

Rhode Island State Statistical Overview 1Q2019

| | | | |
|---------------------|----|----------------------------|---|
| Total Credit Unions | 20 | CUs <\$5 M Total Assets | 3 |
| Federal Charters | 12 | CUs \$5-100 M Total Assets | 9 |
| State Charters | 8 | CUs >\$100 M Total Assets | 8 |

| | 1Q2019 | | 1Q2019 Growth |
|---|---------------|--|----------------------|
| Assets* | \$6,951,506 | | 2.76% |
| Members (actual) | 425,521 | | 1.58% |
| Savings * | \$5,700,436 | | 3.67% |
| Loans* | \$5,701,554 | | 1.02% |
| Total Capital* | \$694,520 | | 0.82% |
| Investments* | \$680,144 | | 4.71% |
| Capital/Assets | 9.99% | | |
| Delinquency Ratio | 0.34% | | |
| Average Share Balance/Member | \$13,396 | | |
| Average Loan Balance/Loan | \$32,078 | | |
| Full-time Employees | 1,034 | Part-time Employees | 71 |
| Employee Wages* | \$21,647 | Volunteers | 240 |
| Population of Rhode Island [^] | 1,058,326 | Percent of RI population with CU memberships | 40.21% |

1Q2019 MBL/Commercial Lending Totals

| | | | |
|---------------|---------------|-----------------------|-------|
| Total MBLs | \$428,190,387 | Number MBLs | 1,471 |
| Average MBL | \$291,088 | | |
| CUs with MBLs | 9 | Percent CUs with MBLs | 45.0% |

Estimated Financial Benefits for Rhode Island Credit Union Members^o

| | |
|--|--------------|
| Total CU Member benefit arising from interest rates on loans, savings products, and lower fees | \$24,795,232 |
| Total CU member benefit/member | \$61 |
| Total CU member benefit/member household | \$129 |

Estimated Cost of Regulatory Burden in 2017

| | |
|---|-------------|
| Total Cost (\$Mil) | \$28 |
| Average Total Cost Per Credit Union | \$1,400,000 |
| Average Total Cost per Member Household | \$153 |

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

*((\$000));

^o Source: CUNA Rhode Island Membership Benefits Report (YE2018)

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