



## CUNA Estimated CU Regulatory Burden by State - September 2021

*Source: NCUA Call Report Data September 2021, CUNA. Regulatory Burden Estimates as percentage of Assets from 2016 Survey*

State Name	# CUs	Total Assets	Members	Estimated Reg	Avg Reg Burden	Avg Reg Burden
				Burden	per CU	Per Household
Alaska	10	\$ 13,711,914,351	918,335	\$ 60,004,485	\$ 6,000,448	\$ 171
Alabama	100	\$ 32,160,454,875	2,398,843	\$ 147,543,748	\$ 1,475,437	\$ 161
Arkansas	54	\$ 3,832,514,129	353,253	\$ 20,106,825	\$ 372,349	\$ 149
Arizona	38	\$ 26,846,188,789	1,750,982	\$ 119,851,167	\$ 3,153,978	\$ 179
California	283	\$ 273,869,864,778	13,175,602	\$ 1,212,520,820	\$ 4,284,526	\$ 241
Colorado	77	\$ 35,884,745,325	2,205,246	\$ 161,619,259	\$ 2,098,951	\$ 192
Connecticut	87	\$ 13,947,513,088	938,026	\$ 67,865,839	\$ 780,067	\$ 190
District Of Columbia	35	\$ 11,055,058,363	299,506	\$ 50,521,026	\$ 1,443,458	\$ 442
<b>Delaware</b>	<b>17</b>	<b>\$ 3,039,993,124</b>	<b>257,372</b>	<b>\$ 15,324,876</b>	<b>\$ 901,463</b>	<b>\$ 156</b>
Florida	127	\$ 97,284,102,364	6,569,326	\$ 434,057,277	\$ 3,417,774	\$ 173
Georgia	94	\$ 33,124,617,922	2,237,568	\$ 150,117,399	\$ 1,596,994	\$ 176
Guam	2	\$ 700,133,195	59,061	\$ 3,360,639	\$ 1,680,320	\$ 149
Hawaii	50	\$ 14,659,808,462	867,351	\$ 70,276,169	\$ 1,405,523	\$ 212
Iowa	82	\$ 26,313,864,881	1,438,892	\$ 121,359,425	\$ 1,479,993	\$ 221
Idaho	30	\$ 16,370,472,337	1,070,463	\$ 73,545,109	\$ 2,451,504	\$ 180
Illinois	225	\$ 62,395,087,248	3,623,783	\$ 285,372,830	\$ 1,268,324	\$ 206
Indiana	147	\$ 38,970,887,636	2,782,967	\$ 182,330,814	\$ 1,240,346	\$ 172
Kansas	74	\$ 9,093,105,104	757,737	\$ 45,366,372	\$ 613,059	\$ 157
Kentucky	59	\$ 12,691,689,929	923,246	\$ 59,785,278	\$ 1,013,310	\$ 170
Louisiana	161	\$ 15,301,772,674	1,326,240	\$ 77,668,166	\$ 482,411	\$ 153
<b>Massachusetts</b>	<b>150</b>	<b>\$ 48,876,790,199</b>	<b>3,242,552</b>	<b>\$ 225,380,133</b>	<b>\$ 1,502,534</b>	<b>\$ 182</b>
Maryland	75	\$ 32,721,986,742	2,035,002	\$ 149,104,848	\$ 1,988,065	\$ 192
Maine	52	\$ 10,579,580,585	719,869	\$ 53,698,567	\$ 1,032,665	\$ 195
Michigan	208	\$ 92,081,708,222	5,776,693	\$ 421,683,806	\$ 2,027,326	\$ 191
Minnesota	94	\$ 34,740,816,457	2,001,912	\$ 158,951,176	\$ 1,690,970	\$ 208
Missouri	105	\$ 21,497,744,411	1,718,360	\$ 102,555,592	\$ 976,720	\$ 156
Mississippi	69	\$ 7,991,052,228	698,605	\$ 38,707,371	\$ 560,976	\$ 145
Montana	46	\$ 7,250,453,143	420,968	\$ 35,999,120	\$ 782,590	\$ 224
North Carolina	63	\$ 75,930,812,409	4,748,463	\$ 333,807,820	\$ 5,298,537	\$ 184
North Dakota	34	\$ 4,810,487,698	214,442	\$ 24,151,249	\$ 710,331	\$ 295
Nebraska	58	\$ 5,858,497,570	546,446	\$ 30,806,072	\$ 531,139	\$ 148
<b>New Hampshire</b>	<b>14</b>	<b>\$ 11,573,339,669</b>	<b>780,910</b>	<b>\$ 51,517,202</b>	<b>\$ 3,679,800</b>	<b>\$ 173</b>
New Jersey	145	\$ 15,456,673,501	961,344	\$ 77,480,210	\$ 534,346	\$ 211
New Mexico	40	\$ 15,941,518,327	987,283	\$ 73,950,161	\$ 1,848,754	\$ 196
Nevada	15	\$ 7,392,179,994	379,313	\$ 33,232,100	\$ 2,215,473	\$ 230
New York	311	\$ 110,899,219,388	6,279,977	\$ 502,884,535	\$ 1,616,992	\$ 210
Ohio	234	\$ 41,257,294,894	3,129,401	\$ 200,784,840	\$ 858,055	\$ 168
Oklahoma	59	\$ 19,749,963,720	1,378,994	\$ 91,424,549	\$ 1,549,569	\$ 174
Oregon	55	\$ 35,734,743,498	2,122,582	\$ 159,976,605	\$ 2,908,666	\$ 197
Pennsylvania	343	\$ 66,662,848,625	4,551,088	\$ 316,439,361	\$ 922,564	\$ 182
Puerto Rico	5	\$ 1,060,250,048	86,629	\$ 5,160,758	\$ 1,032,152	\$ 156
<b>Rhode Island</b>	<b>18</b>	<b>\$ 8,632,264,001</b>	<b>465,270</b>	<b>\$ 39,084,937</b>	<b>\$ 2,171,385</b>	<b>\$ 220</b>
South Carolina	53	\$ 20,436,886,474	1,657,722	\$ 93,699,349	\$ 1,767,912	\$ 148
South Dakota	35	\$ 4,866,778,263	305,972	\$ 24,160,496	\$ 690,300	\$ 207
Tennessee	135	\$ 35,256,099,754	2,449,522	\$ 165,594,244	\$ 1,226,624	\$ 177
Texas	430	\$ 137,617,567,684	9,738,451	\$ 633,135,706	\$ 1,472,409	\$ 170
Utah	60	\$ 45,215,393,390	3,310,911	\$ 199,947,037	\$ 3,332,451	\$ 158
Virginia	110	\$ 224,648,907,234	16,295,519	\$ 977,493,261	\$ 8,886,302	\$ 157
Virgin Islands	5	\$ 152,916,675	16,687	\$ 1,055,125	\$ 211,025	\$ 166
Vermont	18	\$ 6,348,258,014	409,550	\$ 29,781,003	\$ 1,654,500	\$ 191
Washington	80	\$ 81,319,348,754	4,371,239	\$ 359,643,146	\$ 4,495,539	\$ 216
Wisconsin	116	\$ 57,701,575,969	3,567,797	\$ 260,651,005	\$ 2,246,991	\$ 191
West Virginia	84	\$ 4,535,422,966	378,772	\$ 25,946,103	\$ 308,882	\$ 179
Wyoming	22	\$ 4,636,305,442	320,416	\$ 22,490,653	\$ 1,022,302	\$ 184