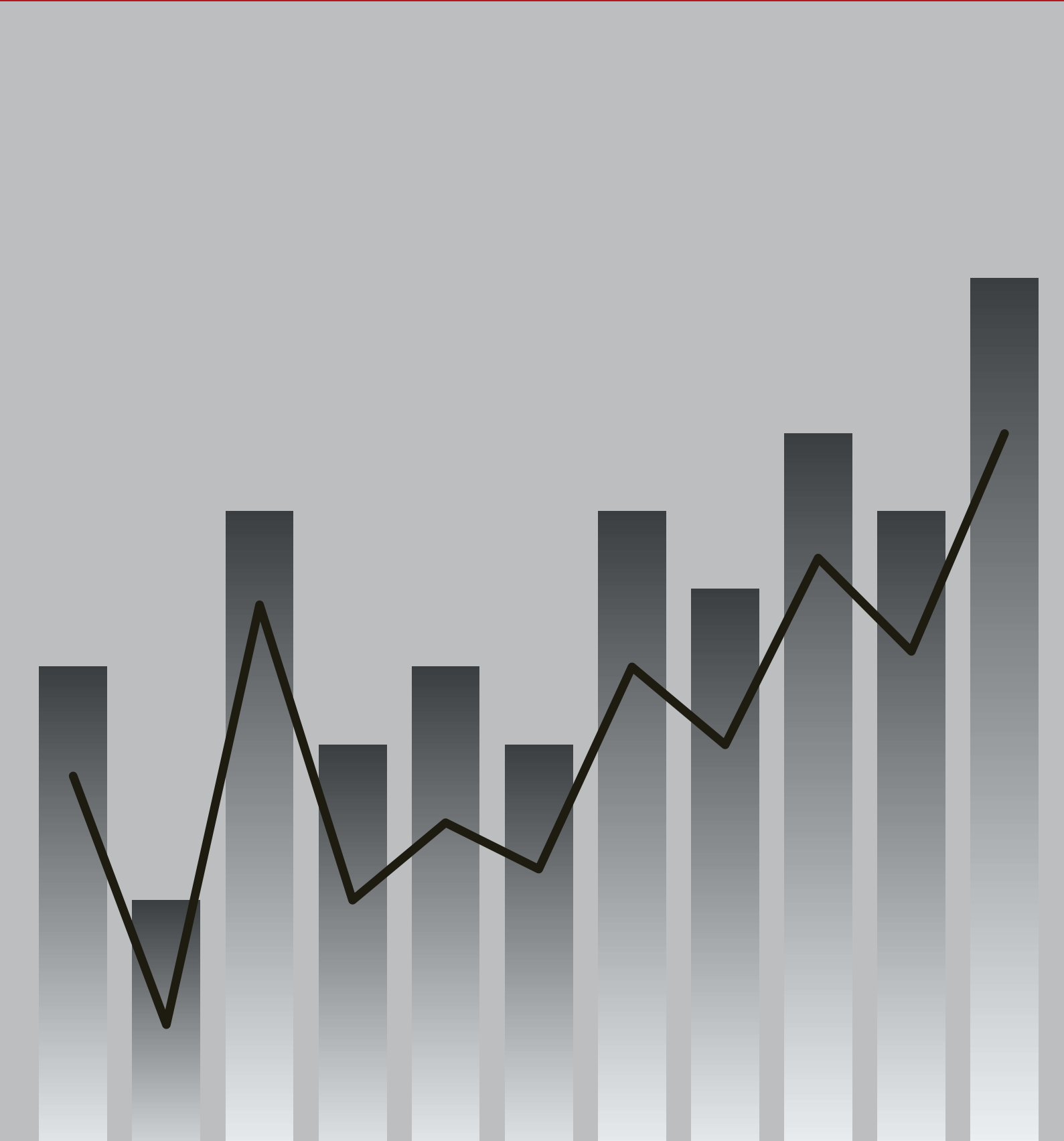


Pennsylvania Credit Union Profile

Mid-Year 2023
CUNA Economics & Statistics



Pennsylvania Credit Union Profile

Mid-Year 2023

Overview by Year

	U.S. CUs	Pennsylvania CUs
Demographic Information	Jun 23	Jun 23
Number of CUs	4,783	318
Assets per CU (\$ mil)	468.6	230.9
Median assets (\$ mil)	55.4	31.0
Total assets (\$ mil)	2,241,145	73,416
Total loans (\$ mil)	1,579,413	51,180
Total surplus funds (\$ mil)	572,935	19,602
Total savings (\$ mil)	1,897,097	63,372
Total memberships (thousands)	139,076	4,857
Growth Rates (%)		
Total assets	3.8	4.7
Total loans	12.5	10.6
Total surplus funds	-12.8	-7.4
Total savings	1.2	3.1
Total memberships	3.9	3.6
% CUs with increasing assets	43.3	34.9
Earnings - Basis Pts.		
Yield on total assets	421	416
Dividend/interest cost of assets	119	122
Net interest margin	302	294
Fee & other income	111	108
Operating expense	292	270
Loss Provisions	42	38
Net Income (ROA=, with Stab Exp	78	93
Net Income (ROA=, without Stab Exp	78	93
% CUs with positive ROA	86.6	83.6
Capital Adequacy (%)		
Net worth/assets	10.8	11.3
% CUs with NW > 7% of assets	97.4	98.7
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.63	0.54
Net chargeoffs/average loans (%)	0.53	0.47
Asset/Liability Management		
Loans/savings	83.3	80.8
Loans/assets	70.5	69.7
Net Long-term assets/assets	41.8	38.1
Liquid assets/assets	11.0	14.3
Core deposits/shares & borrowings	53.2	53.7
Productivity		
Members/potential members (%)	3	6
Borrowers/members (%)	65	60
Members/FTE	397	440
Average shares/member (\$)	13,641	13,047
Average loan balance (\$)	17,433	17,456
Employees per million in assets	0.16	0.15
Structure (%)		
Fed CUs w/ single-sponsor	10.8	15.1
Fed CUs w/ community charter	18.0	24.2
Other Fed CUs	32.4	47.8
CUs state chartered	38.8	12.9

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.

Pennsylvania Credit Union Profile

Mid-Year 2023

Overview: State Trends

	U.S.	Pennsylvania Credit Unions						
Demographic Information	Jun 23	Jun 23	2022	2021	2020	2019	2018	2017
Number of CUs	4,783	318	321	339	349	360	368	386
Assets per CU (\$ mil)	468.6	230.9	223.7	200.5	177.8	146.8	132.2	119.5
Median assets (\$ mil)	55.4	31.0	31.1	26.3	24.2	18.5	17.9	16.9
Total assets (\$ mil)	2,241,145	73,416	71,806	67,957	62,047	52,860	48,633	46,126
Total loans (\$ mil)	1,579,413	51,180	49,662	42,552	38,534	35,458	32,756	30,001
Total surplus funds (\$ mil)	572,935	19,602	19,460	22,947	21,155	15,354	13,993	14,325
Total savings (\$ mil)	1,897,097	63,372	62,058	59,398	53,900	45,228	41,521	39,534
Total memberships (thousands)	139,076	4,857	4,785	4,587	4,418	4,322	4,199	4,055
Growth Rates (%)								
Total assets	3.8	4.7	5.7	9.5	17.4	8.7	5.4	4.8
Total loans	12.5	10.6	16.7	10.4	8.7	8.2	9.2	9.6
Total surplus funds	-12.8	-7.4	-15.2	8.5	37.8	9.7	-2.3	-4.5
Total savings	1.2	3.1	4.5	10.2	19.2	8.9	5.0	4.2
Total memberships	3.9	3.6	4.3	3.8	2.2	2.9	3.6	2.6
% CUs with increasing assets	43.3	34.9	56.1	89.1	94.8	60.3	59.5	59.6
Earnings - Basis Pts.								
Yield on total assets	421	416	330	291	332	386	364	337
Dividend/interest cost of assets	119	122	53	44	69	85	65	50
Net interest margin	302	294	276	247	263	301	299	287
Fee & other income	111	108	110	127	117	126	124	119
Operating expense	292	270	265	262	279	306	306	298
Loss Provisions	42	38	22	10	28	29	32	34
Net Income (ROA=, with Stab Exp	78	93	100	102	73	93	84	75
Net Income (ROA=, without Stab Exp	78	93	100	102	73	93	84	75
% CUs with positive ROA	86.6	83.6	80.1	75.2	79.9	89.2	83.4	77.7
Capital Adequacy (%)								
Net worth/assets	10.8	11.3	11.2	10.8	10.7	11.8	11.9	11.6
% CUs with NW > 7% of assets	97.4	98.7	97.2	96.8	98.0	99.7	98.9	98.2
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	0.54	0.50	0.37	0.48	0.59	0.64	0.75
Net chargeoffs/average loans (%)	0.53	0.47	0.28	0.18	0.32	0.43	0.48	0.48
Asset/Liability Management								
Loans/savings	83.3	80.8	80.0	71.6	71.5	78.4	78.9	75.9
Loans/assets	70.5	69.7	69.2	62.6	62.1	67.1	67.4	65.0
Net Long-term assets/assets	41.8	38.1	39.8	39.1	33.6	31.9	31.6	31.9
Liquid assets/assets	11.0	14.3	13.4	18.7	21.2	17.0	15.4	17.0
Core deposits/shares & borrowings	53.2	53.7	55.8	56.7	53.6	47.8	49.3	49.4
Productivity								
Members/potential members (%)	3	6	6	6	6	6	6	5
Borrowers/members (%)	65	60	61	60	60	58	57	56
Members/FTE	397	440	441	441	425	408	407	408
Average shares/member (\$)	13,641	13,047	12,969	12,948	12,199	10,464	9,887	9,749
Average loan balance (\$)	17,433	17,456	17,091	15,562	14,431	14,086	13,766	13,312
Employees per million in assets	0.16	0.15	0.15	0.15	0.17	0.20	0.21	0.22
Structure (%)								
Fed CUs w/ single-sponsor	10.8	15.1	15.3	15.9	16.3	16.9	16.6	17.6
Fed CUs w/ community charter	18.0	24.2	24.3	23.6	22.9	22.5	19.8	19.4
Other Fed CUs	32.4	47.8	47.7	46.9	46.4	46.7	49.5	49.2
CUs state chartered	38.8	12.9	12.8	13.6	14.3	13.9	14.1	13.7

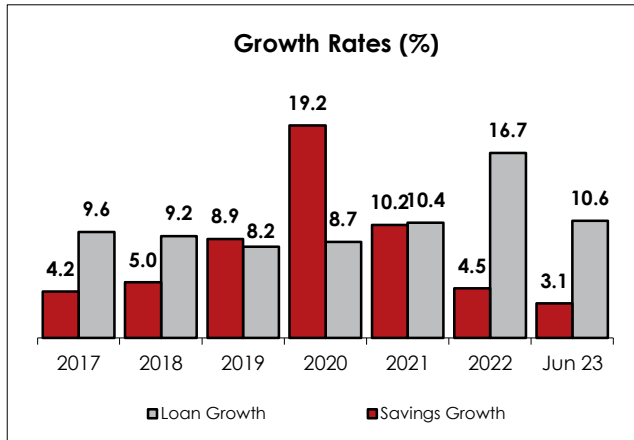
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

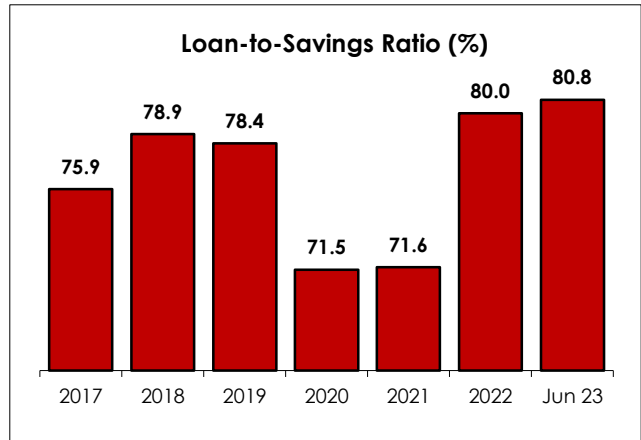
Pennsylvania Credit Union Profile

Mid-Year 2023

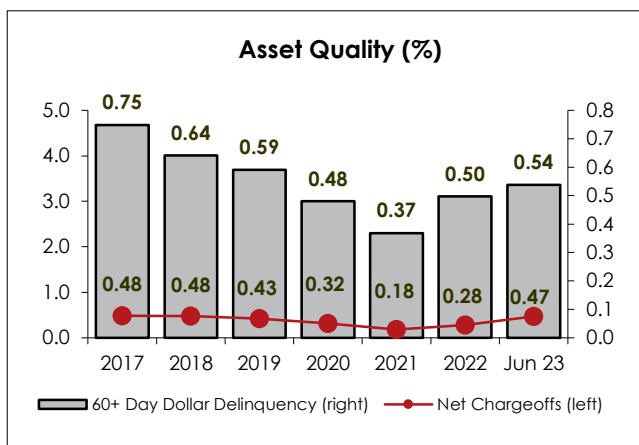
Loan and Savings Growth Trends



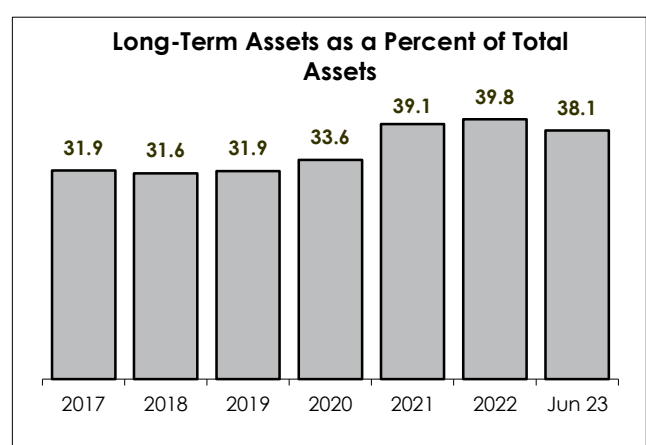
Liquidity Trends



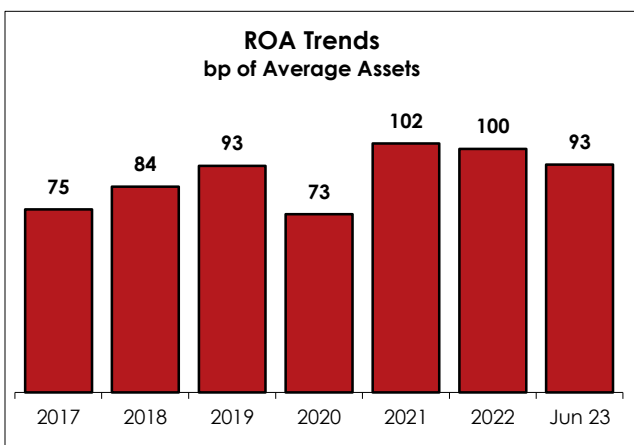
Credit Risk Trends



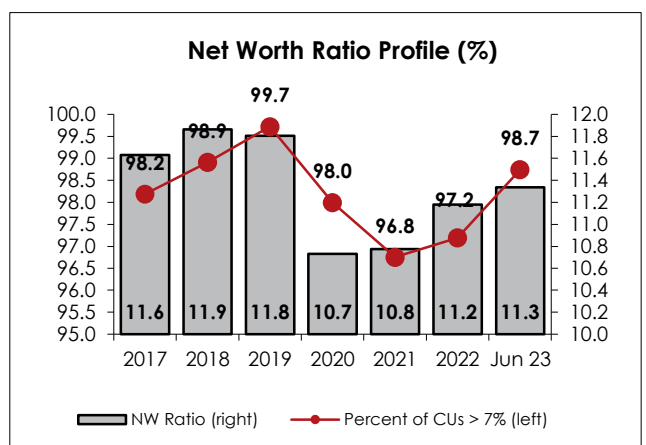
Interest Rate Risk Trends



Earnings Trends



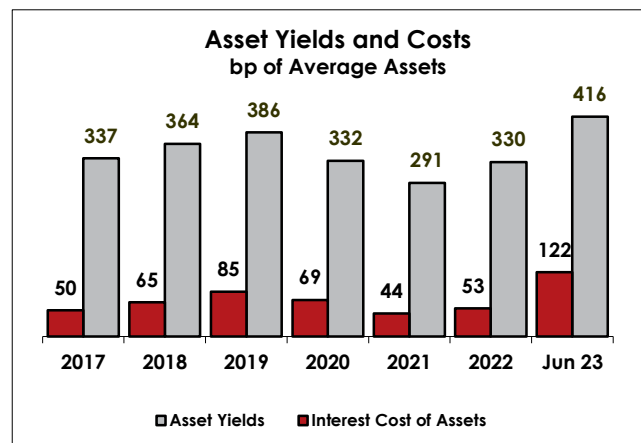
Solvency Trends



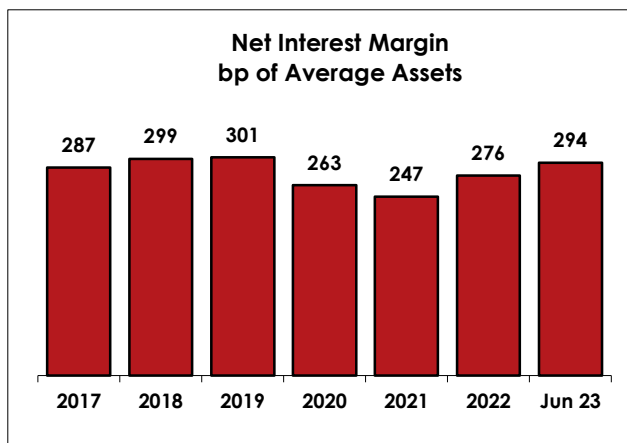
Pennsylvania Credit Union Profile

Mid-Year 2023

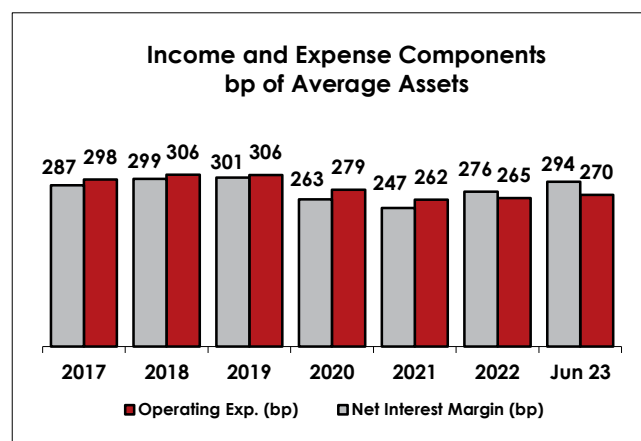
Asset Yields and Funding Costs



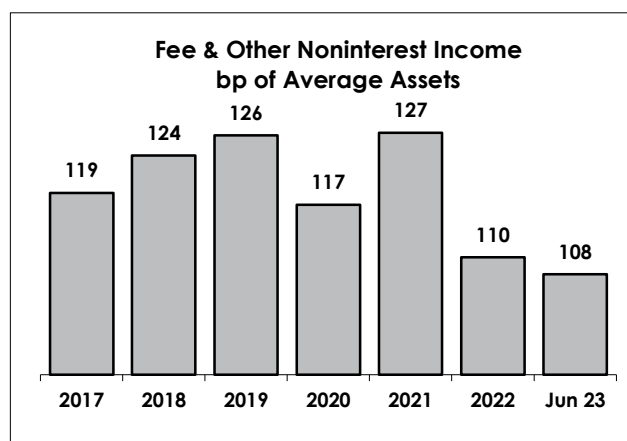
Interest Margins



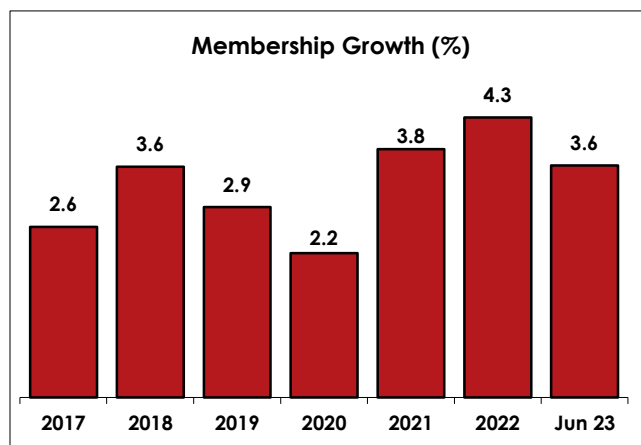
Interest Margins & Overhead



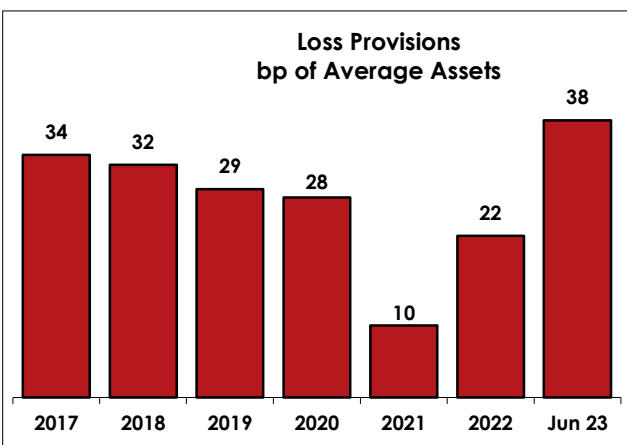
Noninterest Income



Membership Growth Trends



Loss Provisions



Pennsylvania Credit Union Profile

Mid-Year 2023

Overview: State Results by Asset Size

	PA	Pennsylvania Credit Union Asset Groups - 2023						
Demographic Information	Jun 23	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	318	133	56	45	46	14	11	13
Assets per CU (\$ mil)	230.9	7.9	32.1	70.4	152.0	324.6	767.4	3,648.1
Median assets (\$ mil)	31.0	7.5	31.3	68.0	140.0	314.6	809.9	1,883.7
Total assets (\$ mil)	73,416	1,048	1,796	3,167	6,994	4,545	8,441	47,425
Total loans (\$ mil)	51,180	424	623	1,443	4,080	2,891	5,626	36,094
Total surplus funds (\$ mil)	19,602	604	1,119	1,624	2,592	1,423	2,337	9,904
Total savings (\$ mil)	63,372	889	1,600	2,756	6,264	4,009	7,579	40,275
Total memberships (thousands)	4,857	130	153	264	560	310	518	2,922
Growth Rates (%)								
Total assets	4.7	-2.8	-2.7	-2.3	1.3	4.6	2.9	6.8
Total loans	10.6	12.8	13.4	11.1	10.9	15.6	10.1	10.3
Total surplus funds	-7.4	-11.8	-10.1	-11.7	-10.5	-11.7	-10.0	-2.9
Total savings	3.1	-4.3	-3.6	-3.3	0.6	3.0	2.0	5.1
Total memberships	3.6	-2.0	-2.5	0.9	1.8	2.5	3.4	5.4
% CUs with increasing assets	34.9	26.3	28.6	24.4	50.0	71.4	54.5	76.9
Earnings - Basis Pts.								
Yield on total assets	416	326	304	331	374	375	385	443
Dividend/interest cost of assets	122	36	42	42	53	85	107	149
Net interest margin	294	291	262	289	321	290	278	295
Fee & other income	108	48	59	85	104	92	119	113
Operating expense	270	279	244	276	308	297	313	255
Loss Provisions	38	10	11	14	17	17	28	49
Net Income (ROA=, with Stab Exp	93	50	66	85	100	67	57	104
Net Income (ROA=, without Stab Exp	93	50	66	85	100	67	57	104
% CUs with positive ROA	83.6	69.9	92.9	91.1	97.8	85.7	90.9	100.0
Capital Adequacy (%)								
Net worth/assets	11.3	14.7	11.2	13.0	11.1	10.7	9.7	11.5
% CUs with NW > 7% of assets	98.7	98.5	98.2	97.8	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.54	1.38	1.24	0.69	0.67	0.44	0.49	0.51
Net chargeoffs/average loans (%)	0.47	0.41	0.42	0.34	0.25	0.26	0.38	0.54
Asset/Liability Management (%)								
Loans/savings	80.8	47.6	38.9	52.4	65.1	72.1	74.2	89.6
Loans/assets	69.7	40.4	34.7	45.6	58.3	63.6	66.6	76.1
Net Long-term assets/assets	38.1	16.1	21.7	25.0	34.7	43.3	42.7	39.3
Liquid assets/assets	14.3	29.7	28.8	24.0	15.9	12.8	13.1	12.8
Core deposits/shares & borrowings	53.7	86.9	83.5	77.9	70.0	57.7	55.1	46.9
Productivity								
Members/potential members (%)	6	9	4	3	3	3	5	11
Borrowers/members (%)	60	41	41	58	53	57	54	65
Members/FTE	440	413	450	448	377	397	354	481
Average shares/member (\$)	13,047	6,831	10,469	10,453	11,177	12,929	14,632	13,784
Average loan balance (\$)	17,456	7,860	9,970	9,488	13,841	16,499	20,072	18,865
Employees per million in assets	0.15	0.30	0.19	0.19	0.21	0.17	0.17	0.13
Structure (%)								
Fed CUs w/ single-sponsor	15.1	32.3	5.4	2.2	0.0	0.0	9.1	0.0
Fed CUs w/ community charter	24.2	8.3	21.4	31.1	56.5	64.3	18.2	23.1
Other Fed CUs	47.8	51.1	57.1	53.3	28.3	28.6	45.5	46.2
CUs state chartered	12.9	8.3	16.1	13.3	15.2	7.1	27.3	30.8

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.

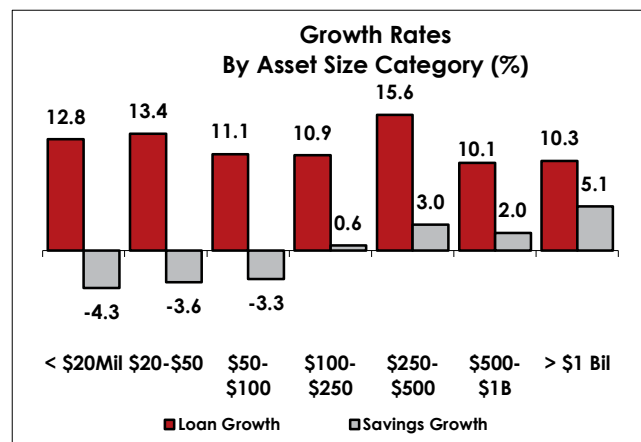
Source: NCUA and CUNA E&S.

Pennsylvania Credit Union Profile

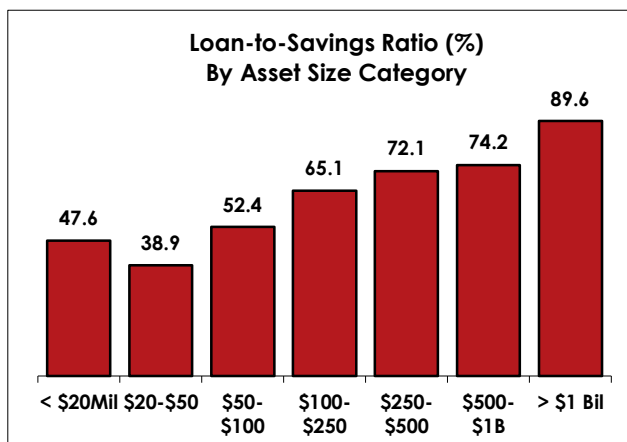
Mid-Year 2023

Results By Asset Size

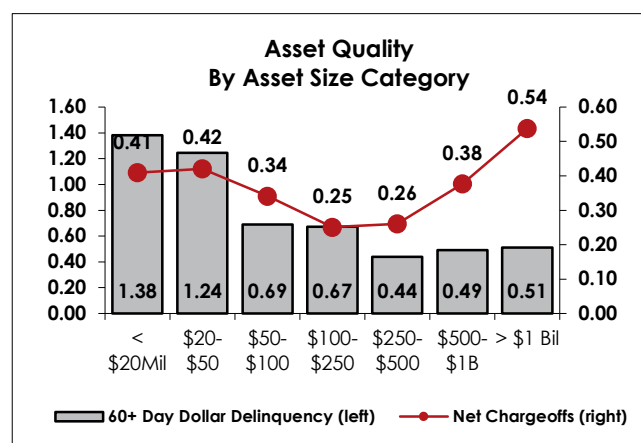
Loan and Savings growth



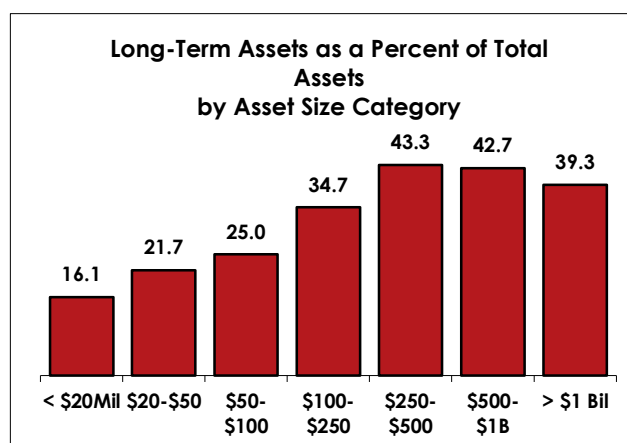
Liquidity Risk Exposure



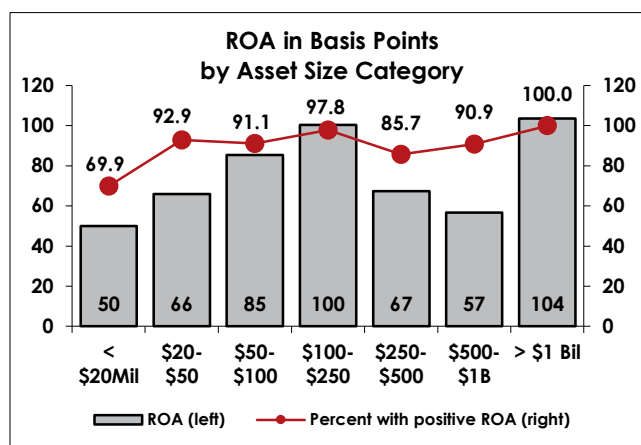
Credit Risk Exposure



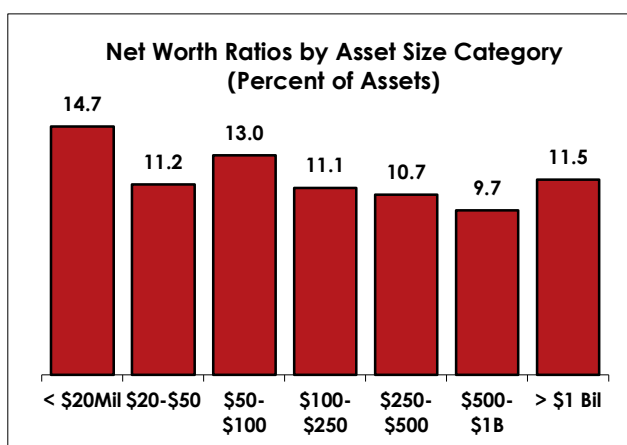
Interest Rate Risk Exposure



Earnings



Solvency



Pennsylvania Credit Union Profile

Mid-Year 2023

Overview: National Results by Asset Size

	U.S.	All Credit Unions Asset Groups - 2023						
Demographic Information	Jun 23	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	4,783	1,445	855	668	700	396	293	426
Assets per CU (\$ mil)	468.6	7.7	33.0	72.7	159.4	355.8	731.4	3,958.9
Median assets (\$ mil)	55.4	6.6	32.3	71.0	152.3	348.3	715.8	2,160.1
Total assets (\$ mil)	2,241,145	11,108	28,181	48,570	111,591	140,907	214,297	1,686,492
Total loans (\$ mil)	1,579,413	5,574	14,435	27,153	68,996	94,135	150,931	1,218,188
Total surplus funds (\$ mil)	572,935	5,313	12,829	19,402	36,891	39,272	52,181	407,048
Total savings (\$ mil)	1,897,097	9,361	24,646	42,507	98,323	123,271	183,750	1,415,239
Total memberships (thousands)	139,076	1,452	2,541	4,007	8,219	9,784	14,063	99,011
Growth Rates (%)								
Total assets	3.8	-3.3	-2.0	-0.9	1.0	2.4	3.9	5.3
Total loans	12.5	12.6	11.6	11.4	11.3	12.0	11.3	13.7
Total surplus funds	-12.8	-15.9	-13.9	-14.3	-13.9	-14.7	-12.2	-11.7
Total savings	1.2	-4.6	-3.0	-2.1	-0.4	0.4	1.2	2.5
Total memberships	3.9	-0.8	-0.5	-0.1	1.6	2.2	2.9	5.7
% CUs with increasing assets	43.3	29.0	32.3	37.9	48.0	62.4	71.3	77.9
Earnings - Basis Pts.								
Yield on total assets	421	381	364	369	385	393	404	431
Dividend/interest cost of assets	119	45	46	52	67	82	97	133
Net interest margin	302	336	318	317	318	311	308	298
Fee & other income	111	69	95	115	117	126	123	108
Operating expense	292	338	328	334	341	339	337	277
Loss Provisions	42	17	18	17	20	24	27	48
Net Income (ROA=, with Stab Exp)	78	50	67	80	75	74	66	81
Net Income (ROA=, without Stab Exp)	78	50	67	80	75	74	66	81
% CUs with positive ROA	86.6	74.3	88.4	90.7	93.7	93.2	91.8	97.2
Capital Adequacy (%)								
Net worth/assets	10.8	15.1	12.1	11.9	11.2	10.7	10.7	10.7
% CUs with NW > 7% of assets	97.4	95.7	96.6	97.8	98.0	99.0	99.7	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	1.13	0.82	0.68	0.59	0.54	0.58	0.63
Net chargeoffs/average loans (%)	0.53	0.36	0.37	0.34	0.32	0.34	0.37	0.58
Asset/Liability Management								
Loans/savings	83.3	59.5	58.6	63.9	70.2	76.4	82.1	86.1
Loans/assets	70.5	50.2	51.2	55.9	61.8	66.8	70.4	72.2
Net Long-term assets/assets	41.8	12.5	23.0	28.8	33.1	38.8	42.4	43.5
Liquid assets/assets	11.0	28.0	21.8	18.0	14.6	11.2	10.4	10.3
Core deposits/shares & borrowings	53.2	82.8	75.5	71.6	65.5	61.8	58.1	49.8
Productivity								
Members/potential members (%)	3	6	2	2	2	2	2	3
Borrowers/members (%)	65	60	159	102	93	78	60	59
Members/FTE	397	412	408	384	337	338	346	419
Average shares/member (\$)	13,641	6,448	9,700	10,609	11,963	12,599	13,066	14,294
Average loan balance (\$)	17,433	6,421	3,575	6,666	9,019	12,360	18,027	21,010
Employees per million in assets	0.16	0.32	0.22	0.21	0.22	0.21	0.19	0.14
Structure (%)								
Fed CUs w/ single-sponsor	10.8	25.7	9.0	3.6	3.4	1.8	1.7	2.1
Fed CUs w/ community charter	18.0	8.4	21.1	25.4	29.4	24.7	17.4	8.7
Other Fed CUs	32.4	37.2	34.4	32.9	26.0	25.3	27.3	31.5
CUs state chartered	38.8	28.7	35.6	38.0	41.1	48.2	53.6	57.7

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

Mid-Year 2023

Portfolio: State Trends

	U.S.	Pennsylvania Credit Unions						
Growth Rates	Jun 23	Jun 23	2022	2021	2020	2019	2018	2017
Credit cards	13.9%	9.8%	10.8%	-0.3%	-8.1%	4.9%	5.4%	4.9%
Other unsecured loans	15.7%	11.4%	25.9%	12.4%	10.3%	10.4%	2.7%	6.4%
New automobile	12.9%	12.3%	23.4%	-0.4%	-1.1%	3.2%	17.8%	20.7%
Used automobile	10.5%	12.5%	20.1%	11.5%	9.8%	9.3%	13.4%	14.2%
First mortgage**	8.6%	3.5%	-9.2%	16.2%	19.5%	12.2%	8.1%	9.3%
HEL & 2nd Mtg**	33.5%	26.0%	20.2%	4.9%	-2.8%	3.4%	4.7%	1.0%
Commercial loans*	17.9%	14.0%	22.7%	35.4%	28.1%	31.6%	16.2%	-24.5%
Share drafts	0.1%	3.3%	6.4%	15.9%	42.6%	3.1%	9.9%	8.8%
Certificates	68.4%	42.0%	15.1%	-9.3%	-2.4%	23.3%	10.7%	5.7%
IRAs	0.3%	2.1%	-0.2%	-1.1%	1.5%	4.8%	-1.7%	-1.0%
Money market shares	-17.7%	-4.9%	1.3%	15.2%	18.5%	5.7%	1.5%	2.6%
Regular shares	-10.8%	-7.5%	2.4%	17.0%	28.9%	6.0%	3.4%	4.0%
Portfolio \$ Distribution								
Credit cards/total loans	4.9%	4.9%	5.0%	5.3%	5.8%	6.9%	7.1%	7.4%
Other unsecured loans/total loans	4.2%	6.4%	6.3%	5.9%	5.7%	5.7%	5.6%	5.9%
New automobile/total loans	11.3%	10.9%	11.0%	10.4%	11.5%	12.7%	13.3%	12.3%
Used automobile/total loans	20.5%	22.2%	21.9%	21.2%	21.0%	20.8%	20.6%	19.9%
First mortgage/total loans	36.3%	32.3%	33.4%	43.0%	40.8%	37.1%	35.8%	36.2%
HEL & 2nd Mtg/total loans	7.6%	12.2%	11.6%	11.2%	11.8%	13.2%	13.8%	14.4%
Commercial loans/total loans	9.6%	8.9%	8.7%	8.2%	6.7%	5.7%	4.7%	4.4%
Share drafts/total savings	20.5%	17.3%	17.9%	17.6%	16.8%	14.0%	14.8%	14.1%
Certificates/total savings	21.5%	20.0%	16.7%	15.1%	18.4%	22.5%	19.9%	18.8%
IRAs/total savings	4.4%	5.9%	5.9%	6.2%	6.9%	8.1%	8.4%	9.0%
Money market shares/total savings	18.7%	18.7%	19.3%	19.9%	19.0%	19.1%	19.7%	20.4%
Regular shares/total savings	32.8%	36.4%	39.0%	39.8%	37.5%	34.7%	35.6%	36.2%
Percent of CUs Offering								
Credit cards	64.6%	63.8%	63.6%	62.2%	61.9%	62.2%	61.4%	59.8%
Other unsecured loans	99.3%	100.0%	99.7%	100.0%	99.4%	99.7%	100.0%	99.7%
New automobile	96.2%	94.3%	94.1%	93.2%	93.1%	93.1%	92.7%	92.0%
Used automobile	97.0%	95.6%	95.3%	94.4%	93.7%	94.2%	94.8%	94.3%
First mortgage	73.2%	71.1%	69.8%	65.2%	63.6%	61.7%	60.3%	57.5%
HEL & 2nd Mtg	70.3%	73.3%	72.6%	73.5%	72.5%	73.6%	73.1%	72.3%
Commercial loans	37.9%	23.9%	24.0%	21.8%	22.1%	20.0%	19.3%	18.1%
Share drafts	82.9%	78.9%	78.2%	76.7%	76.2%	75.6%	74.7%	73.3%
Certificates	84.4%	76.4%	75.1%	73.7%	72.8%	71.9%	71.5%	69.4%
IRAs	70.8%	60.1%	59.5%	58.7%	59.3%	57.8%	56.8%	56.0%
Money market shares	55.7%	37.4%	36.8%	35.1%	35.0%	34.2%	33.7%	31.6%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	19.3%	20.2%	20.1%	20.8%	21.0%	21.1%	20.9%	20.5%
Other unsecured loans	11.5%	13.3%	14.0%	13.9%	13.8%	11.3%	10.9%	11.1%
New automobile	7.7%	5.2%	5.3%	5.0%	5.5%	5.6%	5.4%	4.8%
Used automobile	19.8%	14.9%	14.7%	14.1%	14.2%	13.7%	13.0%	12.3%
First mortgage	19.0%	2.6%	2.7%	2.8%	2.8%	2.6%	2.6%	2.6%
HEL & 2nd Mtg	2.0%	3.2%	3.1%	2.9%	3.1%	3.2%	3.3%	3.3%
Commercial loans	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
Share drafts	62.0%	58.1%	58.3%	58.6%	60.5%	59.2%	61.1%	57.0%
Certificates	8.5%	10.8%	9.2%	9.0%	10.4%	11.5%	10.6%	10.4%
IRAs	3.2%	4.8%	4.9%	5.2%	5.6%	5.9%	6.0%	6.3%
Money market shares	7.3%	10.6%	10.2%	10.6%	11.4%	11.6%	11.2%	11.6%

Current period flow statistics are trailing four quarters.

*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

Mid-Year 2023

Portfolio Detail: State Results by Asset Size

	PA	Pennsylvania Credit Union Asset Groups - 2023						
Growth Rates	Jun 23	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	9.8%	2.9%	4.0%	3.4%	6.9%	7.1%	5.9%	11.0%
Other unsecured loans	11.4%	2.6%	10.6%	6.4%	-0.1%	6.0%	1.1%	14.8%
New automobile	12.3%	29.4%	29.9%	22.5%	24.7%	38.9%	25.9%	6.2%
Used automobile	12.5%	14.2%	19.9%	12.9%	13.9%	12.5%	11.4%	12.5%
First mortgage**	3.5%	5.0%	0.3%	2.0%	8.0%	9.3%	6.0%	2.4%
HEL & 2nd Mtg**	26.0%	3.2%	13.3%	24.5%	13.7%	19.8%	13.0%	31.5%
Commercial loans*	14.0%	11.8%	15.2%	22.6%	11.1%	28.4%	11.8%	13.4%
Share drafts	3.3%	3.0%	4.1%	2.3%	2.4%	-0.7%	-1.9%	5.5%
Certificates	42.0%	9.6%	18.3%	29.5%	60.1%	78.9%	55.9%	36.7%
IRAs	2.1%	-1.3%	-4.9%	-6.2%	-3.2%	3.0%	1.3%	3.6%
Money market shares	-4.9%	-12.1%	-14.2%	-17.5%	-16.0%	-16.2%	-15.7%	-1.2%
Regular shares	-7.5%	-6.7%	-7.3%	-6.5%	-5.5%	-8.9%	-10.2%	-6.8%
Portfolio \$ Distribution								
Credit cards/total loans	4.9%	3.5%	5.0%	4.1%	3.2%	3.1%	3.5%	5.5%
Other unsecured loans/total loans	6.4%	13.5%	9.9%	7.3%	5.1%	5.3%	4.3%	6.8%
New automobile/total loans	10.9%	27.1%	18.8%	16.5%	12.3%	11.3%	10.2%	10.3%
Used automobile/total loans	22.2%	29.6%	25.5%	30.7%	24.1%	20.1%	20.6%	21.9%
First mortgage/total loans	32.3%	14.9%	19.8%	27.1%	32.3%	36.0%	33.2%	32.5%
HEL & 2nd Mtg/total loans	12.2%	6.3%	16.4%	9.9%	10.8%	9.8%	15.9%	12.1%
Commercial loans/total loans	8.9%	0.3%	0.4%	0.7%	8.4%	11.1%	9.3%	9.2%
Share drafts/total savings	17.3%	9.1%	15.0%	18.2%	20.5%	20.3%	19.6%	16.3%
Certificates/total savings	20.0%	7.4%	8.0%	9.6%	13.3%	19.6%	23.6%	21.8%
IRAs/total savings	5.9%	2.1%	3.4%	5.1%	4.8%	5.3%	5.3%	6.6%
Money market shares/total savings	18.7%	1.9%	2.7%	6.5%	10.6%	14.3%	15.1%	22.9%
Regular shares/total savings	36.4%	77.8%	68.5%	59.7%	49.6%	37.5%	35.4%	30.6%
Percent of CUs Offering								
Credit cards	63.8%	32.3%	73.2%	88.9%	93.5%	92.9%	100.0%	92.3%
Other unsecured loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	94.3%	87.2%	98.2%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	95.6%	90.2%	98.2%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	71.1%	38.3%	83.9%	97.8%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	73.3%	39.8%	91.1%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	23.9%	2.3%	8.9%	13.3%	63.0%	85.7%	81.8%	92.3%
Share drafts	78.9%	52.6%	92.9%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	76.4%	51.9%	85.7%	95.6%	97.8%	100.0%	100.0%	100.0%
IRAs	60.1%	27.1%	62.5%	84.4%	95.7%	100.0%	100.0%	100.0%
Money market shares	37.4%	5.3%	21.4%	60.0%	78.3%	100.0%	90.9%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	20.2%	16.0%	16.0%	15.2%	13.1%	15.6%	16.1%	23.4%
Other unsecured loans	13.3%	19.0%	11.2%	19.8%	13.9%	14.6%	8.8%	13.1%
New automobile	5.2%	4.6%	3.9%	4.8%	4.6%	4.6%	4.8%	5.6%
Used automobile	14.9%	7.5%	8.0%	13.6%	13.7%	12.5%	14.1%	16.3%
First mortgage	2.6%	1.6%	1.7%	2.2%	3.1%	3.7%	3.1%	2.5%
HEL & 2nd Mtg	3.2%	1.3%	1.9%	1.5%	2.4%	2.7%	3.8%	3.6%
Commercial loans	0.4%	0.3%	0.2%	0.2%	0.5%	0.6%	0.4%	0.3%
Share drafts	58.1%	31.2%	43.0%	47.8%	55.4%	55.8%	61.9%	60.8%
Certificates	10.8%	5.7%	5.0%	5.4%	7.4%	9.5%	11.6%	12.3%
IRAs	4.8%	1.9%	2.6%	3.4%	3.6%	4.0%	4.5%	5.5%
Money market shares	10.6%	4.4%	3.0%	2.9%	4.0%	4.7%	5.8%	13.5%

Current period flow statistics are trailing four quarters.

*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

Mid-Year 2023

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2023						
Growth Rates	Jun 23	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	13.9%	2.9%	5.2%	4.7%	7.2%	10.1%	9.1%	15.4%
Other unsecured loans	15.7%	5.1%	6.3%	5.2%	10.0%	12.3%	10.2%	18.7%
New automobile	12.9%	23.2%	24.1%	25.2%	22.1%	19.5%	15.2%	11.5%
Used automobile	10.5%	13.1%	12.9%	12.7%	11.2%	11.7%	10.8%	10.8%
First mortgage**	8.6%	3.4%	2.2%	3.7%	5.4%	5.7%	6.9%	10.2%
HEL & 2nd Mtg**	33.5%	20.7%	22.3%	27.2%	25.9%	28.0%	28.4%	36.8%
Commercial loans*	17.9%	14.6%	10.5%	5.4%	13.4%	14.7%	13.7%	20.0%
Share drafts	0.1%	4.3%	2.1%	1.2%	1.0%	0.1%	-2.0%	1.1%
Certificates	68.4%	9.7%	22.3%	31.3%	42.0%	53.4%	65.7%	74.2%
IRAs	0.3%	-8.1%	-7.0%	-4.2%	-2.6%	-1.4%	0.7%	1.7%
Money market shares	-17.7%	-14.3%	-15.2%	-15.3%	-14.9%	-17.4%	-18.1%	-17.3%
Regular shares	-10.8%	-7.3%	-7.2%	-7.6%	-7.0%	-8.0%	-9.4%	-11.1%
Portfolio \$ Distribution								
Credit cards/total loans	4.9%	1.6%	2.8%	2.8%	2.7%	3.0%	2.9%	5.5%
Other unsecured loans/total loans	4.2%	12.7%	7.5%	5.5%	4.7%	4.2%	4.1%	4.1%
New automobile/total loans	11.3%	24.3%	17.9%	14.5%	12.4%	12.5%	11.1%	11.0%
Used automobile/total loans	20.5%	38.6%	32.9%	30.3%	28.1%	26.0%	24.1%	18.8%
First mortgage/total loans	36.3%	9.1%	22.5%	28.6%	30.4%	31.6%	32.7%	37.8%
HEL & 2nd Mtg/total loans	7.6%	3.6%	7.4%	8.1%	8.4%	8.8%	8.1%	7.4%
Commercial loans/total loans	9.6%	0.7%	1.5%	3.5%	6.2%	8.0%	11.7%	9.9%
Share drafts/total savings	20.5%	10.2%	17.8%	19.8%	20.6%	21.6%	22.5%	20.2%
Certificates/total savings	21.5%	10.7%	11.6%	13.0%	15.4%	17.9%	20.2%	22.9%
IRAs/total savings	4.4%	1.8%	3.6%	4.2%	4.4%	4.2%	4.1%	4.5%
Money market shares/total savings	18.7%	2.6%	6.9%	9.2%	12.5%	13.9%	15.2%	20.6%
Regular shares/total savings	32.8%	72.6%	57.7%	51.8%	45.0%	40.2%	35.7%	29.6%
Percent of CUs Offering								
Credit cards	64.6%	19.9%	71.5%	83.7%	87.0%	90.2%	91.1%	94.1%
Other unsecured loans	99.3%	97.8%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	96.2%	87.6%	99.5%	99.9%	100.0%	100.0%	100.0%	100.0%
Used automobile	97.0%	90.4%	99.4%	99.9%	100.0%	100.0%	100.0%	100.0%
First mortgage	73.2%	25.5%	81.5%	94.9%	98.7%	99.7%	100.0%	99.5%
HEL & 2nd Mtg	70.3%	22.8%	75.1%	90.1%	96.7%	99.5%	99.7%	100.0%
Commercial loans	37.9%	4.4%	17.4%	34.4%	59.6%	79.0%	86.3%	91.3%
Share drafts	82.9%	46.6%	96.3%	99.4%	99.1%	100.0%	100.0%	99.5%
Certificates	84.4%	54.9%	93.7%	96.1%	98.6%	99.5%	99.7%	99.3%
IRAs	70.8%	25.9%	75.9%	88.3%	95.7%	98.5%	99.0%	99.5%
Money market shares	55.7%	10.6%	49.2%	68.0%	85.3%	90.4%	93.2%	96.2%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	19.3%	13.4%	13.6%	14.1%	14.8%	15.9%	15.8%	20.8%
Other unsecured loans	11.5%	18.4%	15.4%	15.2%	13.5%	11.8%	10.6%	11.0%
New automobile	7.7%	10.6%	39.2%	18.4%	16.1%	11.7%	6.5%	5.5%
Used automobile	19.8%	24.2%	88.3%	48.1%	41.1%	30.7%	19.5%	14.1%
First mortgage	19.0%	1.4%	1.8%	2.4%	2.8%	2.8%	2.5%	25.4%
HEL & 2nd Mtg	2.0%	1.3%	1.6%	1.6%	2.0%	2.2%	2.1%	2.0%
Commercial loans	0.3%	0.8%	0.6%	0.5%	0.5%	0.4%	0.4%	0.2%
Share drafts	62.0%	33.0%	46.1%	49.9%	56.1%	57.8%	60.0%	64.4%
Certificates	8.5%	4.7%	4.7%	5.2%	6.4%	7.0%	7.5%	9.2%
IRAs	3.2%	2.0%	2.4%	2.6%	2.9%	3.0%	3.0%	3.4%
Money market shares	7.3%	3.7%	3.6%	3.2%	4.3%	4.4%	5.0%	8.3%

Current period flow statistics are trailing four quarters.

*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

Mid-Year 2023

Pennsylvania CU Profile - Quarterly Trends

	U.S.	Pennsylvania Credit Unions				
Demographic Information	Jun 23	Jun 23	Mar 23	Dec 22	Sep 22	Jun 22
Number CUs	4,779	317	320	321	325	331
Growth Rates (Quarterly % Change)						
Total loans	2.2	1.7	1.4	2.6	4.6	6.1
Credit cards	3.5	2.5	-0.9	5.5	2.6	4.0
Other unsecured loans	3.0	3.5	1.4	2.1	4.1	14.2
New automobile	0.7	0.1	2.1	2.8	7.1	9.7
used automobile	1.4	1.8	2.9	2.4	5.0	7.1
First mortgage**	1.6	0.0	-0.3	1.1	2.9	2.9
HEL & 2nd Mtg**	6.4	5.1	3.6	6.8	8.3	8.3
Commercial loans*	3.4	3.7	1.6	2.9	5.2	6.5
Total savings	-0.5	-0.6	2.8	0.2	0.9	0.3
Share drafts	-2.4	-3.6	2.3	-0.9	5.9	-1.8
Certificates	11.8	7.5	13.7	7.0	8.7	0.8
IRAs	1.2	2.4	0.0	-0.2	0.0	0.5
Money market shares	-4.7	-1.4	0.4	-2.2	-1.8	1.1
Regular shares	-4.1	-3.5	-1.3	-0.8	-1.7	0.6
Total memberships	1.0	0.7	0.9	0.7	1.6	1.6
Earnings (Basis Points)						
Yield on total assets	432	427	400	379	343	304
Dividend/interest cost of assets	132	133	109	81	54	39
Fee & other income	110	109	106	121	106	110
Operating expense	292	270	268	270	270	260
Loss Provisions	44	41	36	34	23	19
Net Income (ROA)	77	93	94	114	102	97
% CUs with positive ROA	87	84	83	80	78	72
Capital Adequacy (%)						
Net worth/assets	11.2	11.6	11.4	11.4	11.2	11.1
% CUs with NW > 7% of assets	97.8	98.1	96.9	97.2	96.9	95.5
Asset Quality (%)						
Loan delinquency rate - Total loans	0.63	0.54	0.48	0.50	0.44	0.39
Total Consumer	0.78	0.69	0.62	0.62	0.53	0.43
Credit Cards	1.54	1.28	1.22	1.10	0.96	0.71
All Other Consumer	0.70	0.63	0.56	0.57	0.49	0.40
Total Mortgages	0.43	0.35	0.30	0.34	0.33	0.34
First Mortgages	0.43	0.34	0.29	0.34	0.33	0.34
All Other Mortgages	0.44	0.37	0.35	0.35	0.32	0.34
Total Commercial Loans	0.41	0.35	0.28	0.20	0.31	0.25
Commercial Ag Loans	0.95	4.99	1.65	6.84	0.00	0.00
All Other Commercial Loans	0.39	0.34	0.28	0.19	0.31	0.25
Net chargeoffs/average loans	0.54	0.50	0.45	0.40	0.27	0.23
Total Consumer	0.96	0.90	0.81	0.72	0.49	0.42
Credit Cards	3.67	2.89	2.37	2.29	1.51	1.44
All Other Consumer	0.70	0.70	0.66	0.56	0.39	0.32
Total Mortgages	0.00	0.01	0.00	0.01	0.01	0.00
First Mortgages	0.00	0.00	0.01	0.00	0.01	-0.01
All Other Mortgages	-0.01	0.01	0.00	0.03	-0.01	0.01
Total Commercial Loans	0.03	0.06	0.03	0.05	0.00	0.01
Commercial Ag Loans	0.01	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.03	0.06	0.03	0.05	0.00	0.01
Asset/Liability Management						
Loans/savings	83.1	80.7	78.9	80.0	78.1	75.3

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.

**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

Mid-Year 2023

Bank Comparisons

	Credit Unions				Banks			
Demographic Information	Jun 23	2022	2021	3 Yr Avg	Jun 23	2022	2021	3 Yr Avg
Number of Institutions	317	320	338	325	128	131	134	131
Assets per Institution (\$ mil)	232	224	201	219	2,423	2,287	2,269	2,326
Total assets (\$ mil)	73,410	71,802	67,939	71,050	310,113	299,630	304,006	304,583
Total loans (\$ mil)	51,180	49,661	42,546	47,796	219,855	213,124	200,529	211,169
Total surplus funds (\$ mil)	19,598	19,457	22,935	20,663	71,172	68,147	86,669	75,329
Total savings (\$ mil)	63,371	62,058	59,382	61,603	252,111	254,423	258,656	255,063
12 Month Growth Rates (%)								
Total assets	4.6	5.7	9.5	6.6	5.9	1.2	7.3	4.8
Total loans	10.6	16.7	10.4	12.6	7.0	9.2	1.4	5.9
Real estate loans**	8.8	-3.1	13.7	6.5	9.2	10.1	4.7	8.0
Commercial loans*	14.0	22.7	35.4	24.0	3.1	0.1	-18.7	-5.2
Total consumer	11.6	44.0	2.1	19.2	1.7	14.6	23.3	13.2
Consumer credit card	9.8	10.8	-0.3	6.8	-3.9	11.5	1.7	3.1
Other consumer	11.8	49.4	2.5	21.2	1.7	14.7	23.5	13.3
Total surplus funds	-7.4	-15.2	8.4	-4.7	1.7	-19.6	25.9	2.7
Total savings	3.1	4.5	10.2	5.9	1.4	1.0	12.5	5.0
YTD Earnings Annualized (BP)								
Yield on Total Assets	416	330	291	345	220	232	285	246
Dividend/Interest cost of assets	122	53	44	73	76	28	27	43
Net Interest Margin	294	276	247	272	144	205	258	202
Fee and other income (2)	108	110	127	115	43	70	110	74
Operating expense	270	265	262	266	129	187	251	189
Loss provisions	38	22	10	24	7	6	2	5
Net income	94	101	102	99	51	81	115	82
Capital Adequacy (%)								
Net worth/assets	11.3	11.2	10.8	11.1	10.1	10.0	10.8	10.3
Asset Quality (%)								
Delinquencies/loans (3)	0.54	0.50	0.37	0.47	0.48	0.47	0.58	0.51
Real estate loans	0.35	0.34	0.24	0.31	0.49	0.53	0.70	0.57
Consumer loans	0.37	0.32	0.25	0.31	0.85	0.62	0.53	0.66
Total consumer	0.75	0.68	0.59	0.67	0.16	0.13	0.13	0.14
Consumer credit card	0.81	0.68	0.65	0.71	0.60	0.44	0.45	0.50
Other consumer	0.74	0.68	0.57	0.67	0.15	0.13	0.12	0.13
Net chargeoffs/avg loans	0.47	0.28	0.18	0.31	0.05	0.04	0.09	0.06
Real estate loans	0.00	0.00	0.00	0.00	0.03	0.01	0.05	0.03
Commercial loans	0.04	0.02	0.03	0.03	0.07	0.05	0.17	0.10
Total consumer	1.01	0.65	0.45	0.70	0.26	0.27	0.35	0.29
Consumer credit card	2.61	1.61	1.19	1.81	1.42	1.77	2.16	1.78
Other consumer	0.81	0.52	0.33	0.55	0.25	0.25	0.33	0.28
Asset Liability Management (%)								
Loans/savings	80.8	80.0	71.6	77.5	87.2	83.8	77.5	82.8
Loans/assets	69.7	69.2	62.6	67.2	70.2	70.4	65.3	68.6
Core deposits/total deposits	53.7	57.0	57.5	56.0	56.3	60.1	58.3	58.3

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

**Prior to 2022, real estate loans included commercial real estate loans. This will cause fluctuations from prior cycles.

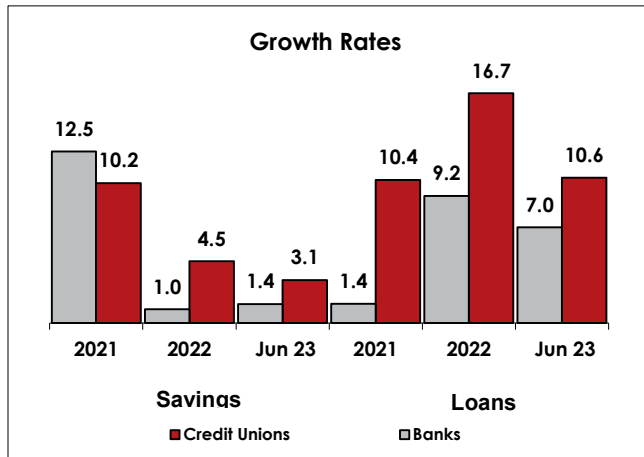
Source: FDIC, NCUA and CUNA E&S

Pennsylvania Credit Union Profile

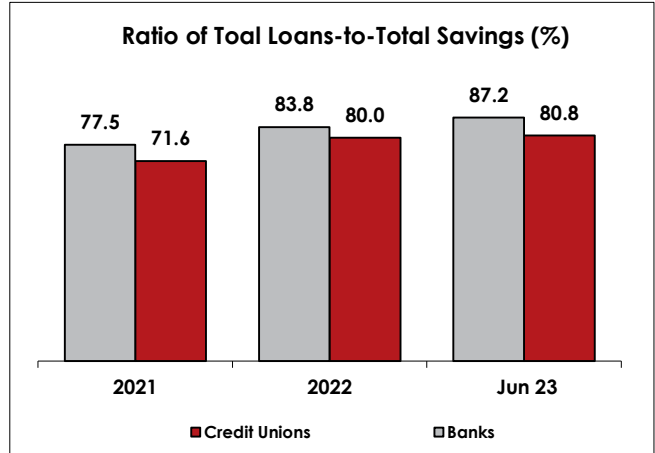
Mid-Year 2023

Credit Union and Bank Comparisons

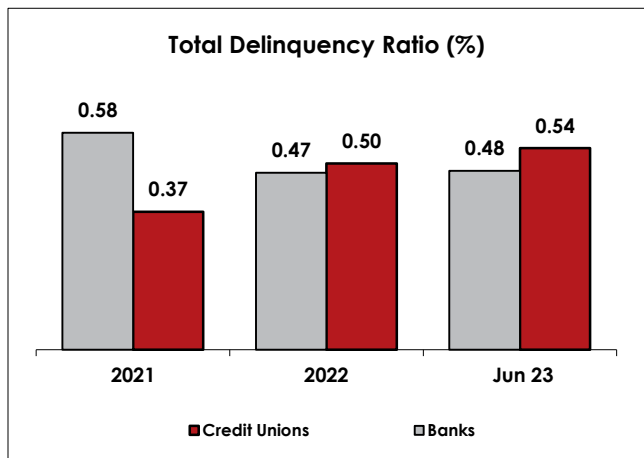
Loan and Savings Growth Trends



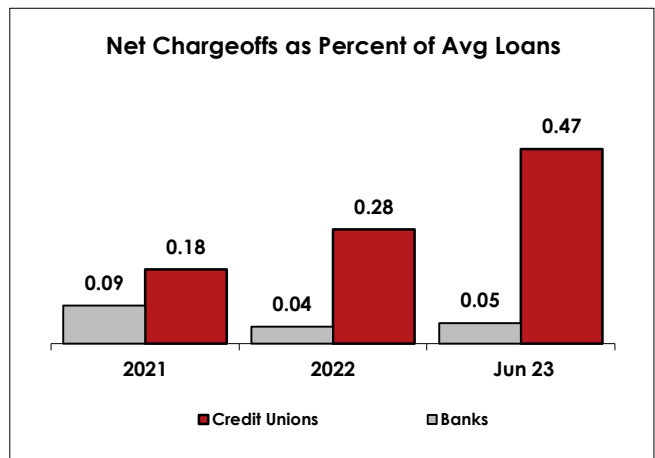
Liquidity Risk Trends



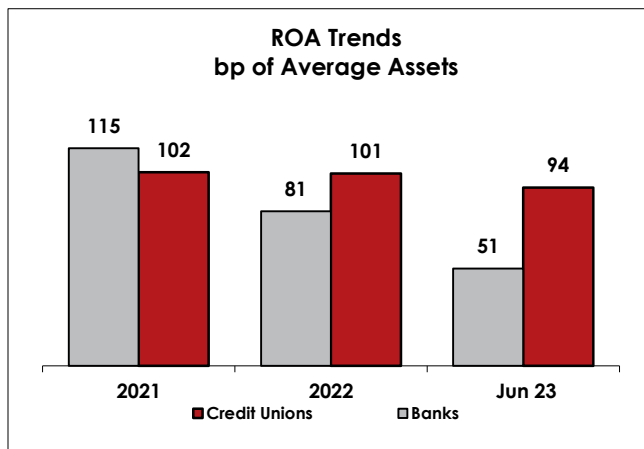
Credit Risk Trends



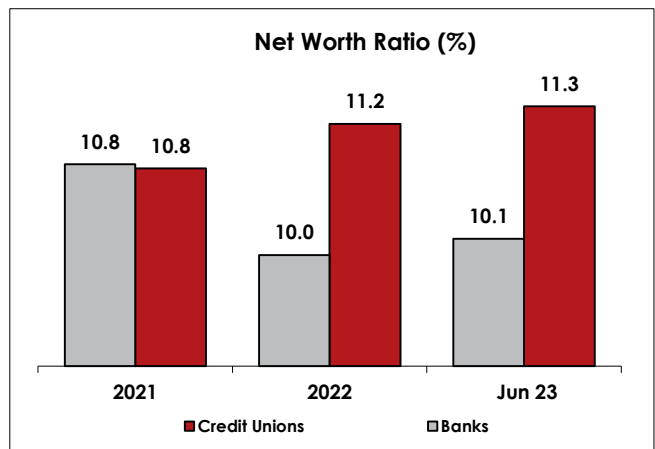
Credit Risk Trends



Earnings Trends



Solvency Trends



Pennsylvania Credit Union Profile

Mid-Year 2023

Pennsylvania Credit Union Financial Summary

Data as of June 2023

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
Police and Fire FCU	PA	0	\$8,499,868,770	436,659	17	7.9%	1.9%	4.3%	16.5%	0.13%	0.23%	1.33%	87.3%	35.0%
PSECU	PA	0	\$8,259,937,428	576,853	26	-0.7%	5.4%	5.7%	10.4%	0.79%	1.08%	0.46%	84.3%	19.4%
Members 1st FCU	PA	0	\$7,124,643,794	558,813	60	8.4%	12.4%	6.9%	11.9%	0.62%	0.51%	2.10%	94.6%	6.7%
Citadel FCU	PA	0	\$5,808,949,382	256,528	26	14.6%	15.0%	4.1%	9.4%	0.30%	0.22%	0.83%	106.8%	34.6%
American Heritage FCU	PA	0	\$4,668,933,675	296,589	32	14.6%	18.3%	12.3%	8.4%	0.83%	0.40%	0.85%	102.9%	11.1%
TruMark Financial CU	PA	0	\$3,066,348,964	139,502	25	7.3%	14.5%	4.0%	10.6%	0.36%	0.23%	1.10%	85.7%	27.4%
Clearview FCU	PA	1	\$1,883,699,404	118,230	19	9.7%	15.6%	5.6%	9.5%	0.41%	0.36%	0.92%	90.3%	18.3%
Franklin Mint FCU	PA	1	\$1,832,044,915	144,799	18	6.0%	5.9%	7.0%	7.7%	0.51%	0.40%	0.53%	89.6%	30.0%
Philadelphia FCU	PA	1	\$1,615,331,065	121,092	12	-2.9%	15.7%	-0.7%	14.0%	0.75%	0.39%	0.61%	64.7%	16.4%
Utilities Employees CU	PA	0	\$1,265,712,973	48,907	1	-6.4%	11.8%	3.6%	17.1%	0.35%	0.18%	0.20%	52.0%	16.0%
Freedom CU	PA	0	\$1,223,593,322	67,122	5	10.8%	20.7%	-0.8%	12.4%	0.69%	0.48%	1.27%	72.8%	12.3%
First Commonwealth FCU	PA	0	\$1,127,185,986	78,402	13	2.7%	12.0%	9.5%	10.5%	0.78%	0.34%	0.63%	92.7%	24.6%
Patriot FCU	PA	0	\$1,049,136,457	78,351	12	9.7%	11.2%	-6.0%	11.8%	0.22%	0.21%	0.90%	89.3%	13.8%
Diamond CU	PA	0	\$973,997,486	65,534	7	2.0%	6.2%	1.1%	9.8%	0.24%	0.13%	0.89%	65.9%	25.4%
Belco Community Credit Union	PA	1	\$921,046,099	75,427	16	6.0%	12.8%	4.5%	9.9%	1.02%	0.50%	0.56%	79.4%	10.9%
Sun East FCU	PA	0	\$878,791,469	53,087	7	6.6%	7.3%	1.5%	8.4%	1.02%	0.69%	0.00%	100.2%	19.1%
Ardent CU	PA	0	\$855,029,523	34,315	9	-0.2%	2.7%	-5.0%	10.4%	0.41%	0.30%	0.03%	81.9%	33.3%
People First FCU	PA	0	\$846,544,181	71,768	8	-0.9%	16.8%	0.2%	8.8%	0.49%	0.40%	0.56%	60.2%	11.5%
Merck Sharp & Dohme FCU	PA	0	\$809,874,925	31,613	8	-4.0%	1.9%	1.8%	9.4%	0.15%	0.24%	0.98%	57.0%	9.2%
Erie FCU	PA	0	\$804,746,884	74,025	11	9.0%	18.5%	6.3%	9.5%	0.64%	0.46%	0.24%	61.4%	17.5%
APCI FCU	PA	0	\$665,085,069	17,603	1	-1.2%	0.9%	0.5%	8.9%	0.10%	0.02%	-0.45%	45.9%	31.6%
Service 1st FCU	PA	0	\$645,011,383	39,241	11	5.5%	7.0%	3.1%	10.5%	0.34%	0.14%	1.99%	94.0%	12.1%
Armco CU	PA	0	\$530,934,815	40,353	4	-1.1%	26.9%	14.4%	14.2%	0.17%	0.04%	1.29%	105.4%	20.6%
Ukrainian Selfreliance FCU	PA	0	\$510,011,804	15,024	6	15.4%	15.9%	20.9%	9.6%	0.08%	0.01%	0.44%	81.4%	16.4%
Lebanon Federal Credit Union	PA	0	\$445,846,918	33,572	6	10.1%	13.2%	7.1%	9.2%	0.58%	0.25%	0.93%	80.8%	31.3%
Widget Financial FCU	PA	1	\$428,891,870	46,662	8	0.3%	5.4%	5.3%	9.7%	0.42%	0.34%	0.59%	61.4%	18.7%
Lehigh Valley Educators CU	PA	0	\$399,612,773	15,571	3	-1.7%	12.0%	-1.2%	16.1%	0.78%	0.14%	-0.57%	32.2%	8.5%
Everence FCU	PA	0	\$392,024,179	23,009	11	14.2%	24.3%	6.3%	8.1%	0.34%	0.07%	0.96%	83.4%	16.2%
WEST-AIRCOMM FCU	PA	0	\$323,877,982	21,042	3	6.1%	16.4%	2.3%	11.3%	0.55%	0.18%	1.79%	91.1%	21.1%
Benchmark FCU	PA	0	\$323,205,997	10,449	3	16.7%	27.5%	1.0%	9.6%	0.09%	0.06%	0.38%	97.7%	31.2%
inspire FCU	PA	0	\$320,373,045	15,026	4	9.2%	17.6%	-0.3%	8.5%	0.19%	0.43%	0.71%	95.4%	17.5%
First Capital FCU	PA	0	\$308,829,277	20,602	4	-3.5%	19.3%	0.6%	10.0%	0.23%	0.17%	2.30%	67.7%	16.1%
Riverfront FCU	PA	0	\$286,062,654	22,722	2	3.3%	11.6%	2.8%	8.1%	0.18%	0.33%	0.49%	82.3%	22.0%
Allegent Community FCU	PA	0	\$274,014,486	20,867	6	2.0%	10.8%	1.8%	16.3%	0.93%	0.13%	0.21%	72.5%	23.2%
USX FCU	PA	0	\$265,179,171	21,046	8	-1.7%	3.8%	-2.0%	11.5%	0.63%	0.18%	-0.14%	63.2%	17.2%
NET FCU	PA	0	\$264,420,620	17,487	2	3.8%	17.0%	5.2%	13.0%	1.13%	0.16%	0.29%	54.5%	15.8%
Century Heritage FCU	PA	3	\$256,226,306	18,529	7	9.6%	26.9%	-1.6%	10.6%	0.31%	0.21%	1.12%	75.1%	14.7%
Penn East FCU	PA	0	\$256,171,198	23,502	6	-2.0%	11.3%	0.4%	9.9%	0.32%	0.08%	0.30%	59.5%	13.4%
Penn State FCU	PA	0	\$238,898,401	14,668	3	-1.2%	12.2%	-0.9%	11.6%	0.63%	0.18%	1.58%	51.3%	19.8%
AmeriChoice Federal Credit Union	PA	0	\$229,712,673	15,676	5	-6.2%	29.5%	6.9%	10.0%	0.53%	0.16%	1.11%	73.6%	11.6%
BHCU	PA	0	\$227,589,105	8,658	3	1.3%	13.8%	-2.4%	13.1%	0.29%	0.02%	0.43%	82.1%	28.1%
CACL FCU	PA	0	\$218,990,969	15,289	4	12.8%	4.5%	8.8%	9.7%	1.47%	0.75%	0.27%	78.5%	17.6%
MC Federal Credit Union	PA	0	\$217,862,920	13,325	6	-2.4%	7.8%	2.5%	9.6%	1.19%	0.40%	1.07%	76.1%	28.6%
New Cumberland FCU	PA	0	\$216,797,516	22,578	8	3.4%	12.4%	3.0%	7.8%	0.09%	0.26%	1.40%	90.3%	11.1%
Hidden River CU	PA	0	\$216,199,772	19,484	4	-3.2%	6.5%	3.7%	8.1%	0.60%	0.15%	0.66%	44.2%	11.8%
Cross Valley FCU	PA	0	\$213,995,995	18,044	5	-1.1%	7.0%	-1.0%	8.5%	0.74%	0.06%	0.48%	58.2%	13.5%
CHROME FCU	PA	0	\$194,685,418	14,302	4	4.2%	9.4%	-2.7%	13.7%	0.28%	0.17%	1.49%	91.2%	14.3%
Tri County Area FCU	PA	0	\$186,024,068	13,400	4	-5.8%	16.0%	-1.1%	8.6%	0.30%	0.10%	1.09%	61.3%	17.9%
Top Tier Federal Credit Union	PA	0	\$185,747,253	14,426	3	14.3%	13.0%	9.0%	10.4%	0.48%	0.02%	1.49%	89.5%	25.5%
P and G Mehoopany Employees FCU	PA	0	\$182,277,233	15,981	4	3.3%	0.3%	13.0%	11.1%	0.49%	0.10%	1.83%	47.7%	16.9%
Mon Valley Community FCU	PA	0	\$180,971,796	9,267	1	3.2%	3.2%	-1.4%	26.6%	3.81%	-0.01%	2.85%	32.5%	16.0%
Discovery FCU	PA	0	\$175,657,373	8,555	1	-0.9%	8.9%	-0.3%	10.9%	0.15%	0.07%	0.37%	60.9%	14.2%
NE PA Community FCU	PA	0	\$172,850,347	12,743	3	-3.8%	8.7%	-4.2%	8.0%	0.49%	0.17%	0.07%	44.3%	22.8%
UFCW Community FCU	PA	0	\$167,620,432	17,862	5	-7.0%	7.7%	-3.9%	11.8%	0.78%	0.28%	1.76%	45.7%	13.8%
Bellco FCU	PA	0	\$167,525,111	13,348	2	6.1%	5.2%	0.2%	8.4%	0.49%	0.15%	1.02%	87.1%	31.7%
USSCO Johnstown FCU	PA	0	\$164,577,030	14,180	4	1.7%	9.4%	0.7%	11.4%	0.22%	0.05%	0.47%	53.1%	5.5%
Mountain Laurel FCU	PA	0	\$155,289,348	19,360	7	-0.8%	5.0%	-1.1%	14.5%	0.57%	-0.04%	1.60%	58.3%	12.2%
GOLD Credit Union	PA	0	\$151,500,686	9,327	2	-3.3%	-6.4%	3.7%	8.7%	0.32%	1.05%	-0.11%	80.0%	40.9%
Omega Federal Credit Union	PA	1	\$143,237,377	13,242	5	-3.6%	2.6%	-1.4%	9.6%	0.50%	0.10%	1.01%	85.8%	21.8%
Arize FCU	PA	0	\$142,613,568	11,330	3	8.8%	16.0%	2.9%	8.4%	0.70%	0.20%	0.67%	71.1%	7.2%
Tendto Credit Union	PA	0	\$141,581,160	12,397	4	0.0%	8.5%	-0.3%	7.5%	0.38%	0.17%	0.49%	52.0%	5.6%

Pennsylvania Credit Union Profile

Mid-Year 2023

Pennsylvania Credit Union Financial Summary

Data as of June 2023

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
Choice One Community FCU	PA	1	\$138,418,545	12,138	6	10.1%	22.8%	12.3%	8.0%	1.12%	0.16%	0.10%	71.5%	31.1%
Horizon FCU	PA	0	\$137,919,958	14,449	6	-0.7%	5.7%	0.7%	9.7%	0.84%	0.10%	1.16%	70.2%	17.3%
ARC FCU	PA	0	\$134,855,373	14,141	2	1.1%	13.5%	5.1%	9.9%	0.22%	0.11%	1.55%	63.6%	20.9%
Priority First FCU	PA	0	\$131,195,599	13,308	5	5.7%	11.3%	3.2%	9.7%	0.82%	0.10%	2.00%	69.9%	12.3%
1st Ed CU	PA	0	\$128,111,659	7,645	3	-2.1%	1.1%	1.2%	16.1%	0.04%	-0.03%	0.35%	47.2%	14.4%
United Community FCU	PA	0	\$127,206,056	9,672	3	-2.1%	3.4%	-4.0%	10.4%	0.17%	0.03%	0.50%	41.4%	4.9%
Lanco FCU	PA	0	\$125,912,762	10,348	3	-4.1%	14.8%	-0.5%	8.6%	0.44%	0.20%	1.08%	77.4%	21.8%
Allentown FCU	PA	1	\$125,824,274	7,743	4	34.9%	73.8%	28.6%	13.1%	1.03%	0.01%	1.72%	63.7%	31.7%
Frick Financial Federal Credit Union	PA	0	\$123,723,535	9,140	4	1.5%	10.8%	0.6%	13.8%	2.77%	0.29%	1.42%	63.5%	24.6%
Grove City Area FCU	PA	0	\$120,842,289	9,091	2	2.3%	4.8%	1.6%	13.6%	0.96%	0.19%	1.18%	64.2%	2.5%
Pheple FCU	PA	0	\$117,273,841	16,524	8	4.7%	9.1%	1.0%	9.2%	1.20%	0.38%	0.48%	85.6%	3.2%
Tri Boro FCU	PA	0	\$115,957,958	7,914	3	-1.3%	13.7%	-4.8%	13.5%	0.59%	0.21%	0.91%	78.4%	36.7%
Heritage Valley FCU	PA	0	\$115,240,296	13,360	3	0.2%	35.4%	3.5%	8.4%	0.17%	0.15%	0.15%	57.6%	11.5%
White Rose CU	PA	0	\$113,202,657	11,417	7	7.6%	24.3%	3.3%	7.9%	0.38%	0.27%	0.43%	75.9%	15.0%
CBW Schools FCU	PA	0	\$112,994,375	7,735	2	-2.5%	14.6%	-4.1%	31.6%	0.04%	0.01%	0.89%	30.9%	14.3%
CityMark FCU	PA	0	\$108,702,808	5,849	3	8.8%	9.8%	6.1%	14.5%	0.85%	0.06%	2.38%	95.2%	26.0%
Mercer County Community FCU	PA	0	\$106,496,879	11,735	2	-1.0%	4.9%	5.7%	9.6%	3.19%	0.28%	1.25%	58.6%	3.3%
Guthrie Community CU	PA	0	\$106,286,698	7,367	2	3.6%	4.0%	-0.7%	11.1%	0.46%	0.27%	0.58%	51.0%	16.9%
ONE FCU	PA	0	\$105,226,731	11,884	6	6.7%	6.7%	2.6%	9.0%	0.37%	0.12%	0.74%	82.1%	14.5%
Hershey FCU	PA	0	\$102,615,217	7,781	3	4.2%	9.4%	0.7%	8.0%	0.10%	0.15%	0.91%	100.0%	36.1%
HealthCare First CU	PA	0	\$101,812,197	8,665	8	-2.7%	14.9%	-2.4%	11.2%	0.57%	0.01%	0.90%	38.6%	4.4%
Corner Post FCU	PA	0	\$100,922,861	5,573	1	-6.9%	33.4%	-2.0%	12.1%	1.74%	0.05%	0.73%	26.7%	4.5%
Beaver Valley FCU	PA	0	\$100,699,465	9,513	2	-2.1%	50.1%	-0.3%	14.5%	0.29%	0.01%	1.79%	30.5%	4.7%
Valley 1st Community FCU	PA	0	\$99,970,576	6,886	2	1.3%	31.7%	5.1%	21.7%	0.55%	0.25%	0.90%	57.7%	15.9%
Lesco FCU	PA	0	\$97,977,751	7,873	2	-1.5%	11.9%	3.4%	16.6%	1.34%	0.18%	1.86%	28.1%	2.2%
PALCO FCU	PA	0	\$97,680,700	5,862	1	-2.8%	15.3%	0.8%	11.1%	0.34%	0.03%	0.61%	30.9%	6.5%
New Alliance FCU	PA	0	\$97,405,871	7,545	4	1.5%	12.1%	1.2%	8.4%	0.65%	0.15%	-0.18%	57.9%	22.0%
Corry FCU	PA	0	\$96,228,232	9,945	3	2.9%	11.4%	5.2%	10.4%	0.83%	0.27%	1.36%	60.6%	17.0%
Americo FCU	PA	0	\$94,574,849	8,019	2	-5.4%	15.0%	-1.3%	10.2%	0.46%	0.17%	0.09%	36.6%	1.3%
Pittsburgh Firefighters FCU	PA	0	\$88,316,642	4,671	1	-2.3%	5.7%	-2.5%	18.2%	0.02%	0.14%	1.03%	41.8%	17.4%
Susquehanna Valley FCU	PA	0	\$87,838,094	6,183	1	-5.5%	14.9%	1.1%	7.9%	0.33%	0.14%	0.47%	61.9%	8.5%
Freedom United FCU	PA	0	\$86,260,165	6,993	3	-2.7%	4.4%	-1.8%	15.3%	1.30%	0.09%	0.83%	32.2%	7.8%
Timberland FCU	PA	0	\$85,477,831	9,306	4	-4.0%	-9.8%	-1.0%	9.7%	0.45%	0.18%	1.02%	86.2%	8.4%
PA Central FCU	PA	0	\$84,753,639	9,175	3	-6.6%	-9.5%	-7.1%	8.3%	0.92%	0.75%	0.60%	86.7%	2.2%
Greater Pittsburgh Police FCU	PA	0	\$82,061,912	5,768	2	-6.4%	16.7%	0.6%	18.1%	0.31%	0.03%	2.13%	55.2%	0.3%
Ingersoll-Rand FCU	PA	0	\$80,153,742	5,511	2	11.7%	38.0%	10.9%	17.0%	1.23%	0.41%	0.53%	66.7%	18.2%
GNC Community FCU	PA	0	\$77,264,609	12,657	2	-5.0%	13.7%	2.3%	15.6%	0.71%	0.10%	-0.20%	65.1%	5.7%
Armstrong Associates FCU	PA	0	\$75,922,677	7,977	2	-2.0%	30.4%	-0.3%	11.3%	0.57%	0.27%	0.45%	51.1%	10.6%
Greater Pittsburgh FCU	PA	1	\$73,890,566	10,358	7	10.0%	14.6%	13.7%	10.7%	0.40%	0.11%	1.07%	42.5%	0.3%
Washington Area Teachers FCU	PA	0	\$73,855,897	3,416	1	-4.2%	7.3%	-1.8%	8.9%	1.13%	0.01%	2.49%	38.5%	10.1%
Wheatland FCU	PA	0	\$71,245,390	5,695	4	-0.5%	11.7%	0.9%	7.8%	0.50%	0.73%	-0.16%	87.2%	18.9%
Spirit Financial CU	PA	0	\$71,203,827	4,018	1	1.1%	0.4%	3.0%	12.6%	0.39%	0.42%	0.91%	58.0%	26.5%
Friendly FCU	PA	0	\$68,725,685	4,747	2	-3.4%	11.7%	-1.1%	16.2%	3.68%	0.28%	0.69%	51.0%	17.3%
Bethlehem 1st FCU	PA	0	\$68,270,293	4,575	2	-3.1%	24.9%	-1.4%	10.4%	0.38%	0.11%	0.73%	38.5%	2.9%
Blair County FCU	PA	0	\$68,142,052	4,759	1	-1.8%	11.3%	-1.7%	18.2%	0.19%	0.07%	2.26%	24.7%	4.6%
GAP FCU	PA	0	\$68,015,898	6,201	5	-1.1%	14.9%	2.0%	11.4%	0.23%	0.09%	1.58%	50.1%	2.7%
First Choice FCU	PA	0	\$67,130,402	7,056	3	5.2%	32.4%	2.8%	9.0%	0.22%	0.25%	1.19%	86.1%	8.2%
Superior Credit Union	PA	0	\$65,997,306	6,533	3	-7.5%	13.1%	-1.8%	8.3%	0.93%	-0.25%	0.41%	83.0%	29.9%
Upper Darby Belltelco FCU	PA	0	\$64,177,161	3,637	1	-3.6%	13.3%	-1.0%	21.8%	0.71%	0.02%	2.11%	40.9%	7.0%
SRU FCU	PA	0	\$63,526,725	3,954	1	-6.3%	19.8%	6.7%	10.6%	0.57%	0.12%	1.01%	66.6%	18.8%
Penn Federal Credit Union	PA	0	\$62,503,085	6,718	1	-4.1%	0.2%	-3.3%	21.2%	1.36%	0.46%	0.44%	39.8%	10.6%
Titan FCU	PA	0	\$62,239,726	4,361	1	-5.6%	14.9%	6.6%	13.5%	0.26%	-0.05%	0.90%	75.1%	17.2%
Parkview Community FCU	PA	0	\$61,063,640	7,922	2	0.6%	2.0%	-1.6%	11.1%	0.49%	0.06%	2.14%	66.2%	14.4%
Galaxy FCU	PA	0	\$59,785,177	4,671	2	-0.7%	4.4%	-1.4%	18.7%	0.18%	0.04%	0.45%	60.2%	13.4%
MERHO FCU	PA	0	\$59,342,675	4,801	2	1.8%	9.9%	-1.9%	10.1%	0.25%	0.03%	0.52%	37.0%	0.6%
FirstEnergy Choice FCU	PA	0	\$57,753,188	3,741	1	-6.0%	6.4%	-0.4%	17.5%	0.18%	-0.02%	0.32%	33.9%	0.0%
Access CU	PA	0	\$57,539,572	4,484	1	3.8%	0.4%	-1.9%	12.6%	0.00%	0.01%	0.39%	67.2%	42.9%
Lancaster Red Rose CU	PA	0	\$57,028,078	5,172	4	-7.8%	29.2%	1.0%	9.2%	2.44%	0.84%	0.78%	26.3%	1.1%
3Hill Credit Union	PA	0	\$55,244,163	3,681	1	-8.6%	2.3%	2.6%	12.2%	0.17%	0.03%	-0.43%	38.0%	17.0%
Morrisons Cove 1st FCU	PA	0	\$54,924,080	4,457	1	-4.7%	26.0%	0.2%	8.6%	0.26%	0.04%	0.63%	45.1%	10.2%
VAntage Trust FCU	PA	0	\$54,261,573	5,617	3	-7.0%	20.7%	2.6%	6.5%	1.64%	0.37%	0.50%	45.4%	16.2%

Pennsylvania Credit Union Profile

Mid-Year 2023

Pennsylvania Credit Union Financial Summary

Data as of June 2023

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
Pennstar FCU	PA	0	\$54,152,263	4,085	3	-4.2%	13.3%	-0.6%	14.8%	0.68%	0.02%	0.33%	41.3%	4.7%
Forge CU	PA	0	\$53,782,681	4,322	2	-6.0%	-4.4%	-5.0%	20.6%	2.02%	1.82%	1.14%	58.6%	22.4%
Central Keystone FCU	PA	0	\$53,267,354	2,903	1	-3.6%	0.9%	-2.2%	18.7%	0.86%	0.03%	1.02%	57.8%	24.5%
West Branch Valley FCU	PA	0	\$53,186,862	4,677	2	-1.3%	13.8%	-1.5%	7.6%	0.47%	0.32%	0.21%	47.3%	9.2%
Glatco CU	PA	0	\$52,327,313	3,111	3	-5.2%	20.0%	-1.4%	12.8%	1.27%	0.02%	1.00%	22.0%	3.2%
Elliott Community FCU	PA	0	\$52,014,767	7,171	5	2.3%	23.9%	4.3%	12.4%	0.92%	0.01%	0.80%	50.7%	13.8%
PRR South Fork FCU	PA	0	\$50,205,821	2,416	2	-6.4%	21.6%	1.3%	16.6%	0.28%	0.02%	0.98%	33.6%	5.9%
Pittsburgh City Hall Employees FCU	PA	0	\$48,842,620	2,659	1	-5.1%	23.1%	-1.4%	12.7%	2.00%	0.45%	0.34%	38.0%	12.2%
Moonlight CU	PA	0	\$46,572,969	3,496	1	5.3%	21.8%	2.0%	15.7%	0.05%	-0.01%	1.45%	68.3%	0.3%
North Districts Community CU	PA	0	\$45,443,773	3,501	1	-3.6%	-5.6%	-0.3%	12.3%	4.37%	1.39%	1.40%	41.5%	6.8%
Bessemer System FCU	PA	0	\$45,407,330	3,717	1	0.7%	11.0%	-2.4%	10.9%	0.37%	-0.01%	-0.67%	45.2%	3.6%
Blue Chip FCU	PA	0	\$44,767,872	3,635	2	-5.7%	15.8%	-9.0%	11.0%	0.21%	0.26%	1.38%	46.8%	7.9%
York Educational FCU	PA	0	\$44,402,194	2,703	2	-2.4%	21.0%	-41.1%	8.4%	0.00%	0.51%	0.68%	33.5%	2.6%
Wyrope Williamsport FCU	PA	0	\$43,681,641	4,902	1	-4.4%	-0.1%	-1.6%	11.6%	1.43%	0.18%	0.45%	35.4%	0.3%
W-Bee FCU	PA	0	\$43,670,222	1,354	3	-6.2%	15.5%	-4.3%	8.2%	0.49%	0.00%	0.55%	12.6%	4.6%
Bucks County Employees CU	PA	0	\$43,620,843	1,720	2	-5.7%	10.6%	-2.1%	10.4%	1.21%	0.00%	0.22%	5.7%	0.0%
Visionary FCU	PA	0	\$43,617,349	3,169	1	-1.4%	39.8%	1.1%	8.1%	0.12%	0.04%	0.76%	44.1%	0.0%
Glass Cap FCU	PA	0	\$43,502,775	4,888	2	2.2%	4.1%	-1.1%	12.0%	0.59%	0.05%	1.74%	53.7%	10.1%
A & S FCU	PA	0	\$41,971,239	2,287	1	0.5%	17.2%	2.3%	10.7%	0.13%	0.04%	0.67%	31.5%	10.0%
EQT FCU	PA	0	\$38,829,652	994	1	-19.1%	23.5%	-4.6%	12.4%	2.26%	0.17%	0.14%	4.9%	0.0%
R-S Bellco FCU	PA	0	\$38,634,107	2,571	1	5.6%	18.2%	-3.0%	7.3%	0.86%	0.03%	0.40%	50.2%	0.0%
Franklin-Oil Region CU	PA	0	\$38,024,707	6,072	2	-12.9%	0.3%	-2.6%	14.5%	0.93%	0.77%	1.34%	67.3%	15.0%
Franklin-Johnstown FCU	PA	0	\$37,690,922	4,306	2	-3.1%	15.1%	-1.7%	11.6%	0.49%	0.16%	0.49%	31.2%	0.0%
Jessop Community FCU	PA	0	\$36,499,053	2,843	1	0.3%	39.4%	8.8%	8.7%	0.66%	0.05%	0.91%	41.9%	0.1%
Hazleton School ECU	PA	0	\$36,187,605	1,462	1	-7.1%	0.9%	5.9%	15.9%	1.45%	0.21%	1.66%	36.4%	19.2%
Affiliated Trades Credit Union	PA	0	\$36,022,466	2,498	1	1.4%	16.6%	-3.1%	10.2%	1.79%	0.05%	0.63%	45.2%	7.0%
Reliance FCU	PA	0	\$35,777,590	2,627	2	-5.1%	5.5%	0.7%	9.5%	1.36%	0.09%	1.03%	49.2%	1.9%
BVA FCU	PA	0	\$35,440,382	2,305	1	0.2%	37.0%	-9.0%	9.9%	2.41%	0.05%	0.13%	34.3%	4.6%
Alcoa Pittsburgh FCU	PA	0	\$35,351,935	2,365	2	-11.2%	3.8%	-4.2%	14.0%	0.34%	0.36%	0.23%	36.6%	9.2%
Norwin Teachers FCU	PA	0	\$33,798,494	3,035	3	-0.1%	11.7%	1.1%	7.9%	1.07%	0.00%	0.40%	47.8%	12.6%
Vasco FCU	PA	0	\$32,951,478	1,872	1	-5.3%	14.8%	-1.1%	9.9%	1.35%	0.01%	1.04%	17.8%	4.1%
Steel Strong Community FCU	PA	0	\$32,686,714	2,266	4	4.1%	14.2%	0.4%	21.6%	1.06%	0.47%	1.09%	59.7%	4.2%
UFCW Local #72 FCU	PA	0	\$32,275,070	1,576	4	-6.8%	19.0%	0.9%	9.1%	1.02%	0.78%	0.22%	16.0%	5.4%
Pinpoint FCU	PA	0	\$31,935,813	2,964	2	6.3%	7.3%	1.3%	6.7%	0.41%	0.32%	-0.18%	80.6%	30.9%
Central Susquehanna Community FCU	PA	0	\$31,294,746	1,809	2	-5.8%	7.0%	-4.4%	11.3%	0.01%	0.05%	1.04%	43.7%	22.1%
PAAC Transit Division FCU	PA	0	\$31,275,504	2,866	1	-2.4%	-5.0%	0.3%	14.9%	2.00%	0.84%	1.10%	17.0%	0.0%
Butler County Teachers FCU	PA	0	\$30,989,958	1,932	1	-1.9%	38.9%	1.2%	8.8%	0.37%	0.10%	0.39%	35.7%	7.0%
Pagoda FCU	PA	0	\$30,974,694	2,906	1	-0.4%	16.1%	-2.5%	7.2%	0.43%	-0.01%	0.78%	34.6%	6.8%
Lehigh County Employees FCU	PA	0	\$28,840,631	1,859	2	2.7%	-0.8%	-0.9%	12.4%	0.03%	0.00%	1.87%	39.8%	26.9%
Highway FCU	PA	0	\$28,799,214	2,474	2	-3.2%	5.5%	1.0%	16.4%	0.31%	0.07%	1.20%	48.2%	11.3%
Honeywell Philadelphia Division FCU	PA	0	\$28,151,257	1,527	1	-13.4%	5.1%	4.1%	8.2%	1.32%	0.01%	0.25%	9.8%	0.0%
First Area FCU	PA	0	\$28,081,174	2,845	2	-1.1%	8.8%	-4.3%	7.8%	0.01%	0.01%	0.50%	22.6%	0.5%
Penlanco FCU	PA	0	\$26,975,898	1,579	2	-1.5%	15.8%	4.8%	12.0%	0.86%	-0.01%	0.46%	62.3%	8.8%
NFG #2 FCU	PA	0	\$26,578,561	2,216	1	-0.9%	-4.6%	-3.8%	12.7%	0.41%	0.01%	0.29%	19.4%	0.0%
Community Connect FCU	PA	0	\$26,369,172	2,981	2	1.0%	0.8%	2.3%	10.6%	1.15%	0.33%	0.77%	52.8%	9.0%
Corry Jamestown CU	PA	0	\$26,017,223	2,760	1	-1.8%	-10.9%	-2.6%	9.2%	0.35%	-0.06%	0.24%	18.4%	1.9%
IU 7 FCU	PA	0	\$25,356,377	1,396	1	-0.9%	14.7%	0.1%	12.9%	5.48%	-0.52%	-0.05%	58.1%	23.9%
VA Pittsburgh Employees FCU	PA	0	\$25,212,386	3,657	2	-0.4%	16.0%	-1.9%	12.7%	0.22%	0.01%	0.58%	29.8%	0.0%
City Co FCU	PA	0	\$24,199,449	4,421	2	-10.0%	31.2%	4.8%	8.6%	3.10%	0.27%	1.58%	50.7%	0.3%
Allegheny-Ludlum Brackenridge FCU	PA	0	\$24,137,104	2,587	1	-1.9%	83.8%	-2.0%	18.2%	0.00%	0.12%	1.10%	35.5%	0.0%
North East Welch FCU	PA	0	\$23,831,895	2,738	2	3.8%	16.0%	0.9%	13.2%	1.22%	0.35%	0.81%	56.1%	9.4%
Westmoreland Water FCU	PA	0	\$22,757,089	1,564	1	-0.6%	15.6%	-0.5%	14.0%	0.00%	-0.01%	0.49%	36.7%	5.5%
Cal-Ed FCU	PA	0	\$22,721,526	5,163	1	-2.8%	1.5%	-1.0%	13.4%	13.44%	0.10%	0.27%	31.8%	17.1%
West Penn P&P FCU	PA	0	\$22,659,004	4,813	2	-15.8%	19.8%	-17.1%	11.0%	4.14%	0.24%	0.16%	29.2%	4.2%
American Pride CU	PA	0	\$22,401,560	1,910	1	-2.7%	12.7%	-2.5%	8.4%	2.13%	0.18%	0.98%	37.7%	18.6%
PPG & Associates FCU	PA	0	\$22,263,780	1,775	3	-5.9%	11.9%	-0.5%	13.2%	1.75%	0.03%	0.14%	24.9%	1.7%
Tri State Rail FCU	PA	1	\$21,900,187	2,589	3	45.2%	48.1%	19.1%	16.5%	1.94%	0.13%	0.28%	41.7%	3.2%
North Penn FCU	PA	0	\$21,736,791	1,414	1	-1.8%	14.4%	-1.6%	10.0%	0.02%	0.01%	0.28%	25.5%	4.3%
Fayette County School Employees CU	PA	0	\$21,295,423	2,430	2	-1.0%	14.9%	-7.3%	15.8%	0.07%	0.29%	0.70%	50.9%	0.0%
Luzerne County FCU	PA	0	\$21,284,389	1,918	2	3.7%	27.0%	0.3%	7.8%	2.01%	0.20%	0.09%	33.3%	2.1%
Tri Valley Service FCU	PA	0	\$21,216,994	3,834	1	1.9%	18.7%	1.8%	7.9%	0.90%	1.64%	-0.20%	86.3%	26.9%

Pennsylvania Credit Union Profile

Mid-Year 2023

Pennsylvania Credit Union Financial Summary

Data as of June 2023

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
Allegheny-Kiski Postal FCU	PA	0	\$21,098,735	3,051	1	-7.7%	9.7%	-4.4%	14.5%	3.80%	0.11%	1.03%	45.1%	1.7%
SouthWest Communities FCU	PA	0	\$20,250,776	2,041	1	-3.0%	-0.3%	-3.3%	8.3%	3.60%	0.06%	0.63%	43.3%	12.5%
Transit Workers FCU	PA	0	\$19,489,881	4,260	2	-4.6%	-0.1%	-2.5%	14.1%	3.71%	2.44%	-0.23%	42.6%	0.1%
Stanwood Area FCU	PA	0	\$19,269,012	2,142	1	9.5%	27.5%	2.7%	9.0%	0.65%	0.31%	0.33%	54.1%	5.2%
Locomotive & Control EFCU	PA	0	\$18,976,831	1,036	1	-6.8%	6.7%	-1.5%	22.2%	0.19%	0.08%	0.59%	36.5%	17.8%
Altoona Area Employees FCU	PA	0	\$18,827,942	1,717	1	0.1%	7.6%	0.0%	9.3%	0.00%	-0.11%	0.41%	34.5%	0.0%
Saint Vincent Erie FCU	PA	0	\$18,683,390	1,868	1	-1.5%	0.3%	-1.9%	10.0%	2.01%	0.10%	0.64%	31.4%	10.5%
Alcose CU	PA	0	\$17,819,807	2,373	2	-1.0%	10.7%	-7.3%	13.0%	0.01%	0.07%	0.81%	32.6%	3.3%
CommonRoots FCU	PA	0	\$17,757,537	2,024	1	0.6%	3.8%	-3.4%	7.9%	0.08%	0.26%	-0.41%	51.8%	12.5%
Armstrong County Federal EFCU	PA	0	\$17,694,258	2,236	2	-3.7%	47.2%	-3.3%	11.6%	0.08%	0.13%	0.79%	13.1%	0.0%
Reading Berks School Employees CU	PA	0	\$17,477,732	1,387	1	-7.7%	27.4%	-2.3%	12.3%	1.79%	0.04%	-0.41%	35.4%	23.6%
Fayette Federal Employees FCU	PA	0	\$16,761,671	1,219	1	4.4%	10.8%	0.5%	11.9%	0.04%	0.12%	0.54%	37.4%	0.9%
SCA FCU	PA	0	\$15,672,409	1,746	1	0.8%	13.6%	0.8%	17.3%	0.39%	0.13%	0.98%	58.5%	8.9%
Blackhawk FCU	PA	0	\$15,585,792	1,191	1	-4.8%	21.1%	-2.6%	14.3%	0.00%	0.14%	1.06%	46.1%	0.0%
Allegheny Health Services EFCU	PA	0	\$15,495,880	3,236	1	-8.8%	30.5%	-2.4%	8.2%	0.34%	0.21%	0.43%	52.8%	11.5%
Pennsylvania-American Water FCU	PA	0	\$15,403,195	1,504	1	-4.4%	7.9%	-2.0%	9.1%	1.08%	0.01%	0.29%	40.8%	0.1%
Kinzua FCU	PA	0	\$15,110,787	1,656	2	7.2%	18.5%	2.4%	12.6%	0.87%	0.18%	1.59%	32.7%	2.1%
Dow Bucks County FCU	PA	0	\$14,474,281	998	1	-8.5%	15.5%	-2.4%	19.3%	0.04%	0.09%	-0.75%	75.5%	23.3%
Wabelco FCU	PA	0	\$14,462,460	1,262	1	-8.2%	15.8%	-4.0%	8.3%	0.00%	0.21%	-0.41%	33.9%	10.1%
Latrobe FCU	PA	0	\$14,303,070	1,879	1	1.2%	36.7%	-2.3%	9.7%	0.00%	0.14%	1.04%	26.9%	1.0%
Your Choice FCU	PA	0	\$14,129,901	1,562	2	2.4%	1.0%	1.3%	10.6%	1.42%	0.01%	0.40%	25.2%	2.5%
Spojnia CU	PA	0	\$14,092,639	878	1	-5.4%	7.5%	1.4%	18.0%	2.26%	0.38%	0.84%	69.8%	34.7%
USNE Penitentiary EFCU	PA	0	\$14,012,702	1,259	1	-14.6%	19.5%	-1.4%	11.0%	0.67%	0.00%	0.08%	46.6%	0.0%
IBEW - Local NO. 5 FCU	PA	0	\$14,005,580	1,400	1	-2.5%	51.4%	6.5%	12.1%	0.00%	-0.01%	1.15%	59.0%	7.6%
Hill District FCU	PA	0	\$13,920,935	3,638	1	21.8%	13.3%	-3.2%	27.4%	20.56%	0.76%	0.68%	34.3%	0.0%
Craftmaster FCU	PA	0	\$13,790,517	1,330	1	-2.9%	10.7%	-0.8%	21.7%	1.09%	0.42%	1.03%	87.0%	0.0%
Family 1st FCU	PA	0	\$13,693,232	1,810	1	-7.2%	38.6%	0.2%	13.7%	0.83%	0.51%	0.88%	104.1%	0.0%
Williamsport Teachers CU	PA	0	\$13,627,418	1,124	1	-6.5%	9.6%	-1.7%	18.8%	0.79%	0.00%	1.39%	56.6%	11.5%
Clairton Works FCU	PA	0	\$13,397,380	1,317	1	-3.9%	-3.4%	-5.5%	12.7%	0.01%	0.01%	0.39%	48.7%	8.8%
Scranton Times Downtown FCU	PA	0	\$12,911,144	1,788	1	-7.3%	-3.9%	-3.3%	8.4%	2.27%	0.00%	0.93%	53.4%	40.3%
Derry Area FCU	PA	0	\$12,709,715	1,926	2	-1.9%	10.4%	-3.8%	11.0%	0.61%	0.07%	2.17%	59.2%	11.2%
PC FCU	PA	0	\$12,651,162	1,502	2	-3.2%	13.0%	-1.1%	11.9%	0.41%	0.12%	0.98%	81.2%	0.0%
Ambridge Area FCU	PA	0	\$12,615,144	986	1	-4.2%	-11.5%	-4.3%	9.3%	1.28%	0.07%	-1.01%	35.6%	11.4%
Penn Wilco FCU	PA	0	\$12,475,280	424	2	-11.8%	39.2%	-4.7%	13.5%	0.00%	0.00%	0.04%	14.2%	4.1%
Northampton Area Schl Dist EFCU	PA	0	\$12,046,854	906	1	5.6%	-6.5%	-5.5%	16.3%	0.21%	0.00%	1.75%	51.8%	23.8%
Pittsburgh FCU	PA	0	\$11,784,769	1,622	2	10.6%	0.9%	3.8%	9.1%	0.59%	-0.01%	0.66%	36.6%	0.0%
Allegheny Valley FCU	PA	0	\$11,476,022	939	1	-5.1%	31.4%	-3.7%	29.8%	0.06%	0.32%	-0.15%	34.5%	0.0%
IBEW Local 56 FCU	PA	0	\$11,458,058	1,595	1	-2.0%	17.8%	0.9%	8.2%	1.17%	0.11%	1.12%	44.6%	5.3%
New Castle Bellco FCU	PA	0	\$11,381,937	966	2	-0.6%	10.9%	0.9%	12.8%	0.02%	0.00%	0.77%	60.9%	3.0%
Latrobe Area Hospital FCU	PA	0	\$11,376,267	1,333	1	-6.7%	32.9%	-3.1%	11.0%	0.46%	0.45%	0.10%	48.3%	0.0%
URE FCU	PA	0	\$11,363,488	1,010	1	-1.5%	10.4%	-3.2%	14.0%	1.12%	0.00%	0.16%	44.5%	1.3%
Team First FCU	PA	0	\$11,158,453	925	1	0.0%	0.0%	0.0%	15.0%	0.36%	0.00%	-0.43%	36.9%	15.0%
Dertown School FCU	PA	0	\$11,083,509	720	1	3.4%	6.0%	0.3%	30.2%	0.00%	-0.01%	0.78%	116.2%	37.2%
Erie Firefighters FCU	PA	0	\$11,083,503	765	1	-7.8%	28.9%	-0.1%	10.4%	0.20%	-0.04%	0.99%	32.9%	0.0%
Penntech Employees FCU	PA	0	\$11,003,722	1,307	2	-3.4%	-5.4%	-3.0%	11.8%	0.83%	0.00%	1.68%	55.7%	0.0%
CMC-FCPI Employees FCU	PA	0	\$10,828,014	1,261	1	-0.2%	8.0%	-2.3%	9.9%	1.70%	0.97%	1.13%	59.0%	0.0%
Crayola LLC Employees FCU	PA	0	\$10,507,529	884	2	0.2%	6.8%	-2.9%	14.7%	0.17%	0.00%	1.14%	35.0%	25.3%
St Elizabeth CU	PA	0	\$10,484,781	535	1	-5.1%	-2.3%	-4.5%	23.3%	0.00%	0.00%	0.82%	13.0%	2.5%
APS FCU	PA	0	\$10,183,767	1,259	1	-6.5%	10.2%	-5.8%	7.2%	0.00%	0.00%	0.52%	80.8%	0.0%
McKeesport Bell FCU	PA	0	\$9,970,076	834	1	-3.8%	-9.0%	-3.1%	6.6%	4.08%	0.88%	-1.11%	10.3%	0.0%
AT & T Employees Pittsburgh PA FCU	PA	0	\$9,963,518	938	2	-3.3%	18.7%	-1.2%	26.3%	0.34%	0.00%	1.41%	49.1%	0.0%
Bradford Area FCU	PA	0	\$9,741,134	1,679	1	2.4%	19.7%	-2.9%	15.5%	1.91%	0.12%	0.17%	57.5%	0.0%
Back Mountain FCU	PA	0	\$9,728,216	716	1	-3.8%	3.8%	1.7%	18.3%	1.26%	0.76%	-0.72%	44.9%	3.2%
KGC FCU	PA	0	\$9,535,519	1,716	3	-1.6%	1.2%	-2.6%	7.5%	5.50%	1.72%	2.88%	60.0%	0.0%
U F C W Local 1776 FCU	PA	0	\$9,520,192	3,117	1	-1.9%	33.7%	-2.4%	9.5%	0.16%	0.54%	1.03%	48.0%	7.8%
Wyoming Area FCU	PA	0	\$9,421,962	405	2	0.5%	172.1%	-5.4%	8.3%	1.17%	0.00%	-0.16%	9.0%	1.6%
UFCW Local 23 FCU	PA	0	\$9,405,117	1,812	1	-0.3%	5.5%	-5.4%	13.2%	5.29%	0.39%	0.90%	44.2%	10.0%
Post Gazette FCU	PA	0	\$9,354,269	1,431	2	-7.4%	15.8%	0.4%	54.4%	3.35%	-0.54%	-1.16%	111.7%	0.0%
Mt Lebanon FCU	PA	0	\$8,934,249	528	1	-11.8%	-18.5%	-5.4%	23.1%	0.00%	0.00%	-0.95%	27.3%	0.0%
Sarco Federal Credit Union	PA	0	\$8,911,644	679	1	-6.6%	7.1%	-0.3%	21.5%	0.88%	0.01%	0.74%	87.3%	1.1%
Northwood FCU	PA	0	\$8,788,635	396	2	-10.4%	2.3%	-12.6%	15.7%	2.86%	0.19%	-0.18%	38.4%	20.4%

Pennsylvania Credit Union Profile

Mid-Year 2023

Pennsylvania Credit Union Financial Summary

Data as of June 2023

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
AB FCU	PA	0	\$8,579,640	749	1	3.5%	13.6%	-9.2%	13.7%	0.04%	0.01%	1.13%	61.6%	11.5%
Par-Dei Emp FCU	PA	0	\$8,450,313	691	1	-15.2%	19.3%	-1.6%	12.4%	3.03%	0.18%	0.01%	34.6%	0.0%
PHB Employees FCU	PA	0	\$8,442,598	1,186	1	-0.8%	1.4%	-2.1%	16.5%	1.14%	0.06%	1.04%	34.4%	0.0%
Colfax Power Plant Employees FCU	PA	0	\$8,260,633	1,079	1	-17.1%	17.0%	0.4%	11.1%	3.35%	0.31%	0.52%	74.2%	0.0%
Knoll Employees CU	PA	0	\$8,078,002	765	1	0.0%	0.0%	0.0%	16.9%	0.52%	0.04%	-0.09%	35.5%	2.5%
Local 520 UA FCU	PA	0	\$7,907,645	1,572	1	0.0%	36.2%	1.0%	17.1%	1.94%	0.00%	0.89%	59.5%	1.8%
Copper and Glass FCU	PA	0	\$7,765,703	1,382	1	-8.6%	-3.5%	-2.6%	10.9%	14.29%	0.25%	1.27%	59.3%	0.0%
Philadelphia Letter Carriers FCU	PA	0	\$7,524,201	1,349	1	2.1%	8.2%	-7.9%	12.5%	0.40%	-0.13%	0.54%	97.4%	30.3%
UALU 354 FCU	PA	0	\$7,446,035	1,617	1	-1.7%	26.6%	1.0%	11.8%	6.04%	0.50%	0.21%	79.2%	0.0%
Allegheny Central EFCU	PA	0	\$7,404,490	884	2	-0.9%	16.0%	-1.2%	16.2%	0.24%	0.30%	1.57%	74.6%	5.9%
Johnstown School Employees FCU	PA	0	\$7,354,430	532	1	-10.2%	18.5%	-1.8%	21.7%	0.51%	-0.01%	-0.19%	66.0%	1.5%
Newell FCU	PA	0	\$7,211,760	921	3	10.7%	45.5%	-3.9%	7.7%	0.00%	0.18%	-0.04%	46.9%	0.0%
Erie City Emp FCU	PA	0	\$7,085,943	826	1	-10.0%	17.8%	-1.2%	21.6%	0.27%	0.67%	-1.48%	77.7%	0.0%
Univ of Pennsylvania Students FCU	PA	0	\$6,902,169	820	1	-22.3%	-9.4%	-18.1%	13.6%	1.23%	0.84%	0.67%	8.8%	0.0%
Ukrainian Selfreliance West PA FCU	PA	0	\$6,816,266	716	1	0.4%	26.5%	5.6%	12.5%	5.89%	0.08%	-0.67%	39.0%	14.4%
Valley Pride FCU	PA	0	\$6,785,581	637	1	-2.8%	15.7%	-12.9%	13.9%	5.11%	0.01%	2.20%	35.4%	0.0%
Hempfield Area FCU	PA	0	\$6,639,163	548	1	-5.3%	29.8%	-2.0%	15.5%	0.23%	0.00%	0.39%	19.9%	0.0%
Montoursville Area FCU	PA	0	\$6,615,571	722	1	2.8%	4.4%	-4.4%	8.3%	0.07%	0.00%	3.96%	29.8%	0.0%
PACE Resources FCU	PA	0	\$6,584,010	703	2	-4.6%	23.1%	-3.3%	12.6%	0.00%	0.00%	1.69%	31.9%	0.0%
Greensburg Teachers CU	PA	0	\$6,514,320	679	2	-4.9%	34.7%	0.3%	13.3%	0.00%	0.00%	-0.56%	19.8%	0.0%
Iron Workers FCU	PA	0	\$6,246,824	3,342	1	-8.5%	43.7%	-6.8%	7.0%	3.54%	-0.06%	-0.60%	37.7%	7.1%
Cheswick Atomic Division FCU	PA	0	\$6,047,436	473	3	-9.2%	-0.8%	-8.7%	25.5%	0.43%	0.09%	0.24%	48.6%	0.0%
Community First Fund FCU	PA	0	\$5,878,512	388	1	NA	NA	NA	70.0%	0.45%	0.04%	38.30%	43.2%	0.0%
Penn-Trafford School Employees FCU	PA	0	\$5,559,527	563	3	1.8%	1.3%	-1.4%	13.5%	0.00%	0.31%	1.58%	46.6%	0.0%
Kennaford FCU	PA	0	\$5,484,039	795	1	-8.1%	25.0%	-3.4%	23.7%	1.46%	0.52%	-0.27%	61.7%	0.0%
Multi-Schools FCU	PA	0	\$5,038,493	741	2	1.7%	3.3%	-0.8%	12.3%	1.84%	0.17%	0.53%	74.1%	0.0%
AVH FCU	PA	0	\$4,843,671	599	1	-6.4%	31.9%	-4.0%	30.9%	2.05%	0.78%	0.05%	38.4%	0.0%
Asbestos Workers Local 14 FCU	PA	0	\$4,807,105	528	1	-7.3%	-15.8%	-4.3%	11.2%	0.86%	-0.01%	1.99%	11.6%	0.0%
SMMH FCU	PA	0	\$4,522,663	880	1	-10.1%	29.0%	-5.3%	16.7%	1.49%	-0.08%	-1.20%	31.6%	0.0%
Pocono Medical Center FCU	PA	0	\$4,341,096	864	1	-8.1%	42.4%	4.5%	8.8%	0.00%	0.00%	-0.05%	42.5%	0.0%
Saint Nicholas FCU	PA	0	\$4,311,526	1,011	1	-1.8%	7.2%	3.0%	12.4%	3.35%	0.00%	0.77%	67.8%	0.8%
McKeesport Area Pub Schl EFCU	PA	0	\$3,789,080	515	1	1.0%	28.4%	1.8%	23.6%	0.55%	0.33%	1.39%	102.1%	0.0%
BI FCU	PA	0	\$3,659,405	381	1	-6.6%	8.5%	-5.0%	29.1%	8.79%	-0.20%	-0.16%	35.7%	0.0%
A C B A FCU	PA	0	\$3,649,895	1,245	1	-3.0%	5.5%	6.0%	18.3%	2.85%	0.74%	-0.45%	75.6%	0.0%
Swindell-Dressler CU	PA	0	\$3,580,214	350	3	-11.6%	-0.9%	-7.2%	15.1%	0.00%	2.67%	-1.79%	28.6%	0.0%
Franklin Regional Schools FCU	PA	0	\$3,158,074	411	1	-9.0%	7.6%	-3.7%	11.4%	0.00%	0.00%	-0.16%	69.8%	0.0%
Fort Ligonier FCU	PA	0	\$3,057,000	360	2	-0.7%	36.0%	-1.6%	16.0%	0.87%	0.00%	1.11%	32.3%	0.0%
New Kensington Municipal FCU	PA	0	\$3,030,560	244	1	17.4%	15.6%	7.5%	17.2%	0.24%	0.00%	0.33%	96.7%	16.1%
IC FCU	PA	0	\$2,988,202	853	1	-8.0%	-3.1%	-4.9%	11.4%	0.17%	0.48%	-2.51%	63.1%	0.0%
Penn Hills Municipal FCU	PA	0	\$2,776,638	219	1	-9.0%	45.6%	2.8%	20.5%	0.57%	0.00%	1.78%	99.5%	0.0%
Fisher Scientific Emp FCU	PA	0	\$2,773,246	700	1	-8.3%	28.0%	0.6%	8.2%	0.18%	-0.04%	0.73%	46.6%	0.0%
Erie Police FCU	PA	0	\$2,762,703	475	3	0.2%	14.8%	-1.0%	21.1%	0.19%	-0.03%	-0.28%	63.8%	0.0%
Trouvaille FCU	PA	0	\$2,716,153	905	2	-6.5%	-13.7%	-11.3%	12.1%	1.37%	2.22%	0.54%	28.3%	0.0%
Mt Pleasant Area School EFCU	PA	0	\$2,471,083	183	1	-8.5%	-5.3%	-12.0%	18.7%	0.00%	0.00%	0.31%	32.1%	0.0%
Greater Latrobe Schools FCU	PA	0	\$2,468,157	350	1	2.0%	8.4%	-0.3%	12.8%	0.18%	0.00%	0.60%	49.1%	0.0%
B Braun Federal Credit Union	PA	0	\$2,465,040	939	2	-9.8%	61.8%	-3.9%	13.9%	0.00%	0.00%	1.59%	29.6%	0.0%
B V M S N FCU	PA	0	\$2,407,551	232	1	-5.1%	1.0%	-2.5%	14.9%	0.44%	0.00%	0.39%	32.9%	11.9%
Bedco Hospital FCU	PA	0	\$2,105,580	630	1	-10.2%	4.9%	-2.8%	16.2%	1.22%	0.83%	0.29%	83.9%	0.0%
Berylco Employees Credit Union	PA	0	\$1,937,182	148	1	-6.7%	-0.4%	-14.9%	52.1%	0.00%	0.00%	-0.18%	21.3%	0.0%
Paper Converters Local 286-1034 FCU	PA	0	\$1,791,457	2,222	1	0.6%	14.0%	-0.1%	5.2%	4.88%	0.00%	0.58%	53.5%	0.0%
EME Credit Union	PA	0	\$1,636,549	265	1	-14.3%	-20.9%	-10.2%	13.0%	1.43%	0.00%	1.43%	17.3%	0.0%
Jay Bee Employees FCU	PA	0	\$1,552,307	212	1	-2.4%	4.3%	0.0%	12.2%	0.10%	0.00%	0.11%	50.1%	0.0%
ERRL FCU	PA	0	\$1,248,904	233	2	-8.0%	9.4%	4.5%	12.4%	0.15%	0.00%	0.34%	37.6%	0.0%
East End Food Cooperative FCU	PA	0	\$1,240,480	380	1	38.1%	36.0%	3.5%	5.2%	4.31%	6.00%	0.32%	53.5%	0.0%
STP Employees FCU	PA	0	\$1,206,083	263	1	2.0%	0.4%	0.4%	18.2%	0.00%	0.00%	0.52%	91.5%	0.0%
Valley Wide of PA FCU	PA	0	\$1,171,477	228	1	-7.3%	36.8%	-2.1%	13.8%	1.28%	0.49%	-2.59%	56.9%	0.0%
Steamfitters Phila FCU	PA	0	\$1,111,519	970	1	-4.0%	-9.6%	5.2%	11.1%	0.00%	0.00%	1.27%	98.4%	0.0%
Bradford Area School Employees FCU	PA	0	\$1,096,635	268	1	-4.9%	20.6%	-1.8%	19.4%	0.54%	0.00%	0.53%	100.0%	0.0%
Springdale P P G FCU	PA	0	\$918,732	227	2	-11.4%	-24.0%	-19.2%	24.9%	18.51%	0.00%	-3.54%	48.6%	0.0%
New Life FCU	PA	0	\$837,181	548	2	-2.3%	-11.9%	-2.7%	18.4%	0.00%	-0.41%	1.37%	6.3%	0.0%
Mount Carmel Baptist FCU	PA	0	\$801,504	130	1	7.5%	4.8%	-34.0%	19.6%	0.00%	0.00%	1.72%	8.3%	0.0%

Pennsylvania Credit Union Profile

Mid-Year 2023

Pennsylvania Credit Union Financial Summary

Data as of June 2023

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
White Rock FCU	PA	0	\$689,533	88	1	-18.4%	-87.2%	-24.8%	12.6%	0.00%	0.00%	-0.51%	1.1%	0.0%
Lanza FCU	PA	0	\$652,427	125	1	-13.7%	4.2%	-16.7%	19.3%	2.88%	0.00%	0.63%	74.4%	0.0%
Centerville Clinics Employees FCU	PA	0	\$461,507	131	2	-4.0%	36.7%	-3.0%	16.9%	18.44%	0.00%	0.72%	39.1%	0.0%
St Norberts CU	PA	0	\$434,176	125	1	-5.8%	-53.2%	50.6%	25.2%	0.00%	0.00%	-1.35%	9.3%	0.0%
Morning Star Baptist FCU	PA	0	\$356,382	298	1	-29.6%	21.4%	-2.0%	38.3%	17.61%	0.00%	-0.92%	54.0%	0.0%
McKeesport Congregational FCU	PA	0	\$308,862	84	1	0.9%	5.1%	-5.6%	12.3%	2.24%	0.00%	2.12%	48.5%	0.0%
Pinn Memorial FCU	PA	0	\$251,703	101	1	5.6%	-31.9%	-15.8%	14.7%	0.00%	0.00%	-0.13%	1.5%	0.0%
St Philadelphia FCU	PA	0	\$230,452	81	1	-5.8%	84.3%	-8.0%	33.0%	0.00%	0.00%	0.45%	8.9%	0.0%
Wayland Temple Baptist FCU	PA	0	\$200,432	96	1	-1.6%	-77.4%	-8.6%	11.3%	0.00%	0.00%	1.50%	0.9%	0.0%
Aliquippa Teachers FCU	PA	0	\$171,453	138	1	4.6%	-13.3%	-2.1%	25.1%	0.00%	0.00%	0.13%	41.7%	0.0%
Service Station Dealers FCU	PA	0	\$158,885	77	1	-2.8%	-7.5%	-18.9%	71.1%	0.00%	0.00%	-0.85%	168.2%	0.0%
MABC FCU	PA	0	\$157,706	159	1	-12.0%	11.7%	1.9%	17.2%	0.00%	0.00%	-0.37%	20.0%	0.0%
Holy Trinity Baptist FCU	PA	0	\$25,064	109	1	12.6%	150.2%	5.8%	28.7%	0.00%	0.00%	2.21%	46.2%	0.0%
Medians			\$30,982,326	2,643	2	-1.8%	11.8%	-0.9%	12.0%	0.50%	0.10%	0.63%	50.2%	5.8%
By Asset Size														
			Number of Insts.											
\$5 million and less			48	267	1	-5.2%	12.7%	-2.2%	17.1%	1.47%	0.36%	0.20%	50.2%	0.9%
\$5 to \$10 million			38	780	1	-2.7%	13.9%	-2.4%	17.0%	2.32%	0.24%	0.92%	48.5%	3.2%
\$10 to \$20 million			47	1,330	1	-2.5%	12.3%	-1.8%	13.5%	0.95%	0.21%	0.57%	46.9%	7.9%
\$20 to \$50 million			56	2,588	1	-2.7%	13.4%	-2.5%	11.4%	1.24%	0.21%	0.67%	38.9%	6.8%
\$50 to \$100 million			45	5,511	2	-2.3%	11.1%	0.9%	13.1%	0.69%	0.21%	0.85%	52.4%	11.3%
\$100 to \$250 million			46	12,268	4	1.3%	10.9%	1.8%	11.2%	0.67%	0.18%	1.01%	65.1%	17.3%
\$250 million+			38	43,508	8	6.1%	10.6%	4.9%	11.3%	0.50%	0.42%	0.94%	86.0%	21.2%

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians.