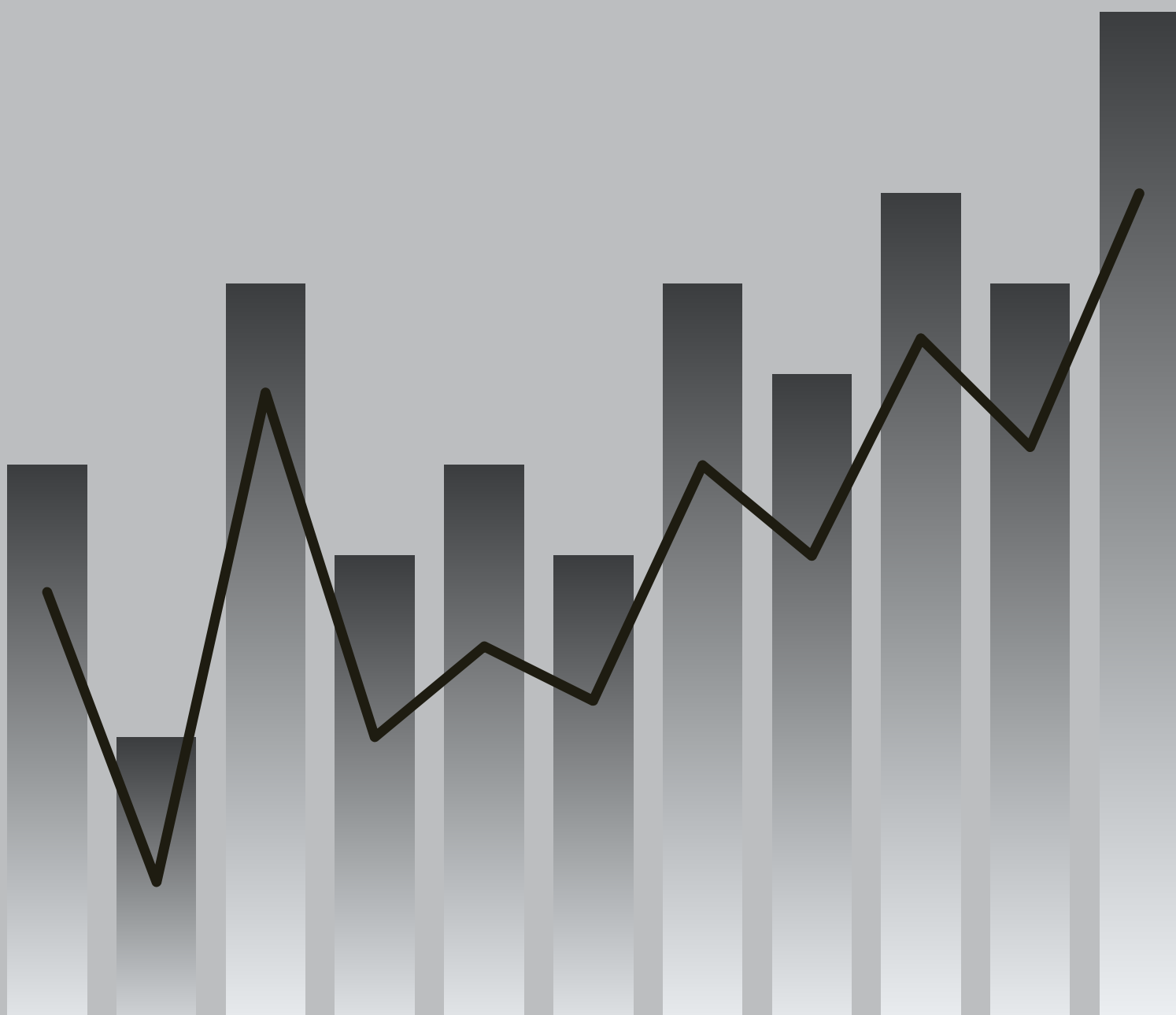


New Jersey Credit Union Profile

Third Quarter 2019

CUNA Economics & Statistics



New Jersey Credit Union Profile

Third Quarter 2019

Overview by Year

| | U.S. CUs | New Jersey CUs |
|--------------------------------------|-----------|----------------|
| Demographic Information | | |
| | Sep 19 | Sep 19 |
| Number of CUs | 5,392 | 156 |
| Assets per CU (\$ mil) | 288.7 | 85.8 |
| Median assets (\$ mil) | 34.7 | 14.6 |
| Total assets (\$ mil) | 1,556,532 | 13,388 |
| Total loans (\$ mil) | 1,106,691 | 8,033 |
| Total surplus funds (\$ mil) | 381,529 | 4,805 |
| Total savings (\$ mil) | 1,307,735 | 11,348 |
| Total memberships (thousands) | 120,940 | 1,019 |
| Growth Rates (%) | | |
| Total assets | 6.8 | -2.7 |
| Total loans | 6.3 | -3.1 |
| Total surplus funds | 8.2 | -2.9 |
| Total savings | 6.9 | -2.4 |
| Total memberships | 3.6 | -1.5 |
| % CUs with increasing assets | 64.2 | 35.3 |
| Earnings - Basis Pts. | | |
| Yield on total assets | 404 | 370 |
| Dividend/interest cost of assets | 87 | 79 |
| Net interest margin | 317 | 291 |
| Fee & other income | 140 | 94 |
| Operating expense | 317 | 304 |
| Loss Provisions | 42 | 38 |
| Net Income (ROA) with Stab Exp | 97 | 43 |
| Net Income (ROA) without Stab Exp | 97 | 43 |
| % CUs with positive ROA | 88.9 | 82.1 |
| Capital Adequacy (%) | | |
| Net worth/assets | 11.4 | 10.2 |
| % CUs with NW > 7% of assets | 98.4 | 94.9 |
| Asset Quality | | |
| Delinquencies (60+ day \$)/loans (%) | 0.66 | 1.44 |
| Net chargeoffs/average loans (%) | 0.55 | 0.82 |
| Total borrower-bankruptcies | 198,948 | 1,528 |
| Bankruptcies per CU | 36.9 | 9.8 |
| Bankruptcies per 1000 members | 1.6 | 1.5 |
| Asset/Liability Management | | |
| Loans/savings | 84.6 | 70.8 |
| Loans/assets | 71.1 | 60.0 |
| Net Long-term assets/assets | 33.3 | 36.3 |
| Liquid assets/assets | 12.6 | 14.8 |
| Core deposits/shares & borrowings | 49.0 | 61.8 |
| Productivity | | |
| Members/potential members (%) | 3 | 5 |
| Borrowers/members (%) | 59 | 49 |
| Members/FTE | 387 | 418 |
| Average shares/member (\$) | 10,813 | 11,131 |
| Average loan balance (\$) | 15,616 | 15,968 |
| Employees per million in assets | 0.20 | 0.18 |
| Structure (%) | | |
| Fed CUs w/ single-sponsor | 11.6 | 34.0 |
| Fed CUs w/ community charter | 17.4 | 13.5 |
| Other Fed CUs | 32.5 | 47.4 |
| CUs state chartered | 38.5 | 5.1 |

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.

Source: NCUA and CUNA E&S.

Overview: State Trends

| | U.S. | New Jersey Credit Unions | | | | | | |
|--|-----------|--------------------------|--------|--------|--------|--------|--------|--------|
| | Sep 19 | Sep 19 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 |
| Demographic Information | | | | | | | | |
| Number of CUs | 5,392 | 156 | 159 | 164 | 171 | 180 | 187 | 196 |
| Assets per CU (\$ mil) | 288.7 | 85.8 | 86.7 | 82.6 | 78.6 | 71.1 | 66.9 | 63.6 |
| Median assets (\$ mil) | 34.7 | 14.6 | 14.4 | 13.3 | 12.8 | 10.8 | 10.4 | 9.9 |
| Total assets (\$ mil) | 1,556,532 | 13,388 | 13,778 | 13,541 | 13,434 | 12,797 | 12,502 | 12,465 |
| Total loans (\$ mil) | 1,106,691 | 8,033 | 8,330 | 7,927 | 7,588 | 7,001 | 6,703 | 6,531 |
| Total surplus funds (\$ mil) | 381,529 | 4,805 | 4,936 | 5,109 | 5,369 | 5,331 | 5,336 | 5,489 |
| Total savings (\$ mil) | 1,307,735 | 11,348 | 11,708 | 11,646 | 11,586 | 11,270 | 11,030 | 11,093 |
| Total memberships (thousands) | 120,940 | 1,019 | 1,039 | 1,034 | 1,024 | 1,036 | 1,046 | 1,061 |
| Growth Rates (%) | | | | | | | | |
| Total assets | 6.8 | -2.7 | 1.7 | 0.8 | 5.0 | 2.4 | 0.3 | -0.4 |
| Total loans | 6.3 | -3.1 | 5.1 | 4.5 | 8.4 | 4.4 | 2.6 | 3.7 |
| Total surplus funds | 8.2 | -2.9 | -3.4 | -4.8 | 0.7 | -0.1 | -2.8 | -5.0 |
| Total savings | 6.9 | -2.4 | 0.5 | 0.5 | 2.8 | 2.2 | -0.6 | 0.1 |
| Total memberships | 3.6 | -1.5 | 0.5 | 1.0 | -1.1 | -1.0 | -1.4 | -0.4 |
| <i>% CUs with increasing assets</i> | 64.2 | 35.3 | 45.9 | 51.8 | 64.9 | 57.2 | 47.6 | 48.5 |
| Earnings - Basis Pts. | | | | | | | | |
| Yield on total assets | 404 | 370 | 349 | 323 | 315 | 315 | 318 | 323 |
| Dividend/interest cost of assets | 87 | 79 | 63 | 48 | 46 | 47 | 46 | 51 |
| Net interest margin | 317 | 291 | 286 | 275 | 270 | 269 | 272 | 272 |
| Fee & other income | 140 | 94 | 91 | 84 | 89 | 89 | 86 | 94 |
| Operating expense | 317 | 304 | 299 | 298 | 299 | 304 | 294 | 300 |
| Loss Provisions | 42 | 38 | 42 | 58 | 39 | 32 | 31 | 34 |
| Net Income (ROA) with Stab Exp | 97 | 43 | 36 | 3 | 20 | 21 | 34 | 32 |
| Net Income (ROA) without Stab Exp | 97 | 43 | 36 | 3 | 20 | 21 | 34 | 37 |
| <i>% CUs with positive ROA</i> | 88.9 | 82.1 | 79.2 | 72.0 | 69.6 | 73.9 | 65.8 | 63.3 |
| Capital Adequacy (%) | | | | | | | | |
| Net worth/assets | 11.4 | 10.2 | 10.0 | 9.9 | 10.0 | 10.3 | 10.3 | 10.0 |
| <i>% CUs with NW > 7% of assets</i> | 98.4 | 94.9 | 96.2 | 93.9 | 95.3 | 96.1 | 94.1 | 95.4 |
| Asset Quality | | | | | | | | |
| Delinquencies (60+ day \$)/loans (%) | 0.66 | 1.44 | 1.65 | 1.73 | 1.74 | 1.83 | 1.90 | 1.99 |
| Net chargeoffs/average loans (%) | 0.55 | 0.82 | 0.78 | 0.71 | 0.58 | 0.60 | 0.60 | 0.71 |
| Total borrower-bankruptcies | 198,948 | 1,528 | 1,478 | 1,495 | 1,199 | 1,179 | 1,270 | 1,427 |
| Bankruptcies per CU | 36.9 | 9.8 | 9.3 | 9.1 | 7.0 | 6.6 | 6.8 | 7.3 |
| Bankruptcies per 1000 members | 1.6 | 1.5 | 1.4 | 1.4 | 1.2 | 1.1 | 1.2 | 1.3 |
| Asset/Liability Management | | | | | | | | |
| Loans/savings | 84.6 | 70.8 | 71.2 | 68.1 | 65.5 | 62.1 | 60.8 | 58.9 |
| Loans/assets | 71.1 | 60.0 | 60.5 | 58.5 | 56.5 | 54.7 | 53.6 | 52.4 |
| Net Long-term assets/assets | 33.3 | 36.3 | 36.0 | 38.0 | 38.7 | 40.5 | 44.2 | 46.6 |
| Liquid assets/assets | 12.6 | 14.8 | 14.5 | 15.0 | 14.1 | 13.5 | 13.2 | 13.1 |
| Core deposits/shares & borrowings | 49.0 | 61.8 | 61.4 | 62.2 | 61.9 | 61.9 | 59.4 | 56.6 |
| Productivity | | | | | | | | |
| Members/potential members (%) | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 6 |
| Borrowers/members (%) | 59 | 49 | 51 | 52 | 52 | 50 | 48 | 46 |
| Members/FTE | 387 | 418 | 418 | 417 | 416 | 415 | 421 | 431 |
| Average shares/member (\$) | 10,813 | 11,131 | 11,263 | 11,257 | 11,315 | 10,881 | 10,543 | 10,451 |
| Average loan balance (\$) | 15,616 | 15,968 | 15,681 | 14,779 | 14,135 | 13,535 | 13,422 | 13,339 |
| Employees per million in assets | 0.20 | 0.18 | 0.18 | 0.18 | 0.18 | 0.19 | 0.20 | 0.20 |
| Structure (%) | | | | | | | | |
| Fed CUs w/ single-sponsor | 11.6 | 34.0 | 33.3 | 34.1 | 34.5 | 33.9 | 33.7 | 33.2 |
| Fed CUs w/ community charter | 17.4 | 13.5 | 13.2 | 12.8 | 12.3 | 12.8 | 13.4 | 12.8 |
| Other Fed CUs | 32.5 | 47.4 | 48.4 | 46.3 | 45.6 | 44.4 | 44.4 | 44.4 |
| CUs state chartered | 38.5 | 5.1 | 5.0 | 6.7 | 7.6 | 8.9 | 8.6 | 9.7 |

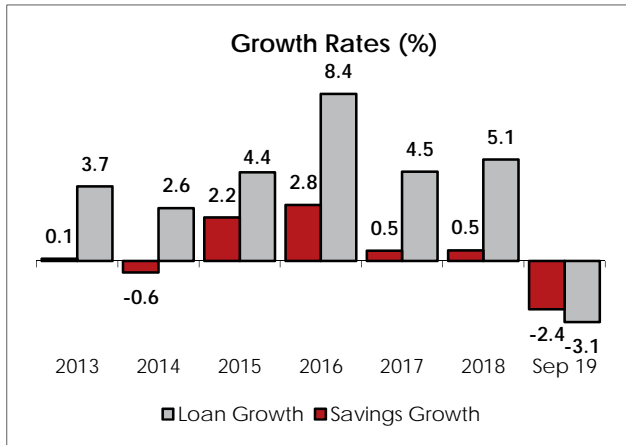
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

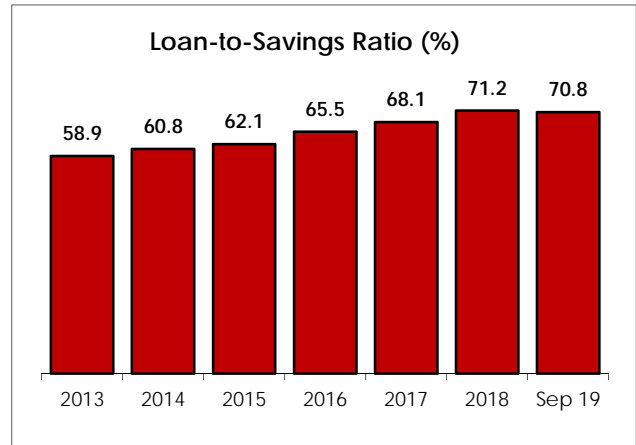
New Jersey Credit Union Profile

Third Quarter 2019

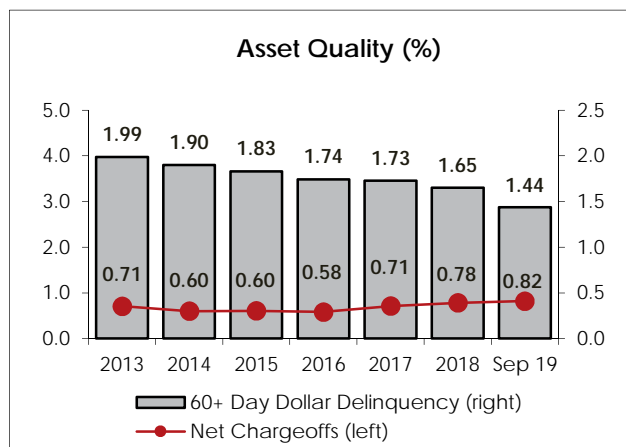
Loan and Savings Growth Trends



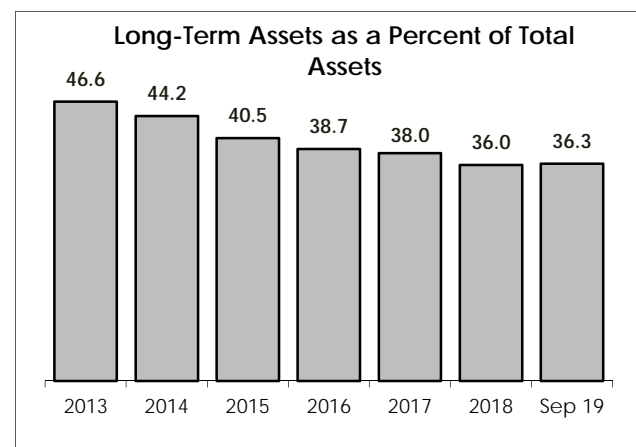
Liquidity Trends



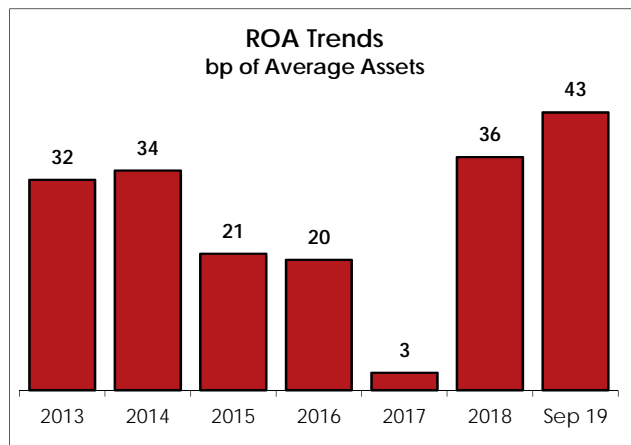
Credit Risk Trends



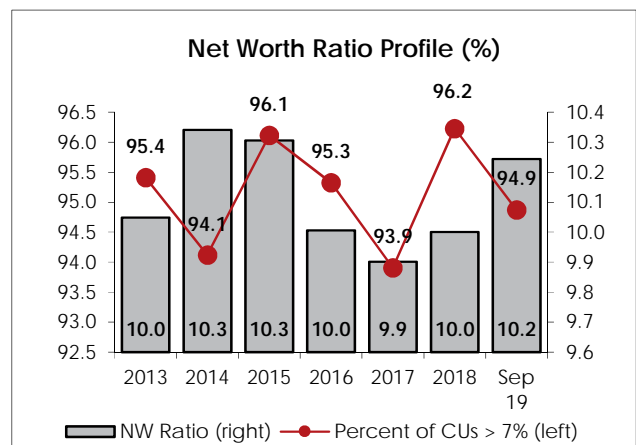
Interest Rate Risk Trends



Earnings Trends



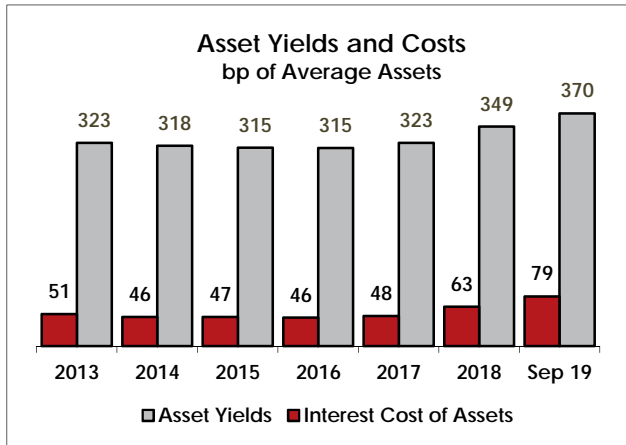
Solvency Trends



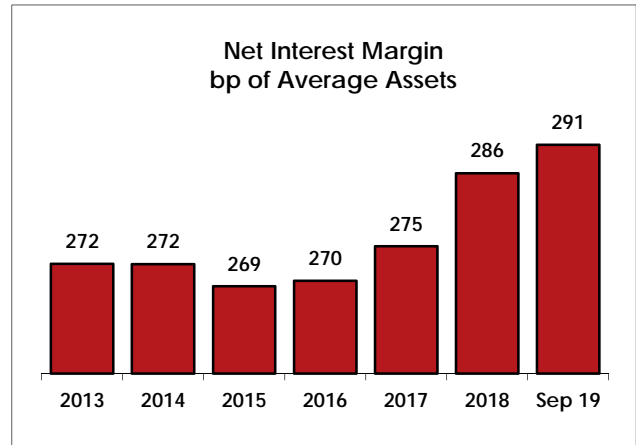
New Jersey Credit Union Profile

Third Quarter 2019

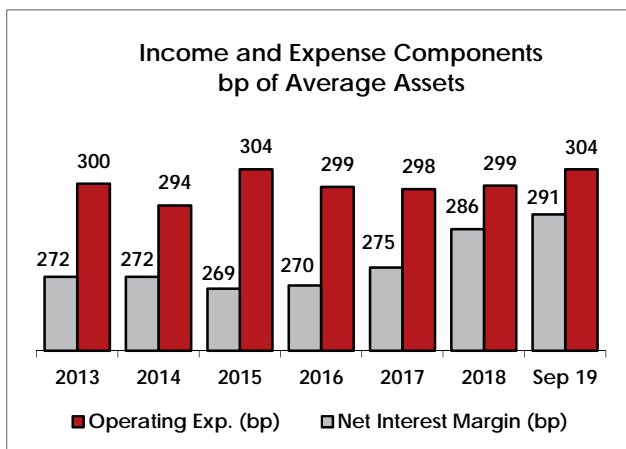
Asset Yields and Funding Costs



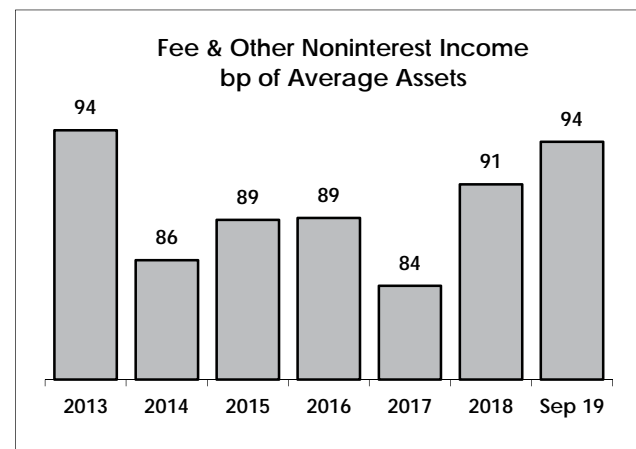
Interest Margins



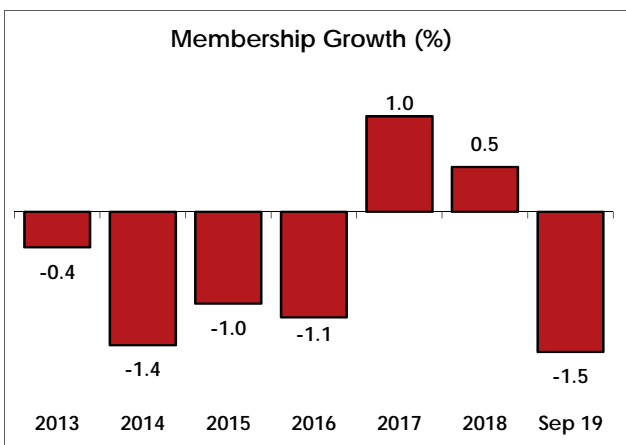
Interest Margins & Overhead



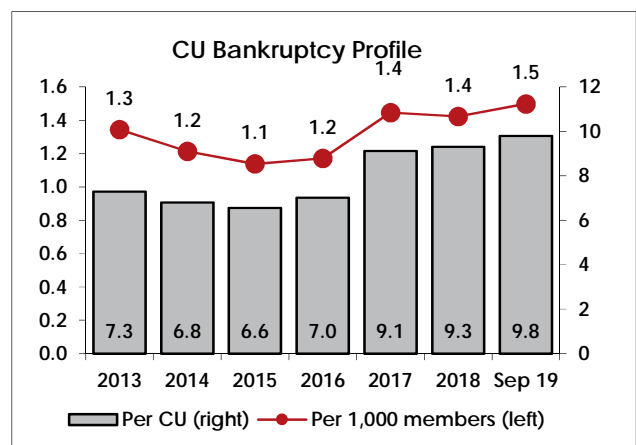
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

| | NJ | New Jersey Credit Union Asset Groups - 2019 | | | | | | |
|--|--------|---|-----------|------------|-------------|-------------|------------|-----------|
| Demographic Information | Sep 19 | < \$20Mil | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1B | > \$1 Bil |
| Number of CUs | 156 | 88 | 26 | 16 | 16 | 8 | | 2 |
| Assets per CU (\$ mil) | 85.8 | 7.1 | 31.5 | 75.0 | 153.3 | 365.7 | | 2,683.9 |
| Median assets (\$ mil) | 14.6 | 6.8 | 30.8 | 75.5 | 135.1 | 362.0 | | 2,683.9 |
| Total assets (\$ mil) | 13,388 | 623 | 818 | 1,201 | 2,452 | 2,926 | | 5,368 |
| Total loans (\$ mil) | 8,033 | 251 | 387 | 580 | 1,419 | 2,204 | | 3,192 |
| Total surplus funds (\$ mil) | 4,805 | 362 | 419 | 569 | 902 | 626 | | 1,928 |
| Total savings (\$ mil) | 11,348 | 517 | 715 | 1,068 | 2,186 | 2,574 | | 4,289 |
| Total memberships (thousands) | 1,019 | 89 | 84 | 166 | 245 | 234 | | 202 |
| Growth Rates (%) | | | | | | | | |
| Total assets | -2.7 | -2.1 | -1.8 | -0.3 | 0.8 | 0.0 | | 1.6 |
| Total loans | -3.1 | -0.1 | -5.4 | 2.3 | -1.3 | 1.4 | | 2.7 |
| Total surplus funds | -2.9 | -3.6 | 1.8 | -2.0 | 3.0 | -5.0 | | -2.0 |
| Total savings | -2.4 | -3.0 | -2.1 | -0.7 | 0.3 | -0.8 | | 3.3 |
| Total memberships | -1.5 | -2.6 | 0.8 | -0.1 | 2.2 | 0.0 | | 4.0 |
| <i>% CUs with increasing assets</i> | 35.3 | 27.3 | 34.6 | 56.3 | 50.0 | 50.0 | | 50.0 |
| Earnings - Basis Pts. | | | | | | | | |
| Yield on total assets | 370 | 414 | 377 | 385 | 378 | 423 | | 327 |
| Dividend/interest cost of assets | 79 | 64 | 51 | 25 | 43 | 57 | | 127 |
| Net interest margin | 291 | 350 | 326 | 360 | 335 | 366 | | 199 |
| Fee & other income | 94 | 49 | 74 | 113 | 145 | 124 | | 56 |
| Operating expense | 304 | 311 | 323 | 395 | 378 | 387 | | 198 |
| Loss Provisions | 38 | 54 | 30 | 57 | 52 | 59 | | 13 |
| Net Income (ROA) with Stab Exp | 43 | 32 | 47 | 22 | 49 | 44 | | 44 |
| Net Income (ROA) without Stab Exp | 43 | 32 | 47 | 22 | 49 | 44 | | 44 |
| <i>% CUs with positive ROA</i> | 82.1 | 80.7 | 84.6 | 81.3 | 81.3 | 87.5 | | 100.0 |
| Capital Adequacy (%) | | | | | | | | |
| Net worth/assets | 10.2 | 16.1 | 12.3 | 10.7 | 10.3 | 9.3 | | 9.6 |
| <i>% CUs with NW > 7% of assets</i> | 94.9 | 96.6 | 92.3 | 93.8 | 87.5 | 100.0 | | 100.0 |
| Asset Quality | | | | | | | | |
| Delinquencies (60+ day \$)/loans (%) | 1.44 | 2.87 | 1.49 | 1.69 | 2.10 | 1.83 | | 0.71 |
| Net chargeoffs/average loans (%) | 0.82 | 1.38 | 0.85 | 0.83 | 1.12 | 1.11 | | 0.43 |
| Total borrower-bankruptcies | 1,528 | 80 | 93 | 361 | 311 | 459 | | 224 |
| Bankruptcies per CU | 9.8 | 0.9 | 3.6 | 22.6 | 19.4 | 57.3 | | 112.0 |
| Bankruptcies per 1000 members | 1.5 | 0.9 | 1.1 | 2.2 | 1.3 | 2.0 | | 1.1 |
| Asset/Liability Management (%) | | | | | | | | |
| Loans/savings | 70.8 | 48.5 | 54.1 | 54.3 | 64.9 | 85.6 | | 74.4 |
| Loans/assets | 60.0 | 40.3 | 47.3 | 48.3 | 57.9 | 75.3 | | 59.5 |
| Net Long-term assets/assets | 36.3 | 14.8 | 26.5 | 23.2 | 32.7 | 36.9 | | 44.4 |
| Liquid assets/assets | 14.8 | 30.5 | 25.0 | 22.6 | 20.1 | 11.2 | | 9.3 |
| Core deposits/shares & borrowings | 61.8 | 83.1 | 70.5 | 75.9 | 67.0 | 55.9 | | 56.0 |
| Productivity | | | | | | | | |
| Members/potential members (%) | 5 | 7 | 4 | 5 | 3 | 5 | | 20 |
| Borrowers/members (%) | 49 | 39 | 42 | 40 | 56 | 54 | | 51 |
| Members/FTE | 418 | 468 | 525 | 518 | 394 | 359 | | 407 |
| Average shares/member (\$) | 11,131 | 5,814 | 8,535 | 6,445 | 8,908 | 11,012 | | 21,223 |
| Average loan balance (\$) | 15,968 | 7,243 | 10,989 | 8,660 | 10,387 | 17,325 | | 31,168 |
| Employees per million in assets | 0.18 | 0.30 | 0.19 | 0.27 | 0.25 | 0.22 | | 0.09 |
| Structure (%) | | | | | | | | |
| Fed CUs w/ single-sponsor | 34.0 | 51.1 | 19.2 | 6.3 | 6.3 | 0.0 | | 50.0 |
| Fed CUs w/ community charter | 13.5 | 3.4 | 19.2 | 18.8 | 43.8 | 37.5 | | 0.0 |
| Other Fed CUs | 47.4 | 42.0 | 46.2 | 75.0 | 50.0 | 50.0 | | 50.0 |
| CUs state chartered | 5.1 | 3.4 | 15.4 | 0.0 | 0.0 | 12.5 | | 0.0 |

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

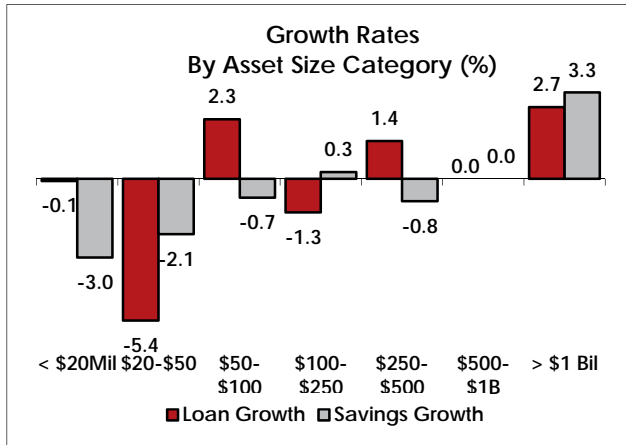
Source: NCUA and CUNA E&S.

New Jersey Credit Union Profile

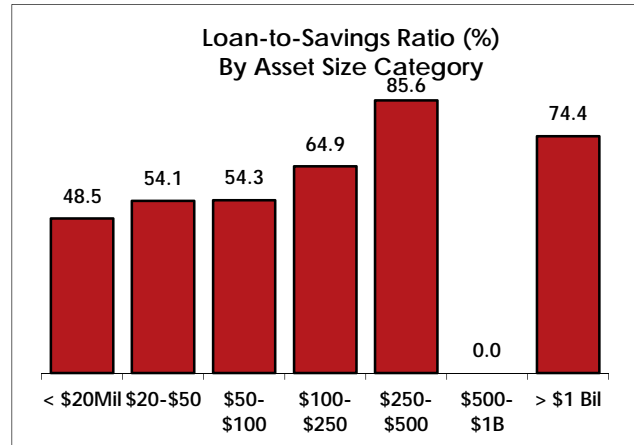
Third Quarter 2019

Results By Asset Size

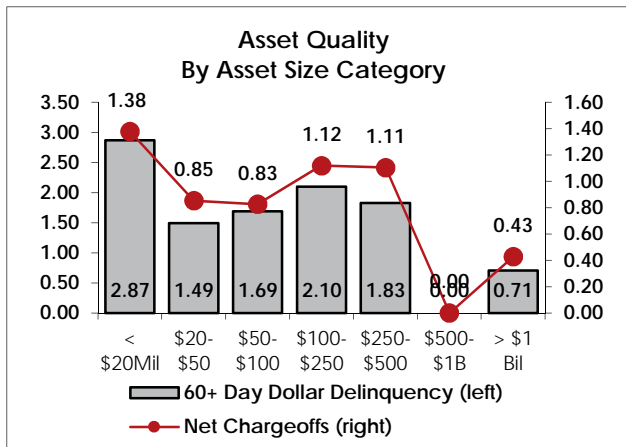
Loan and Savings growth



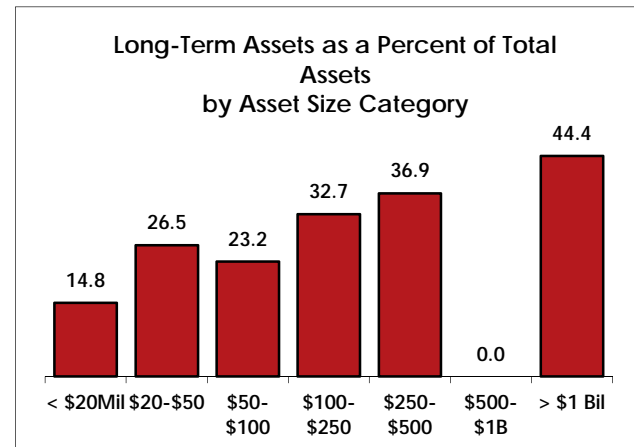
Liquidity Risk Exposure



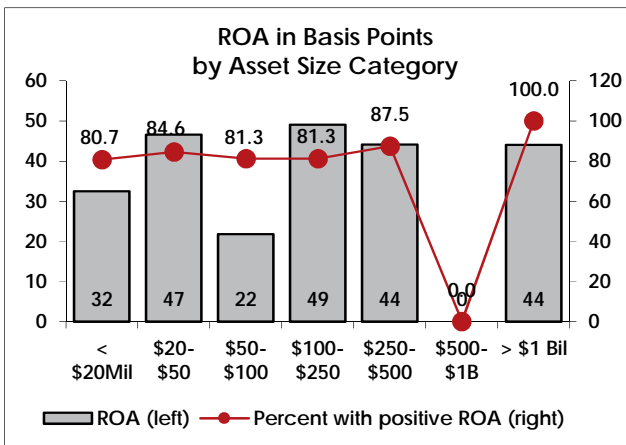
Credit Risk Exposure



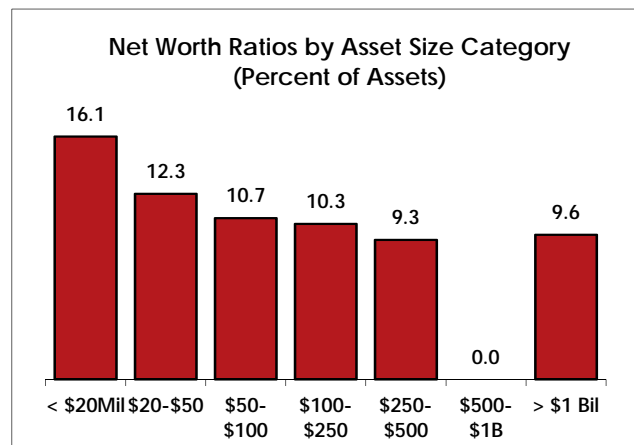
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

| | U.S. | All U.S. Credit Unions Asset Groups - 2019 | | | | | | |
|--------------------------------------|-----------|--|-----------|------------|-------------|-------------|------------|-----------|
| | Sep 19 | < \$20Mil | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1B | > \$1 Bil |
| Demographic Information | | | | | | | | |
| Number of CUs | 5,392 | 2,052 | 1,014 | 700 | 692 | 351 | 261 | 322 |
| Assets per CU (\$ mil) | 288.7 | 7.5 | 32.4 | 71.7 | 158.0 | 350.2 | 704.7 | 3,235.6 |
| Median assets (\$ mil) | 34.7 | 6.5 | 31.1 | 70.4 | 149.3 | 339.2 | 681.8 | 1,804.7 |
| Total assets (\$ mil) | 1,556,532 | 15,453 | 32,840 | 50,223 | 109,314 | 122,936 | 183,916 | 1,041,849 |
| Total loans (\$ mil) | 1,106,691 | 8,038 | 18,024 | 29,648 | 72,185 | 85,656 | 132,301 | 760,839 |
| Total surplus funds (\$ mil) | 381,529 | 7,071 | 13,624 | 18,236 | 31,312 | 30,656 | 42,134 | 238,496 |
| Total savings (\$ mil) | 1,307,735 | 13,072 | 28,341 | 43,552 | 94,870 | 105,790 | 156,256 | 865,853 |
| Total memberships (thousands) | 120,940 | 2,403 | 3,741 | 5,289 | 10,370 | 10,993 | 14,992 | 73,152 |
| Growth Rates (%) | | | | | | | | |
| Total assets | 6.8 | -0.1 | 1.6 | 2.3 | 3.9 | 5.1 | 6.4 | 8.7 |
| Total loans | 6.3 | 3.2 | 3.9 | 3.6 | 4.5 | 5.2 | 6.0 | 7.5 |
| Total surplus funds | 8.2 | -3.7 | -1.5 | 0.1 | 1.9 | 4.3 | 7.4 | 12.5 |
| Total savings | 6.9 | -0.5 | 1.1 | 1.9 | 3.5 | 5.1 | 6.7 | 9.0 |
| Total memberships | 3.6 | -1.4 | -0.5 | 0.0 | 1.2 | 2.1 | 2.8 | 5.9 |
| % CUs with increasing assets | 64.2 | 44.1 | 60.5 | 71.7 | 82.9 | 88.9 | 90.8 | 98.4 |
| Earnings - Basis Pts. | | | | | | | | |
| Yield on total assets | 404 | 398 | 384 | 386 | 394 | 397 | 398 | 409 |
| Dividend/interest cost of assets | 87 | 43 | 42 | 47 | 56 | 65 | 72 | 99 |
| Net interest margin | 317 | 355 | 342 | 339 | 338 | 332 | 326 | 309 |
| Fee & other income | 140 | 85 | 114 | 131 | 145 | 154 | 154 | 137 |
| Operating expense | 317 | 368 | 366 | 377 | 377 | 373 | 362 | 291 |
| Loss Provisions | 42 | 28 | 24 | 27 | 30 | 32 | 34 | 48 |
| Net Income (ROA) with Stab Exp | 97 | 44 | 65 | 66 | 75 | 81 | 84 | 107 |
| Net Income (ROA) without Stab Exp | 97 | 44 | 65 | 66 | 75 | 81 | 84 | 107 |
| % CUs with positive ROA | 88.8 | 78.5 | 91.6 | 93.6 | 96.8 | 99.1 | 98.5 | 99.4 |
| Capital Adequacy (%) | | | | | | | | |
| Net worth/assets | 11.4 | 14.9 | 13.0 | 12.2 | 11.7 | 11.5 | 11.3 | 11.2 |
| % CUs with NW > 7% of assets | 98.4 | 97.4 | 98.7 | 98.7 | 98.8 | 99.7 | 100.0 | 99.7 |
| Asset Quality | | | | | | | | |
| Delinquencies (60+ day \$)/loans (%) | 0.66 | 1.39 | 0.95 | 0.79 | 0.72 | 0.70 | 0.65 | 0.64 |
| Net chargeoffs/average loans (%) | 0.55 | 0.56 | 0.46 | 0.46 | 0.47 | 0.47 | 0.48 | 0.59 |
| Total borrower-bankruptcies | 198,948 | 2,902 | 4,788 | 7,141 | 15,649 | 18,603 | 28,074 | 121,790 |
| Bankruptcies per CU | 36.9 | 1.4 | 4.7 | 10.2 | 22.6 | 53.0 | 107.6 | 378.2 |
| Bankruptcies per 1000 members | 1.6 | 1.2 | 1.3 | 1.4 | 1.5 | 1.7 | 1.9 | 1.7 |
| Asset/Liability Management | | | | | | | | |
| Loans/savings | 84.6 | 61.5 | 63.6 | 68.1 | 76.1 | 81.0 | 84.7 | 87.9 |
| Loans/assets | 71.1 | 52.0 | 54.9 | 59.0 | 66.0 | 69.7 | 71.9 | 73.0 |
| Net Long-term assets/assets | 33.3 | 11.7 | 20.0 | 24.2 | 28.4 | 31.6 | 34.7 | 35.0 |
| Liquid assets/assets | 12.6 | 27.9 | 22.7 | 19.5 | 15.6 | 13.3 | 12.2 | 11.5 |
| Core deposits/shares & borrowings | 49.0 | 79.4 | 70.9 | 65.9 | 60.0 | 56.3 | 53.2 | 44.1 |
| Productivity | | | | | | | | |
| Members/potential members (%) | 3 | 5 | 3 | 3 | 3 | 3 | 3 | 3 |
| Borrowers/members (%) | 59 | 44 | 57 | 54 | 56 | 55 | 58 | 61 |
| Members/FTE | 387 | 402 | 397 | 367 | 337 | 342 | 343 | 415 |
| Average shares/member (\$) | 10,813 | 5,439 | 7,576 | 8,235 | 9,148 | 9,624 | 10,423 | 11,836 |
| Average loan balance (\$) | 15,616 | 7,637 | 8,485 | 10,342 | 12,520 | 14,213 | 15,323 | 17,137 |
| Employees per million in assets | 0.20 | 0.39 | 0.29 | 0.29 | 0.28 | 0.26 | 0.24 | 0.17 |
| Structure (%) | | | | | | | | |
| Fed CUs w/ single-sponsor | 11.6 | 23.3 | 8.0 | 3.7 | 2.5 | 2.0 | 2.7 | 2.2 |
| Fed CUs w/ community charter | 17.4 | 8.9 | 22.6 | 25.3 | 28.2 | 23.6 | 15.7 | 10.2 |
| Other Fed CUs | 32.5 | 36.9 | 33.3 | 30.4 | 27.3 | 25.4 | 25.3 | 31.7 |
| CUs state chartered | 38.5 | 30.9 | 36.1 | 40.6 | 42.1 | 49.0 | 56.3 | 55.9 |

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

Source: NCUA and CUNA E&S.

New Jersey Credit Union Profile

Third Quarter 2019

Portfolio: State Trends

| | U.S. | New Jersey Credit Unions | | | | | | |
|--|--------|--------------------------|-------|--------|-------|-------|-------|--------|
| Growth Rates | Sep 19 | Sep 19 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 |
| Credit cards | 7.4% | -3.5% | -2.7% | -0.9% | 1.7% | 0.0% | 0.1% | 1.5% |
| Other unsecured loans | 8.1% | 1.8% | 2.9% | 6.1% | 1.8% | -2.5% | 3.1% | -2.7% |
| New automobile | 2.2% | 0.7% | 5.6% | -0.1% | 6.3% | 23.1% | 13.0% | -20.3% |
| Used automobile | 4.4% | -1.3% | 16.3% | 10.2% | 11.5% | 5.9% | 10.6% | 26.3% |
| First mortgage | 7.2% | 1.7% | 6.2% | 6.8% | 8.5% | 6.3% | 1.2% | 5.8% |
| HEL & 2nd Mtg | 6.3% | -6.9% | 1.0% | 5.6% | 2.1% | -3.2% | -4.8% | -8.3% |
| Commercial loans* | 13.0% | 2.8% | -1.3% | -11.9% | 9.3% | 9.0% | 12.5% | 12.7% |
| Share drafts | 13.7% | -3.7% | 1.6% | 4.1% | 7.0% | 7.4% | 4.1% | 2.2% |
| Certificates | 22.2% | 3.2% | -0.4% | 2.6% | -2.7% | -5.4% | -4.0% | -9.5% |
| IRAs | 3.6% | -6.3% | -3.8% | -2.6% | -1.1% | -1.1% | -3.8% | -2.4% |
| Money market shares | 2.1% | -5.2% | -7.3% | -3.1% | 0.6% | -2.4% | -6.7% | 1.4% |
| Regular shares | -0.2% | -2.8% | 0.1% | 0.6% | 4.9% | 6.2% | 4.5% | 3.5% |
| Portfolio \$ Distribution | | | | | | | | |
| Credit cards/total loans | 5.8% | 4.1% | 4.2% | 4.5% | 4.7% | 5.0% | 5.3% | 5.4% |
| Other unsecured loans/total loans | 4.2% | 6.8% | 6.6% | 6.8% | 6.7% | 7.1% | 7.6% | 7.6% |
| New automobile/total loans | 13.4% | 4.7% | 4.6% | 4.6% | 4.8% | 4.9% | 4.1% | 3.7% |
| Used automobile/total loans | 20.7% | 14.2% | 14.0% | 12.7% | 12.0% | 11.7% | 11.5% | 10.7% |
| First mortgage/total loans | 41.1% | 47.8% | 45.6% | 45.1% | 44.1% | 44.1% | 43.3% | 43.9% |
| HEL & 2nd Mtg/total loans | 8.4% | 15.0% | 15.7% | 16.3% | 16.2% | 17.2% | 18.5% | 20.0% |
| Commercial loans/total loans | 7.2% | 7.6% | 7.1% | 7.5% | 8.9% | 8.8% | 8.5% | 7.7% |
| Share drafts/total savings | 15.5% | 15.7% | 16.1% | 15.9% | 15.4% | 14.8% | 14.0% | 13.4% |
| Certificates/total savings | 21.4% | 13.9% | 13.6% | 13.7% | 13.5% | 14.2% | 15.3% | 15.9% |
| IRAs/total savings | 6.2% | 7.6% | 7.7% | 8.1% | 8.3% | 8.7% | 9.0% | 9.3% |
| Money market shares/total savings | 20.6% | 10.4% | 10.7% | 11.6% | 12.1% | 12.3% | 12.9% | 13.7% |
| Regular shares/total savings | 34.3% | 49.1% | 48.6% | 48.8% | 48.7% | 47.8% | 46.0% | 43.7% |
| Percent of CUs Offering | | | | | | | | |
| Credit cards | 62.3% | 44.9% | 45.3% | 44.5% | 42.1% | 40.6% | 39.0% | 35.7% |
| Other unsecured loans | 99.4% | 99.4% | 99.4% | 99.4% | 95.9% | 95.6% | 94.7% | 95.4% |
| New automobile | 95.8% | 87.8% | 88.1% | 87.8% | 88.3% | 88.3% | 86.1% | 85.2% |
| Used automobile | 97.0% | 88.5% | 88.7% | 84.8% | 86.5% | 85.6% | 85.0% | 83.7% |
| First mortgage | 69.4% | 50.6% | 50.3% | 48.2% | 50.3% | 49.4% | 49.2% | 46.4% |
| HEL & 2nd Mtg | 69.2% | 58.3% | 60.4% | 59.8% | 60.2% | 57.8% | 56.7% | 56.1% |
| Commercial loans | 35.2% | 23.1% | 25.2% | 24.4% | 24.0% | 22.2% | 20.9% | 20.9% |
| Share drafts | 80.5% | 61.5% | 62.3% | 61.0% | 60.2% | 60.0% | 59.4% | 57.7% |
| Certificates | 82.1% | 64.1% | 64.2% | 64.0% | 64.3% | 63.3% | 62.0% | 60.7% |
| IRAs | 68.9% | 51.9% | 52.2% | 50.6% | 53.2% | 50.0% | 48.7% | 47.4% |
| Money market shares | 52.7% | 34.6% | 35.2% | 34.8% | 35.1% | 33.3% | 31.6% | 31.1% |
| Number of Loans as a Percent of Members in Offering CUs | | | | | | | | |
| Credit cards | 18.9% | 13.8% | 14.0% | 14.6% | 15.5% | 14.6% | 13.9% | 14.4% |
| Other unsecured loans | 11.8% | 12.9% | 13.3% | 13.4% | 13.2% | 13.1% | 12.8% | 13.8% |
| New automobile | 6.2% | 1.9% | 2.0% | 2.1% | 2.2% | 2.1% | 1.9% | 1.8% |
| Used automobile | 15.1% | 8.7% | 9.1% | 8.9% | 8.9% | 8.7% | 8.6% | 7.5% |
| First mortgage | 2.5% | 2.0% | 2.0% | 2.1% | 2.1% | 1.9% | 1.7% | 1.7% |
| HEL & 2nd Mtg | 2.1% | 2.8% | 2.8% | 2.9% | 2.9% | 2.9% | 2.9% | 3.0% |
| Commercial loans | 0.2% | 0.2% | 0.2% | 0.3% | 0.3% | 0.3% | 0.3% | 0.3% |
| Share drafts | 59.0% | 46.5% | 46.4% | 46.6% | 44.0% | 45.1% | 44.3% | 43.7% |
| Certificates | 8.4% | 6.7% | 6.9% | 7.3% | 7.7% | 8.1% | 8.6% | 9.3% |
| IRAs | 4.0% | 3.6% | 3.9% | 4.4% | 4.3% | 4.4% | 4.6% | 4.9% |
| Money market shares | 7.0% | 3.3% | 3.4% | 3.8% | 4.0% | 4.2% | 4.5% | 4.8% |

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.
Source: NCUA and CUNA E&S.

Portfolio Detail: State Results by Asset Size

| | New Jersey Credit Union Asset Groups - 2019 | | | | | | | |
|--|---|------------|-----------|------------|-------------|-------------|--------------|----------|
| | NJ Sep 19 | < \$20 Mil | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1Bil | > \$1Bil |
| Growth Rates | | | | | | | | |
| Credit cards | -3.5% | -5.3% | -4.2% | -5.4% | -1.4% | 0.3% | 1.5% | |
| Other unsecured loans | 1.8% | -1.0% | -7.1% | -2.1% | -0.1% | -1.4% | 47.2% | |
| New automobile | 0.7% | 0.5% | -0.7% | 11.0% | 11.2% | 13.6% | 28.1% | |
| Used automobile | -1.3% | 7.4% | -6.2% | 8.5% | 1.3% | -3.2% | 23.9% | |
| First mortgage | 1.7% | -5.5% | -4.5% | 4.5% | 3.4% | 4.9% | 5.6% | |
| HEL & 2nd Mtg | -6.9% | -3.7% | -5.2% | -0.6% | -1.0% | 1.0% | 4.9% | |
| Commercial loans* | 2.8% | -60.1% | -27.5% | 21.5% | -11.7% | 5.1% | 10.4% | |
| Share drafts | -3.7% | -1.1% | 0.7% | 1.8% | 1.9% | -2.7% | -0.1% | |
| Certificates | 3.2% | 2.1% | 4.2% | -0.1% | 1.6% | 11.8% | 22.2% | |
| IRAs | -6.3% | -6.7% | -6.5% | -7.4% | -3.6% | -4.9% | -3.6% | |
| Money market shares | -5.2% | 8.4% | -5.1% | -4.1% | -5.9% | -8.1% | 13.6% | |
| Regular shares | -2.8% | -4.2% | -3.2% | -0.5% | 1.8% | -0.4% | -1.7% | |
| Portfolio \$ Distribution | | | | | | | | |
| Credit cards/total loans | 4.1% | 2.2% | 3.9% | 7.3% | 3.6% | 3.7% | 4.1% | |
| Other unsecured loans/total loans | 6.8% | 39.2% | 13.0% | 11.7% | 10.8% | 4.3% | 2.7% | |
| New automobile/total loans | 4.7% | 13.9% | 8.6% | 6.3% | 6.6% | 3.8% | 3.0% | |
| Used automobile/total loans | 14.2% | 18.5% | 15.8% | 18.5% | 15.2% | 18.5% | 9.4% | |
| First mortgage/total loans | 47.8% | 12.2% | 30.7% | 28.5% | 33.2% | 44.2% | 65.1% | |
| HEL & 2nd Mtg/total loans | 15.0% | 9.0% | 22.9% | 20.2% | 22.2% | 20.8% | 6.2% | |
| Commercial loans/total loans | 7.6% | 0.4% | 1.2% | 3.2% | 7.8% | 7.3% | 9.7% | |
| Share drafts/total savings | 15.7% | 4.9% | 11.0% | 16.0% | 16.4% | 20.3% | 14.5% | |
| Certificates/total savings | 13.9% | 9.9% | 16.2% | 9.3% | 15.1% | 18.6% | 11.7% | |
| IRAs/total savings | 7.6% | 1.7% | 5.1% | 4.8% | 5.6% | 5.1% | 12.0% | |
| Money market shares/total savings | 10.4% | 2.0% | 6.6% | 9.4% | 11.5% | 19.2% | 6.4% | |
| Regular shares/total savings | 49.1% | 78.2% | 59.5% | 59.9% | 50.5% | 36.3% | 48.3% | |
| Percent of CUs Offering | | | | | | | | |
| Credit cards | 44.9% | 15.9% | 65.4% | 93.8% | 87.5% | 100.0% | 100.0% | |
| Other unsecured loans | 99.4% | 98.9% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |
| New automobile | 87.8% | 78.4% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |
| Used automobile | 88.5% | 79.5% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |
| First mortgage | 50.6% | 23.9% | 65.4% | 93.8% | 100.0% | 100.0% | 100.0% | |
| HEL & 2nd Mtg | 58.3% | 27.3% | 96.2% | 100.0% | 100.0% | 100.0% | 100.0% | |
| Commercial loans | 23.1% | 5.7% | 19.2% | 31.3% | 75.0% | 100.0% | 50.0% | |
| Share drafts | 61.5% | 33.0% | 96.2% | 100.0% | 100.0% | 100.0% | 100.0% | |
| Certificates | 64.1% | 40.9% | 92.3% | 100.0% | 93.8% | 100.0% | 50.0% | |
| IRAs | 51.9% | 27.3% | 65.4% | 93.8% | 93.8% | 100.0% | 100.0% | |
| Money market shares | 34.6% | 9.1% | 42.3% | 81.3% | 81.3% | 100.0% | 50.0% | |
| Number of Loans as a Percent of Members in Offering CUs | | | | | | | | |
| Credit cards | 13.8% | 15.5% | 12.8% | 12.4% | 9.8% | 13.2% | 20.2% | |
| Other unsecured loans | 12.9% | 25.1% | 14.8% | 11.7% | 14.3% | 11.8% | 7.2% | |
| New automobile | 1.9% | 2.7% | 2.2% | 1.2% | 2.1% | 1.8% | 2.0% | |
| Used automobile | 8.7% | 5.4% | 7.0% | 5.7% | 7.9% | 13.3% | 9.0% | |
| First mortgage | 2.0% | 0.7% | 1.6% | 0.8% | 1.1% | 2.4% | 4.0% | |
| HEL & 2nd Mtg | 2.8% | 1.2% | 2.5% | 1.7% | 2.9% | 4.2% | 2.3% | |
| Commercial loans | 0.2% | 0.2% | 0.1% | 0.2% | 0.2% | 0.2% | 0.2% | |
| Share drafts | 46.5% | 32.0% | 39.6% | 36.7% | 42.4% | 50.8% | 60.7% | |
| Certificates | 6.7% | 7.2% | 6.2% | 3.0% | 5.9% | 7.3% | 10.3% | |
| IRAs | 3.6% | 1.8% | 3.6% | 1.9% | 3.5% | 4.0% | 5.1% | |
| Money market shares | 3.3% | 2.9% | 3.2% | 2.0% | 2.8% | 4.5% | 3.4% | |

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.

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

| | U.S. | All U.S. Credit Unions Asset Groups - 2019 | | | | | | |
|--|--------|--|-----------|------------|-------------|-------------|--------------|----------|
| Growth Rates | Sep 19 | < \$20 Mil | \$20-\$50 | \$50-\$100 | \$100-\$250 | \$250-\$500 | \$500-\$1Bil | > \$1Bil |
| Credit cards | 7.4% | -1.6% | -0.4% | 0.7% | 2.3% | 1.7% | 3.5% | 9.4% |
| Other unsecured loans | 8.1% | -1.8% | -0.5% | 0.7% | 2.6% | 4.8% | 1.9% | 13.1% |
| New automobile | 2.2% | 9.4% | 8.6% | 5.7% | 6.4% | 4.9% | 1.3% | 1.9% |
| Used automobile | 4.4% | 4.3% | 4.5% | 4.0% | 4.2% | 4.0% | 4.0% | 5.5% |
| First mortgage | 7.2% | -1.6% | 3.6% | 3.9% | 5.6% | 6.6% | 8.8% | 7.9% |
| HEL & 2nd Mtg | 6.3% | -1.5% | 1.8% | 2.6% | 2.5% | 5.1% | 6.9% | 8.0% |
| Commercial loans* | 13.0% | -1.0% | 9.5% | 5.2% | 10.8% | 10.2% | 14.0% | 14.9% |
| Share drafts | 13.7% | 4.7% | 4.8% | 3.9% | 4.7% | 5.9% | 6.8% | 20.8% |
| Certificates | 22.2% | 3.7% | 6.2% | 8.7% | 13.0% | 18.1% | 22.7% | 25.2% |
| IRAs | 3.6% | -6.5% | -4.0% | -3.0% | -1.1% | 1.4% | 2.4% | 5.8% |
| Money market shares | 2.1% | -5.1% | -2.9% | -2.9% | -1.0% | -0.6% | 0.4% | 3.4% |
| Regular shares | -0.2% | -1.6% | 0.2% | 1.1% | 1.9% | 1.9% | 2.7% | -0.3% |
| Portfolio \$ Distribution | | | | | | | | |
| Credit cards/total loans | 5.8% | 2.6% | 3.8% | 3.9% | 3.7% | 4.1% | 4.2% | 6.7% |
| Other unsecured loans/total loans | 4.2% | 14.9% | 8.3% | 6.5% | 4.9% | 4.5% | 4.2% | 3.7% |
| New automobile/total loans | 13.4% | 22.1% | 16.0% | 14.1% | 13.1% | 13.2% | 13.4% | 13.3% |
| Used automobile/total loans | 20.7% | 35.7% | 31.0% | 29.0% | 27.3% | 25.4% | 23.2% | 18.4% |
| First mortgage/total loans | 41.1% | 10.4% | 24.1% | 28.9% | 33.5% | 36.1% | 39.5% | 43.9% |
| HEL & 2nd Mtg/total loans | 8.4% | 5.3% | 9.0% | 9.5% | 9.1% | 10.0% | 8.9% | 8.0% |
| Commercial loans/total loans | 7.2% | 0.7% | 1.7% | 4.0% | 5.8% | 7.2% | 8.8% | 7.4% |
| Share drafts/total savings | 15.5% | 10.2% | 15.7% | 17.7% | 18.7% | 19.4% | 19.5% | 13.9% |
| Certificates/total savings | 21.4% | 11.5% | 12.9% | 14.7% | 17.1% | 19.0% | 20.3% | 23.2% |
| IRAs/total savings | 6.2% | 3.0% | 5.2% | 5.8% | 6.0% | 5.7% | 5.8% | 6.5% |
| Money market shares/total savings | 20.6% | 3.6% | 8.9% | 11.5% | 14.6% | 16.5% | 18.0% | 23.3% |
| Regular shares/total savings | 34.3% | 69.3% | 55.3% | 48.4% | 41.5% | 37.3% | 34.6% | 31.2% |
| Percent of CUs Offering | | | | | | | | |
| Credit cards | 62.3% | 25.5% | 74.8% | 85.3% | 87.9% | 92.0% | 95.0% | 93.8% |
| Other unsecured loans | 99.4% | 98.5% | 99.7% | 99.9% | 100.0% | 100.0% | 100.0% | 100.0% |
| New automobile | 95.8% | 89.3% | 99.7% | 99.7% | 100.0% | 100.0% | 99.6% | 100.0% |
| Used automobile | 97.0% | 92.3% | 99.7% | 99.9% | 100.0% | 100.0% | 100.0% | 99.7% |
| First mortgage | 69.4% | 29.2% | 84.1% | 95.6% | 99.1% | 100.0% | 100.0% | 99.7% |
| HEL & 2nd Mtg | 69.2% | 31.2% | 81.8% | 93.3% | 98.4% | 98.9% | 100.0% | 100.0% |
| Commercial loans | 35.2% | 5.4% | 23.3% | 42.1% | 67.8% | 78.3% | 85.8% | 89.4% |
| Share drafts | 80.5% | 51.1% | 96.7% | 99.0% | 99.4% | 100.0% | 100.0% | 99.4% |
| Certificates | 82.1% | 58.2% | 93.2% | 97.1% | 98.6% | 99.4% | 99.2% | 98.8% |
| IRAs | 68.9% | 31.9% | 81.4% | 91.3% | 97.3% | 98.6% | 99.6% | 99.4% |
| Money market shares | 52.7% | 13.5% | 54.9% | 75.3% | 87.9% | 91.7% | 93.5% | 95.7% |
| Number of Loans as a Percent of Members in Offering CUs | | | | | | | | |
| Credit cards | 18.9% | 13.2% | 13.5% | 13.7% | 14.7% | 15.3% | 16.5% | 21.1% |
| Other unsecured loans | 11.8% | 17.0% | 13.9% | 12.5% | 11.5% | 11.3% | 11.7% | 11.5% |
| New automobile | 6.2% | 5.0% | 7.6% | 5.5% | 5.0% | 5.2% | 5.9% | 6.6% |
| Used automobile | 15.1% | 12.9% | 17.9% | 16.2% | 16.4% | 15.7% | 16.1% | 14.4% |
| First mortgage | 2.5% | 1.3% | 2.0% | 2.4% | 2.7% | 2.5% | 2.4% | 2.5% |
| HEL & 2nd Mtg | 2.1% | 1.2% | 1.5% | 1.6% | 1.9% | 2.1% | 2.1% | 2.2% |
| Commercial loans | 0.2% | 0.6% | 0.5% | 0.4% | 0.4% | 0.3% | 0.3% | 0.2% |
| Share drafts | 59.0% | 33.7% | 44.3% | 48.9% | 53.8% | 55.5% | 59.1% | 62.4% |
| Certificates | 8.4% | 4.8% | 5.1% | 5.7% | 6.6% | 6.8% | 7.4% | 9.5% |
| IRAs | 4.0% | 2.2% | 2.7% | 3.1% | 3.6% | 3.4% | 3.6% | 4.4% |
| Money market shares | 7.0% | 3.6% | 3.5% | 3.4% | 4.5% | 4.5% | 6.2% | 8.1% |

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.

Source: NCUA and CUNA E&S.

New Jersey CU Profile - Quarterly Trends

| | U.S. | New Jersey Credit Unions | | | | |
|--|--------|--------------------------|--------|--------|--------|--------|
| | Sep 19 | Sep 19 | Jun 19 | Mar 19 | Dec 18 | Sep 18 |
| Demographic Information | | | | | | |
| Number CUs | 5,392 | 156 | 156 | 159 | 159 | 160 |
| Growth Rates (Quarterly % Change) | | | | | | |
| Total loans | 2.0 | 1.5 | 0.2 | -1.1 | 0.5 | 1.1 |
| Credit cards | 2.3 | 0.9 | 1.3 | -4.5 | 2.1 | 1.2 |
| Other unsecured loans | 2.9 | 2.4 | 2.5 | -3.5 | 2.3 | 1.7 |
| New automobile | 0.7 | 5.3 | 2.7 | -1.5 | 1.8 | 2.0 |
| Used automobile | 1.4 | 2.2 | 2.0 | 1.4 | 1.3 | 3.8 |
| First mortgage | 2.7 | 3.5 | 0.6 | -0.2 | 0.5 | 1.0 |
| HEL & 2nd Mtg | 1.3 | -0.1 | 0.1 | -1.0 | 1.3 | 1.1 |
| Commercial loans* | 3.3 | 1.8 | 0.5 | 1.9 | -0.4 | -2.0 |
| Total savings | 1.1 | -2.2 | -0.7 | 2.9 | 0.7 | -1.4 |
| Share drafts | 5.8 | -5.5 | -3.0 | 6.5 | 1.9 | -4.1 |
| Certificates | 4.9 | 4.3 | 1.0 | 1.2 | 4.4 | -0.5 |
| IRAs | 1.4 | -0.4 | -0.8 | -1.1 | -1.7 | -0.4 |
| Money market shares | 1.1 | -1.1 | -1.8 | -0.3 | 0.6 | -2.6 |
| Regular shares | -3.1 | -2.1 | -0.7 | 2.6 | -0.9 | -2.4 |
| Total memberships | 1.1 | -0.1 | 0.4 | 0.2 | 0.4 | -0.5 |
| Earnings (Basis Points) | | | | | | |
| Yield on total assets | 410 | 376 | 370 | 366 | 366 | 355 |
| Dividend/interest cost of assets | 91 | 82 | 78 | 77 | 75 | 66 |
| Fee & other income | 145 | 106 | 103 | 86 | 88 | 101 |
| Operating expense | 322 | 309 | 305 | 300 | 302 | 299 |
| Loss Provisions | 41 | 33 | 43 | 38 | 51 | 41 |
| Net Income (ROA) | 99 | 43 | 47 | 37 | 27 | 50 |
| % CUs with positive ROA | 89 | 82 | 82 | 81 | 79 | 78 |
| Capital Adequacy (%) | | | | | | |
| Net worth/assets | 11.4 | 10.2 | 10.1 | 10.0 | 10.0 | 9.9 |
| % CUs with NW > 7% of assets | 98.4 | 94.9 | 92.3 | 93.1 | 96.2 | 96.3 |
| Asset Quality (%) | | | | | | |
| Loan delinquency rate - Total loans | 0.67 | 1.44 | 1.43 | 1.54 | 1.65 | 1.72 |
| Total Consumer | 0.79 | 2.31 | 2.11 | 2.21 | 2.58 | 2.72 |
| Credit Cards | 1.32 | 1.76 | 1.61 | 1.69 | 1.98 | 1.79 |
| All Other Consumer | 0.73 | 2.38 | 2.17 | 2.27 | 2.66 | 2.83 |
| Total Mortgages | 0.54 | 0.92 | 1.01 | 1.12 | 1.06 | 1.08 |
| First Mortgages | 0.55 | 0.81 | 0.87 | 1.02 | 0.90 | 0.94 |
| All Other Mortgages | 0.51 | 1.29 | 1.45 | 1.42 | 1.52 | 1.49 |
| Total Commercial Loans | 0.81 | 4.67 | 4.20 | 4.25 | 4.83 | 5.94 |
| Commercial Ag Loans | 1.36 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| All Other Commercial Loans | 0.79 | 4.71 | 4.23 | 4.28 | 4.87 | 5.99 |
| Net chargeoffs/average loans | 0.55 | 0.72 | 0.87 | 0.86 | 0.97 | 0.84 |
| Total Consumer | 1.08 | 1.75 | 2.19 | 2.12 | 2.44 | 2.12 |
| Credit Cards | 2.93 | 2.49 | 2.32 | 3.19 | 2.47 | 2.58 |
| All Other Consumer | 0.84 | 1.66 | 2.18 | 2.00 | 2.44 | 2.07 |
| Total Mortgages | 0.02 | 0.09 | 0.06 | 0.06 | 0.03 | 0.02 |
| First Mortgages | 0.02 | 0.09 | 0.01 | 0.03 | 0.05 | 0.06 |
| All Other Mortgages | 0.00 | 0.10 | 0.19 | 0.17 | -0.01 | -0.07 |
| Total Commercial Loans | 0.37 | 3.68 | 2.82 | 1.69 | 5.87 | 3.95 |
| Commercial Ag Loans | 0.05 | 0.00 | 0.00 | 0.00 | 0.01 | -16.78 |
| All Other Commercial Loans | 0.39 | 3.71 | 2.85 | 1.70 | 5.92 | 4.11 |
| Asset/Liability Management | | | | | | |
| Loans/savings | 84.0 | 70.8 | 68.2 | 68.4 | 71.1 | 71.2 |

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.

Source: NCUA and CUNA E&S.

New Jersey Credit Union Profile

Third Quarter 2019

Bank Comparisons

| | NJ Credit Unions | | | | NJ Banks | | | |
|---------------------------------------|------------------|--------|--------|----------|----------|---------|---------|----------|
| | Sep 19 | 2018 | 2017 | 3 Yr Avg | Sep 19 | 2018 | 2017 | 3 Yr Avg |
| Demographic Information | | | | | | | | |
| Number of Institutions | 156 | 159 | 164 | 160 | 70 | 75 | 85 | 77 |
| Assets per Institution (\$ mil) | 86 | 87 | 83 | 85 | 2,339 | 2,149 | 1,748 | 2,079 |
| Total assets (\$ mil) | 13,388 | 13,778 | 13,541 | 13,569 | 163,739 | 161,196 | 148,567 | 157,834 |
| Total loans (\$ mil) | 8,033 | 8,330 | 7,927 | 8,097 | 123,182 | 121,736 | 109,493 | 118,137 |
| Total surplus funds (\$ mil) | 4,805 | 4,936 | 5,109 | 4,950 | 30,557 | 30,371 | 31,225 | 30,718 |
| Total savings (\$ mil) | 11,348 | 11,708 | 11,646 | 11,567 | 123,524 | 122,394 | 114,052 | 119,990 |
| Avg number of branches (1) | 2 | 2 | 2 | 2 | 18 | 18 | 16 | 17 |
| 12 Month Growth Rates (%) | | | | | | | | |
| Total assets | -2.7 | 1.7 | 0.8 | -0.1 | 7.1 | 12.5 | 7.3 | 9.0 |
| Total loans | -3.1 | 5.1 | 4.5 | 2.2 | 7.4 | 15.2 | 8.2 | 10.3 |
| Real estate loans | -0.5 | 4.8 | 6.5 | 3.6 | 5.8 | 13.5 | 8.2 | 9.1 |
| Commercial loans* | 2.8 | -1.3 | -11.9 | -3.5 | 16.8 | 28.5 | 3.3 | 16.2 |
| Total consumer | -9.4 | 7.2 | 5.2 | 1.0 | 21.9 | 18.9 | 16.7 | 19.2 |
| Consumer credit card | -3.5 | -2.7 | -0.9 | -2.4 | -12.3 | 17.9 | 11.9 | 5.8 |
| Other consumer | -10.3 | 8.8 | 6.3 | 1.6 | 22.0 | 18.9 | 16.7 | 19.2 |
| Total surplus funds | -2.9 | -3.4 | -4.8 | -3.7 | 4.0 | 0.5 | 6.4 | 3.6 |
| Total savings | -2.4 | 0.5 | 0.5 | -0.5 | 7.5 | 11.0 | 7.8 | 8.8 |
| YTD Earnings Annualized (BP) | | | | | | | | |
| Yield on Total Assets | 370 | 349 | 323 | 347 | 398 | 387 | 355 | 380 |
| Dividend/Interest cost of assets | 79 | 63 | 48 | 63 | 119 | 91 | 68 | 93 |
| Net Interest Margin | 291 | 286 | 275 | 284 | 279 | 296 | 287 | 287 |
| Fee and other income (2) | 94 | 91 | 84 | 90 | 82 | 75 | 76 | 77 |
| Operating expense | 304 | 299 | 298 | 301 | 251 | 263 | 283 | 266 |
| Loss provisions | 38 | 42 | 58 | 46 | 8 | 11 | 9 | 9 |
| Net income | 43 | 36 | 3 | 27 | 101 | 97 | 71 | 90 |
| Capital Adequacy (%) | | | | | | | | |
| Net worth/assets | 10.2 | 10.0 | 9.9 | 10.0 | 11.7 | 11.8 | 11.6 | 11.7 |
| Asset Quality (%) | | | | | | | | |
| Delinquencies/loans (3) | 1.44 | 1.65 | 1.73 | 1.60 | 0.58 | 0.61 | 0.69 | 0.63 |
| Real estate loans | 0.92 | 1.06 | 1.25 | 1.08 | 0.47 | 0.51 | 0.63 | 0.54 |
| Consumer loans | 4.67 | 4.83 | 4.40 | 4.64 | 2.00 | 1.88 | 1.70 | 1.86 |
| Total consumer | 1.70 | 2.08 | 2.03 | 1.94 | 0.05 | 0.12 | 0.10 | 0.09 |
| Consumer credit card | 1.76 | 1.98 | 1.87 | 1.87 | 1.17 | 0.23 | 0.13 | 0.51 |
| Other consumer | 1.69 | 2.10 | 2.05 | 1.95 | 0.05 | 0.12 | 0.10 | 0.09 |
| Net chargeoffs/avg loans | 0.82 | 0.78 | 0.71 | 0.77 | 0.07 | 0.07 | 0.07 | 0.07 |
| Real estate loans | 0.07 | 0.07 | 0.13 | 0.09 | 0.02 | 0.02 | 0.04 | 0.02 |
| Commercial loans | 1.24 | 1.48 | 1.18 | 1.30 | 0.34 | 0.54 | 0.24 | 0.37 |
| Total consumer | 2.21 | 2.03 | 1.71 | 1.99 | 0.68 | 0.49 | 0.61 | 0.60 |
| Consumer credit card | 2.60 | 2.46 | 2.22 | 2.43 | 3.26 | 0.23 | 1.00 | 1.50 |
| Other consumer | 2.15 | 1.97 | 1.62 | 1.91 | 0.67 | 0.49 | 0.61 | 0.59 |
| Asset Liability Management (%) | | | | | | | | |
| Loans/savings | 70.8 | 71.2 | 68.1 | 70.0 | 99.7 | 99.5 | 96.0 | 98.4 |
| Loans/assets | 60.0 | 60.5 | 58.5 | 59.7 | 74.6 | 74.8 | 73.0 | 74.1 |
| Core deposits/total deposits | 64.8 | 64.7 | 64.7 | 64.7 | 44.3 | 44.5 | 46.6 | 45.1 |
| Productivity | | | | | | | | |
| Employees per million assets | 0.18 | 0.18 | 0.18 | 0.18 | 0.11 | 0.12 | 0.12 | 0.12 |

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

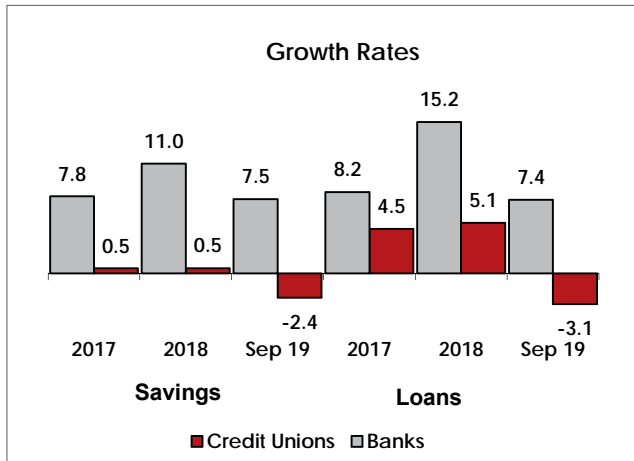
Source: FDIC, NCUA and CUNA E&S

New Jersey Credit Union Profile

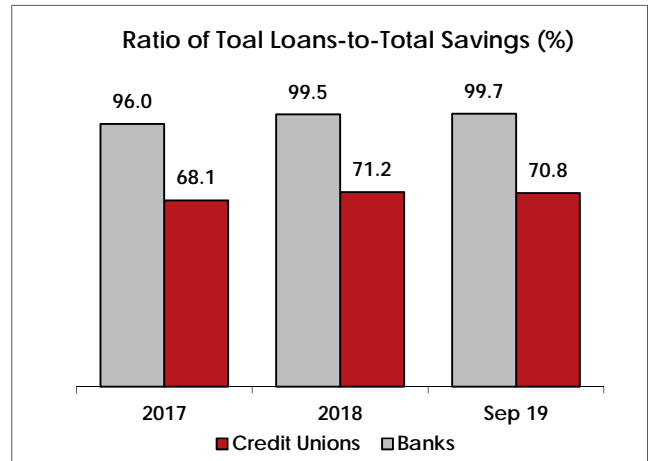
Third Quarter 2019

Credit Union and Bank Comparisons

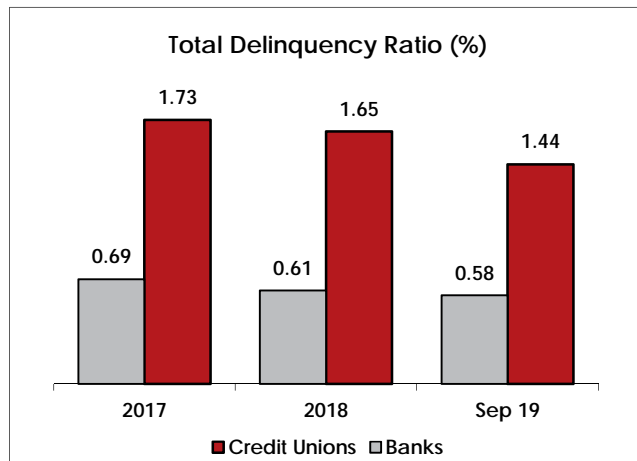
Loan and Savings Growth Trends



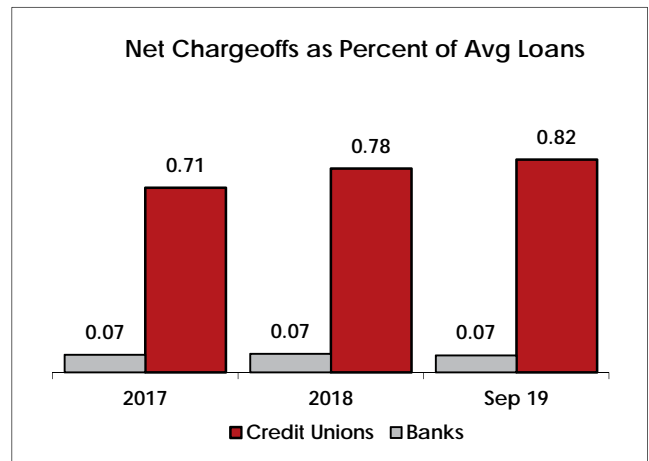
Liquidity Risk Trends



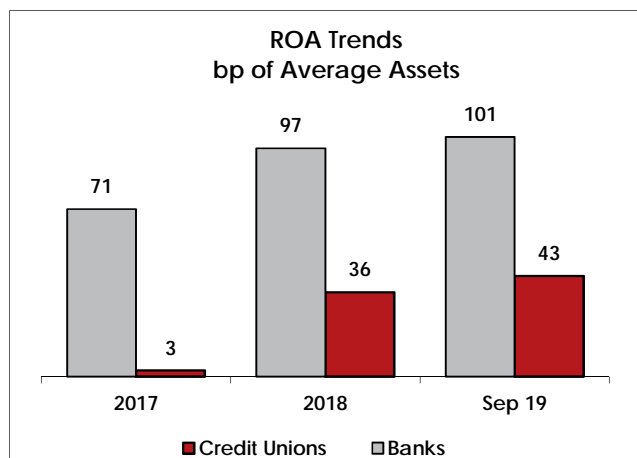
Credit Risk Trends



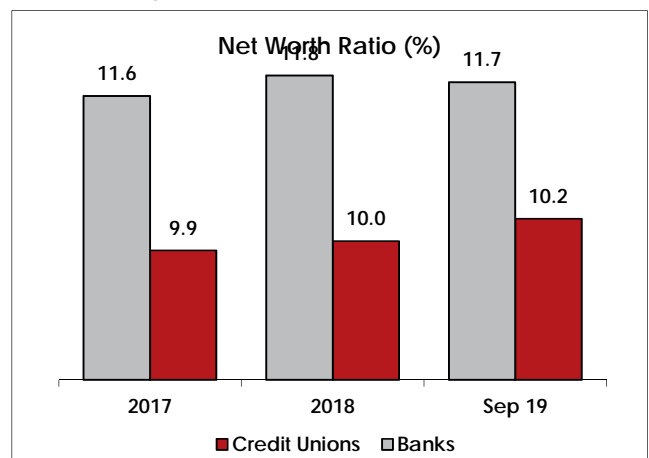
Credit Risk Trends



Earnings Trends



Solvency Trends



New Jersey Credit Union Profile

Third Quarter 2019

New Jersey Credit Union Financial Summary

Data as of September 2019

| Credit Union Name | State | # of Mergers (Last 12mo) | Assets | Members | Branches | 12-Month Asset Growth | 12-Month Loan Growth | 12-Month Member Growth | Networth/Assets | Delinq Loans/Loans | Net Chg-offs/Avg Loans | ROA | Loans/Savings | Fixed Rate 1st Mtgs. Assets |
|-------------------------------------|-------|--------------------------|-----------------|---------|----------|-----------------------|----------------------|------------------------|-----------------|--------------------|------------------------|--------|---------------|-----------------------------|
| Affinity FCU | NJ | 0 | \$3,467,079,289 | 177,151 | 22 | 2.8% | 3.1% | 4.8% | 8.3% | 0.68% | 0.41% | 0.50% | 115.1% | 47.7% |
| Merck EFCU | NJ | 0 | \$1,900,712,918 | 24,946 | 5 | -0.6% | -4.0% | -0.9% | 12.4% | 1.28% | 0.01% | 0.34% | 9.0% | 5.1% |
| Financial Resources FCU | NJ | 0 | \$470,244,936 | 23,236 | 13 | 0.5% | 0.8% | -3.8% | 9.3% | 1.14% | 0.78% | -0.02% | 100.9% | 23.0% |
| Proponent FCU | NJ | 0 | \$465,076,861 | 24,952 | 2 | -2.4% | 5.3% | -0.7% | 12.9% | 2.93% | 0.40% | 0.81% | 96.7% | 46.0% |
| South Jersey FCU | NJ | 0 | \$384,477,096 | 53,902 | 10 | 6.6% | 9.2% | -1.4% | 9.0% | 0.92% | 0.91% | 0.22% | 84.4% | 13.3% |
| Garden Savings FCU | NJ | 0 | \$375,375,867 | 30,690 | 5 | 6.4% | 7.4% | 11.0% | 8.8% | 1.26% | 0.77% | 0.31% | 81.7% | 17.9% |
| Picatunny FCU | NJ | 0 | \$348,680,533 | 18,314 | 5 | 1.0% | 7.2% | 3.1% | 8.6% | 0.36% | 0.11% | 0.29% | 51.6% | 19.3% |
| Credit Union of New Jersey | NJ | 0 | \$339,857,224 | 38,383 | 6 | -0.3% | -4.3% | -0.7% | 7.1% | 1.51% | 2.17% | 0.32% | 93.7% | 14.8% |
| United Teletech Financial FCU | NJ | 0 | \$285,894,222 | 24,204 | 6 | -7.7% | -15.1% | -1.1% | 7.9% | 5.61% | 1.91% | 1.14% | 82.5% | 5.4% |
| First Atlantic FCU | NJ | 0 | \$256,370,722 | 20,056 | 4 | -5.4% | 3.7% | -6.0% | 9.2% | 0.65% | 0.13% | 0.66% | 86.9% | 21.5% |
| Atlantic FCU | NJ | 0 | \$233,099,794 | 18,593 | 3 | 5.0% | 2.1% | 1.1% | 14.3% | 1.81% | 1.64% | 0.03% | 86.6% | 25.6% |
| North Jersey FCU | NJ | 0 | \$212,211,194 | 24,378 | 3 | -1.8% | -2.7% | 0.8% | 10.1% | 3.49% | 0.49% | 0.17% | 60.4% | 23.1% |
| Greater Alliance FCU | NJ | 0 | \$197,430,272 | 21,935 | 3 | 6.5% | 8.8% | 7.8% | 9.3% | 2.59% | 0.92% | 0.18% | 89.8% | 23.2% |
| ABCO Federal Credit Union | NJ | 0 | \$192,065,862 | 33,758 | 8 | 0.9% | -2.9% | -1.7% | 9.3% | 2.07% | 0.54% | 0.72% | 63.8% | 7.4% |
| XCEL FCU | NJ | 0 | \$187,611,446 | 18,251 | 3 | 10.7% | -0.3% | 5.2% | 9.8% | 1.22% | 1.23% | 3.35% | 75.7% | 8.8% |
| First Financial FCU | NJ | 0 | \$167,924,618 | 19,908 | 4 | -5.1% | -10.5% | -0.8% | 5.2% | 3.65% | 1.40% | -0.31% | 72.7% | 15.7% |
| Jersey Shore FCU | NJ | 0 | \$160,518,534 | 13,332 | 5 | 2.0% | 6.1% | 3.0% | 8.3% | 0.76% | 0.08% | 0.76% | 71.2% | 18.7% |
| Campbell EFCU | NJ | 0 | \$138,823,487 | 11,107 | 7 | -0.1% | 12.6% | -2.2% | 12.5% | 0.70% | 0.39% | 0.38% | 48.7% | 5.6% |
| Aspire FCU | NJ | 0 | \$131,435,678 | 21,587 | 1 | -10.4% | -16.3% | -3.3% | 6.3% | 5.60% | 2.15% | 0.33% | 77.5% | 10.5% |
| Princeton FCU | NJ | 0 | \$130,035,254 | 7,958 | 2 | -0.8% | -3.8% | -0.3% | 11.7% | 0.31% | 0.29% | 0.38% | 54.7% | 17.2% |
| Nova UA FCU | NJ | 0 | \$128,580,618 | 3,886 | 2 | 6.8% | 8.2% | 3.5% | 13.7% | 1.06% | 0.02% | 0.38% | 61.1% | 32.9% |
| Riegel FCU | NJ | 0 | \$126,278,334 | 8,172 | 4 | 1.8% | 11.0% | 1.7% | 11.6% | 0.24% | 0.08% | 0.22% | 33.8% | 11.1% |
| Healthcare EFCU | NJ | 0 | \$120,940,328 | 18,962 | 2 | 5.4% | 6.1% | 6.1% | 9.4% | 1.65% | 0.16% | 0.95% | 74.2% | 5.0% |
| Novartis FCU | NJ | 0 | \$119,184,161 | 4,877 | 2 | -3.3% | -7.1% | -4.3% | 11.4% | 1.19% | 0.07% | -0.17% | 30.6% | 9.1% |
| Pinnacle Federal Credit Union | NJ | 0 | \$105,104,324 | 14,162 | 2 | -7.7% | -19.3% | 24.9% | 7.2% | 1.82% | 0.80% | -0.40% | 71.7% | 23.6% |
| B-M S FCU | NJ | 0 | \$100,997,268 | 4,483 | 3 | -1.1% | -0.3% | -3.4% | 16.2% | 0.00% | 0.02% | 0.48% | 15.6% | 6.0% |
| County Educators FCU | NJ | 0 | \$97,195,682 | 10,379 | 2 | -2.3% | 36.7% | -2.5% | 9.2% | 0.18% | 0.06% | -0.86% | 35.5% | 3.7% |
| Liberty Savings FCU | NJ | 0 | \$92,900,705 | 20,934 | 3 | 4.1% | 11.3% | -4.1% | 13.2% | 2.21% | 1.52% | 0.98% | 64.1% | 5.7% |
| Deepwater Industries FCU | NJ | 0 | \$92,639,044 | 9,409 | 3 | -1.2% | -2.0% | 2.3% | 7.5% | 1.27% | 0.30% | 0.22% | 49.6% | 14.6% |
| Advanced Financial FCU | NJ | 0 | \$91,943,738 | 8,402 | 5 | -2.1% | 19.4% | 0.4% | 12.2% | 3.18% | 0.03% | 1.08% | 67.6% | 37.7% |
| Raritan Bay FCU | NJ | 0 | \$87,434,210 | 11,380 | 2 | 2.3% | 2.9% | 0.1% | 7.5% | 2.21% | 0.59% | 0.08% | 65.2% | 1.3% |
| Union Building Trades FCU | NJ | 0 | \$82,899,933 | 41,508 | 2 | 0.8% | -3.9% | 4.8% | 13.2% | 2.66% | 0.03% | 0.69% | 57.8% | 10.8% |
| Rutgers FCU | NJ | 0 | \$76,663,166 | 8,973 | 4 | -7.0% | -9.2% | -4.2% | 6.4% | 2.43% | 1.33% | -2.28% | 50.2% | 17.8% |
| IRCO Community FCU | NJ | 0 | \$76,134,658 | 8,651 | 2 | 1.2% | -1.0% | -0.3% | 9.8% | 1.00% | 0.42% | 0.38% | 55.9% | 16.1% |
| Seaport FCU | NJ | 0 | \$74,827,144 | 5,073 | 3 | 3.7% | 1.5% | -0.3% | 15.6% | 0.43% | 0.18% | 0.70% | 57.7% | 10.3% |
| Central Jersey FCU | NJ | 0 | \$73,444,981 | 6,975 | 1 | 0.4% | -6.6% | -7.0% | 7.5% | 3.50% | 0.61% | 0.47% | 51.7% | 4.2% |
| Motion FCU | NJ | 0 | \$62,039,071 | 6,775 | 6 | -7.7% | -11.7% | -6.1% | 7.3% | 0.67% | 0.30% | 0.53% | 66.6% | 22.3% |
| Bay Atlantic FCU | NJ | 0 | \$59,971,379 | 8,572 | 1 | 1.0% | 1.7% | 1.9% | 8.5% | 1.01% | 0.73% | 0.81% | 53.4% | 5.3% |
| Fort Billings FCU | NJ | 0 | \$59,852,132 | 3,737 | 1 | -0.8% | -3.8% | -0.8% | 10.7% | 0.02% | 0.09% | 0.13% | 40.6% | 11.8% |
| Members 1st of NJ FCU | NJ | 0 | \$59,056,366 | 8,704 | 3 | 1.9% | 3.6% | 4.0% | 7.5% | 0.39% | 0.68% | -0.10% | 64.9% | 3.0% |
| Atlantic City Electric Company EFCU | NJ | 0 | \$58,324,354 | 4,429 | 2 | -0.8% | 12.2% | -3.0% | 13.0% | 2.34% | 0.45% | 0.36% | 25.6% | 0.0% |
| Hoboken School EFCU | NJ | 0 | \$55,437,165 | 1,751 | 1 | 3.9% | 1.0% | -9.6% | 25.6% | 1.96% | -0.03% | 0.58% | 58.8% | 35.4% |
| Unilever FCU | NJ | 0 | \$48,685,109 | 1,558 | 1 | 0.3% | -10.3% | 5.3% | 7.4% | 0.01% | 0.03% | 0.11% | 87.5% | 63.5% |
| New Jersey Law and Public Safety CU | NJ | 0 | \$45,610,927 | 8,556 | 2 | -3.5% | -4.9% | -3.0% | 17.3% | 0.63% | 0.39% | 1.36% | 69.7% | 1.0% |
| H & E Telephone FCU | NJ | 0 | \$43,284,308 | 3,220 | 1 | -2.9% | 2.1% | -3.1% | 14.0% | 0.41% | 0.34% | 0.35% | 66.5% | 17.9% |
| United Poles FCU | NJ | 0 | \$40,269,865 | 1,933 | 2 | -0.6% | -2.7% | -0.9% | 9.7% | 0.84% | 0.55% | 0.38% | 79.0% | 24.7% |
| VAH Lyons EFCU | NJ | 0 | \$38,983,453 | 1,663 | 1 | -15.0% | 0.8% | 0.4% | 13.0% | 0.46% | 0.35% | 0.49% | 23.2% | 0.0% |
| Postal ECU | NJ | 0 | \$37,063,114 | 2,253 | 1 | -5.6% | -19.1% | -2.4% | 16.0% | 1.61% | 0.28% | 0.34% | 33.9% | 0.0% |
| Community Financial Services FCU | NJ | 0 | \$35,901,719 | 3,334 | 2 | -0.6% | -8.4% | -2.8% | 15.2% | 1.88% | 0.37% | -0.10% | 55.5% | 10.6% |
| Public Service FCU | NJ | 0 | \$35,866,920 | 3,521 | 1 | -1.5% | 3.9% | -0.8% | 12.7% | 0.01% | 0.17% | 0.83% | 50.3% | 7.5% |
| Bridgeton Onized FCU | NJ | 0 | \$34,529,108 | 6,878 | 2 | -3.0% | -23.8% | -9.9% | 8.7% | 2.35% | 0.96% | 1.79% | 51.5% | 0.2% |
| Baker Federal Credit Union | NJ | 0 | \$33,823,634 | 4,694 | 2 | -1.8% | -21.8% | -2.0% | 6.5% | 0.94% | 1.29% | 0.03% | 70.5% | 0.0% |
| Southern Middlesex Co Teachers FCU | NJ | 0 | \$32,834,767 | 3,289 | 1 | 2.0% | -4.2% | -2.7% | 11.0% | 0.17% | 0.03% | 0.42% | 33.2% | 11.2% |
| Garden State FCU | NJ | 0 | \$32,358,051 | 3,940 | 2 | 2.1% | 2.4% | -0.2% | 10.0% | 2.36% | 0.53% | 0.54% | 71.2% | 26.1% |
| Lakehurst Naval FCU | NJ | 0 | \$31,005,450 | 2,206 | 1 | 2.3% | 5.7% | -0.5% | 11.6% | 2.06% | 0.11% | 1.20% | 47.2% | 12.8% |
| Mercer Co NJ Teachers FCU | NJ | 0 | \$30,577,378 | 3,814 | 1 | -0.9% | 0.1% | -2.8% | 9.0% | 0.37% | 0.05% | 1.26% | 32.6% | 0.0% |
| Central Jersey Police & Fire FCU | NJ | 0 | \$29,837,676 | 2,187 | 1 | -2.3% | -9.1% | 2.6% | 15.6% | 2.27% | 0.46% | 0.83% | 59.2% | 17.2% |
| Manville Area FCU | NJ | 0 | \$27,805,197 | 2,016 | 1 | 0.1% | -6.5% | -0.5% | 11.3% | 0.01% | 0.09% | 0.45% | 66.9% | 22.1% |
| First Point FCU | NJ | 0 | \$27,496,706 | 2,054 | 3 | -2.9% | -8.7% | 6.5% | 9.5% | 1.54% | 0.67% | 0.19% | 36.2% | 0.0% |
| NJ Gateway FCU | NJ | 0 | \$26,237,371 | 2,661 | 1 | -0.6% | -15.1% | -0.7% | 11.5% | 0.97% | 0.35% | 0.12% | 23.9% | 4.3% |

New Jersey Credit Union Profile

Third Quarter 2019

New Jersey Credit Union Financial Summary

Data as of September 2019

| Credit Union Name | State | # of Mergers (Last 12mo) | Assets | Members | Branches | 12-Month Asset Growth | 12-Month Loan Growth | 12-Month Member Growth | Networth/Assets | Delinq Loans/Loans | Net Chg-offs/Avg Loans | ROA | Loans/Savings | Fixed Rate 1st Mtgs. Assets |
|------------------------------------|-------|--------------------------|--------------|---------|----------|-----------------------|----------------------|------------------------|-----------------|--------------------|------------------------|--------|---------------|-----------------------------|
| Monmouth County Postal ECU | NJ | 0 | \$25,688,599 | 1,261 | 1 | -2.9% | 1.5% | -1.9% | 18.6% | 2.54% | 0.16% | 0.19% | 23.8% | 0.0% |
| Newark Board of Education CU | NJ | 0 | \$24,735,811 | 3,677 | 1 | -2.4% | 39.9% | -4.4% | 13.2% | 14.96% | 1.83% | -1.79% | 49.0% | 25.0% |
| Thunderbolt Area FCU | NJ | 0 | \$24,307,017 | 3,034 | 1 | 2.6% | 5.1% | 349.5% | 9.9% | 1.25% | 0.05% | 1.47% | 37.1% | 4.9% |
| L'Oreal USA FCU | NJ | 0 | \$23,908,101 | 3,252 | 2 | -6.5% | -10.4% | -6.4% | 23.3% | 1.42% | 0.82% | -0.28% | 62.4% | 22.8% |
| Atlantic Health Employees FCU | NJ | 0 | \$23,448,902 | 4,694 | 2 | 0.1% | 0.7% | 1.8% | 12.0% | 3.11% | 0.51% | 0.75% | 43.9% | 0.0% |
| Harrison Police and Firemens FCU | NJ | 0 | \$23,122,983 | 1,341 | 1 | 13.2% | 3.8% | -1.7% | 10.9% | 2.46% | 0.00% | 1.19% | 46.7% | 0.0% |
| Jersey Central FCU | NJ | 0 | \$20,310,005 | 3,567 | 1 | 9.5% | 2.8% | 5.9% | 20.0% | 1.02% | 1.28% | 0.37% | 73.7% | 0.0% |
| Hamilton Horizons FCU | NJ | 0 | \$20,258,471 | 3,136 | 1 | -10.1% | -3.6% | -4.0% | 6.4% | 1.50% | 1.84% | -1.42% | 80.6% | 2.9% |
| Mid-State Federal Credit Union | NJ | 0 | \$18,990,976 | 1,715 | 2 | 14.4% | 20.0% | 16.7% | 9.3% | 0.06% | 0.68% | 0.23% | 63.4% | 8.3% |
| Public Service Plaza FCU | NJ | 0 | \$17,836,920 | 1,000 | 1 | -6.7% | 0.6% | -18.2% | 13.5% | 0.37% | 0.00% | 0.18% | 15.4% | 2.7% |
| Research 1166 FCU | NJ | 0 | \$17,370,432 | 1,183 | 1 | -5.3% | -5.2% | -5.5% | 9.7% | 0.13% | -0.02% | 0.72% | 40.5% | 5.3% |
| N.J.T. Employees FCU | NJ | 0 | \$17,164,335 | 1,260 | 1 | 6.8% | 17.4% | 4.6% | 9.7% | 0.47% | 0.26% | 1.25% | 27.7% | 0.0% |
| Entertainment Industries FCU | NJ | 0 | \$15,864,259 | 2,006 | 1 | 4.2% | 0.7% | 0.0% | 7.9% | 13.74% | 1.16% | 0.05% | 92.2% | 25.3% |
| Newark Firemen FCU | NJ | 0 | \$15,810,727 | 2,392 | 1 | -6.7% | -18.2% | -43.3% | 12.1% | 7.74% | 6.11% | -4.07% | 54.8% | 1.8% |
| East Orange VAH FCU | NJ | 0 | \$15,703,244 | 1,927 | 2 | -2.9% | 14.0% | 1.7% | 12.5% | 2.78% | 0.73% | 0.54% | 53.2% | 0.0% |
| Energy People FCU | NJ | 0 | \$15,698,615 | 1,363 | 1 | -2.0% | -4.9% | -0.1% | 20.1% | 0.17% | 0.02% | 0.10% | 107.8% | 30.9% |
| New Brunswick Postal FCU | NJ | 0 | \$15,657,133 | 2,805 | 2 | -4.6% | -9.6% | -2.5% | 12.0% | 2.78% | 0.01% | 0.24% | 51.6% | 18.0% |
| Division 819 Transit ECU | NJ | 0 | \$15,045,130 | 1,730 | 1 | -14.1% | 17.5% | 0.0% | 16.5% | 2.23% | 0.73% | 0.73% | 48.2% | 0.0% |
| Federal Emp Newark FCU | NJ | 0 | \$14,102,914 | 2,135 | 0 | -1.1% | -5.5% | -1.7% | 20.0% | 0.30% | 0.30% | 0.45% | 88.3% | 0.0% |
| Essex County Teachers FCU | NJ | 0 | \$12,734,583 | 2,568 | 1 | -2.6% | -4.9% | 0.2% | 8.1% | 4.18% | 0.39% | 0.66% | 68.8% | 6.6% |
| Teaneck Federal Credit Union | NJ | 0 | \$12,422,252 | 987 | 1 | -0.5% | 11.3% | -3.3% | 15.8% | 0.77% | -0.01% | 0.52% | 22.1% | 7.0% |
| Goya Foods FCU | NJ | 0 | \$12,284,383 | 842 | 3 | 4.7% | 0.2% | 6.2% | 15.4% | 1.79% | 0.00% | 1.22% | 13.3% | 0.0% |
| Jersey City Firemen FCU | NJ | 0 | \$12,266,998 | 1,276 | 1 | 1.9% | 6.1% | -0.8% | 41.5% | 4.77% | -0.02% | 1.00% | 46.4% | 0.0% |
| Dow Jones EFCU | NJ | 0 | \$12,225,611 | 994 | 1 | -3.4% | -14.7% | -3.7% | 13.1% | 0.06% | -0.02% | 0.20% | 45.0% | 14.4% |
| Path FCU | NJ | 0 | \$11,859,859 | 1,282 | 0 | -2.8% | 2.4% | 1.4% | 37.6% | 4.13% | 1.24% | 0.92% | 103.9% | 0.8% |
| Fairleigh Dickinson University FCU | NJ | 0 | \$11,791,184 | 1,809 | 1 | -1.3% | 1.3% | 0.4% | 11.3% | 1.49% | 0.47% | 0.27% | 74.3% | 3.4% |
| Bergen Division FCU | NJ | 0 | \$11,622,793 | 1,542 | 0 | 6.1% | -7.3% | 2.3% | 15.9% | 1.19% | 1.89% | 0.23% | 45.6% | 0.0% |
| Local 1233 FCU | NJ | 0 | \$11,407,982 | 758 | 1 | 12.6% | 6.6% | 3.0% | 17.7% | 1.00% | -0.13% | 1.03% | 52.7% | 0.0% |
| Peoples Transport FCU | NJ | 0 | \$11,244,552 | 1,388 | 1 | 1.3% | 1.9% | 3.3% | 11.6% | 3.05% | 0.31% | 0.89% | 59.1% | 0.0% |
| PSE FCU | NJ | 0 | \$11,168,116 | 1,298 | 1 | -3.9% | 2.5% | 0.2% | 13.8% | 2.48% | 0.62% | 0.63% | 59.6% | 0.0% |
| Erie Lackawanna RR Co EFCU | NJ | 0 | \$10,416,818 | 1,615 | 1 | 6.5% | -4.9% | 4.8% | 23.8% | 2.04% | 0.34% | 0.73% | 48.8% | 0.0% |
| Wakefern FCU | NJ | 0 | \$10,107,728 | 1,372 | 1 | 1.7% | 8.1% | 0.9% | 21.4% | 0.00% | 0.05% | 1.28% | 19.2% | 0.8% |
| South Jersey Gas EFCU | NJ | 0 | \$9,872,884 | 940 | 1 | -1.4% | 12.7% | 1.4% | 25.7% | 0.00% | 0.22% | 1.11% | 41.3% | 0.0% |
| Hoboken NJ Police FCU | NJ | 0 | \$9,692,986 | 811 | 2 | -0.2% | 0.9% | 0.0% | 23.0% | 4.67% | -0.07% | 0.39% | 89.5% | 0.0% |
| Middlesex County NJ EFCU | NJ | 0 | \$9,467,935 | 2,058 | 1 | -0.2% | -15.0% | 16.9% | 16.1% | 1.21% | 0.58% | -0.18% | 24.5% | 0.0% |
| P.S.E. and G. Nuclear EFCU | NJ | 0 | \$9,443,104 | 1,264 | 1 | -2.8% | 13.4% | -5.0% | 10.0% | 0.32% | 0.01% | 0.97% | 54.2% | 0.0% |
| East Orange Firemens FCU | NJ | 0 | \$9,245,321 | 616 | 1 | 4.6% | 8.0% | 0.3% | 21.3% | 5.49% | 1.55% | 1.85% | 76.6% | 0.0% |
| Jersey City Police FCU | NJ | 0 | \$9,029,498 | 1,118 | 1 | -3.4% | 2.5% | -12.2% | 17.4% | 0.49% | 0.16% | 1.08% | 25.7% | 0.0% |
| Kearny Municipal EFCU | NJ | 0 | \$9,025,868 | 784 | 2 | -2.3% | 16.8% | 0.5% | 16.8% | 4.21% | 0.16% | 0.15% | 19.8% | 0.0% |
| Linden NJ Police and Firemen FCU | NJ | 0 | \$9,016,917 | 1,349 | 1 | -4.4% | -5.2% | -0.9% | 19.6% | 3.87% | 0.58% | 1.04% | 15.9% | 0.0% |
| NJ Latvian FCU | NJ | 0 | \$8,952,023 | 198 | 1 | -11.6% | -14.3% | -10.8% | 11.6% | 5.16% | 0.00% | 0.19% | 5.4% | 3.3% |
| Public Service HC EFCU | NJ | 0 | \$8,182,483 | 927 | 0 | -5.5% | -8.7% | -4.5% | 30.4% | 2.47% | 0.60% | 0.35% | 28.3% | 0.0% |
| Saker Shop Rite FCU | NJ | 0 | \$8,099,910 | 1,939 | 1 | 0.0% | -8.5% | -1.3% | 22.7% | 2.82% | 2.01% | 0.15% | 22.9% | 0.0% |
| Passaic Police FCU | NJ | 0 | \$7,971,821 | 626 | 1 | 12.0% | -7.9% | -0.2% | 12.0% | 3.06% | 0.10% | 0.51% | 22.4% | 0.0% |
| Union County EFCU | NJ | 0 | \$7,960,656 | 1,605 | 1 | -2.9% | -3.8% | -5.6% | 15.3% | 6.53% | 1.03% | 0.29% | 35.9% | 0.0% |
| New Jersey Community FCU | NJ | 0 | \$7,841,645 | 1,224 | 1 | -5.6% | 9.7% | -6.4% | 9.1% | 0.20% | 0.34% | 0.43% | 72.5% | 27.7% |
| I.L.A. Local 1235 FCU | NJ | 0 | \$7,448,047 | 640 | 1 | -1.1% | -5.3% | -1.2% | 16.0% | 0.00% | 0.69% | -0.50% | 60.4% | 0.0% |
| Elizabeth NJ Firemens FCU | NJ | 0 | \$7,292,977 | 1,273 | 0 | -22.2% | 1.0% | -4.1% | 10.9% | 1.94% | 0.12% | 0.35% | 44.2% | 2.7% |
| Rutherford Postal District EFCU | NJ | 0 | \$7,052,821 | 366 | 0 | -9.5% | -27.2% | -8.7% | 8.3% | 0.00% | 0.00% | 0.00% | 2.8% | 0.0% |
| Bloomfield Fire and Police FCU | NJ | 0 | \$6,939,908 | 1,288 | 0 | 5.7% | 16.4% | 1.3% | 16.5% | 1.86% | 0.85% | 0.27% | 95.7% | 0.0% |
| Fort Dix FCU | NJ | 0 | \$6,906,406 | 973 | 1 | -12.0% | -12.7% | -19.1% | 14.0% | 2.31% | 2.15% | -1.72% | 33.6% | 0.0% |
| Essex County New Jersey EFCU | NJ | 0 | \$6,816,860 | 1,958 | 1 | -2.7% | -9.1% | -3.6% | 11.0% | 1.03% | 0.33% | -0.32% | 42.3% | 0.0% |
| West Orange Municipal FCU | NJ | 0 | \$6,797,663 | 1,165 | 1 | -6.8% | 2.0% | -2.3% | 6.5% | 1.68% | 1.49% | -2.33% | 68.2% | 1.7% |
| HMC NJ FCU | NJ | 0 | \$6,735,212 | 983 | 1 | 1.8% | 2.1% | -0.7% | 12.8% | 0.31% | 0.04% | 1.07% | 33.3% | 0.0% |
| Global 1 FCU | NJ | 0 | \$6,600,302 | 1,135 | 2 | -14.1% | 0.5% | -11.9% | 6.5% | 6.23% | 1.06% | -0.11% | 58.7% | 20.3% |
| OCNAC No 1 FCU | NJ | 0 | \$6,515,628 | 2,511 | 1 | 1.6% | -0.1% | 0.4% | 11.3% | 4.33% | 1.73% | -0.35% | 38.2% | 0.0% |
| West Hudson Teachers FCU | NJ | 0 | \$6,321,591 | 1,006 | 1 | -6.2% | -3.5% | -3.6% | 11.2% | 2.84% | 0.38% | 0.18% | 21.8% | 0.0% |
| Newark Police FCU | NJ | 0 | \$5,977,704 | 1,582 | 1 | -6.2% | -14.2% | 0.4% | 25.8% | 4.92% | 1.60% | 0.56% | 55.3% | 0.0% |
| GAF Linden EFCU | NJ | 0 | \$5,277,225 | 603 | 2 | 6.0% | 10.4% | -0.3% | 11.9% | 0.24% | 0.05% | 0.91% | 35.3% | 3.1% |
| Parlin Dupont EFCU | NJ | 0 | \$5,171,763 | 671 | 1 | -1.1% | 5.3% | 5.0% | 8.5% | 1.63% | 0.67% | 0.16% | 52.6% | 0.0% |

New Jersey Credit Union Profile

Third Quarter 2019

New Jersey Credit Union Financial Summary

Data as of September 2019

| Credit Union Name | State | # of Mergers (Last 12mo) | Assets | Members | Branches | 12-Month Asset Growth | 12-Month Loan Growth | 12-Month Member Growth | Networth/Assets | Delinq Loans/Loans | Net Chg-ofs/Avg Loans | ROA | Loans/Savings | Fixed Rate 1st Mtgs. Assets |
|-----------------------------------|-------|--------------------------|-------------------------|--------------|----------|-----------------------|----------------------|------------------------|-----------------|--------------------|-----------------------|--------------|---------------|-----------------------------|
| Bayonne City EFCU | NJ | 0 | \$5,166,187 | 772 | 0 | -3.9% | -17.6% | -1.3% | 25.2% | 4.22% | 0.00% | 0.35% | 31.9% | 0.0% |
| Paterson Police FCU | NJ | 0 | \$5,105,824 | 668 | 1 | 3.2% | 3.0% | -4.8% | 17.6% | 1.51% | 0.01% | 0.52% | 30.3% | 0.0% |
| Bayonne Hospital EFCU | NJ | 0 | \$4,646,038 | 604 | 1 | -0.8% | -15.4% | -7.4% | 15.0% | 1.66% | 2.27% | -1.58% | 21.9% | 0.0% |
| Metrex FCU | NJ | 0 | \$4,594,256 | 591 | 1 | -12.8% | -9.9% | -10.6% | 24.9% | 0.00% | 0.32% | 1.45% | 107.5% | 0.0% |
| Trenton NJ Firemen FCU | NJ | 0 | \$3,672,945 | 906 | 1 | -3.1% | 10.7% | -1.7% | 18.2% | 0.89% | 0.00% | 0.00% | 39.8% | 0.0% |
| 1st Bergen FCU | NJ | 0 | \$3,646,466 | 3,119 | 2 | -2.4% | 3.6% | 17.0% | 8.2% | 14.14% | 7.17% | 0.81% | 75.3% | 2.7% |
| Public Service ED Trenton FCU | NJ | 0 | \$3,562,468 | 359 | 1 | -5.2% | 2.7% | -7.0% | 34.6% | 1.04% | 0.14% | 0.34% | 24.0% | 0.0% |
| United Investors FCU | NJ | 0 | \$3,455,791 | 451 | 1 | -7.4% | -2.9% | -5.8% | 8.3% | 0.60% | 0.16% | 0.11% | 41.6% | 0.0% |
| Unity FCU | NJ | 0 | \$3,004,579 | 799 | 2 | -13.3% | 0.9% | -5.1% | 20.5% | 0.00% | 0.02% | -1.15% | 63.9% | 0.0% |
| New Community FCU | NJ | 0 | \$2,997,025 | 3,572 | 1 | -15.3% | 6.2% | 2.1% | 14.7% | 2.46% | 0.21% | 0.32% | 64.2% | 48.3% |
| Bayonne School EFCU | NJ | 0 | \$2,981,359 | 674 | 1 | -9.4% | -23.0% | 5.0% | 12.7% | 1.24% | 0.00% | 0.73% | 21.2% | 0.0% |
| Clifton NJ Postal EFCU | NJ | 0 | \$2,739,520 | 367 | 1 | -6.5% | 12.9% | -0.3% | 41.5% | 2.14% | 0.54% | 0.65% | 50.2% | 0.0% |
| Newark Post Office ECU | NJ | 0 | \$2,719,339 | 1,226 | 1 | -10.6% | -4.8% | -0.2% | 36.3% | 3.28% | 1.94% | -0.24% | 81.3% | 0.0% |
| Plainfield Police and Firemen FCU | NJ | 0 | \$2,575,833 | 508 | 1 | -9.7% | -21.5% | -0.4% | 9.1% | 14.54% | 2.85% | 0.39% | 37.2% | 0.0% |
| Atlantic County NJ EFCU | NJ | 0 | \$2,494,432 | 554 | 1 | -6.1% | -0.3% | -1.4% | 24.5% | 0.00% | 0.23% | 0.35% | 16.6% | 0.0% |
| Nestle -Freehold- EFCU | NJ | 0 | \$2,473,064 | 232 | 1 | -10.6% | -10.6% | -12.5% | 23.7% | 0.65% | 0.31% | 0.53% | 60.0% | 0.0% |
| Elizabeth Police Dept EFCU | NJ | 0 | \$2,374,231 | 361 | 1 | 0.4% | 5.7% | -10.2% | 40.0% | 1.52% | -0.22% | 0.58% | 81.3% | 0.0% |
| Atlantic City Police FCU | NJ | 0 | \$2,215,471 | 307 | 1 | -2.7% | 26.9% | -2.5% | 13.0% | 0.62% | -0.27% | 1.22% | 13.1% | 0.0% |
| Trenton Teachers FCU | NJ | 0 | \$2,049,178 | 484 | 0 | -4.8% | -18.0% | -4.5% | 12.0% | 2.16% | 0.33% | 0.70% | 18.5% | 0.0% |
| Criers FCU | NJ | 0 | \$1,923,743 | 184 | 1 | -5.2% | -26.4% | -8.0% | 19.8% | 0.00% | 0.00% | 1.12% | 12.5% | 0.0% |
| M & C Menlo Park FCU | NJ | 0 | \$1,831,607 | 252 | 1 | 1.2% | -1.7% | -10.3% | 7.5% | 5.05% | 1.52% | -0.11% | 42.3% | 0.0% |
| Piscataway Township EFCU | NJ | 0 | \$1,802,903 | 328 | 0 | -3.0% | -7.7% | -4.4% | 14.6% | 0.00% | 0.00% | 0.42% | 43.5% | 0.0% |
| Ocean County EFCU | NJ | 0 | \$1,544,046 | 498 | 1 | 1.8% | 5.4% | -2.5% | 14.6% | 0.00% | -0.26% | 2.08% | 33.7% | 0.0% |
| Plainfield CU | NJ | 0 | \$1,253,118 | 166 | 1 | -5.1% | -7.6% | -9.3% | 21.1% | 3.90% | -0.04% | 0.40% | 21.9% | 0.0% |
| St Andrew KIM FCU | NJ | 0 | \$1,087,270 | 227 | 1 | -22.9% | -43.6% | -43.5% | 23.3% | 1.89% | -0.78% | -0.94% | 32.2% | 0.0% |
| Terminals FCU | NJ | 0 | \$969,385 | 99 | 1 | -0.2% | -2.7% | -13.2% | 30.4% | 1.51% | 0.00% | 2.59% | 112.5% | 0.0% |
| Defense Logistics FCU | NJ | 0 | \$754,529 | 243 | 1 | -9.6% | 7.0% | -15.6% | 6.8% | 3.33% | 0.83% | -1.09% | 62.2% | 0.0% |
| Queens Cluster FCU | NJ | 0 | \$683,891 | 290 | 4 | 59.3% | 47.7% | 20.3% | 7.2% | 0.00% | 0.00% | 1.18% | 52.8% | 0.0% |
| Camden Police FCU | NJ | 0 | \$655,958 | 189 | 1 | 2.9% | -4.6% | -4.5% | 7.1% | 6.98% | -1.43% | -1.73% | 59.3% | 0.0% |
| Mercer County Imprvmt Athrty EFCU | NJ | 0 | \$455,291 | 195 | 1 | 11.8% | 7.4% | 2.6% | 21.8% | 5.54% | 1.03% | 1.01% | 77.0% | 0.0% |
| Israel Memorial AME FCU | NJ | 0 | \$366,340 | 178 | 0 | -4.7% | -10.5% | -0.6% | 44.5% | 5.44% | 0.00% | 0.74% | 72.9% | 0.0% |
| Camden Firemens CU | NJ | 0 | \$360,709 | 150 | 1 | -0.9% | -4.9% | 2.7% | 13.1% | 1.91% | 0.20% | 0.63% | 86.7% | 0.0% |
| Messiah Baptist Church FCU | NJ | 0 | \$242,012 | 157 | 0 | 10.5% | 28.2% | -7.1% | 12.7% | 7.66% | 0.00% | 1.52% | 23.3% | 0.0% |
| Heard AME FCU | NJ | 0 | \$197,926 | 219 | 1 | -3.9% | -3.4% | -6.8% | 13.4% | 13.39% | 0.00% | 1.16% | 39.4% | 0.0% |
| Salem Baptist FCU | NJ | 0 | \$141,982 | 83 | 1 | -1.1% | -88.3% | -4.6% | 19.6% | 0.00% | 0.00% | -2.47% | 0.9% | 0.0% |
| Bay Ridge Lodge No 632 FCU | NJ | 0 | \$89,582 | 35 | 0 | 0.3% | 18.8% | 0.0% | 53.2% | 0.00% | 0.00% | 0.79% | 71.8% | 0.0% |
| Medians | | | \$14,574,022 | 1,723 | 1 | -1.2% | 0.2% | -0.9% | 12.5% | 1.52% | 0.31% | 0.39% | 52.6% | 0.5% |
| By Asset Size | | | | | | | | | | | | | | |
| | | | Number of Insts. | | | | | | | | | | | |
| \$5 million and less | | | 34 | 318 | 1 | -6.2% | -3.8% | -0.5% | 19.8% | 3.17% | 0.87% | 0.33% | 47.6% | 2.3% |
| \$5 to \$10 million | | | 30 | 995 | 1 | -3.5% | 1.0% | -2.4% | 15.8% | 2.54% | 0.61% | 0.28% | 41.2% | 1.9% |
| \$10 to \$20 million | | | 24 | 1,380 | 1 | -0.5% | -0.2% | -4.4% | 15.6% | 2.99% | 0.68% | 0.36% | 53.8% | 5.7% |
| \$20 to \$50 million | | | 26 | 3,178 | 1 | -1.8% | -5.4% | 0.8% | 12.3% | 1.49% | 0.49% | 0.47% | 54.1% | 11.9% |
| \$50 to \$100 million | | | 16 | 8,612 | 2 | -0.3% | 2.3% | -0.1% | 10.7% | 1.69% | 0.47% | 0.22% | 54.3% | 12.4% |
| \$100 to \$250 million | | | 16 | 16,207 | 3 | 0.8% | -1.3% | 2.2% | 10.3% | 2.10% | 0.74% | 0.49% | 64.9% | 15.9% |
| \$250 million+ | | | 10 | 24,949 | 6 | 1.0% | 2.2% | 1.8% | 9.5% | 1.16% | 0.52% | 0.44% | 78.6% | 28.7% |

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians.