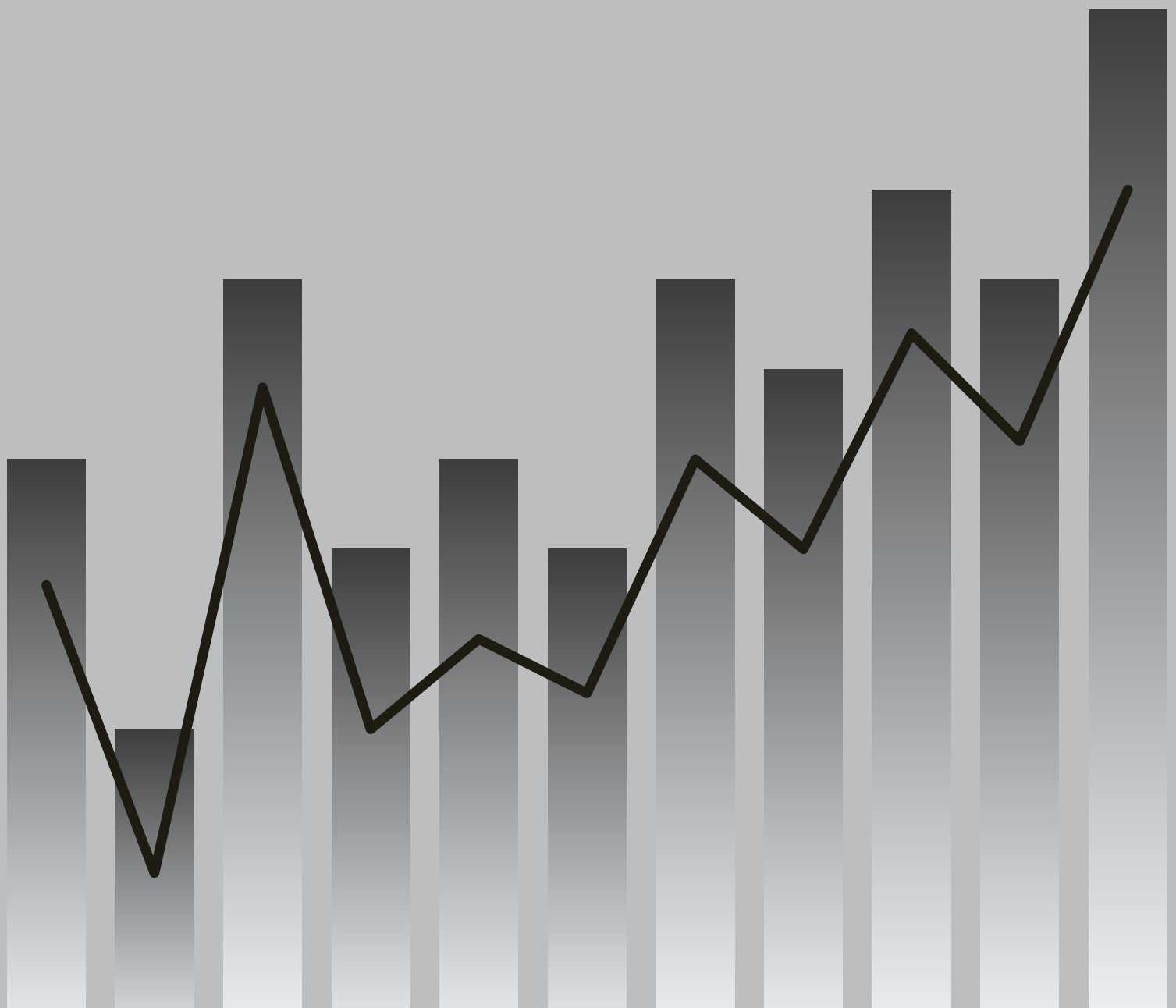


Pennsylvania Credit Union Profile

Mid-Year 2021

CUNA Economics & Statistics



Pennsylvania Credit Union Profile

Mid-Year 2021

Overview by Year

	U.S. CUs	Pennsylvania CUs
Demographic Information		
	Jun 21	Jun 21
Number of CUs	5,131	344
Assets per CU (\$ mil)	389.7	192.1
Median assets (\$ mil)	47.6	25.9
Total assets (\$ mil)	1,999,398	66,068
Total loans (\$ mil)	1,216,212	40,523
Total surplus funds (\$ mil)	701,023	23,180
Total savings (\$ mil)	1,734,449	57,837
Total memberships (thousands)	128,580	4,494
Growth Rates		
Total assets	13.0	11.5
Total loans	4.7	10.5
Total surplus funds	31.3	13.7
Total savings	15.0	12.7
Total memberships	4.0	3.2
% CUs with increasing assets	93.3	92.7
Earnings - Basis Pts.		
Yield on total assets	303	288
Dividend/interest cost of assets	46	47
Net interest margin	257	241
Fee & other income *	140	121
Operating expense	279	257
Loss Provisions	7	10
Net Income (ROA) with Stab Exp	111	95
Net Income (ROA) without Stab Exp	111	95
% CUs with positive ROA	80.9	71.5
Capital Adequacy		
Net worth/assets	10.2	10.5
% CUs with NW > 7% of assets	94.2	94.8
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.45	0.34
Net chargeoffs/average loans (%)	0.27	0.19
Total borrower-bankruptcies	118,870	2,820
Bankruptcies per CU	23.2	8.2
Bankruptcies per 1000 members	0.9	0.6
Asset/Liability Management		
Loans/savings	70.1	70.1
Loans/assets	60.8	61.3
Net Long-term assets/assets	37.8	38.0
Liquid assets/assets	18.5	19.9
Core deposits/shares & borrowings	56.0	55.8
Productivity		
Members/potential members (%)	3	6
Borrowers/members (%)	58	60
Members/FTE	399	429
Average shares/member (\$)	13,489	12,871
Average loan balance (\$)	16,219	14,934
Employees per million in assets	0.16	0.16
Structure		
Fed CUs w/ single-sponsor	11.2	16.0
Fed CUs w/ community charter	17.7	23.5
Other Fed CUs	32.4	46.5
CUs state chartered	38.8	14.0

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.

Pennsylvania Credit Union Profile

Mid-Year 2021

Overview: State Trends

	U.S.	Pennsylvania Credit Unions						
Demographic Information	Jun 21	Jun 21	2020	2019	2018	2017	2016	2015
Number of CUs	5,131	344	349	360	368	386	403	440
Assets per CU (\$ mil)	389.7	192.1	177.8	146.8	132.2	119.5	109.2	94.3
Median assets (\$ mil)	47.6	25.9	24.2	18.5	17.9	16.9	15.9	14.4
Total assets (\$ mil)	1,999,398	66,068	62,047	52,860	48,633	46,126	44,015	41,510
Total loans (\$ mil)	1,216,212	40,523	38,534	35,458	32,756	30,001	27,382	25,232
Total surplus funds (\$ mil)	701,023	23,180	21,155	15,354	13,993	14,325	14,996	14,809
Total savings (\$ mil)	1,734,449	57,837	53,900	45,228	41,521	39,534	37,942	35,831
Total memberships (thousands)	128,580	4,494	4,418	4,322	4,199	4,055	3,951	3,897
Growth Rates								
Total assets	13.0	11.5	17.4	8.7	5.4	4.8	6.0	4.7
Total loans	4.7	10.5	8.7	8.2	9.2	9.6	8.5	7.7
Total surplus funds	31.3	13.7	37.8	9.7	-2.3	-4.5	1.3	-0.1
Total savings	15.0	12.7	19.2	8.9	5.0	4.2	5.9	4.8
Total memberships	4.0	3.2	2.2	2.9	3.6	2.6	1.4	1.5
% CUs with increasing assets	93.3	92.7	94.8	60.3	59.5	59.6	67.2	62.5
Earnings - Basis Pts.								
Yield on total assets	303	288	332	386	364	337	327	326
Dividend/interest cost of assets	46	47	69	85	65	50	46	45
Net interest margin	257	241	263	301	299	287	281	281
Fee & other income	140	121	117	126	124	119	117	112
Operating expense	279	257	279	306	306	298	300	301
Loss Provisions	7	10	28	29	32	34	31	30
Net Income (ROA) with Stab Exp	111	95	73	93	84	75	68	61
Net Income (ROA) without Stab Exp	111	95	73	93	84	75	68	61
% CUs with positive ROA	80.9	71.5	79.9	89.2	83.4	77.7	73.2	70.2
Capital Adequacy								
Net worth/assets	10.2	10.5	10.7	11.8	11.9	11.6	11.5	11.5
% CUs with NW > 7% of assets	94.2	94.8	98.0	99.7	98.9	98.2	97.8	97.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.45	0.34	0.48	0.59	0.64	0.75	0.83	0.88
Net chargeoffs/average loans (%)	0.27	0.19	0.32	0.43	0.48	0.48	0.49	0.51
Total borrower-bankruptcies	118,870	2,820	3,301	4,467	4,321	4,154	4,039	4,098
Bankruptcies per CU	23.2	8.2	9.5	12.4	11.7	10.8	10.0	9.3
Bankruptcies per 1000 members	0.9	0.6	0.7	1.0	1.0	1.0	1.0	1.1
Asset/Liability Management								
Loans/savings	70.1	70.1	71.5	78.4	78.9	75.9	72.2	70.4
Loans/assets	60.8	61.3	62.1	67.1	67.4	65.0	62.2	60.8
Net Long-term assets/assets	37.8	38.0	33.6	31.9	31.6	31.9	32.7	32.4
Liquid assets/assets	18.5	19.9	21.2	17.0	15.4	17.0	17.9	18.2
Core deposits/shares & borrowings	56.0	55.8	53.6	47.8	49.3	49.4	49.0	48.3
Productivity								
Members/potential members (%)	3	6	6	6	6	5	6	6
Borrowers/members (%)	58	60	60	58	57	56	56	54
Members/FTE	399	429	425	408	407	408	410	418
Average shares/member (\$)	13,489	12,871	12,199	10,464	9,887	9,749	9,602	9,194
Average loan balance (\$)	16,219	14,934	14,431	14,086	13,766	13,312	12,302	11,889
Employees per million in assets	0.16	0.16	0.17	0.20	0.21	0.22	0.22	0.22
Structure								
Fed CUs w/ single-sponsor	11.2	16.0	16.3	16.9	16.6	17.6	18.6	18.4
Fed CUs w/ community charter	17.7	23.5	22.9	22.5	19.8	19.4	18.9	18.2
Other Fed CUs	32.4	46.5	46.4	46.7	49.5	49.2	49.1	50.9
CUs state chartered	38.8	14.0	14.3	13.9	14.1	13.7	13.4	12.5

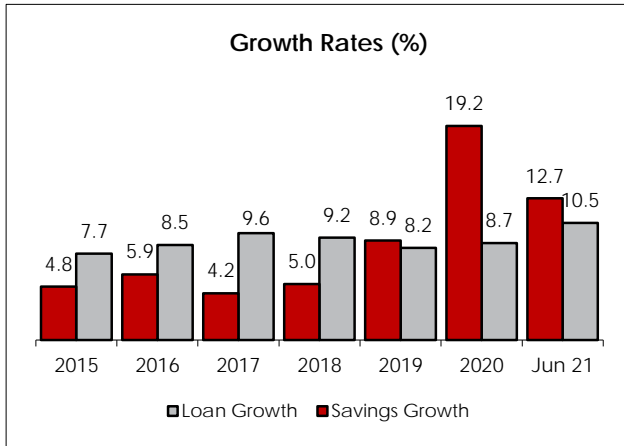
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

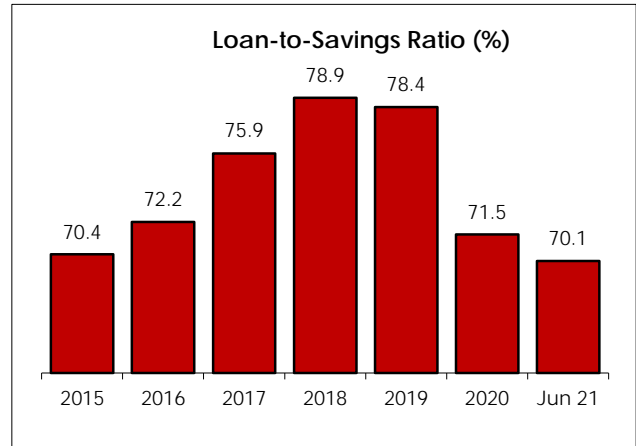
Pennsylvania Credit Union Profile

Mid-Year 2021

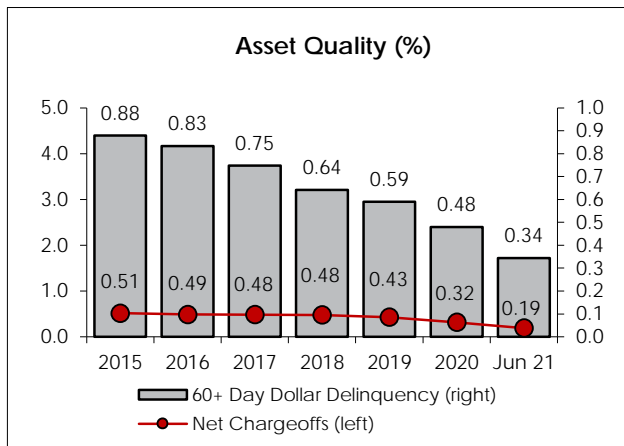
Loan and Savings Growth Trends



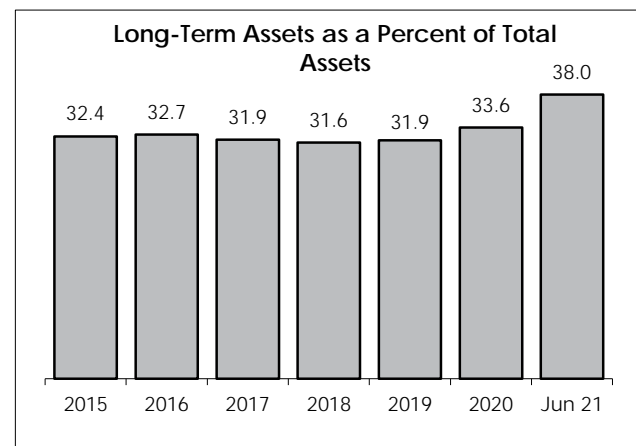
Liquidity Trends



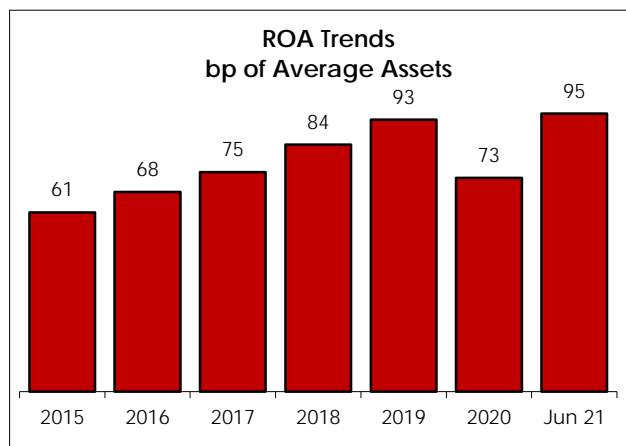
Credit Risk Trends



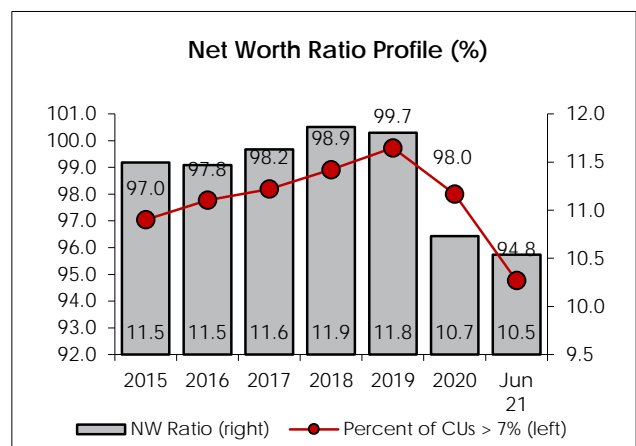
Interest Rate Risk Trends



Earnings Trends



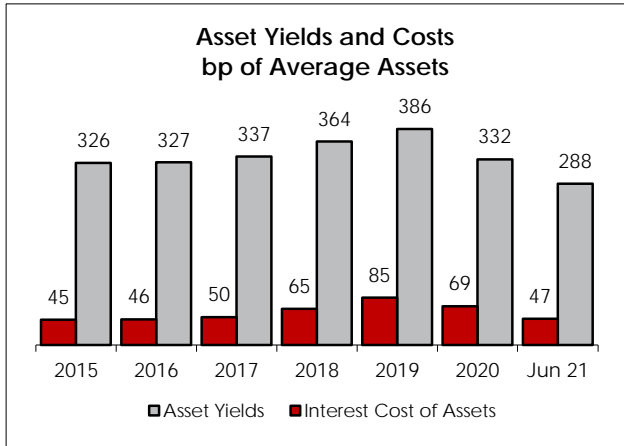
Solvency Trends



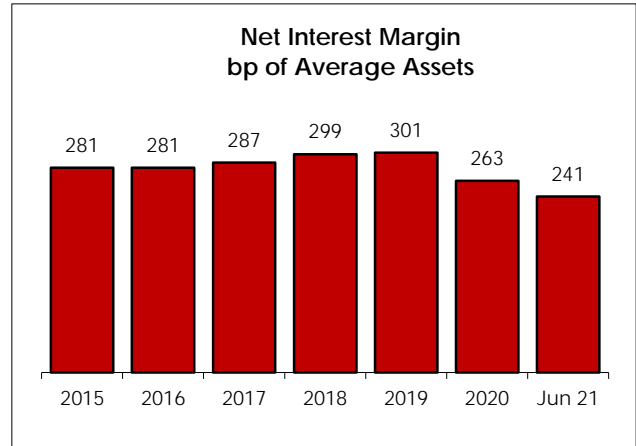
Pennsylvania Credit Union Profile

Mid-Year 2021

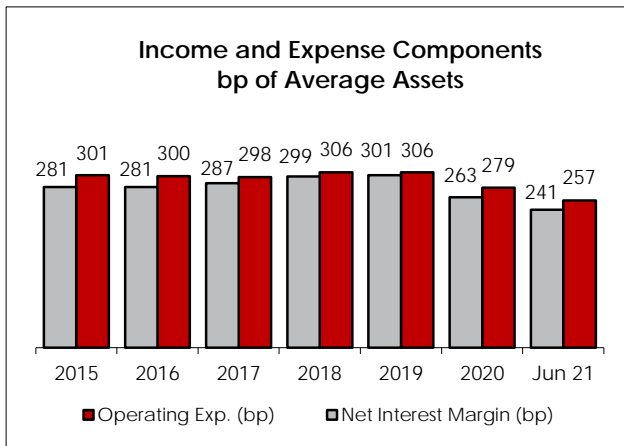
Asset Yields and Funding Costs



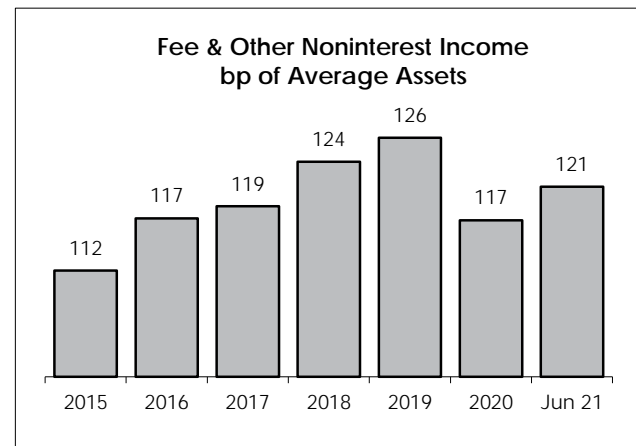
Interest Margins



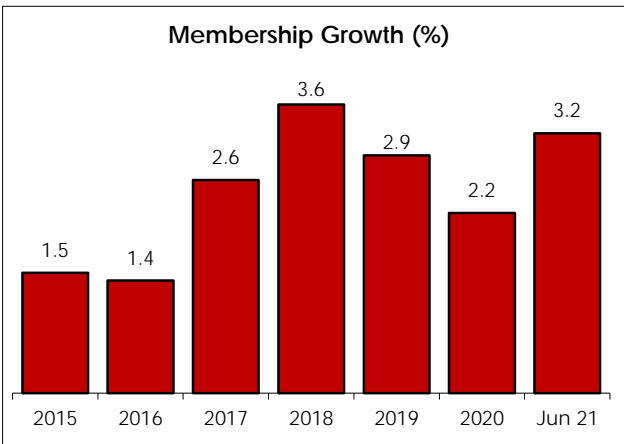
Interest Margins & Overhead



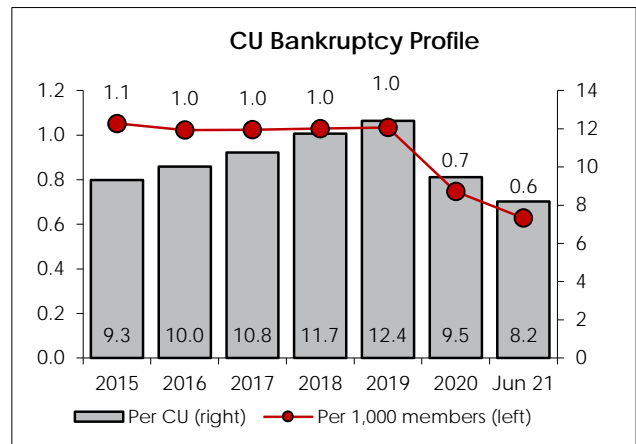
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Pennsylvania Credit Union Profile

Mid-Year 2021

Overview: State Results by Asset Size

	PA	Pennsylvania Credit Union Asset Groups - 2021						
	Jun 21	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	344	155	60	50	43	14	11	11
Assets per CU (\$ mil)	192.1	7.8	32.1	72.6	153.5	323.9	793.9	3,585.0
Median assets (\$ mil)	25.9	7.5	31.2	68.7	147.7	297.2	797.3	2,729.9
Total assets (\$ mil)	66,068	1,211	1,924	3,632	6,600	4,534	8,732	39,435
Total loans (\$ mil)	40,523	421	590	1,476	3,264	2,567	5,320	26,884
Total surplus funds (\$ mil)	23,180	770	1,284	2,029	3,022	1,744	2,906	11,425
Total savings (\$ mil)	57,837	1,043	1,716	3,200	5,887	4,015	7,874	34,101
Total memberships (thousands)	4,494	154	174	304	542	313	595	2,412
Growth Rates								
Total assets	11.5	8.2	10.2	10.9	12.9	17.0	9.6	11.9
Total loans	10.5	-2.1	-3.1	6.4	7.4	11.2	6.6	12.8
Total surplus funds	13.7	14.8	17.6	14.9	19.6	27.6	15.9	10.1
Total savings	12.7	9.5	11.2	12.2	14.0	18.0	10.3	13.2
Total memberships	3.2	-3.2	-1.5	-1.1	0.1	4.5	2.6	6.0
% CUs with increasing assets	92.7	85.2	98.3	100.0	100.0	100.0	90.9	100.0
Earnings - Basis Pts.								
Yield on total assets	288	241	230	243	270	280	300	298
Dividend/interest cost of assets	47	20	23	23	25	37	38	58
Net interest margin	241	221	207	221	245	242	262	240
Fee & other income	121	48	60	78	101	102	127	134
Operating expense	257	255	238	261	290	276	300	241
Loss Provisions	10	3	4	3	3	8	11	13
Net Income (ROA) with Stab Exp	95	11	25	34	53	61	78	121
Net Income (ROA) without Stab Exp	95	11	25	34	53	61	78	121
% CUs with positive ROA	71.5	58.1	68.3	80.0	90.7	100.0	100.0	100.0
Capital Adequacy								
Net worth/assets	10.5	13.6	10.8	11.7	10.0	10.5	9.2	10.7
% CUs with NW > 7% of assets	94.8	95.5	95.0	94.0	88.4	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.34	1.09	1.21	0.67	0.47	0.29	0.41	0.27
Net chargeoffs/average loans (%)	0.19	0.21	0.22	0.17	0.13	0.12	0.16	0.21
Total borrower-bankruptcies	2,820	80	114	210	276	126	428	1,586
Bankruptcies per CU	8.2	0.5	1.9	4.2	6.4	9.0	38.9	144.2
Bankruptcies per 1000 members	0.6	0.5	0.7	0.7	0.5	0.4	0.7	0.7
Asset/Liability Management								
Loans/savings	70.1	40.4	34.4	46.1	55.4	63.9	67.6	78.8
Loans/assets	61.3	34.8	30.7	40.6	49.5	56.6	60.9	68.2
Net Long-term assets/assets	38.0	15.5	22.1	26.9	34.4	38.1	42.0	40.2
Liquid assets/assets	19.9	40.0	38.1	32.6	23.8	20.4	13.3	18.0
Core deposits/shares & borrowings	55.8	87.9	83.4	78.6	70.6	61.4	57.8	47.7
Productivity								
Members/potential members (%)	6	7	4	3	3	5	7	10
Borrowers/members (%)	60	45	41	66	55	58	57	64
Members/FTE	429	410	485	433	390	401	371	459
Average shares/member (\$)	12,871	6,784	9,873	10,511	10,871	12,823	13,238	14,137
Average loan balance (\$)	14,934	6,147	8,287	7,296	10,941	14,185	15,813	17,281
Employees per million in assets	0.16	0.31	0.19	0.19	0.21	0.17	0.18	0.13
Structure								
Fed CUs w/ single-sponsor	16.0	32.3	5.0	2.0	0.0	0.0	9.1	0.0
Fed CUs w/ community charter	23.5	9.0	20.0	32.0	58.1	57.1	36.4	18.2
Other Fed CUs	46.5	50.3	55.0	52.0	23.3	28.6	36.4	45.5
CUs state chartered	14.0	8.4	20.0	14.0	18.6	14.3	18.2	36.4

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.

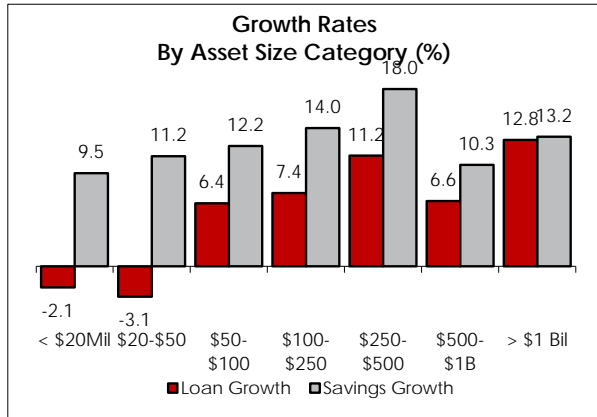
Source: NCUA and CUNA E&S.

Pennsylvania Credit Union Profile

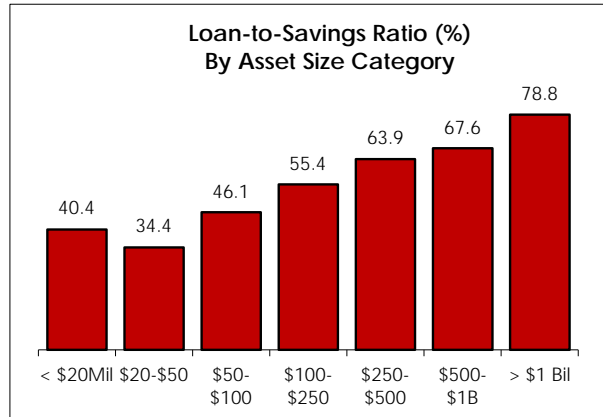
Mid-Year 2021

Results By Asset Size

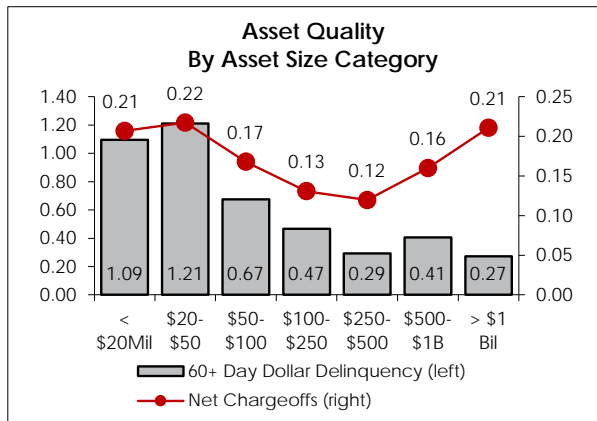
Loan and Savings growth



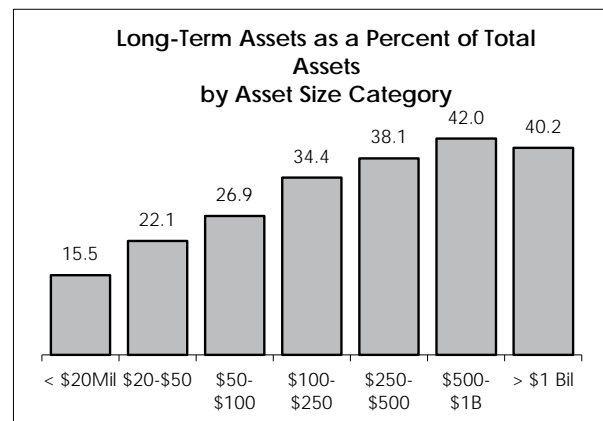
Liquidity Risk Exposure



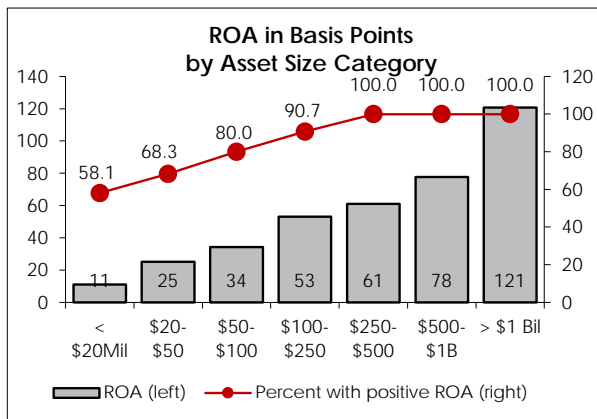
Credit Risk Exposure



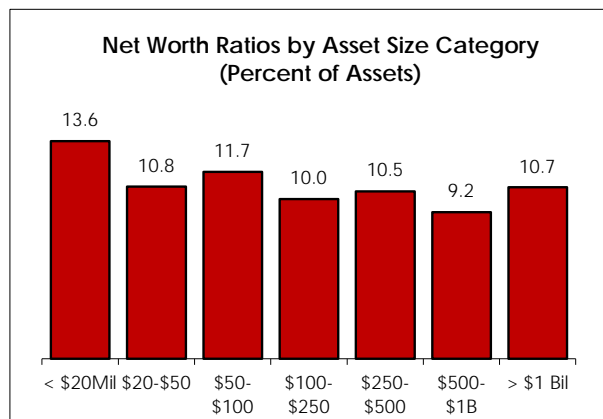
Interest Rate Risk Exposure



Earnings



Solvency



Pennsylvania 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.

Pennsylvania Credit Union Profile

Mid-Year 2021

Portfolio: State Trends

	U.S.		Pennsylvania Credit Unions					
Growth Rates	Jun 21	Jun 21	2020	2019	2018	2017	2016	2015
Credit cards	-1.8%	-3.7%	-8.1%	4.9%	5.4%	4.9%	4.8%	3.4%
Other unsecured loans	-0.1%	5.5%	10.3%	10.4%	2.7%	6.4%	3.1%	4.0%
New automobile	-0.5%	3.3%	-1.1%	3.2%	17.8%	20.7%	17.2%	18.4%
Used automobile	6.5%	13.3%	9.8%	9.3%	13.4%	14.2%	12.0%	10.3%
First mortgage	8.4%	18.4%	19.5%	12.2%	8.1%	9.3%	11.5%	14.3%
HEL & 2nd Mtg	-6.8%	-0.3%	-2.8%	3.4%	4.7%	1.0%	-1.9%	-6.2%
Commercial loans*	14.4%	31.6%	28.1%	31.6%	16.2%	-24.5%	14.6%	12.7%
Share drafts	31.7%	13.5%	42.6%	3.1%	9.9%	8.8%	8.2%	16.6%
Certificates	-10.3%	-6.7%	-2.4%	23.3%	10.7%	5.7%	5.3%	-3.1%
IRAs	1.7%	0.6%	1.5%	4.8%	-1.7%	-1.0%	-0.1%	0.9%
Money market shares	23.2%	16.9%	18.5%	5.7%	1.5%	2.6%	5.4%	3.1%
Regular shares	18.8%	24.3%	28.9%	6.0%	3.4%	4.0%	7.2%	7.5%
Portfolio \$ Distribution								
Credit cards/total loans	5.0%	5.3%	5.8%	6.9%	7.1%	7.4%	7.7%	8.0%
Other unsecured loans/total loans	4.3%	5.7%	5.7%	5.7%	5.6%	5.9%	6.1%	6.4%
New automobile/total loans	11.7%	11.0%	11.5%	12.7%	13.3%	12.3%	11.2%	10.4%
Used automobile/total loans	20.6%	21.2%	21.0%	20.8%	20.6%	19.9%	19.1%	18.5%
First mortgage/total loans	44.6%	42.5%	40.8%	37.1%	35.8%	36.2%	36.3%	35.3%
HEL & 2nd Mtg/total loans	6.8%	11.3%	11.8%	13.2%	13.8%	14.4%	15.7%	17.3%
Commercial loans/total loans	8.5%	7.4%	6.7%	5.7%	4.7%	4.4%	6.4%	6.1%
Share drafts/total savings	20.0%	17.2%	16.8%	14.0%	14.8%	14.1%	13.5%	13.2%
Certificates/total savings	15.1%	16.5%	18.4%	22.5%	19.9%	18.8%	18.6%	18.7%
IRAs/total savings	4.9%	6.4%	6.9%	8.1%	8.4%	9.0%	9.5%	10.0%
Money market shares/total savings	21.8%	19.3%	19.0%	19.1%	19.7%	20.4%	20.7%	20.8%
Regular shares/total savings	36.6%	39.3%	37.5%	34.7%	35.6%	36.2%	36.3%	35.8%
Percent of CUs Offering								
Credit cards	63.4%	62.2%	61.9%	62.2%	61.4%	59.8%	59.8%	57.3%
Other unsecured loans	99.3%	100.0%	99.4%	99.7%	100.0%	99.7%	98.0%	97.0%
New automobile	96.0%	93.3%	93.1%	93.1%	92.7%	92.0%	91.3%	89.5%
Used automobile	97.1%	94.5%	93.7%	94.2%	94.8%	94.3%	93.8%	92.3%
First mortgage	70.9%	63.1%	63.6%	61.7%	60.3%	57.5%	53.3%	50.9%
HEL & 2nd Mtg	68.9%	73.8%	72.5%	73.6%	73.1%	72.3%	72.7%	71.4%
Commercial loans	36.4%	21.8%	22.1%	20.0%	19.3%	18.1%	23.6%	22.5%
Share drafts	81.8%	76.7%	76.2%	75.6%	74.7%	73.3%	73.2%	71.1%
Certificates	82.8%	73.5%	72.8%	71.9%	71.5%	69.4%	68.2%	65.7%
IRAs	70.1%	59.3%	59.3%	57.8%	56.8%	56.0%	55.3%	53.2%
Money market shares	54.0%	35.2%	35.0%	34.2%	33.7%	31.6%	31.0%	30.5%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.5%	20.8%	21.0%	21.1%	20.9%	20.5%	22.2%	21.5%
Other unsecured loans	11.3%	14.4%	13.8%	11.3%	10.9%	11.1%	11.3%	11.1%
New automobile	6.5%	5.3%	5.5%	5.6%	5.4%	4.8%	4.3%	3.9%
Used automobile	15.7%	14.2%	14.2%	13.7%	13.0%	12.3%	11.6%	11.0%
First mortgage	2.5%	2.8%	2.8%	2.6%	2.6%	2.6%	2.5%	2.3%
HEL & 2nd Mtg	1.8%	2.9%	3.1%	3.2%	3.3%	3.3%	3.4%	3.6%
Commercial loans	0.2%	0.3%	0.3%	0.3%	0.2%	0.2%	0.4%	0.3%
Share drafts	61.1%	58.7%	60.5%	59.2%	61.1%	57.0%	56.0%	54.0%
Certificates	7.1%	9.8%	10.4%	11.5%	10.6%	10.4%	10.6%	10.4%
IRAs	3.6%	5.4%	5.6%	5.9%	6.0%	6.3%	6.6%	7.5%
Money market shares	7.2%	10.8%	11.4%	11.6%	11.2%	11.6%	12.3%	12.6%

* 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.

Portfolio Detail: State Results by Asset Size

	Pennsylvania Credit Union Asset Groups - 2021							
	PA Jun 21	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	-3.7%	-8.2%	-7.6%	-9.1%	-7.5%	-0.6%	-5.8%	-2.5%
Other unsecured loans	5.5%	-11.0%	-11.1%	-7.3%	1.9%	16.3%	7.6%	7.9%
New automobile	3.3%	-3.2%	-7.7%	3.8%	-2.9%	-6.3%	-6.3%	9.0%
Used automobile	13.3%	0.5%	3.2%	11.7%	8.2%	8.8%	0.0%	19.3%
First mortgage	18.4%	15.3%	-0.5%	21.7%	15.0%	20.6%	14.6%	19.8%
HEL & 2nd Mtg	-0.3%	-11.6%	-2.8%	-11.7%	6.5%	3.2%	12.1%	-3.2%
Commercial loans*	31.6%	5.3%	236.7%	48.0%	33.4%	34.7%	20.2%	33.4%
Share drafts	13.5%	10.9%	22.3%	15.7%	12.0%	18.8%	15.6%	12.5%
Certificates	-6.7%	0.6%	0.9%	-2.7%	-3.5%	-9.6%	-13.4%	-5.6%
IRAs	0.6%	-8.7%	0.3%	1.9%	1.8%	2.0%	-0.4%	0.7%
Money market shares	16.9%	13.9%	19.1%	18.2%	16.5%	30.2%	13.2%	17.2%
Regular shares	24.3%	11.0%	10.5%	14.1%	20.4%	28.0%	22.8%	31.2%
Portfolio \$ Distribution								
Credit cards/total loans	5.3%	4.1%	5.4%	4.6%	3.5%	3.1%	4.2%	6.0%
Other unsecured loans/total loans	5.7%	14.6%	10.6%	7.2%	5.9%	4.8%	4.3%	5.6%
New automobile/total loans	11.0%	24.2%	16.5%	14.9%	11.6%	8.7%	11.6%	10.4%
Used automobile/total loans	21.2%	28.3%	22.6%	27.6%	22.9%	19.7%	22.8%	20.3%
First mortgage/total loans	42.5%	14.3%	24.4%	29.8%	36.8%	49.0%	39.1%	44.7%
HEL & 2nd Mtg/total loans	11.3%	9.7%	16.5%	12.0%	13.1%	10.3%	14.8%	10.3%
Commercial loans/total loans	7.4%	0.3%	0.3%	2.3%	7.5%	8.6%	8.0%	7.7%
Share drafts/total savings	17.2%	8.5%	15.8%	17.6%	19.8%	19.4%	21.1%	15.8%
Certificates/total savings	16.5%	7.0%	7.2%	8.0%	10.1%	14.1%	15.9%	19.5%
IRAs/total savings	6.4%	2.3%	4.0%	5.2%	5.6%	5.8%	5.6%	7.2%
Money market shares/total savings	19.3%	1.7%	3.6%	7.0%	12.4%	15.7%	20.5%	23.1%
Regular shares/total savings	39.3%	79.3%	67.6%	61.0%	51.0%	42.6%	36.8%	32.8%
Percent of CUs Offering								
Credit cards	62.2%	33.5%	75.0%	86.0%	95.3%	92.9%	100.0%	81.8%
Other unsecured loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	93.3%	85.8%	98.3%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	94.5%	88.4%	98.3%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	63.1%	28.4%	78.3%	94.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	73.8%	46.5%	90.0%	100.0%	97.7%	100.0%	100.0%	100.0%
Commercial loans	21.8%	1.9%	5.0%	18.0%	65.1%	92.9%	81.8%	90.9%
Share drafts	76.7%	51.0%	95.0%	98.0%	100.0%	100.0%	100.0%	100.0%
Certificates	73.5%	49.0%	85.0%	94.0%	100.0%	100.0%	100.0%	100.0%
IRAs	59.3%	26.5%	70.0%	86.0%	97.7%	100.0%	100.0%	100.0%
Money market shares	35.2%	4.5%	26.7%	58.0%	81.4%	92.9%	90.9%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	20.8%	15.1%	14.8%	14.9%	13.4%	15.7%	17.0%	25.6%
Other unsecured loans	14.4%	23.2%	11.7%	30.3%	18.4%	17.0%	8.3%	12.2%
New automobile	5.3%	4.1%	3.7%	4.6%	4.3%	4.1%	5.6%	5.8%
Used automobile	14.2%	7.2%	7.2%	12.7%	11.7%	12.4%	16.2%	15.7%
First mortgage	2.8%	1.6%	1.7%	2.1%	2.9%	3.9%	2.9%	2.8%
HEL & 2nd Mtg	2.9%	1.4%	1.7%	1.9%	2.4%	2.8%	3.3%	3.3%
Commercial loans	0.3%	0.2%	0.2%	0.4%	0.4%	0.4%	0.3%	0.3%
Share drafts	58.7%	29.0%	42.3%	48.6%	54.7%	52.6%	59.9%	63.9%
Certificates	9.8%	5.9%	5.1%	5.0%	6.7%	7.8%	8.9%	11.9%
IRAs	5.4%	2.3%	2.7%	3.5%	4.0%	4.4%	4.6%	6.4%
Money market shares	10.8%	4.2%	3.2%	2.8%	4.1%	5.1%	5.9%	14.8%

* 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.

Pennsylvania Credit Union Profile

Mid-Year 2021

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2021						
	Jun 21	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
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.

Pennsylvania Credit Union Profile

Mid-Year 2021

Pennsylvania CU Profile - Quarterly Trends

	U.S.	Pennsylvania Credit Unions				
Demographic Information	Jun 21	Jun 21	Mar 21	Dec 20	Sep 20	Jun 20
Number CUs	5,133	344	346	349	351	351
Growth Rates (Quarterly % Change)						
Total loans	2.5	3.8	1.3	2.3	2.8	2.0
Credit cards	2.1	0.9	-5.4	2.1	-0.9	-5.1
Other unsecured loans	-0.6	2.2	1.2	0.4	1.8	7.9
New automobile	0.8	1.3	-0.8	2.0	1.2	-2.7
Used automobile	3.1	4.2	1.8	2.4	4.5	1.0
First mortgage	2.9	6.0	3.3	3.7	4.4	6.1
HEL & 2nd Mtg	0.3	0.6	-0.1	-0.7	0.0	-1.8
Commercial loans*	4.2	9.4	5.9	4.9	8.2	4.7
Total savings	1.4	0.6	6.9	4.3	0.8	8.3
Share drafts	4.9	0.4	9.8	4.7	-1.3	27.2
Certificates	-3.0	-2.2	-1.8	-0.2	-2.6	-2.3
IRAs	0.1	-0.2	0.3	0.1	0.5	0.3
Money market shares	3.7	2.5	6.6	4.5	2.7	6.5
Regular shares	0.2	1.1	11.4	7.4	3.1	9.8
Total memberships	1.3	0.9	1.1	0.5	1.0	0.4
Earnings (Basis Points)						
Yield on total assets	296	283	287	311	318	328
Dividend/interest cost of assets	43	44	49	56	63	72
Fee & other income	141	121	117	119	122	107
Operating expense	277	255	253	268	270	274
Loss Provisions	-1	7	13	17	25	36
Net Income (ROA)	116	97	89	89	82	54
% CUs with positive ROA	81	72	73	80	79	79
Capital Adequacy (%)						
Net worth/assets	10.2	10.5	10.4	10.7	10.9	10.8
% CUs with NW > 7% of assets	94.2	94.5	94.2	98.0	98.0	98.0
Asset Quality (%)						
Loan delinquency rate - Total loans	0.46	0.35	0.37	0.48	0.50	0.57
Total Consumer	0.45	0.34	0.36	0.45	0.41	0.49
Credit Cards	0.77	0.56	0.60	0.71	0.63	0.70
All Other Consumer	0.41	0.31	0.33	0.42	0.38	0.46
Total Mortgages	0.46	0.35	0.38	0.51	0.57	0.64
First Mortgages	0.45	0.34	0.36	0.48	0.58	0.65
All Other Mortgages	0.55	0.41	0.46	0.59	0.53	0.62
Total Commercial Loans	0.70	0.21	0.44	0.52	0.78	1.21
Commercial Ag Loans	1.19	9.59	8.51	7.68	6.98	7.11
All Other Commercial Loans	0.68	0.19	0.42	0.49	0.76	1.19
Net chargeoffs/average loans	0.24	0.16	0.22	0.30	0.24	0.33
Total Consumer	0.50	0.36	0.45	0.46	0.48	0.67
Credit Cards	1.97	1.17	1.50	1.17	1.46	2.04
All Other Consumer	0.33	0.25	0.31	0.36	0.34	0.46
Total Mortgages	-0.01	0.00	0.01	0.16	0.01	0.01
First Mortgages	0.00	0.00	0.01	0.20	0.01	0.01
All Other Mortgages	-0.04	-0.01	0.02	0.04	0.02	0.02
Total Commercial Loans	0.13	0.05	0.02	0.15	0.09	0.07
Commercial Ag Loans	0.03	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.13	0.05	0.02	0.15	0.09	0.07
Asset/Liability Management						
Loans/savings	69.5	69.8	67.7	71.4	72.8	71.3

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.