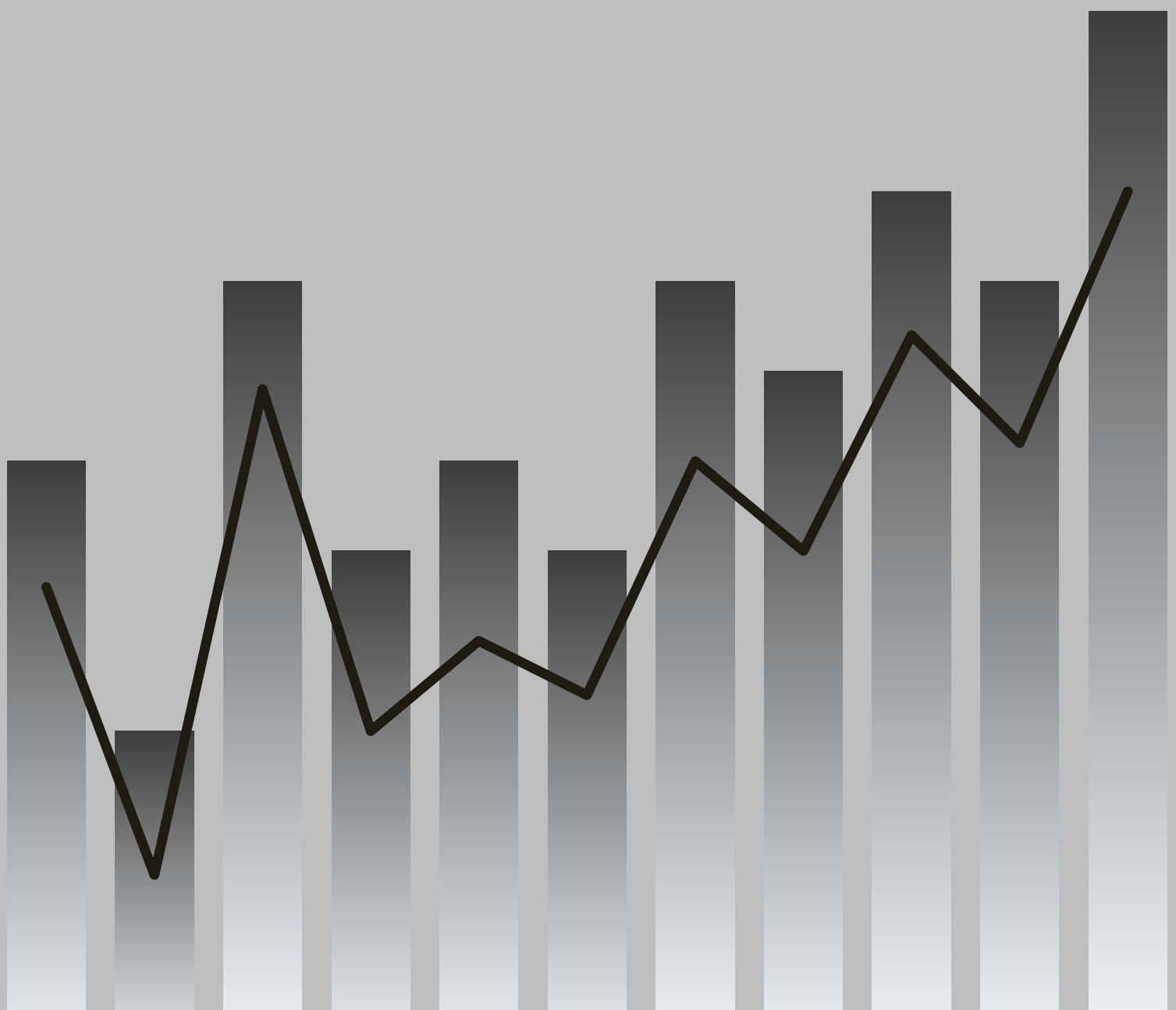


New Jersey Credit Union Profile

Mid-Year 2021

CUNA Economics & Statistics



New Jersey Credit Union Profile

Mid-Year 2021

Overview by Year

	U.S. CUs	New Jersey CUs
Demographic Information		
	Jun 21	Jun 21
Number of CUs	5,131	147
Assets per CU (\$ mil)	389.7	104.7
Median assets (\$ mil)	47.6	18.5
Total assets (\$ mil)	1,999,398	15,394
Total loans (\$ mil)	1,216,212	7,767
Total surplus funds (\$ mil)	701,023	7,074
Total savings (\$ mil)	1,734,449	13,654
Total memberships (thousands)	128,580	967
Growth Rates		
Total assets	13.0	6.0
Total loans	4.7	-3.9
Total surplus funds	31.3	19.5
Total savings	15.0	8.4
Total memberships	4.0	-3.9
% CUs with increasing assets	93.3	87.8
Earnings - Basis Pts.		
Yield on total assets	303	279
Dividend/interest cost of assets	46	43
Net interest margin	257	236
Fee & other income *	140	97
Operating expense	279	269
Loss Provisions	7	21
Net Income (ROA) with Stab Exp	111	43
Net Income (ROA) without Stab Exp	111	43
% CUs with positive ROA	80.9	78.9
Capital Adequacy		
Net worth/assets	10.2	9.3
% CUs with NW > 7% of assets	94.2	87.1
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.45	1.36
Net chargeoffs/average loans (%)	0.27	0.31
Total borrower-bankruptcies	118,870	910
Bankruptcies per CU	23.2	6.2
Bankruptcies per 1000 members	0.9	0.9
Asset/Liability Management		
Loans/savings	70.1	56.9
Loans/assets	60.8	50.5
Net Long-term assets/assets	37.8	43.5
Liquid assets/assets	18.5	19.0
Core deposits/shares & borrowings	56.0	71.9
Productivity		
Members/potential members (%)	3	4
Borrowers/members (%)	58	50
Members/FTE	399	438
Average shares/member (\$)	13,489	14,118
Average loan balance (\$)	16,219	15,996
Employees per million in assets	0.16	0.14
Structure		
Fed CUs w/ single-sponsor	11.2	34.7
Fed CUs w/ community charter	17.7	14.3
Other Fed CUs	32.4	46.3
CUs state chartered	38.8	4.8

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

New Jersey Credit Union Profile

Mid-Year 2021

Overview: State Trends

	U.S.	New Jersey Credit Unions						
Demographic Information	Jun 21	Jun 21	2020	2019	2018	2017	2016	2015
Number of CUs	5,131	147	150	154	159	164	171	180
Assets per CU (\$ mil)	389.7	104.7	99.4	87.6	86.7	82.6	78.6	71.1
Median assets (\$ mil)	47.6	18.5	17.1	15.2	14.4	13.3	12.8	10.8
Total assets (\$ mil)	1,999,398	15,394	14,906	13,492	13,778	13,541	13,434	12,797
Total loans (\$ mil)	1,216,212	7,767	7,952	8,068	8,330	7,927	7,588	7,001
Total surplus funds (\$ mil)	701,023	7,074	6,433	4,876	4,936	5,109	5,369	5,331
Total savings (\$ mil)	1,734,449	13,654	13,037	11,444	11,708	11,646	11,586	11,270
Total memberships (thousands)	128,580	967	993	1,015	1,039	1,034	1,024	1,036
Growth Rates								
Total assets	13.0	6.0	10.5	-2.1	1.7	0.8	5.0	2.4
Total loans	4.7	-3.9	-1.4	-3.1	5.1	4.5	8.4	4.4
Total surplus funds	31.3	19.5	31.9	-1.2	-3.4	-4.8	0.7	-0.1
Total savings	15.0	8.4	13.9	-2.3	0.5	0.5	2.8	2.2
Total memberships	4.0	-3.9	-2.2	-2.3	0.5	1.0	-1.1	-1.0
% CUs with increasing assets	93.3	87.8	92.0	42.9	45.9	51.8	64.9	57.2
Earnings - Basis Pts.								
Yield on total assets	303	279	324	371	349	323	315	315
Dividend/interest cost of assets	46	43	63	80	63	48	46	47
Net interest margin	257	236	261	291	286	275	270	269
Fee & other income	140	97	81	96	91	84	89	89
Operating expense	279	269	288	306	299	298	299	304
Loss Provisions	7	21	34	38	42	58	39	32
Net Income (ROA) with Stab Exp	111	43	19	43	36	3	20	21
Net Income (ROA) without Stab Exp	111	43	19	43	36	3	20	21
% CUs with positive ROA	80.9	78.9	75.3	84.4	79.2	72.0	69.6	73.9
Capital Adequacy								
Net worth/assets	10.2	9.3	9.5	10.3	10.0	9.9	10.0	10.3
% CUs with NW > 7% of assets	94.2	87.1	89.3	93.5	96.2	93.9	95.3	96.1
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.45	1.36	1.62	1.44	1.65	1.73	1.74	1.83
Net chargeoffs/average loans (%)	0.27	0.31	0.53	0.84	0.78	0.71	0.58	0.60
Total borrower-bankruptcies	118,870	910	882	1,451	1,478	1,495	1,199	1,179
Bankruptcies per CU	23.2	6.2	5.9	9.4	9.3	9.1	7.0	6.6
Bankruptcies per 1000 members	0.9	0.9	0.9	1.4	1.4	1.4	1.2	1.1
Asset/Liability Management								
Loans/savings	70.1	56.9	61.0	70.5	71.2	68.1	65.5	62.1
Loans/assets	60.8	50.5	53.3	59.8	60.5	58.5	56.5	54.7
Net Long-term assets/assets	37.8	43.5	38.7	36.2	36.0	38.0	38.7	40.5
Liquid assets/assets	18.5	19.0	19.7	15.3	14.5	15.0	14.1	13.5
Core deposits/shares & borrowings	56.0	71.9	68.8	62.1	61.4	62.2	61.9	61.9
Productivity								
Members/potential members (%)	3	4	4	5	5	5	5	5
Borrowers/members (%)	58	50	52	49	51	52	52	50
Members/FTE	399	438	430	418	418	417	416	415
Average shares/member (\$)	13,489	14,118	13,125	11,271	11,263	11,257	11,315	10,881
Average loan balance (\$)	16,219	15,996	15,371	16,132	15,681	14,779	14,135	13,535
Employees per million in assets	0.16	0.14	0.16	0.18	0.18	0.18	0.18	0.19
Structure								
Fed CUs w/ single-sponsor	11.2	34.7	34.0	33.8	33.3	34.1	34.5	33.9
Fed CUs w/ community charter	17.7	14.3	14.0	13.6	13.2	12.8	12.3	12.8
Other Fed CUs	32.4	46.3	46.7	47.4	48.4	46.3	45.6	44.4
CUs state chartered	38.8	4.8	5.3	5.2	5.0	6.7	7.6	8.9

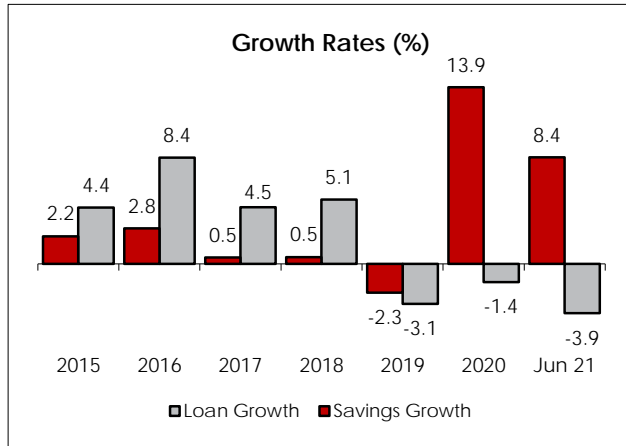
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

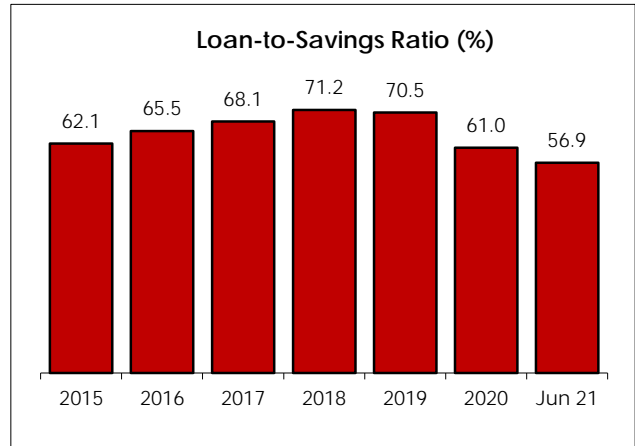
New Jersey Credit Union Profile

Mid-Year 2021

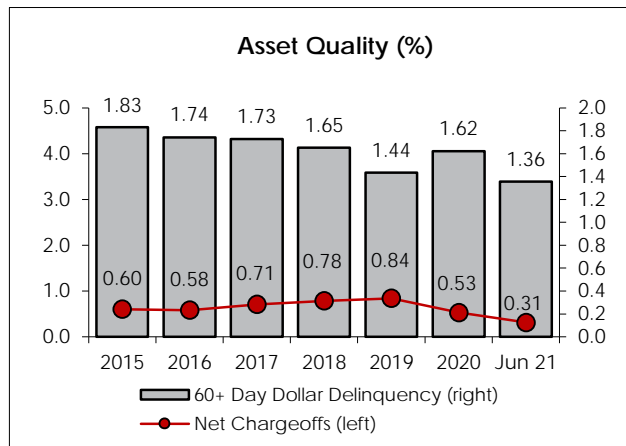
Loan and Savings Growth Trends



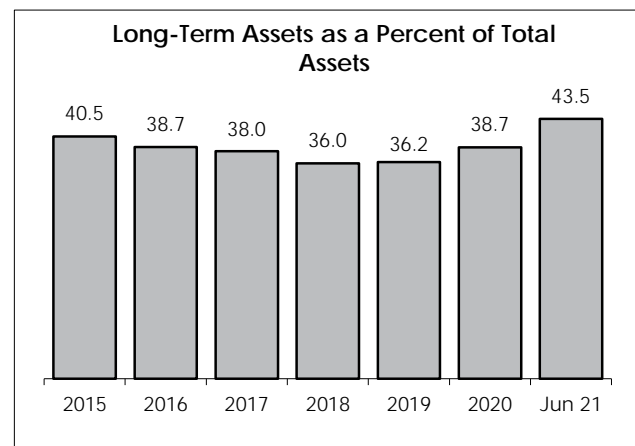
Liquidity Trends



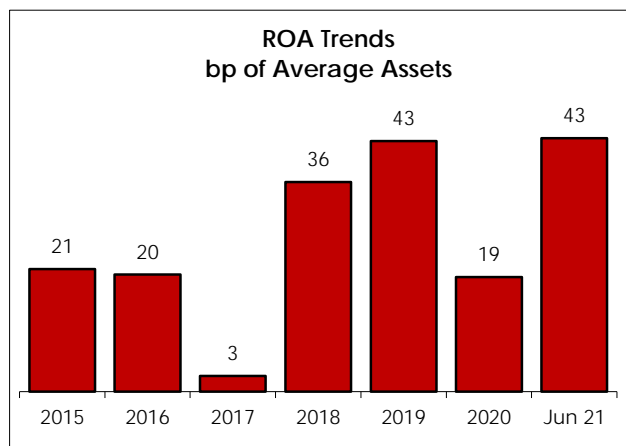
Credit Risk Trends



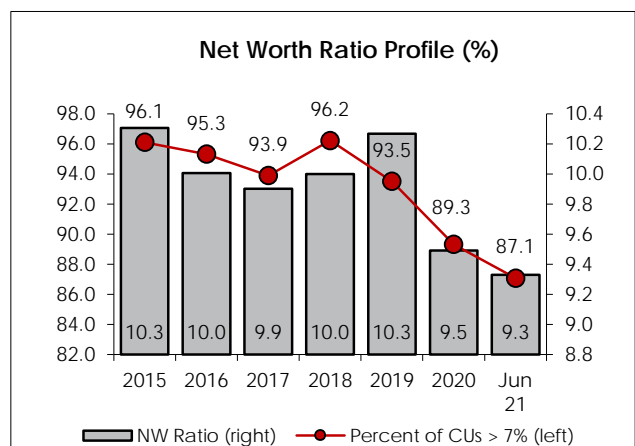
Interest Rate Risk Trends



Earnings Trends



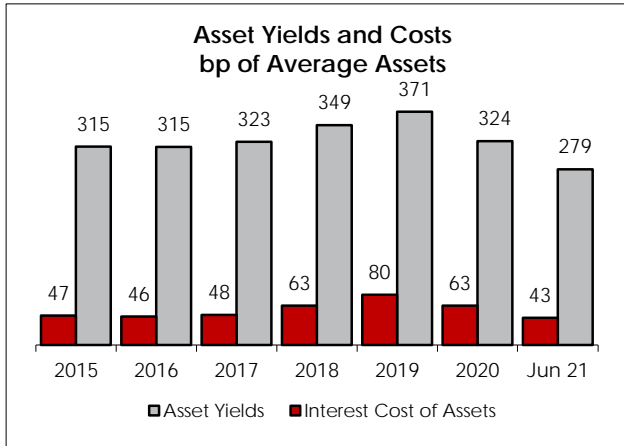
Solvency Trends



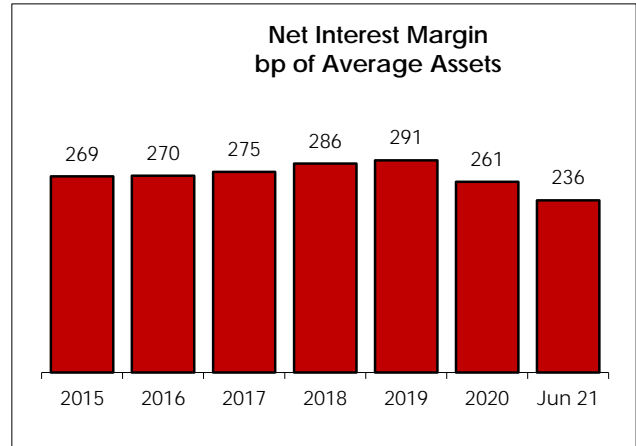
New Jersey Credit Union Profile

Mid-Year 2021

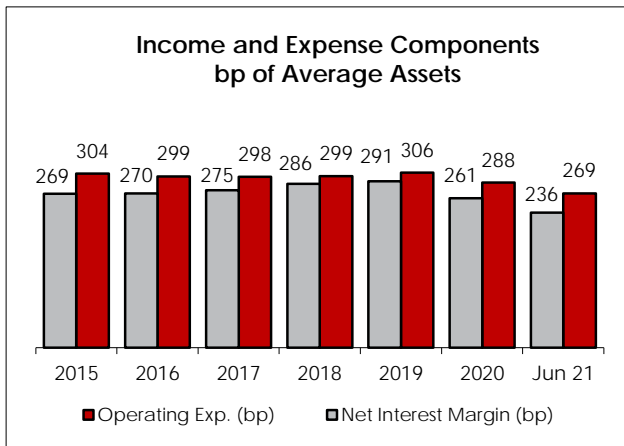
Asset Yields and Funding Costs



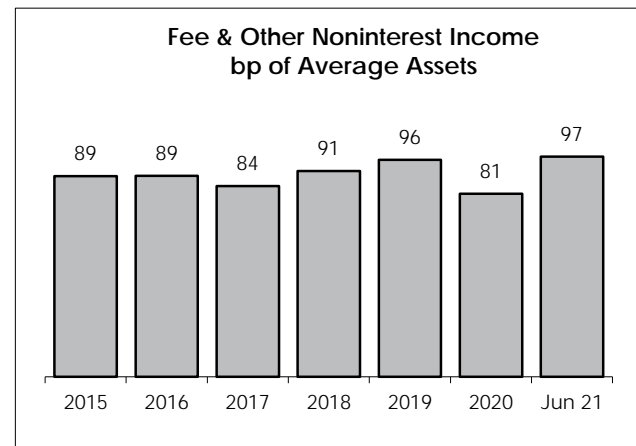
Interest Margins



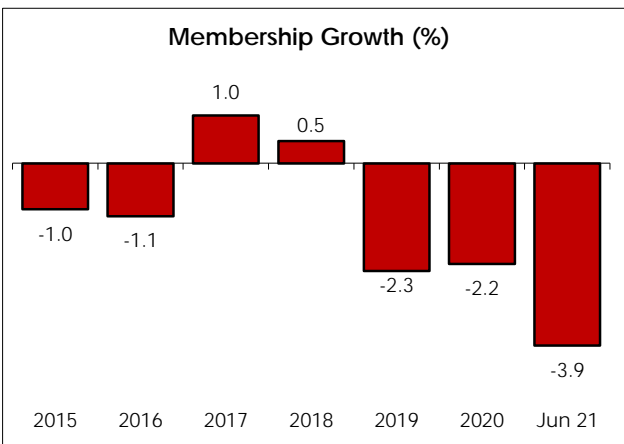
Interest Margins & Overhead



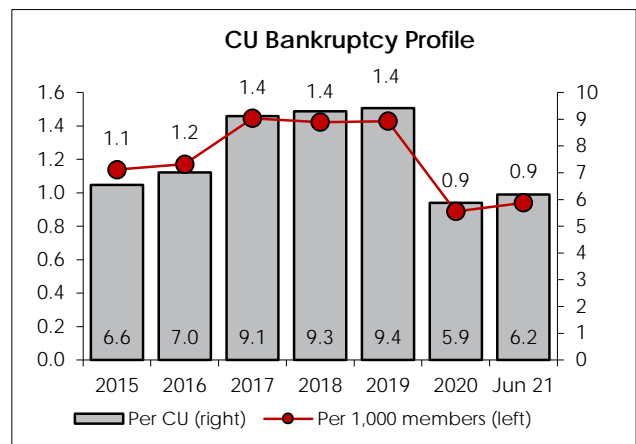
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	New Jersey Credit Union Asset Groups - 2021							
	NJ	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	147	76	28	13	18	8	2	2
Assets per CU (\$ mil)	104.7	7.8	33.9	78.1	157.4	366.5	550.5	2,983.9
Median assets (\$ mil)	18.5	8.1	32.2	81.3	141.9	371.0	550.5	2,983.9
Total assets (\$ mil)	15,394	594	950	1,016	2,834	2,932	1,101	5,968
Total loans (\$ mil)	7,767	188	321	377	1,287	1,643	751	3,199
Total surplus funds (\$ mil)	7,074	398	612	599	1,414	1,153	330	2,568
Total savings (\$ mil)	13,654	499	844	913	2,566	2,672	987	5,173
Total memberships (thousands)	967	76	77	106	215	235	44	215
Growth Rates								
Total assets	6.0	5.5	9.7	9.9	8.0	8.8	7.7	5.1
Total loans	-3.9	-4.9	-3.7	-2.6	-1.7	0.1	-7.4	-3.5
Total surplus funds	19.5	11.6	17.7	19.2	19.1	22.3	73.8	18.4
Total savings	8.4	6.5	10.6	10.7	9.0	9.9	9.2	9.8
Total memberships	-3.9	-0.7	-1.8	-3.8	-4.1	-2.0	-7.7	2.9
<i>% CUs with increasing assets</i>	87.8	77.6	96.4	100.0	100.0	100.0	100.0	100.0
Earnings - Basis Pts.								
Yield on total assets	279	298	259	243	268	292	318	279
Dividend/interest cost of assets	43	40	32	17	22	32	29	68
Net interest margin	236	258	227	226	246	260	290	211
Fee & other income	97	66	94	126	108	154	134	57
Operating expense	269	287	273	303	312	351	335	190
Loss Provisions	21	22	2	7	9	16	37	30
Net Income (ROA) with Stab Exp	43	15	47	42	32	46	52	48
Net Income (ROA) without Stab Exp	43	15	47	42	32	46	52	48
<i>% CUs with positive ROA</i>	78.9	69.7	82.1	92.3	94.4	87.5	100.0	100.0
Capital Adequacy								
Net worth/assets	9.3	15.0	10.7	9.7	9.2	7.5	9.6	9.4
<i>% CUs with NW > 7% of assets</i>	87.1	90.8	89.3	69.2	77.8	87.5	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	1.36	1.86	1.77	1.44	1.57	1.61	2.28	0.84
Net chargeoffs/average loans (%)	0.31	1.10	0.17	0.14	0.24	0.46	0.26	0.26
Total borrower-bankruptcies	910	28	48	58	260	164	156	196
Bankruptcies per CU	6.2	0.4	1.7	4.5	14.4	20.5	78.0	98.0
Bankruptcies per 1000 members	0.9	0.4	0.6	0.5	1.2	0.7	3.6	0.9
Asset/Liability Management								
Loans/savings	56.9	37.7	38.1	41.3	50.2	61.5	76.0	61.8
Loans/assets	50.5	31.7	33.8	37.1	45.4	56.0	68.2	53.6
Net Long-term assets/assets	43.5	18.1	32.7	35.3	36.6	39.6	41.6	54.5
Liquid assets/assets	19.0	36.7	28.3	24.4	25.2	21.7	21.1	10.2
Core deposits/shares & borrowings	71.9	86.6	77.6	79.8	73.9	70.4	51.5	71.8
Productivity								
Members/potential members (%)	4	6	4	12	2	3	15	21
Borrowers/members (%)	50	32	53	53	61	47	63	45
Members/FTE	438	489	511	603	412	408	268	459
Average shares/member (\$)	14,118	6,612	10,973	8,583	11,941	11,376	22,533	24,085
Average loan balance (\$)	15,996	7,773	7,928	6,732	9,847	14,843	27,282	33,381
Employees per million in assets	0.14	0.26	0.16	0.17	0.18	0.20	0.15	0.08
Structure								
Fed CUs w/ single-sponsor	34.7	55.3	17.9	15.4	5.6	0.0	0.0	50.0
Fed CUs w/ community charter	14.3	3.9	17.9	7.7	44.4	50.0	0.0	0.0
Other Fed CUs	46.3	38.2	50.0	69.2	50.0	50.0	100.0	50.0
CUs state chartered	4.8	2.6	14.3	7.7	0.0	0.0	0.0	0.0

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

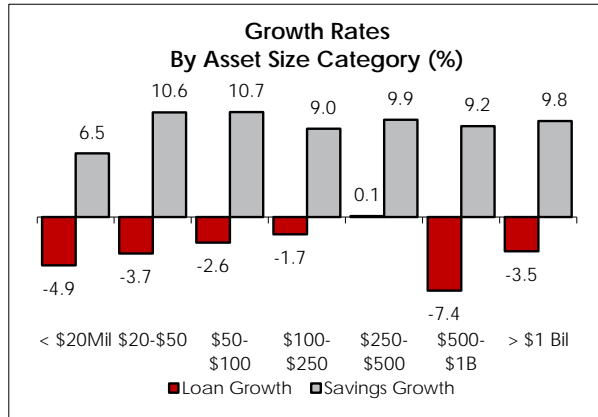
Source: NCUA and CUNA E&S.

New Jersey Credit Union Profile

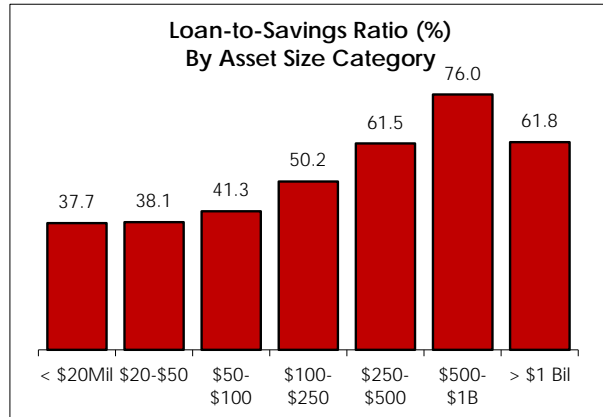
Mid-Year 2021

Results By Asset Size

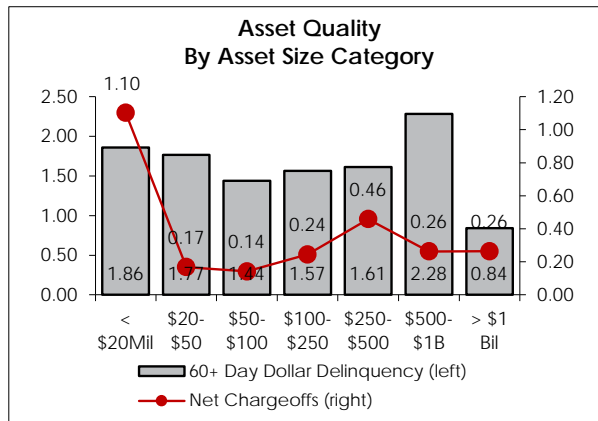
Loan and Savings growth



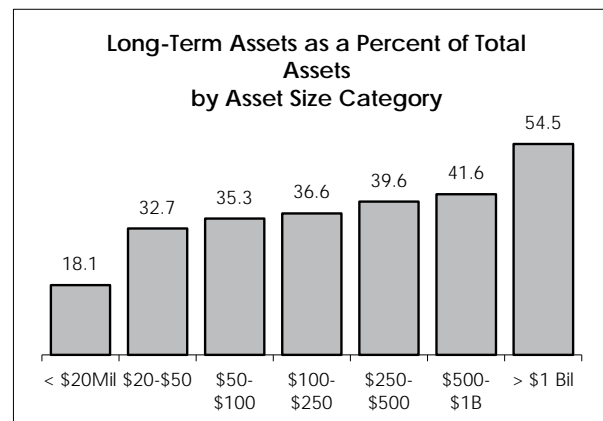
Liquidity Risk Exposure



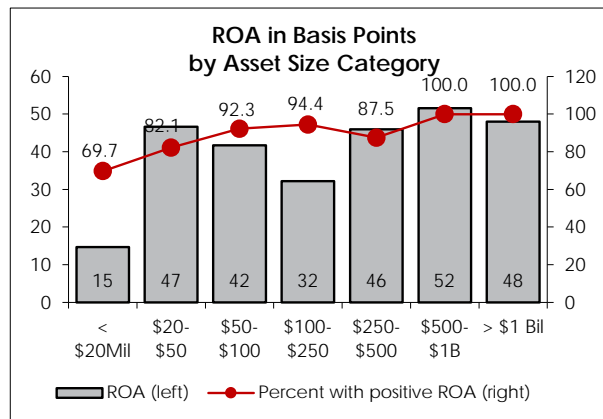
Credit Risk Exposure



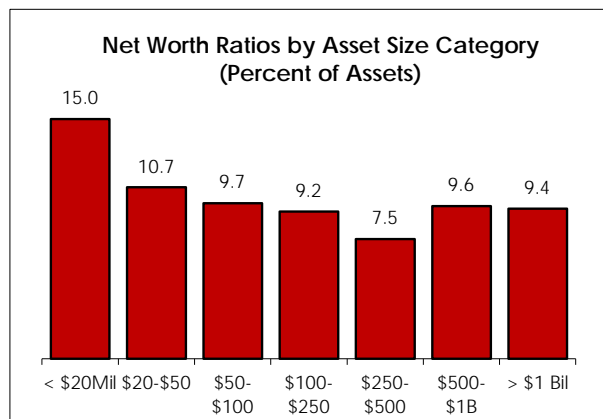
Interest Rate Risk Exposure



Earnings



Solvency



New Jersey Credit Union Profile

Mid-Year 2021

Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2021						
Demographic Information	Jun 21	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,131	1,691	931	710	723	385	292	399
Assets per CU (\$ mil)	389.7	7.8	33.1	72.6	160.2	351.7	708.6	3,623.3
Median assets (\$ mil)	47.6	6.8	32.5	71.2	152.8	343.3	690.7	2,016.4
Total assets (\$ mil)	1,999,398	13,165	30,851	51,550	115,811	135,415	206,909	1,445,696
Total loans (\$ mil)	1,216,212	5,611	13,590	25,168	62,782	79,529	128,719	900,813
Total surplus funds (\$ mil)	701,023	7,298	16,306	24,253	47,379	48,972	67,695	489,120
Total savings (\$ mil)	1,734,449	11,288	27,225	45,473	102,769	119,866	181,493	1,246,335
Total memberships (thousands)	128,580	1,759	2,876	4,392	8,885	9,915	14,258	86,496
Growth Rates								
Total assets	13.0	8.3	11.0	11.6	12.3	13.4	12.6	13.9
Total loans	4.7	-0.5	2.6	4.7	4.8	6.6	6.9	4.8
Total surplus funds	31.3	16.1	19.3	20.2	24.1	26.5	25.3	35.6
Total savings	15.0	9.5	12.1	12.9	13.5	14.8	14.3	16.1
Total memberships	4.0	-1.7	-0.8	-0.4	0.4	2.6	2.6	6.0
% CUs with increasing assets	93.3	83.5	97.0	97.9	98.8	99.2	97.9	99.0
Earnings - Basis Pts.								
Yield on total assets	303	293	278	285	290	295	304	306
Dividend/interest cost of assets	46	31	26	28	31	36	39	50
Net interest margin	257	261	251	257	259	259	265	256
Fee & other income	140	80	104	122	135	145	149	140
Operating expense	279	317	308	316	323	323	318	263
Loss Provisions	7	8	7	7	6	7	9	7
Net Income (ROA) with Stab Exp	111	16	40	56	66	74	87	126
Net Income (ROA) without Stab Exp	111	16	40	56	66	74	87	126
% CUs with positive ROA	80.9	63.8	76.7	87.9	92.5	98.2	99.3	99.7
Capital Adequacy								
Net worth/assets	10.2	13.8	11.2	11.0	10.3	10.0	10.0	10.1
% CUs with NW > 7% of assets	94.2	92.5	92.5	94.1	93.9	97.9	97.6	99.5
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.45	1.02	0.65	0.52	0.46	0.43	0.41	0.45
Net chargeoffs/average loans (%)	0.27	0.31	0.23	0.21	0.19	0.19	0.22	0.30
Total borrower-bankruptcies	118,870	1,272	2,382	4,896	8,948	8,760	13,476	79,136
Bankruptcies per CU	23.2	0.8	2.6	6.9	12.4	22.8	46.2	198.3
Bankruptcies per 1000 members	0.9	0.7	0.8	1.1	1.0	0.9	0.9	0.9
Asset/Liability Management								
Loans/savings	70.1	49.7	49.9	55.3	61.1	66.3	70.9	72.3
Loans/assets	60.8	42.6	44.0	48.8	54.2	58.7	62.2	62.3
Net Long-term assets/assets	37.8	11.9	21.0	26.8	31.4	36.0	38.6	39.3
Liquid assets/assets	18.5	36.8	31.9	27.1	22.6	19.1	16.9	17.6
Core deposits/shares & borrowings	56.0	83.2	75.8	72.1	67.0	63.6	61.7	52.4
Productivity								
Members/potential members (%)	3	6	3	2	2	2	3	3
Borrowers/members (%)	58	45	89	72	66	59	54	57
Members/FTE	399	424	413	387	346	344	355	422
Average shares/member (\$)	13,489	6,418	9,467	10,354	11,566	12,090	12,730	14,409
Average loan balance (\$)	16,219	7,033	5,300	7,985	10,691	13,674	16,730	18,350
Employees per million in assets	0.16	0.32	0.23	0.22	0.22	0.21	0.19	0.14
Structure								
Fed CUs w/ single-sponsor	11.2	24.7	9.0	4.1	2.9	1.8	1.7	2.3
Fed CUs w/ community charter	17.7	8.5	20.7	25.4	28.8	23.9	19.2	8.8
Other Fed CUs	32.4	37.2	34.2	31.4	27.0	24.2	27.7	30.3
CUs state chartered	38.8	29.6	36.1	39.2	41.4	50.1	51.4	58.6

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

New Jersey Credit Union Profile

Mid-Year 2021

Portfolio: State Trends

	U.S.		New Jersey Credit Unions					
Growth Rates	Jun 21	Jun 21	2020	2019	2018	2017	2016	2015
Credit cards	-1.8%	-5.7%	-12.0%	-3.3%	-2.7%	-0.9%	1.7%	0.0%
Other unsecured loans	-0.1%	-8.1%	11.7%	0.4%	2.9%	6.1%	1.8%	-2.5%
New automobile	-0.5%	-11.9%	-7.8%	0.1%	5.6%	-0.1%	6.3%	23.1%
Used automobile	6.5%	0.0%	2.8%	-1.8%	16.3%	10.2%	11.5%	5.9%
First mortgage	8.4%	0.0%	1.6%	3.1%	6.2%	6.8%	8.5%	6.3%
HEL & 2nd Mtg	-6.8%	-7.1%	-9.8%	-9.0%	1.0%	5.6%	2.1%	-3.2%
Commercial loans*	14.4%	5.4%	5.2%	2.0%	-1.3%	-11.9%	9.3%	9.0%
Share drafts	31.7%	9.3%	28.7%	-1.4%	1.6%	4.1%	7.0%	7.4%
Certificates	-10.3%	-13.3%	-6.1%	1.2%	-0.4%	2.6%	-2.7%	-5.4%
IRAs	1.7%	-1.1%	-0.6%	-6.1%	-3.8%	-2.6%	-1.1%	-1.1%
Money market shares	23.2%	10.4%	10.9%	-6.2%	-7.3%	-3.1%	0.6%	-2.4%
Regular shares	18.8%	17.5%	21.6%	-1.6%	0.1%	0.6%	4.9%	6.2%
Portfolio \$ Distribution								
Credit cards/total loans	5.0%	3.6%	3.7%	4.1%	4.2%	4.5%	4.7%	5.0%
Other unsecured loans/total loans	4.3%	7.5%	7.8%	6.9%	6.6%	6.8%	6.7%	7.1%
New automobile/total loans	11.7%	4.1%	4.4%	4.7%	4.6%	4.6%	4.8%	4.9%
Used automobile/total loans	20.6%	14.9%	14.8%	14.2%	14.0%	12.7%	12.0%	11.7%
First mortgage/total loans	44.6%	51.5%	50.0%	48.5%	45.6%	45.1%	44.1%	44.1%
HEL & 2nd Mtg/total loans	6.8%	13.4%	13.5%	14.7%	15.7%	16.3%	16.2%	17.2%
Commercial loans/total loans	8.5%	8.5%	7.9%	7.4%	7.1%	7.5%	8.9%	8.8%
Share drafts/total savings	20.0%	18.2%	18.3%	16.2%	16.1%	15.9%	15.4%	14.8%
Certificates/total savings	15.1%	10.1%	11.6%	14.1%	13.6%	13.7%	13.5%	14.2%
IRAs/total savings	4.9%	6.1%	6.5%	7.4%	7.7%	8.1%	8.3%	8.7%
Money market shares/total savings	21.8%	10.0%	10.0%	10.3%	10.7%	11.6%	12.1%	12.3%
Regular shares/total savings	36.6%	54.8%	52.2%	48.9%	48.6%	48.8%	48.7%	47.8%
Percent of CUs Offering								
Credit cards	63.4%	44.2%	45.3%	45.5%	45.3%	44.5%	42.1%	40.6%
Other unsecured loans	99.3%	99.3%	99.3%	98.7%	99.4%	99.4%	95.9%	95.6%
New automobile	96.0%	85.0%	86.7%	88.3%	88.1%	87.8%	88.3%	88.3%
Used automobile	97.1%	87.1%	88.0%	89.0%	88.7%	84.8%	86.5%	85.6%
First mortgage	70.9%	53.1%	52.0%	50.6%	50.3%	48.2%	50.3%	49.4%
HEL & 2nd Mtg	68.9%	59.2%	60.7%	59.1%	60.4%	59.8%	60.2%	57.8%
Commercial loans	36.4%	21.8%	24.0%	23.4%	25.2%	24.4%	24.0%	22.2%
Share drafts	81.8%	62.6%	63.3%	62.3%	62.3%	61.0%	60.2%	60.0%
Certificates	82.8%	63.3%	63.3%	64.3%	64.2%	64.0%	64.3%	63.3%
IRAs	70.1%	51.0%	51.3%	51.9%	52.2%	50.6%	53.2%	50.0%
Money market shares	54.0%	35.4%	36.0%	35.7%	35.2%	34.8%	35.1%	33.3%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.5%	13.8%	13.7%	13.9%	14.0%	14.6%	15.5%	14.6%
Other unsecured loans	11.3%	17.0%	17.3%	12.8%	13.3%	13.4%	13.2%	13.1%
New automobile	6.5%	1.7%	1.8%	1.9%	2.0%	2.1%	2.2%	2.1%
Used automobile	15.7%	9.1%	9.0%	8.8%	9.1%	8.9%	8.9%	8.7%
First mortgage	2.5%	2.1%	2.1%	2.1%	2.0%	2.1%	2.1%	1.9%
HEL & 2nd Mtg	1.8%	2.5%	2.5%	2.7%	2.8%	2.9%	2.9%	2.9%
Commercial loans	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
Share drafts	61.1%	49.2%	48.0%	46.6%	46.4%	46.6%	44.0%	45.1%
Certificates	7.1%	5.9%	6.2%	6.6%	6.9%	7.3%	7.7%	8.1%
IRAs	3.6%	3.4%	3.5%	3.6%	3.9%	4.4%	4.3%	4.4%
Money market shares	7.2%	3.2%	3.2%	3.2%	3.4%	3.8%	4.0%	4.2%

* Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

New Jersey Credit Union Profile

Mid-Year 2021

Portfolio Detail: State Results by Asset Size

	New Jersey Credit Union Asset Groups - 2021							
	NJ Jun 21	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	-5.7%	-11.8%	-4.7%	-9.7%	-11.8%	-10.0%	-3.2%	0.4%
Other unsecured loans	-8.1%	-3.2%	-6.0%	-0.4%	0.1%	3.6%	-10.9%	-18.7%
New automobile	-11.9%	-9.3%	-7.2%	2.9%	-12.4%	-8.4%	-26.8%	-8.7%
Used automobile	0.0%	0.9%	5.5%	4.1%	-11.4%	-3.2%	-22.8%	15.7%
First mortgage	0.0%	-5.8%	1.2%	-5.2%	7.0%	9.8%	-11.8%	-0.7%
HEL & 2nd Mtg	-7.1%	-13.7%	-10.0%	-7.1%	-7.6%	-7.0%	17.6%	-11.5%
Commercial loans*	5.4%	-61.0%	-29.6%	28.3%	8.3%	4.9%	5.1%	6.3%
Share drafts	9.3%	10.9%	15.5%	10.7%	10.7%	14.9%	4.3%	10.1%
Certificates	-13.3%	-0.7%	-5.6%	-6.4%	-14.8%	-14.3%	-3.0%	-16.9%
IRAs	-1.1%	-2.2%	-0.1%	0.8%	-2.5%	-4.6%	-19.4%	1.8%
Money market shares	10.4%	-7.1%	8.7%	12.4%	16.8%	5.9%	16.9%	10.7%
Regular shares	17.5%	8.5%	14.2%	14.1%	14.4%	18.5%	15.9%	25.3%
Portfolio \$ Distribution								
Credit cards/total loans	3.6%	1.6%	2.7%	5.9%	3.5%	3.0%	3.6%	3.8%
Other unsecured loans/total loans	7.5%	38.6%	16.5%	9.9%	12.7%	5.2%	6.6%	3.7%
New automobile/total loans	4.1%	13.2%	8.3%	8.0%	5.0%	4.2%	1.6%	3.0%
Used automobile/total loans	14.9%	20.1%	18.6%	15.6%	14.1%	21.1%	6.9%	13.3%
First mortgage/total loans	51.5%	13.9%	28.8%	33.4%	37.3%	42.3%	57.8%	67.2%
HEL & 2nd Mtg/total loans	13.4%	8.1%	20.9%	20.4%	18.7%	20.1%	19.4%	5.3%
Commercial loans/total loans	8.5%	0.2%	1.1%	2.9%	7.7%	7.0%	11.6%	10.8%
Share drafts/total savings	18.2%	5.4%	12.9%	16.4%	18.2%	23.0%	23.5%	17.1%
Certificates/total savings	10.1%	8.8%	10.5%	8.8%	10.8%	11.8%	14.6%	8.4%
IRAs/total savings	6.1%	1.3%	3.8%	4.0%	4.3%	4.0%	2.1%	10.1%
Money market shares/total savings	10.0%	1.1%	6.4%	7.0%	10.4%	12.6%	31.7%	6.1%
Regular shares/total savings	54.8%	81.2%	64.6%	63.4%	55.6%	48.0%	28.1%	57.2%
Percent of CUs Offering								
Credit cards	44.2%	13.2%	57.1%	92.3%	83.3%	100.0%	100.0%	100.0%
Other unsecured loans	99.3%	98.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	85.0%	71.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	87.1%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	53.1%	23.7%	64.3%	92.3%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	59.2%	26.3%	85.7%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	21.8%	2.6%	14.3%	30.8%	61.1%	100.0%	100.0%	50.0%
Share drafts	62.6%	32.9%	85.7%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	63.3%	36.8%	85.7%	100.0%	94.4%	100.0%	100.0%	50.0%
IRAs	51.0%	23.7%	60.7%	84.6%	94.4%	100.0%	100.0%	100.0%
Money market shares	35.4%	7.9%	39.3%	69.2%	83.3%	100.0%	100.0%	50.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	13.8%	11.0%	11.3%	11.7%	13.4%	11.5%	23.1%	16.5%
Other unsecured loans	17.0%	21.2%	29.0%	28.4%	25.2%	9.5%	15.2%	6.1%
New automobile	1.7%	2.4%	1.9%	1.4%	1.7%	1.7%	1.5%	1.9%
Used automobile	9.1%	5.0%	7.1%	4.3%	7.4%	11.6%	10.4%	12.0%
First mortgage	2.1%	0.7%	1.2%	0.8%	1.4%	1.9%	4.2%	3.7%
HEL & 2nd Mtg	2.5%	0.8%	2.1%	1.7%	2.5%	3.4%	5.5%	1.9%
Commercial loans	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%	0.9%	0.3%
Share drafts	49.2%	30.9%	44.2%	36.2%	45.8%	49.7%	59.0%	61.4%
Certificates	5.9%	6.2%	5.7%	2.9%	5.3%	4.8%	11.8%	8.2%
IRAs	3.4%	2.1%	3.2%	2.2%	2.9%	3.2%	4.7%	4.6%
Money market shares	3.2%	2.2%	3.2%	1.8%	3.0%	2.8%	11.5%	2.7%

* Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

New Jersey Credit Union Profile

Mid-Year 2021

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2021						
Growth Rates	Jun 21	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	-1.8%	-6.0%	-6.4%	-6.7%	-6.0%	-4.8%	-5.0%	-0.7%
Other unsecured loans	-0.1%	-7.2%	-2.8%	-2.1%	-0.8%	-0.8%	-3.0%	1.4%
New automobile	-0.5%	-2.0%	0.3%	0.9%	-0.6%	1.2%	-0.1%	0.0%
Used automobile	6.5%	1.5%	2.6%	5.1%	4.5%	5.7%	6.0%	7.8%
First mortgage	8.4%	6.7%	10.6%	12.2%	10.8%	14.1%	13.2%	7.6%
HEL & 2nd Mtg	-6.8%	-12.3%	-8.0%	-6.4%	-3.2%	-2.1%	-2.7%	-7.5%
Commercial loans*	14.4%	-6.5%	-0.7%	6.5%	14.8%	15.0%	17.2%	14.6%
Share drafts	31.7%	12.2%	13.7%	15.4%	15.3%	17.4%	19.7%	39.7%
Certificates	-10.3%	-1.7%	-3.3%	-6.6%	-6.9%	-7.8%	-9.8%	-10.5%
IRAs	1.7%	-2.1%	1.0%	0.7%	1.6%	2.5%	1.7%	2.4%
Money market shares	23.2%	11.5%	15.6%	19.8%	19.6%	22.2%	22.5%	24.1%
Regular shares	18.8%	11.7%	15.8%	17.6%	20.0%	22.7%	21.4%	19.0%
Portfolio \$ Distribution								
Credit cards/total loans	5.0%	2.0%	3.1%	3.1%	3.0%	3.1%	3.1%	5.6%
Other unsecured loans/total loans	4.3%	13.8%	8.4%	6.3%	5.1%	4.3%	4.4%	4.1%
New automobile/total loans	11.7%	23.2%	16.1%	13.2%	11.9%	11.7%	11.5%	11.6%
Used automobile/total loans	20.6%	37.3%	31.7%	29.2%	27.0%	25.3%	23.7%	18.8%
First mortgage/total loans	44.6%	9.6%	24.7%	32.2%	36.2%	40.1%	42.8%	46.7%
HEL & 2nd Mtg/total loans	6.8%	3.8%	7.6%	7.9%	7.8%	8.4%	7.6%	6.5%
Commercial loans/total loans	8.5%	0.6%	1.6%	4.1%	5.9%	7.6%	10.4%	8.8%
Share drafts/total savings	20.0%	10.0%	17.0%	19.2%	20.7%	21.5%	22.7%	19.6%
Certificates/total savings	15.1%	10.0%	10.5%	11.2%	12.4%	13.7%	14.2%	15.8%
IRAs/total savings	4.9%	2.1%	4.0%	4.5%	4.8%	4.6%	4.5%	5.1%
Money market shares/total savings	21.8%	2.8%	7.8%	10.5%	14.1%	16.3%	17.7%	24.5%
Regular shares/total savings	36.6%	73.2%	58.7%	53.1%	46.4%	42.3%	39.5%	33.4%
Percent of CUs Offering								
Credit cards	63.4%	21.9%	70.8%	84.5%	87.4%	89.9%	92.5%	94.2%
Other unsecured loans	99.3%	98.0%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.0%	88.3%	99.5%	99.6%	100.0%	100.0%	99.7%	100.0%
Used automobile	97.1%	91.5%	99.6%	99.9%	100.0%	100.0%	100.0%	99.7%
First mortgage	70.9%	25.7%	80.6%	93.7%	98.6%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	68.9%	24.1%	76.8%	90.8%	96.3%	98.7%	99.7%	100.0%
Commercial loans	36.4%	4.7%	17.5%	38.7%	61.8%	76.6%	85.3%	90.2%
Share drafts	81.8%	47.7%	96.2%	99.2%	99.3%	100.0%	100.0%	99.5%
Certificates	82.8%	54.7%	92.8%	95.8%	98.5%	99.2%	99.3%	99.0%
IRAs	70.1%	28.4%	77.9%	88.9%	96.1%	98.7%	99.0%	99.5%
Money market shares	54.0%	10.8%	50.2%	69.7%	85.6%	91.9%	92.5%	96.5%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.5%	13.4%	13.2%	13.5%	14.6%	15.3%	15.5%	20.0%
Other unsecured loans	11.3%	19.6%	18.4%	19.1%	14.0%	11.1%	10.3%	10.3%
New automobile	6.5%	5.3%	19.4%	10.4%	8.5%	6.7%	5.5%	5.8%
Used automobile	15.7%	12.9%	35.4%	23.5%	21.4%	18.7%	15.9%	13.8%
First mortgage	2.5%	1.2%	1.7%	2.4%	2.8%	2.7%	2.6%	2.4%
HEL & 2nd Mtg	1.8%	1.2%	1.4%	1.5%	1.8%	1.9%	1.8%	1.8%
Commercial loans	0.2%	0.7%	0.5%	0.5%	0.4%	0.4%	0.3%	0.2%
Share drafts	61.1%	32.4%	44.5%	49.1%	55.0%	57.0%	59.1%	64.1%
Certificates	7.1%	4.7%	4.8%	5.1%	5.9%	5.9%	6.2%	7.7%
IRAs	3.6%	2.1%	2.5%	2.8%	3.2%	3.2%	3.2%	3.9%
Money market shares	7.2%	3.9%	3.6%	3.3%	4.4%	4.9%	5.6%	8.1%

* Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

New Jersey Credit Union Profile

Mid-Year 2021

New Jersey CU Profile - Quarterly Trends

	U.S.	New Jersey Credit Unions				
Demographic Information	Jun 21	Jun 21	Mar 21	Dec 20	Sep 20	Jun 20
Number CUs	5,133	147	150	150	151	151
Growth Rates (Quarterly % Change)						
Total loans	2.5	0.5	-1.9	-1.0	-0.5	1.6
Credit cards	2.1	1.1	-6.0	1.0	-1.2	-6.3
Other unsecured loans	-0.6	-3.9	-0.5	-1.7	-0.3	17.4
New automobile	0.8	-2.8	-3.8	-2.1	-1.4	-2.7
Used automobile	3.1	0.8	-1.4	0.0	1.4	0.4
First mortgage	2.9	1.9	-0.8	-0.6	-0.1	3.3
HEL & 2nd Mtg	0.3	1.9	-3.1	-2.5	-2.0	-3.7
Commercial loans*	4.2	3.9	1.7	0.5	-0.1	0.9
Total savings	1.4	0.4	5.4	2.9	0.6	6.6
Share drafts	4.9	-3.3	9.1	8.4	-3.0	15.2
Certificates	-3.0	-4.2	-4.2	-2.9	-2.3	-2.5
IRAs	0.1	0.3	-0.7	-0.1	0.1	0.1
Money market shares	3.7	1.5	4.0	3.0	2.8	3.1
Regular shares	0.2	2.5	8.3	3.9	3.0	9.1
Total memberships	1.3	-0.2	-0.3	-1.1	-0.2	-0.2
Earnings (Basis Points)						
Yield on total assets	296	274	281	301	314	325
Dividend/interest cost of assets	43	41	45	52	58	62
Fee & other income	141	103	90	81	78	71
Operating expense	277	265	276	283	278	281
Loss Provisions	-1	20	22	36	39	30
Net Income (ROA)	116	51	28	11	17	22
% CUs with positive ROA	81	78	69	76	75	77
Capital Adequacy (%)						
Net worth/assets	10.2	9.3	9.2	9.5	9.7	9.7
% CUs with NW > 7% of assets	94.2	87.1	86.7	89.3	89.4	90.1
Asset Quality (%)						
Loan delinquency rate - Total loans	0.46	1.36	1.36	1.62	1.55	1.56
Total Consumer	0.45	2.59	2.41	2.74	2.49	2.53
Credit Cards	0.77	1.14	1.14	1.36	1.39	1.74
All Other Consumer	0.41	2.75	2.55	2.90	2.61	2.62
Total Mortgages	0.46	0.69	0.77	0.98	1.01	1.00
First Mortgages	0.45	0.51	0.61	0.82	0.84	0.80
All Other Mortgages	0.55	1.37	1.38	1.58	1.65	1.69
Total Commercial Loans	0.70	6.89	6.38	6.58	5.99	5.68
Commercial Ag Loans	1.19	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.68	7.01	6.48	6.67	6.07	5.75
Net chargeoffs/average loans	0.24	0.30	0.35	0.47	0.50	0.49
Total Consumer	0.50	0.88	0.91	1.19	1.33	1.34
Credit Cards	1.97	1.29	1.78	1.85	2.38	2.88
All Other Consumer	0.33	0.83	0.81	1.12	1.21	1.16
Total Mortgages	-0.01	-0.01	0.03	0.06	0.03	0.00
First Mortgages	0.00	0.00	0.02	0.00	0.00	0.01
All Other Mortgages	-0.04	-0.05	0.09	0.28	0.11	-0.05
Total Commercial Loans	0.13	0.45	0.58	2.74	1.46	1.18
Commercial Ag Loans	0.03	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.13	0.46	0.59	2.78	1.48	1.19
Asset/Liability Management						
Loans/savings	69.5	56.9	56.8	61.0	63.4	64.1

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.
 * Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.