	CUs >\$100 M Total Assets	27

	1Q2019		1Q2019 Growth
Assets*	\$13,467,801		0.89%
Members (actual)	1,019,431		0.38%
Savings *	\$11,669,150		3.06%
Loans*	\$7,902,688		-1.01%
Total Capital*	\$1,322,423		0.82%
Investments*	\$4,104,725		0.34%
Capital/Assets	9.82%		
Delinquency Ratio	1.58%		
Average Share Balance/Member	\$11,476		
Average Loan Balance/Loan	\$15,584		
Full-time Employees	2,214	Part-time Employees	431
Employee Wages*	\$48,242	Volunteers	1244
Population of New Jersey^	8,999,188	Percent of NJ population with CU memberships	11.33%

1Q2019 MBL/Commercial Lending Totals

Total MBLs	\$599,319,208	Number MBLs	1,493
Average MBL	\$401,419		
CUs with MBLs	38	Percent CUs with MBLs	23.9%

Estimated Financial Benefits for New Jersey Credit Union Members^o

Total CU Member benefit arising from interest rates on loans, savings products, and lower fees	\$80,854,073
Total CU member benefit/member	\$78
Total CU member benefit/member household	\$165

Estimated Cost of Regulatory Burden in 2017

Total Cost (\$Mil)	\$64
Average Total Cost Per Credit Union	\$414,869
Average Total Cost per Member Household	\$135

Source: National Credit Union Administration Call Report Data as of March 31, 2019 (1Q2019)

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^o Source: CUNA New Jersey Membership Benefits Report (YE2018)

[^]Source: US Census data estimate as of July, 2017