New Hampshire Credit Union Fact Sheet

(\$ in Millions)

| Institutions | Chartered in | n New Hampshire | |
|---|---------------|---|-------------------------------|
| Credit Unions | | Banks/S&Ls/Savings Banks | |
| Number of CUs | 21 | Number of Banks | 21 |
| Federally chartered | 8 | Subchapter S | 0 |
| State chartered | 13 | Subchapter 3 | Ū |
| Credit union market share of CU/Bank assets | 35.3% | Bank market share of CU/Bank assets | 64.7% |
| Average size | \$268.6 | Average size | \$492.8 |
| Total assets | \$5,640.8 | Total assets | \$10,348.2 |
| | | Subchapter S assets | #VALUE! |
| Members | 520,091 | | |
| Membership/Population | 39.3% | | |
| | | Estimated Sub S foregone federal tax revenue | #VALUE! |
| | | Estimated federal income tax | \$23.9 |
| | | Stockholder dividends | \$19.6 |
| | | Estimated directors fees | \$4.3 |
| Average Interest Rates | | Average Interest Rates | |
| One-year certificate | 0.45% | One-year certificate | 0.34% |
| Money market accounts | 0.17% | Money market accounts | 0.10% |
| Auto loans | 2.52% | Auto loans | 4.82% |
| Classic credit card | 12.70% | Classic credit card | 12.58% |
| Alternative market share calculation | | Alternative market share calculation | |
| Total deposits | \$4,631 | Total deposits in institutions w/ branches in state | \$27,916 |
| Market share of deposits | 14.2% | Market share of deposits | 85.8% |
| | Nati | ional | |
| Credit Unions | | Banks/S&Ls/Savings Banks | |
| Number of CUs | 6,932 | Number of Banks | 7,080 |
| Federally chartered | 4,246 | Subchapter S | 2,258 |
| State chartered | 2,686 | Cusonapior C | 2,200 |
| Credit union market share of CU/Bank assets | 6.7% | Bank market share of CU/Bank assets | 93.3% |
| Average size | \$149.1 | Average size | \$2,039.4 |
| Total assets | \$1,033,776.0 | Total assets | \$14,438,765.1 \$535,418.3 |
| Manakana | 04.005.405 | Subchapter S assets | ФЭЭЭ,410. Э |
| Members | 94,905,495 | | |
| Membership/Population | 30.4% | Fatimated Sub Staveness to devel toy revenue | ¢000 0 |
| | | Estimated Sub S foregone federal tax revenue Estimated federal income tax | \$829.2 |
| | | Stockholder dividends | \$55,571.3 |
| | | Estimated directors fees | \$95,942.3 \$1,097.8 |
| Average Interest Rates | | Average Interest Rates | |
| One-year certificate | 0.46% | One-year certificate | 0.33% |
| Money market accounts | 0.19% | Money market accounts | 0.11% |
| Auto loans | 2.94% | Auto loans | 4.71% |
| Classic credit card | 11.64% | Classic credit card | 13.23% |

Source: All financial data is December 2012. Average interest rates are as of December 30, 2012 source: Datatrac. Population taken from Census Bureau Estimates for July 2012.