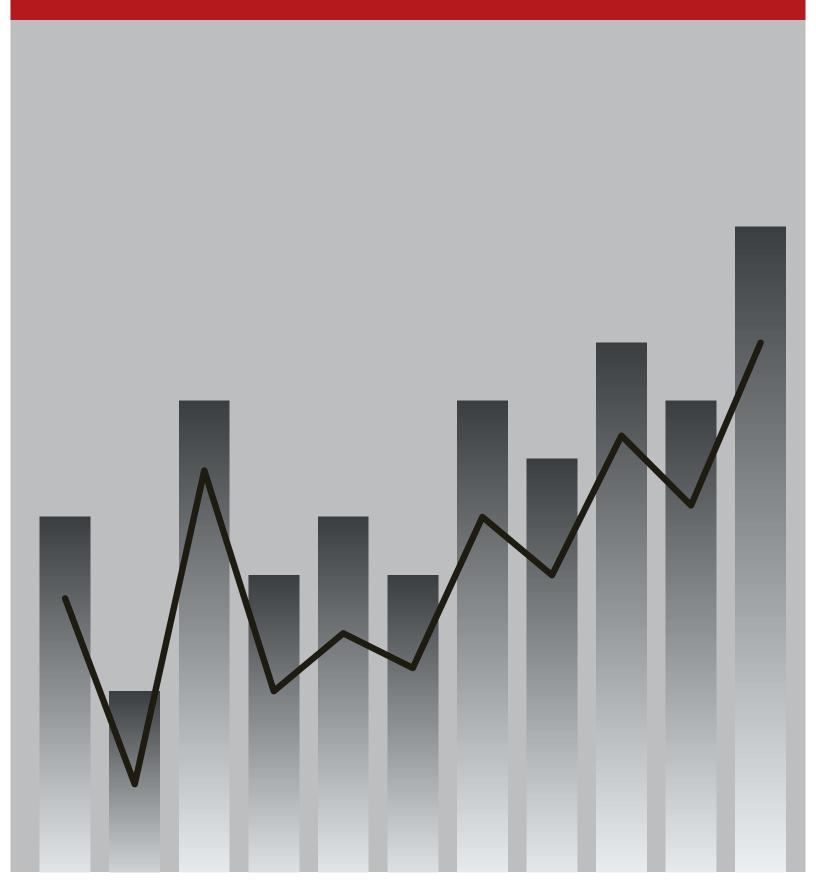
Mid-Year 2023 CUNA Economics & Statistics



	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 (%)		4 7
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
ee & other income	111	108
Operating expense	292	270
Loss Provisions	42	38
Net Income (ROA=, with Stab Exp	78	93 93
Net Income (ROA=, without Stab Exp % CUs with positive ROA	78 86.6	83.6
•	00.0	05.0
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		
_oans/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
	13,641	13,047
	17 400	1/ 156
Average shares/member (\$) Average loan balance (\$) Employees per million in assets	17,433	17,456
Average loan balance (\$) Employees per million in assets	17,433 0.16	0.15
Average loan balance (\$) Employees per million in assets Structure (%)	0.16	0.15
Average loan balance (\$) Employees per million in assets Structure (%) Fed CUs w/ single-sponsor	0.16	0.15
Average loan balance (\$)	0.16	0.15

Overview by Year

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.

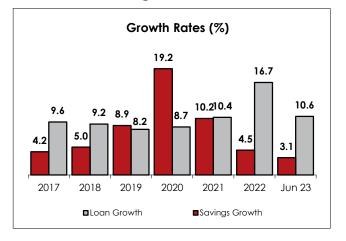
	U.S. Pennsylvania Credit Unions											
Demographic Information	Jun 23	Jun 23	2022	2021	2020	2019	2018	2017				
Number of CUs	4,783	318	321	339	349	360	368	386				
Assets per CU (\$ mil)	468.6	230.9	223.7	200.5	177.8	146.8	132.2	119.5				
Median assets (\$ mil)	55.4	31.0	31.1	26.3	24.2	18.5	17.9	16.9				
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	0.40	0.54	0.50	0.07	0.40	0.50	0.44	0.75				
Delinquencies (60+ day \$)/loans (%)	0.63	0.54	0.50	0.37	0.48	0.59	0.64	0.75				
Net chargeoffs/average loans (%) Asset/Liability Management	0.53	0.47	0.28	0.18	0.32	0.43	0.48	0.48				
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				

Overview: State Trends

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.

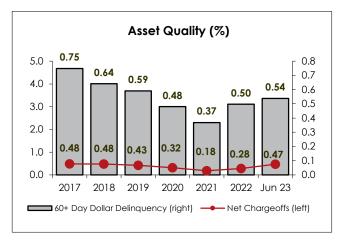
Source: NCUA and CUNA E&S.

Mid-Year 2023

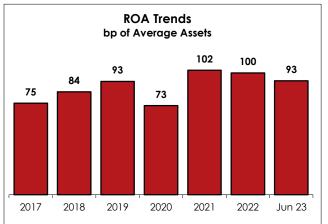


Loan and Savings Growth Trends

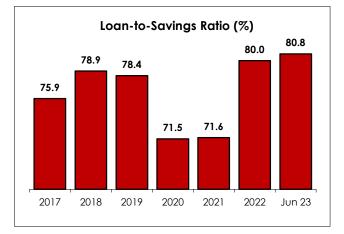
Credit Risk Trends



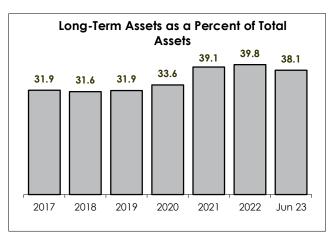
Earnings Trends



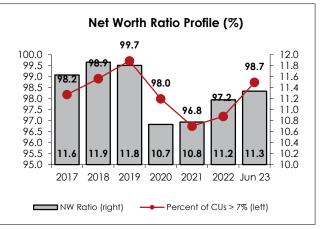
Liquidity Trends



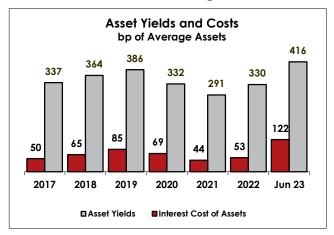
Interest Rate Risk Trends



Solvency Trends

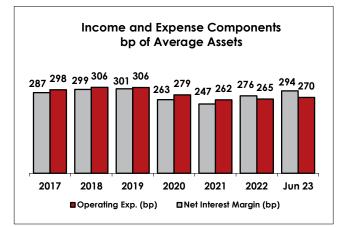


Mid-Year 2023

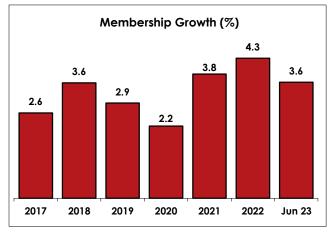


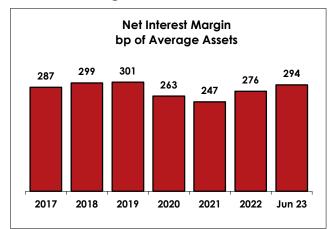
Asset Yields and Funding Costs

Interest Margins & Overhead



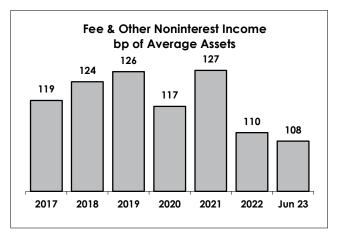
Membership Growth Trends



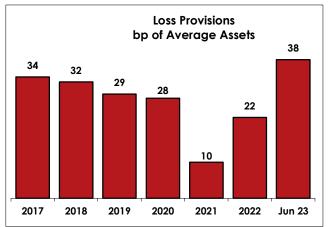


Interest Margins

Noninterest Income



Loss Provisions



	PA	P	ennsylva	nia Credi	it Union As	set Group	os - 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 (%)	15.1	00.0	5 4		2.2		~ 1	
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

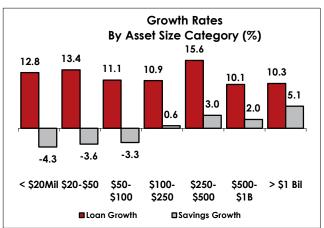
Overview: State Results by Asset Size

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.

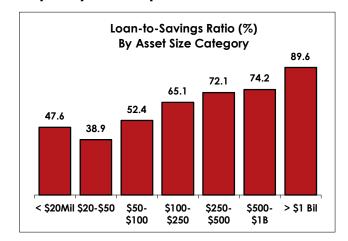
Source: NCUA and CUNA E&S.

Liquidity Risk Exposure

Mid-Year 2023

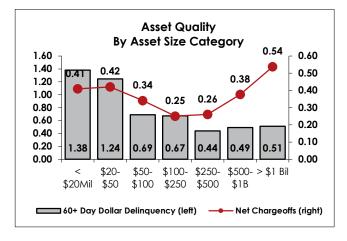


Results By Asset Size

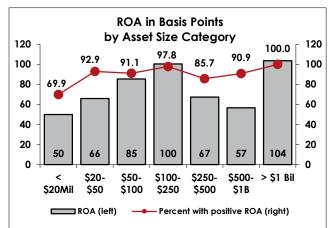


Loan and Savings growth

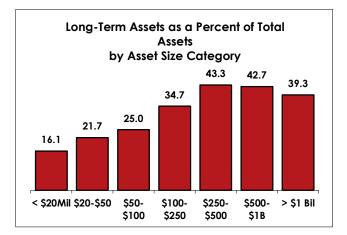
Credit Risk Exposure



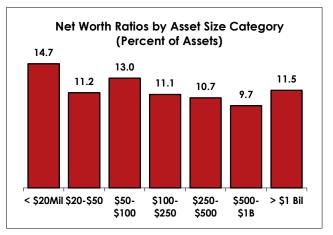
Earnings



Interest Rate Risk Exposure



Solvency



Overview: National Results by Asset Size

$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$		U.S. All Credit Unions Asset Groups - 2023											
Number of CUs 4.783 1.445 855 6.648 700 376 293 425 Median casets (S mil) 5.5.4 6.6 32.3 71.0 152.4 348.3 71.5.8 2.164. Total costs (S mil) 2.241.145 11.108 28.181 48.5.70 111.59 140.070 214.297 128.48.49 2.164.49 Total cors (S mil) 1.579.413 5.574 14.435 27.133 68.979 9.23.18 128.98 139.720 1.1452 124.446 42.507 98.333 123.271 183.720 1.4152.99 9.011 1.435 2.14 1.03 2.0 1.3 1.3 1.20 1.3 1.3 1.20 1.3 1.3 1.21 1.13 1.20 1.3 1.3 1.21 1.13 1.20 1.3 1.3 1.21 1.13 1.20 1.3 1.3 1.21 1.13 1.20 1.3 1.3 1.43 1.39 1.43 1.20 1.3 1.3 1.43 1.39	Demographic Information	Jun 23	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil				
Assets per CU (§ mil) 448.6 7.7 33.0 7.2.7 157.4 355.8 7.1.4 3.98.8 Total casets (§ mil) 2.241.145 11.108 22.181 48.570 111.523 348.3 71.55 21.427 1.68.497 Total casets (§ mil) 1.57.97.413 5.574 14.43.570 111.57 39.222 52.181 448.570 111.57 39.222 52.181 407.048 Total surplus (§ mil) 1.87.097 9.3.61 24.464 42.507 88.373 128.227 18.3.760 11.45.39 Total surplus (Index (5) 3.3 -3.3 -2.0 -0.9 9.74 14.06.3 99.011 Growth Actes (5) 3.3 -1.2.5 12.4 11.4 11.4 11.3 12.0 11.3 13.7 Total surplus (Indix Set) 12.5 12.4 14.6 11.4 11.4 11.3 12.0 11.3 12.7 11.7 12.2 11.7 12.2 12.7 11.7 12.2 12.7 17.7 9				and the second									
	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 sovings (\$ mil) 1.897.097 9.361 24.646 42.507 98.233 123.271 183.750 1.415.239 Gowth Rotes (\$) 1.452 2.541 4.007 8.219 9.784 14.063 99.011 Gowth Rotes (\$) 3.8 3.3 -2.0 -0.9 1.0 2.4 3.9 5.3 Total casets -12.8 -15.9 -13.9 -14.7 -12.2 -11.7 Total casets 3.9 -0.8 -0.5 -0.1 1.4 2.2 2.9 5.7 Total memberships 3.9 -0.8 -0.5 -0.1 1.4 2.2 2.9 5.7 SCUs with increasing casets 42.1 381 364 36.9 385 393 404 431 Dividend/interest cost of casets 111 46 45 6 7 82.97 133 Net interest morgin 302 336 318 311 308 238 239 337 274 66 81 Operating expense 292 338 328 334 334	Total loans (\$ mil)	1,579,413	5,574	14,435	27,153	68,996	94,135	150,931	1,218,188				
Total memberships (thousands) 139,076 1.452 2.541 4.007 8.219 9,784 14.063 99,011 Growth Rates (%) 1001 3.8 3.3 3.20 -0.9 1.0 2.4 3.9 5.3 Total const 12.5 12.4 11.4 11.3 12.0 12.1 11.1 12.3 13.3 13.3 13.3 13.3 13.3 13.3 13.3 13.3 13.3 13.3 <th< td=""><td></td><td>572,935</td><td>5,313</td><td>12,829</td><td>19,402</td><td>36,891</td><td>39,272</td><td>52,181</td><td>407,048</td></th<>		572,935	5,313	12,829	19,402	36,891	39,272	52,181	407,048				
Growth Rotes (%) 38 3.3 -2.0 1.0 2.4 3.9 5.3 Total loasets 12.5 12.6 11.4 11.3 12.0 11.3 13.7 Total surplus funds 12.8 -15.9 -13.9 -14.7 -12.2 -11.7 Total surplus funds 12.8 -15.9 -13.9 -14.7 -12.2 -17.7 Total surplus funds 3.9 -0.8 -0.5 -0.1 1.6 2.2 2.9 5.7 % CUs with increasing creats 421 381 344 39.9 385 393 404 431 Dividen of/ntereat cot of casets 119 45 46 52 67 82 97 133 Pee & other income 111 69 95 115 117 126 123 108 Operating expense 222 338 328 334 341 339 337 277 Loss Provisions 42 17 18 17 <td>Total savings (\$ mil)</td> <td></td> <td>9,361</td> <td>24,646</td> <td>42,507</td> <td>98,323</td> <td>123,271</td> <td>183,750</td> <td>1,415,239</td>	Total savings (\$ mil)		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				
Total supplications 12.5 12.6 11.6 11.4 11.3 12.0 11.3 13.7 Total supplications 12.8 -15.9 -13.9 -14.3 -13.9 -14.4 -12.2 -11.7 Total semberships 12.9 -4.6 -3.0 -2.1 -0.4 0.4 12.2 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. 7 7 48.0 62.4 71.3 77.9 Earnings- Basis Pts. 7 84.0 62.4 71.3 77.9 Earnings- Basis Pts. 7 84.0 62.4 71.3 77.9 Net interest cost of assets 111 69 5 115 117 12.6 12.3 10.8 29.7 13.3 30.8 29.8 33.1 30.8 29.8 10.8 10.8 11.1 11.7 12.6 12.3 10.8 10.8 10.7 10.7 7.5 7.4 66 81 8.0 6.7 80													
Total surplus funds 1-12.8 1-15.9 1-13.9 1-14.7 1-12.2 1-11.7 Total surplus funds 1.2 4.4 -3.0 -2.1 -0.4 0.4 1.2 2.5 Total surplus funds 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 Pis.													
Total memberships 1.2 -4.6 -3.0 -2.1 -0.4 0.4 1.2 2.5 SCUs with increasing assets 43.3 29.0 32.3 37.9 48.0 62.4 71.3 77.9 Earlings- Basis Pts. 71.3 77.9 48.0 62.4 71.3 77.9 Earlings- Basis Pts. 71.3 77.9 48.0 62.4 71.3 77.9 Earlings- Basis Pts. 71.1 73.4 74.4 52.6 76.2 97 13.1 Net interest cost of assets 119 45.4 46.5 2.6 76.2 97 13.3 Net interest macrain 302 336 318 311 308 228 76.4 66.8 81 Operating expense 292 338 228 334 341 339 337 277 Loss horisions 42 17 18 17 20 24 27 46.6 81 SCUs with positive ROA 86.6 74.3 88.4 90.7 93.2 91.8 97.2 De													
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. 42.1 381 36.4 369 385 393 40.4 431 Dividend/interest cost of assets 119 45 44.6 52 67 62.2 97 133 Dividend/interest cost of assets 119 45 44.6 52 67 62.2 97 133 Bell interest margin 302 336 318 311 308 229 Cost portaling expense 292 338 328 334 334 341 339 337 277 Loss Provisions 42 17 18 17 20 24 27 48 Net Income (ROA+, with stob Exp 78 50 67 80 75 74 66 81 S CUs with NW > 7% of assets 10.8 15.1 12.1 11.9 11.2	•												
% CUs with increasing assets 43.3 29.0 32.3 37.9 48.0 62.4 71.3 77.9 Earnings - Basis Pis. 1 381 364 369 385 393 40.4 431 Dividend/interest cost of assets 119 45 44.6 52 67 82 97 133 Net interest margin 302 33.6 318 317 318 311 308 229 Operating expense 292 338 328 334 341 339 337 277 Loss Provision 42 17 18 17 20 24 27 46 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 Net Income (ROA=, without Stab Exp 78 50 67 80 75 74 66 81 Net Income (ROA=, without Stab Exp 78 50 67 80 75													
$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	· · · · · · · · · · · · · · · · · · ·												
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	% CUs with increasing assets	43.3	29.0	32.3	37.9	48.0	62.4	71.3	77.9				
$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$													
$\begin{array}{c c c c c c c c c c c c c c c c c c c $													
Fee & other income 111 69 95 115 117 126 123 108 Operating expense 292 338 328 334 339 337 277 Loss Provisions 42 17 18 17 20 24 27 46 Net Income (ROA=, with Stab Exp 78 50 67 80 75 74 66 81 Net Income (ROA=, with but 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 (%) Determention (ROA=, with NW > 7% of assets 97.4 95.7 96.6 97.8 98.0 99.0 99.7 100.0 Asset Quality Determencies (60+ doy \$)/loans (%) 0.63 1.13 0.82 0.68 0.59 0.54 0.58 0.63 Net Long-ferm assets/assets 70.5 50.2 51.2 55.9 61.8 66.8 70.4 82	-												
Operating expense 292 338 328 334 341 339 337 277 Loss Provisions 42 17 18 17 20 24 27 48 Net Income (ROA=, without 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 interest margin	302	336	318	317	318	311	308	298				
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	Fee & other income	111	69	95	115	117	126	123	108				
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Operating expense	292	338	328	334	341	339	337	277				
Net Income (ROA=, without Stab Exp % CUs with positive ROA 78 86.6 50 74.3 67 88.4 75 90.7 74 93.7 66 93.2 81 97.2 Copical Adequacy (%) Net worth/assets 10.8 15.1 12.1 11.9 11.2 10.7 10.7 10.7 Asset Quality 2007 93.7 93.4 0.58 0.63 10.7 <t< td=""><td>Loss Provisions</td><td>42</td><td>17</td><td>18</td><td>17</td><td>20</td><td>24</td><td>27</td><td>48</td></t<>	Loss Provisions	42	17	18	17	20	24	27	48				
% 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 U U U 70.5 50.2 51.2 55.9 61.8 66.8 70.4 72.2 Net Loans/savings 83.3 59.5 58.6 63.9 70.2 76.4 82.1 86.1 Loans/savets 41.8 12.5 23.0 28.8 33.1 38.8 42.4 43.5 Liquid assets/casets 11.0 28.0 21.8 18.0 14.4 11.2	Net Income (ROA=, with Stab Exp	78	50	67	80	75	74	66	81				
Capital Adequacy (%) Net worth/cssets 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 70.5 50.2 51.2 55.9 61.8 66.8 70.4 72.2 Loans/assets 70.5 50.2 51.2 55.9 61.8 66.8 70.4 72.2 Iquid 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 <t< td=""><td>Net Income (ROA=, without Stab Exp</td><td>78</td><td>50</td><td>67</td><td>80</td><td>75</td><td>74</td><td>66</td><td>81</td></t<>	Net Income (ROA=, without Stab Exp	78	50	67	80	75	74	66	81				
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	% CUs with positive ROA	86.6	74.3	88.4	90.7	93.7	93.2	91.8	97.2				
$ \begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	Capital Adequacy (%)												
Asset Quality John Structure (\$) 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	Net worth/assets	10.8		12.1	11.9			10.7	10.7				
Delinquencies (60+ day \$)/loans (%) 0.63 1.13 0.82 0.68 0.59 0.54 0.58 0.63 Asset/Liability Management 0.53 0.36 0.37 0.34 0.32 0.34 0.37 0.58 Loans/assets 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 Borrowers/members (%) 3 6 2 2 2 2 2 3 346 419 Average shares/members (%) 3 6 2.57 6.666	% CUs with NW > 7% of assets	97.4	95.7	96.6	97.8	98.0	99.0	99.7	100.0				
Net chargeoffs/average loans (%) 0.53 0.36 0.37 0.34 0.32 0.34 0.37 0.58 Asset/Liability Management U <td>Asset Quality</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Asset Quality												
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 2 3 Borrowers/members (%) 45 60 159 102 93 78 60 59 Members/PTE 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	Delinquencies (60+ day \$)/loans (%)	0.63	1.13	0.82	0.68	0.59	0.54	0.58	0.63				
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 2 3 Borrowers/members (%) 45 60 159 102 93 78 60 59 Members/PTE 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		0.53	0.36	0.37	0.34	0.32	0.34	0.37	0.58				
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													
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 2 3 Borrowers/members (%) 3 6 2 2 2 2 2 3 3 6 59 3 8 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 <		83.3	59.5	58.6	63.9	70.2	76.4	82.1	86.1				
Liquid assets/assets11.028.021.818.014.611.210.410.3Core deposits/shares & borrowings53.282.875.571.665.561.858.149.8ProductivityMembers/potential members (%)3622222223Borrowers/members (%)656015910293786059Members/FIE397412408384337338346419Average shares/member (\$)13.6416.4489.70010.60911.96312.59913.06614.294Average loan balance (\$)17.4336.4213.5756.6669.01912.36018.02721.010Employees per million in assets0.160.320.220.210.220.210.170.14Structure (%)8.421.125.429.424.717.48.7Other Fed CUs32.437.234.432.926.025.327.331.5	Loans/assets	70.5	50.2	51.2	55.9	61.8	66.8	70.4	72.2				
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 2 3 Borrowers/members (%) 33 6 2 2 2 2 2 2 2 3 3 Borrowers/members (%) 35.1 412 408 384 337 338 346 419 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 (%) T 18.0 8.4 21.1 25.4 29.4 24.7 17.4 8.7 Other Fed CUs	Net Long-term assets/assets	41.8	12.5	23.0	28.8	33.1	38.8	42.4	43.5				
ProductivityMembers/potential members (%)362222223Borrowers/members (%)656015910293786059Members/FTE397412408384337338346419Average shares/member (\$)13,6416,4489,70010,60911,96312,59913,06614,294Average loan balance (\$)17,4336,4213,5756,6669,01912,36018,02721,010Employees per million in assets0.160.320.220.210.220.210.190.14Fed CUs w/ single-sponsor10.825.79.03.63.41.81.72.1Fed CUs w/ community charter18.08.421.125.429.424.717.48.7Other Fed CUs32.437.234.432.926.025.327.331.5	Liquid assets/assets	11.0	28.0	21.8	18.0	14.6	11.2	10.4	10.3				
Members/potential members (%) 3 6 2 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 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.	Core deposits/shares & borrowings	53.2	82.8	75.5	71.6	65.5	61.8	58.1	49.8				
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 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													
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													
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													
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 (%) End 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													
Employees per million in assets0.160.320.220.210.220.210.190.14Structure (%)Fed CUs w/ single-sponsor10.825.79.03.63.41.81.72.1Fed CUs w/ community charter18.08.421.125.429.424.717.48.7Other Fed CUs32.437.234.432.926.025.327.331.5													
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	Average loan balance (\$)	17,433				9,019	12,360						
Fed CUs w/ single-sponsor10.825.79.03.63.41.81.72.1Fed CUs w/ community charter18.08.421.125.429.424.717.48.7Other Fed CUs32.437.234.432.926.025.327.331.5	Employees per million in assets	0.16	0.32	0.22	0.21	0.22	0.21	0.19	0.14				
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													
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													
	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.

	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% 73.3%	69.8%	65.2%	63.6%	61.7%	60.3%	57.5%		
HEL & 2nd Mtg	70.3%		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 Mer			00 · ~		o1	a1 - -	aa - 	ac ==-		
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 Commercial loans	2.0% 0.3%	3.2% 0.4%	3.1% 0.3%	2.9% 0.3%	3.1% 0.3%	3.2% 0.3%	3.3% 0.2%	3.3% 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%		

Portfolio: State Trends

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.

	PA	Pe	ennsylva	nia Credi	t Union As	set Group	s - 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 Commercial loans/total loans	12.2% 8.9%	6.3% 0.3%	16.4% 0.4%	9.9% 0.7%	10.8% 8.4%	9.8% 11.1%	15.9% 9.3%	12.1% 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	10.00	00.07	70.00		0.0.5%	<u></u>	100.00					
Credit cards	63.8%	32.3%	73.2%	88.9%	93.5%	92.9%	100.0%	92.3%				
Other unsecured loans New automobile	100.0% 94.3%	100.0% 87.2%	100.0% 98.2%	100.0% 100.0%	100.0% 100.0%	100.0% 100.0%	100.0%	100.0% 100.0%				
Used automobile	95.6%	90.2%	98.2% 98.2%	100.0%	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%	92.9% 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 Mem	bers in Offering											
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%				

Portfolio Detail: State Results by Asset Size

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.

Portfolio Detail: National Results by Asset Size												
	U.S.		All U.S.	Credit Unic	ons Asset	Groups - 2	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% 22.3%	3.7%	5.4%	5.7%	6.9%	10.2%				
HEL & 2nd Mtg** Commercial loans*	33.5% 17.9%	20.7% 14.6%	22.3% 10.5%	27.2% 5.4%	25.9% 13.4%	28.0% 14.7%	28.4% 13.7%	36.8% 20.0%				
Commercialioans	17.7%	14.0%	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% 22.5%	30.3%	28.1%	26.0%	24.1%	18.8%				
First mortgage/total loans HEL & 2nd Mtg/total loans	36.3% 7.6%	9.1% 3.6%	22.5% 7.4%	28.6% 8.1%	30.4% 8.4%	31.6% 8.8%	32.7% 8.1%	37.8% 7.4%				
Commercial loans/total loans	9.6%	0.7%	1.5%	3.5%	6.2%	8.0%	11.7%	7.4 <i>%</i> 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% 18.7%	1.8% 2.6%	3.6% 6.9%	4.2% 9.2%	4.4% 12.5%	4.2% 13.9%	4.1%	4.5% 20.6%				
Money market shares/total savings Regular shares/total savings	32.8%	2.6% 72.6%	6.9% 57.7%	9.2% 51.8%	45.0%	40.2%	15.2% 35.7%	20.6% 29.6%				
	52.078	72.078	57.776	51.078	40.076	40.276	55.7 78	27.076				
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 Mem	bers 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 HEL & 2nd Mtg	19.0% 2.0%	1.4% 1.3%	1.8% 1.6%	2.4% 1.6%	2.8% 2.0%	2.8% 2.2%	2.5% 2.1%	25.4% 2.0%				
Commercial loans	0.3%	0.8%	0.6%	0.5%	2.0% 0.5%	0.4%	0.4%	2.0% 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 Money market shares	3.2% 7.3%	2.0% 3.7%	2.4% 3.6%	2.6% 3.2%	2.9% 4.3%	3.0% 4.4%	3.0% 5.0%	3.4% 8.3%				
Money market shares		5.7 /0	0.0%	3.2/0	4.370	4.4/0	J.U/0	0.370				

Portfolio Detail: National Results by Asset Size

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.

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

Pennsylvania CU Profile - Quarterly Trends

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.

Bank Comparisons

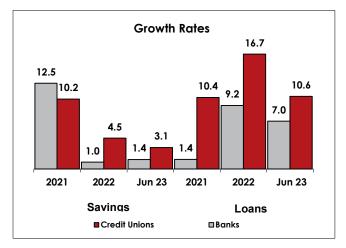
		Credit	Unions			Ban	ks	
Demographic Information	Jun 23	2022	2021	3 Yr Avg	Jun 23	2022	2021	3 Yr Avg
Number of Institutions	317	320	338	325	128	131	134	131
Assets per Institution (\$ mil)	232	224	201	219	2,423	2,287	2,269	2,326
Total assets (\$ mil)	73,410	71,802	67,939	71,050	310,113	299,630	304,006	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 Other consumer	9.8 11.8	10.8 49.4	-0.3 2.5	6.8 21.2	-3.9 1.7	11.5 14.7	1.7 23.5	3.1 13.3
Total surplus funds	-7.4	-15.2	2.3 8.4	-4.7	1.7	-19.6	25.5	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 (%)	11.0	110	10.0	111	10.1	10.0	10.0	10.0
Net worth/assets	11.3	11.2	10.8	11.1	10.1	10.0	10.8	10.3
Asset Quality (%)	0.54	0.50	0.07	0.47	0.40	0.47	0.50	0.51
Delinquencies/Ioans (3) Real estate loans	0.54 0.35	0.50 0.34	0.37 0.24	0.47 0.31	0.48 0.49	0.47 0.53	0.58 0.70	0.51 0.57
Consumer loans	0.33	0.34	0.24	0.31	0.47	0.53	0.70	0.37
Total consumer	0.75	0.68	0.25	0.67	0.16	0.02	0.00	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 (%)					27.5			
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.

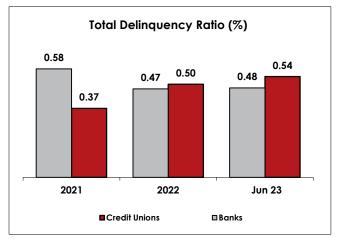
**Prior to 2022, real estate loans included commercial real estate loans. This will cause fluctuations from prior cycles. Source: FDIC, NCUA and CUNA E&S



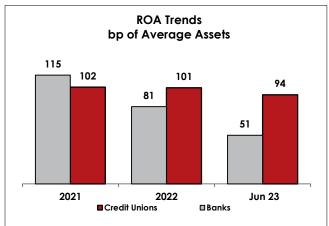
Loan and Savings Growth Trends



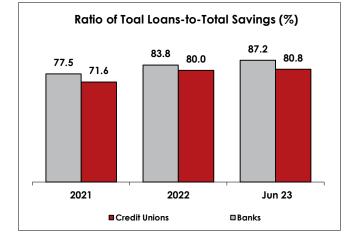
Credit Risk Trends



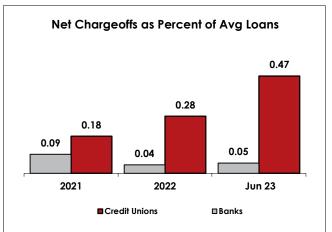
Earnings Trends



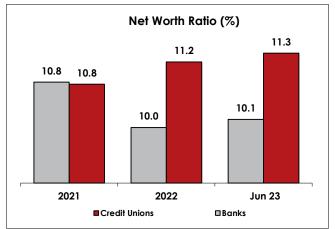
Liquidity Risk Trends



Credit Risk Trends



Solvency Trends



Pennsylvania Credit Union Financial Summary

		# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
		Mergers				Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Credit Union Name	State	(Last 12mo)	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	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%		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%		0.37%	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 Financial Summary

		# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
		Mergers				Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Credit Union Name	State	(Last 12mo)	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	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%		0.61%	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%		-0.18%	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%		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%		2.13%	55.2%	0.3%
Ingersoll-Rand FCU	PA PA	0	\$80,153,742	5,511	2	11.7%	38.0%	10.9%	17.0%	1.23%		0.53%	66.7% 65.1%	18.2% 5.7%
GNC Community FCU		0	\$77,264,609	12,657 7,977	2	-5.0%	13.7%	2.3%	15.6%	0.71%		-0.20%	65.1% 51.1%	
Armstrong Associates FCU	PA		\$75,922,677		2	-2.0%	30.4%	-0.3%	11.3%	0.57%		0.45%		10.6%
Greater Pittsburgh FCU	PA PA	1 0	\$73,890,566 \$73,855,897	10,358 3,416	/	-4.2%	14.6% 7.3%	13.7%	10.7%	0.40%	0.11%	1.07%	42.5% 38.5%	0.3%
Washington Area Teachers FCU Wheatland FCU	PA PA	0		5,695	4	-4.2% -0.5%	11.7%	-1.8%		0.50%		2.49% -0.16%	38.5% 87.2%	10.1%
Spirit Financial CU	PA	0	\$71,245,390 \$71,203,827	4,018	4	-0.3%	0.4%	3.0%	7.8% 12.6%	0.30%	0.42%	-0.18%	58.0%	26.5%
Friendly FCU	PA	0	\$68,725,685	4,018	2	-3.4%	11.7%	-1.1%	12.8%	3.68%	0.42%	0.69%	51.0%	17.3%
Bethlehem 1st FCU	PA	0	\$68,270,293	4,747	2	-3.4%	24.9%	-1.1%	10.2%	0.38%	0.20%	0.73%	38.5%	2.9%
Blair County FCU	PA	0	\$68,142,052	4,759	2	-1.8%	11.3%	-1.4%	18.2%	0.38%	0.07%	2.26%	24.7%	4.6%
GAP FCU	PA	0	\$68,015,898	6,201	5	-1.0%	14.9%	-1.7%	10.2%	0.17%		1.58%	24.7 % 50.1%	4.8%
First Choice FCU	PA	0	\$67,130,402	7,056	3	5.2%	32.4%	2.8%	9.0%	0.23%		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%	0.22%		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%		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%		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%		0.44%	39.8%	10.6%
Titan FCU	PA	0	\$62,239,726	4,361	1	-5.6%	14.9%	6.6%	13.5%	0.26%		0.90%	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%		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%		0.45%	60.2%	13.4%
MERHO FCU	PA	0	\$59,342,675	4,801	2		9.9%	-1.9%	10.1%	0.25%		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%		0.32%	33.9%	0.0%
Access CU	PA	0	\$57,539,572	4,484	1	3.8%	0.4%	-1.9%	12.6%	0.00%		0.39%	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%		0.78%	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%		-0.43%	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%		0.63%	45.1%	10.2%
VAntage Trust FCU	PA	0	\$54,261,573	5,617	3	-7.0%	20.7%	2.6%		1.64%		0.50%	45.4%	16.2%
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Pennsylvania Credit Union Financial Summary

PenetarCU PA 0 \$54.152.23 4.065 3 4.426 1.335 4.067 0.028 0.028 0.338 4.138 4.75 forge CU PA 0 \$53.762.681 4.322 2 4.675 4.456 5.057 2.027 1.828 1.145 5.86,5 2.457 forge CU PA 0 \$53.267.354 2.458 4.77 2 -1.38 1.88 -1.58 7.68 0.477 0.428 0.028 0.215 4.7.58 2.458 West Kanch Valley FCU PA 0 \$52.27.31 3.111 3 -5.28 2.005 7.68 0.477 0.228 0.028 0.215 4.7.58 2.458 West Kanch Valley FCU PA 0 \$52.201.476 7.171 5 2.38 2.98, 4.38 1.58 7.68 0.478 0.328 0.215 4.7.58 2.258 Billot Community FCU PA 0 \$52.201.476 7.171 5 2.38 2.98, 4.38 1.248 0.225 0.015 0.205 0.806 0.275 0.388 5.598 Billot Community FCU PA 0 \$50.205.21 2.414 2 -4.45 2.188 1.278 0.028 0.007 0.007 1.0078 1.080 West Kanch Valley FCU PA 0 \$50.205.21 2.414 2 -4.458 2.185 1.426 0.225 0.018 0.308 0.307 0.378 1.388 Billot Community FCU PA 0 \$54.242.799 3.404 1 6.378 2.185 1.468 0.225 0.018 0.346 3.3.67 1.258 Billot Community CU PA 0 \$44.407.33 0.501 1 3.367 -2.458 0.378 0.028 0.018 0.346 3.3.67 1.258 Billot Community CU PA 0 \$44.407.33 0.501 1 3.367 -2.458 0.378 0.378 0.018 0.467 3.3.58 5.98 Billot Community CU PA 0 \$44.407.194 2.703 2 -2.478 1.108 0.478 0.037 0.018 0.467 4.528 3.368 Billot Chip FCU PA 0 \$44.407.194 2.703 2 -2.478 1.108 0.416 0.007 0.318 0.467 3.3.54 5.258 Billot Chip FCU PA 0 \$44.407.194 2.703 2 -2.478 1.108 0.416 0.4178 0.018 0.467 3.3.54 2.58 Billot Chip FCU PA 0 \$44.201.94 2.703 2 -2.478 1.108 1.168 0.148 0.007 0.318 0.467 3.3.54 0.358 Billot Chip FCU PA 0 \$43.670.221 1.344 3 -4.28 1.158 0.128 0.0078 0.518 0.457 3.5.4 4.35 Billot Chip Folloyees CU PA 0 \$43.670.222 1.344 3 -4.28 1.158 0.128 0.078 0.505 1.2.64 4.458 S.560.01 PA 0 \$43.670.22 1.344 3 -4.28 1.158 0.158 0.475 0.018 0.475 3.5.4 4.53 S.560.070 PA 0 \$43.470.22 1.344 3 -4.28 1.158 0.158 0.475 0.018 0.475 3.5.4 4.55 Frankin Jahrshow FCU PA 0 \$43.670.22 1.344 3 -4.28 1.158 0.158 0.475 0.058 1.764 4.418 0.05 Billot Community FCU PA 0 \$43.670.22 1.344 2.1 -1.458 9.85 0.75 0.058 1.768 4.418 0.05 Frankin Jahrshow FCU PA 0 \$43.670.22 1.354 4.28 0.476 0.158 0.175 0.158 0.475 0			# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
Persentroll PA 0 54.102.94 44.05 3.0.7 4.0.7 4.0.75 4.0.75			Mergers				Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
non-chi/ Control equation (Carroll equation (Credit Union Name	State	(Last 12mo)	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
Carlind Exponer PCU PA 0 3332 0-234 2.031 -3.46 0.38 -2.28 P.28 0.285 <th0.285< th=""></th0.285<>	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%
Weins Proceeding PA 0 Statistics 4.77 2 -1.68 1.68 -0.76 0.276 <th0.276< th=""> 0.276 <th0.276< th=""> <t< td=""><td>Forge CU</td><td>PA</td><td>0</td><td>\$53,782,681</td><td>4,322</td><td>2</td><td>-6.0%</td><td>-4.4%</td><td>-5.0%</td><td>20.6%</td><td>2.02%</td><td>1.82%</td><td>1.14%</td><td>58.6%</td><td>22.4%</td></t<></th0.276<></th0.276<>	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%
Gladio QU PA 0 Sizz2731 3.111 3 -3.25 2.055 -1.475 0.055 0.	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%
Bind Community CA PA D SDATL, SDA	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%
Pick South Process CU PA 0 SAUD 2009 P.14.8 P.14.8 <th< td=""><td>Glatco CU</td><td>PA</td><td>0</td><td>\$52,327,313</td><td>3,111</td><td>3</td><td>-5.2%</td><td>20.0%</td><td>-1.4%</td><td>12.8%</td><td>1.27%</td><td>0.02%</td><td>1.00%</td><td>22.0%</td><td>3.2%</td></th<>	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%
Pittenugn (privati improved 12) PA 0 4484/229 2.674 1 -1.45 1.257 2.050 4.057 3.051 2.057 3.057 3.057 2.057 3.05	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%
MooningPrOI PA 0 544,2792 3.474 1 3.375 21/85 20/85 20/85 20/85 20/85 20/85 20.875 12.375 13/85 14.675 43/85 23/85 43/85 23/85 43/85 23/85 <	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%
Name Name 4 44.44773 3501 1 -3.68 -0.58 -0.58 -0.57 -0.18 -0.07 -0.18 -0.07 -0.015 -0.01	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%
Besten FUI PA 0 94.475/32 3.717 1 0.78 1.078 0.278 0.218 0.281 0.285 0.285 0.278 0.278 0.278 0.218 0.281 0.285 0.	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%
Bis Dis PA D PA/27/17 3.55 2 7.7 12.85 7.05 11.155 10.25	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%
Non-Educational FCU PA 0 44.462 2.705 4.165 2.105 0.405	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%
Whepe Witchington CTCU PA 0 54.43/L (2) 1.1 4.44 0.15 1.445 1.1.45 1.1.45 0.165 0.455 <th0.455< th=""> 0.455 <th0.455< th=""></th0.455<></th0.455<>	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%
Webe PA 0 14.0.2022 1.3.54 3 -5.25 1.5.55 -4.075 0.0075 0.2.55 1.2.45 4.4.65 Visionery FCU PA 0 14.0.2014 1.7.00 2.5.75 0.055 0.7.75 0.4.55 0.7.75 0.8.85 0.0.75 0.0.785	York Educational FCU	PA	0	\$44,402,194	2,703	2		21.0%	-41.1%	8.4%	0.00%	0.51%	0.68%	33.5%	
Buck County Employes CU PA 0 Hade DAA 1.72 2 -5.78 10.45 10.45 1.145 10.155 0.005 1.745 0.755 0.755	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%
Vielnery ICU PA 0 54436777 4.88 1 -1.48 9.985 -1.15 0.128 0.0128 0.0285	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%
Gina Cap Cl PA 0 544307.75 4.98 2 2.275 4.115 1.205 0.975 0.086 1.745 3.375 10.155 COT FCU PA 0 53407.92 2.287 1 0.175 0.187 0.147 4.975 0.167 0.175 0.145 0.975 0.145 4.975 0.055 0.175 0.145 0.975 0.185 0.075 0.185 0.175 0.185 0.175 0.185 0.075 0.185 0.175 0.185 0.185 0.185 0.145	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%
A & S FCU PA 0 14171 239 2.927 1 0.058 17.256 2.376 0.176 0.1676 0.1776 0.1676 0.1776 0.1676 0.1776 0.1676 0.1776 0.1676 0.1776 0.1676 0.1776 0.176 0.176 0.176 0.176 0.176 0.176 0.176 0.176 0.175 0.176 0.175 0.175 0.176 0.175	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%
Col FCU PA 0 338.829.602 994 1 -19/15 2.2.85 -1.0.78 0.1.46 4.978 0.045 5.0.978 0.045 5.0.978 0.045 5.0.978 0.045 5.0.978 0.045 5.0.978 0.045 5.0.978 0.045 0.0278 0.045 6.0.978 0.045 </td <td>Glass Cap FCU</td> <td>PA</td> <td>0</td> <td>\$43,502,775</td> <td>4,888</td> <td>2</td> <td></td> <td>4.1%</td> <td>-1.1%</td> <td>12.0%</td> <td>0.59%</td> <td>0.05%</td> <td>1.74%</td> <td>53.7%</td> <td></td>	Glass Cap FCU	PA	0	\$43,502,775	4,888	2		4.1%	-1.1%	12.0%	0.59%	0.05%	1.74%	53.7%	
Bit Bellon CPU PA 0 \$38.64.107 0.2971 1 5.6% 18.2% 0.306 2.037 0.407 0.0375 0.757 0.1455 0.735 0.735 0.735 0.735 0.735 0.735 0.735 0.735 0.735 0.735 0.735 0.745	A & S FCU														
Incidency IPA 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%
Inconditionation FCU PA 0 \$372,690,792 4.306 2 -3.18 15.18 -1.78 11.05 0.495 0.415 0.495 0.155 0.125 0.445 0.055 0.915 0.445 0.925 0.915 0.145 0.925 0.155	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%
Jesop Community FCU PA 0 \$34.497.053 2.843 1 0.38 9.48 8.85 8.75 0.455 0.055 0.195 1.495 0.175 Miliade Incides Cedit Union PA 0 \$34.002.464 1.2715 0.955 0.255 1.455 0.055 0.435 45.257 2 5.155 0.755 9.555 1.025 1.025 0.075 0.435 45.257 2 5.155 0.755 9.575 1.245 0.055 0.135 44.255 1.976 0.455 40.255 1.028 37.05 9.755 1.455 0.055 0.135 44.25 44.25 1.115 7.975 4.265 0.075 0.035 0.135 44.25 4.175 1.976 4.455 4.175 1.376 1.415 7.976 4.255 1.025 0.476 7.278 4.255 1.025 4.478 1.105 0.415 3.075 7.278 4.255 1.025 0.175 1.046 4.785 1.105 0.478 1.1	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%		15.0%
Industed nochool EQU PA 0 State is an expension of the second	Franklin-Johnstown FCU		0	\$37,690,922	4,306	2		15.1%	-1.7%	11.6%	0.49%	0.16%	0.49%	31.2%	0.0%
Attilized Todes Credit Union PA 0 \$38,022 /46 / 2,478 1 1,4% -3,1% 5,2% -1,7% 0,03% 0,2% 0,2% 1,2% 1,1% 1,1% 1,1% 0,1% 0,2% 1,2% 0,0% 1,0% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,2% 1,1% 7,3% 1,2% 0,2% </td <td>Jessop Community FCU</td> <td>PA</td> <td>0</td> <td>\$36,499,053</td> <td>2,843</td> <td>1</td> <td>0.3%</td> <td>39.4%</td> <td>8.8%</td> <td>8.7%</td> <td>0.66%</td> <td></td> <td>0.91%</td> <td>41.9%</td> <td>0.1%</td>	Jessop Community FCU	PA	0	\$36,499,053	2,843	1	0.3%	39.4%	8.8%	8.7%	0.66%		0.91%	41.9%	0.1%
Relines FCU PA 0 \$\$3777.50 2.627 2 -5.78 5.78 -9.78 1.368 0.078 1.428 0.078 4.928 1.938 4.428 1.938 0.058 0.138 3.438 4.628 Alcoa Piltburgh FCU PA 0 \$\$33,379,444 3.035 3 -0.18 1.178 1.178 7.978 1.078 0.048 0.408 4.768 1.226 Vaco FCU PA 0 \$\$22,687,14 2.266 4 4.175 1.178 1.178 0.078 0.018 0.078 4.758 4.758 Steel String Community FCU PA 0 \$\$31,792,474 2.266 4 4.125 0.478 1.078 0.078 0.787 4.783 4.178 Steel String Community FCU PA 0 \$\$31,792,474 1.264 4.685 10.078 1.478 0.078 0.078 1.078 0.078 1.078 0.078 1.078 0.078 1.078 0.078 1.078 0.078	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%
PVA FCU PA 0 \$\$35,440.382 2.305 1 0.278 3.705 9.975 2.415 0.035 0.135 3.435 4.435 Alcoa Pithburgh FCU PA 0 \$\$33,796,474 3.035 3 -0.15 1.175 7.975 1.075 0.035 0.465 4.255 Vacco FCU PA 0 \$\$32,2951.473 1.872 1 -5.375 1.485 -1.155 7.975 1.075 0.075 0.475 1.755 4.255 Vacco FCU PA 0 \$\$32,2751.070 1.576 4 -6.85 1.975 0.775 0.475 0.126 0.0456 0.475 0.1456 0.466 0.495 0.475 0.1456 0.475 0.1456 0.466 0.495 0.475 0.1456 0.466 0.495 0.475 0.1456 0.475 0.165 0.457 0.475 0.1456 0.4156 0.1456 0.4156 0.1456 0.4156 0.1456 0.4356 0.1456 0.1456 0.1456	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%
Alcoo PHSburgh FCU PA 0 \$\$35,319,85 2,245 2 -11.2% 3.8% -4.2% 14.0% 0.3.4% 0.3.4% 0.3.4% 0.3.4% 0.3.4% 0.3.4% 0.3.4% 0.3.4% 0.3.4% 0.3.4% 0.3.4% 11.7% 11.	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%
Norwin Flacchers FCU PA 0 \$33.78.84/4 3.035 3 -0.1% 1.1% 7.9% 1.07% 0.00% 0.40% 9.47.8% 1.28% Vacco FCU PA 0 \$32.951.47% 1.872 1 -5.38 1.48% -1.1% 9.9% 1.35% 0.01% 1.08% 1.17.8% 4.1% Vicco II 72 FCU PA 0 \$32.275.070 1.576 4 -6.8% 1.9% 0.9% 9.1% 0.02% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.1% 0.2% 0.1% 0.2% 0.4% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.2% 0.1% 0.1% 0.2% 0.1% 0.1% 0.2% 0.1% 0.1% 0.2% 0.1% 0.1% 0.2% 0.1% 0.1% 0.1% 0.1% <t< td=""><td>BVA FCU</td><td>PA</td><td>0</td><td>\$35,440,382</td><td>2,305</td><td>1</td><td>0.2%</td><td>37.0%</td><td>-9.0%</td><td>9.9%</td><td>2.41%</td><td>0.05%</td><td>0.13%</td><td>34.3%</td><td></td></t<>	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%	
Vacco FCU PA 0 \$23.91,478 1,472 1 1,485 1,485 -1,18 9.975 1,355 0.0175 1,0485 1,745 4.175 Steel Strong Community FCU PA 0 \$32,245,07.14 2,266 4 4.185 1,026 0.475 1,065 0.475 0.425 5.775 4.275 Prinpoint FCU PA 0 \$31,294,744 1,207 2 5.585 7.735 4.475 1.135 0.715 0.015 1.045 4.275 2.215 PAAC Torait Division FCU PA 0 \$31,294,744 1.897 2 4.585 0.735 1.045 1.057 1.275 0.435 0.015 0.045 1.076 0.275 0.245 0.235 0.015 0.0165 0.0165 0.0165 0.0165 0.0175 0.207 1.0455 0.165 0.015 0.0175 0.237 0.435 0.015 0.0175 0.237 0.435 0.015 0.015 0.457 0.435 0.015	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%
Sheel Strong Community FCU PA 0 \$32,285,717 1.576 4 4.18 14.25 0.4% 21.45% 1.06% 0.47% 1.07% 52.75% 4.25% UFCW Local #72 FCU PA 0 \$32,257,070 1.576 4 -6.85% 19.05% 0.47% 0.17% 0.22% 0.12% 0.82% 0.02% 0.12% 0.82% 0.02%	Norwin Teachers FCU					3									
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in valley service r-Cu PA 0 \$21,216,994 3,834 I 1.9% 18.7% 1.8% 7.9% 0.90% 1.64% -0.20% 86.3% 26.9%	1 '														
	In valley service FCU	۲A	U	\$21,216,994	3,834	1	1.9%	18./%	1.8%	7.9%	0.90%	1.64%	-0.20%	86.3%	26.9%

Pennsylvania Credit Union Financial Summary

	M	ergers												Fixed Rate
						Asset	Loan		Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Credit Union Name Stat		.ast 12mo)	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
Allegheny-Kiski Postal FCU Pr	A	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 P		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 Pr		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 Pr		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 P/		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 Pr		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 P/		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 P/		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 Pr		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 P/		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 P/		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 P/		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 Pr		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 P/		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 Pr		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 Pr		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 P/		0	\$14,474,281	998	1	-8.5%	15.5%	-2.4%	19.3%	0.04%	0.09%	-0.75%	75.5%	23.3%
Wabellco FCU Pr		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 P/		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 P/		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 Pr		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 P		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 P/		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 P/		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 P/		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 Pr		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 Pr		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 Pr		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 Pr		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 Pr		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 Pr		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 Pr		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 P		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 Pr		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 Pi		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 Pr		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		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 Pr		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 P/		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 P/		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 Pr		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 P/		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 P/		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 Pr		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 P/		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 P/		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 Pr		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 P		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		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 Pr		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 Pr		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 P/		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 Pr		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 Pr		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 Pr		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 Pr		0	\$9,354,269	1,431	2		15.8%	0.4%	54.4%	3.35%	-0.54%	-1.16%	111.7%	0.0%
Mt Lebanon FCU P/		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 Pr		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 Pr	~	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 Financial Summary

		# of				12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
		Mergers				Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Credit Union Name	State	(Last 12mo)	Assets		Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
AB FCU	PA	0	\$8,579,640	749	1	3.5%	13.6%	-9.2%	13.7%	0.04%		1.13%	61.6%	11.5%
Par-Del 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%		1.04%	34.4%	0.0%
Colfax Power Plant Employees FCU	PA PA	0	\$8,260,633	1,079	1	-17.1%	17.0% 0.0%	0.4% 0.0%	11.1%	3.35%	0.31% 0.04%	0.52%	74.2% 35.5%	0.0%
Knoll Employees CU	PA PA	0	\$8,078,002 \$7,907,645	765 1,572	1	0.0% 0.0%	36.2%		16.9%	0.52% 1.94%	0.04%	-0.09% 0.89%	35.5% 59.5%	2.5% 1.8%
Local 520 UA FCU Copper and Glass FCU	PA	0	\$7,765,703	1,372	1	-8.6%	-3.5%	1.0%	17.1%	1.94%	0.00%	1.27%	59.3%	0.0%
Philadelphia Letter Carriers FCU	PA	0	\$7,524,201	1,349	1	-0.0%	-3.3%	-2.0%	10.7%	0.40%	-0.13%	0.54%	97.4%	30.3%
UALU 354 FCU	PA	0	\$7,446,035	1,347	1	-1.7%	26.6%	-7.9%	12.5%	6.04%		0.34%	77.4%	0.0%
Allegheny Central EFCU	PA	0	\$7,404,490	884	2	-0.9%	16.0%	-1.2%	16.2%	0.24%		1.57%	74.6%	5.9%
Johnstown School Employees FCU	PA	0	\$7,354,430	532	1	-10.2%	18.5%	-1.2%	21.7%	0.24%	-0.01%	-0.19%	66.0%	1.5%
Newell FCU	PA	0	\$7,211,760	921	3	10.2%	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%		-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%		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%		-0.45%	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		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%		0.33%	96.7%	16.1%
IC FCU	PA	0	\$2,988,202	853	1	-8.0%	-3.1%	-4.9%	11.4%	0.17%		-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%
	PA	0	\$2,716,153	905	2	-6.5%	-13.7%	-11.3%	12.1%	1.37%		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 B Braun Federal Credit Union	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%
	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 Bedco Hospital FCU	PA	0	\$2,407,551	232 630	1	-5.1% -10.2%	1.0%	-2.5%	14.9%	0.44%		0.39%	32.9%	11.9% 0.0%
Berylco Employees Credit Union	PA PA	0	\$2,105,580 \$1,937,182	630 148	1	-10.2% -6.7%	4.9% -0.4%	-2.8% -14.9%	16.2% 52.1%	1.22% 0.00%		0.29% -0.18%	83.9% 21.3%	0.0%
Paper Converters Local 286-1034 FCU	PA	0	\$1,791,457	2,222	1	-0.7%	-0.4% 14.0%	-14.7%	5.2%	4.88%		-0.18%	53.5%	0.0%
EME Credit Union	PA	0	\$1,636,549	2,222	1	-14.3%	-20.9%	-10.2%	13.0%	1.43%		1.43%	17.3%	0.0%
Jay Bee Employees FCU	PA	0	\$1,552,307	203	1	-14.3%	4.3%	0.0%	12.2%	0.10%		0.11%	50.1%	0.0%
ERRL FCU	PA	0	\$1,248,904	212	2	-2.4%	4.3% 9.4%	4.5%	12.2%	0.10%		0.11%	37.6%	0.0%
East End Food Cooperative FCU	PA	0	\$1,240,480	380	2	-8.0%	7.4% 36.0%	4.5%	5.2%	4.31%		0.34%	53.5%	0.0%
STP Employees FCU	PA	0	\$1,206,083	263	1	2.0%	0.4%	0.4%	18.2%	0.00%		0.52%	91.5%	0.0%
Valley Wide of PA FCU	PA	0	\$1,171,477	203	1	-7.3%	36.8%	-2.1%	13.8%	1.28%		-2.59%	56.9%	0.0%
Steamfitters Phila FCU	PA	0	\$1,171,477	970	1	-4.0%	-9.6%	-2.1%	11.1%	0.00%		1.27%	98.4%	0.0%
Bradford Area School Employees FCU	PA	0	\$1,096,635	268	1	-4.0%	20.6%	-1.8%	19.4%	0.54%		0.53%	100.0%	0.0%
Springdale P P G FCU	PA	0	\$918,732	200	2	-11.4%	-24.0%	-19.2%	24.9%	18.51%		-3.54%	48.6%	0.0%
New Life FCU	PA	0	\$837,181	548	2	-11.4%	-11.9%	-17.2%	18.4%	0.00%		1.37%	40.0%	0.0%
Mount Carmel Baptist FCU	PA	0	\$801,504	130	2	-2.5%	4.8%	-34.0%	19.6%	0.00%		1.72%	8.3%	0.0%
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Pennsylvania Credit Union Financial Summary

Data as of June 2023

		# of Mergers				12-Month Asset	12-Month Loan	12-Month Member	Networth/	Delinq Loans/	Net Chg-offs/		Loans/	Fixed Rate 1st Mtgs.
Credit Union Name	State	(Last 12mo)	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	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%
Lonza 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%
SI 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		N	umber 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.