

## Rhode Island State Statistical Overview 4Q2018

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

	<b>4Q2018</b>		<b>4Q2018 Growth</b>
Assets*	\$6,764,486		2.35%
Members (actual)	418,920		0.78%
Savings *	\$5,498,673		2.49%
Loans*	\$5,644,236		2.53%
Total Capital*	\$688,882		5.39%
Investments*	\$649,555		-1.98%
Capital/Assets	10.18%		
Delinquency Ratio	0.44%		
Average Share Balance/Member	\$13,126		
Average Loan Balance/Loan	\$31,955		
Full-time Employees	1,014	Part-time Employees	79
Employee Wages*	\$22,016	Volunteers	240
Population of Rhode Island <sup>^</sup>	1,058,326	Percent of RI population with CU memberships	39.58%

### 4Q2018 MBL/Commercial Lending Totals

Total MBLs	\$419,071,665	Number MBLs	1,462
Average MBL	\$286,643		
CUs with MBLs	9	Percent CUs with MBLs	45.0%

### Estimated Financial Benefits for Rhode Island Credit Union Members<sup>o</sup>

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 Dec. 31, 2018 (4Q2018)

\*((\$000));

<sup>o</sup> Source: CUNA Rhode Island Membership Benefits Report (YE2018)

<sup>^</sup>Source: US Census data estimate as of July, 2017