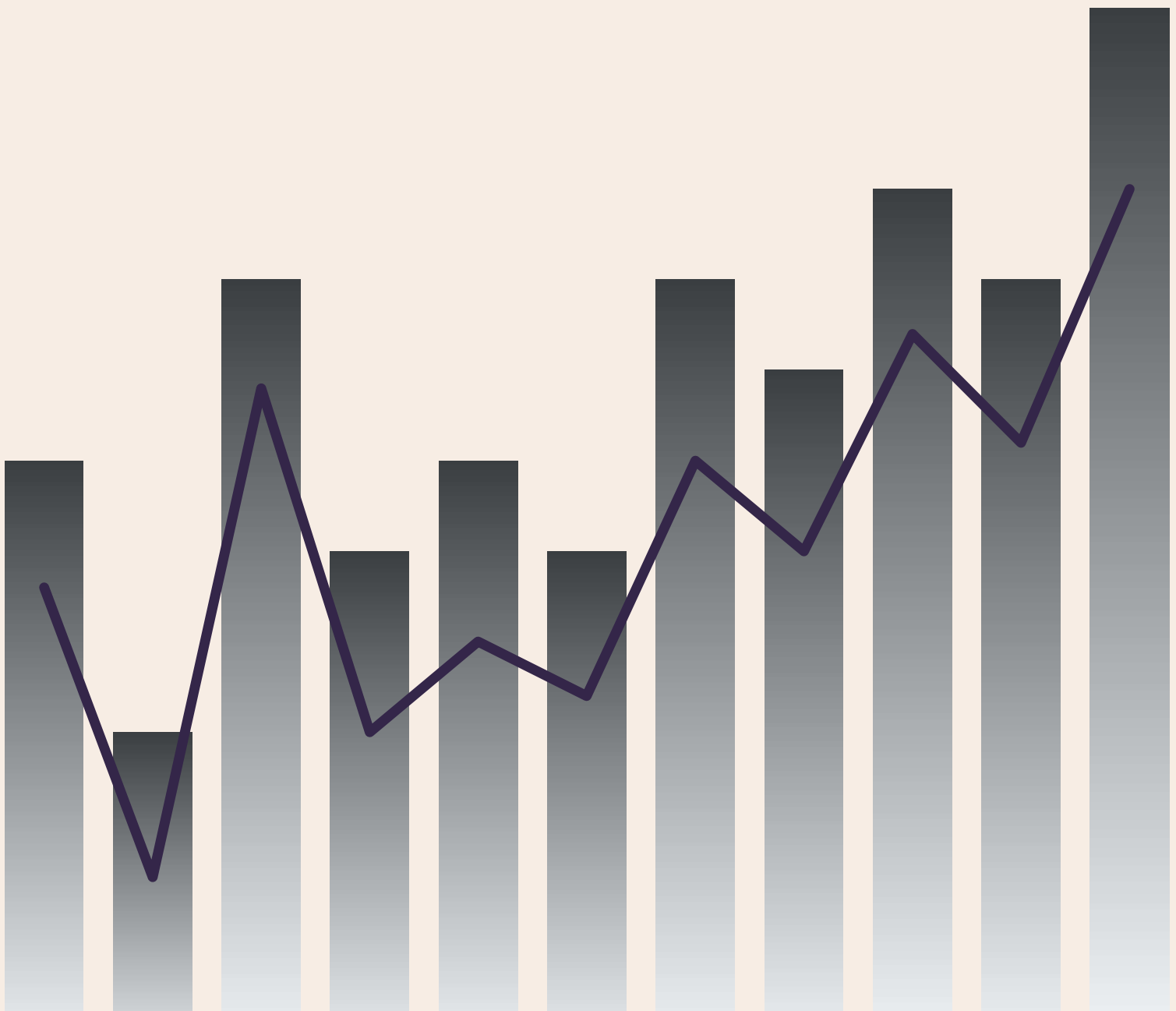




Pennsylvania Credit Union Profile



Overview by Year

	U.S. CUs	Pennsylvania CUs
Demographic Information		
	Jun 24	Jun 24
Number of CUs	4,621	304
Assets per CU (\$ mil)	502.1	252.3
Median assets (\$ mil)	58.1	33.0
Total assets (\$ mil)	2,320,011	76,692
Total loans (\$ mil)	1,632,888	52,860
Total surplus funds (\$ mil)	584,356	21,130
Total savings (\$ mil)	1,946,533	65,734
Total memberships (thousands)	142,373	4,944
Growth Rates (%)		
Total assets	3.5	4.5
Total loans	3.4	3.3
Total surplus funds	2.0	7.8
Total savings	2.6	3.7
Total memberships	2.4	1.8
% CUs with increasing assets	48.3	42.1
Earnings - Basis Pts.		
Yield on total assets	493	486
Dividend/interest cost of assets	188	188
Net interest margin	305	298
Fee & other income	117	118
Operating expense	299	277
Loss Provisions	57	48
Net Income (ROA=, with Stab Exp)	66	91
Net Income (ROA=, without Stab Exp)	66	91
% CUs with positive ROA	84.0	82.2
Capital Adequacy (%)		
Net worth/assets	10.8	11.5
% CUs with NW > 7% of assets	98.2	98.7
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.84	0.67
Net chargeoffs/average loans (%)	0.79	0.69
Asset/Liability Management		
Loans/savings	83.9	80.4
Loans/assets	70.4	68.9
Net Long-term assets/assets	40.1	35.9
Liquid assets/assets	12.8	16.9
Core deposits/shares & borrowings	48.9	48.6
Productivity		
Members/potential members (%)	3	6
Borrowers/members (%)	63	59
Members/FTE	403	444
Average shares/member (\$)	13,672	13,295
Average loan balance (\$)	18,114	18,113
Employees per million in assets	0.15	0.15
Structure (%)		
Fed CUs w/ single-sponsor	10.4	13.8
Fed CUs w/ community charter	18.4	25.0
Other Fed CUs	32.4	48.7
CUs state chartered	38.8	12.5

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

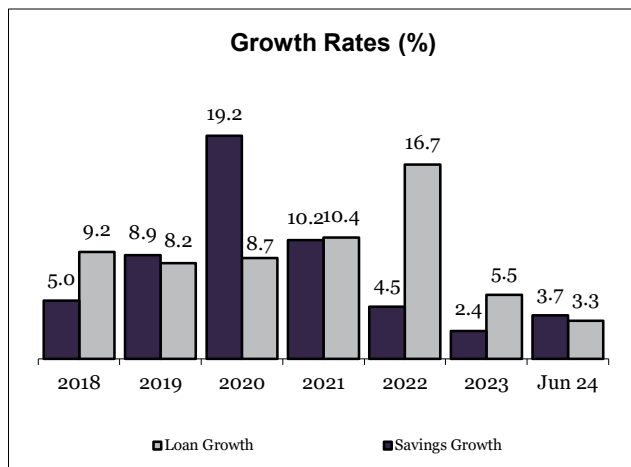
	U.S.		Pennsylvania Credit Unions					
	Jun 24	Jun 24	2023	2022	2021	2020	2019	2018
Demographic Information								
Number of CUs	4,621	304	311	321	339	349	360	368
Assets per CU (\$ mil)	502.1	252.3	238.6	223.7	200.5	177.8	146.8	132.2
Median assets (\$ mil)	58.1	33.0	32.0	31.1	26.3	24.2	18.5	17.9
Total assets (\$ mil)	2,320,011	76,692	74,202	71,806	67,957	62,047	52,860	48,633
Total loans (\$ mil)	1,632,888	52,860	52,397	49,662	42,552	38,534	35,458	32,756
Total surplus funds (\$ mil)	584,356	21,130	19,205	19,460	22,947	21,155	15,354	13,993
Total savings (\$ mil)	1,946,533	65,734	63,558	62,058	59,398	53,900	45,228	41,521
Total memberships (thousands)	142,373	4,944	4,926	4,785	4,587	4,418	4,322	4,199
Growth Rates (%)								
Total assets	3.5	4.5	3.3	5.7	9.5	17.4	8.7	5.4
Total loans	3.4	3.3	5.5	16.7	10.4	8.7	8.2	9.2
Total surplus funds	2.0	7.8	-1.3	-15.2	8.5	37.8	9.7	-2.3
Total savings	2.6	3.7	2.4	4.5	10.2	19.2	8.9	5.0
Total memberships	2.4	1.8	2.9	4.3	3.8	2.2	2.9	3.6
% CUs with increasing assets	48.3	42.1	32.5	56.1	89.1	94.8	60.3	59.5
Earnings - Basis Pts.								
Yield on total assets	493	486	437	330	291	332	386	364
Dividend/interest cost of assets	188	188	141	53	44	69	85	65
Net interest margin	305	298	297	276	247	263	301	299
Fee & other income	117	118	110	111	127	117	126	124
Operating expense	299	277	274	265	262	279	306	306
Loss Provisions	57	48	46	22	10	28	29	32
Net Income (ROA=, with Stab Exp)	66	91	86	100	102	73	93	84
Net Income (ROA=, without Stab Exp)	66	91	86	100	102	73	93	84
% CUs with positive ROA	84.0	82.2	84.2	80.4	75.2	79.9	89.2	83.4
Capital Adequacy (%)								
Net worth/assets	10.8	11.5	11.5	11.2	10.8	10.7	11.8	11.9
% CUs with NW > 7% of assets	98.2	98.7	98.4	97.2	96.8	98.0	99.7	98.9
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.84	0.67	0.69	0.50	0.37	0.48	0.59	0.64
Net chargeoffs/average loans (%)	0.79	0.69	0.54	0.28	0.18	0.32	0.43	0.48
Asset/Liability Management								
Loans/savings	83.9	80.4	82.4	80.0	71.6	71.5	78.4	78.9
Loans/assets	70.4	68.9	70.6	69.2	62.6	62.1	67.1	67.4
Net Long-term assets/assets	40.1	35.9	37.7	39.8	39.1	33.6	31.9	31.6
Liquid assets/assets	12.8	16.9	14.4	13.4	18.7	21.2	17.0	15.4
Core deposits/shares & borrowings	48.9	48.6	50.2	55.8	56.7	53.6	47.8	49.3
Productivity								
Members/potential members (%)	3	6	6	6	6	6	6	6
Borrowers/members (%)	63	59	60	61	60	60	58	57
Members/FTE	403	444	445	441	441	425	408	407
Average shares/member (\$)	13,672	13,295	12,903	12,969	12,948	12,199	10,464	9,887
Average loan balance (\$)	18,114	18,113	17,792	17,091	15,562	14,431	14,086	13,766
Employees per million in assets	0.15	0.15	0.15	0.15	0.15	0.17	0.20	0.21
Structure (%)								
Fed CUs w/ single-sponsor	10.4	13.8	13.8	15.3	15.9	16.3	16.9	16.6
Fed CUs w/ community charter	18.4	25.0	24.8	24.3	23.6	22.9	22.5	19.8
Other Fed CUs	32.4	48.7	48.6	47.7	46.9	46.4	46.7	49.5
CUs state chartered	38.8	12.5	12.9	12.8	13.6	14.3	13.9	14.1

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.

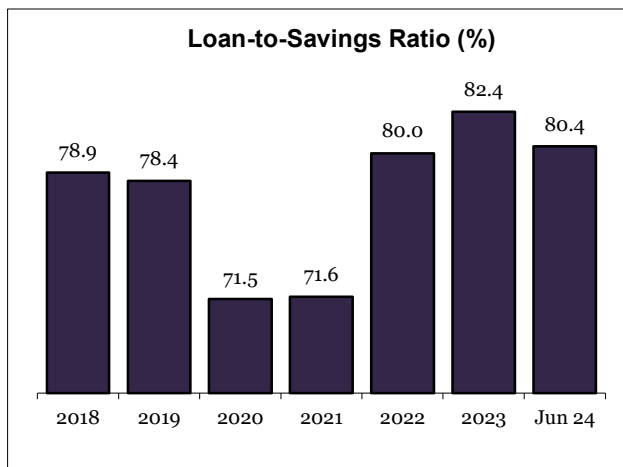
*Prior to year-end 2023, loans held for sale were included in loans.

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

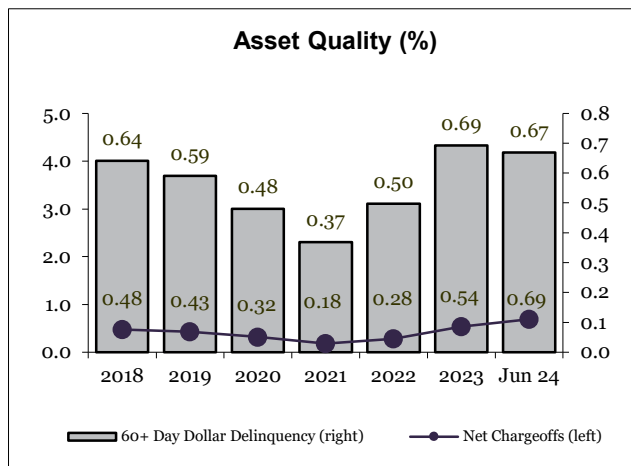
Loan and Savings Growth Trends



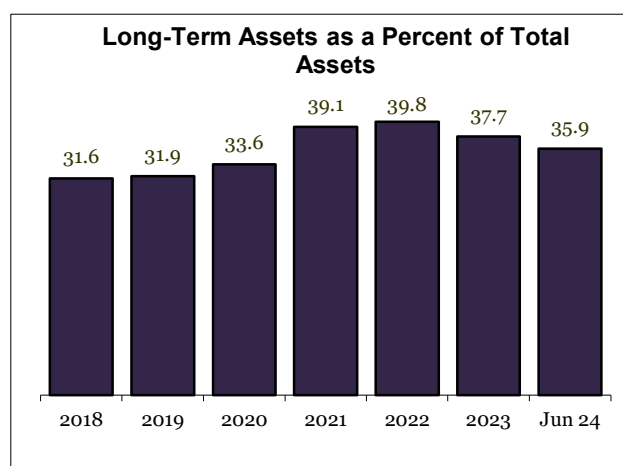
Liquidity Trends



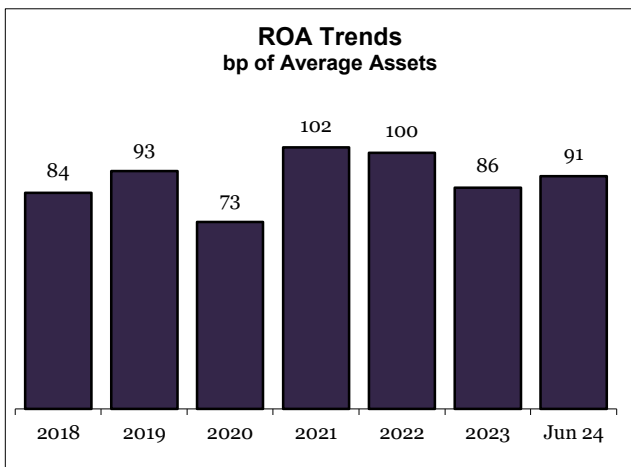
Credit Risk Trends



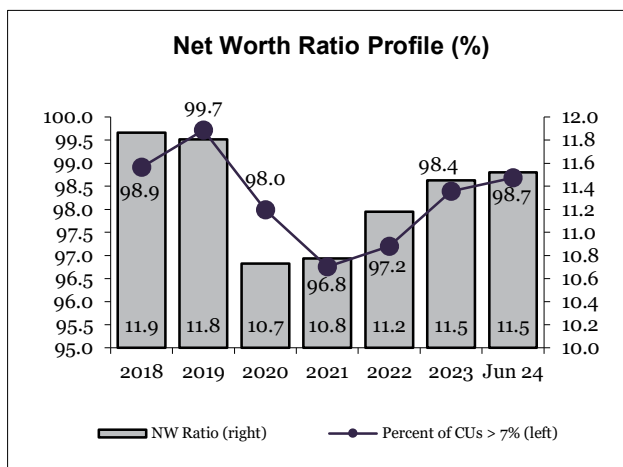
Interest Rate Risk Trends



Earnings Trends

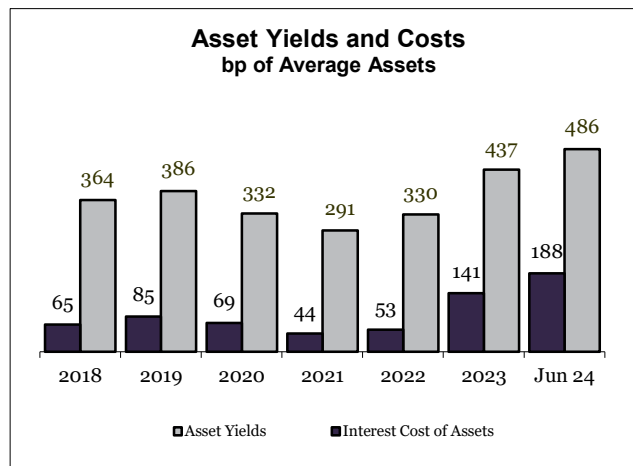


Solvency Trends

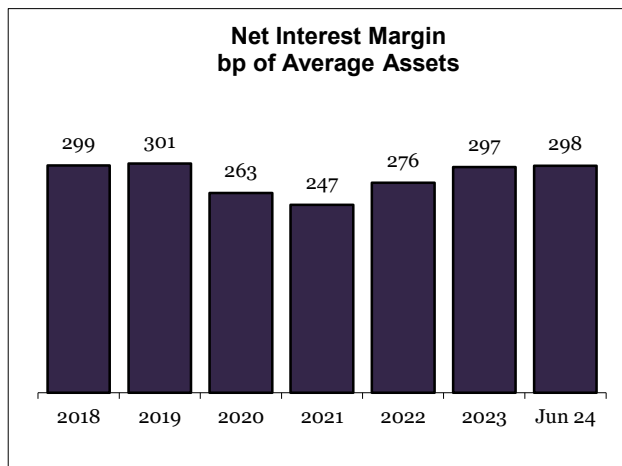




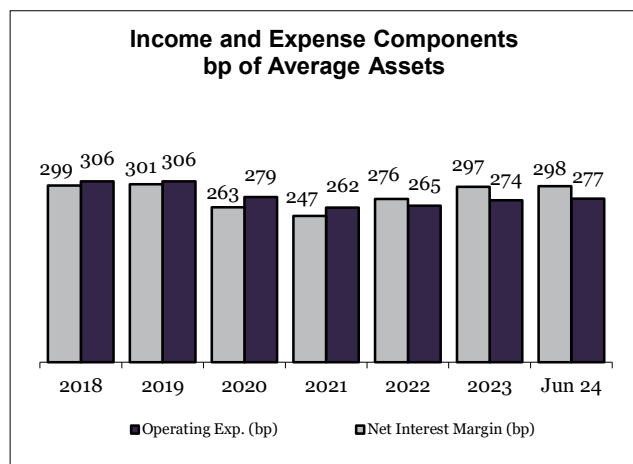
Asset Yields and Funding Costs



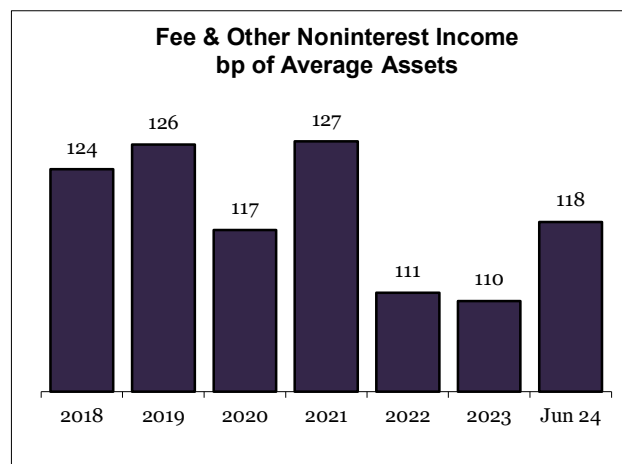
Interest Margins



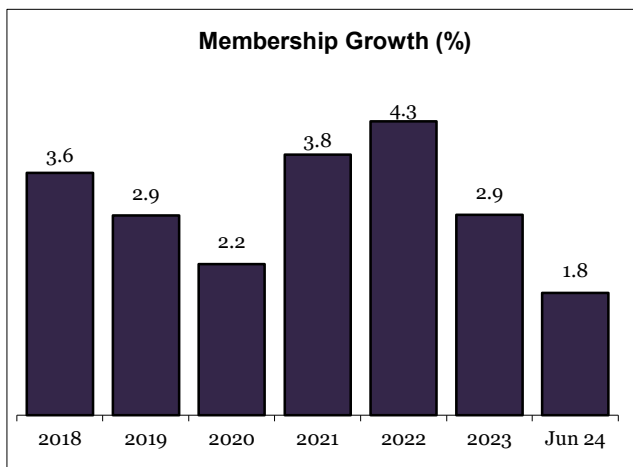
Interest Margins & Overhead



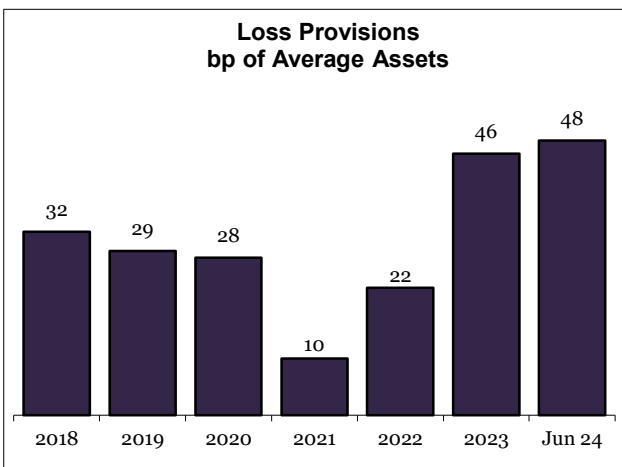
Noninterest Income



Membership Growth Trends



Loss Provisions



Overview: State Results by Asset Size

	PA	Pennsylvania Credit Union Asset Groups - 2024						
	Jun 24	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	304	124	52	44	45	15	10	14
Assets per CU (\$ mil)	252.3	7.8	31.9	68.5	152.2	336.6	757.8	3,683.9
Median assets (\$ mil)	33.0	7.4	31.9	66.1	137.1	308.9	814.3	1,934.4
Total assets (\$ mil)	76,692	969	1,660	3,013	6,849	5,050	7,578	51,574
Total loans (\$ mil)	52,860	438	592	1,372	3,960	3,129	5,125	38,245
Total surplus funds (\$ mil)	21,130	510	1,010	1,548	2,554	1,673	2,022	11,813
Total savings (\$ mil)	65,734	812	1,459	2,598	6,049	4,436	6,741	43,639
Total memberships (thousands)	4,944	124	142	247	545	328	461	3,096
Growth Rates (%)								
Total assets	4.5	-3.7	-2.3	-0.7	3.7	5.6	1.5	6.6
Total loans	3.3	2.9	2.8	2.1	3.3	4.2	1.5	4.3
Total surplus funds	7.8	-9.2	-5.4	-3.2	3.8	8.4	1.2	15.3
Total savings	3.7	-5.6	-3.2	-1.7	2.6	4.9	0.6	6.0
Total memberships	1.8	-2.6	-1.8	-1.1	1.7	1.0	1.9	3.6
% CUs with increasing assets	42.1	21.0	32.7	38.6	75.6	86.7	70.0	100.0
Earnings - Basis Pts.								
Yield on total assets	486	413	375	398	452	440	451	511
Dividend/interest cost of assets	188	68	76	72	112	157	170	217
Net interest margin	298	345	300	326	339	283	282	294
Fee & other income	118	50	68	72	100	95	104	131
Operating expense	277	324	268	305	326	307	321	259
Loss Provisions	48	27	16	17	19	18	36	60
Net Income (ROA=, with Stab Exp)	91	44	83	76	95	54	28	105
Net Income (ROA=, without Stab Exp)	91	44	83	76	95	54	28	105
% CUs with positive ROA	82.2	71.0	90.4	86.4	97.8	93.3	60.0	92.9
Capital Adequacy (%)								
Net worth/assets	11.5	15.7	12.3	13.9	11.8	10.9	9.8	11.6
% CUs with NW > 7% of assets	98.7	98.4	96.2	100.0	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.67	1.32	1.07	0.75	0.86	0.53	0.77	0.63
Net chargeoffs/average loans (%)	0.69	0.42	0.33	0.35	0.34	0.29	0.48	0.81
Asset/Liability Management (%)								
Loans/savings	80.4	54.0	40.6	52.8	65.5	70.5	76.0	87.6
Loans/assets	68.9	45.2	35.7	45.5	57.8	62.0	67.6	74.2
Net Long-term assets/assets	35.9	14.9	18.7	21.9	32.8	40.9	41.3	36.7
Liquid assets/assets	16.9	30.5	33.7	28.7	19.8	16.1	14.0	15.6
Core deposits/shares & borrowings	48.6	83.4	81.2	75.7	64.9	55.6	51.5	41.8
Productivity								
Members/potential members (%)	6	6	4	3	2	3	6	10
Borrowers/members (%)	59	38	41	52	50	53	54	64
Members/FTE	444	395	439	440	373	390	359	487
Average shares/member (\$)	13,295	6,531	10,285	10,501	11,096	13,517	14,615	14,095
Average loan balance (\$)	18,113	9,297	10,144	10,627	14,596	17,925	20,743	19,210
Employees per million in assets	0.15	0.33	0.19	0.19	0.21	0.17	0.17	0.12
Structure (%)								
Fed CUs w/ single-sponsor	13.8	30.6	5.8	2.3	0.0	0.0	0.0	0.0
Fed CUs w/ community charter	25.0	9.7	19.2	27.3	62.2	60.0	20.0	21.4
Other Fed CUs	48.7	52.4	59.6	52.3	26.7	33.3	60.0	42.9
CUs state chartered	12.5	7.3	15.4	18.2	11.1	6.7	20.0	35.7

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.

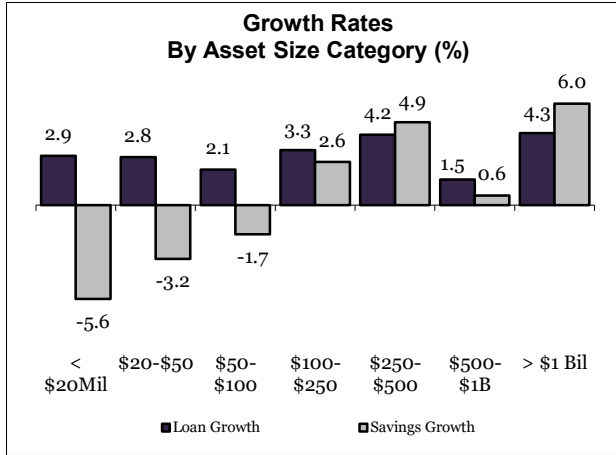
*Prior to year-end 2023, loans held for sale were included in loans.

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

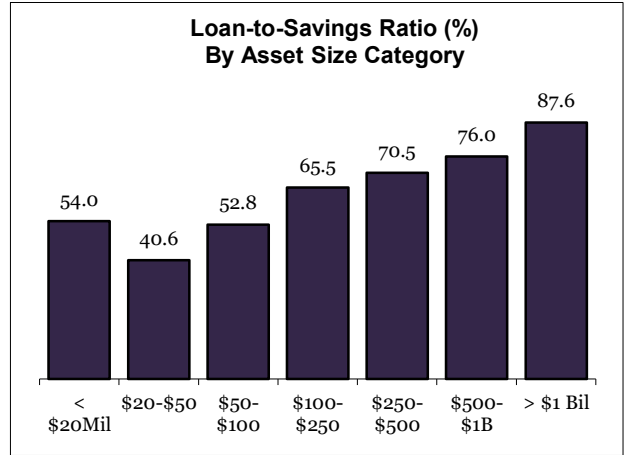


Results By Asset Size:

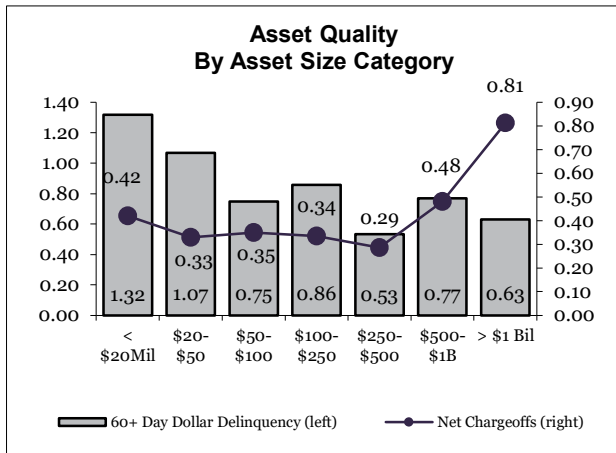
Loan and Savings growth



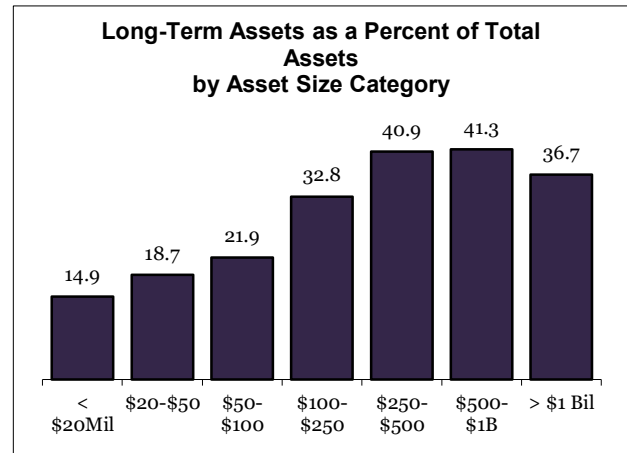
Liquidity Risk Exposure



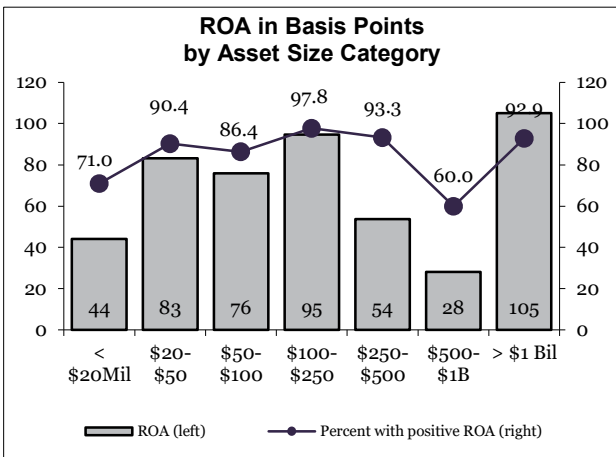
Credit Risk Exposure



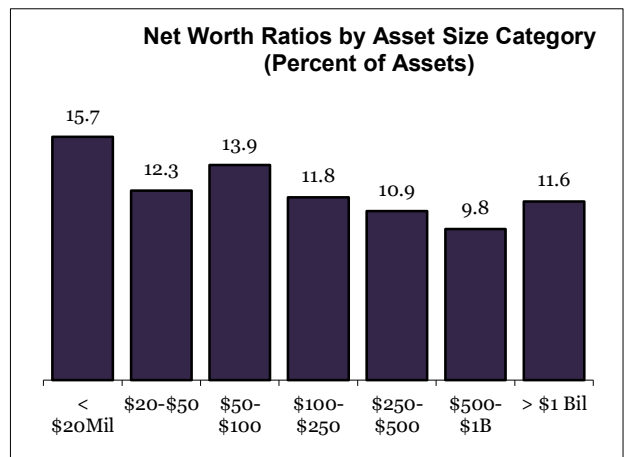
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All Credit Unions Asset Groups - 2024						
	Jun 24	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	4,621	1,359	802	638	700	393	281	448
Assets per CU (\$ mil)	502.1	7.6	33.0	72.1	159.2	358.3	722.0	3,978.0
Median assets (\$ mil)	58.1	6.5	32.4	70.3	152.5	349.9	708.9	2,179.4
Total assets (\$ mil)	2,320,011	10,353	26,440	45,985	111,418	140,800	202,882	1,782,132
Total loans (\$ mil)	1,632,888	5,526	13,834	25,877	69,819	93,537	142,170	1,282,126
Total surplus funds (\$ mil)	584,356	4,620	11,744	18,050	35,697	39,612	49,780	424,853
Total savings (\$ mil)	1,946,533	8,627	22,843	39,833	97,021	121,834	173,617	1,482,758
Total memberships (thousands)	142,373	1,390	2,366	3,774	8,138	9,487	13,007	104,211
Growth Rates (%)								
Total assets	3.5	-3.6	-1.0	0.6	1.7	2.8	2.5	4.5
Total loans	3.4	1.6	2.4	3.3	2.5	2.7	2.4	4.0
Total surplus funds	2.0	-9.0	-4.8	-3.7	-0.3	2.7	1.9	3.4
Total savings	2.6	-4.8	-2.0	-0.4	0.6	1.8	1.9	3.6
Total memberships	2.4	-1.1	-0.9	0.0	0.2	0.4	0.7	3.8
% CUs with increasing assets	48.3	27.4	38.7	49.2	59.4	70.7	70.1	76.6
Earnings - Basis Pts.								
Yield on total assets	493	468	437	439	460	462	469	503
Dividend/interest cost of assets	188	81	87	96	123	142	158	203
Net interest margin	305	387	350	343	337	320	312	300
Fee & other income	117	75	88	106	118	123	127	116
Operating expense	299	377	346	364	360	350	346	283
Loss Provisions	57	29	25	26	28	34	42	64
Net Income (ROA=, with Stab Exp)	66	57	67	59	67	58	50	69
Net Income (ROA=, without Stab Exp)	66	57	67	59	67	58	50	69
% CUs with positive ROA	83.9	76.2	83.3	85.7	89.7	88.0	85.4	92.6
Capital Adequacy (%)								
Net worth/assets	10.8	16.0	13.1	12.8	11.8	11.1	10.8	10.7
% CUs with NW > 7% of assets	98.2	97.6	97.3	98.7	98.9	99.5	98.6	99.1
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.84	1.27	1.00	0.84	0.78	0.69	0.77	0.86
Net chargeoffs/average loans (%)	0.79	0.46	0.39	0.45	0.44	0.49	0.59	0.86
Asset/Liability Management								
Loans/savings	83.9	64.1	60.6	65.0	72.0	76.8	81.9	86.5
Loans/assets	70.4	53.4	52.3	56.3	62.7	66.4	70.1	71.9
Net Long-term assets/assets	40.1	11.4	21.0	26.8	32.3	36.8	40.8	41.6
Liquid assets/assets	12.8	29.5	24.6	21.0	16.7	14.1	12.6	11.9
Core deposits/shares & borrowings	48.9	79.5	72.2	68.3	61.1	57.4	54.3	45.7
Productivity								
Members/potential members (%)	3	6	3	2	2	2	2	3
Borrowers/members (%)	63	60	158	101	91	74	60	57
Members/FTE	403	331	403	374	332	333	341	431
Average shares/member (\$)	13,672	6,206	9,655	10,553	11,923	12,842	13,348	14,228
Average loan balance (\$)	18,114	6,598	3,704	6,766	9,407	13,403	18,201	21,534
Employees per million in assets	0.15	0.41	0.22	0.22	0.22	0.20	0.19	0.14
Structure (%)								
Fed CUs w/ single-sponsor	10.4	25.1	8.9	3.6	3.4	1.8	1.4	2.0
Fed CUs w/ community charter	18.4	9.2	21.2	25.7	29.1	24.4	18.9	8.3
Other Fed CUs	32.4	37.0	35.3	32.1	26.1	26.0	28.1	31.9
CUs state chartered	38.8	28.7	34.7	38.6	41.3	47.8	51.6	57.8

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.

*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					
	Jun 24	Jun 24	2023	2022	2021	2020	2019	2018
Growth Rates								
Credit cards	6.9%	2.6%	6.6%	10.8%	-0.3%	-8.1%	4.9%	5.4%
Other unsecured loans	5.1%	-6.2%	6.7%	25.9%	12.4%	10.3%	10.4%	2.7%
New automobile	-4.3%	-4.4%	1.2%	23.4%	-0.4%	-1.1%	3.2%	17.8%
Used automobile	-0.1%	4.2%	6.7%	20.1%	11.5%	9.8%	9.3%	13.4%
First mortgage**	2.7%	0.7%	0.2%	-9.2%	16.2%	19.5%	12.2%	8.1%
HEL & 2nd Mtg**	20.8%	17.3%	19.9%	20.2%	4.9%	-2.8%	3.4%	4.7%
Commercial loans*	10.8%	9.9%	9.8%	22.7%	35.4%	28.1%	31.6%	16.2%
Share drafts	-1.8%	1.0%	-5.1%	6.4%	15.9%	42.6%	3.1%	9.9%
Certificates	30.7%	30.8%	45.1%	15.1%	-9.3%	-2.4%	23.3%	10.7%
IRAs	3.0%	6.0%	5.1%	-0.2%	-1.1%	1.5%	4.8%	-1.7%
Money market shares	-5.5%	3.5%	-1.9%	1.3%	15.2%	18.5%	5.7%	1.5%
Regular shares	-8.2%	-9.4%	-11.8%	2.4%	17.0%	28.9%	6.0%	3.4%
Portfolio \$ Distribution								
Credit cards/total loans	5.1%	4.9%	5.0%	5.0%	5.3%	5.8%	6.9%	7.1%
Other unsecured loans/total loans	4.3%	5.8%	6.4%	6.3%	5.9%	5.7%	5.7%	5.6%
New automobile/total loans	10.5%	10.1%	10.5%	11.0%	10.4%	11.5%	12.7%	13.3%
Used automobile/total loans	19.9%	22.4%	22.1%	21.9%	21.2%	21.0%	20.8%	20.6%
First mortgage/total loans	36.0%	31.5%	31.7%	33.4%	43.0%	40.8%	37.1%	35.8%
HEL & 2nd Mtg/total loans	8.9%	13.9%	13.2%	11.6%	11.2%	11.8%	13.2%	13.8%
Commercial loans/total loans	10.2%	9.4%	9.0%	8.7%	8.2%	6.7%	5.7%	4.7%
Share drafts/total savings	19.6%	16.9%	16.6%	17.9%	17.6%	16.8%	14.0%	14.8%
Certificates/total savings	27.4%	25.2%	23.6%	16.7%	15.1%	18.4%	22.5%	19.9%
IRAs/total savings	4.5%	6.1%	6.1%	5.9%	6.2%	6.9%	8.1%	8.4%
Money market shares/total savings	17.2%	18.7%	18.5%	19.3%	19.9%	19.0%	19.1%	19.7%
Regular shares/total savings	29.3%	31.8%	33.6%	39.0%	39.8%	37.5%	34.7%	35.6%
Percent of CUs Offering								
Credit cards	65.1%	65.1%	65.0%	63.6%	62.2%	61.9%	62.2%	61.4%
Other unsecured loans	99.4%	100.0%	99.7%	99.7%	100.0%	99.4%	99.7%	100.0%
New automobile	96.4%	94.7%	94.5%	94.1%	93.2%	93.1%	93.1%	92.7%
Used automobile	97.2%	95.7%	95.5%	95.3%	94.4%	93.7%	94.2%	94.8%
First mortgage	73.9%	72.7%	71.7%	69.8%	65.2%	63.6%	61.7%	60.3%
HEL & 2nd Mtg	71.0%	73.7%	73.6%	72.6%	73.5%	72.5%	73.6%	73.1%
Commercial loans	38.8%	24.3%	23.8%	24.0%	21.8%	22.1%	20.0%	19.3%
Share drafts	83.7%	78.9%	78.8%	78.2%	76.7%	76.2%	75.6%	74.7%
Certificates	85.7%	80.9%	78.8%	75.1%	73.7%	72.8%	71.9%	71.5%
IRAs	71.4%	61.5%	61.4%	59.5%	58.7%	59.3%	57.8%	56.8%
Money market shares	57.1%	39.8%	38.9%	36.8%	35.1%	35.0%	34.2%	33.7%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	19.1%	20.5%	20.6%	20.1%	20.8%	21.0%	21.1%	20.9%
Other unsecured loans	11.0%	11.8%	12.5%	14.0%	13.9%	13.8%	11.3%	10.9%
New automobile	7.1%	5.0%	5.1%	5.3%	5.0%	5.5%	5.6%	5.4%
Used automobile	19.2%	14.8%	14.8%	14.7%	14.1%	14.2%	13.7%	13.0%
First mortgage	2.4%	2.6%	2.6%	2.7%	2.8%	2.8%	2.6%	2.6%
HEL & 2nd Mtg	2.2%	3.5%	3.4%	3.1%	2.9%	3.1%	3.2%	3.3%
Commercial loans	0.3%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%
Share drafts	62.5%	58.0%	57.9%	58.3%	58.6%	60.5%	59.2%	61.1%
Certificates	10.6%	13.4%	12.5%	9.2%	9.0%	10.4%	11.5%	10.6%
IRAs	3.2%	4.8%	4.7%	4.9%	5.2%	5.6%	5.9%	6.0%
Money market shares	7.6%	11.2%	10.8%	10.2%	10.6%	11.4%	11.6%	11.2%

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 America's Credit Unions E&S.

Portfolio Detail: State Results by Asset Size

	PA	Pennsylvania Credit Union Asset Groups - 2024						
	Jun 24	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	2.6%	-0.6%	-0.8%	2.7%	3.3%	5.4%	2.0%	2.8%
Other unsecured loans	-6.2%	-0.6%	2.4%	5.9%	4.7%	11.1%	-3.8%	-8.4%
New automobile	-4.4%	2.1%	0.7%	-0.3%	-2.4%	-3.5%	-8.8%	-3.9%
Used automobile	4.2%	6.4%	2.8%	0.6%	3.1%	2.4%	0.4%	5.7%
First mortgage**	0.7%	-4.2%	5.8%	-1.2%	1.3%	1.4%	0.2%	1.7%
HEL & 2nd Mtg**	17.3%	13.5%	3.2%	16.2%	13.9%	17.2%	11.8%	19.5%
Commercial loans*	9.9%	-2.2%	20.9%	-2.3%	6.8%	11.3%	10.4%	10.8%
Share drafts	1.0%	1.2%	-0.5%	-0.8%	0.4%	0.5%	-2.8%	3.0%
Certificates	30.8%	28.5%	33.9%	39.5%	43.0%	42.5%	24.0%	30.7%
IRAs	6.0%	-12.5%	0.8%	-7.8%	3.6%	6.1%	3.7%	8.1%
Money market shares	3.5%	-4.3%	-12.9%	-11.9%	-3.4%	-13.6%	-5.3%	6.6%
Regular shares	-9.4%	-9.6%	-7.6%	-7.4%	-6.4%	-2.7%	-9.5%	-10.0%
Portfolio \$ Distribution								
Credit cards/total loans	4.9%	3.7%	5.0%	3.9%	3.3%	3.2%	2.9%	5.5%
Other unsecured loans/total loans	5.8%	12.9%	8.9%	7.9%	5.0%	5.8%	3.9%	6.0%
New automobile/total loans	10.1%	26.1%	18.8%	17.6%	11.6%	10.3%	9.8%	9.4%
Used automobile/total loans	22.4%	29.7%	26.0%	29.9%	25.4%	19.4%	20.9%	22.1%
First mortgage/total loans	31.5%	15.1%	21.1%	24.4%	30.7%	35.3%	31.5%	31.9%
HEL & 2nd Mtg/total loans	13.9%	7.6%	15.6%	12.8%	11.9%	10.9%	17.7%	13.9%
Commercial loans/total loans	9.4%	0.3%	0.5%	0.4%	8.2%	12.2%	10.3%	9.8%
Share drafts/total savings	16.9%	9.8%	16.4%	17.8%	19.6%	20.1%	18.5%	16.0%
Certificates/total savings	25.2%	10.6%	10.2%	12.3%	19.1%	25.4%	29.8%	26.8%
IRAs/total savings	6.1%	2.2%	3.7%	4.7%	4.9%	5.2%	5.4%	6.7%
Money market shares/total savings	18.7%	2.0%	2.8%	5.4%	10.2%	11.5%	12.9%	23.1%
Regular shares/total savings	31.8%	73.6%	64.8%	57.9%	45.2%	35.5%	33.0%	25.9%
Percent of CUs Offering								
Credit cards	65.1%	34.7%	75.0%	84.1%	93.3%	93.3%	100.0%	92.9%
Other unsecured loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	94.7%	87.9%	98.1%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	95.7%	90.3%	98.1%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	72.7%	41.1%	82.7%	97.7%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	73.7%	39.5%	90.4%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	24.3%	2.4%	7.7%	9.1%	62.2%	86.7%	90.0%	92.9%
Share drafts	78.9%	51.6%	94.2%	97.7%	100.0%	100.0%	100.0%	100.0%
Certificates	80.9%	60.5%	86.5%	97.7%	97.8%	100.0%	100.0%	100.0%
IRAs	61.5%	28.2%	65.4%	86.4%	91.1%	100.0%	100.0%	100.0%
Money market shares	39.8%	4.8%	28.8%	56.8%	82.2%	100.0%	90.0%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	20.5%	15.9%	16.0%	15.9%	12.9%	15.0%	15.3%	23.7%
Other unsecured loans	11.8%	14.3%	10.2%	14.3%	11.3%	12.5%	8.7%	12.0%
New automobile	5.0%	4.6%	3.9%	5.4%	4.3%	4.4%	4.7%	5.2%
Used automobile	14.8%	7.8%	9.0%	12.2%	14.0%	12.1%	14.2%	16.1%
First mortgage	2.6%	1.5%	1.7%	2.2%	3.1%	3.6%	3.0%	2.4%
HEL & 2nd Mtg	3.5%	1.4%	1.9%	1.8%	2.4%	2.9%	4.2%	3.9%
Commercial loans	0.4%	0.3%	0.4%	0.2%	0.6%	0.7%	0.3%	0.3%
Share drafts	58.0%	30.9%	43.5%	47.5%	55.8%	56.6%	60.9%	60.3%
Certificates	13.4%	5.9%	6.2%	6.0%	9.7%	12.6%	14.5%	15.1%
IRAs	4.8%	3.0%	2.6%	3.1%	3.4%	4.0%	4.5%	5.3%
Money market shares	11.2%	5.5%	2.6%	2.7%	3.8%	4.7%	5.8%	14.2%

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 America's Credit Unions E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2024						
	Jun 24	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	6.9%	1.9%	1.9%	3.4%	3.4%	4.0%	5.0%	7.6%
Other unsecured loans	5.1%	0.7%	1.5%	4.0%	4.1%	2.2%	2.1%	6.4%
New automobile	-4.3%	2.3%	2.5%	2.2%	-2.7%	-4.9%	-5.6%	-4.2%
Used automobile	-0.1%	2.3%	2.5%	2.3%	0.1%	-0.4%	-1.5%	0.5%
First mortgage**	2.7%	-1.5%	-0.1%	1.0%	1.6%	2.1%	2.3%	3.2%
HEL & 2nd Mtg**	20.8%	7.3%	14.1%	17.8%	19.5%	19.4%	18.9%	21.8%
Commercial loans*	10.8%	3.6%	3.9%	6.5%	8.3%	9.5%	7.9%	11.7%
Share drafts	-1.8%	-4.0%	-2.6%	-2.2%	-2.3%	-1.7%	-2.8%	-1.1%
Certificates	30.7%	21.8%	34.2%	37.2%	33.2%	35.3%	33.1%	30.3%
IRAs	3.0%	-6.6%	-4.8%	-2.6%	0.6%	2.3%	2.2%	3.9%
Money market shares	-5.5%	-6.0%	-10.6%	-9.5%	-7.3%	-7.3%	-8.0%	-4.7%
Regular shares	-8.2%	-8.9%	-8.0%	-7.4%	-7.5%	-8.0%	-8.1%	-7.7%
Portfolio \$ Distribution								
Credit cards/total loans	5.1%	1.6%	2.7%	2.8%	2.8%	3.0%	3.0%	5.6%
Other unsecured loans/total loans	4.3%	12.4%	7.4%	5.9%	4.7%	4.2%	4.2%	4.2%
New automobile/total loans	10.5%	24.4%	18.1%	14.6%	11.7%	11.4%	10.3%	10.1%
Used automobile/total loans	19.9%	38.4%	32.8%	30.4%	27.6%	25.0%	23.0%	18.3%
First mortgage/total loans	36.0%	9.2%	22.5%	26.9%	30.3%	31.4%	32.8%	37.5%
HEL & 2nd Mtg/total loans	8.9%	4.1%	8.0%	9.3%	9.7%	10.4%	9.5%	8.7%
Commercial loans/total loans	10.2%	0.8%	1.4%	3.6%	6.6%	8.5%	12.1%	10.6%
Share drafts/total savings	19.6%	10.3%	17.7%	19.3%	20.1%	20.8%	21.6%	19.3%
Certificates/total savings	27.4%	13.7%	15.6%	16.9%	20.9%	23.4%	25.9%	28.8%
IRAs/total savings	4.5%	1.9%	3.5%	4.1%	4.4%	4.3%	4.1%	4.6%
Money market shares/total savings	17.2%	2.6%	6.2%	8.3%	11.4%	12.8%	13.5%	18.9%
Regular shares/total savings	29.3%	69.2%	54.5%	49.0%	41.1%	36.6%	32.7%	26.4%
Percent of CUs Offering								
Credit cards	65.1%	20.1%	70.9%	82.6%	88.0%	88.5%	90.7%	94.0%
Other unsecured loans	99.4%	98.2%	99.9%	99.8%	100.0%	100.0%	100.0%	100.0%
New automobile	96.4%	88.2%	99.5%	99.7%	99.9%	100.0%	100.0%	100.0%
Used automobile	97.2%	90.8%	99.6%	99.7%	100.0%	100.0%	100.0%	100.0%
First mortgage	73.9%	26.1%	80.4%	94.7%	99.0%	99.7%	100.0%	99.6%
HEL & 2nd Mtg	71.0%	23.0%	74.3%	90.3%	97.1%	98.7%	99.6%	100.0%
Commercial loans	38.8%	4.7%	17.1%	32.1%	61.4%	78.6%	86.8%	90.6%
Share drafts	83.7%	47.5%	96.5%	99.4%	99.1%	100.0%	100.0%	99.6%
Certificates	85.7%	57.5%	94.0%	96.7%	98.7%	99.5%	99.6%	99.6%
IRAs	71.4%	26.0%	75.4%	88.1%	95.3%	98.7%	98.9%	99.6%
Money market shares	57.1%	10.6%	50.7%	67.7%	86.3%	90.8%	93.6%	96.7%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	19.1%	13.6%	13.4%	14.1%	14.6%	16.2%	16.0%	20.4%
Other unsecured loans	11.0%	16.4%	13.6%	13.5%	12.5%	11.4%	10.5%	10.7%
New automobile	7.1%	11.3%	37.5%	19.1%	14.6%	9.7%	6.5%	5.1%
Used automobile	19.2%	26.1%	90.5%	49.1%	41.6%	28.3%	19.9%	13.8%
First mortgage	2.4%	1.4%	1.8%	2.1%	2.8%	2.7%	2.6%	2.4%
HEL & 2nd Mtg	2.2%	1.4%	1.7%	1.8%	2.1%	2.5%	2.3%	2.2%
Commercial loans	0.3%	0.8%	0.6%	0.5%	0.5%	0.4%	0.4%	0.2%
Share drafts	62.5%	33.1%	46.4%	50.6%	56.6%	58.1%	61.0%	64.6%
Certificates	10.6%	5.2%	5.8%	6.2%	8.0%	8.9%	9.8%	11.4%
IRAs	3.2%	2.0%	2.2%	2.4%	2.9%	3.0%	3.0%	3.3%
Money market shares	7.6%	3.6%	3.4%	3.3%	4.2%	4.7%	5.1%	8.6%

Current period flow statistics are trailing four quarters.

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

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

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

Pennsylvania CU Profile - Quarterly Trends

	U.S.	Pennsylvania Credit Unions				
Demographic Information	Jun 24	Jun 24	Mar 24	Dec 23	Sep 23	Jun 23
Number CUs	4,621	304	307	311	315	318
Growth Rates (Quarterly % Change)						
Total loans	1.1	1.7	-0.3	0.6	1.8	1.7
Credit cards	1.5	0.5	-2.6	3.3	1.6	2.5
Other unsecured loans	1.5	-2.1	-5.4	-0.7	2.4	3.5
New automobile used automobile	-1.1	-0.3	-2.8	-1.8	0.9	0.1
First mortgage**	0.2	2.0	0.6	-0.2	2.2	1.8
HEL & 2nd Mtg**	1.0	1.1	-0.3	0.1	0.6	0.0
Commercial loans*	5.1	4.7	2.2	4.7	5.2	5.1
	2.8	3.8	2.2	2.2	2.0	3.7
Total savings	-0.3	0.6	3.3	1.2	-0.8	-0.6
Share drafts	-1.1	2.1	3.3	-0.7	-3.0	-3.6
Certificates	2.1	3.2	7.3	9.0	9.0	7.5
IRAs	0.8	2.1	1.6	1.3	1.2	2.4
Money market shares	-0.1	1.8	2.9	0.2	-1.2	-1.4
Regular shares	-1.6	-2.9	1.2	-2.3	-4.9	-3.5
Total memberships	0.6	0.7	0.2	0.5	1.0	0.7
Earnings (Basis Points)						
Yield on total assets	496	491	475	468	448	427
Dividend/interest cost of assets	189	191	182	168	151	133
Fee & other income	115	105	130	114	107	109
Operating expense	298	274	278	282	272	270
Loss Provisions	58	50	46	65	42	41
Net Income (ROA)	71	82	100	68	91	93
% CUs with positive ROA	84	83	83	84	83	84
Capital Adequacy (%)						
Net worth/assets	10.8	11.5	11.4	11.5	11.5	11.3
% CUs with NW > 7% of assets	98.2	98.7	98.0	98.4	97.8	98.1
Asset Quality (%)						
Loan delinquency rate - Total loans	0.84	0.67	0.66	0.69	0.61	0.54
Total Consumer	1.03	0.84	0.88	0.91	0.80	0.69
Credit Cards	1.98	1.46	1.51	1.47	1.49	1.28
All Other Consumer	0.93	0.78	0.82	0.85	0.73	0.63
Total Mortgages	0.61	0.47	0.39	0.43	0.38	0.35
First Mortgages	0.60	0.44	0.35	0.41	0.37	0.34
All Other Mortgages	0.63	0.52	0.48	0.48	0.40	0.37
Total Commercial Loans	0.93	0.61	0.77	0.69	0.35	0.35
Commercial Ag Loans	0.85	3.77	0.00	0.00	0.00	4.99
All Other Commercial Loans	0.93	0.60	0.77	0.69	0.35	0.34
Net chargeoffs/average loans	0.78	0.72	0.68	0.66	0.53	0.50
Total Consumer	1.41	1.30	1.23	1.20	0.96	0.90
Credit Cards	5.05	3.98	3.43	3.56	3.00	2.89
All Other Consumer	1.05	1.04	1.01	0.96	0.76	0.70
Total Mortgages	0.01	0.01	0.00	0.01	0.00	0.01
First Mortgages	0.00	0.01	0.00	0.01	0.00	0.00
All Other Mortgages	0.02	0.01	0.01	-0.01	0.00	0.01
Total Commercial Loans	0.11	0.37	0.11	0.16	0.04	0.06
Commercial Ag Loans	0.16	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.11	0.37	0.11	0.16	0.04	0.06
Asset/Liability Management						
Loans/savings	83.9	80.4	79.6	82.4	82.9	80.7

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.

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

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

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

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



Bank Comparisons

	Credit Unions				Banks			
Demographic Information	Jun 24	2023	2022	3 Yr Avg	Jun 24	2023	2022	3 Yr Avg
Number of Institutions	303	311	320	311	122	124	130	125
Assets per Institution (\$ mil)	253	239	224	239	2,622	2,563	2,348	2,511
Total assets (\$ mil)	76,682	74,202	71,802	74,229	319,860	317,767	305,260	314,296
Total loans (\$ mil)	52,858	52,397	49,661	51,639	230,387	226,862	218,850	225,366
Total surplus funds (\$ mil)	21,122	19,205	19,457	19,928	69,881	71,340	67,476	69,565
Total savings (\$ mil)	65,729	63,558	62,058	63,781	261,406	259,141	253,791	258,113
12 Month Growth Rates (%)								
Total assets	4.4	3.3	5.7	4.5	6.3	5.7	3.5	5.2
Total loans	3.3	5.5	16.7	8.5	7.5	5.5	12.5	8.5
Real estate loans**	5.3	5.3	-3.1	2.5	11.2	9.2	14.0	11.5
Commercial loans*	9.9	9.8	22.7	14.1	6.7	4.3	3.8	4.9
Total consumer	0.1	5.0	44.0	16.3	-8.6	-6.6	14.6	-0.2
Consumer credit card	2.6	6.6	10.8	6.7	6.2	0.3	10.0	5.5
Other consumer	-0.2	4.8	49.4	18.0	-8.7	-6.6	14.7	-0.2
Total surplus funds	7.8	-1.3	-15.2	-2.9	2.9	6.7	-20.0	-3.5
Total savings	3.7	2.4	4.5	3.5	6.8	3.7	1.0	3.8
YTD Earnings Annualized (BP)								
Yield on Total Assets	486	437	330	418	505	474	332	437
Dividend/Interest cost of assets	188	141	53	127	234	194	54	161
Net Interest Margin	298	297	276	290	271	280	279	276
Fee and other income (2)	118	110	110	113	92	85	91	89
Operating expense	277	274	265	272	257	257	251	255
Loss provisions	48	46	22	39	11	12	10	11
Net income	92	87	101	93	93	95	108	99
Capital Adequacy (%)								
Net worth/assets	11.7	11.6	11.2	11.5	10.5	10.3	10.0	10.3
Asset Quality (%)								
Delinquencies/loans (3)	0.67	0.69	0.50	0.62	0.49	0.48	0.46	0.48
Real estate loans	0.47	0.43	0.34	0.41	0.50	0.48	0.50	0.49
Consumer loans	0.61	0.69	0.20	0.50	0.79	0.80	0.67	0.75
Total consumer	0.89	0.95	0.70	0.85	0.16	0.17	0.16	0.16
Consumer credit card	1.46	1.47	1.10	1.34	0.65	0.63	0.53	0.60
Other consumer	0.82	0.89	0.65	0.79	0.15	0.17	0.15	0.16
Net chargeoffs/avg loans	0.69	0.54	0.28	0.50	0.12	0.13	0.07	0.11
Real estate loans	0.01	0.00	0.00	0.00	0.04	0.03	0.03	0.03
Commercial loans	0.24	0.07	0.02	0.11	0.27	0.41	0.11	0.26
Total consumer	1.46	1.15	0.65	1.09	0.57	0.55	0.40	0.51
Consumer credit card	3.68	2.92	1.61	2.74	4.07	3.33	2.54	3.31
Other consumer	1.19	0.93	0.52	0.88	0.54	0.52	0.38	0.48
Asset Liability Management (%)								
Loans/savings	80.4	82.4	80.0	81.0	88.1	87.5	86.2	87.3
Loans/assets	68.9	70.6	69.2	69.6	71.3	70.7	71.0	71.0
Core deposits/total deposits	48.6	50.2	57.0	51.9	50.2	52.2	59.3	53.9

*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.

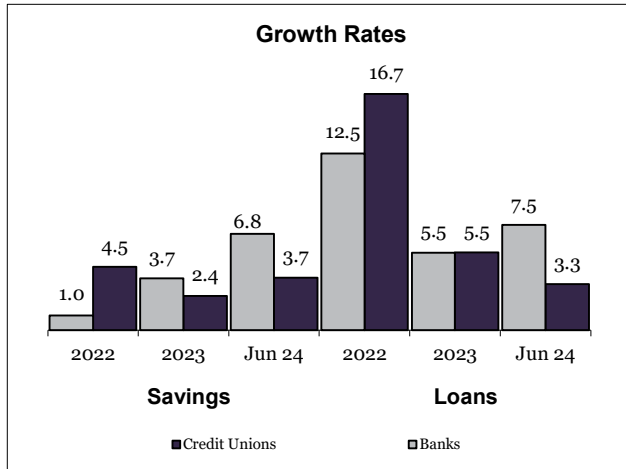
**Prior to year-end 2023, credit union loans held for sale were included in loans.

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

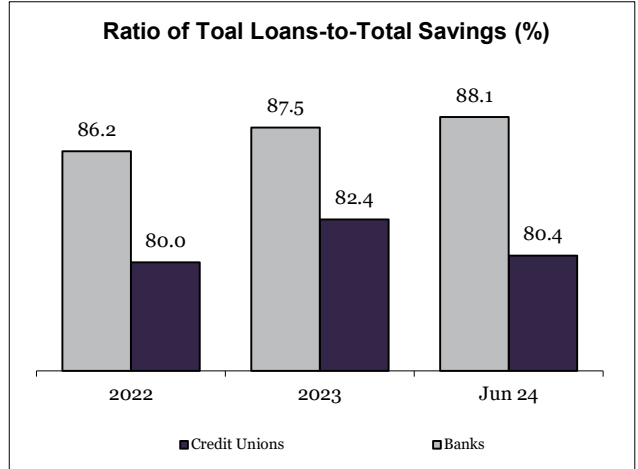


Credit Union and Bank Comparisons:

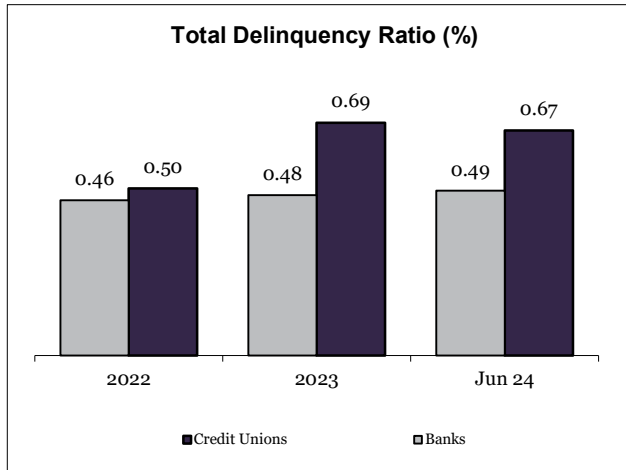
Loan and Savings Growth Trends



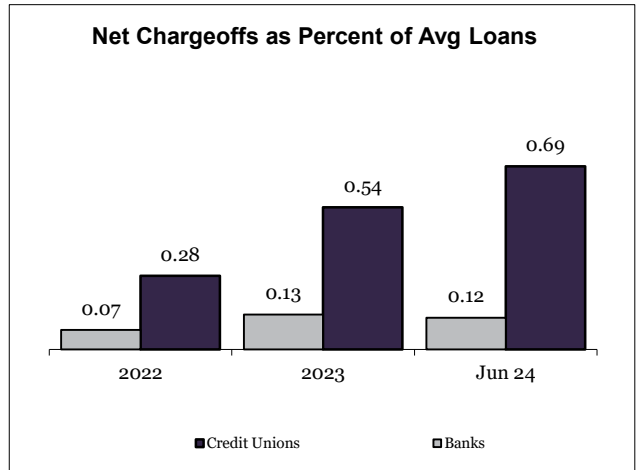
Liquidity Risk Trends



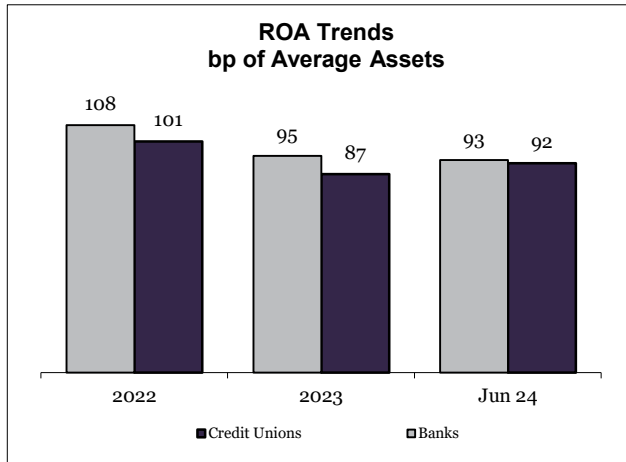
Credit Risk Trends



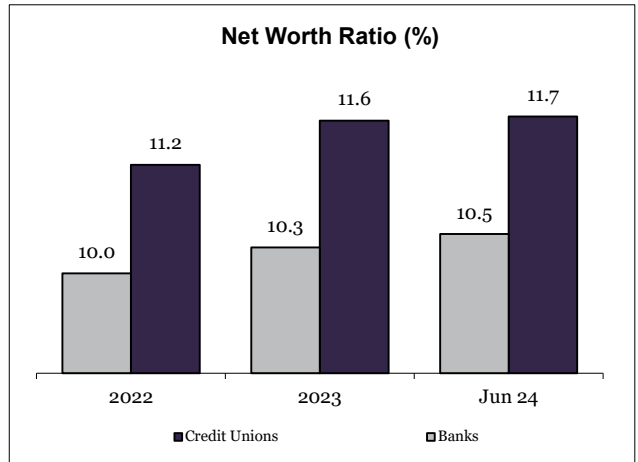
Credit Risk Trends



Earnings Trends



Solvency Trends



Pennsylvania Credit Union Financial Summary

Data as of June 2024

Credit Union Name	State	# of Mergers (Last 12mo)	Assets			12-Month	12-Month	12-Month	Networth/ Assets	Delinq Loans/ Loans	Net Chg-off/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
			Assets	Members	Branches	Asset Growth	Loan Growth	Member Growth						
Police and Fire FCU	PA	0	\$9,200,526,531	447,870	17	8.2%	-0.8%	2.6%	16.7%	0.21%	0.30%	1.47%	80.4%	29.7%
PSECU	PA	0	\$8,542,695,843	591,352	25	3.4%	5.2%	2.5%	10.5%	0.85%	1.41%	1.48%	85.9%	18.5%
Members 1st FCU	PA	0	\$7,879,577,849	589,036	58	10.6%	9.8%	5.4%	12.5%	0.80%	0.87%	1.60%	96.3%	5.9%
Citadel FCU	PA	0	\$6,029,734,085	263,272	24	3.8%	2.0%	2.6%	9.7%	0.35%	0.41%	0.58%	104.5%	33.3%
American Heritage FCU	PA	1	\$4,865,641,285	312,782	35	4.2%	0.6%	5.5%	8.6%	1.06%	0.65%	0.57%	97.4%	10.6%
TruMark Financial CU	PA	0	\$3,345,901,924	144,264	25	9.1%	10.8%	3.4%	10.4%	0.49%	0.46%	0.55%	88.3%	27.3%
Clearview FCU	PA	0	\$1,993,081,514	120,211	21	5.8%	1.1%	1.7%	9.9%	0.51%	0.63%	1.33%	84.7%	17.4%
Franklin Mint FCU	PA	0	\$1,875,769,948	150,041	16	2.4%	-1.3%	3.6%	7.5%	0.71%	0.81%	-0.09%	86.1%	29.1%
Philadelphia FCU	PA	0	\$1,677,536,993	119,878	13	3.9%	12.0%	-1.0%	14.0%	1.17%	0.64%	0.64%	70.4%	18.5%
First Commonwealth FCU	PA	1	\$1,403,292,404	94,198	14	24.5%	19.2%	20.1%	10.8%	0.76%	0.65%	0.30%	86.8%	23.8%
Utilities Employees CU	PA	0	\$1,305,655,573	49,711	1	3.2%	12.6%	1.6%	16.7%	0.54%	0.42%	0.05%	60.1%	15.7%
Freedom CU	PA	0	\$1,290,893,874	67,441	4	5.5%	-2.0%	0.5%	13.2%	0.89%	0.49%	1.40%	68.1%	11.7%
Patriot FCU	PA	0	\$1,140,479,812	78,732	10	8.7%	4.0%	0.5%	11.6%	0.25%	0.30%	0.95%	86.4%	12.7%
Diamond CU	PA	0	\$1,023,709,132	67,395	8	5.1%	5.7%	2.8%	10.3%	0.25%	0.29%	0.70%	66.4%	24.2%
Belco Community Credit Union	PA	0	\$923,581,126	74,888	15	0.2%	-5.7%	-0.7%	10.0%	1.12%	0.60%	0.06%	77.9%	10.7%
People First FCU	PA	1	\$883,910,953	73,902	9	4.4%	18.2%	3.0%	8.3%	0.62%	0.53%	-0.24%	68.5%	14.1%
Ardent CU	PA	0	\$856,333,445	34,938	9	0.2%	0.4%	1.8%	10.1%	0.52%	0.31%	-0.11%	85.5%	31.1%
Sun East FCU	PA	0	\$835,564,597	51,292	7	-4.9%	-8.1%	-3.4%	8.6%	1.93%	0.89%	-0.09%	93.6%	19.7%
Merck Sharp & Dohme FCU	PA	0	\$831,797,516	32,344	7	2.7%	6.7%	2.3%	10.0%	0.25%	0.22%	0.88%	58.4%	8.8%
Erie FCU	PA	0	\$796,809,490	77,266	12	-1.0%	5.7%	4.4%	9.6%	0.76%	0.53%	0.24%	65.8%	16.9%
Service 1st FCU	PA	0	\$676,134,018	41,653	12	4.8%	7.1%	6.1%	11.2%	0.30%	0.22%	1.35%	96.2%	11.5%
APCI FCU	PA	0	\$661,641,143	17,607	1	-0.5%	-3.2%	0.0%	8.6%	0.11%	-0.01%	-0.12%	45.4%	29.0%
Armco CU	PA	0	\$578,209,287	40,969	4	8.9%	-9.4%	1.5%	14.0%	0.28%	0.07%	1.22%	87.4%	18.1%
Ukrainian Selfreliance FCU	PA	1	\$535,135,799	16,382	6	4.9%	13.8%	9.0%	9.3%	0.97%	0.06%	0.05%	92.0%	16.1%
Lebanon Federal Credit Union	PA	0	\$491,061,375	34,805	6	10.1%	7.4%	3.7%	8.9%	0.66%	0.35%	0.37%	79.5%	29.6%
Widjet Financial FCU	PA	0	\$436,657,999	47,506	8	1.8%	1.3%	1.8%	10.2%	0.37%	0.20%	0.82%	62.3%	17.3%
Everence FCU	PA	0	\$435,175,385	23,698	11	11.0%	7.7%	3.0%	8.0%	0.41%	0.08%	0.43%	77.9%	16.1%
Lehigh Valley Educators CU	PA	0	\$429,039,401	15,421	2	7.4%	2.1%	-1.0%	15.8%	1.06%	0.20%	0.73%	31.0%	7.5%
inspire FCU	PA	0	\$354,899,236	15,951	4	10.8%	15.0%	6.2%	10.6%	0.29%	0.43%	0.51%	105.4%	16.2%
WEST-AIRCOMM FCU	PA	0	\$351,243,213	21,591	3	8.4%	2.8%	2.6%	11.6%	1.16%	0.33%	1.17%	85.9%	19.0%
First Capital FCU	PA	0	\$313,529,842	20,752	5	1.5%	1.2%	0.7%	11.3%	0.36%	-0.01%	1.42%	68.8%	16.0%
Riverfront FCU	PA	0	\$308,873,201	23,061	3	8.0%	3.2%	1.5%	8.2%	0.52%	0.38%	0.19%	77.4%	20.7%
Benchmark FCU	PA	0	\$306,479,133	10,011	3	-5.2%	-5.7%	-4.2%	10.2%	0.11%	0.15%	0.02%	96.5%	30.6%
NET FCU	PA	0	\$291,313,672	18,114	3	10.2%	16.8%	3.6%	11.8%	0.66%	0.29%	0.04%	57.8%	16.8%
Allegent Community FCU	PA	1	\$278,371,176	21,200	5	1.6%	9.3%	1.6%	16.5%	0.50%	0.10%	0.17%	78.4%	21.5%
Century Heritage FCU	PA	0	\$272,097,716	18,829	6	6.2%	11.6%	1.6%	10.6%	0.68%	0.07%	0.61%	75.9%	15.9%
Penn State FCU	PA	0	\$263,680,746	14,601	2	10.4%	7.0%	-0.5%	12.1%	0.48%	0.24%	1.34%	55.0%	18.1%
Penn East FCU	PA	0	\$263,166,047	22,789	5	2.7%	-9.1%	-3.0%	10.3%	0.01%	-0.02%	0.26%	52.2%	11.8%
USX FCU	PA	0	\$254,030,284	19,834	8	-4.2%	-9.8%	-5.8%	11.7%	0.85%	0.37%	-0.27%	58.7%	16.9%
BHCU	PA	0	\$245,281,305	8,579	4	7.8%	3.7%	-0.9%	12.4%	0.67%	0.05%	0.33%	79.0%	26.2%
Cross Valley FCU	PA	0	\$240,321,552	17,293	7	12.3%	-9.4%	-4.2%	8.1%	0.57%	0.19%	0.90%	47.3%	10.9%
New Cumberland FCU	PA	0	\$230,309,991	23,038	7	6.2%	-0.7%	2.0%	7.8%	0.20%	0.30%	0.25%	84.9%	9.4%
MC Federal Credit Union	PA	0	\$228,528,649	13,363	6	4.9%	4.6%	0.3%	10.3%	1.85%	0.31%	1.34%	76.7%	29.5%
AmeriChoice Federal Credit Union	PA	0	\$226,731,315	15,730	5	-1.3%	-0.4%	0.3%	11.1%	0.72%	0.14%	1.03%	75.8%	10.8%
Hidden River CU	PA	0	\$222,447,013	20,139	4	2.9%	6.5%	3.4%	8.4%	0.38%	0.19%	0.68%	46.0%	12.5%
Top Tier Federal Credit Union	PA	0	\$210,105,591	15,624	4	13.1%	12.9%	8.3%	10.2%	0.55%	0.03%	1.20%	89.3%	23.2%
CACL FCU	PA	0	\$204,247,785	15,939	4	-6.7%	7.7%	4.3%	11.1%	1.56%	0.98%	0.86%	92.0%	21.9%
CHROME FCU	PA	0	\$201,514,989	13,957	4	3.5%	-4.8%	-2.4%	14.0%	0.48%	0.26%	0.80%	89.3%	13.2%
Tri County Area FCU	PA	0	\$190,192,478	12,632	4	2.2%	1.3%	-5.7%	9.8%	0.26%	0.17%	1.36%	62.3%	16.5%
Discovery FCU	PA	0	\$180,050,414	8,694	1	2.5%	13.0%	1.6%	10.7%	0.02%	0.10%	0.38%	67.9%	14.4%
P and G Mehoopany Employees FCU	PA	0	\$178,436,063	16,177	4	-2.1%	-2.7%	1.2%	13.0%	0.44%	0.13%	1.82%	48.6%	15.6%
Mon Valley Community FCU	PA	0	\$176,400,146	9,134	1	-2.5%	0.8%	-1.4%	30.4%	3.12%	0.07%	3.08%	35.3%	16.0%
NE PA Community FCU	PA	0	\$168,152,252	12,685	2	-2.7%	2.4%	-0.5%	8.7%	1.44%	0.19%	0.54%	47.0%	23.5%
Omega Federal Credit Union	PA	2	\$167,031,987	16,127	7	16.6%	14.4%	21.8%	10.7%	0.48%	0.21%	0.85%	85.4%	19.0%
USSCO Johnstown FCU	PA	0	\$166,106,609	14,220	4	0.9%	-2.0%	0.3%	11.7%	0.10%	0.14%	0.55%	52.6%	4.8%
UFCW Community FCU	PA	0	\$162,505,096	17,030	4	-3.1%	-5.4%	-4.7%	13.3%	1.37%	0.31%	1.07%	44.5%	12.9%
Arize FCU	PA	0	\$158,558,678	11,647	4	11.2%	9.1%	2.8%	8.2%	0.65%	0.50%	0.39%	71.1%	6.2%
Mountain Laurel FCU	PA	0	\$157,103,061	18,473	6	1.2%	4.2%	-4.6%	16.6%	0.13%	0.08%	2.10%	61.5%	11.8%
Priority First FCU	PA	1	\$150,642,336	16,161	7	14.8%	17.0%	21.4%	11.2%	0.59%	0.25%	2.24%	72.4%	11.4%
Horizon FCU	PA	0	\$145,144,464	14,784	5	5.2%	5.7%	2.3%	9.5%	1.86%	0.23%	0.17%	70.6%	18.6%
ARC FCU	PA	0	\$142,597,236	14,307	2	5.7%	-0.7%	1.2%	11.1%	1.09%	0.20%	1.45%	60.5%	19.9%
1st Ed CU	PA	0	\$137,061,587	7,615	3	7.0%	-7.6%	-0.4%	15.3%	0.03%	-0.08%	0.24%	41.2%	12.7%
Tendto Credit Union	PA	0	\$135,428,777	12,090	4	-4.3%	0.8%	-2.5%	8.2%	0.47%	0.33%	0.36%	55.5%	5.4%
Frick Financial Federal Credit Union	PA	0	\$132,413,951	9,345	4	7.0%	-0.4%	2.2%	13.8%	3.41%	0.90%	0.70%	58.7%	22.6%
Choice One Community FCU	PA	0	\$130,383,040	11,546	5	-5.8%	-7.1%	-4.9%	8.9%	0.98%	0.27%	0.50%	71.6%	31.9%

Pennsylvania Credit Union Financial Summary

Data as of June 2024

Credit Union Name	State	# of Mergers (Last 12mo)	Assets			12-Month	12-Month	12-Month	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
			Assets	Members	Branches	Asset Growth	Loan Growth	Member Growth						
Lanco FCU	PA	0	\$126,971,584	10,001	3	0.8%	-3.1%	-3.4%	9.6%	0.43%	0.33%	1.16%	75.5%	21.2%
Grove City Area FCU	PA	0	\$125,862,263	9,265	2	4.2%	1.4%	1.9%	14.6%	1.57%	0.25%	1.68%	63.2%	2.6%
Tri Boro FCU	PA	0	\$123,261,048	8,089	3	6.3%	5.5%	2.2%	13.6%	0.65%	0.03%	0.97%	78.1%	38.1%
United Community FCU	PA	0	\$122,616,320	9,473	3	-3.6%	7.8%	-2.1%	11.5%	0.03%	0.02%	0.71%	46.7%	5.5%
Allentown FCU	PA	0	\$121,973,651	7,414	4	-3.1%	3.6%	-4.2%	14.7%	0.92%	0.13%	1.39%	69.3%	33.3%
Pheple FCU	PA	0	\$121,962,765	17,188	7	4.0%	2.7%	4.0%	8.9%	0.88%	0.26%	0.22%	84.9%	3.0%
Heritage Valley FCU	PA	0	\$118,135,001	13,528	3	2.5%	4.3%	1.3%	8.2%	1.23%	0.56%	0.10%	57.4%	10.6%
ONE FCU	PA	0	\$114,302,421	12,293	5	8.6%	10.2%	3.4%	9.0%	0.35%	0.19%	0.91%	83.5%	13.1%
CBW Schools FCU	PA	0	\$114,109,056	7,538	2	1.0%	1.5%	-2.5%	32.1%	0.32%	0.00%	0.88%	31.8%	13.2%
Guthrie Community CU	PA	0	\$112,603,999	7,331	2	5.9%	1.1%	-0.5%	11.2%	0.64%	0.34%	0.66%	49.1%	16.2%
White Rose CU	PA	0	\$112,515,013	11,404	6	-0.6%	-2.3%	-0.1%	8.3%	0.72%	0.36%	-0.17%	74.9%	13.8%
Hershey FCU	PA	0	\$111,892,887	7,839	2	9.0%	2.5%	0.7%	8.4%	0.06%	0.10%	0.72%	90.8%	35.6%
CityMark FCU	PA	0	\$110,751,624	6,040	4	1.9%	-3.1%	3.3%	16.4%	0.92%	0.18%	2.23%	92.6%	23.1%
Ingersoll-Rand FCU	PA	1	\$108,757,352	7,706	2	35.7%	40.5%	39.8%	15.4%	2.37%	0.45%	0.04%	68.6%	14.0%
Mercer County Community FCU	PA	0	\$106,734,649	12,145	2	0.2%	-2.3%	3.5%	10.3%	4.18%	0.62%	1.05%	57.5%	3.0%
Lesco FCU	PA	1	\$105,956,974	7,784	2	8.1%	6.1%	-1.1%	16.7%	1.37%	0.07%	2.20%	27.6%	1.7%
Corry FCU	PA	0	\$102,138,574	10,289	3	6.1%	4.4%	3.5%	11.1%	0.28%	0.49%	1.51%	60.4%	16.2%
PALCO FCU	PA	0	\$100,318,565	5,922	1	2.7%	25.9%	1.0%	11.1%	0.28%	0.10%	0.81%	38.6%	9.6%
New Alliance FCU	PA	0	\$100,112,829	7,531	4	2.8%	9.9%	-0.2%	8.1%	0.80%	0.08%	0.20%	61.7%	25.5%
Beaver Valley FCU	PA	0	\$99,425,893	9,452	2	-1.3%	22.9%	-0.6%	16.7%	0.04%	0.01%	2.01%	39.3%	5.6%
HealthCare First CU	PA	0	\$98,144,676	8,518	8	-3.6%	-1.1%	-1.7%	12.2%	0.66%	0.08%	0.75%	40.2%	4.8%
Valley 1st Community FCU	PA	0	\$97,447,214	7,157	2	-2.5%	12.2%	3.9%	23.1%	0.70%	0.56%	1.24%	67.8%	17.5%
Corner Post FCU	PA	0	\$94,945,145	5,461	1	-5.9%	13.7%	-2.0%	14.2%	0.57%	0.12%	1.53%	33.1%	5.1%
Americo FCU	PA	0	\$89,758,979	7,706	2	-5.1%	1.3%	-3.9%	11.0%	0.79%	0.07%	0.45%	39.1%	1.4%
Timberland FCU	PA	0	\$87,564,995	9,315	4	2.4%	-8.9%	0.1%	10.2%	0.87%	0.34%	0.90%	77.3%	8.0%
Freedom United FCU	PA	0	\$86,875,326	6,951	3	0.7%	9.2%	-0.6%	16.2%	1.90%	0.01%	1.19%	35.3%	8.5%
Susquehanna Valley FCU	PA	0	\$85,016,768	5,958	1	-3.2%	4.4%	-3.6%	9.1%	0.25%	0.08%	1.13%	62.1%	7.6%
PA Central FCU	PA	0	\$83,057,717	8,514	3	-2.0%	-19.1%	-7.2%	9.0%	0.69%	0.57%	0.76%	72.5%	2.3%
Pittsburgh Firefighters FCU	PA	0	\$82,365,199	4,593	1	-6.7%	4.2%	-1.7%	20.6%	0.21%	0.03%	1.00%	47.6%	16.8%
Greater Pittsburgh Police FCU	PA	0	\$80,525,556	5,742	1	-1.9%	5.2%	-0.5%	20.4%	0.40%	0.01%	2.27%	61.2%	0.2%
GNC Community FCU	PA	0	\$77,681,794	12,453	2	0.5%	2.7%	-1.6%	15.6%	0.55%	0.14%	0.37%	67.7%	5.2%
Armstrong Associates FCU	PA	0	\$74,389,270	7,925	2	-2.0%	12.8%	-0.7%	12.2%	0.44%	0.19%	1.09%	59.5%	12.8%
Spirit Financial CU	PA	0	\$73,678,858	4,046	1	3.5%	0.2%	0.7%	12.1%	0.26%	1.07%	-0.66%	56.0%	23.6%
Washington Area Teachers FCU	PA	0	\$73,354,193	3,365	1	-0.7%	7.4%	-1.5%	10.5%	0.43%	0.02%	1.63%	42.6%	10.1%
Greater Pittsburgh FCU	PA	0	\$73,070,410	9,695	7	-1.1%	-4.0%	-6.4%	12.0%	0.50%	0.10%	1.34%	42.0%	0.2%
GAP FCU	PA	0	\$70,955,453	6,365	6	4.3%	14.2%	2.6%	12.4%	1.55%	0.08%	1.94%	55.6%	2.5%
Blair County FCU	PA	0	\$70,418,972	4,688	1	3.3%	1.0%	-1.5%	20.1%	0.11%	0.06%	2.51%	24.7%	4.8%
First Choice FCU	PA	0	\$70,153,248	7,619	3	4.5%	1.2%	8.0%	10.4%	0.44%	0.16%	1.61%	86.0%	7.8%
Bethlehem 1st FCU	PA	0	\$68,017,022	4,471	0	-0.4%	-5.3%	-2.3%	11.3%	0.72%	0.22%	0.78%	37.3%	2.8%
Wheatland FCU	PA	0	\$67,695,390	5,448	4	-5.0%	-11.0%	-4.3%	8.1%	0.93%	0.68%	-0.02%	79.3%	17.6%
Upper Darby Belltelco FCU	PA	0	\$66,260,422	3,603	1	3.2%	7.3%	-0.9%	23.0%	2.46%	0.00%	1.94%	43.2%	7.6%
Friendly FCU	PA	0	\$66,029,253	4,682	2	-3.9%	-2.0%	-1.4%	17.1%	3.29%	0.41%	0.31%	51.1%	16.6%
Superior Credit Union	PA	0	\$65,547,144	6,535	3	-0.7%	1.4%	0.0%	18.1%	0.82%	0.51%	0.76%	83.5%	29.4%
Galaxy FCU	PA	0	\$62,766,339	4,644	1	5.0%	7.5%	-0.6%	18.6%	0.75%	0.00%	0.36%	61.6%	13.4%
Access CU	PA	0	\$62,730,234	4,429	1	9.0%	-0.9%	-1.2%	11.9%	0.12%	0.16%	0.63%	60.6%	37.0%
Titan FCU	PA	0	\$62,508,064	4,483	1	0.4%	-6.9%	2.8%	14.5%	0.21%	0.32%	1.06%	70.5%	16.1%
SRU FCU	PA	0	\$61,011,488	4,149	1	-4.0%	-1.4%	4.9%	11.8%	0.58%	0.08%	0.78%	69.5%	22.6%
Penn Federal Credit Union	PA	0	\$57,538,204	6,792	2	-7.9%	1.3%	1.1%	22.6%	1.86%	0.34%	-0.11%	44.6%	10.7%
Central Keystone FCU	PA	0	\$56,889,557	2,887	1	6.8%	4.7%	-0.6%	18.5%	0.74%	0.16%	1.01%	56.3%	24.1%
MERHO FCU	PA	0	\$56,205,600	4,697	2	-5.3%	-4.6%	-2.2%	10.8%	0.41%	0.09%	0.38%	36.0%	0.4%
Morrisons Cove 1st FCU	PA	0	\$55,972,338	4,459	1	1.9%	5.8%	0.0%	9.1%	0.30%	-0.02%	0.80%	47.1%	9.7%
Pittsburgh City Hall Employees FCU	PA	0	\$55,413,852	2,670	1	13.5%	22.1%	0.4%	10.3%	0.72%	0.97%	-0.99%	41.5%	11.1%
Forge CU	PA	0	\$55,257,886	4,187	1	2.7%	0.3%	-3.1%	20.5%	2.23%	0.63%	1.10%	57.5%	21.4%
Parkview Community FCU	PA	0	\$54,949,968	7,603	2	-10.0%	-6.2%	-4.0%	8.4%	0.72%	0.14%	-7.90%	66.9%	15.1%
FirstEnergy Choice FCU	PA	0	\$54,745,714	3,660	1	-5.2%	-12.2%	-2.2%	18.8%	0.08%	0.01%	0.56%	32.2%	0.0%
Pennstar FCU	PA	0	\$53,983,722	4,084	3	-0.3%	6.8%	0.0%	15.5%	0.92%	0.13%	0.41%	44.5%	4.9%
Lancaster Red Rose CU	PA	0	\$53,362,511	4,983	4	-6.4%	15.8%	-3.7%	12.0%	0.71%	0.13%	1.82%	33.8%	1.1%
Elliott Community FCU	PA	1	\$51,454,985	6,842	5	-1.1%	32.9%	-4.6%	13.4%	0.87%	0.05%	0.92%	68.7%	13.8%
Glatco CU	PA	0	\$51,414,732	3,046	3	-1.7%	5.7%	-2.1%	14.2%	1.19%	0.21%	1.08%	24.0%	2.9%
W-Bee FCU	PA	1	\$51,340,784	1,682	3	17.6%	39.6%	24.2%	8.6%	0.00%	0.17%	0.14%	15.1%	4.9%
Moonlight CU	PA	0	\$51,210,814	3,656	1	10.0%	20.0%	4.6%	15.5%	0.00%	0.00%	1.51%	74.6%	1.0%
3Hill Credit Union	PA	0	\$50,860,352	3,545	1	-7.9%	6.5%	-3.7%	12.6%	2.15%	0.03%	-0.54%	44.4%	18.2%
West Branch Valley FCU	PA	0	\$50,713,756	4,670	1	-4.6%	12.3%	-0.1%	7.9%	0.34%	0.09%	0.35%	56.9%	8.4%
VAntage Trust FCU	PA	0	\$48,635,592	5,441	3	-10.4%	-21.4%	-3.1%	7.1%	1.63%	0.52%	-0.09%	39.5%	15.4%
PRR South Fork FCU	PA	0	\$47,594,042	2,459	2	-5.2%	26.2%	1.8%	18.9%	0.07%	0.05%	1.41%	46.0%	7.9%

Pennsylvania Credit Union Financial Summary

Data as of June 2024

Credit Union Name	State	# of Mergers (Last 12mo)	Assets			12-Month	12-Month	12-Month	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
			Assets	Members	Branches	Asset Growth	Loan Growth	Member Growth						
North Districts Community CU	PA	0	\$45,027,048	3,336	1	-0.9%	4.2%	-4.7%	13.7%	5.46%	0.48%	1.10%	44.4%	4.9%
Glass Cap FCU	PA	0	\$44,427,191	4,868	2	2.1%	2.4%	-0.4%	14.2%	0.91%	0.07%	2.50%	55.2%	8.6%
Bessemer System FCU	PA	0	\$44,005,839	3,424	1	-3.1%	-23.6%	-7.9%	11.3%	0.25%	0.04%	1.60%	35.8%	3.6%
York Educational FCU	PA	0	\$43,114,785	2,666	3	-2.9%	15.0%	-1.4%	9.1%	0.05%	0.23%	0.46%	41.3%	3.0%
Earning Tree FCU	PA	1	\$42,796,171	1,974	4	32.6%	54.7%	25.3%	10.8%	1.43%	0.01%	0.06%	19.0%	5.0%
Blue Chip FCU	PA	0	\$42,074,348	3,955	2	-6.0%	15.2%	8.8%	12.1%	0.58%	0.34%	0.43%	56.1%	6.7%
A & S FCU	PA	0	\$41,325,251	2,368	1	-1.5%	1.9%	3.5%	11.4%	0.43%	0.13%	0.63%	32.6%	9.2%
Wyrope Williamsport FCU	PA	0	\$41,280,295	4,820	1	-5.5%	-1.2%	-1.7%	13.1%	0.47%	0.23%	1.45%	37.7%	0.3%
Visionary FCU	PA	0	\$40,636,765	3,285	1	-6.8%	4.8%	3.7%	10.0%	0.97%	0.12%	1.56%	50.9%	12.6%
New Directions Community Credit Union	PA	0	\$38,755,203	5,883	2	1.9%	0.3%	-3.1%	14.9%	0.57%	0.18%	1.38%	66.6%	13.7%
Bucks County Employees CU	PA	0	\$38,719,466	1,669	2	-11.2%	8.3%	-3.0%	11.9%	1.12%	0.06%	0.30%	7.1%	0.0%
R-S Belco FCU	PA	0	\$37,838,651	2,616	2	-2.1%	15.6%	1.8%	7.6%	1.03%	0.03%	0.29%	57.5%	15.1%
Franklin-Johnstown FCU	PA	0	\$37,161,119	4,204	2	-1.4%	10.8%	-2.4%	12.4%	0.42%	0.17%	0.72%	39.8%	0.0%
Hazleton School ECU	PA	0	\$36,265,042	1,473	1	0.2%	0.3%	0.8%	17.5%	1.54%	0.02%	2.01%	37.2%	17.8%
Affiliated Trades Credit Union	PA	0	\$36,247,518	2,462	1	0.6%	0.6%	-1.4%	10.7%	2.59%	0.05%	0.52%	45.4%	7.4%
BVA FCU	PA	0	\$36,096,996	2,327	1	1.9%	0.0%	1.0%	9.5%	0.97%	0.10%	0.02%	33.5%	4.1%
Norwin Teachers FCU	PA	0	\$34,624,057	3,012	3	2.4%	8.2%	-0.8%	8.1%	0.27%	0.04%	0.42%	50.7%	14.2%
Reliance FCU	PA	0	\$34,336,067	2,559	2	-4.0%	2.2%	-2.6%	11.2%	1.02%	-0.12%	1.28%	53.6%	1.5%
Alcoa Pittsburgh FCU	PA	0	\$34,184,982	2,223	1	-3.3%	-14.4%	-6.0%	14.5%	0.57%	0.29%	0.31%	32.9%	8.6%
Pinpoint FCU	PA	0	\$33,417,067	2,983	2	4.6%	-3.5%	0.6%	6.3%	0.75%	0.10%	0.24%	74.2%	27.1%
Jessop Community FCU	PA	0	\$33,322,354	2,891	1	-8.7%	-1.3%	1.7%	10.9%	0.44%	0.24%	1.44%	46.4%	0.0%
Steel Strong Community FCU	PA	0	\$33,196,111	2,287	2	1.6%	2.5%	0.9%	22.3%	1.45%	0.02%	1.06%	60.5%	4.5%
Vasco FCU	PA	0	\$32,723,005	1,854	1	-0.7%	12.3%	-1.0%	11.0%	0.50%	-0.01%	1.09%	20.5%	4.4%
Central Susquehanna Community FCU	PA	0	\$32,545,250	1,762	1	4.0%	16.1%	-2.6%	12.0%	0.00%	0.07%	1.18%	49.1%	26.1%
EQT FCU	PA	0	\$31,235,675	951	1	-19.6%	-0.8%	-4.3%	15.5%	2.40%	0.00%	0.11%	6.3%	0.0%
Highway FCU	PA	0	\$31,086,090	2,460	2	7.9%	6.0%	-0.6%	16.5%	0.29%	0.64%	1.30%	47.3%	10.4%
Pagoda FCU	PA	0	\$30,222,698	2,652	1	-2.4%	4.5%	-8.7%	9.0%	0.00%	0.13%	1.76%	37.8%	6.1%
Lehigh County Employees FCU	PA	0	\$29,703,278	1,835	2	3.0%	-2.6%	-1.3%	13.8%	0.03%	0.00%	1.91%	38.2%	24.2%
Butler County Teachers FCU	PA	0	\$28,732,102	1,873	1	-7.3%	8.7%	-3.1%	9.5%	1.23%	0.24%	1.57%	41.0%	9.5%
PAAC Transit Division FCU	PA	0	\$28,723,687	2,957	1	-8.2%	7.9%	3.2%	16.5%	2.10%	0.56%	0.82%	20.4%	0.0%
Corry Jamestown CU	PA	0	\$27,952,698	2,727	1	7.4%	-4.7%	-1.2%	9.3%	1.29%	-0.02%	0.80%	16.4%	1.3%
First Area FCU	PA	0	\$27,406,875	2,797	1	-2.4%	2.6%	-1.7%	7.9%	0.03%	-0.01%	0.63%	24.1%	0.5%
Community Connect FCU	PA	0	\$25,766,103	2,924	1	-2.3%	-3.9%	-1.9%	10.8%	0.69%	0.40%	0.30%	52.0%	7.5%
VA Pittsburgh Employees FCU	PA	0	\$25,746,432	3,122	2	2.1%	-0.7%	-14.6%	14.2%	0.11%	0.02%	1.18%	29.4%	0.0%
NFG #2 FCU	PA	0	\$25,609,387	2,117	1	-3.6%	2.1%	-4.5%	13.7%	0.57%	0.00%	0.63%	20.3%	0.0%
Penlanco FCU	PA	0	\$25,534,320	1,659	2	-5.3%	14.3%	5.1%	12.7%	0.00%	-0.01%	-0.07%	76.0%	11.5%
Honeywell Philadelphia Division FCU	PA	0	\$24,596,153	1,471	1	-12.6%	7.8%	-3.7%	9.3%	0.52%	0.02%	-0.34%	11.0%	0.0%
North East Welch FCU	PA	0	\$24,024,810	2,744	2	0.8%	5.9%	0.2%	14.6%	1.80%	0.21%	1.33%	59.9%	8.4%
IU 7 FCU	PA	0	\$23,924,100	1,356	1	-5.6%	-2.6%	-2.9%	13.1%	3.51%	0.16%	-0.58%	59.2%	25.0%
City Co FCU	PA	0	\$23,613,669	4,079	2	-2.4%	5.0%	-7.7%	7.8%	0.46%	0.12%	0.22%	54.4%	0.2%
Allegheny-Ludlum Brackenridge FCU	PA	0	\$23,265,335	2,362	1	-3.6%	24.0%	-8.7%	19.9%	0.46%	0.10%	1.24%	46.7%	0.0%
Westmoreland Water FCU	PA	0	\$22,824,084	1,549	1	0.3%	-5.8%	-1.0%	15.4%	0.00%	-0.02%	1.55%	35.1%	5.2%
American Pride CU	PA	0	\$22,553,470	1,881	1	0.7%	-2.0%	-1.5%	9.8%	0.85%	0.08%	1.45%	37.2%	18.6%
West Penn P&P FCU	PA	0	\$21,881,452	4,614	2	-3.4%	3.3%	-4.1%	12.0%	1.19%	0.77%	0.25%	31.5%	4.2%
Luzerne County FCU	PA	0	\$21,236,388	1,933	2	-0.2%	14.6%	0.8%	7.4%	1.89%	0.46%	-0.21%	38.2%	2.3%
PPG & Associates FCU	PA	0	\$20,872,864	1,748	2	-6.2%	7.2%	-1.5%	14.2%	0.77%	0.68%	0.21%	28.6%	1.6%
Fayette County School Employees CU	PA	0	\$20,834,450	2,360	0	-2.2%	-6.1%	-2.9%	17.6%	0.38%	-0.02%	1.26%	50.0%	0.0%
Cal-Ed FCU	PA	0	\$20,788,436	5,093	2	-8.5%	-11.8%	-1.4%	14.4%	13.42%	1.49%	0.19%	31.2%	15.2%
North Penn FCU	PA	0	\$20,700,912	1,370	1	-4.8%	3.2%	-3.1%	11.0%	1.19%	-0.02%	0.41%	28.0%	4.2%
Tri State Rail FCU	PA	0	\$20,678,304	2,424	3	-5.6%	-2.6%	-6.4%	17.8%	1.40%	0.08%	0.51%	43.7%	2.8%
Allegheny-Kiski Postal FCU	PA	0	\$19,568,564	2,709	1	-7.3%	4.0%	-11.2%	16.6%	2.53%	0.58%	0.89%	52.0%	1.8%
Tri Valley Service FCU	PA	0	\$19,529,292	3,751	1	-8.0%	-3.8%	-2.2%	7.5%	0.42%	0.69%	-0.22%	90.0%	29.0%
SouthWest Communities FCU	PA	0	\$19,454,001	1,976	1	-3.9%	-8.0%	-3.2%	9.2%	1.96%	0.08%	0.61%	41.8%	12.3%
Locomotive & Control EFCU	PA	0	\$18,652,442	989	1	-1.7%	-3.8%	-4.5%	24.2%	0.24%	0.14%	1.92%	36.7%	16.5%
Altoona Area Employees FCU	PA	0	\$18,605,616	1,701	1	-1.2%	1.5%	-0.9%	9.8%	0.03%	0.07%	0.77%	35.6%	0.0%
Saint Vincent Erie FCU	PA	0	\$18,199,922	1,814	1	-2.6%	-5.5%	-2.9%	10.7%	0.24%	0.16%	0.71%	30.7%	9.9%
Armstrong County Federal EFCU	PA	0	\$17,651,546	2,185	1	-0.2%	37.1%	-2.3%	12.7%	0.00%	-0.01%	1.08%	18.3%	0.0%
CommonRoots FCU	PA	0	\$17,572,718	1,925	1	-1.0%	-3.2%	-4.9%	8.7%	0.55%	0.14%	0.57%	51.2%	13.1%
Stanwood Area FCU	PA	0	\$17,566,146	2,214	1	-8.8%	11.3%	3.4%	10.1%	1.36%	0.53%	0.20%	66.7%	6.6%
Transit Workers FCU	PA	0	\$17,196,143	3,929	1	-11.8%	-8.6%	-7.8%	12.6%	2.65%	1.48%	-4.32%	43.1%	0.1%
Alcose CU	PA	0	\$17,060,138	2,196	2	-4.3%	-2.2%	-7.5%	14.5%	0.01%	0.28%	0.97%	33.9%	3.2%
Fayette Federal Employees FCU	PA	0	\$16,610,358	1,239	1	-0.9%	33.9%	1.6%	13.7%	0.12%	0.02%	1.80%	51.6%	1.3%
SCA FCU	PA	0	\$16,233,572	1,724	1	3.6%	5.5%	-1.3%	18.1%	0.71%	0.01%	1.56%	60.5%	8.2%
Reading Berks School Employees CU	PA	0	\$15,483,425	1,335	1	-11.4%	12.9%	-3.7%	13.6%	0.25%	0.36%	0.20%	45.8%	28.1%
Blackhawk FCU	PA	0	\$15,427,108	1,185	1	-1.0%	-6.7%	-0.5%	15.1%	0.44%	-0.04%	0.54%	44.0%	0.0%



Pennsylvania Credit Union Financial Summary

Data as of June 2024

Credit Union Name	State	# of Mergers (Last 12mo)	Assets			12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net		Loans/ Savings	Fixed Rate
			Assets	Members	Branches	Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans	ROA		1st Mtgs. Assets
Kinzua FCU	PA	0	\$15,260,348	1,686	2	1.0%	11.3%	1.8%	14.5%	0.62%	0.11%	2.23%	36.8%	3.5%
Family 1st FCU	PA	0	\$15,100,690	1,791	1	10.3%	-7.2%	-1.0%	13.3%	1.16%	0.18%	0.73%	85.7%	0.0%
Latrobe FCU	PA	0	\$14,713,042	1,774	1	2.9%	15.4%	-5.6%	10.3%	0.09%	0.06%	0.52%	30.4%	1.3%
Hill District FCU	PA	0	\$14,689,335	3,625	1	5.5%	15.6%	-0.4%	32.8%	23.32%	-0.02%	0.22%	40.6%	0.0%
Pennsylvania-American Water FCU	PA	0	\$14,491,317	1,447	1	-5.9%	-4.2%	-3.8%	10.1%	0.06%	0.22%	0.43%	42.1%	0.0%
IBEW - Local NO. 5 FCU	PA	0	\$14,031,200	1,427	1	0.2%	15.0%	1.9%	13.0%	0.07%	0.00%	0.95%	70.5%	8.0%
Spojnia CU	PA	0	\$13,706,226	826	1	-2.7%	-4.9%	-5.9%	18.1%	3.26%	0.33%	-0.29%	69.0%	32.4%
Dow Bucks County FCU	PA	0	\$13,667,340	987	1	-5.6%	-7.6%	-1.1%	20.1%	0.64%	-0.01%	-0.44%	74.6%	20.4%
Ambridge Area FCU	PA	0	\$13,622,692	973	1	8.0%	-9.7%	-1.3%	7.4%	2.53%	0.00%	-1.26%	29.2%	8.2%
Williamsport Teachers CU	PA	0	\$13,565,744	1,117	0	-0.5%	6.3%	-0.6%	20.3%	0.18%	0.00%	1.57%	61.8%	12.8%
Wabellco FCU	PA	0	\$13,457,818	1,193	1	-6.9%	-3.5%	-5.5%	8.3%	0.00%	0.02%	-0.51%	35.3%	9.7%
PC FCU	PA	0	\$13,395,322	1,428	2	5.9%	19.4%	-4.9%	12.0%	2.25%	0.07%	0.72%	91.8%	0.0%
Your Choice FCU	PA	0	\$12,838,589	1,521	1	-9.1%	-0.8%	-2.6%	12.4%	0.99%	0.13%	0.94%	28.3%	3.3%
USNE Penitentiary EFCU	PA	0	\$12,837,480	1,251	1	-8.4%	-8.6%	-0.6%	12.3%	0.81%	0.00%	0.39%	47.2%	0.0%
Derry Area FCU	PA	0	\$12,756,170	1,897	2	0.4%	4.7%	-1.5%	11.7%	0.50%	-0.01%	0.51%	62.4%	11.1%
Scranton Times Downtown FCU	PA	0	\$12,354,428	1,535	1	-4.3%	2.5%	-14.1%	10.8%	1.85%	0.00%	1.36%	58.4%	39.8%
Clairton Works FCU	PA	0	\$11,895,175	1,343	2	-11.2%	-20.0%	2.0%	14.2%	0.00%	0.22%	-0.22%	44.6%	7.8%
Dertown School FCU	PA	0	\$11,804,795	720	1	6.5%	0.9%	0.0%	29.3%	0.00%	0.00%	0.90%	108.7%	32.5%
Pittsburgh FCU	PA	0	\$11,697,238	1,654	1	-0.7%	-1.8%	2.0%	9.6%	2.92%	0.58%	1.16%	36.5%	3.9%
Northampton Area Schl Dist EFCU	PA	0	\$11,530,056	862	1	-4.3%	0.3%	-4.9%	18.4%	0.00%	0.00%	1.41%	55.7%	23.5%
New Castle Bellco FCU	PA	0	\$11,414,730	984	1	0.3%	12.4%	1.9%	13.6%	0.00%	0.20%	0.79%	69.4%	3.1%
Penntech Employees FCU	PA	0	\$11,359,267	1,312	1	3.2%	-2.2%	0.4%	12.0%	2.21%	0.00%	0.75%	53.0%	0.0%
Allegheny Valley FCU	PA	0	\$11,064,913	901	1	-3.6%	0.6%	-4.0%	30.7%	1.18%	-0.02%	-0.12%	36.5%	0.0%
IBEW Local 56 FCU	PA	0	\$10,633,792	1,581	1	-7.2%	4.4%	-0.9%	10.2%	0.50%	0.00%	1.48%	51.4%	6.0%
CMC-FCPI Employees FCU	PA	0	\$10,485,942	1,240	1	-3.2%	-5.4%	-1.7%	10.7%	1.19%	0.38%	1.31%	58.4%	0.0%
Erie Firefighters FCU	PA	0	\$10,400,731	770	1	-6.2%	-0.5%	0.7%	11.6%	0.00%	0.46%	0.42%	35.4%	0.0%
Bradford Area FCU	PA	0	\$10,279,823	1,647	1	5.5%	29.6%	-1.9%	14.6%	1.00%	0.59%	-0.32%	69.9%	0.0%
Community First Fund Credit Union	PA	0	\$10,195,551	785	1	73.4%	348.1%	102.3%	38.6%	3.42%	0.86%	0.28%	47.3%	0.0%
Latrobe Area Hospital FCU	PA	0	\$10,075,200	1,310	1	-11.4%	-0.7%	-1.7%	11.0%	0.39%	0.06%	-2.69%	54.3%	0.0%
AT & T Employees Pittsburgh PA FCU	PA	0	\$9,895,161	919	1	-0.7%	10.9%	-2.0%	27.2%	0.00%	0.00%	0.58%	55.6%	0.0%
APS FCU	PA	0	\$9,586,103	1,064	1	-5.9%	-15.9%	-15.5%	8.2%	0.08%	0.00%	0.29%	73.2%	0.0%
URE FCU	PA	0	\$9,199,978	995	1	-19.0%	12.6%	-1.5%	18.1%	2.16%	0.03%	0.49%	65.0%	1.1%
Back Mountain FCU	PA	0	\$9,173,919	703	1	-5.7%	-1.8%	-1.8%	19.8%	1.95%	-0.03%	0.52%	47.6%	3.9%
Crayola LLC Employees FCU	PA	0	\$9,057,023	832	2	-13.8%	0.3%	-5.9%	18.8%	0.00%	0.12%	1.78%	42.9%	27.0%
Team First FCU	PA	0	\$8,884,355	821	1	-20.4%	-7.2%	-11.2%	15.7%	3.73%	0.01%	-1.12%	43.3%	12.8%
UFCW Local 23 FCU	PA	0	\$8,873,205	1,584	1	-5.7%	9.2%	-12.6%	15.1%	1.57%	0.00%	1.19%	52.4%	11.6%
Sarco Federal Credit Union	PA	0	\$8,759,669	622	1	-1.7%	-2.0%	-8.4%	22.7%	0.50%	0.02%	0.89%	88.3%	0.9%
AB FCU	PA	0	\$8,435,200	752	1	-1.7%	-1.8%	0.4%	14.7%	0.07%	1.50%	0.20%	62.3%	9.8%
Allegheny Central EFCU	PA	0	\$8,408,094	866	1	13.6%	3.4%	-2.0%	16.1%	0.46%	0.10%	2.14%	68.1%	5.5%
U F C W Local 1776 FCU	PA	0	\$8,303,517	2,860	1	-12.8%	29.7%	-8.2%	12.3%	0.24%	0.63%	1.45%	76.5%	10.3%
Post Gazette FCU	PA	0	\$8,175,515	1,406	2	-12.6%	-17.0%	-1.7%	62.0%	3.77%	-0.17%	-0.33%	128.9%	0.0%
PHB Employees FCU	PA	0	\$7,848,764	1,160	1	-7.0%	4.2%	-2.2%	19.3%	0.00%	0.34%	1.58%	39.9%	0.0%
Cofax Power Plant Employees FCU	PA	0	\$7,686,658	1,071	1	-6.9%	13.4%	-0.7%	12.0%	4.20%	0.27%	0.32%	91.6%	0.0%
Par-Del Emp FCU	PA	0	\$7,643,487	688	1	-9.5%	22.0%	-0.4%	13.3%	1.61%	0.00%	-0.39%	47.2%	0.0%
Local 520 UA FCU	PA	0	\$7,642,030	1,506	1	-3.4%	33.5%	-4.2%	17.7%	2.12%	0.00%	-0.67%	82.9%	1.4%
Northwood FCU	PA	0	\$7,625,641	359	2	-13.2%	-3.4%	-9.3%	17.8%	1.67%	0.00%	-0.21%	44.2%	22.1%
Copper and Glass FCU	PA	0	\$7,386,188	1,304	1	-4.9%	-4.1%	-5.6%	11.0%	2.58%	2.57%	-0.16%	59.9%	0.0%
Erie City Emp FCU	PA	0	\$7,326,096	826	1	3.4%	12.7%	0.0%	20.9%	0.00%	0.27%	0.08%	84.1%	0.0%
Philadelphia Letter Carriers FCU	PA	0	\$7,224,081	1,359	1	-4.0%	5.7%	0.7%	13.2%	0.67%	0.04%	0.50%	110.1%	30.7%
UALU 354 FCU	PA	0	\$7,046,426	1,584	1	-5.4%	-0.7%	-2.0%	12.8%	8.80%	0.39%	0.37%	84.2%	0.0%
PACE Resources FCU	PA	0	\$7,039,452	662	2	6.9%	10.2%	-5.8%	14.2%	0.33%	0.35%	2.18%	33.5%	0.0%
Ukrainian Selfreliance West PA FCU	PA	0	\$7,026,747	770	1	3.1%	69.9%	7.5%	11.3%	0.90%	0.26%	-0.69%	60.8%	12.8%
Johnstown School Employees FCU	PA	0	\$6,833,546	527	1	-7.1%	-6.5%	-0.9%	23.5%	0.63%	0.00%	-0.03%	68.0%	1.2%
Newell FCU	PA	0	\$6,636,781	901	2	-8.0%	4.4%	-2.2%	8.3%	0.01%	0.35%	-0.08%	53.6%	0.0%
Valley Pride FCU	PA	0	\$6,622,105	619	1	-2.4%	3.5%	-2.8%	15.0%	3.31%	0.91%	0.18%	38.0%	0.0%
Knoll Employees CU	PA	0	\$6,088,724	944	1	-24.6%	-17.5%	23.4%	22.1%	1.83%	0.06%	-0.87%	41.6%	6.8%
Greensburg Teachers CU	PA	0	\$5,865,604	673	1	-10.0%	-11.8%	-0.9%	13.5%	0.00%	0.90%	-0.53%	19.5%	0.0%
Iron Workers FCU	PA	0	\$5,770,371	3,475	1	-7.6%	3.5%	4.0%	6.2%	2.20%	-0.64%	-0.28%	41.9%	7.4%
Hempfield Area FCU	PA	0	\$5,572,062	524	1	-16.1%	-3.7%	-4.4%	19.1%	0.15%	0.00%	0.69%	23.8%	0.0%
Univ of Pennsylvania Students FCU	PA	0	\$5,486,779	698	1	-20.5%	-40.4%	-14.9%	16.2%	2.31%	0.51%	0.16%	6.9%	0.0%
Montoursville Area FCU	PA	0	\$5,420,811	698	1	-18.1%	14.2%	-3.3%	12.1%	0.50%	0.00%	2.41%	45.2%	0.0%
Multi-Schools FCU	PA	0	\$5,184,970	745	2	2.9%	6.4%	0.5%	11.9%	0.92%	0.00%	0.61%	76.7%	0.0%
Cheswick Atomic Division FCU	PA	0	\$5,116,487	460	2	-15.4%	2.3%	-2.7%	30.7%	1.86%	0.02%	0.47%	63.1%	0.0%
Penn-Trafford School Employees FCU	PA	0	\$5,071,886	558	1	-8.8%	3.0%	-0.9%	17.7%	0.00%	0.00%	3.02%	55.5%	0.0%
Kennaford FCU	PA	0	\$4,720,611	784	1	-13.9%	1.9%	-1.4%	26.9%	1.20%	0.00%	-0.50%	75.7%	0.0%

Pennsylvania Credit Union Financial Summary

Data as of June 2024

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	Loans/ Savings	Fixed Rate	
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-off/ Avg Loans		ROA	1st Mtgs. Assets
AVH FCU	PA	0	\$4,342,086	576	1	-10.4%	14.7%	-3.8%	36.3%	0.00%	1.14%	1.44%	53.3%	0.0%
Asbestos Workers Local 14 FCU	PA	0	\$4,234,819	531	1	-11.9%	21.3%	0.6%	13.2%	0.00%	0.37%	2.03%	16.4%	0.0%
Pocono Medical Center FCU	PA	0	\$4,075,657	877	1	-6.1%	7.2%	1.5%	10.1%	0.00%	0.13%	0.86%	49.2%	0.0%
McKeesport Area Pub Schl EFCU	PA	0	\$3,840,349	518	1	1.4%	6.2%	0.6%	25.0%	0.73%	-0.02%	1.90%	108.9%	0.0%
Saint Nicholas FCU	PA	0	\$3,784,577	977	1	-12.2%	-4.9%	-3.4%	14.1%	0.00%	0.00%	0.71%	77.2%	0.6%
SMMH FCU	PA	0	\$3,610,147	834	1	-20.2%	7.7%	-5.2%	20.2%	0.59%	-0.08%	-0.51%	44.4%	0.0%
BI FCU	PA	0	\$3,361,183	355	1	-8.1%	0.2%	-6.8%	32.8%	5.69%	1.35%	0.09%	41.1%	0.0%
A C B A FCU	PA	0	\$3,306,187	1,011	0	-9.4%	9.0%	-18.8%	18.6%	1.69%	4.80%	-3.91%	89.2%	0.0%
Franklin Regional Schools FCU	PA	0	\$3,091,587	397	1	-2.1%	10.8%	-3.4%	11.3%	0.00%	0.00%	0.41%	79.0%	0.0%
Fort Ligonier FCU	PA	0	\$2,949,147	362	2	-3.5%	41.0%	0.6%	17.4%	0.56%	0.00%	1.62%	48.2%	0.0%
New Kensington Municipal FCU	PA	0	\$2,944,801	249	1	-2.8%	1.4%	2.0%	17.9%	0.11%	0.00%	0.23%	101.7%	13.7%
Swindell-Dressler CU	PA	0	\$2,752,443	321	1	-23.1%	-13.1%	-8.3%	15.3%	6.85%	0.09%	-4.45%	33.3%	0.0%
Penn Hills Municipal FCU	PA	0	\$2,693,760	209	1	-3.0%	-28.3%	-4.6%	21.6%	0.00%	0.00%	0.99%	74.6%	0.0%
Erie Police FCU	PA	0	\$2,686,907	460	1	-2.7%	11.4%	-3.2%	22.6%	0.00%	-0.04%	0.45%	74.6%	0.0%
Mt Pleasant Area School EFCU	PA	0	\$2,458,495	164	1	-0.5%	-3.3%	-10.4%	19.9%	0.00%	0.00%	1.52%	31.7%	0.0%
Fisher Scientific Emp FCU	PA	0	\$2,411,651	616	1	-13.0%	3.7%	-12.0%	9.3%	0.18%	1.65%	-0.67%	56.2%	0.0%
Greater Latrobe Schools FCU	PA	0	\$2,333,579	345	0	-5.5%	13.5%	-1.4%	15.6%	4.89%	0.00%	2.71%	60.8%	0.0%
B V M S N FCU	PA	0	\$2,216,650	215	0	-7.9%	-18.0%	-7.3%	16.1%	0.25%	0.00%	0.27%	29.8%	8.5%
B Braun Federal Credit Union	PA	0	\$2,059,546	866	1	-16.4%	-3.0%	-7.8%	18.6%	0.00%	0.96%	1.82%	36.3%	0.0%
Bedco Hospital FCU	PA	0	\$1,940,560	552	1	-7.8%	-15.5%	-12.4%	17.9%	1.67%	1.00%	0.12%	78.5%	0.0%
Paper Converters Local 286-1034 FCU	PA	0	\$1,895,059	2,243	1	5.8%	5.3%	0.9%	5.7%	0.00%	0.00%	0.76%	50.5%	0.0%
Berylco Employees Credit Union	PA	0	\$1,851,927	141	1	-4.4%	-11.6%	-4.7%	54.6%	3.27%	0.00%	0.13%	20.8%	0.0%
East End Food Cooperative FCU	PA	0	\$1,496,288	398	1	20.6%	19.2%	4.7%	7.3%	5.53%	1.37%	1.06%	51.8%	0.0%
Jay Bee Employees FCU	PA	0	\$1,302,025	193	1	-16.1%	-33.5%	-9.0%	13.3%	0.00%	0.00%	-1.36%	40.3%	0.0%
ERRL FCU	PA	0	\$1,134,555	221	0	-9.2%	10.1%	-5.2%	13.7%	2.47%	0.00%	-0.28%	46.3%	0.0%
Steamfitters Phila FCU	PA	0	\$1,028,100	904	0	-7.5%	-2.1%	-6.8%	11.7%	0.00%	0.00%	1.36%	104.8%	0.0%
Bradford Area School Employees FCU	PA	0	\$1,003,303	272	1	-8.5%	0.5%	1.5%	22.0%	0.80%	0.00%	0.76%	113.5%	0.0%
Valley Wide of PA FCU	PA	0	\$1,001,331	218	1	-14.5%	16.0%	-4.4%	14.0%	4.19%	-0.01%	-2.89%	77.5%	0.0%
STP Employees FCU	PA	0	\$987,246	251	1	-18.1%	-10.2%	-4.6%	23.1%	0.94%	-0.11%	0.73%	106.8%	0.0%
Springdale P P G FCU	PA	0	\$759,953	158	2	-17.3%	-58.9%	-30.4%	23.5%	0.00%	15.87%	-13.52%	24.0%	0.0%
New Life FCU	PA	0	\$744,133	548	1	-11.1%	28.9%	0.0%	22.5%	7.11%	-0.45%	2.03%	9.6%	0.0%
Mount Carmel Baptist FCU	PA	0	\$679,974	112	1	-15.2%	-9.1%	-13.8%	23.8%	0.84%	0.00%	1.22%	9.4%	0.0%
Lonza FCU	PA	0	\$567,165	108	1	-13.1%	-17.8%	-13.6%	20.3%	0.97%	0.00%	0.16%	72.6%	0.0%
Centerville Clinics Employees FCU	PA	0	\$439,809	122	2	-4.7%	-19.2%	-6.9%	13.5%	30.83%	11.84%	-8.82%	31.8%	0.0%
St Norberts CU	PA	0	\$377,878	90	1	-13.0%	-18.3%	-28.0%	28.1%	0.00%	0.00%	-0.79%	9.1%	0.0%
Morning Star Baptist FCU	PA	0	\$294,995	300	1	-17.2%	-10.2%	0.7%	31.3%	38.41%	0.00%	-1.53%	52.6%	0.0%
Pinn Memorial FCU	PA	0	\$252,970	99	1	0.5%	80.7%	-2.0%	16.8%	0.00%	0.00%	2.09%	2.8%	0.0%
McKeesport Congregational FCU	PA	0	\$235,482	76	1	-23.8%	-43.5%	-9.5%	7.7%	0.00%	16.98%	-11.30%	34.2%	0.0%
SI Philadelphia FCU	PA	0	\$215,350	76	1	-6.6%	-35.1%	-6.2%	35.7%	5.50%	0.00%	1.29%	6.5%	0.0%
Wayland Temple Baptist FCU	PA	0	\$204,566	81	1	2.1%	-66.5%	-15.6%	13.0%	0.00%	0.00%	1.72%	0.3%	0.0%
Service Station Dealers FCU	PA	0	\$164,501	77	1	3.5%	-22.6%	0.0%	69.0%	0.00%	0.00%	0.03%	117.2%	0.0%
MABC FCU	PA	0	\$160,004	153	1	1.5%	42.7%	-3.8%	19.4%	0.00%	0.00%	3.09%	28.9%	0.0%
Aliquippa Teachers FCU	PA	0	\$158,311	131	1	-7.7%	-7.7%	-5.1%	27.6%	0.00%	0.00%	1.93%	43.5%	0.0%
White Rock FCU	PA	0	\$72,982	1	1	-89.4%	-100.0%	-98.9%	100.0%	NA	0.00%	-34.25%	NA	0.0%
Holy Trinity Baptist FCU	PA	0	\$27,999	110	1	11.7%	-65.4%	0.9%	28.3%	0.00%	0.00%	1.80%	14.2%	0.0%
Medians			\$32,723,005	2,709	1	-1.4%	2.3%	-1.1%	12.6%	0.60%	0.12%	0.68%	54.3%	6.8%
By Asset Size			Number of Insts.											
\$5 million and less			46	262	1	-9.4%	0.4%	-5.4%	19.9%	1.25%	0.70%	0.04%	58.8%	0.7%
\$5 to \$10 million			35	826	1	-7.9%	4.1%	-3.1%	17.7%	1.56%	0.25%	0.47%	59.4%	5.1%
\$10 to \$20 million			44	1,438	1	-2.0%	2.5%	-2.3%	14.5%	1.25%	0.21%	0.48%	51.2%	8.3%
\$20 to \$50 million			52	2,461	1	-2.3%	2.8%	-1.8%	12.3%	1.07%	0.17%	0.84%	40.6%	7.5%
\$50 to \$100 million			44	4,693	2	-0.7%	2.1%	-1.1%	14.0%	0.75%	0.22%	0.76%	52.8%	10.1%
\$100 to \$250 million			45	12,090	4	3.7%	3.3%	1.7%	11.9%	0.86%	0.25%	0.95%	65.5%	16.1%
\$250 million+			39	41,653	8	5.9%	4.1%	3.2%	11.5%	0.64%	0.62%	0.92%	84.9%	19.9%

Source: NCUA and America's Credit Unions 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.