

Ohio

Credit Union Fact Sheet

(\$ in Millions)

Institutions Chartered in Ohio			
Credit Unions		Banks/S&Ls/Savings Banks	
Number of CUs	431	Number of Banks	265
Federally chartered	246	Subchapter S	26
State chartered	185		
Credit union market share of CU/Bank assets	2.4%	Bank market share of CU/Bank assets	97.6%
Average size	\$39.8	Average size	\$2,603.9
Total assets	\$17,146.0	Total assets	\$690,030.0
		Subchapter S assets	\$6,520.0
Members	2,624,713		
Membership/Population	23.1%	Estimated Sub S foregone federal tax revenue	\$4.9
Estimated federal income tax	\$30.0	Estimated federal income tax	\$8,153.7
		Stockholder dividends	\$10,196.3
		Estimated directors fees	\$37.7
<u>Average Interest Rates</u>		<u>Average Interest Rates</u>	
Money market accounts	2.08%	Money market accounts	1.49%
Auto loans	6.15%	Auto loans	6.92%
<u>Alternative market share calculation</u>		<u>Alternative market share calculation</u>	
Total deposits	\$14,691	Total deposits in institutions w/ branches in state	\$209,094
Market share of deposits	6.6%	Market share of deposits	93.4%
National			
Credit Unions		Banks/S&Ls/Savings Banks	
Number of CUs	8,245	Number of Banks	8,525
Federally chartered	5,015	Subchapter S	2,446
State chartered	3,230		
Credit union market share of CU/Bank assets	7.8%	Bank market share of CU/Bank assets	92.2%
Average size	\$93.3	Average size	\$1,063.9
Total assets	\$769,554.3	Total assets	\$9,069,660.0
		Subchapter S assets	\$464,810.0
Members	88,404,816		
Membership/Population	29.4%	Estimated Sub S foregone federal tax revenue	\$867.0
Estimated federal income tax	\$1,611.5	Estimated federal income tax	\$44,383.1
		Stockholder dividends	\$109,563.4
		Estimated directors fees	\$1,208.7
<u>Average Interest Rates</u>		<u>Average Interest Rates</u>	
Money market accounts	1.88%	Money market accounts	1.16%
Auto loans	6.11%	Auto loans	7.35%

Source: All financial data is December 2007. Average interest rates are as of December 31, 2007 source: Datatrac. Population taken from Census Bureau Estimates for July 2006.

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.