

New Jersey State Statistical Overview 2Q2019

Total Credit Unions	156	CUs <\$5 M Total Assets	33
Federal Charters	148	CUs \$5-100 M Total Assets	96
State Charters	8	CUs >\$100 M Total Assets	27

	2Q2019		2Q2019 Growth
Assets*	\$13,407,425		-0.45%
Members (actual)	1,020,818		0.13%
Savings *	\$11,602,377		-0.57%
Loans*	\$7,912,512		0.12%
Total Capital*	\$1,322,423		0.82%
Investments*	\$4,115,212		0.26%
Capital/Assets	9.86%		
Delinquency Ratio	2.18%		
Average Share Balance/Member	\$11,366		
Average Loan Balance/Loan	\$7,751		
Full-time Employees	2,213	Part-time Employees	425
Employee Wages*	\$48,242	Volunteers	1244
Population of New Jersey^	8,999,188	Percent of NJ population with CU memberships	11.34%

2Q2019 MBL/Commercial Lending Totals

Total MBLs	\$596,314,824	Number MBLs	1,476
Average MBL	\$404,007		
CUs with MBLs	37	Percent CUs with MBLs	23.7%

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 June 30, 2019 (2Q2019)

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

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