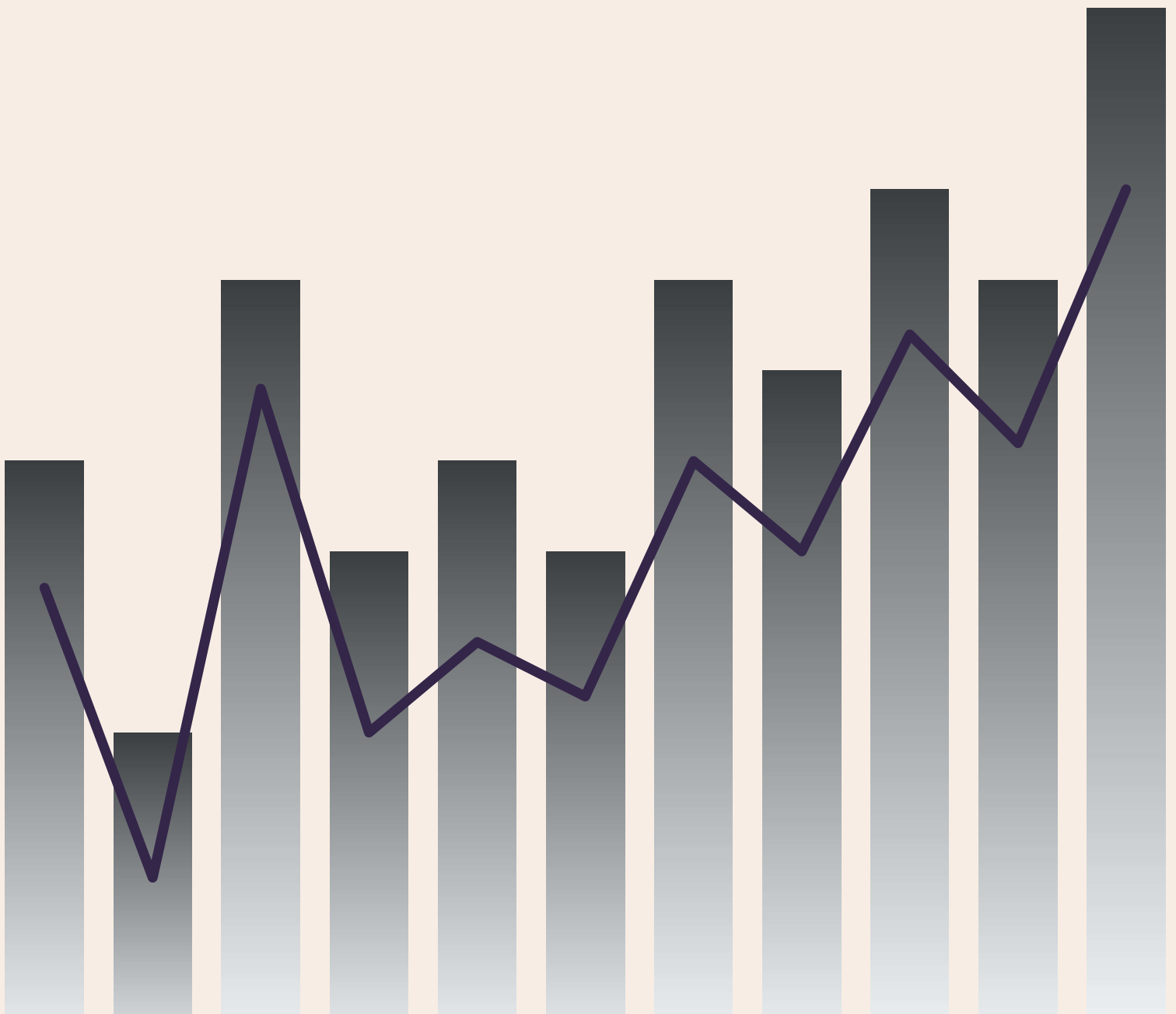




Pennsylvania Credit Union Profile



Overview by Year

	U.S. CUs	Pennsylvania CUs
Demographic Information		
	Sep 24	Sep 24
Number of CUs	4,590	300
Assets per CU (\$ mil)	508.6	256.6
Median assets (\$ mil)	58.8	32.5
Total assets (\$ mil)	2,334,452	76,968
Total loans (\$ mil)	1,645,674	53,332
Total surplus funds (\$ mil)	584,750	20,882
Total savings (\$ mil)	1,954,601	65,830
Total memberships (thousands)	143,371	4,971
Growth Rates		
Total assets	3.7	5.2
Total loans	2.4	2.3
Total surplus funds	5.4	13.0
Total savings	3.1	4.8
Total memberships	2.3	1.3
% CUs with increasing assets	51.9	47.7
Earnings - Basis Pts.		
Yield on total assets	500	495
Dividend/interest cost of assets	191	193
Net interest margin	309	302
Fee & other income *	116	115
Operating expense	300	278
Loss Provisions	58	48
Net Income (ROA)	67	92
% CUs with positive ROA	85.0	84.3
Capital Adequacy		
Net worth/assets	10.9	11.7
% CUs with NW > 7% of assets	98.4	98.3
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.91	0.70
Net chargeoffs/average loans (%)	0.78	0.67
Asset/Liability Management		
Loans/savings	84.2	81.0
Loans/assets	70.5	69.3
Net Long-term assets/assets	40.0	36.0
Liquid assets/assets	12.6	16.5
Core deposits/shares & borrowings	47.9	47.3
Productivity		
Members/potential members (%)	3	6
Borrowers/members (%)	63	59
Members/FTE	403	446
Average shares/member (\$)	13,633	13,243
Average loan balance (\$)	18,193	18,277
Employees per million in assets	0.15	0.14
Structure		
Fed CUs w/ single-sponsor	10.3	13.7
Fed CUs w/ community charter	18.5	25.0
Other Fed CUs	32.5	49.0
CUs state chartered	38.6	12.3

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						
	Sep 24	Sep 24	2023	2022	2021	2020	2019	2018
Demographic Information								
Number of CUs	4,590	300	311	321	339	349	360	368
Assets per CU (\$ mil)	508.6	256.6	238.6	223.7	200.5	177.8	146.8	132.2
Median assets (\$ mil)	58.8	32.5	32.0	31.1	26.3	24.2	18.5	17.9
Total assets (\$ mil)	2,334,452	76,968	74,202	71,806	67,957	62,047	52,860	48,633
Total loans (\$ mil)	1,645,674	53,332	52,397	49,662	42,552	38,534	35,458	32,756
Total surplus funds (\$ mil)	584,750	20,882	19,205	19,460	22,947	21,155	15,354	13,993
Total savings (\$ mil)	1,954,601	65,830	63,558	62,058	59,398	53,900	45,228	41,521
Total memberships (thousands)	143,371	4,971	4,926	4,785	4,587	4,418	4,322	4,199
Growth Rates								
Total assets	3.7	5.2	3.3	5.7	9.5	17.4	8.7	5.4
Total loans	2.4	2.3	5.5	16.7	10.4	8.7	8.2	9.2
Total surplus funds	5.4	13.0	-1.3	-15.2	8.5	37.8	9.7	-2.3
Total savings	3.1	4.8	2.4	4.5	10.2	19.2	8.9	5.0
Total memberships	2.3	1.3	2.9	4.3	3.8	2.2	2.9	3.6
% CUs with increasing assets	51.9	47.7	32.5	56.1	89.1	94.8	60.3	59.5
Earnings - Basis Pts.								
Yield on total assets	500	495	437	330	291	332	386	364
Dividend/interest cost of assets	191	193	141	53	44	69	85	65
Net interest margin	309	302	297	276	247	263	301	299
Fee & other income	116	115	110	111	127	117	126	124
Operating expense	300	278	274	265	262	279	306	306
Loss Provisions	58	48	46	22	10	28	29	32
Net Income (ROA)	67	92	86	100	102	73	93	84
% CUs with positive ROA	85.0	84.3	84.2	80.4	75.2	79.9	89.2	83.4
Capital Adequacy								
Net worth/assets	10.9	11.7	11.5	11.2	10.8	10.7	11.8	11.9
% CUs with NW > 7% of assets	98.4	98.3	98.4	97.2	96.8	98.0	99.7	98.9
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.91	0.70	0.69	0.50	0.37	0.48	0.59	0.64
Net chargeoffs/average loans (%)	0.78	0.67	0.54	0.28	0.18	0.32	0.43	0.48
Asset/Liability Management								
Loans/savings	84.2	81.0	82.4	80.0	71.6	71.5	78.4	78.9
Loans/assets	70.5	69.3	70.6	69.2	62.6	62.1	67.1	67.4
Net Long-term assets/assets	40.0	36.0	37.7	39.8	39.1	33.6	31.9	31.6
Liquid assets/assets	12.6	16.5	14.4	13.4	18.7	21.2	17.0	15.4
Core deposits/shares & borrowings	47.9	47.3	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	446	445	441	441	425	408	407
Average shares/member (\$)	13,633	13,243	12,903	12,969	12,948	12,199	10,464	9,887
Average loan balance (\$)	18,193	18,277	17,792	17,091	15,562	14,431	14,086	13,766
Employees per million in assets	0.15	0.14	0.15	0.15	0.15	0.17	0.20	0.21
Structure								
Fed CUs w/ single-sponsor	10.3	13.7	13.8	15.3	15.9	16.3	16.9	16.6
Fed CUs w/ community charter	18.5	25.0	24.8	24.3	23.6	22.9	22.5	19.8
Other Fed CUs	32.5	49.0	48.6	47.7	46.9	46.4	46.7	49.5
CUs state chartered	38.6	12.3	12.9	12.8	13.6	14.3	13.9	14.1

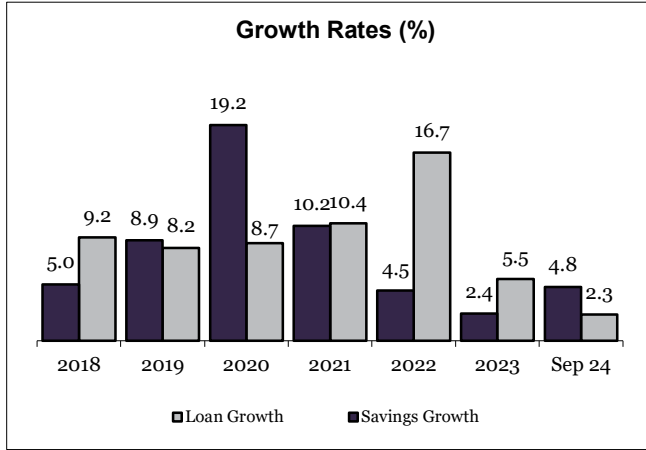
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

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

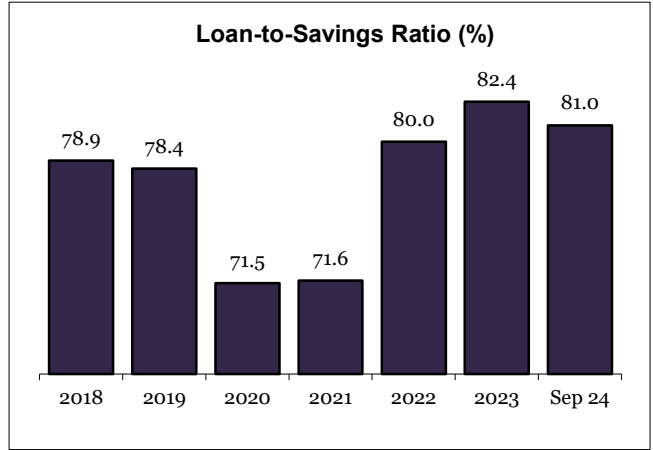
Source: NCUA and America's Credit Unions E&S.



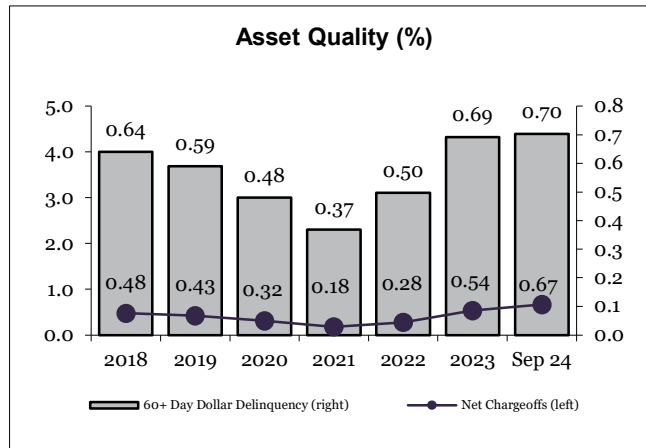
Loan and Savings Growth Trends



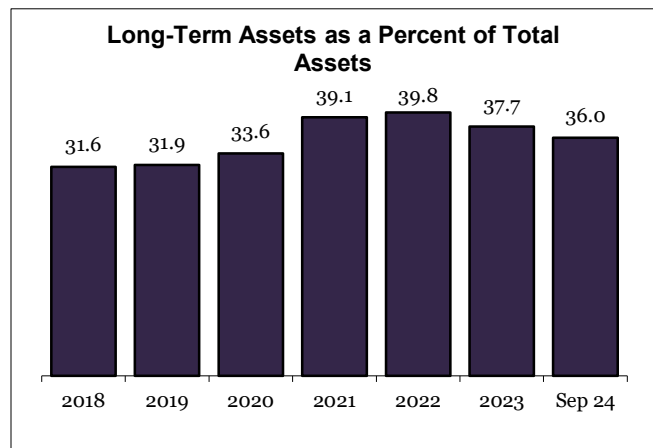
Liquidity Trends



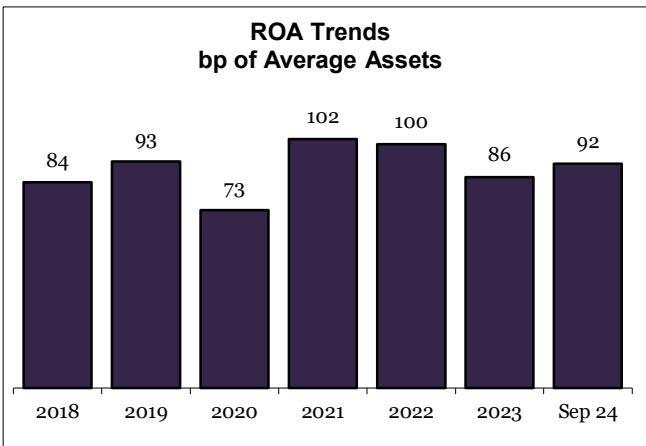
Credit Risk Trends



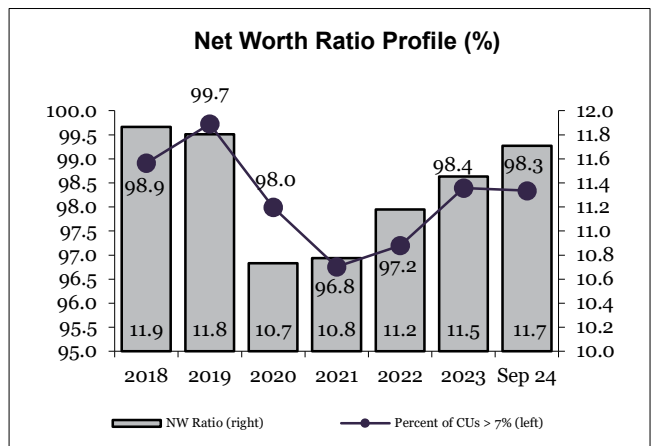
Interest Rate Risk Trends



Earnings Trends

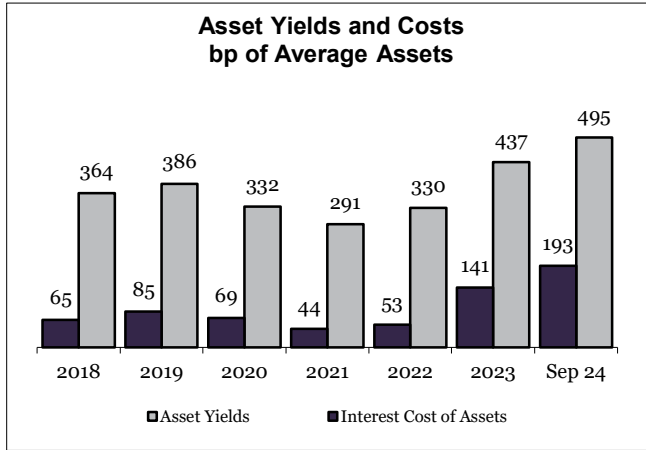


Solvency Trends

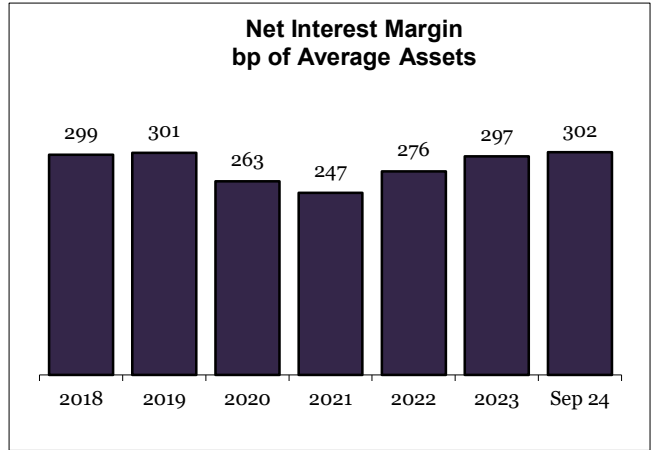




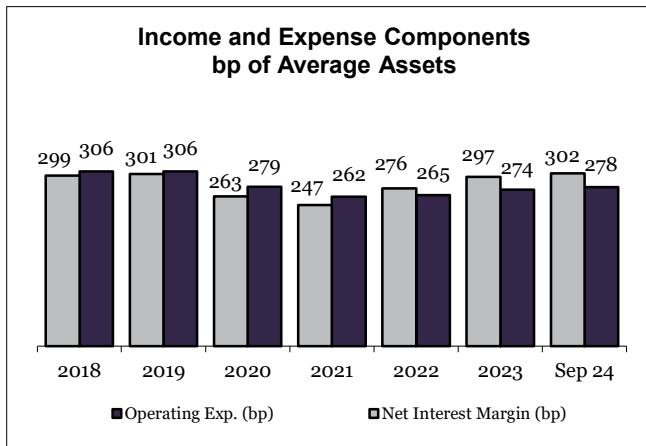
Asset Yields and Funding Costs



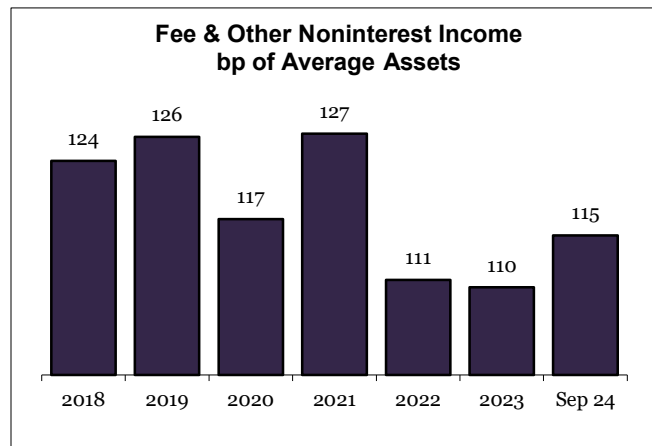
Interest Margins



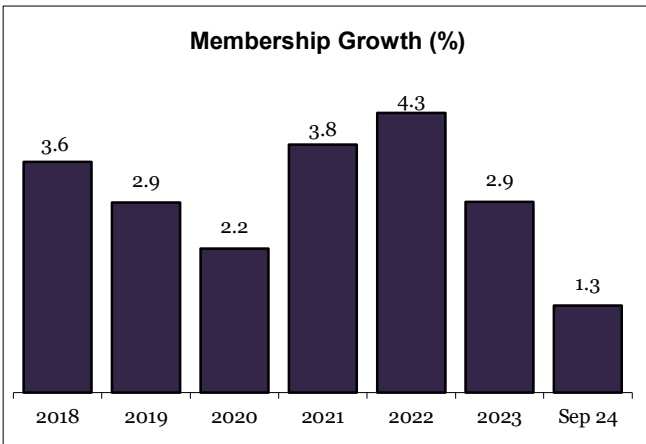
Interest Margins & Overhead



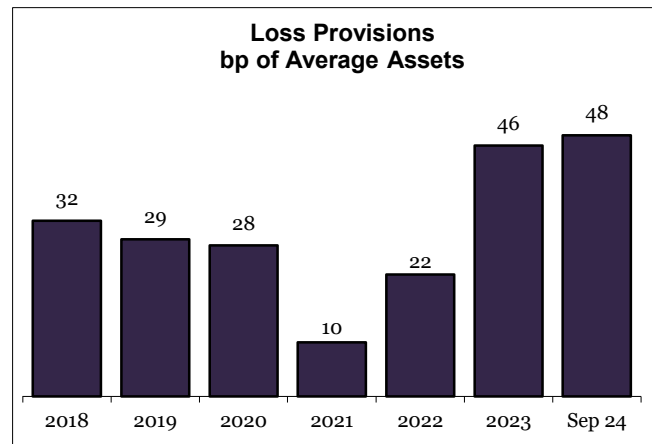
Noninterest Income



Membership Growth Trends



Loss Provisions



Overview: State Results by Asset Size

	PA	Pennsylvania Credit Union Asset Groups - 2024						
	Sep 24	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	300	121	53	44	44	14	10	14
Assets per CU (\$ mil)	256.6	7.8	31.7	70.3	156.8	341.3	760.6	3,711.7
Median assets (\$ mil)	32.5	7.3	32.0	67.3	141.2	314.7	815.1	1,959.7
Total assets (\$ mil)	76,968	947	1,680	3,095	6,898	4,779	7,606	51,964
Total loans (\$ mil)	53,332	430	620	1,395	4,036	3,036	5,177	38,637
Total surplus funds (\$ mil)	20,882	496	999	1,603	2,518	1,498	1,993	11,775
Total savings (\$ mil)	65,830	790	1,469	2,657	6,055	4,193	6,735	43,930
Total memberships (thousands)	4,971	121	146	248	547	315	468	3,126
Growth Rates								
Total assets	5.2	-2.8	-2.4	1.0	4.5	5.6	3.3	7.2
Total loans	2.3	0.6	0.4	0.5	2.8	3.4	2.2	3.2
Total surplus funds	13.0	-6.0	-4.6	1.3	6.5	9.9	5.9	22.9
Total savings	4.8	-4.5	-3.7	0.0	3.3	5.0	2.0	7.3
Total memberships	1.3	-2.6	-1.8	-1.1	0.7	0.9	3.0	3.2
% CUs with increasing assets	47.7	28.1	30.2	52.3	79.5	85.7	90.0	100.0
Earnings - Basis Pts.								
Yield on total assets	495	424	388	408	464	449	460	519
Dividend/interest cost of assets	193	72	76	78	116	165	174	222
Net interest margin	302	352	312	330	348	285	286	298
Fee & other income	115	50	67	72	102	99	107	126
Operating expense	278	323	275	288	325	313	322	261
Loss Provisions	48	27	15	19	23	20	38	59
Net Income (ROA)	92	53	89	95	102	51	33	103
% CUs with positive ROA	84.3	74.4	94.3	93.2	93.2	85.7	60.0	92.9
Capital Adequacy								
Net worth/assets	11.7	16.1	12.6	14.1	12.2	11.0	9.8	11.7
% CUs with NW > 7% of assets	98.3	96.7	98.1	100.0	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.70	1.50	1.02	0.84	0.90	0.71	0.86	0.64
Net chargeoffs/average loans (%)	0.67	0.37	0.35	0.35	0.35	0.29	0.49	0.78
Asset/Liability Management								
Loans/savings	81.0	54.5	42.2	52.5	66.7	72.4	76.9	88.0
Loans/assets	69.3	45.4	36.9	45.1	58.5	63.5	68.1	74.4
Net Long-term assets/assets	36.0	15.2	19.4	23.3	33.4	40.7	41.5	36.7
Liquid assets/assets	16.5	31.1	32.6	29.0	18.6	14.9	13.8	15.2
Core deposits/shares & borrowings	47.3	82.2	80.9	74.1	64.3	53.0	49.6	40.7
Productivity								
Members/potential members (%)	6	6	4	3	2	3	6	10
Borrowers/members (%)	59	38	42	53	50	55	53	64
Members/FTE	446	378	433	436	374	392	362	491
Average shares/member (\$)	13,243	6,516	10,049	10,718	11,074	13,327	14,397	14,051
Average loan balance (\$)	18,277	9,415	10,146	10,672	14,882	17,544	20,923	19,428
Employees per million in assets	0.14	0.34	0.20	0.18	0.21	0.17	0.17	0.12
Structure								
Fed CUs w/ single-sponsor	13.7	30.6	5.7	2.3	0.0	0.0	0.0	0.0
Fed CUs w/ community charter	25.0	9.9	20.8	27.3	59.1	64.3	20.0	21.4
Other Fed CUs	49.0	52.9	58.5	52.3	29.5	28.6	60.0	42.9
CUs state chartered	12.3	6.6	15.1	18.2	11.4	7.1	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.

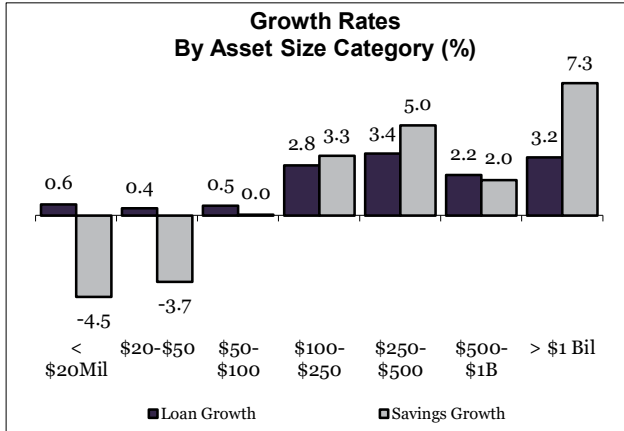
*Prior to year-end 2023, loans held for sale were included in loans.

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

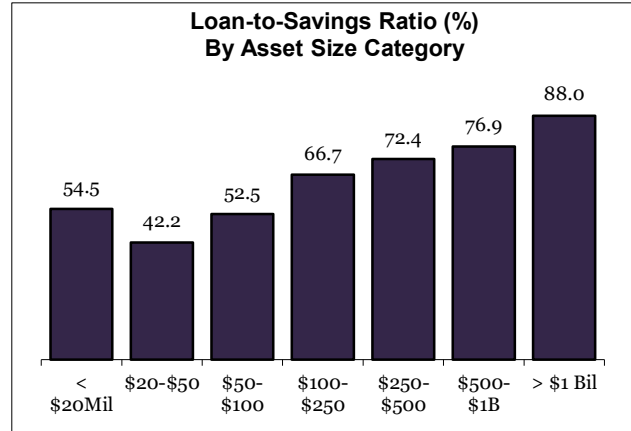


Results By Asset Size:

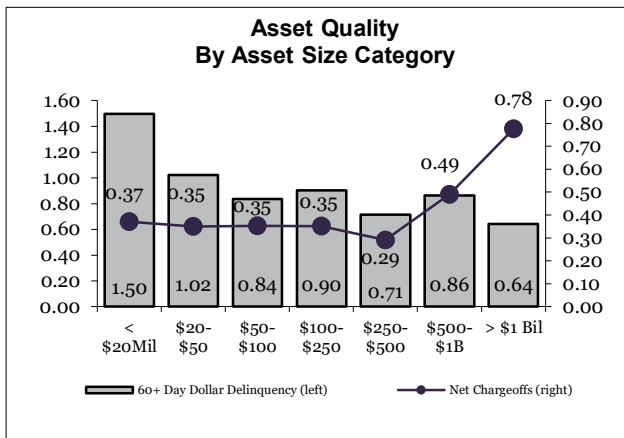
Loan and Savings growth



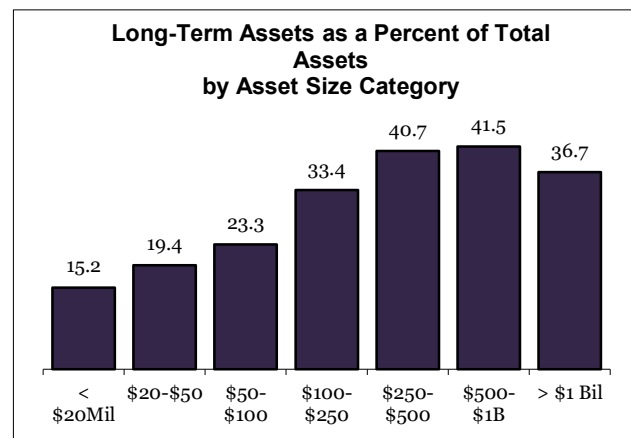
Liquidity Risk Exposure



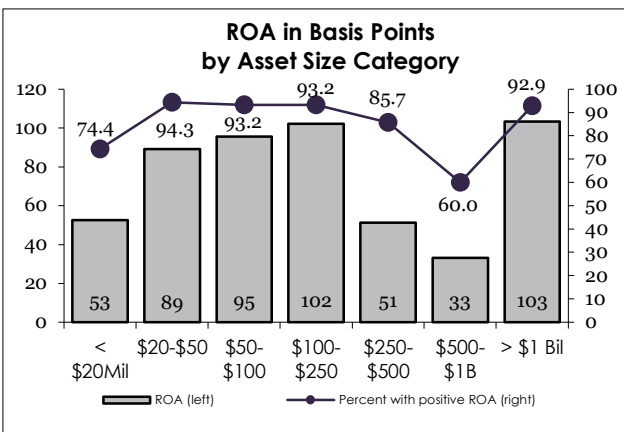
Credit Risk Exposure



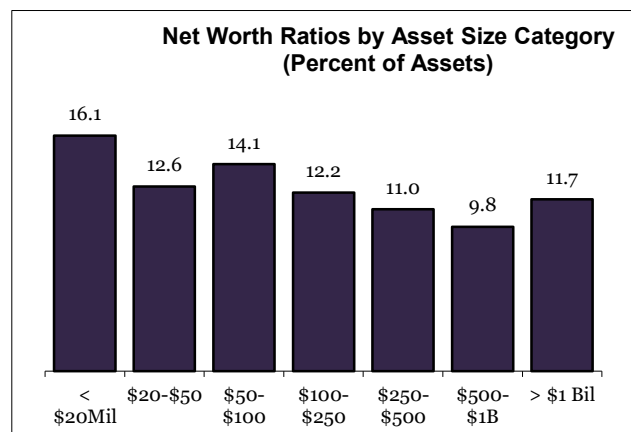
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All Credit Unions Asset Groups - 2024						
Demographic Information	Sep 24	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	4,590	1,347	794	635	697	387	280	450
Assets per CU (\$ mil)	508.6	7.6	32.9	72.2	159.9	359.9	721.7	3,998.7
Median assets (\$ mil)	58.8	6.4	32.3	70.4	153.0	352.8	704.9	2,179.7
Total assets (\$ mil)	2,334,452	10,227	26,142	45,821	111,476	139,289	202,070	1,799,427
Total loans (\$ mil)	1,645,674	5,472	13,677	25,776	70,075	92,457	141,509	1,296,708
Total surplus funds (\$ mil)	584,750	4,546	11,603	17,966	35,429	39,207	49,552	426,448
Total savings (\$ mil)	1,954,601	8,483	22,505	39,557	96,870	120,318	172,081	1,494,786
Total memberships (thousands)	143,371	1,375	2,353	3,735	8,145	9,396	12,910	105,457
Growth Rates								
Total assets	3.7	-2.9	-0.7	1.0	2.1	3.3	2.7	4.7
Total loans	2.4	-1.0	0.5	1.2	1.5	1.6	1.6	3.2
Total surplus funds	5.4	-5.1	-2.4	0.0	2.6	7.0	5.0	6.9
Total savings	3.1	-3.9	-1.6	0.2	1.3	2.7	2.2	4.2
Total memberships	2.3	-1.6	-1.1	-0.6	-0.2	0.6	1.2	3.8
% CUs with increasing assets	51.9	30.8	43.1	55.7	63.8	72.4	71.4	77.1
Earnings - Basis Pts.								
Yield on total assets	500	479	447	448	468	470	474	509
Dividend/interest cost of assets	191	83	89	100	126	146	161	206
Net interest margin	309	396	357	348	343	324	313	303
Fee & other income	116	76	89	106	121	123	128	114
Operating expense	300	380	348	358	363	352	346	285
Loss Provisions	58	41	26	28	30	35	44	64
Net Income (ROA)	67	51	73	68	71	60	51	69
% CUs with positive ROA	85.0	77.0	85.6	86.9	89.8	89.7	86.4	92.7
Capital Adequacy								
Net worth/assets	10.9	16.4	13.4	13.0	11.9	11.2	11.0	10.7
% CUs with NW > 7% of assets	98.4	97.6	98.2	98.6	99.0	99.2	97.9	99.6
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.91	1.41	1.02	0.89	0.84	0.74	0.83	0.93
Net chargeoffs/average loans (%)	0.78	0.49	0.41	0.45	0.45	0.49	0.59	0.85
Asset/Liability Management								
Loans/savings	84.2	64.5	60.8	65.2	72.3	76.8	82.2	86.7
Loans/assets	70.5	53.5	52.3	56.3	62.9	66.4	70.0	72.1
Net Long-term assets/assets	40.0	11.6	21.2	27.2	32.5	36.9	41.3	41.3
Liquid assets/assets	12.6	29.6	24.7	21.1	16.5	14.2	12.4	11.8
Core deposits/shares & borrowings	47.9	78.9	71.6	67.2	60.3	56.2	53.3	44.8
Productivity								
Members/potential members (%)	3	6	2	2	2	2	2	3
Borrowers/members (%)	63	59	158	99	90	75	59	57
Members/FTE	403	375	402	375	334	332	344	428
Average shares/member (\$)	13,633	6,168	9,565	10,591	11,893	12,805	13,329	14,174
Average loan balance (\$)	18,193	6,729	3,689	6,978	9,533	13,055	18,671	21,529
Employees per million in assets	0.15	0.36	0.22	0.22	0.22	0.20	0.19	0.14
Structure								
Fed CUs w/ single-sponsor	10.3	25.1	8.9	3.6	3.2	1.8	1.4	2.0
Fed CUs w/ community charter	18.5	9.3	21.5	26.0	29.3	23.8	19.6	8.0
Other Fed CUs	32.5	37.3	34.9	32.4	26.1	26.4	27.5	32.9
CUs state chartered	38.6	28.4	34.6	38.0	41.5	48.1	51.4	57.1

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.

Portfolio: State Trends

	U.S.		Pennsylvania Credit Unions					
	Sep 24	Sep 24	2023	2022	2021	2020	2019	2018
Growth Rates								
Credit cards	5.5%	1.0%	6.6%	10.8%	-0.3%	-8.1%	4.9%	5.4%
Other unsecured loans	3.1%	-11.3%	6.7%	25.9%	12.4%	10.3%	10.4%	2.7%
New automobile	-6.0%	-6.9%	1.2%	23.4%	-0.4%	-1.1%	3.2%	17.8%
Used automobile	-1.5%	2.6%	6.7%	20.1%	11.5%	9.8%	9.3%	13.4%
First mortgage**	2.1%	0.9%	0.2%	-9.2%	16.2%	19.5%	12.2%	8.1%
HEL & 2nd Mtg**	19.2%	16.6%	19.9%	20.2%	4.9%	-2.8%	3.4%	4.7%
Commercial loans*	10.1%	10.4%	9.8%	22.7%	35.4%	28.1%	31.6%	16.2%
Share drafts	-1.1%	1.6%	-5.1%	6.4%	15.9%	42.6%	3.1%	9.9%
Certificates	24.1%	26.0%	45.1%	15.1%	-9.3%	-2.4%	23.3%	10.7%
IRAs	3.0%	7.1%	5.1%	-0.2%	-1.1%	1.5%	4.8%	-1.7%
Money market shares	-2.5%	5.6%	-1.9%	1.3%	15.2%	18.5%	5.7%	1.5%
Regular shares	-6.0%	-7.2%	-11.8%	2.4%	17.0%	28.9%	6.0%	3.4%
Portfolio \$ Distribution								
Credit cards/total loans	5.1%	4.8%	5.0%	5.0%	5.3%	5.8%	6.9%	7.1%
Other unsecured loans/total loans	4.3%	5.6%	6.4%	6.3%	5.9%	5.7%	5.7%	5.6%
New automobile/total loans	10.2%	9.8%	10.5%	11.0%	10.4%	11.5%	12.7%	13.3%
Used automobile/total loans	19.6%	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	9.2%	14.4%	13.2%	11.6%	11.2%	11.8%	13.2%	13.8%
Commercial loans/total loans	10.4%	9.6%	9.0%	8.7%	8.2%	6.7%	5.7%	4.7%
Share drafts/total savings	19.3%	16.4%	16.6%	17.9%	17.6%	16.8%	14.0%	14.8%
Certificates/total savings	28.4%	26.4%	23.6%	16.7%	15.1%	18.4%	22.5%	19.9%
IRAs/total savings	4.5%	6.2%	6.1%	5.9%	6.2%	6.9%	8.1%	8.4%
Money market shares/total savings	17.1%	18.8%	18.5%	19.3%	19.9%	19.0%	19.1%	19.7%
Regular shares/total savings	28.6%	30.9%	33.6%	39.0%	39.8%	37.5%	34.7%	35.6%
Percent of CUs Offering								
Credit cards	65.3%	64.7%	65.0%	63.6%	62.2%	61.9%	62.2%	61.4%
Other unsecured loans	99.5%	100.0%	99.7%	99.7%	100.0%	99.4%	99.7%	100.0%
New automobile	96.2%	94.7%	94.5%	94.1%	93.2%	93.1%	93.1%	92.7%
Used automobile	97.1%	95.7%	95.5%	95.3%	94.4%	93.7%	94.2%	94.8%
First mortgage	73.9%	72.0%	71.7%	69.8%	65.2%	63.6%	61.7%	60.3%
HEL & 2nd Mtg	71.0%	74.0%	73.6%	72.6%	73.5%	72.5%	73.6%	73.1%
Commercial loans	39.0%	24.7%	23.8%	24.0%	21.8%	22.1%	20.0%	19.3%
Share drafts	83.8%	79.0%	78.8%	78.2%	76.7%	76.2%	75.6%	74.7%
Certificates	85.9%	82.0%	78.8%	75.1%	73.7%	72.8%	71.9%	71.5%
IRAs	71.6%	62.3%	61.4%	59.5%	58.7%	59.3%	57.8%	56.8%
Money market shares	57.3%	40.0%	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%	20.4%	20.6%	20.1%	20.8%	21.0%	21.1%	20.9%
Other unsecured loans	11.1%	11.6%	12.5%	14.0%	13.9%	13.8%	11.3%	10.9%
New automobile	6.9%	4.8%	5.1%	5.3%	5.0%	5.5%	5.6%	5.4%
Used automobile	19.0%	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%	3.6%	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	10.9%	13.7%	12.5%	9.2%	9.0%	10.4%	11.5%	10.6%
IRAs	3.1%	4.8%	4.7%	4.9%	5.2%	5.6%	5.9%	6.0%
Money market shares	7.7%	11.3%	10.8%	10.2%	10.6%	11.4%	11.6%	11.2%

* 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

	Pennsylvania Credit Union Asset Groups - 2024								
	PA Sep 24	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Growth Rates									
Credit cards	1.0%	0.6%	-2.2%	1.2%	1.5%	4.5%	0.8%	1.2%	
Other unsecured loans	-11.3%	-1.9%	0.1%	2.1%	2.7%	5.4%	-5.5%	-14.3%	
New automobile	-6.9%	-1.7%	-3.0%	-2.6%	-5.4%	-5.0%	-9.0%	-6.6%	
Used automobile	2.6%	2.8%	2.1%	-2.2%	2.6%	1.5%	1.4%	3.8%	
First mortgage**	0.9%	-5.7%	0.0%	-0.4%	1.8%	2.0%	-0.1%	2.0%	
HEL & 2nd Mtg**	16.6%	17.2%	4.1%	15.1%	14.2%	15.5%	12.9%	18.5%	
Commercial loans*	10.4%	1.4%	14.5%	-20.9%	7.1%	10.5%	15.7%	10.8%	
Share drafts	1.6%	-0.3%	-3.9%	-1.0%	0.8%	1.7%	-2.9%	4.1%	
Certificates	26.0%	28.2%	29.1%	38.5%	38.6%	30.6%	18.0%	26.5%	
IRAs	7.1%	-11.0%	-0.8%	-6.4%	3.4%	5.4%	16.8%	7.9%	
Money market shares	5.6%	3.2%	-12.1%	-5.0%	-3.6%	-4.9%	-3.9%	8.3%	
Regular shares	-7.2%	-9.0%	-7.1%	-6.0%	-4.5%	-2.2%	-7.1%	-6.9%	
Portfolio \$ Distribution									
Credit cards/total loans	4.8%	3.7%	4.9%	4.2%	3.2%	3.2%	2.9%	5.5%	
Other unsecured loans/total loans	5.6%	12.8%	9.1%	7.6%	5.2%	5.7%	3.8%	5.7%	
New automobile/total loans	9.8%	25.9%	18.5%	16.7%	11.2%	10.2%	9.6%	9.1%	
Used automobile/total loans	22.4%	29.7%	26.6%	28.9%	24.9%	19.5%	20.7%	22.1%	
First mortgage/total loans	31.5%	15.0%	20.8%	25.6%	30.8%	35.1%	31.2%	31.8%	
HEL & 2nd Mtg/total loans	14.4%	8.2%	15.3%	13.3%	12.3%	11.5%	18.2%	14.4%	
Commercial loans/total loans	9.6%	0.3%	0.4%	0.6%	8.7%	11.9%	10.7%	9.9%	
Share drafts/total savings	16.4%	9.9%	16.2%	17.9%	19.8%	19.2%	17.8%	15.5%	
Certificates/total savings	26.4%	11.4%	10.9%	13.8%	19.9%	27.6%	31.3%	27.9%	
IRAs/total savings	6.2%	2.1%	3.7%	4.7%	5.0%	5.3%	6.1%	6.7%	
Money market shares/total savings	18.8%	2.0%	2.7%	5.5%	10.0%	12.0%	12.6%	23.2%	
Regular shares/total savings	30.9%	72.3%	64.7%	56.2%	44.6%	33.9%	31.8%	25.2%	
Percent of CUs Offering									
Credit cards	64.7%	33.9%	75.5%	84.1%	90.9%	92.9%	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%	87.6%	98.1%	100.0%	100.0%	100.0%	100.0%	100.0%	
Used automobile	95.7%	90.1%	98.1%	100.0%	100.0%	100.0%	100.0%	100.0%	
First mortgage	72.0%	38.8%	83.0%	97.7%	100.0%	100.0%	100.0%	100.0%	
HEL & 2nd Mtg	74.0%	39.7%	90.6%	100.0%	100.0%	100.0%	100.0%	100.0%	
Commercial loans	24.7%	2.5%	7.5%	11.4%	63.6%	85.7%	90.0%	92.9%	
Share drafts	79.0%	51.2%	94.3%	97.7%	100.0%	100.0%	100.0%	100.0%	
Certificates	82.0%	62.8%	86.8%	97.7%	97.7%	100.0%	100.0%	100.0%	
IRAs	62.3%	28.9%	64.2%	88.6%	93.2%	100.0%	100.0%	100.0%	
Money market shares	40.0%	5.0%	30.2%	56.8%	81.8%	100.0%	90.0%	100.0%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	20.4%	16.3%	16.4%	16.8%	13.2%	16.4%	15.2%	23.3%	
Other unsecured loans	11.6%	13.9%	10.2%	13.6%	11.1%	12.5%	8.5%	11.9%	
New automobile	4.8%	4.6%	3.9%	4.8%	4.2%	4.4%	4.6%	5.0%	
Used automobile	14.8%	7.9%	9.2%	12.6%	13.9%	12.3%	14.0%	16.0%	
First mortgage	2.6%	1.7%	1.7%	2.2%	3.0%	3.6%	2.9%	2.4%	
HEL & 2nd Mtg	3.6%	1.4%	1.9%	2.4%	2.5%	3.2%	4.2%	4.0%	
Commercial loans	0.4%	0.3%	0.7%	0.2%	0.5%	0.7%	0.3%	0.3%	
Share drafts	58.0%	32.0%	44.7%	48.3%	56.1%	56.6%	60.6%	60.1%	
Certificates	13.7%	5.8%	6.1%	6.7%	9.8%	13.3%	14.9%	15.4%	
IRAs	4.8%	2.0%	2.6%	3.1%	3.4%	4.0%	4.7%	5.3%	
Money market shares	11.3%	5.9%	2.4%	2.8%	3.8%	5.0%	5.9%	14.3%	

* 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 - 2024						
Growth Rates	Sep 24	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Credit cards	5.5%	1.0%	1.0%	1.4%	2.3%	2.4%	3.7%	6.2%	
Other unsecured loans	3.1%	-0.8%	0.1%	2.8%	1.2%	1.5%	0.8%	4.2%	
New automobile	-6.0%	-1.8%	-1.5%	-2.7%	-4.6%	-7.2%	-7.1%	-5.4%	
Used automobile	-1.5%	-0.5%	0.3%	-0.3%	-1.4%	-2.0%	-2.6%	-0.6%	
First mortgage**	2.1%	-3.8%	-0.6%	0.7%	1.4%	1.9%	1.5%	2.7%	
HEL & 2nd Mtg**	19.2%	9.6%	12.8%	15.6%	18.6%	18.7%	17.7%	20.2%	
Commercial loans*	10.1%	2.5%	1.6%	4.9%	8.9%	8.5%	8.9%	10.8%	
Share drafts	-1.1%	-4.5%	-3.3%	-2.6%	-1.7%	-1.6%	-2.2%	-0.2%	
Certificates	24.1%	19.0%	27.6%	29.9%	26.8%	28.7%	23.9%	24.2%	
IRAs	3.0%	-4.4%	-3.9%	-1.7%	-0.2%	2.8%	2.7%	4.0%	
Money market shares	-2.5%	-6.4%	-6.7%	-6.4%	-4.2%	-3.8%	-4.4%	-1.8%	
Regular shares	-6.0%	-7.5%	-6.6%	-5.9%	-6.0%	-5.7%	-5.9%	-5.2%	
Portfolio \$ Distribution									
Credit cards/total loans	5.1%	1.6%	2.8%	2.9%	2.8%	3.0%	2.9%	5.7%	
Other unsecured loans/total loans	4.3%	12.5%	7.5%	5.9%	4.8%	4.1%	4.1%	4.2%	
New automobile/total loans	10.2%	24.2%	17.9%	14.3%	11.5%	11.0%	10.4%	9.8%	
Used automobile/total loans	19.6%	38.4%	32.6%	30.0%	27.3%	25.0%	22.4%	18.1%	
First mortgage/total loans	36.0%	9.2%	22.5%	27.2%	30.3%	31.4%	32.9%	37.4%	
HEL & 2nd Mtg/total loans	9.2%	4.3%	8.3%	9.9%	10.2%	10.7%	9.9%	9.0%	
Commercial loans/total loans	10.4%	0.8%	1.4%	3.5%	6.6%	8.7%	12.5%	10.8%	
Share drafts/total savings	19.3%	10.1%	17.5%	18.9%	19.9%	20.3%	21.3%	19.1%	
Certificates/total savings	28.4%	14.3%	16.3%	17.9%	21.8%	24.6%	26.7%	29.9%	
IRAs/total savings	4.5%	1.9%	3.5%	4.1%	4.3%	4.4%	4.2%	4.6%	
Money market shares/total savings	17.1%	2.5%	6.3%	8.4%	11.4%	12.7%	13.5%	18.7%	
Regular shares/total savings	28.6%	68.7%	54.1%	48.2%	40.4%	35.9%	32.0%	25.8%	
Percent of CUs Offering									
Credit cards	65.3%	20.3%	71.0%	82.8%	87.4%	88.9%	91.1%	94.0%	
Other unsecured loans	99.5%	98.3%	99.9%	99.8%	100.0%	100.0%	100.0%	100.0%	
New automobile	96.2%	87.6%	99.5%	99.7%	99.9%	100.0%	100.0%	100.0%	
Used automobile	97.1%	90.5%	99.6%	99.7%	100.0%	100.0%	100.0%	100.0%	
First mortgage	73.9%	25.6%	80.6%	94.6%	99.0%	99.7%	100.0%	99.6%	
HEL & 2nd Mtg	71.0%	22.7%	74.4%	90.2%	97.1%	98.7%	99.6%	100.0%	
Commercial loans	39.0%	4.8%	17.0%	32.3%	61.0%	79.1%	86.4%	91.6%	
Share drafts	83.8%	47.8%	96.5%	99.4%	99.1%	100.0%	100.0%	99.6%	
Certificates	85.9%	57.9%	94.6%	96.7%	98.7%	99.5%	99.6%	99.6%	
IRAs	71.6%	26.2%	75.6%	88.5%	95.3%	98.7%	98.9%	99.6%	
Money market shares	57.3%	10.5%	51.0%	68.2%	86.2%	91.5%	93.6%	96.7%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	19.1%	13.8%	13.9%	14.3%	14.9%	16.3%	15.5%	20.3%	
Other unsecured loans	11.1%	16.2%	13.5%	13.0%	12.6%	11.4%	10.5%	10.9%	
New automobile	6.9%	10.9%	37.2%	18.2%	14.1%	10.2%	6.4%	5.0%	
Used automobile	19.0%	25.5%	90.5%	47.8%	40.8%	29.4%	19.2%	13.7%	
First mortgage	2.4%	1.3%	1.7%	2.2%	2.8%	2.8%	2.5%	2.3%	
HEL & 2nd Mtg	2.2%	1.4%	1.8%	1.9%	2.2%	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%	33.5%	46.5%	50.7%	56.8%	58.2%	60.8%	64.5%	
Certificates	10.9%	5.3%	6.0%	6.5%	8.1%	9.2%	9.9%	11.6%	
IRAs	3.1%	1.8%	2.2%	2.4%	2.8%	3.0%	2.9%	3.2%	
Money market shares	7.7%	3.6%	3.4%	3.3%	4.2%	4.6%	5.1%	8.6%	

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



Pennsylvania CU Profile - Quarterly Trends

	U.S.	Pennsylvania Credit Unions				
Demographic Information	Sep 24	Mar 24	Jun 24	Mar 23	Dec 23	Sep 23
Number CUs	4,587	300	304	307	311	315
Growth Rates (Quarterly % Change)						
Total loans	0.9	1.0	1.7	-0.3	0.6	1.8
Credit cards	1.3	0.1	0.5	-2.6	3.3	1.6
Other unsecured loans	1.4	-3.1	-2.1	-5.4	-0.7	2.4
New automobile	-1.4	-1.6	-0.3	-2.8	-1.8	0.9
used automobile	-0.3	0.8	2.0	0.6	-0.2	2.2
First mortgage	0.9	0.9	1.1	-0.3	0.1	0.6
HEL & 2nd Mtg	4.9	4.6	4.7	2.2	4.7	5.2
Commercial loans*	2.5	2.4	3.8	2.2	2.2	2.0
Total savings	0.5	0.2	0.6	3.3	1.2	-0.8
Share drafts	-0.9	-2.4	2.1	3.3	-0.7	-3.0
Certificates	4.5	4.9	3.2	7.3	9.0	9.0
IRAs	0.9	2.3	2.1	1.6	1.3	1.2
Money market shares	-0.1	0.8	1.8	2.9	0.2	-1.2
Regular shares	-1.8	-2.4	-2.9	1.2	-2.3	-4.9
Total memberships	0.9	0.7	0.7	0.2	0.5	1.0
Earnings (Basis Points)						
Yield on total assets	511	506	491	475	468	448
Dividend/interest cost of assets	196	199	191	182	168	151
Fee & other income	118	109	105	130	114	107
Operating expense	304	278	274	278	282	272
Loss Provisions	59	47	50	46	65	42
Net Income (ROA)	70	92	82	100	68	91
% CUs with positive ROA	85	85	83	83	84	83
Capital Adequacy (%)						
Net worth/assets	10.9	11.7	11.5	11.4	11.5	11.5
% CUs with NW > 7% of assets	98.4	98.3	98.7	98.0	98.4	97.8
Asset Quality (%)						
Loan delinquency rate - Total loans	0.91	0.70	0.67	0.66	0.69	0.61
Total Consumer	1.09	0.86	0.84	0.88	0.91	0.80
Credit Cards	2.15	1.51	1.46	1.51	1.47	1.49
All Other Consumer	0.98	0.80	0.78	0.82	0.85	0.73
Total Mortgages	0.68	0.51	0.47	0.39	0.43	0.38
First Mortgages	0.68	0.49	0.44	0.35	0.41	0.37
All Other Mortgages	0.69	0.57	0.52	0.48	0.48	0.40
Total Commercial Loans	0.89	0.73	0.61	0.77	0.69	0.35
Commercial Ag Loans	0.81	3.96	3.77	0.00	0.00	0.00
All Other Commercial Loans	0.89	0.73	0.60	0.77	0.69	0.35
Net chargeoffs/average loans	0.76	0.63	0.72	0.68	0.66	0.53
Total Consumer	1.37	1.15	1.30	1.23	1.20	0.96
Credit Cards	4.74	3.50	3.98	3.43	3.56	3.00
All Other Consumer	1.03	0.91	1.04	1.01	0.96	0.76
Total Mortgages	0.01	0.01	0.01	0.00	0.01	0.00
First Mortgages	0.00	0.01	0.01	0.00	0.01	0.00
All Other Mortgages	0.01	0.01	0.01	0.01	-0.01	0.00
Total Commercial Loans	0.15	0.16	0.37	0.11	0.16	0.04
Commercial Ag Loans	0.00	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.16	0.16	0.37	0.11	0.16	0.04
Asset/Liability Management						
Loans/savings	84.2	81.0	80.4	79.6	82.4	82.9

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.