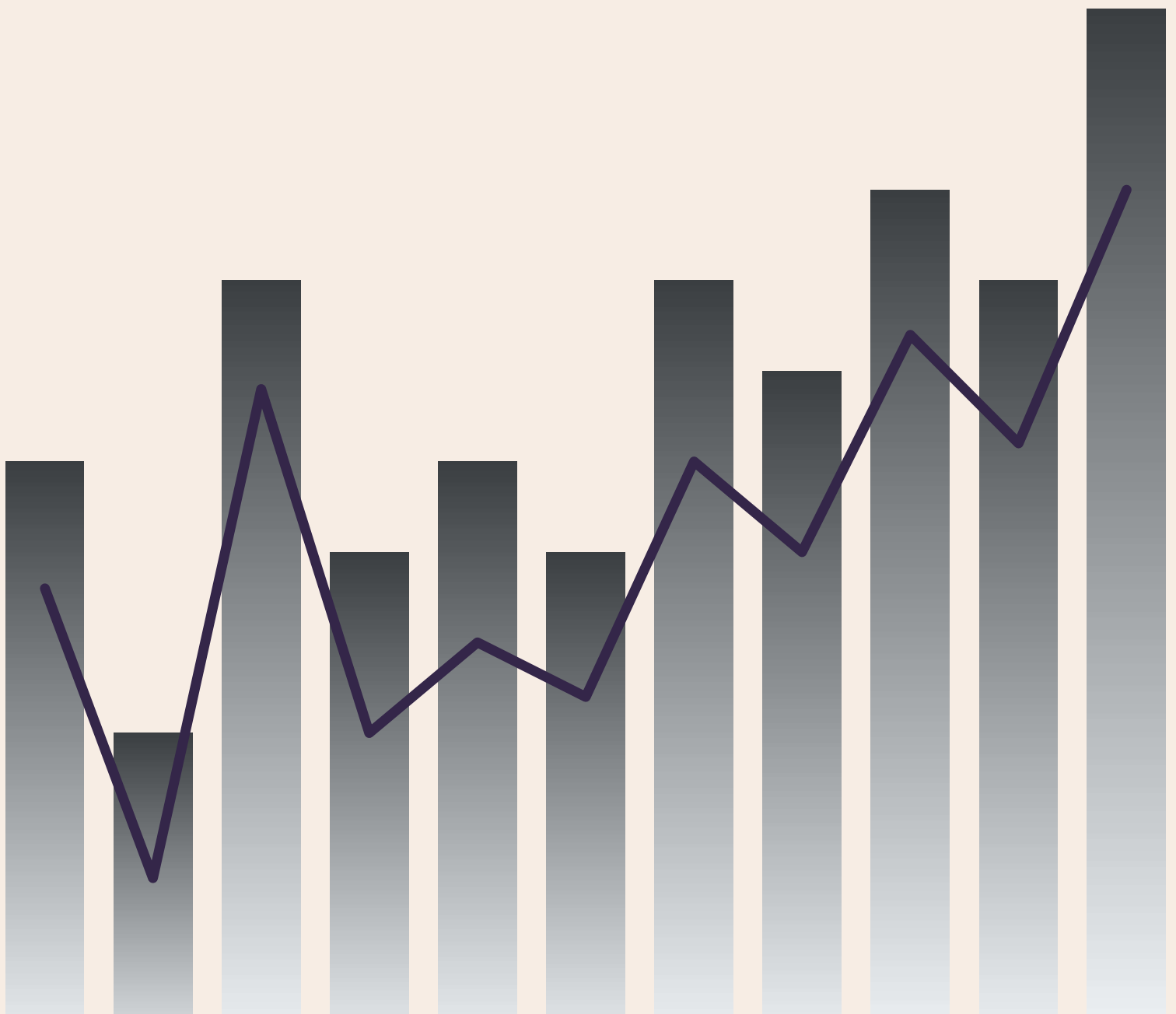




New Jersey Credit Union Profile



Overview by Year

	U.S. CUs	New Jersey CUs
Demographic Information		
	2023	2023
Number of CUs	4,699	139
Assets per CU (\$ mil)	484.8	110.9
Median assets (\$ mil)	56.4	20.2
Total assets (\$ mil)	2,278,309	15,417
Total loans (\$ mil)	1,617,825	9,488
Total surplus funds (\$ mil)	564,244	5,343
Total savings (\$ mil)	1,900,449	12,755
Total memberships (thousands)	140,626	961
Growth Rates		
Total assets	4.0	-3.8
Total loans	6.2	2.6
Total surplus funds	-1.5	-13.1
Total savings	1.7	-5.5
Total memberships	3.0	-1.5
% CUs with increasing assets	41.0	23.7
Earnings - Basis Pts.		
Yield on total assets	444	382
Dividend/interest cost of assets	142	124
Net interest margin	302	258
Fee & other income *	112	84
Operating expense	295	295
Loss Provisions	51	52
Net Income (ROA=, with Stab Exp)	68	-4
Net Income (ROA=, without Stab Exp)	68	-4
% CUs with positive ROA	86.6	71.9
Capital Adequacy		
Net worth/assets	10.7	10.2
% CUs with NW > 7% of assets	98.2	97.1
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.83	1.52
Net chargeoffs/average loans (%)	0.61	0.74
Asset/Liability Management		
Loans/savings	85.1	74.4
Loans/assets	71.0	61.5
Net Long-term assets/assets	40.9	41.9
Liquid assets/assets	11.5	11.3
Core deposits/shares & borrowings	50.0	68.1
Productivity		
Members/potential members (%)	3	3
Borrowers/members (%)	65	49
Members/FTE	399	424
Average shares/member (\$)	13,514	13,272
Average loan balance (\$)	17,811	20,351
Employees per million in assets	0.15	0.15
Structure		
Fed CUs w/ single-sponsor	10.5	33.8
Fed CUs w/ community charter	18.4	14.4
Other Fed CUs	32.3	46.8
CUs state chartered	38.8	5.0

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

*Prior to year-end 2023, loans held for sale were included in loans.

Source: NCUA and America's Credit Unions E&S.



Overview: State Trends

	U.S.	New Jersey Credit Unions						
	2023	2023	2022	2021	2020	2019	2018	2017
Demographic Information								
Number of CUs	4,699	139	140	143	150	154	159	164
Assets per CU (\$ mil)	484.8	110.9	114.4	109.5	99.4	87.6	86.7	82.6
Median assets (\$ mil)	56.4	20.2	19.7	21.5	17.1	15.2	14.4	13.3
Total assets (\$ mil)	2,278,309	15,417	16,022	15,652	14,906	13,492	13,778	13,541
Total loans (\$ mil)	1,617,825	9,488	9,251	7,812	7,952	8,068	8,330	7,927
Total surplus funds (\$ mil)	564,244	5,343	6,149	7,270	6,433	4,876	4,936	5,109
Total savings (\$ mil)	1,900,449	12,755	13,498	13,885	13,037	11,444	11,708	11,646
Total memberships (thousands)	140,626	961	975	962	993	1,015	1,039	1,034
Growth Rates								
Total assets	4.0	-3.8	2.4	5.0	10.5	-2.1	1.7	0.8
Total loans	6.2	2.6	18.4	-1.8	-1.4	-3.1	5.1	4.5
Total surplus funds	-1.5	-13.1	-15.4	13.0	31.9	-1.2	-3.4	-4.8
Total savings	1.7	-5.5	-2.8	6.5	13.9	-2.3	0.5	0.5
Total memberships	3.0	-1.5	1.4	-3.1	-2.2	-2.3	0.5	1.0
% CUs with increasing assets	41.0	23.7	34.3	83.2	92.0	42.9	45.9	51.8
Earnings - Basis Pts.								
Yield on total assets	444	382	297	277	324	371	349	323
Dividend/interest cost of assets	142	124	50	41	63	80	63	48
Net interest margin	302	258	246	236	261	291	286	275
Fee & other income	112	84	103	111	81	96	91	84
Operating expense	295	295	275	272	288	306	299	298
Loss Provisions	51	52	18	14	34	38	42	58
Net Income (ROA=, with Stab Exp)	68	-4	56	61	19	43	36	3
Net Income (ROA=, without Stab Exp)	68	-4	56	61	19	43	36	3
% CUs with positive ROA	86.6	71.9	71.4	85.3	75.3	84.4	79.2	72.0
Capital Adequacy								
Net worth/assets	10.7	10.2	9.9	9.6	9.5	10.3	10.0	9.9
% CUs with NW > 7% of assets	98.2	97.1	96.4	89.5	89.3	93.5	96.2	93.9
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.83	1.52	1.48	1.23	1.62	1.44	1.65	1.73
Net chargeoffs/average loans (%)	0.61	0.74	0.40	0.31	0.53	0.84	0.78	0.71
Asset/Liability Management								
Loans/savings	85.1	74.4	68.5	56.3	61.0	70.5	71.2	68.1
Loans/assets	71.0	61.5	57.7	49.9	53.3	59.8	60.5	58.5
Net Long-term assets/assets	40.9	41.9	46.5	44.4	38.7	36.2	36.0	38.0
Liquid assets/assets	11.5	11.3	11.1	18.3	19.7	15.3	14.5	15.0
Core deposits/shares & borrowings	50.0	68.1	69.5	73.2	68.8	62.1	61.4	62.2
Productivity								
Members/potential members (%)	3	3	4	4	4	5	5	5
Borrowers/members (%)	65	49	51	50	52	49	51	52
Members/FTE	399	424	435	440	430	418	418	417
Average shares/member (\$)	13,514	13,272	13,839	14,431	13,125	11,271	11,263	11,257
Average loan balance (\$)	17,811	20,351	18,649	16,354	15,371	16,132	15,681	14,779
Employees per million in assets	0.15	0.15	0.14	0.14	0.16	0.18	0.18	0.18
Structure								
Fed CUs w/ single-sponsor	10.5	33.8	33.6	34.3	34.0	33.8	33.3	34.1
Fed CUs w/ community charter	18.4	14.4	14.3	14.0	14.0	13.6	13.2	12.8
Other Fed CUs	32.3	46.8	47.1	46.9	46.7	47.4	48.4	46.3
CUs state chartered	38.8	5.0	5.0	4.9	5.3	5.2	5.0	6.7

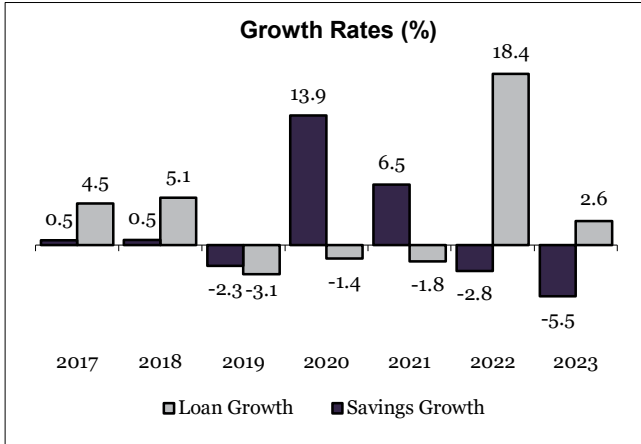
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

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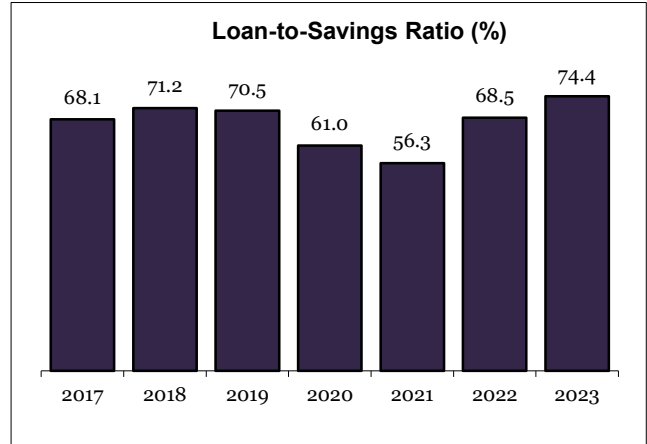
Source: NCUA and America's Credit Unions E&S.



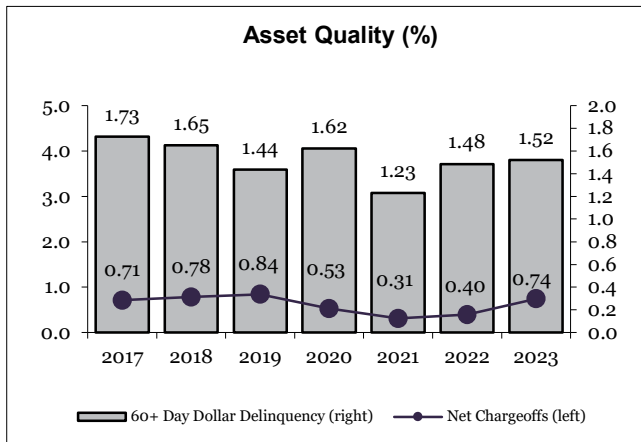
Loan and Savings Growth Trends



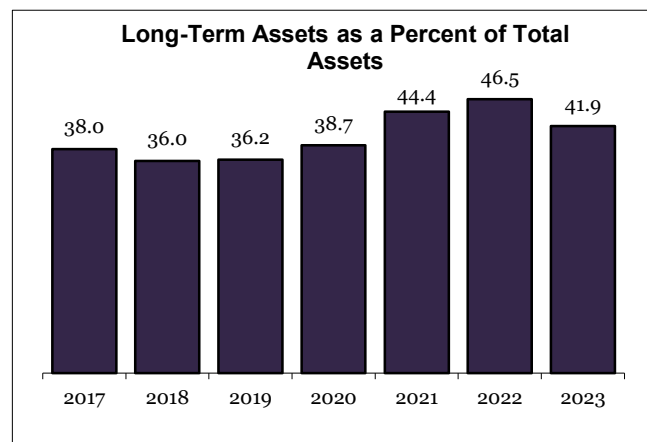
Liquidity Trends



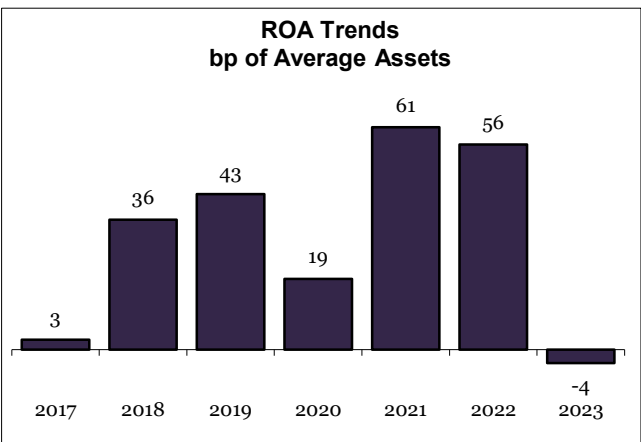
Credit Risk Trends



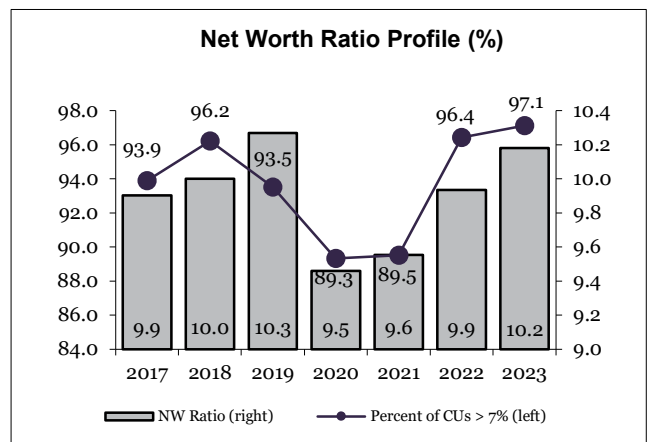
Interest Rate Risk Trends



Earnings Trends

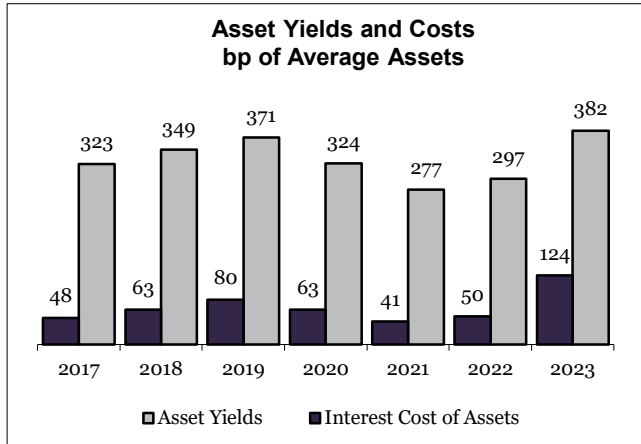


Solvency Trends

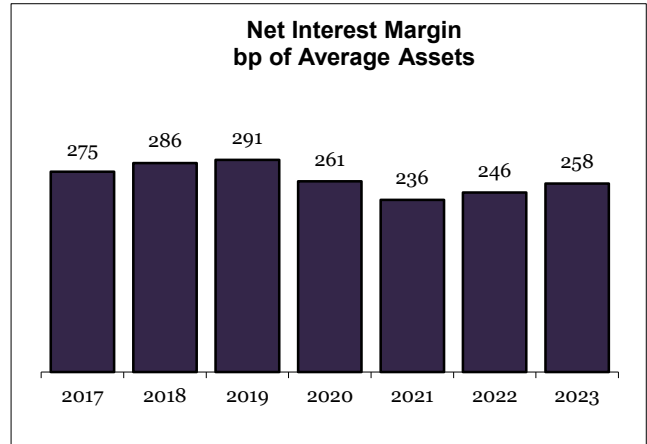




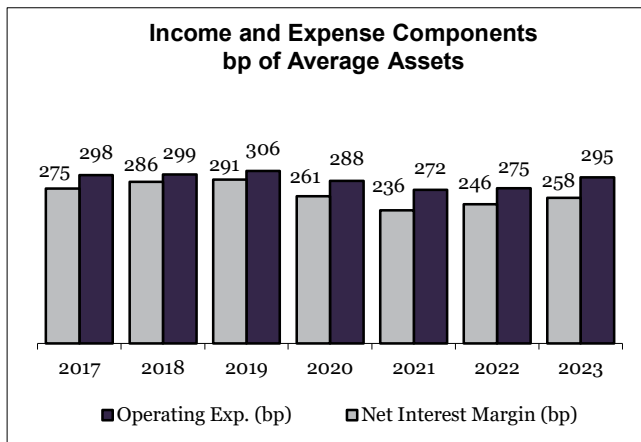
Asset Yields and Funding Costs



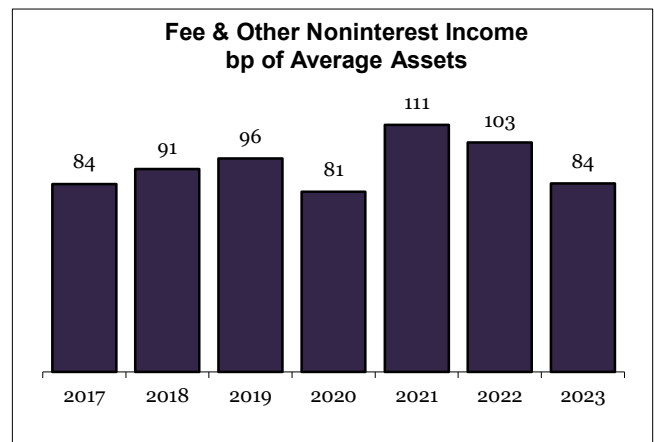
Interest Margins



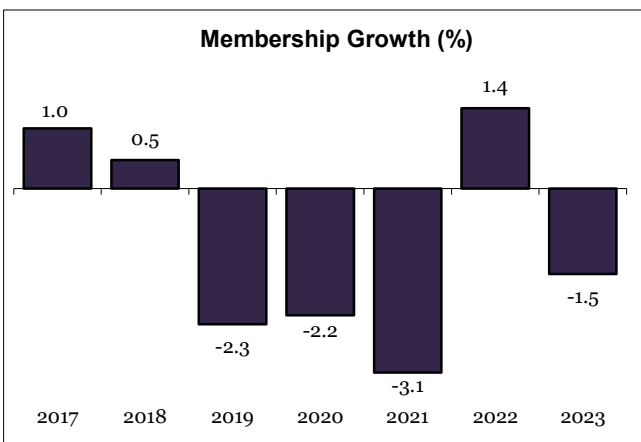
Interest Margins & Overhead



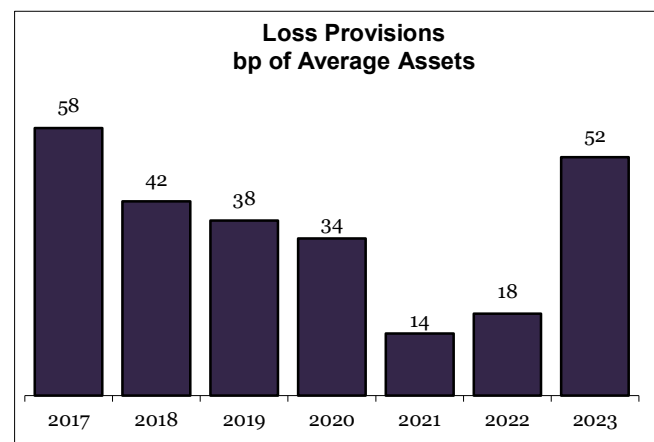
Noninterest Income



Membership Growth Trends



Loss Provisions



Overview: State Results by Asset Size

	NJ	New Jersey Credit Union Asset Groups - 2023						
Demographic Information	2023	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	139	69	27	15	18	7	1	2
Assets per CU (\$ mil)	110.9	7.4	32.2	79.1	167.9	417.0	642.3	3,132.9
Median assets (\$ mil)	20.2	7.4	30.0	83.4	158.7	437.9	642.3	3,132.9
Total assets (\$ mil)	15,417	512	869	1,187	3,022	2,919	642	6,266
Total loans (\$ mil)	9,488	211	399	578	1,658	2,089	499	4,055
Total surplus funds (\$ mil)	5,343	295	452	556	1,184	704	120	2,032
Total savings (\$ mil)	12,755	414	767	1,052	2,727	2,460	489	4,845
Total memberships (thousands)	961	64	74	111	235	191	29	257
Growth Rates								
Total assets	-3.8	-7.2	-3.8	-3.4	-1.9	0.2	11.1	-7.3
Total loans	2.6	7.4	7.5	7.5	5.9	5.4	13.5	-2.4
Total surplus funds	-13.1	-15.5	-11.9	-12.8	-11.2	-12.6	2.9	-14.8
Total savings	-5.5	-9.6	-4.5	-5.2	-3.5	-3.6	-4.4	-7.3
Total memberships	-1.5	-2.9	-0.9	-2.9	-2.3	-3.1	2.8	1.3
% CUs with increasing assets	23.7	15.9	29.6	20.0	33.3	57.1	100.0	0.0
Earnings - Basis Pts.								
Yield on total assets	382	393	360	338	377	422	506	366
Dividend/interest cost of assets	124	78	74	43	62	88	148	193
Net interest margin	258	315	286	295	314	334	358	174
Fee & other income	84	56	61	93	108	120	74	62
Operating expense	295	319	303	349	364	381	324	208
Loss Provisions	52	25	25	12	24	36	74	83
Net Income (ROA=, with Stab Exp)	-4	27	19	28	35	37	35	-55
Net Income (ROA=, without Stab Exp)	-4	27	19	28	35	37	35	-55
% CUs with positive ROA	71.9	71.0	59.3	73.3	94.4	85.7	100.0	0.0
Capital Adequacy								
Net worth/assets	10.2	17.8	12.0	11.5	10.2	9.8	8.2	9.4
% CUs with NW > 7% of assets	97.1	98.6	96.3	100.0	88.9	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	1.52	1.72	1.64	1.12	1.47	1.13	2.29	1.68
Net chargeoffs/average loans (%)	0.74	0.75	0.71	0.29	0.54	0.66	0.62	0.95
Asset/Liability Management								
Loans/savings	74.4	51.0	51.9	54.9	60.8	84.9	102.0	83.7
Loans/assets	61.5	41.2	45.9	48.7	54.9	71.5	77.7	64.7
Net Long-term assets/assets	41.9	17.8	28.8	30.4	40.2	44.0	55.2	46.3
Liquid assets/assets	11.3	30.2	20.7	19.7	14.4	7.4	11.7	7.0
Core deposits/shares & borrowings	68.1	87.2	71.0	77.0	71.9	65.1	44.8	65.9
Productivity								
Members/potential members (%)	3	6	2	5	2	2	3	25
Borrowers/members (%)	49	35	43	42	52	59	42	46
Members/FTE	424	444	502	488	383	360	323	500
Average shares/member (\$)	13,272	6,460	10,365	9,458	11,602	12,908	17,016	18,832
Average loan balance (\$)	20,351	9,278	12,511	12,483	13,535	18,542	41,262	34,343
Employees per million in assets	0.15	0.28	0.17	0.19	0.20	0.18	0.14	0.08
Structure								
Fed CUs w/ single-sponsor	33.8	55.1	22.2	6.7	5.6	0.0	0.0	50.0
Fed CUs w/ community charter	14.4	2.9	18.5	6.7	50.0	42.9	0.0	0.0
Other Fed CUs	46.8	37.7	48.1	80.0	44.4	57.1	100.0	50.0
CUs state chartered	5.0	4.3	11.1	6.7	0.0	0.0	0.0	0.0

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

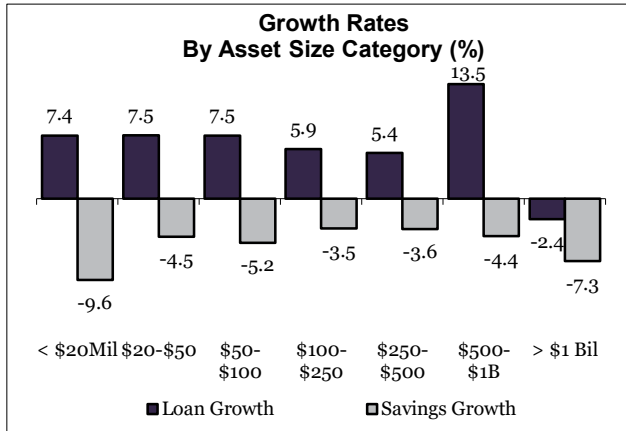
*Prior to year-end 2023, loans held for sale were included in loans.

Source: NCUA and America's Credit Unions E&S.

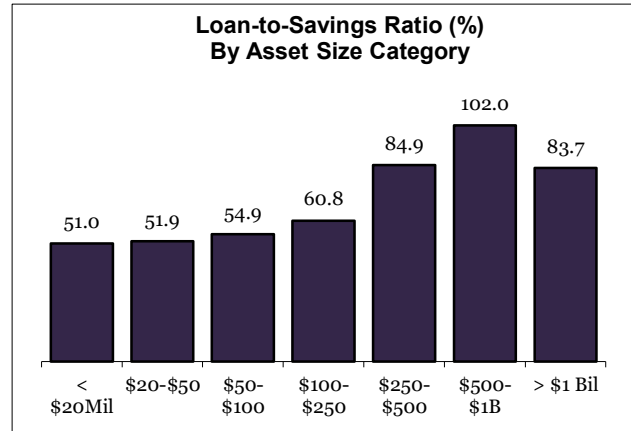


Results By Asset Size:

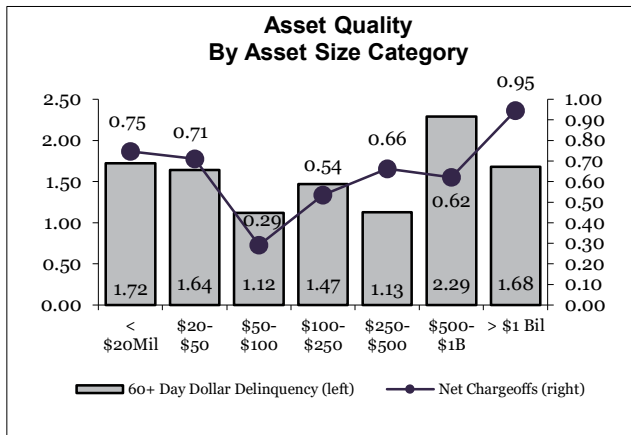
Loan and Savings growth



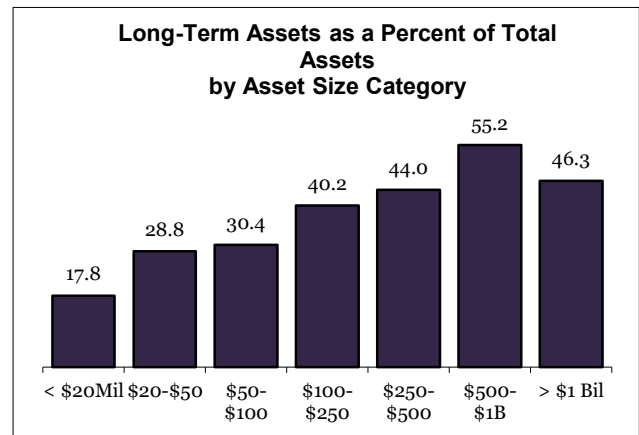
Liquidity Risk Exposure



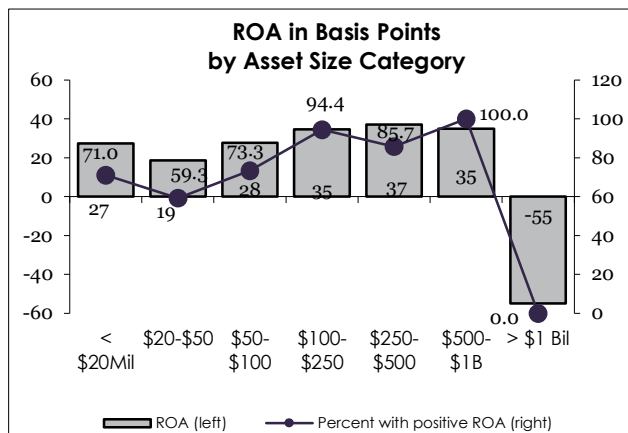
Credit Risk Exposure



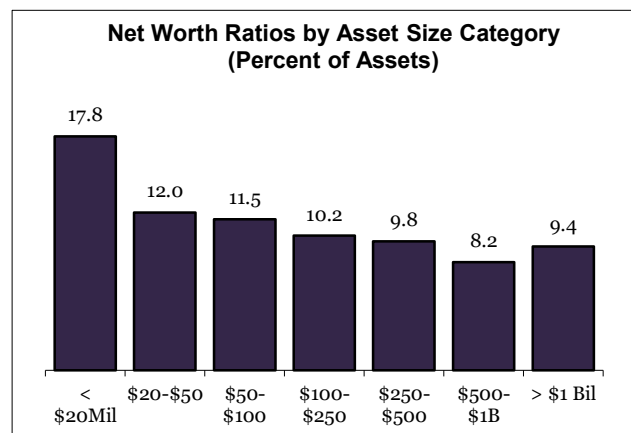
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All Credit Unions Asset Groups - 2023						
Demographic Information	2023	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	4,699	1,407	826	647	707	387	287	438
Assets per CU (\$ mil)	484.8	7.6	33.0	72.2	159.3	356.8	725.7	3,960.2
Median assets (\$ mil)	56.4	6.5	32.1	70.3	151.8	349.3	707.1	2,171.0
Total assets (\$ mil)	2,278,309	10,743	27,273	46,730	112,647	138,078	208,270	1,734,568
Total loans (\$ mil)	1,617,825	5,744	14,511	26,635	71,356	93,685	147,254	1,258,640
Total surplus funds (\$ mil)	564,244	4,780	11,875	18,064	35,424	36,920	49,920	407,261
Total savings (\$ mil)	1,900,449	8,975	23,624	40,539	98,164	119,097	176,743	1,433,308
Total memberships (thousands)	140,626	1,436	2,480	3,889	8,332	9,524	13,475	101,490
Growth Rates								
Total assets	4.0	-4.7	-2.5	-1.1	0.8	2.0	3.2	5.3
Total loans	6.2	7.5	6.8	6.8	5.4	5.5	5.2	6.9
Total surplus funds	-1.6	-16.2	-12.0	-11.0	-7.6	-5.9	-1.9	1.2
Total savings	1.6	-6.3	-3.9	-2.5	-0.7	0.0	1.1	2.8
Total memberships	2.9	-1.2	0.1	0.2	0.8	1.2	1.8	4.4
% CUs with increasing assets	41.0	24.8	30.6	33.5	47.5	61.5	71.1	74.9
Earnings - Basis Pts.								
Yield on total assets	444	409	387	388	408	414	425	453
Dividend/interest cost of assets	142	58	59	65	85	100	118	156
Net interest margin	302	351	327	323	323	314	307	297
Fee & other income	112	74	98	116	121	126	127	109
Operating expense	295	355	339	344	349	345	341	280
Loss Provisions	51	23	21	21	24	29	34	58
Net Income (ROA=, with Stab Exp)	68	48	65	74	71	66	59	69
Net Income (ROA=, without Stab Exp)	68	48	65	74	71	66	59	69
% CUs with positive ROA	86.6	75.4	88.3	90.1	92.8	91.7	92.7	95.9
Capital Adequacy								
Net worth/assets	10.7	15.7	12.7	12.6	11.6	11.0	10.7	10.5
% CUs with NW > 7% of assets	98.2	97.4	96.9	99.1	98.6	99.5	99.0	99.5
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.83	1.29	1.00	0.84	0.75	0.68	0.77	0.84
Net chargeoffs/average loans (%)	0.61	0.41	0.40	0.39	0.37	0.39	0.44	0.67
Asset/Liability Management								
Loans/savings	85.1	64.0	61.4	65.7	72.7	78.7	83.3	87.8
Loans/assets	71.0	53.5	53.2	57.0	63.3	67.8	70.7	72.6
Net Long-term assets/assets	40.9	12.0	22.1	28.0	33.3	38.0	41.7	42.4
Liquid assets/assets	11.5	27.5	22.0	18.8	14.6	11.7	11.2	10.8
Core deposits/shares & borrowings	50.0	80.9	73.1	69.5	62.5	58.8	55.0	46.6
Productivity								
Members/potential members (%)	3	6	3	2	2	2	2	3
Borrowers/members (%)	65	63	157	100	91	78	59	58
Members/FTE	399	352	402	379	337	335	341	424
Average shares/member (\$)	13,514	6,248	9,527	10,423	11,781	12,505	13,116	14,123
Average loan balance (\$)	17,811	6,360	3,723	6,832	9,365	12,674	18,467	21,279
Employees per million in assets	0.15	0.38	0.23	0.22	0.22	0.21	0.19	0.14
Structure								
Fed CUs w/ single-sponsor	10.5	25.1	9.1	3.2	3.5	1.8	1.7	2.1
Fed CUs w/ community charter	18.4	8.7	21.7	26.1	29.0	25.1	18.8	8.4
Other Fed CUs	32.3	37.2	34.6	32.3	26.4	25.3	27.5	31.1
CUs state chartered	38.8	28.9	34.6	38.3	41.0	47.8	51.9	58.4

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

*Prior to year-end 2023, loans held for sale were included in loans.

Source: NCUA and America's Credit Unions E&S.

Portfolio: State Trends

	U.S.		New Jersey Credit Unions					
Growth Rates	2023	2023	2022	2021	2020	2019	2018	2017
Credit cards	10.4%	4.2%	10.2%	-1.5%	-12.0%	-3.3%	-2.7%	-0.9%
Other unsecured loans	8.6%	1.8%	9.4%	-13.7%	11.7%	0.4%	2.9%	6.1%
New automobile	1.2%	10.6%	35.7%	-9.3%	-7.8%	0.1%	5.6%	-0.1%
Used automobile	3.4%	-6.9%	32.6%	7.8%	2.8%	-1.8%	16.3%	10.2%
First mortgage**	4.1%	2.3%	3.2%	1.2%	1.6%	3.1%	6.2%	6.8%
HEL & 2nd Mtg**	24.0%	9.3%	7.4%	-4.0%	-9.8%	-9.0%	1.0%	5.6%
Commercial loans*	12.9%	7.5%	0.8%	2.5%	5.2%	2.0%	-1.3%	-11.9%
Share drafts	-3.3%	-7.7%	-2.6%	9.1%	28.7%	-1.4%	1.6%	4.1%
Certificates	63.0%	64.3%	1.8%	-16.0%	-6.1%	1.2%	-0.4%	2.6%
IRAs	2.8%	-12.4%	-8.0%	-3.5%	-0.6%	-6.1%	-3.8%	-2.6%
Money market shares	-15.9%	-20.0%	-9.7%	6.4%	10.9%	-6.2%	-7.3%	-3.1%
Regular shares	-13.4%	-15.2%	-2.7%	13.0%	21.6%	-1.6%	0.1%	0.6%
Portfolio \$ Distribution								
Credit cards/total loans	5.1%	3.5%	3.5%	3.7%	3.7%	4.1%	4.2%	4.5%
Other unsecured loans/total loans	4.3%	6.3%	6.3%	6.8%	7.8%	6.9%	6.6%	6.8%
New automobile/total loans	11.0%	5.1%	4.7%	4.1%	4.4%	4.7%	4.6%	4.6%
Used automobile/total loans	20.1%	16.5%	18.2%	16.3%	14.8%	14.2%	14.0%	12.7%
First mortgage/total loans	36.0%	44.7%	44.8%	51.5%	50.0%	48.5%	45.6%	45.1%
HEL & 2nd Mtg/total loans	8.3%	12.7%	12.0%	13.2%	13.5%	14.7%	15.7%	16.3%
Commercial loans/total loans	9.9%	7.4%	7.1%	8.3%	7.9%	7.4%	7.1%	7.5%
Share drafts/total savings	19.7%	18.4%	18.8%	18.8%	18.3%	16.2%	16.1%	15.9%
Certificates/total savings	25.7%	16.7%	9.6%	9.2%	11.6%	14.1%	13.6%	13.7%
IRAs/total savings	4.5%	5.2%	5.6%	5.9%	6.5%	7.4%	7.7%	8.1%
Money market shares/total savings	17.6%	7.9%	9.3%	10.0%	10.0%	10.3%	10.7%	11.6%
Regular shares/total savings	30.3%	49.7%	55.5%	55.4%	52.2%	48.9%	48.6%	48.8%
Percent of CUs Offering								
Credit cards	64.8%	44.6%	45.0%	45.5%	45.3%	45.5%	45.3%	44.5%
Other unsecured loans	99.4%	99.3%	98.6%	98.6%	99.3%	98.7%	99.4%	99.4%
New automobile	96.3%	86.3%	84.3%	85.3%	86.7%	88.3%	88.1%	87.8%
Used automobile	97.1%	88.5%	88.6%	86.0%	88.0%	89.0%	88.7%	84.8%
First mortgage	73.8%	55.4%	56.4%	55.2%	52.0%	50.6%	50.3%	48.2%
HEL & 2nd Mtg	70.9%	59.0%	58.6%	60.8%	60.7%	59.1%	60.4%	59.8%
Commercial loans	38.5%	27.3%	27.9%	23.8%	24.0%	23.4%	25.2%	24.4%
Share drafts	83.4%	66.2%	65.7%	64.3%	63.3%	62.3%	62.3%	61.0%
Certificates	85.2%	69.1%	65.0%	64.3%	63.3%	64.3%	64.2%	64.0%
IRAs	71.3%	51.8%	52.1%	52.4%	51.3%	51.9%	52.2%	50.6%
Money market shares	56.5%	37.4%	37.1%	36.4%	36.0%	35.7%	35.2%	34.8%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	19.3%	14.3%	14.2%	13.9%	13.7%	13.9%	14.0%	14.6%
Other unsecured loans	11.5%	13.0%	15.3%	16.3%	17.3%	12.8%	13.3%	13.4%
New automobile	7.4%	2.1%	2.0%	1.7%	1.8%	1.9%	2.0%	2.1%
Used automobile	19.6%	10.8%	11.2%	9.5%	9.0%	8.8%	9.1%	8.9%
First mortgage	2.4%	2.2%	2.2%	2.1%	2.1%	2.1%	2.0%	2.1%
HEL & 2nd Mtg	2.1%	2.8%	2.7%	2.5%	2.5%	2.7%	2.8%	2.9%
Commercial loans	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%
Share drafts	62.1%	49.8%	49.4%	49.7%	48.0%	46.6%	46.4%	46.6%
Certificates	9.9%	6.9%	5.1%	5.6%	6.2%	6.6%	6.9%	7.3%
IRAs	3.2%	3.0%	3.0%	3.1%	3.5%	3.6%	3.9%	4.4%
Money market shares	7.4%	2.8%	3.0%	3.2%	3.2%	3.2%	3.4%	3.8%

* 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 break in the data

Portfolio Detail: State Results by Asset Size

	NJ	New Jersey Credit Union Asset Groups - 2023						
	2023	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	4.2%	9.4%	-0.3%	-5.2%	-0.1%	3.5%	5.3%	7.4%
Other unsecured loans	1.8%	2.5%	-2.4%	-11.9%	10.9%	7.9%	-36.6%	0.0%
New automobile	10.6%	18.1%	35.9%	26.6%	16.1%	25.4%	-40.1%	-15.5%
Used automobile	-6.9%	15.3%	25.5%	11.9%	4.6%	7.0%	-25.5%	-22.4%
First mortgage**	2.3%	-0.7%	-3.7%	2.9%	3.2%	-0.3%	18.6%	1.7%
HEL & 2nd Mtg**	9.3%	4.3%	9.0%	17.5%	11.3%	14.4%	-6.8%	0.7%
Commercial loans*	7.5%	44.3%	-3.3%	5.1%	2.9%	0.5%	71.4%	-2.6%
Share drafts	-7.7%	-12.3%	-1.4%	-4.8%	-3.9%	-7.6%	-9.1%	-10.9%
Certificates	64.3%	11.6%	38.9%	25.4%	51.3%	52.0%	102.1%	91.0%
IRAs	-12.4%	-5.5%	-4.0%	-7.1%	-5.6%	-9.2%	16.7%	-16.0%
Money market shares	-20.0%	-14.3%	-26.1%	-5.7%	-18.2%	-20.0%	-24.9%	-22.8%
Regular shares	-15.2%	-11.6%	-12.1%	-9.4%	-11.3%	-11.8%	-15.4%	-20.9%
Portfolio \$ Distribution								
Credit cards/total loans	3.5%	1.3%	2.8%	3.7%	3.3%	3.1%	1.4%	4.2%
Other unsecured loans/total loans	6.3%	33.9%	14.5%	8.2%	12.2%	5.5%	4.0%	2.0%
New automobile/total loans	5.1%	16.9%	11.6%	10.9%	6.4%	5.4%	0.4%	2.8%
Used automobile/total loans	16.5%	23.4%	23.0%	19.2%	15.8%	19.2%	1.9%	15.9%
First mortgage/total loans	44.7%	11.2%	28.0%	27.7%	32.9%	40.1%	57.0%	56.3%
HEL & 2nd Mtg/total loans	12.7%	8.0%	16.5%	20.3%	17.4%	19.9%	10.9%	6.2%
Commercial loans/total loans	7.4%	1.6%	1.5%	5.0%	8.7%	5.2%	24.1%	7.2%
Share drafts/total savings	18.4%	4.7%	13.4%	19.3%	18.9%	22.8%	25.2%	16.9%
Certificates/total savings	16.7%	9.4%	18.4%	9.3%	13.8%	18.9%	22.6%	18.6%
IRAs/total savings	5.2%	1.0%	3.4%	3.9%	3.4%	3.4%	2.0%	8.3%
Money market shares/total savings	7.9%	0.7%	5.2%	9.0%	9.0%	11.1%	30.6%	4.1%
Regular shares/total savings	49.7%	82.5%	57.6%	57.8%	53.0%	42.3%	19.7%	48.9%
Percent of CUs Offering								
Credit cards	44.6%	11.6%	63.0%	73.3%	88.9%	100.0%	100.0%	100.0%
Other unsecured loans	99.3%	98.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	86.3%	72.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	88.5%	76.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	55.4%	21.7%	74.1%	93.3%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	59.0%	20.3%	92.6%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	27.3%	4.3%	25.9%	46.7%	66.7%	100.0%	100.0%	50.0%
Share drafts	66.2%	33.3%	96.3%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	69.1%	40.6%	96.3%	100.0%	94.4%	100.0%	100.0%	100.0%
IRAs	51.8%	21.7%	66.7%	80.0%	94.4%	100.0%	100.0%	100.0%
Money market shares	37.4%	5.8%	48.1%	73.3%	83.3%	100.0%	100.0%	50.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	14.3%	10.6%	12.7%	11.7%	14.8%	14.1%	11.2%	15.8%
Other unsecured loans	13.0%	23.4%	18.3%	14.3%	16.8%	12.2%	15.9%	5.3%
New automobile	2.1%	2.9%	2.8%	2.1%	1.9%	2.6%	0.4%	1.8%
Used automobile	10.8%	6.1%	9.7%	6.7%	8.0%	13.7%	3.1%	15.1%
First mortgage	2.2%	0.8%	1.2%	1.0%	1.5%	2.7%	3.2%	3.2%
HEL & 2nd Mtg	2.8%	1.1%	1.8%	2.4%	2.6%	5.1%	4.5%	1.8%
Commercial loans	0.2%	0.2%	0.1%	0.2%	0.2%	0.1%	1.1%	0.3%
Share drafts	49.8%	29.9%	42.0%	39.0%	48.1%	53.2%	50.0%	57.9%
Certificates	6.9%	5.4%	6.5%	3.4%	5.9%	7.2%	8.7%	9.1%
IRAs	3.0%	1.7%	2.5%	2.6%	2.5%	3.3%	1.8%	3.6%
Money market shares	2.8%	2.1%	2.7%	2.3%	3.1%	3.3%	8.3%	1.5%

* 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 break in the data series means that previous-period data is not strictly comparable.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2023						
Growth Rates	2023	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	10.4%	3.0%	3.5%	4.3%	5.9%	6.8%	6.5%	11.4%
Other unsecured loans	8.6%	3.5%	4.0%	4.1%	8.4%	7.6%	5.4%	10.0%
New automobile	1.1%	13.9%	13.5%	11.4%	5.1%	3.6%	0.4%	0.7%
Used automobile	3.4%	8.2%	7.4%	6.7%	3.7%	2.8%	2.5%	3.9%
First mortgage**	4.1%	-0.7%	0.9%	1.9%	2.5%	2.8%	3.3%	4.8%
HEL & 2nd Mtg**	23.9%	13.2%	15.8%	22.0%	20.8%	20.8%	21.1%	25.7%
Commercial loans*	12.9%	-0.7%	3.9%	6.7%	9.1%	10.3%	10.3%	14.0%
Share drafts	-3.3%	-2.6%	-2.4%	-2.8%	-2.9%	-3.6%	-4.1%	-2.8%
Certificates	63.0%	23.9%	42.0%	51.9%	54.4%	60.2%	60.5%	65.0%
IRAs	2.8%	-7.7%	-5.9%	-4.3%	-0.7%	0.9%	2.5%	4.1%
Money market shares	-15.9%	-17.5%	-18.2%	-16.6%	-15.4%	-17.6%	-16.7%	-15.4%
Regular shares	-13.4%	-10.7%	-10.4%	-10.4%	-10.5%	-11.4%	-12.3%	-13.7%
Portfolio \$ Distribution								
Credit cards/total loans	5.1%	1.7%	2.8%	2.9%	2.8%	3.0%	3.1%	5.7%
Other unsecured loans/total loans	4.3%	12.7%	7.6%	5.8%	4.9%	4.2%	4.2%	4.2%
New automobile/total loans	11.0%	24.6%	18.0%	14.7%	12.2%	12.1%	10.7%	10.6%
Used automobile/total loans	20.1%	38.3%	32.1%	30.4%	27.6%	25.5%	23.5%	18.5%
First mortgage/total loans	36.0%	8.9%	23.2%	27.2%	30.5%	31.4%	32.3%	37.5%
HEL & 2nd Mtg/total loans	8.3%	3.9%	7.6%	8.9%	9.1%	9.5%	9.0%	8.1%
Commercial loans/total loans	9.9%	0.7%	1.5%	3.5%	6.3%	8.2%	12.1%	10.2%
Share drafts/total savings	19.7%	10.3%	17.8%	19.5%	20.1%	21.1%	21.8%	19.4%
Certificates/total savings	25.7%	12.5%	14.1%	15.4%	19.0%	21.6%	24.4%	27.2%
IRAs/total savings	4.5%	1.8%	3.7%	4.1%	4.5%	4.3%	4.2%	4.6%
Money market shares/total savings	17.6%	2.5%	6.5%	8.6%	11.8%	13.1%	14.1%	19.4%
Regular shares/total savings	30.3%	70.5%	55.3%	50.0%	42.4%	37.7%	33.3%	27.3%
Percent of CUs Offering								
Credit cards	64.8%	20.3%	71.4%	83.3%	86.8%	88.9%	91.3%	93.8%
Other unsecured loans	99.4%	98.2%	99.9%	99.8%	100.0%	100.0%	100.0%	100.0%
New automobile	96.3%	87.8%	99.5%	99.8%	100.0%	100.0%	100.0%	100.0%
Used automobile	97.1%	90.7%	99.4%	99.8%	99.9%	100.0%	100.0%	100.0%
First mortgage	73.8%	26.4%	82.2%	94.4%	98.7%	99.7%	100.0%	99.5%
HEL & 2nd Mtg	70.9%	23.6%	75.4%	90.6%	96.5%	99.2%	99.3%	100.0%
Commercial loans	38.5%	4.5%	17.9%	32.8%	61.5%	78.6%	87.1%	90.4%
Share drafts	83.4%	47.4%	96.4%	99.4%	99.2%	100.0%	100.0%	99.5%
Certificates	85.2%	56.9%	93.8%	96.6%	98.7%	99.5%	99.7%	99.5%
IRAs	71.3%	26.5%	76.5%	88.1%	95.5%	98.7%	99.0%	99.5%
Money market shares	56.5%	10.6%	50.4%	68.6%	85.4%	91.2%	94.1%	96.1%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	19.3%	13.7%	13.4%	14.2%	14.8%	16.0%	16.1%	20.6%
Other unsecured loans	11.5%	17.6%	14.6%	14.4%	13.1%	11.9%	11.0%	11.1%
New automobile	7.4%	11.8%	38.1%	18.6%	14.9%	11.2%	6.1%	5.4%
Used automobile	19.6%	27.1%	88.9%	47.3%	41.0%	30.8%	18.8%	14.0%
First mortgage	2.4%	1.3%	1.8%	2.2%	2.8%	2.7%	2.5%	2.4%
HEL & 2nd Mtg	2.1%	1.4%	1.6%	1.7%	2.1%	2.3%	2.2%	2.1%
Commercial loans	0.3%	0.8%	0.6%	0.5%	0.5%	0.4%	0.4%	0.2%
Share drafts	62.1%	33.5%	46.4%	50.6%	56.3%	57.8%	60.7%	64.3%
Certificates	9.9%	4.9%	5.4%	5.9%	7.4%	8.1%	9.1%	10.7%
IRAs	3.2%	1.8%	2.3%	2.5%	2.9%	2.9%	3.0%	3.3%
Money market shares	7.4%	3.5%	3.5%	3.2%	4.2%	4.4%	5.0%	8.4%

* 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 break in the data series means that previous-period data is not strictly comparable.

New Jersey CU Profile - Quarterly Trends

	U.S.	New Jersey Credit Unions				
Demographic Information	Dec 23	Dec 23	Sep 23	Jun 23	Mar 22	Dec 22
Number CUs	4,698	139	139	139	139	140
Growth Rates (Quarterly % Change)						
Total loans	0.8	-0.5	-0.2	1.3	2.0	4.8
Credit cards	4.2	1.9	1.6	2.0	-1.4	4.9
Other unsecured loans	1.3	-0.6	0.2	1.4	0.9	1.8
New automobile	-0.7	-0.9	1.2	4.4	5.7	11.2
used automobile	-0.5	-3.9	-2.3	-0.5	-0.3	4.1
First mortgage	0.3	-0.1	-0.8	0.6	2.7	4.9
HEL & 2nd Mtg	5.3	2.1	3.1	2.6	1.3	3.5
Commercial loans*	2.8	1.2	1.5	1.8	2.8	5.1
Total savings	0.3	-0.1	-2.4	-3.2	0.3	-2.2
Share drafts	-2.0	0.0	-4.1	-6.9	3.4	-1.7
Certificates	9.0	10.6	13.5	14.3	14.6	5.2
IRAs	0.6	-2.5	-2.8	-3.2	-4.5	-4.3
Money market shares	-2.4	-4.2	-6.2	-6.3	-4.9	-5.8
Regular shares	-3.2	-2.8	-5.6	-5.0	-2.6	-3.6
Total memberships	0.4	-1.4	0.1	-0.1	0.1	0.6
Earnings (Basis Points)						
Yield on total assets	474	404	388	368	356	335
Dividend/interest cost of assets	175	147	134	116	96	80
Fee & other income	122	80	86	80	90	151
Operating expense	302	304	294	288	282	290
Loss Provisions	68	108	42	27	30	22
Net Income (ROA)	48	-77	7	19	37	94
% CUs with positive ROA	87	72	71	73	74	72
Capital Adequacy (%)						
Net worth/assets	10.7	10.2	10.3	10.0	9.8	9.9
% CUs with NW > 7% of assets	98.2	97.1	96.4	94.2	94.2	96.4
Asset Quality (%)						
Loan delinquency rate - Total loans	0.83	1.52	1.64	1.45	1.25	1.48
Total Consumer	1.04	2.74	3.05	2.72	2.37	2.74
Credit Cards	2.10	2.19	2.18	1.86	2.09	1.85
All Other Consumer	0.93	2.79	3.12	2.79	2.39	2.82
Total Mortgages	0.56	0.62	0.57	0.48	0.41	0.53
First Mortgages	0.56	0.53	0.52	0.38	0.33	0.45
All Other Mortgages	0.58	0.90	0.75	0.87	0.70	0.84
Total Commercial Loans	0.60	3.25	3.70	3.43	2.75	3.95
Commercial Ag Loans	0.66	3.94	3.70	3.71	3.84	4.68
All Other Commercial Loans	0.60	3.24	3.70	3.43	2.73	3.94
Net chargeoffs/average loans	0.77	1.20	0.58	0.55	0.62	0.54
Total Consumer	1.37	2.82	1.34	1.27	1.42	1.23
Credit Cards	4.72	3.96	2.82	3.43	2.86	2.43
All Other Consumer	1.04	2.71	1.21	1.08	1.30	1.12
Total Mortgages	0.01	-0.01	0.00	0.00	0.01	0.01
First Mortgages	0.01	0.00	0.00	0.00	0.00	0.00
All Other Mortgages	0.01	-0.04	0.02	0.02	0.03	0.07
Total Commercial Loans	0.05	0.01	0.36	0.68	1.67	1.65
Commercial Ag Loans	0.07	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.05	0.01	0.36	0.69	1.70	1.69
Asset/Liability Management						
Loans/savings	85.1	74.4	74.7	73.0	69.7	68.5

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 year-end 2023, loans held for sale were included in loans.

Source: NCUA and America's Credit Unions E&S.