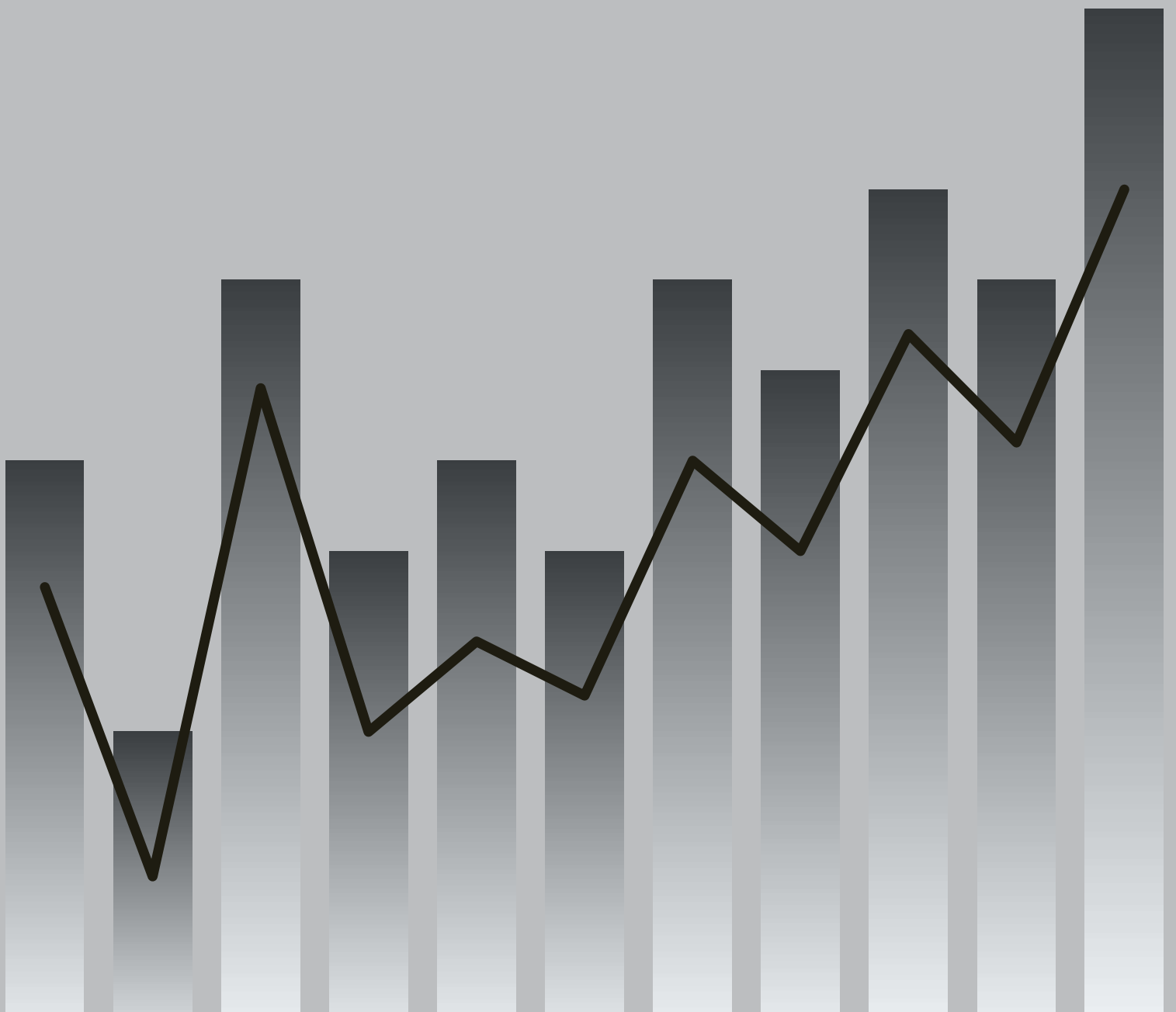


# Pennsylvania Credit Union Profile

First Quarter 2022

CUNA Economics & Statistics



# Pennsylvania Credit Union Profile

First Quarter 2022

## Overview by Year

	U.S. CUs	Pennsylvania CUs
<b>Demographic Information</b>		
	<b>Mar 22</b>	<b>Mar 22</b>
Number of CUs	5,002	336
Assets per CU (\$ mil)	427.9	207.3
Median assets (\$ mil)	51.7	27.4
Total assets (\$ mil)	2,140,518	69,660
Total loans (\$ mil)	1,321,156	43,742
Total surplus funds (\$ mil)	723,992	23,230
Total savings (\$ mil)	1,871,625	61,305
Total memberships (thousands)	132,308	4,623
<b>Growth Rates</b>		
Total assets	8.6	6.1
Total loans	11.1	12.0
Total surplus funds	3.0	-4.2
Total savings	9.2	6.6
Total memberships	4.1	3.7
% CUs with increasing assets	84.1	78.9
<b>Earnings - Basis Pts.</b>		
Yield on total assets	292	283
Dividend/interest cost of assets	35	36
Net interest margin	257	247
Fee & other income *	114	106
Operating expense	273	255
Loss Provisions	14	13
Net Income (ROA) with Stab Exp	85	85
Net Income (ROA) without Stab Exp	85	85
% CUs with positive ROA	77.4	63.4
<b>Capital Adequacy</b>		
Net worth/assets	10.2	10.7
% CUs with NW > 7% of assets	94.6	94.3
<b>Asset Quality</b>		
Delinquencies (60+ day \$)/loans (%)	0.42	0.35
Net chargeoffs/average loans (%)	0.27	0.20
<b>Asset/Liability Management</b>		
Loans/savings	70.6	71.4
Loans/assets	61.7	62.8
Net Long-term assets/assets	41.2	39.1
Liquid assets/assets	16.3	18.0
Core deposits/shares & borrowings	57.5	57.4
<b>Productivity</b>		
Members/potential members (%)	3	6
Borrowers/members (%)	61	59
Members/FTE	399	441
Average shares/member (\$)	14,146	13,260
Average loan balance (\$)	16,340	15,953
Employees per million in assets	0.15	0.15
<b>Structure</b>		
Fed CUs w/ single-sponsor	11.2	15.5
Fed CUs w/ community charter	17.8	24.1
Other Fed CUs	32.4	46.7
CUs state chartered	38.6	13.7

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

First Quarter 2022

## Overview: State Trends

	U.S.		Pennsylvania Credit Unions					
Demographic Information	Mar 22	Mar 22	2021	2020	2019	2018	2017	2016
Number of CUs	5,002	336	339	349	360	368	386	403
Assets per CU (\$ mil)	427.9	207.3	200.5	177.8	146.8	132.2	119.5	109.2
Median assets (\$ mil)	51.7	27.4	26.3	24.2	18.5	17.9	16.9	15.9
Total assets (\$ mil)	2,140,518	69,660	67,957	62,047	52,860	48,633	46,126	44,015
Total loans (\$ mil)	1,321,156	43,742	42,552	38,534	35,458	32,756	30,001	27,382
Total surplus funds (\$ mil)	723,992	23,230	22,947	21,155	15,354	13,993	14,325	14,996
Total savings (\$ mil)	1,871,625	61,305	59,398	53,900	45,228	41,521	39,534	37,942
Total memberships (thousands)	132,308	4,623	4,587	4,418	4,322	4,199	4,055	3,951
<b>Growth Rates</b>								
Total assets	8.6	6.1	9.5	17.4	8.7	5.4	4.8	6.0
Total loans	11.1	12.0	10.4	8.7	8.2	9.2	9.6	8.5
Total surplus funds	3.0	-4.2	8.5	37.8	9.7	-2.3	-4.5	1.3
Total savings	9.2	6.6	10.2	19.2	8.9	5.0	4.2	5.9
Total memberships	4.1	3.7	3.8	2.2	2.9	3.6	2.6	1.4
% CUs with increasing assets	84.1	78.9	89.1	94.8	60.3	59.5	59.6	67.2
<b>Earnings - Basis Pts.</b>								
Yield on total assets	292	283	291	332	386	364	337	327
Dividend/interest cost of assets	35	36	44	69	85	65	50	46
Net interest margin	257	247	247	263	301	299	287	281
Fee & other income	114	106	127	117	126	124	119	117
Operating expense	273	255	262	279	306	306	298	300
Loss Provisions	14	13	10	28	29	32	34	31
Net Income (ROA) with Stab Exp	85	85	102	73	93	84	75	68
Net Income (ROA) without Stab Exp	85	85	102	73	93	84	75	68
% CUs with positive ROA	77.4	63.4	75.2	79.9	89.2	83.4	77.7	73.2
<b>Capital Adequacy</b>								
Net worth/assets	10.2	10.7	10.8	10.7	11.8	11.9	11.6	11.5
% CUs with NW > 7% of assets	94.6	94.3	96.8	98.0	99.7	98.9	98.2	97.8
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.42	0.35	0.37	0.48	0.59	0.64	0.75	0.83
Net chargeoffs/average loans (%)	0.27	0.20	0.18	0.32	0.43	0.48	0.48	0.49
<b>Asset/Liability Management</b>								
Loans/savings	70.6	71.4	71.6	71.5	78.4	78.9	75.9	72.2
Loans/assets	61.7	62.8	62.6	62.1	67.1	67.4	65.0	62.2
Net Long-term assets/assets	41.2	39.1	39.1	33.6	31.9	31.6	31.9	32.7
Liquid assets/assets	16.3	18.0	18.7	21.2	17.0	15.4	17.0	17.9
Core deposits/shares & borrowings	57.5	57.4	56.7	53.6	47.8	49.3	49.4	49.0
<b>Productivity</b>								
Members/potential members (%)	3	6	6	6	6	6	5	6
Borrowers/members (%)	61	59	60	60	58	57	56	56
Members/FTE	399	441	441	425	408	407	408	410
Average shares/member (\$)	14,146	13,260	12,948	12,199	10,464	9,887	9,749	9,602
Average loan balance (\$)	16,340	15,953	15,562	14,431	14,086	13,766	13,312	12,302
Employees per million in assets	0.15	0.15	0.15	0.17	0.20	0.21	0.22	0.22
<b>Structure</b>								
Fed CUs w/ single-sponsor	11.2	15.5	15.9	16.3	16.9	16.6	17.6	18.6
Fed CUs w/ community charter	17.8	24.1	23.6	22.9	22.5	19.8	19.4	18.9
Other Fed CUs	32.4	46.7	46.9	46.4	46.7	49.5	49.2	49.1
CUs state chartered	38.6	13.7	13.6	14.3	13.9	14.1	13.7	13.4

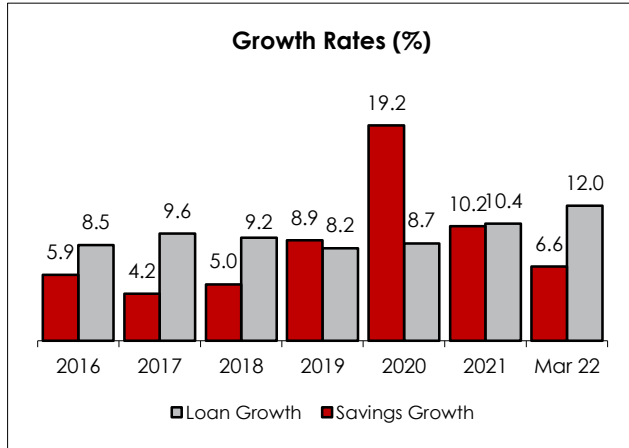
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

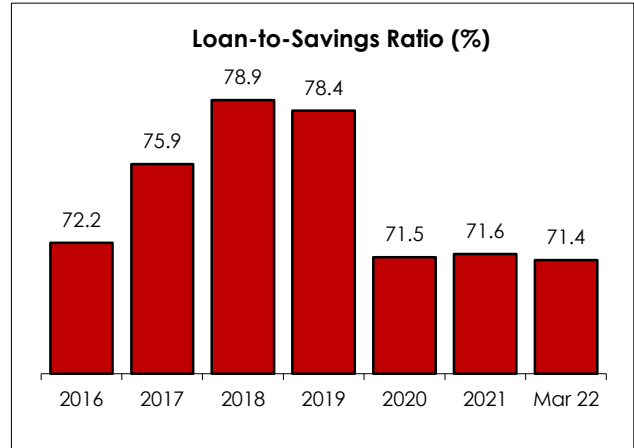
# Pennsylvania Credit Union Profile

First Quarter 2022

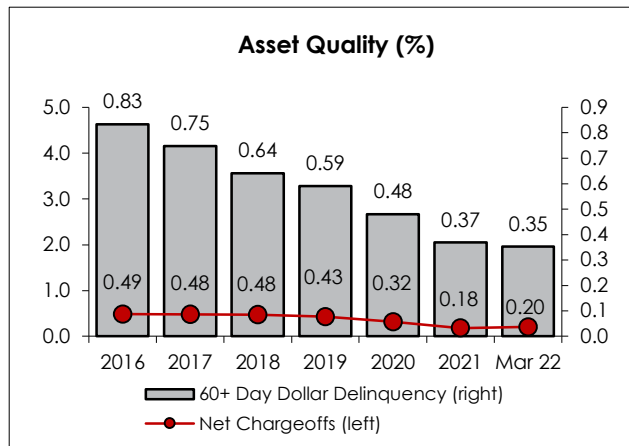
## Loan and Savings Growth Trends



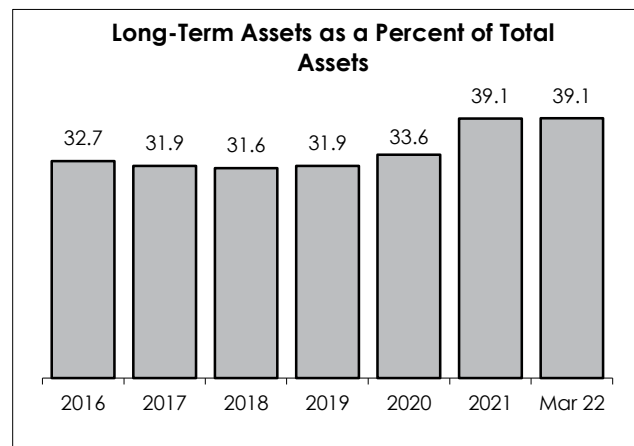
## Liquidity Trends



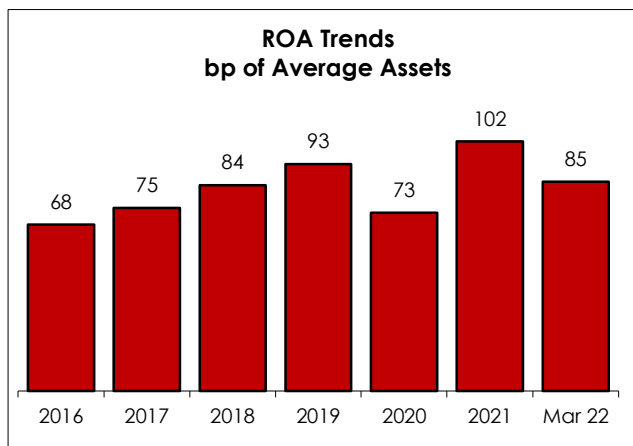
## Credit Risk Trends



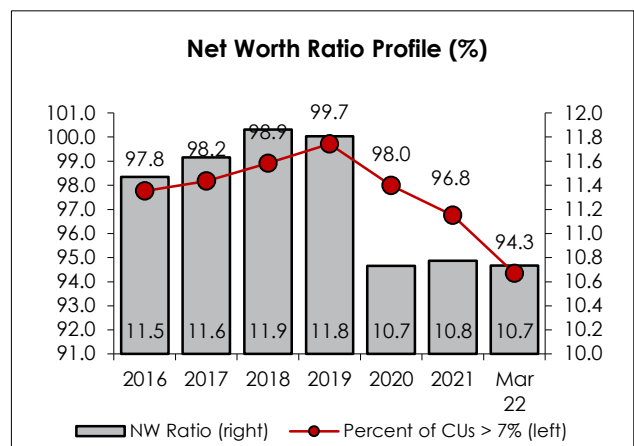
## Interest Rate Risk Trends



## Earnings Trends



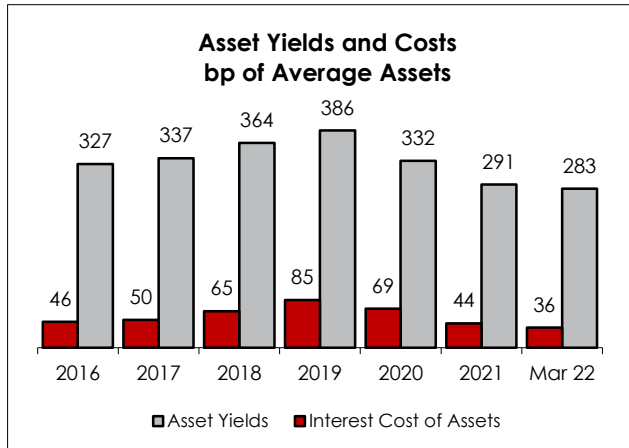
## Solvency Trends



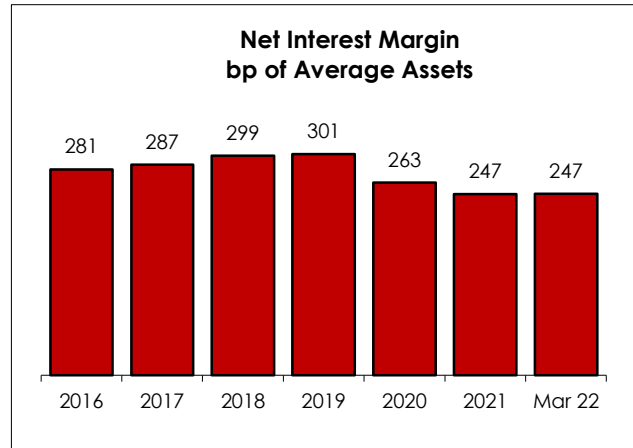
# Pennsylvania Credit Union Profile

First Quarter 2022

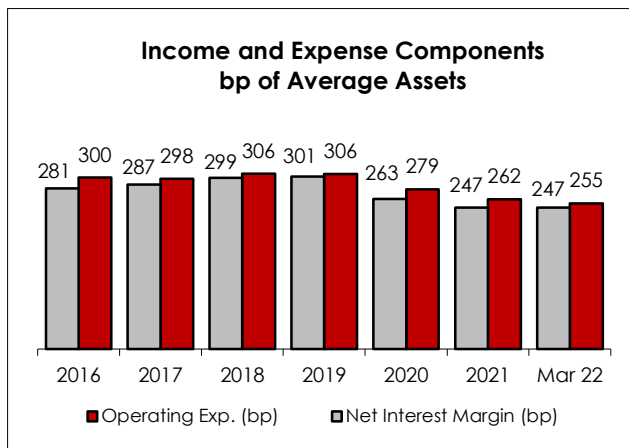
## Asset Yields and Funding Costs



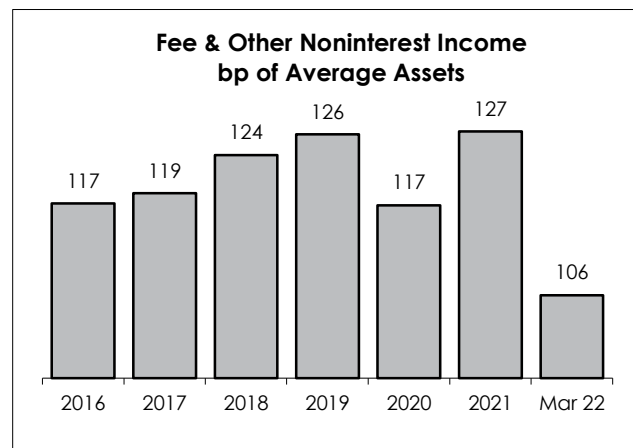
## Interest Margins



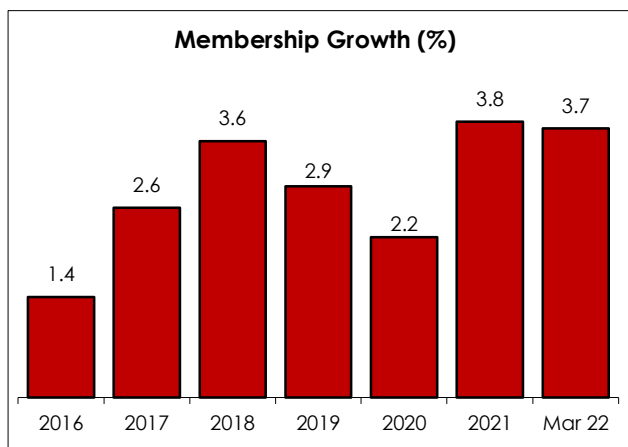
## Interest Margins & Overhead



## Noninterest Income



## Membership Growth Trends



# Pennsylvania Credit Union Profile

First Quarter 2022

## Overview: State Results by Asset Size

	PA	Pennsylvania Credit Union Asset Groups - 2022						
	Mar 22	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
<b>Demographic Information</b>								
Number of CUs	336	147	60	47	45	14	11	12
Assets per CU (\$ mil)	207.3	7.9	32.5	72.8	154.3	322.0	794.5	3,577.7
Median assets (\$ mil)	27.4	7.9	31.2	69.8	146.4	290.3	834.6	2,251.1
Total assets (\$ mil)	69,660	1,169	1,948	3,422	6,942	4,508	8,739	42,933
Total loans (\$ mil)	43,742	390	580	1,441	3,404	2,541	5,263	30,123
Total surplus funds (\$ mil)	23,230	758	1,316	1,865	3,207	1,728	2,939	11,416
Total savings (\$ mil)	61,305	1,006	1,742	3,025	6,246	4,055	7,953	37,278
Total memberships (thousands)	4,623	142	167	277	552	295	567	2,623
<b>Growth Rates</b>								
Total assets	6.1	3.1	3.5	4.4	5.4	6.3	6.1	7.0
Total loans	12.0	-1.6	-0.9	7.1	8.2	11.6	9.8	13.9
Total surplus funds	-4.2	5.4	5.3	2.3	2.0	-1.4	-1.2	-8.6
Total savings	6.6	3.4	3.9	4.7	5.9	7.7	6.7	7.4
Total memberships	3.7	-2.0	-2.8	-1.1	0.0	0.3	2.1	7.4
% CUs with increasing assets	78.9	66.7	81.7	89.4	93.3	92.9	100.0	83.3
<b>Earnings - Basis Pts.</b>								
Yield on total assets	283	220	202	226	250	271	280	300
Dividend/interest cost of assets	36	17	19	16	18	28	29	44
Net interest margin	247	203	183	210	232	243	251	257
Fee & other income	106	45	53	80	109	101	116	110
Operating expense	255	251	233	259	282	275	288	242
Loss Provisions	13	6	6	4	5	10	13	16
Net Income (ROA) with Stab Exp	85	-9	-3	26	54	59	66	109
Net Income (ROA) without Stab Exp	85	-9	-3	26	54	59	66	109
% CUs with positive ROA	63.4	49.0	51.7	68.1	91.1	100.0	100.0	100.0
<b>Capital Adequacy</b>								
Net worth/assets	10.7	13.8	10.6	11.7	10.0	10.4	9.4	11.0
% CUs with NW > 7% of assets	94.3	94.6	93.3	93.6	91.1	100.0	100.0	100.0
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.35	1.13	1.25	0.57	0.48	0.32	0.34	0.31
Net chargeoffs/average loans (%)	0.20	0.31	0.39	0.14	0.17	0.15	0.18	0.21
<b>Asset/Liability Management</b>								
Loans/savings	71.4	38.8	33.3	47.6	54.5	62.7	66.2	80.8
Loans/assets	62.8	33.4	29.8	42.1	49.0	56.4	60.2	70.2
Net Long-term assets/assets	39.1	19.4	23.5	30.0	36.1	42.0	40.6	40.9
Liquid assets/assets	18.0	34.6	32.9	29.0	22.5	17.2	15.2	15.9
Core deposits/shares & borrowings	57.4	88.2	84.3	80.3	71.9	60.3	61.2	50.1
<b>Productivity</b>								
Members/potential members (%)	6	9	4	3	3	4	5	10
Borrowers/members (%)	59	43	40	64	50	58	56	64
Members/FTE	441	409	480	441	394	397	372	478
Average shares/member (\$)	13,260	7,062	10,432	10,937	11,311	13,757	14,020	14,212
Average loan balance (\$)	15,953	6,371	8,739	8,175	12,252	14,782	16,600	18,024
Employees per million in assets	0.15	0.30	0.18	0.18	0.20	0.16	0.17	0.13
<b>Structure</b>								
Fed CUs w/ single-sponsor	15.5	32.0	5.0	2.1	0.0	0.0	9.1	0.0
Fed CUs w/ community charter	24.1	8.8	20.0	34.0	57.8	57.1	36.4	16.7
Other Fed CUs	46.7	50.3	55.0	51.1	26.7	35.7	27.3	50.0
CUs state chartered	13.7	8.8	20.0	12.8	15.6	7.1	27.3	33.3

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.

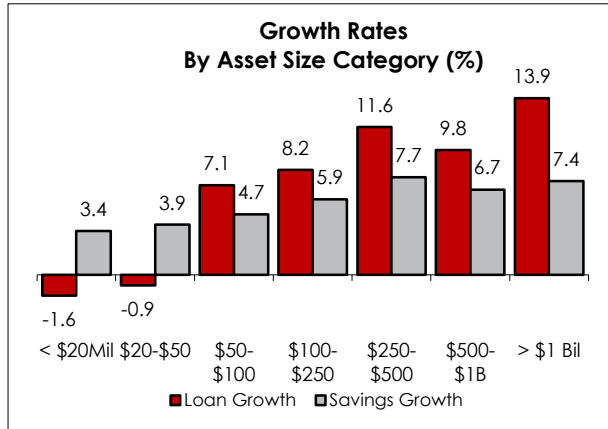
Source: NCUA and CUNA E&S.

# Pennsylvania Credit Union Profile

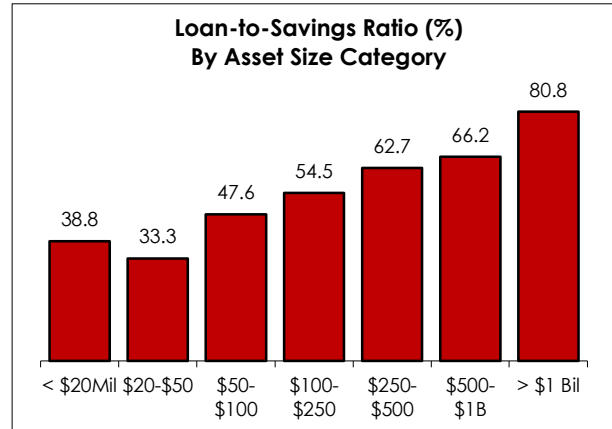
First Quarter 2022

## Results By Asset Size

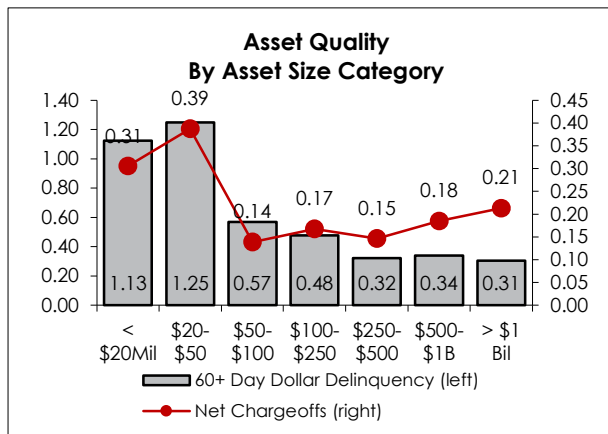
### Loan and Savings growth



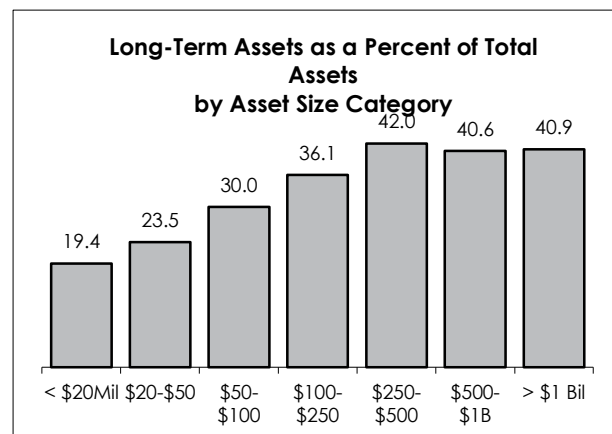
### Liquidity Risk Exposure



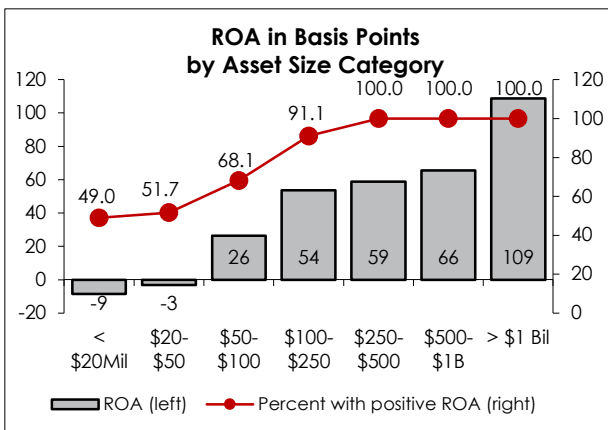
### Credit Risk Exposure



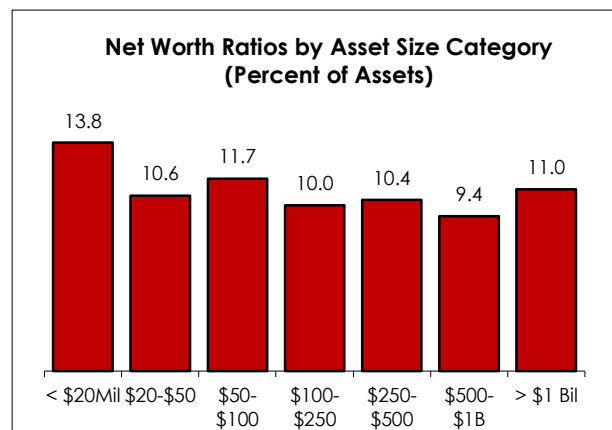
### Interest Rate Risk Exposure



### Earnings



### Solvency



# Pennsylvania Credit Union Profile

First Quarter 2022

## Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2022						
	Mar 22	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
<b>Demographic Information</b>								
Number of CUs	5,002	1,573	888	710	719	401	295	416
Assets per CU (\$ mil)	427.9	7.8	33.1	72.7	159.8	354.4	718.9	3,793.6
Median assets (\$ mil)	51.7	6.8	32.4	71.5	154.5	344.6	702.8	2,066.6
Total assets (\$ mil)	2,140,518	12,276	29,371	51,650	114,886	142,130	212,078	1,578,127
Total loans (\$ mil)	1,321,156	5,135	12,671	25,191	61,345	82,999	133,610	1,000,206
Total surplus funds (\$ mil)	723,992	6,901	15,792	24,336	47,790	51,635	66,975	510,563
Total savings (\$ mil)	1,871,625	10,506	25,974	45,780	102,600	127,011	187,903	1,371,852
Total memberships (thousands)	132,308	1,579	2,615	4,234	8,443	9,761	14,113	91,563
<b>Growth Rates</b>								
Total assets	8.6	3.3	4.7	5.6	6.0	7.2	7.3	9.8
Total loans	11.1	1.9	4.5	7.1	7.1	9.3	10.2	12.3
Total surplus funds	3.0	4.0	4.7	3.8	3.9	3.0	0.8	3.8
Total savings	9.2	3.4	5.0	5.9	6.6	8.1	8.1	10.5
Total memberships	4.1	-2.0	-1.2	-0.3	0.2	1.4	2.2	6.3
% CUs with increasing assets	84.1	69.0	85.4	89.6	91.8	94.5	96.9	97.4
<b>Earnings - Basis Pts.</b>								
Yield on total assets	292	271	255	267	273	282	292	296
Dividend/interest cost of assets	35	23	20	21	23	27	31	38
Net interest margin	257	248	235	246	250	255	261	258
Fee & other income	114	94	106	125	128	136	133	109
Operating expense	273	314	303	310	314	316	314	259
Loss Provisions	14	10	7	8	7	7	9	16
Net Income (ROA) with Stab Exp	85	17	32	53	57	69	71	92
Net Income (ROA) without Stab Exp	85	17	32	53	57	69	71	92
% CUs with positive ROA	77.4	58.3	73.0	82.1	91.0	96.0	95.3	97.4
<b>Capital Adequacy</b>								
Net worth/assets	10.2	14.0	11.2	11.0	10.4	10.0	10.1	10.2
% CUs with NW > 7% of assets	94.6	93.7	92.2	93.8	93.7	97.8	99.0	100.0
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.42	0.97	0.64	0.54	0.43	0.38	0.36	0.42
Net chargeoffs/average loans (%)	0.27	0.25	0.22	0.19	0.18	0.17	0.21	0.30
<b>Asset/Liability Management</b>								
Loans/savings	70.6	48.9	48.8	55.0	59.8	65.3	71.1	72.9
Loans/assets	61.7	41.8	43.1	48.8	53.4	58.4	63.0	63.4
Net Long-term assets/assets	41.2	14.0	24.0	29.9	34.3	39.3	41.9	42.7
Liquid assets/assets	16.3	34.3	28.4	23.9	20.6	17.0	14.9	15.5
Core deposits/shares & borrowings	57.5	83.9	77.1	73.4	68.8	64.8	62.9	54.2
<b>Productivity</b>								
Members/potential members (%)	3	6	3	2	2	2	2	3
Borrowers/members (%)	61	49	128	89	80	68	55	56
Members/FTE	399	345	416	393	346	340	350	423
Average shares/member (\$)	14,146	6,655	9,933	10,813	12,152	13,012	13,314	14,983
Average loan balance (\$)	16,340	6,576	3,778	6,692	9,061	12,413	17,070	19,357
Employees per million in assets	0.15	0.37	0.21	0.21	0.21	0.20	0.19	0.14
<b>Structure</b>								
Fed CUs w/ single-sponsor	11.2	25.6	8.9	4.5	3.5	1.7	2.0	2.2
Fed CUs w/ community charter	17.8	8.3	21.2	24.6	28.5	24.9	18.6	8.9
Other Fed CUs	32.4	37.3	34.6	32.3	26.4	25.2	27.5	30.8
CUs state chartered	38.6	28.9	35.4	38.6	41.6	48.1	51.9	58.2

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

First Quarter 2022

## Portfolio: State Trends

	U.S.	Pennsylvania Credit Unions						
Growth Rates	Mar 22	Mar 22	2021	2020	2019	2018	2017	2016
Credit cards	9.7%	4.1%	-0.3%	-8.1%	4.9%	5.4%	4.9%	4.8%
Other unsecured loans	0.7%	15.6%	12.4%	10.3%	10.4%	2.7%	6.4%	3.1%
New automobile	3.5%	3.1%	-0.4%	-1.1%	3.2%	17.8%	20.7%	17.2%
Used automobile	13.3%	14.7%	11.5%	9.8%	9.3%	13.4%	14.2%	12.0%
First mortgage**	-5.0%	-4.4%	16.2%	19.5%	12.2%	8.1%	9.3%	11.5%
HEL & 2nd Mtg**	-2.5%	1.0%	4.9%	-2.8%	3.4%	4.7%	1.0%	-1.9%
Commercial loans*	20.0%	36.1%	35.4%	28.1%	31.6%	16.2%	-24.5%	14.6%
Share drafts	18.4%	9.4%	15.9%	42.6%	3.1%	9.9%	8.8%	8.2%
Certificates	-9.7%	-9.2%	-9.3%	-2.4%	23.3%	10.7%	5.7%	5.3%
IRAs	-1.2%	-1.6%	-1.1%	1.5%	4.8%	-1.7%	-1.0%	-0.1%
Money market shares	17.0%	13.3%	15.2%	18.5%	5.7%	1.5%	2.6%	5.4%
Regular shares	9.5%	10.3%	17.0%	28.9%	6.0%	3.4%	4.0%	7.2%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	4.9%	5.0%	5.3%	5.8%	6.9%	7.1%	7.4%	7.7%
Other unsecured loans/total loans	4.1%	5.9%	5.9%	5.7%	5.7%	5.6%	5.9%	6.1%
New automobile/total loans	11.1%	10.3%	10.4%	11.5%	12.7%	13.3%	12.3%	11.2%
Used automobile/total loans	20.8%	21.6%	21.2%	21.0%	20.8%	20.6%	19.9%	19.1%
First mortgage/total loans	37.9%	35.5%	43.0%	40.8%	37.1%	35.8%	36.2%	36.3%
HEL & 2nd Mtg/total loans	6.1%	10.5%	11.2%	11.8%	13.2%	13.8%	14.4%	15.7%
Commercial loans/total loans	9.0%	8.5%	8.2%	6.7%	5.7%	4.7%	4.4%	6.4%
Share drafts/total savings	21.0%	17.7%	17.6%	16.8%	14.0%	14.8%	14.1%	13.5%
Certificates/total savings	13.0%	14.4%	15.1%	18.4%	22.5%	19.9%	18.8%	18.6%
IRAs/total savings	4.5%	6.0%	6.2%	6.9%	8.1%	8.4%	9.0%	9.5%
Money market shares/total savings	22.8%	20.1%	19.9%	19.0%	19.1%	19.7%	20.4%	20.7%
Regular shares/total savings	37.1%	40.5%	39.8%	37.5%	34.7%	35.6%	36.2%	36.3%
<b>Percent of CUs Offering</b>								
Credit cards	64.2%	62.2%	62.2%	61.9%	62.2%	61.4%	59.8%	59.8%
Other unsecured loans	99.1%	99.1%	100.0%	99.4%	99.7%	100.0%	99.7%	98.0%
New automobile	95.8%	93.5%	93.2%	93.1%	93.1%	92.7%	92.0%	91.3%
Used automobile	97.0%	94.3%	94.4%	93.7%	94.2%	94.8%	94.3%	93.8%
First mortgage	72.4%	68.8%	65.2%	63.6%	61.7%	60.3%	57.5%	53.3%
HEL & 2nd Mtg	69.4%	72.0%	73.5%	72.5%	73.6%	73.1%	72.3%	72.7%
Commercial loans	36.8%	22.3%	21.8%	22.1%	20.0%	19.3%	18.1%	23.6%
Share drafts	82.3%	77.4%	76.7%	76.2%	75.6%	74.7%	73.3%	73.2%
Certificates	82.8%	73.5%	73.7%	72.8%	71.9%	71.5%	69.4%	68.2%
IRAs	70.2%	59.2%	58.7%	59.3%	57.8%	56.8%	56.0%	55.3%
Money market shares	54.5%	35.7%	35.1%	35.0%	34.2%	33.7%	31.6%	31.0%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	18.8%	20.6%	20.8%	21.0%	21.1%	20.9%	20.5%	22.2%
Other unsecured loans	10.9%	13.8%	13.9%	13.8%	11.3%	10.9%	11.1%	11.3%
New automobile	7.1%	5.0%	5.0%	5.5%	5.6%	5.4%	4.8%	4.3%
Used automobile	17.8%	14.2%	14.1%	14.2%	13.7%	13.0%	12.3%	11.6%
First mortgage	17.3%	2.7%	2.8%	2.8%	2.6%	2.6%	2.6%	2.5%
HEL & 2nd Mtg	1.7%	2.9%	2.9%	3.1%	3.2%	3.3%	3.3%	3.4%
Commercial loans	0.2%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.4%
Share drafts	61.6%	58.2%	58.6%	60.5%	59.2%	61.1%	57.0%	56.0%
Certificates	6.4%	8.7%	9.0%	10.4%	11.5%	10.6%	10.4%	10.6%
IRAs	3.4%	5.1%	5.2%	5.6%	5.9%	6.0%	6.3%	6.6%
Money market shares	7.1%	10.5%	10.6%	11.4%	11.6%	11.2%	11.6%	12.3%

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

\*\*Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles./

Source: NCUA and CUNA E&S.

# Pennsylvania Credit Union Profile

First Quarter 2022

## Portfolio Detail: State Results by Asset Size

	PA	Pennsylvania Credit Union Asset Groups - 2022						
	Mar 22	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
<b>Growth Rates</b>								
Credit cards	4.1%	-0.4%	-0.3%	-1.8%	0.0%	0.7%	0.1%	5.6%
Other unsecured loans	15.6%	-6.3%	-6.9%	-4.8%	-3.2%	17.6%	25.5%	20.1%
New automobile	3.1%	-5.5%	-6.3%	-2.5%	-2.9%	-3.8%	-4.5%	7.2%
Used automobile	14.7%	1.4%	8.0%	10.3%	10.7%	9.0%	2.0%	19.5%
First mortgage**	-4.4%	16.8%	-0.8%	21.5%	-2.7%	-1.2%	-4.8%	-5.5%
HEL & 2nd Mtg**	1.0%	-27.1%	-5.6%	-23.6%	-9.2%	-3.9%	3.6%	4.5%
Commercial loans*	36.1%	-16.1%	-2.2%	45.1%	23.1%	26.4%	46.8%	37.7%
Share drafts	9.4%	0.8%	0.5%	2.2%	2.9%	4.4%	7.6%	13.9%
Certificates	-9.2%	-5.9%	-3.0%	-8.8%	-9.8%	-1.6%	-5.9%	-10.3%
IRAs	-1.6%	-5.6%	-7.0%	-3.7%	0.0%	-4.7%	-3.1%	-0.7%
Money market shares	13.3%	3.3%	9.0%	11.6%	12.0%	14.3%	12.5%	13.6%
Regular shares	10.3%	5.3%	5.7%	7.1%	10.0%	11.4%	10.5%	12.3%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	5.0%	3.9%	5.6%	4.2%	3.4%	3.2%	3.7%	5.7%
Other unsecured loans/total loans	5.9%	14.2%	10.6%	6.8%	5.5%	5.6%	4.7%	6.0%
New automobile/total loans	10.3%	23.8%	15.7%	14.1%	10.9%	7.6%	10.9%	10.0%
Used automobile/total loans	21.6%	28.9%	23.6%	28.5%	23.5%	18.5%	23.2%	20.9%
First mortgage/total loans	35.5%	16.3%	24.9%	31.6%	32.8%	43.4%	30.8%	36.6%
HEL & 2nd Mtg/total loans	10.5%	7.4%	15.5%	9.0%	10.6%	8.7%	14.6%	10.0%
Commercial loans/total loans	8.5%	0.3%	0.3%	2.1%	8.5%	10.0%	8.6%	9.0%
Share drafts/total savings	17.7%	8.7%	14.7%	17.7%	20.1%	20.7%	21.7%	16.5%
Certificates/total savings	14.4%	6.4%	6.8%	6.9%	8.9%	13.7%	14.8%	16.6%
IRAs/total savings	6.0%	2.2%	3.6%	5.0%	5.1%	5.6%	5.2%	6.6%
Money market shares/total savings	20.1%	1.9%	3.5%	6.9%	13.2%	17.5%	18.4%	24.3%
Regular shares/total savings	40.5%	79.5%	69.7%	62.6%	52.0%	40.1%	39.6%	34.6%
<b>Percent of CUs Offering</b>								
Credit cards	62.2%	32.0%	75.0%	87.2%	93.3%	92.9%	100.0%	83.3%
Other unsecured loans	99.1%	98.6%	98.3%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	93.5%	85.7%	98.3%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	94.3%	87.8%	98.3%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	68.8%	36.7%	81.7%	97.9%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	72.0%	40.1%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	22.3%	2.0%	5.0%	19.1%	62.2%	85.7%	81.8%	91.7%
Share drafts	77.4%	51.0%	95.0%	97.9%	100.0%	100.0%	100.0%	100.0%
Certificates	73.5%	48.3%	85.0%	91.5%	100.0%	100.0%	100.0%	100.0%
IRAs	59.2%	27.2%	66.7%	83.0%	95.6%	100.0%	100.0%	100.0%
Money market shares	35.7%	4.8%	25.0%	57.4%	80.0%	100.0%	81.8%	100.0%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	20.6%	15.5%	15.6%	14.2%	12.9%	16.6%	16.4%	24.9%
Other unsecured loans	13.8%	21.9%	11.4%	27.7%	14.9%	18.2%	8.9%	12.3%
New automobile	5.0%	4.1%	3.5%	4.6%	4.0%	3.6%	5.2%	5.5%
Used automobile	14.2%	7.1%	7.1%	12.9%	11.6%	11.8%	15.7%	15.6%
First mortgage	2.7%	1.6%	1.6%	2.3%	2.9%	3.8%	2.7%	2.6%
HEL & 2nd Mtg	2.9%	1.3%	1.6%	1.6%	2.1%	2.5%	3.3%	3.2%
Commercial loans	0.3%	0.2%	0.3%	0.4%	0.4%	0.5%	0.3%	0.3%
Share drafts	58.2%	29.7%	42.8%	48.8%	54.3%	57.5%	59.5%	61.9%
Certificates	8.7%	5.7%	5.0%	4.7%	6.2%	7.6%	8.3%	10.1%
IRAs	5.1%	2.2%	2.7%	3.5%	3.8%	4.5%	4.3%	6.0%
Money market shares	10.5%	4.6%	3.1%	2.7%	4.1%	4.9%	5.5%	13.9%

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

\*\*Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles./

Source: NCUA and CUNA E&S.

# Pennsylvania Credit Union Profile

First Quarter 2022

## Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2022						
	Mar 22	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
<b>Growth Rates</b>								
Credit cards	9.7%	-2.6%	0.1%	1.3%	2.9%	4.6%	5.1%	11.0%
Other unsecured loans	0.7%	-2.5%	-7.4%	-2.0%	-5.0%	-3.1%	-5.5%	3.3%
New automobile	3.5%	-2.6%	-0.4%	0.5%	-0.1%	2.4%	3.2%	4.5%
Used automobile	13.3%	5.2%	7.4%	9.4%	9.8%	10.9%	12.1%	15.0%
First mortgage**	-5.0%	6.7%	8.2%	5.2%	-2.9%	-3.0%	-11.6%	-4.5%
HEL & 2nd Mtg**	-2.5%	-15.9%	-9.6%	-9.3%	-4.4%	-3.4%	-4.1%	-1.1%
Commercial loans*	20.0%	9.9%	10.1%	11.0%	17.1%	20.8%	25.4%	19.6%
Share drafts	18.4%	-0.3%	2.0%	3.6%	4.9%	7.7%	10.0%	24.0%
Certificates	-9.7%	-5.5%	-7.8%	-7.6%	-8.7%	-7.3%	-8.5%	-9.9%
IRAs	-1.2%	-5.7%	-2.6%	-1.0%	-1.0%	-0.9%	-1.3%	-0.8%
Money market shares	17.0%	5.6%	10.8%	13.2%	13.6%	15.9%	17.1%	17.6%
Regular shares	9.5%	5.4%	8.1%	9.1%	10.6%	11.6%	10.1%	10.0%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	4.9%	1.8%	3.0%	3.0%	2.9%	3.1%	3.0%	5.5%
Other unsecured loans/total loans	4.1%	13.6%	7.8%	6.1%	4.8%	4.0%	3.9%	3.9%
New automobile/total loans	11.1%	22.6%	15.8%	12.8%	11.3%	11.1%	10.9%	10.9%
Used automobile/total loans	20.8%	38.2%	32.6%	29.8%	27.8%	25.3%	24.5%	19.1%
First mortgage/total loans	37.9%	9.7%	24.6%	30.9%	32.3%	35.2%	34.1%	39.5%
HEL & 2nd Mtg/total loans	6.1%	3.2%	6.8%	6.8%	7.2%	7.5%	6.5%	5.9%
Commercial loans/total loans	9.0%	0.8%	1.4%	3.9%	6.1%	8.2%	11.7%	9.2%
Share drafts/total savings	21.0%	10.0%	17.0%	19.4%	20.9%	22.0%	23.6%	20.7%
Certificates/total savings	13.0%	9.5%	9.4%	10.0%	11.0%	12.0%	12.4%	13.5%
IRAs/total savings	4.5%	1.9%	3.7%	4.2%	4.5%	4.2%	4.2%	4.6%
Money market shares/total savings	22.8%	2.9%	7.8%	10.8%	14.0%	17.2%	18.4%	25.4%
Regular shares/total savings	37.1%	73.9%	60.1%	54.0%	48.1%	43.1%	39.8%	34.1%
<b>Percent of CUs Offering</b>								
Credit cards	64.2%	20.8%	70.5%	84.9%	87.6%	90.0%	91.9%	94.5%
Other unsecured loans	99.1%	97.5%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	95.8%	87.3%	99.4%	99.6%	100.0%	100.0%	100.0%	99.8%
Used automobile	97.0%	90.8%	99.5%	99.9%	100.0%	100.0%	100.0%	99.8%
First mortgage	72.4%	26.1%	81.4%	94.2%	98.3%	99.8%	100.0%	99.8%
HEL & 2nd Mtg	69.4%	23.3%	75.6%	89.6%	96.0%	99.3%	100.0%	100.0%
Commercial loans	36.8%	4.5%	15.9%	36.6%	59.9%	76.8%	86.8%	89.9%
Share drafts	82.3%	46.7%	95.9%	99.3%	99.2%	100.0%	100.0%	99.5%
Certificates	82.8%	53.5%	91.7%	95.2%	98.5%	99.0%	99.3%	99.0%
IRAs	70.2%	27.0%	75.9%	87.6%	96.1%	98.3%	99.0%	99.5%
Money market shares	54.5%	10.3%	48.2%	67.9%	84.8%	92.0%	92.5%	96.2%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	18.8%	13.0%	13.4%	13.6%	14.7%	15.6%	15.8%	20.3%
Other unsecured loans	10.9%	19.7%	16.7%	19.1%	13.8%	11.7%	10.3%	10.0%
New automobile	7.1%	6.7%	31.6%	15.0%	12.8%	9.2%	5.6%	5.5%
Used automobile	17.8%	16.3%	64.1%	35.8%	31.3%	24.7%	17.2%	13.9%
First mortgage	17.3%	1.3%	1.8%	2.3%	2.7%	2.8%	2.5%	23.5%
HEL & 2nd Mtg	1.7%	1.1%	1.4%	1.4%	1.7%	1.9%	1.7%	1.7%
Commercial loans	0.2%	0.8%	0.5%	0.4%	0.4%	0.4%	0.4%	0.2%
Share drafts	61.6%	32.8%	45.1%	49.3%	55.2%	57.5%	60.0%	64.3%
Certificates	6.4%	4.6%	4.6%	4.7%	5.5%	5.6%	5.6%	6.8%
IRAs	3.4%	2.0%	2.5%	2.7%	3.1%	3.1%	3.1%	3.6%
Money market shares	7.1%	4.1%	3.7%	3.4%	4.2%	4.7%	5.1%	8.1%

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

\*\*Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles./

Source: NCUA and CUNA E&S.

# Pennsylvania Credit Union Profile

First Quarter 2022

## Pennsylvania CU Profile - Quarterly Trends

	U.S.	Pennsylvania Credit Unions				
	Mar 22	Mar 22	Dec 21	Sep 21	Jun 21	Mar 21
<b>Demographic Information</b>						
Number CUs	5,003	336	339	343	344	346
<b>Growth Rates (Quarterly % Change)</b>						
Total loans	3.7	2.8	1.8	3.3	3.8	1.3
Credit cards	0.3	-1.4	3.8	0.9	0.9	-5.4
Other unsecured loans	2.7	4.0	6.3	2.4	2.2	1.2
New automobile	2.2	2.4	-1.3	0.8	1.3	-0.8
Used automobile	4.0	4.5	1.1	4.3	4.2	1.8
First mortgage	-13.3	-15.1	2.3	4.0	6.0	3.3
HEL & 2nd Mtg	-5.4	-3.9	1.9	2.7	0.6	-0.1
Commercial loans*	4.7	6.4	5.7	10.9	9.4	5.9
Total savings	3.5	3.2	2.3	0.6	0.6	6.9
Share drafts	5.7	3.5	5.1	0.5	0.4	9.8
Certificates	-2.5	-1.7	-3.4	-2.1	-2.2	-1.8
IRAs	0.2	-0.3	-0.2	-0.7	-0.2	0.3
Money market shares	3.9	4.5	3.6	2.1	2.5	6.6
Regular shares	4.6	4.9	2.9	1.4	1.1	11.4
Total memberships	1.1	0.8	1.0	1.3	0.9	1.1
<b>Earnings (Basis Points)</b>						
Yield on total assets	292	283	289	289	283	287
Dividend/interest cost of assets	35	36	37	42	44	49
Fee & other income	111	107	125	136	121	117
Operating expense	273	255	264	263	255	253
Loss Provisions	14	13	10	9	7	13
Net Income (ROA)	87	89	103	111	97	89
% CUs with positive ROA	77	63	76	76	72	73
<b>Capital Adequacy (%)</b>						
Net worth/assets	10.5	10.9	11.0	10.9	10.7	10.6
% CUs with NW > 7% of assets	94.9	94.6	96.8	95.6	94.8	94.5
<b>Asset Quality (%)</b>						
Loan delinquency rate - Total loans	0.42	0.35	0.37	0.35	0.35	0.37
Total Consumer	0.51	0.41	0.43	0.37	0.34	0.36
Credit Cards	0.66	0.46	0.65	0.58	0.56	0.60
All Other Consumer	0.49	0.40	0.40	0.35	0.31	0.33
Total Mortgages	0.31	0.29	0.32	0.32	0.35	0.38
First Mortgages	0.30	0.26	0.30	0.30	0.34	0.36
All Other Mortgages	0.38	0.40	0.40	0.40	0.41	0.46
Total Commercial Loans	0.42	0.26	0.25	0.27	0.21	0.44
Commercial Ag Loans	0.68	0.00	0.00	0.00	9.59	8.51
All Other Commercial Loans	0.42	0.26	0.25	0.27	0.19	0.42
Net chargeoffs/average loans	0.28	0.20	0.19	0.16	0.16	0.22
Total Consumer	0.54	0.41	0.41	0.33	0.36	0.45
Credit Cards	2.04	1.33	1.14	1.14	1.17	1.50
All Other Consumer	0.38	0.30	0.31	0.23	0.25	0.31
Total Mortgages	0.00	0.00	0.00	0.01	0.00	0.01
First Mortgages	0.00	0.00	0.00	0.00	0.00	0.01
All Other Mortgages	-0.04	-0.01	-0.02	0.02	-0.01	0.02
Total Commercial Loans	0.07	0.01	0.07	0.01	0.03	0.02
Commercial Ag Loans	-0.03	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.07	0.01	0.07	0.01	0.03	0.02
<b>Asset/Liability Management</b>						
Loans/savings	70.2	71.1	71.4	71.7	69.8	67.7

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.

\*\*Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles./

Source: NCUA and CUNA E&S.