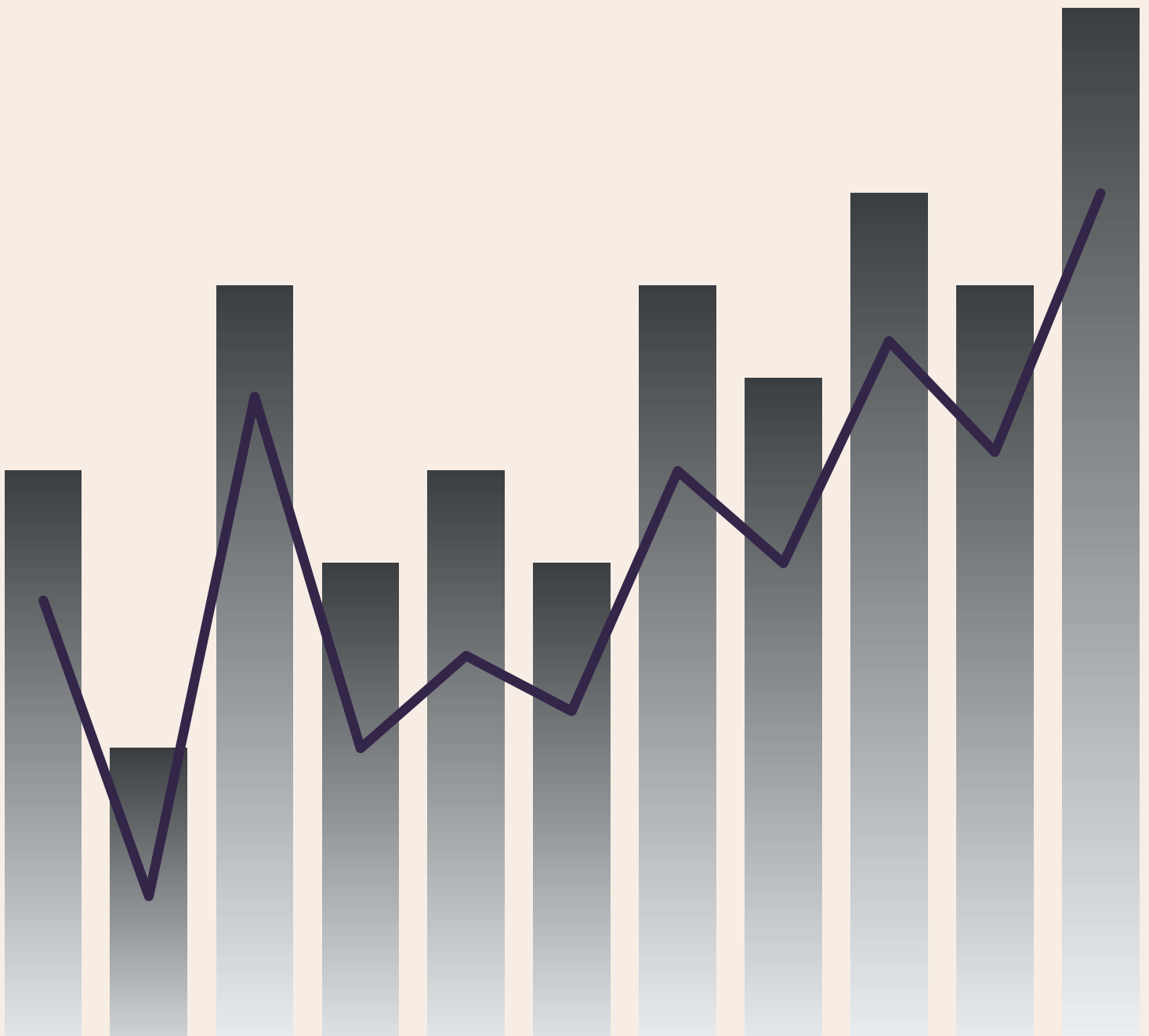




Pennsylvania Credit Union Profile



Overview by Year

	U.S. CUs	Pennsylvania CUs
Demographic Information		
	2023	2023
Number of CUs	4,699	311
Assets per CU (\$ mil)	484.8	238.6
Median assets (\$ mil)	56.4	32.0
Total assets (\$ mil)	2,278,309	74,202
Total loans (\$ mil)	1,617,825	52,397
Total surplus funds (\$ mil)	564,244	19,205
Total savings (\$ mil)	1,900,449	63,558
Total memberships (thousands)	140,626	4,926
Growth Rates		
Total assets	4.0	3.3
Total loans	6.2	5.5
Total surplus funds	-1.5	-1.3
Total savings	1.7	2.4
Total memberships	3.0	2.9
% CUs with increasing assets	41.0	32.5
Earnings - Basis Pts.		
Yield on total assets	444	437
Dividend/interest cost of assets	142	141
Net interest margin	302	297
Fee & other income *	112	110
Operating expense	295	274
Loss Provisions	51	46
Net Income (ROA=, with Stab Exp)	68	86
Net Income (ROA=, without Stab Exp)	68	86
% CUs with positive ROA	86.6	84.2
Capital Adequacy		
Net worth/assets	10.7	11.5
% CUs with NW > 7% of assets	98.2	98.4
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.83	0.69
Net chargeoffs/average loans (%)	0.61	0.54
Asset/Liability Management		
Loans/savings	85.1	82.4
Loans/assets	71.0	70.6
Net Long-term assets/assets	40.9	37.7
Liquid assets/assets	11.5	14.4
Core deposits/shares & borrowings	50.0	50.2
Productivity		
Members/potential members (%)	3	6
Borrowers/members (%)	65	60
Members/FTE	399	445
Average shares/member (\$)	13,514	12,903
Average loan balance (\$)	17,811	17,792
Employees per million in assets	0.15	0.15
Structure		
Fed CUs w/ single-sponsor	10.5	13.8
Fed CUs w/ community charter	18.4	24.8
Other Fed CUs	32.3	48.6
CUs state chartered	38.8	12.9

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

**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.	Pennsylvania Credit Unions						
	2023	2023	2022	2021	2020	2019	2018	2017
Demographic Information								
Number of CUs	4,699	311	321	339	349	360	368	386
Assets per CU (\$ mil)	484.8	238.6	223.7	200.5	177.8	146.8	132.2	119.5
Median assets (\$ mil)	56.4	32.0	31.1	26.3	24.2	18.5	17.9	16.9
Total assets (\$ mil)	2,278,309	74,202	71,806	67,957	62,047	52,860	48,633	46,126
Total loans (\$ mil)	1,617,825	52,397	49,662	42,552	38,534	35,458	32,756	30,001
Total surplus funds (\$ mil)	564,244	19,205	19,460	22,947	21,155	15,354	13,993	14,325
Total savings (\$ mil)	1,900,449	63,558	62,058	59,398	53,900	45,228	41,521	39,534
Total memberships (thousands)	140,626	4,926	4,785	4,587	4,418	4,322	4,199	4,055
Growth Rates								
Total assets	4.0	3.3	5.7	9.5	17.4	8.7	5.4	4.8
Total loans	6.2	5.5	16.7	10.4	8.7	8.2	9.2	9.6
Total surplus funds	-1.5	-1.3	-15.2	8.5	37.8	9.7	-2.3	-4.5
Total savings	1.7	2.4	4.5	10.2	19.2	8.9	5.0	4.2
Total memberships	3.0	2.9	4.3	3.8	2.2	2.9	3.6	2.6
% CUs with increasing assets	41.0	32.5	56.1	89.1	94.8	60.3	59.5	59.6
Earnings - Basis Pts.								
Yield on total assets	444	437	330	291	332	386	364	337
Dividend/interest cost of assets	142	141	53	44	69	85	65	50
Net interest margin	302	297	276	247	263	301	299	287
Fee & other income	112	110	110	127	117	126	124	119
Operating expense	295	274	265	262	279	306	306	298
Loss Provisions	51	46	22	10	28	29	32	34
Net Income (ROA=, with Stab Exp)	68	86	100	102	73	93	84	75
Net Income (ROA=, without Stab Exp)	68	86	100	102	73	93	84	75
% CUs with positive ROA	86.6	84.2	80.1	75.2	79.9	89.2	83.4	77.7
Capital Adequacy								
Net worth/assets	10.7	11.5	11.2	10.8	10.7	11.8	11.9	11.6
% CUs with NW > 7% of assets	98.2	98.4	97.2	96.8	98.0	99.7	98.9	98.2
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.83	0.69	0.50	0.37	0.48	0.59	0.64	0.75
Net chargeoffs/average loans (%)	0.61	0.54	0.28	0.18	0.32	0.43	0.48	0.48
Asset/Liability Management								
Loans/savings	85.1	82.4	80.0	71.6	71.5	78.4	78.9	75.9
Loans/assets	71.0	70.6	69.2	62.6	62.1	67.1	67.4	65.0
Net Long-term assets/assets	40.9	37.7	39.8	39.1	33.6	31.9	31.6	31.9
Liquid assets/assets	11.5	14.4	13.4	18.7	21.2	17.0	15.4	17.0
Core deposits/shares & borrowings	50.0	50.2	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	399	445	441	441	425	408	407	408
Average shares/member (\$)	13,514	12,903	12,969	12,948	12,199	10,464	9,887	9,749
Average loan balance (\$)	17,811	17,792	17,091	15,562	14,431	14,086	13,766	13,312
Employees per million in assets	0.15	0.15	0.15	0.15	0.17	0.20	0.21	0.22
Structure								
Fed CUs w/ single-sponsor	10.5	13.8	15.3	15.9	16.3	16.9	16.6	17.6
Fed CUs w/ community charter	18.4	24.8	24.3	23.6	22.9	22.5	19.8	19.4
Other Fed CUs	32.3	48.6	47.7	46.9	46.4	46.7	49.5	49.2
CUs state chartered	38.8	12.9	12.8	13.6	14.3	13.9	14.1	13.7

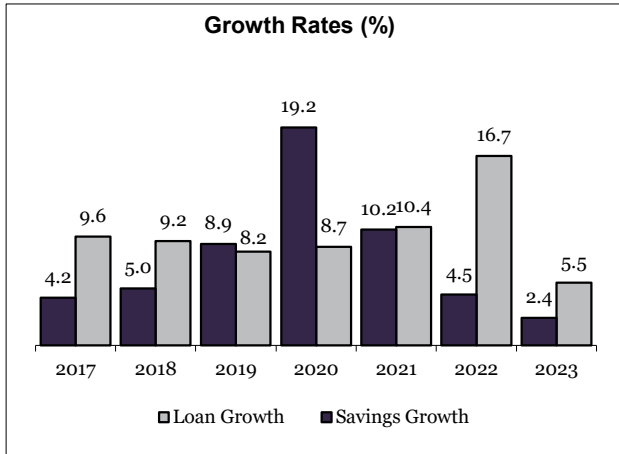
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

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

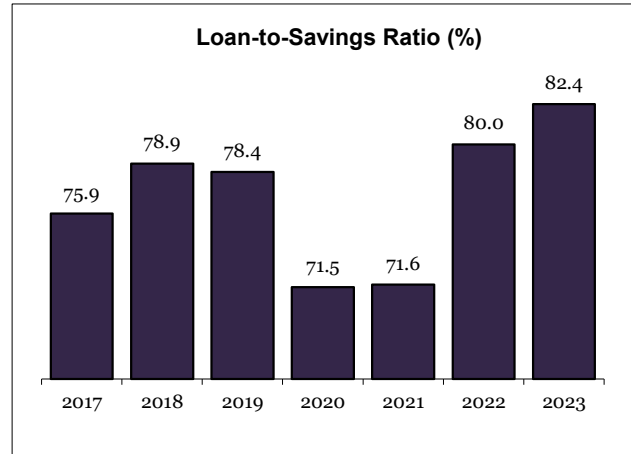
Source: NCUA and America's Credit Unions E&S.



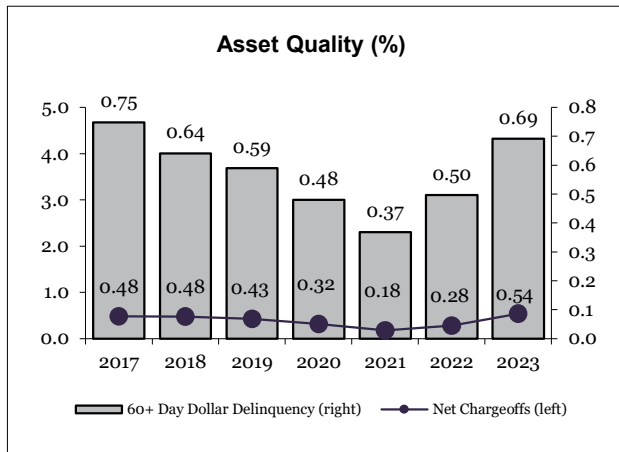
Loan and Savings Growth Trends



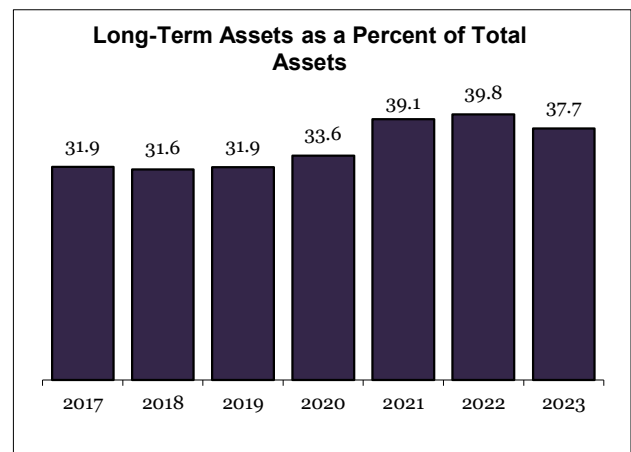
Liquidity Trends



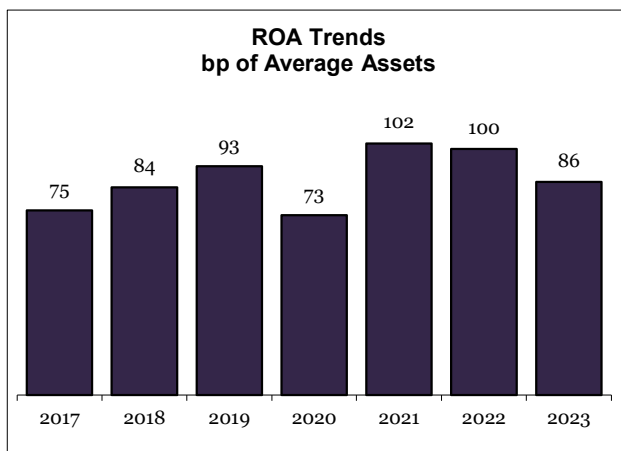
Credit Risk Trends



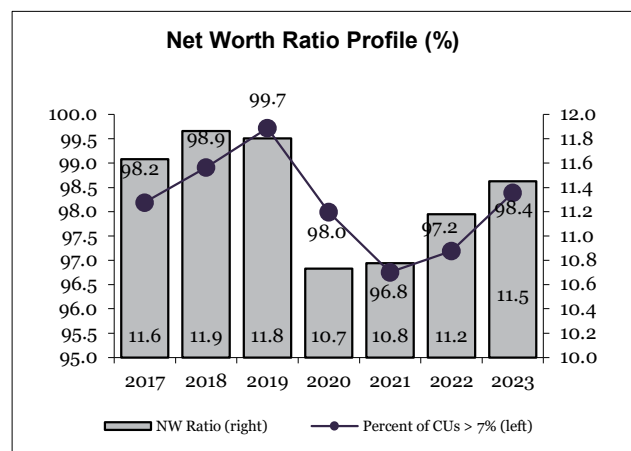
Interest Rate Risk Trends



Earnings Trends

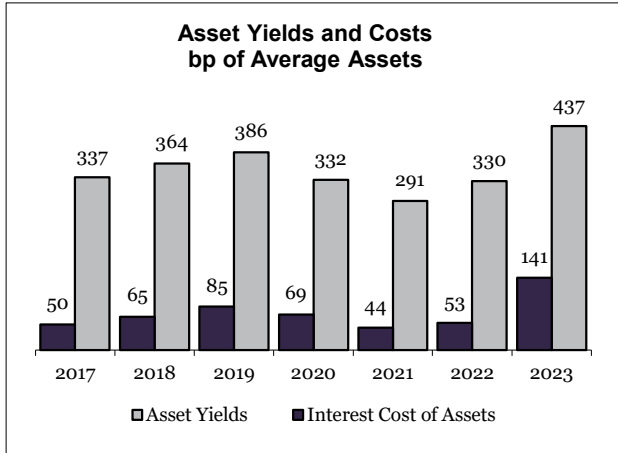


Solvency Trends

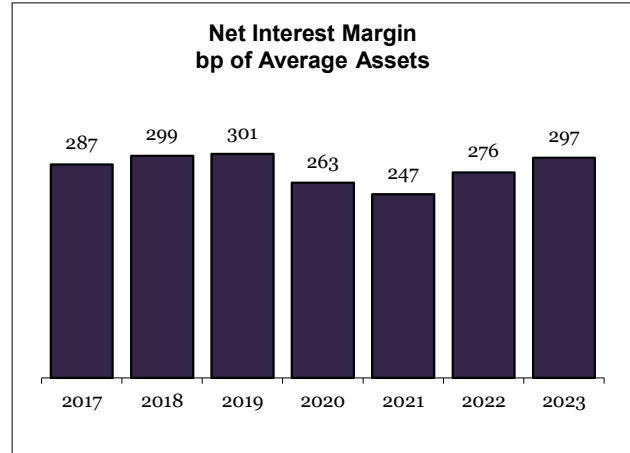




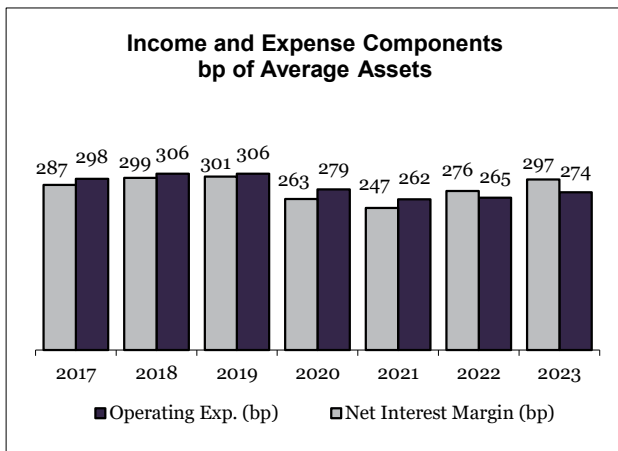
Asset Yields and Funding Costs



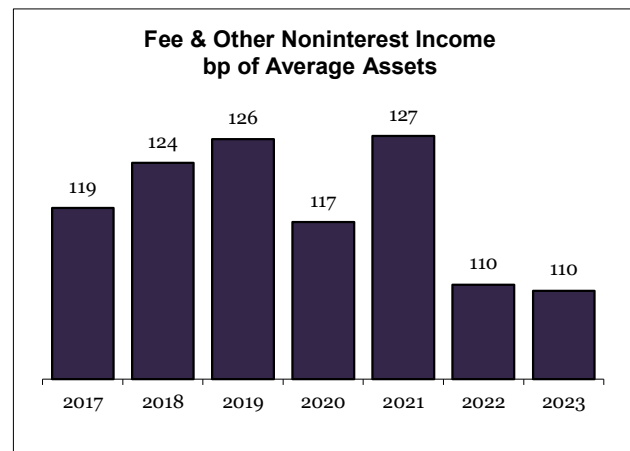
Interest Margins



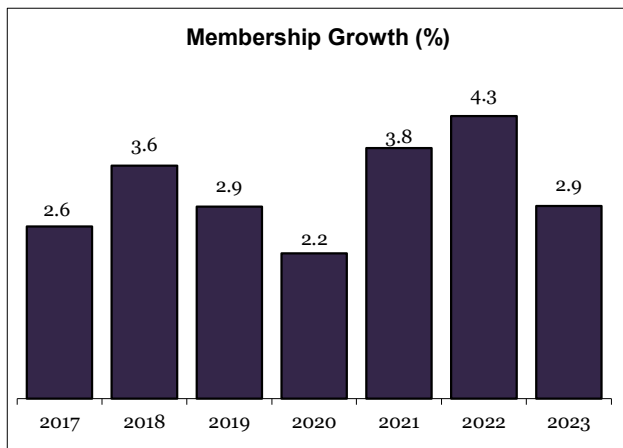
Interest Margins & Overhead



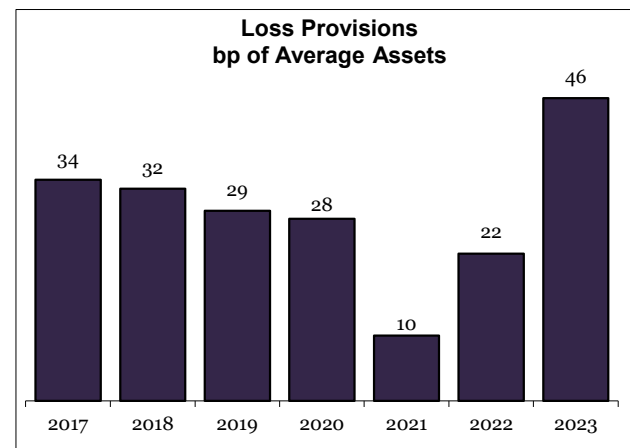
Noninterest Income



Membership Growth Trends



Loss Provisions



Overview: State Results by Asset Size

	PA	Pennsylvania Credit Union Asset Groups - 2023						
	2023	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	311	130	51	48	44	14	11	13
Assets per CU (\$ mil)	238.6	7.9	31.8	70.1	154.1	330.6	762.5	3,722.4
Median assets (\$ mil)	32.0	7.4	32.0	66.7	139.6	306.6	794.0	1,968.8
Total assets (\$ mil)	74,202	1,024	1,624	3,366	6,782	4,629	8,387	48,391
Total loans (\$ mil)	52,397	454	599	1,535	4,125	2,932	5,677	37,074
Total surplus funds (\$ mil)	19,205	549	973	1,722	2,331	1,468	2,213	9,948
Total savings (\$ mil)	63,558	863	1,423	2,922	6,016	4,063	7,457	40,813
Total memberships (thousands)	4,926	132	138	284	549	312	524	2,987
Growth Rates								
Total assets	3.3	-5.2	-4.4	-3.3	1.2	3.4	0.7	5.4
Total loans	5.5	9.8	9.4	6.8	5.8	6.0	2.9	5.8
Total surplus funds	-1.3	-15.1	-11.6	-10.6	-6.2	-0.9	-4.7	5.4
Total savings	2.4	-6.8	-5.7	-4.6	0.0	3.1	-0.1	4.5
Total memberships	2.9	-3.7	-0.9	-0.5	1.8	0.5	2.8	4.7
<i>% CUs with increasing assets</i>	32.5	20.0	19.6	25.0	52.3	71.4	72.7	92.3
Earnings - Basis Pts.								
Yield on total assets	437	357	322	345	402	393	405	465
Dividend/interest cost of assets	141	43	51	52	71	108	127	168
Net interest margin	297	314	271	293	330	285	278	297
Fee & other income	110	83	60	82	105	101	116	114
Operating expense	274	317	255	278	322	299	319	256
Loss Provisions	46	20	13	15	19	18	31	59
Net Income (ROA=, with Stab Exp)	86	60	62	82	95	68	44	96
Net Income (ROA=, without Stab Exp)	86	60	62	82	95	68	44	96
<i>% CUs with positive ROA</i>	84.2	73.1	90.2	89.6	97.7	92.9	81.8	100.0
Capital Adequacy								
Net worth/assets	11.5	15.2	12.3	13.4	11.6	10.8	9.9	11.5
<i>% CUs with NW > 7% of assets</i>	98.4	97.7	98.0	97.9	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.69	1.43	1.05	0.74	0.84	0.55	0.66	0.67
Net chargeoffs/average loans (%)	0.54	0.50	0.40	0.38	0.30	0.28	0.43	0.61
Asset/Liability Management								
Loans/savings	82.4	52.6	42.1	52.5	68.6	72.2	76.1	90.8
Loans/assets	70.6	44.3	36.9	45.6	60.8	63.3	67.7	76.6
Net Long-term assets/assets	37.7	16.5	19.0	23.2	34.9	44.5	42.3	38.7
Liquid assets/assets	14.4	28.2	31.0	25.1	16.2	14.7	13.1	12.8
Core deposits/shares & borrowings	50.2	84.9	81.9	76.8	66.0	55.0	51.9	43.4
Productivity								
Members/potential members (%)	6	7	4	3	3	3	5	11
Borrowers/members (%)	60	39	41	53	51	55	53	65
Members/FTE	445	402	436	460	379	403	349	491
Average shares/member (\$)	12,903	6,530	10,280	10,304	10,964	13,021	14,242	13,662
Average loan balance (\$)	17,792	8,801	10,436	10,171	14,808	17,043	20,396	18,953
Employees per million in assets	0.15	0.32	0.20	0.18	0.21	0.17	0.18	0.13
Structure								
Fed CUs w/ single-sponsor	13.8	29.2	5.9	2.1	0.0	0.0	9.1	0.0
Fed CUs w/ community charter	24.8	10.0	19.6	31.3	56.8	64.3	18.2	23.1
Other Fed CUs	48.6	53.1	56.9	52.1	29.5	28.6	45.5	46.2
CUs state chartered	12.9	7.7	17.6	14.6	13.6	7.1	27.3	30.8

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

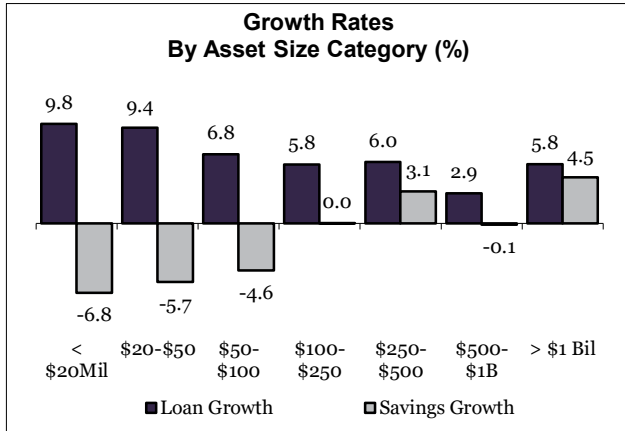
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Source: NCUA and America's Credit Unions E&S.

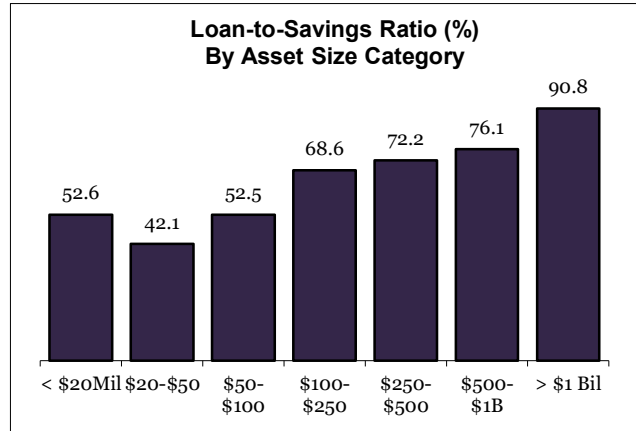


Results By Asset Size:

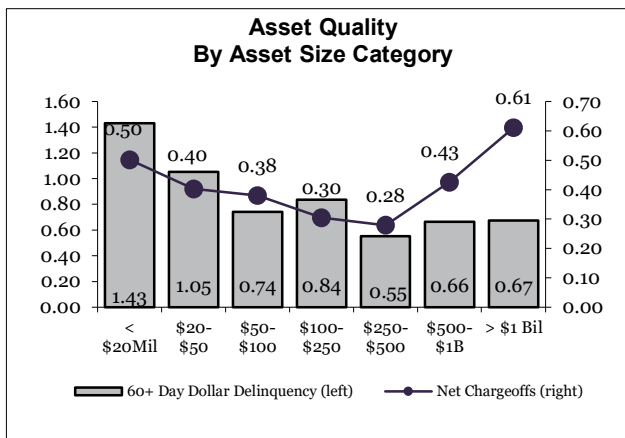
Loan and Savings growth



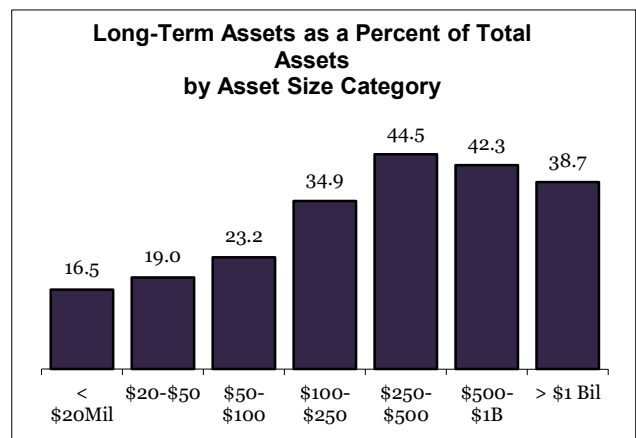
Liquidity Risk Exposure



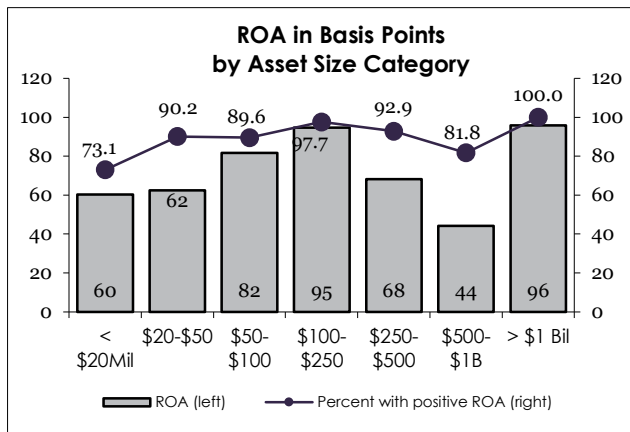
Credit Risk Exposure



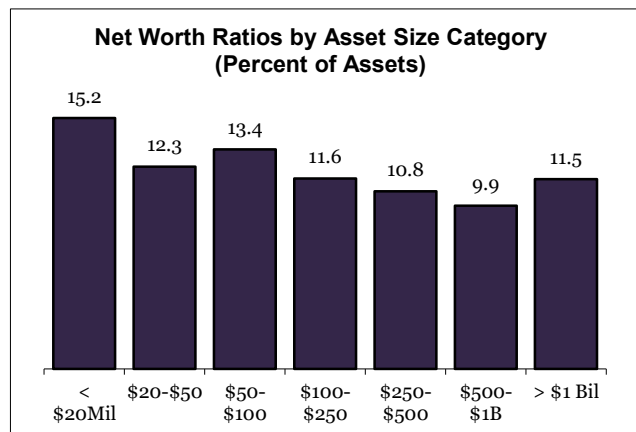
Interest Rate Risk Exposure



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.		Pennsylvania Credit Unions					
	2023	2023	2022	2021	2020	2019	2018	2017
Growth Rates								
Credit cards	10.4%	6.6%	10.8%	-0.3%	-8.1%	4.9%	5.4%	4.9%
Other unsecured loans	8.6%	6.7%	25.9%	12.4%	10.3%	10.4%	2.7%	6.4%
New automobile	1.2%	1.2%	23.4%	-0.4%	-1.1%	3.2%	17.8%	20.7%
Used automobile	3.4%	6.7%	20.1%	11.5%	9.8%	9.3%	13.4%	14.2%
First mortgage**	4.1%	0.2%	-9.2%	16.2%	19.5%	12.2%	8.1%	9.3%
HEL & 2nd Mtg**	24.0%	19.9%	20.2%	4.9%	-2.8%	3.4%	4.7%	1.0%
Commercial loans*	12.9%	9.8%	22.7%	35.4%	28.1%	31.6%	16.2%	-24.5%
Share drafts	-3.3%	-5.1%	6.4%	15.9%	42.6%	3.1%	9.9%	8.8%
Certificates	63.0%	45.1%	15.1%	-9.3%	-2.4%	23.3%	10.7%	5.7%
IRAs	2.8%	5.1%	-0.2%	-1.1%	1.5%	4.8%	-1.7%	-1.0%
Money market shares	-15.9%	-1.9%	1.3%	15.2%	18.5%	5.7%	1.5%	2.6%
Regular shares	-13.4%	-11.8%	2.4%	17.0%	28.9%	6.0%	3.4%	4.0%
Portfolio \$ Distribution								
Credit cards/total loans	5.1%	5.0%	5.0%	5.3%	5.8%	6.9%	7.1%	7.4%
Other unsecured loans/total loans	4.3%	6.4%	6.3%	5.9%	5.7%	5.7%	5.6%	5.9%
New automobile/total loans	11.0%	10.5%	11.0%	10.4%	11.5%	12.7%	13.3%	12.3%
Used automobile/total loans	20.1%	22.1%	21.9%	21.2%	21.0%	20.8%	20.6%	19.9%
First mortgage/total loans	36.0%	31.7%	33.4%	43.0%	40.8%	37.1%	35.8%	36.2%
HEL & 2nd Mtg/total loans	8.3%	13.2%	11.6%	11.2%	11.8%	13.2%	13.8%	14.4%
Commercial loans/total loans	9.9%	9.0%	8.7%	8.2%	6.7%	5.7%	4.7%	4.4%
Share drafts/total savings	19.7%	16.6%	17.9%	17.6%	16.8%	14.0%	14.8%	14.1%
Certificates/total savings	25.7%	23.6%	16.7%	15.1%	18.4%	22.5%	19.9%	18.8%
IRAs/total savings	4.5%	6.1%	5.9%	6.2%	6.9%	8.1%	8.4%	9.0%
Money market shares/total savings	17.6%	18.5%	19.3%	19.9%	19.0%	19.1%	19.7%	20.4%
Regular shares/total savings	30.3%	33.6%	39.0%	39.8%	37.5%	34.7%	35.6%	36.2%
Percent of CUs Offering								
Credit cards	64.8%	65.0%	63.6%	62.2%	61.9%	62.2%	61.4%	59.8%
Other unsecured loans	99.4%	99.7%	99.7%	100.0%	99.4%	99.7%	100.0%	99.7%
New automobile	96.3%	94.5%	94.1%	93.2%	93.1%	93.1%	92.7%	92.0%
Used automobile	97.1%	95.5%	95.3%	94.4%	93.7%	94.2%	94.8%	94.3%
First mortgage	73.8%	71.7%	69.8%	65.2%	63.6%	61.7%	60.3%	57.5%
HEL & 2nd Mtg	70.9%	73.6%	72.6%	73.5%	72.5%	73.6%	73.1%	72.3%
Commercial loans	38.5%	23.8%	24.0%	21.8%	22.1%	20.0%	19.3%	18.1%
Share drafts	83.4%	78.8%	78.2%	76.7%	76.2%	75.6%	74.7%	73.3%
Certificates	85.2%	78.8%	75.1%	73.7%	72.8%	71.9%	71.5%	69.4%
IRAs	71.3%	61.4%	59.5%	58.7%	59.3%	57.8%	56.8%	56.0%
Money market shares	56.5%	38.9%	36.8%	35.1%	35.0%	34.2%	33.7%	31.6%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	19.3%	20.6%	20.1%	20.8%	21.0%	21.1%	20.9%	20.5%
Other unsecured loans	11.5%	12.5%	14.0%	13.9%	13.8%	11.3%	10.9%	11.1%
New automobile	7.4%	5.1%	5.3%	5.0%	5.5%	5.6%	5.4%	4.8%
Used automobile	19.6%	14.8%	14.7%	14.1%	14.2%	13.7%	13.0%	12.3%
First mortgage	2.4%	2.6%	2.7%	2.8%	2.8%	2.6%	2.6%	2.6%
HEL & 2nd Mtg	2.1%	3.4%	3.1%	2.9%	3.1%	3.2%	3.3%	3.3%
Commercial loans	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
Share drafts	62.1%	57.9%	58.3%	58.6%	60.5%	59.2%	61.1%	57.0%
Certificates	9.9%	12.5%	9.2%	9.0%	10.4%	11.5%	10.6%	10.4%
IRAs	3.2%	4.7%	4.9%	5.2%	5.6%	5.9%	6.0%	6.3%
Money market shares	7.4%	10.8%	10.2%	10.6%	11.4%	11.6%	11.2%	11.6%

* 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

	PA	Pennsylvania Credit Union Asset Groups - 2023						
	2023	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	6.6%	0.4%	1.7%	3.0%	4.6%	5.2%	3.9%	7.3%
Other unsecured loans	6.7%	2.5%	1.6%	10.5%	0.8%	7.0%	0.9%	8.0%
New automobile	1.2%	20.6%	14.0%	11.3%	6.2%	5.7%	-1.4%	-0.8%
Used automobile	6.7%	10.8%	13.6%	5.4%	7.9%	3.5%	1.1%	7.7%
First mortgage**	0.2%	3.9%	7.8%	1.8%	3.3%	3.5%	1.0%	-0.6%
HEL & 2nd Mtg**	19.9%	8.9%	6.3%	19.7%	12.9%	7.3%	12.4%	23.7%
Commercial loans*	9.8%	8.4%	21.6%	0.5%	7.9%	17.1%	4.5%	10.2%
Share drafts	-5.1%	0.0%	-1.6%	-1.0%	-2.7%	-1.4%	-4.0%	-6.6%
Certificates	45.1%	24.9%	39.7%	47.1%	72.4%	72.9%	42.0%	41.5%
IRAs	5.1%	-6.2%	-4.8%	-7.6%	0.6%	3.6%	2.8%	7.1%
Money market shares	-1.9%	-18.3%	-22.4%	-19.9%	-13.0%	-23.6%	-8.4%	1.9%
Regular shares	-11.8%	-10.8%	-10.4%	-10.1%	-9.8%	-9.1%	-14.7%	-11.8%
Portfolio \$ Distribution								
Credit cards/total loans	5.0%	3.9%	5.0%	4.2%	3.2%	3.3%	3.6%	5.7%
Other unsecured loans/total loans	6.4%	13.5%	8.9%	8.0%	5.1%	5.4%	4.3%	6.7%
New automobile/total loans	10.5%	26.6%	19.8%	17.0%	11.8%	10.9%	9.7%	9.9%
Used automobile/total loans	22.1%	29.1%	25.7%	29.9%	24.1%	19.6%	20.2%	21.9%
First mortgage/total loans	31.7%	15.2%	19.2%	26.2%	32.0%	35.6%	33.0%	31.9%
HEL & 2nd Mtg/total loans	13.2%	7.2%	16.9%	10.7%	11.4%	10.7%	16.9%	13.1%
Commercial loans/total loans	9.0%	0.3%	0.4%	0.7%	8.6%	11.4%	9.4%	9.4%
Share drafts/total savings	16.6%	10.2%	15.5%	18.1%	19.9%	19.6%	19.1%	15.5%
Certificates/total savings	23.6%	9.0%	9.0%	11.6%	17.4%	24.4%	27.7%	25.4%
IRAs/total savings	6.1%	2.2%	3.8%	4.7%	5.1%	5.3%	5.3%	6.7%
Money market shares/total savings	18.5%	1.8%	2.7%	5.8%	10.5%	12.2%	14.6%	22.8%
Regular shares/total savings	33.6%	74.8%	66.3%	58.7%	46.1%	35.4%	32.8%	27.9%
Percent of CUs Offering								
Credit cards	65.0%	35.4%	74.5%	85.4%	93.2%	92.9%	100.0%	92.3%
Other unsecured loans	99.7%	99.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	94.5%	87.7%	98.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	95.5%	90.0%	98.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	71.7%	40.0%	82.4%	97.9%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	73.6%	40.8%	90.2%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	23.8%	2.3%	7.8%	12.5%	63.6%	85.7%	81.8%	92.3%
Share drafts	78.8%	52.3%	94.1%	97.9%	100.0%	100.0%	100.0%	100.0%
Certificates	78.8%	56.9%	84.3%	97.9%	97.7%	100.0%	100.0%	100.0%
IRAs	61.4%	28.5%	66.7%	83.3%	95.5%	100.0%	100.0%	100.0%
Money market shares	38.9%	4.6%	27.5%	58.3%	81.8%	100.0%	90.9%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	20.6%	15.9%	16.3%	15.4%	13.1%	15.8%	16.0%	24.0%
Other unsecured loans	12.5%	15.7%	10.5%	16.2%	12.1%	13.2%	8.8%	12.7%
New automobile	5.1%	4.6%	4.2%	4.7%	4.5%	4.5%	4.6%	5.4%
Used automobile	14.8%	7.6%	8.4%	12.7%	13.8%	12.3%	13.7%	16.2%
First mortgage	2.6%	1.5%	1.7%	2.2%	3.1%	3.6%	3.1%	2.4%
HEL & 2nd Mtg	3.4%	1.3%	2.0%	1.5%	2.5%	2.9%	4.0%	3.8%
Commercial loans	0.4%	0.3%	0.3%	0.2%	0.5%	0.6%	0.3%	0.3%
Share drafts	57.9%	31.4%	45.5%	48.3%	55.2%	55.9%	62.1%	60.2%
Certificates	12.5%	5.5%	6.0%	5.8%	9.2%	11.8%	13.2%	14.1%
IRAs	4.7%	2.0%	2.7%	3.1%	3.5%	4.0%	4.4%	5.3%
Money market shares	10.8%	5.0%	2.8%	2.7%	3.9%	4.7%	6.1%	13.8%

* 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 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.

Pennsylvania CU Profile - Quarterly Trends

	U.S.	Pennsylvania Credit Unions				
Demographic Information	Dec 23	Dec 23	Sep 23	Jun 23	Mar 22	Dec 22
Number CUs	4,698	311	315	318	320	321
Growth Rates (Quarterly % Change)						
Total loans	0.8	0.6	1.8	1.7	1.4	2.6
Credit cards	4.2	3.3	1.6	2.5	-0.9	5.5
Other unsecured loans	1.3	-0.7	2.4	3.5	1.4	2.1
New automobile	-0.7	-1.8	0.9	0.1	2.1	2.8
used automobile	-0.5	-0.2	2.2	1.8	2.9	2.4
First mortgage	0.3	0.1	0.6	0.0	-0.3	1.1
HEL & 2nd Mtg	5.3	4.7	5.2	5.1	3.6	6.8
Commercial loans*	2.8	2.2	2.0	3.7	1.6	2.9
Total savings	0.3	1.2	-0.8	-0.6	2.8	0.2
Share drafts	-2.0	-0.7	-3.0	-3.6	2.3	-0.9
Certificates	9.0	9.0	9.0	7.5	13.7	7.0
IRAs	0.6	1.3	1.2	2.4	0.0	-0.2
Money market shares	-2.4	0.2	-1.2	-1.4	0.4	-2.2
Regular shares	-3.2	-2.3	-4.9	-3.5	-1.3	-0.8
Total memberships	0.4	0.5	1.0	0.7	0.9	0.7
Earnings (Basis Points)						
Yield on total assets	474	468	448	427	400	379
Dividend/interest cost of assets	175	168	151	133	109	81
Fee & other income	122	114	107	109	106	121
Operating expense	302	282	272	270	268	270
Loss Provisions	68	65	42	41	36	34
Net Income (ROA)	48	68	91	93	94	114
% CUs with positive ROA	87	84	83	84	83	80
Capital Adequacy (%)						
Net worth/assets	10.7	11.5	11.5	11.3	11.1	11.2
% CUs with NW > 7% of assets	98.2	98.4	97.8	98.1	96.9	97.2
Asset Quality (%)						
Loan delinquency rate - Total loans	0.83	0.69	0.61	0.54	0.48	0.50
Total Consumer	1.04	0.91	0.80	0.69	0.62	0.62
Credit Cards	2.10	1.47	1.49	1.28	1.22	1.10
All Other Consumer	0.93	0.85	0.73	0.63	0.56	0.57
Total Mortgages	0.56	0.43	0.38	0.35	0.30	0.34
First Mortgages	0.56	0.41	0.37	0.34	0.29	0.34
All Other Mortgages	0.58	0.48	0.40	0.37	0.35	0.35
Total Commercial Loans	0.60	0.69	0.35	0.35	0.28	0.20
Commercial Ag Loans	0.66	0.00	0.00	4.99	1.65	6.84
All Other Commercial Loans	0.60	0.69	0.35	0.34	0.28	0.19
Net chargeoffs/average loans	0.77	0.66	0.53	0.50	0.45	0.40
Total Consumer	1.37	1.20	0.96	0.90	0.81	0.72
Credit Cards	4.72	3.56	3.00	2.89	2.37	2.29
All Other Consumer	1.04	0.96	0.76	0.70	0.66	0.56
Total Mortgages	0.01	0.01	0.00	0.01	0.00	0.01
First Mortgages	0.01	0.01	0.00	0.00	0.01	0.00
All Other Mortgages	0.01	-0.01	0.00	0.01	0.00	0.03
Total Commercial Loans	0.05	0.16	0.04	0.06	0.03	0.05
Commercial Ag Loans	0.07	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.05	0.16	0.04	0.06	0.03	0.05
Asset/Liability Management						
Loans/savings	85.1	82.4	82.9	80.7	78.9	80.0

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.