

12. Finance and Banking

Banking Data - FDIC Insured Banks	2011	2012	2013	2014	2015
Bank Assets - Total All Banks (millions)	\$10,217	\$10,348	\$10,907	\$10,733	\$11,114
Annual percent change	3.1%	1.3%	5.4%	-1.6%	3.6%
Commercial Banks and Trust Companies	\$2,971	\$2,681	\$2,923	\$2,147	\$2,278
Annual percent change	2.9%	-9.7%	9.0%	-26.5%	6.1%
Savings Institutions	\$7,246	\$7,667	\$7,985	\$8,586	\$8,836
Annual percent change	3.1%	5.8%	4.1%	7.5%	2.9%
<hr/>					
Bank Deposits - Total All Banks (millions)	\$7,942	\$8,012	\$8,497	\$8,350	\$8,925
Annual percent change	3.5%	0.9%	6.0%	-1.7%	6.9%
Commercial Banks and Trust Companies	\$2,425	\$2,160	\$2,407	\$1,806	\$1,916
Annual percent change	4.3%	-10.9%	11.5%	-25.0%	6.1%
Savings Institutions	\$5,517	\$5,852	\$6,089	\$6,544	\$7,009
Annual percent change	3.1%	6.1%	4.0%	7.5%	7.1%
<hr/>					
Equity Capital (millions)					
Total	\$1,124	\$1,147	\$1,193	\$1,169	\$1,234
Commercial Banks and Trust Companies	\$314	\$281	\$291	\$223	\$256
Savings Institutions	\$810	\$866	\$902	\$946	\$978
<hr/>					
Equity Capital to Asset Ratio					
Total	11.00%	11.09%	10.93%	10.89%	11.10%
Commercial Banks and Trusts	10.56%	10.47%	9.95%	10.40%	11.24%
Savings Institutions	11.18%	11.30%	11.29%	11.02%	11.06%
<hr/>					
Number of Banking Institutions					
Total	23	21	20	19	20
Commercial Banks and Trusts	8	5	5	4	5
Savings Institutions	15	16	15	15	15
<hr/>					
Number of Banking Offices (including branches)					
Total	435	429	432	431	430
Commercial Banks and Trusts	258	272	273	274	283
State Chartered Savings Institutions	177	157	159	157	147
<hr/>					
Non-Current Loans and Leases					
FDIC commercial banks, Dec. 31st totals (millions)	\$38.3	\$27.1	\$31.2	\$19.3	\$16.6
Percent change from previous year	-6.1%	-29.2%	15.1%	-38.1%	-14.0%
<hr/>					
Delinquency Rates					
Mortgage Delinquency Rate (1-4 Family Residential)	2.2%	2.2%	1.7%	1.5%	1.4%
Consumer Loan Delinquency Rate	2.4%	2.0%	1.9%	1.4%	1.4%

Source: Federal Deposit Insurance Corporation, ELMI Analysis. Last Update 4/21/2016

12. Finance and Banking

Credit Unions	2011	2012	2013	2014	2015
Assets (millions)	\$5,302	\$5,641	\$6,001	\$6,380	\$6,854
4th quarter to 4th quarter percent change	5.5%	6.4%	6.4%	6.3%	7.4%
Shares and Deposits (millions)	\$4,329	\$4,631	\$4,911	\$5,206	\$5,606
4th quarter to 4th quarter percent change	5.7%	7.0%	6.0%	6.0%	7.7%
Number of Credit Unions	21	21	20	19	18

Source: National Credit Union Administration, ELMI Analysis. Last Update 4/21/2016

Bankruptcy Filings	2011	2012	2013	2014	2015
Total New Hampshire Filings	4,940	4,045	3,231	2,563	2,047
Percent change from previous year					
United States	-11.5%	-13.4%	-12.2%	-12.6%	-9.9%
New England	-15.0%	-15.9%	-20.0%	-13.9%	-11.9%
New Hampshire	-12.7%	-18.1%	-20.1%	-20.7%	-20.1%
Connecticut	-16.8%	-13.5%	-13.6%	-2.6%	-9.7%
Maine	-14.1%	-15.5%	-21.1%	-13.0%	-10.8%
Massachusetts	-14.8%	-16.8%	-24.9%	-17.3%	-11.8%
Rhode Island	-10.3%	-16.7%	-14.1%	-17.0%	-12.3%
Vermont	-31.0%	-9.6%	-10.4%	-22.5%	-6.4%

Source: United States Courts, Bankruptcy, ELMI Analysis. Last Update 4/21/2016

Prepared by: New Hampshire Employment Security, Economic and Labor Market Information Bureau

• www.nhes.nh.gov/elmi • (603) 228-4124