

# Idaho

## Credit Union Fact Sheet

(\$ in Millions)

<b>Institutions Chartered in Idaho</b>			
<b>Credit Unions</b>		<b>Banks/S&amp;Ls/Savings Banks</b>	
Number of CUs	69	Number of Banks	18
Federally chartered	24	Subchapter S	0
State chartered	45		
Credit union market share of CU/Bank assets	33.3%	Bank market share of CU/Bank assets	66.7%
Average size	\$36.8	Average size	\$282.4
Total assets	\$2,539.0	Total assets	\$5,080.0
		Subchapter S assets	\$0.0
Members	461,638		
Membership/Population	33.8%	Estimated Sub S foregone federal tax revenue	\$0.0
Estimated federal income tax	\$7.0	Estimated federal income tax	\$26.5
		Stockholder dividends	\$3.4
		Estimated directors fees	\$2.1
<u>Average Interest Rates</u>		<u>Average Interest Rates</u>	
Money market accounts	1.20%	Money market accounts	0.58%
Auto loans	4.54%	Auto loans	6.18%
<u>Alternative market share calculation</u>		<u>Alternative market share calculation</u>	
Total deposits	\$2,250	Total deposits in institutions w/ branches in state	\$13,840
Market share of deposits	14.0%	Market share of deposits	86.0%
<b>National</b>			
<b>Credit Unions</b>		<b>Banks/S&amp;Ls/Savings Banks</b>	
Number of CUs	9,381	Number of Banks	9,074
Federally chartered	5,661	Subchapter S	2,144
State chartered	3,720		
Credit union market share of CU/Bank assets	6.3%	Bank market share of CU/Bank assets	93.7%
Average size	\$69.2	Average size	\$1,055.0
Total assets	\$648,982.6	Total assets	\$9,572,810.0
		Subchapter S assets	\$309,110.0
Members	84,698,471		
Membership/Population	29.1%	Estimated Sub S foregone federal tax revenue	\$791.2
Estimated federal income tax	\$1,707.4	Estimated federal income tax	\$56,958.4
		Stockholder dividends	\$63,343.0
		Estimated directors fees	\$867.6
<u>Average Interest Rates</u>		<u>Average Interest Rates</u>	
Money market accounts	1.03%	Money market accounts	0.60%
Auto loans	4.77%	Auto loans	6.45%

Source: All financial data is June 2004, annualized where appropriate; Average interest rates are as of November 4, 2004 source: Datatrac. Population taken from Census Bureau Estimates for July 2003.

Credit union data is from NCUA; Bank data is from FDIC, directors fees were estimated using the America's Community Bankers Compensation Survey Results.

Produced by CUNA's Economics & Statistics Department.