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Credit Union Index

AN ANALYSIS OF MASSACHUSETTS CREDIT UNIONS





The Credit Union Index is published by Moss Adams. For more information on the data presented in this report, contact **Rebecca Radell, Senior Manager**, at **(209) 955-6136**.

ASSET SIZE DEFINITION

Group A \$0-\$250 million

Group B \$251 million-\$500 million

Group C \$501 million-\$1 billion

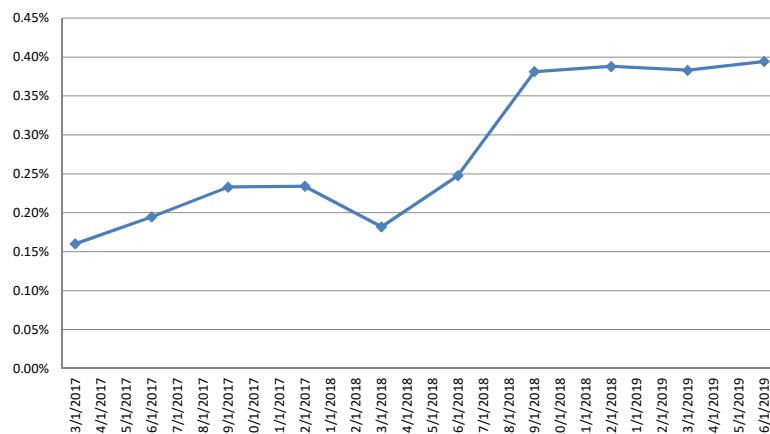
Group D Over \$1 billion

Massachusetts

Performance Analysis

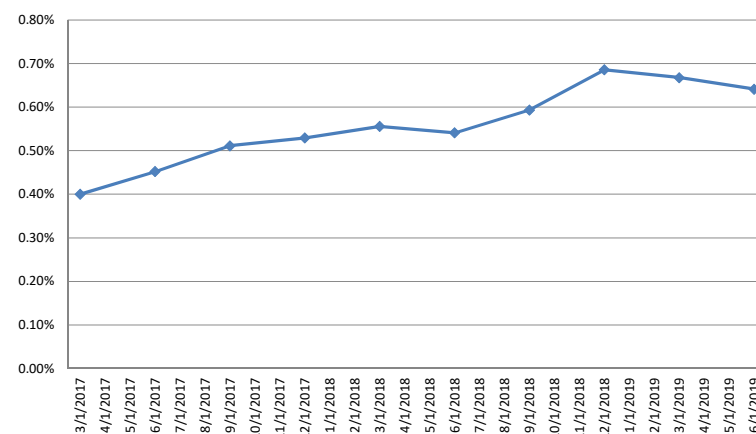
Summary Trends of Historical Asset Group Averages: Return on Average Assets

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



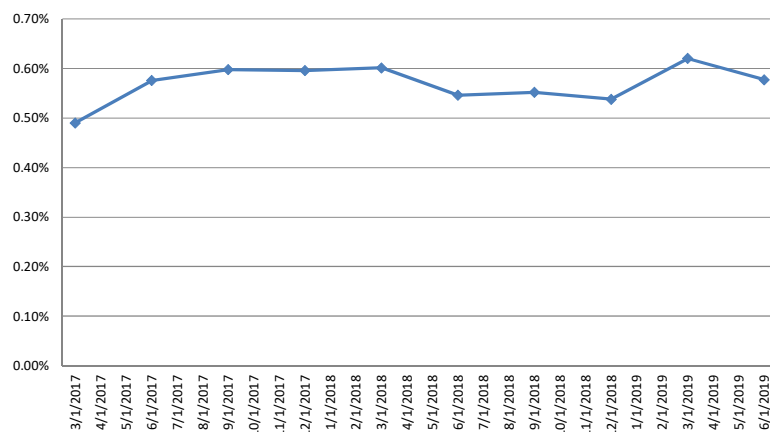
Date	Return on Avg Assets
3/31/17	0.16%
6/30/17	0.19%
9/30/17	0.23%
12/31/17	0.23%
3/31/18	0.18%
6/30/18	0.25%
9/30/18	0.38%
12/31/18	0.39%
3/31/19	0.38%
6/30/19	0.39%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



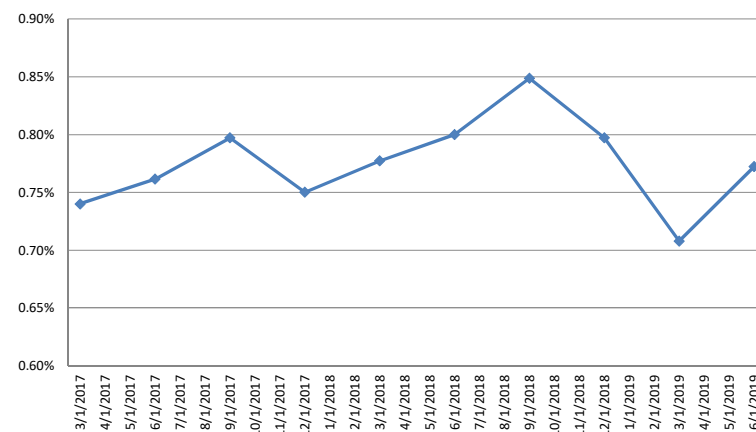
Date	Return on Avg Assets
3/31/17	0.40%
6/30/17	0.45%
9/30/17	0.51%
12/31/17	0.53%
3/31/18	0.56%
6/30/18	0.54%
9/30/18	0.59%
12/31/18	0.69%
3/31/19	0.67%
6/30/19	0.64%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Date	Return on Avg Assets
3/31/17	0.49%
6/30/17	0.58%
9/30/17	0.60%
12/31/17	0.60%
3/31/18	0.60%
6/30/18	0.55%
9/30/18	0.55%
12/31/18	0.54%
3/31/19	0.62%
6/30/19	0.58%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



Date	Return on Avg Assets
3/31/17	0.74%
6/30/17	0.76%
9/30/17	0.80%
12/31/17	0.75%
3/31/18	0.78%
6/30/18	0.80%
9/30/18	0.85%
12/31/18	0.80%
3/31/19	0.71%
6/30/19	0.77%

Source: SNL Financial

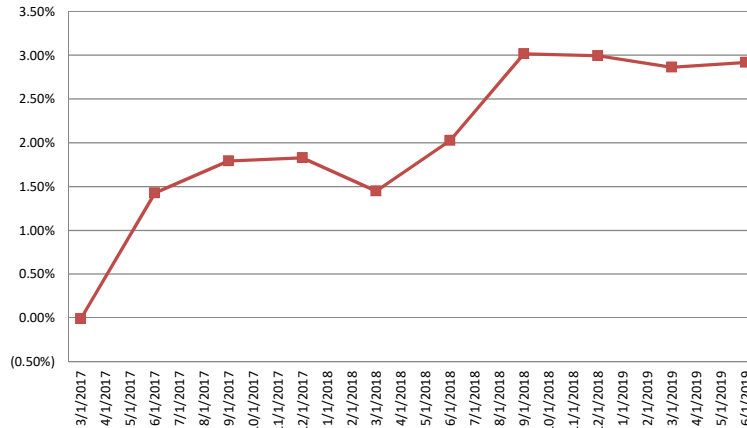
Note: Report includes only bank-level data.

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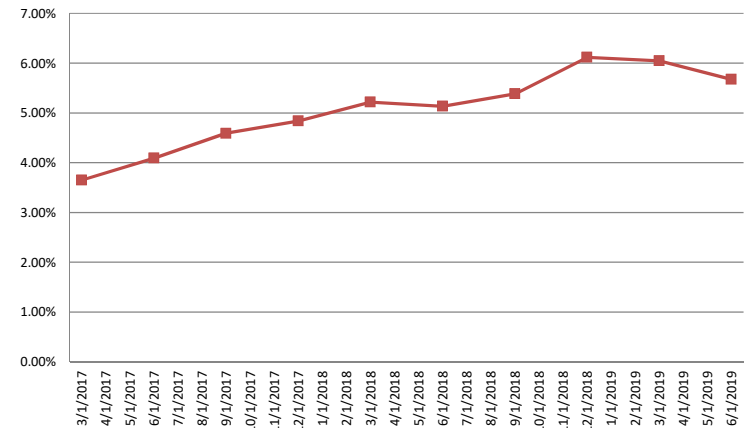
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



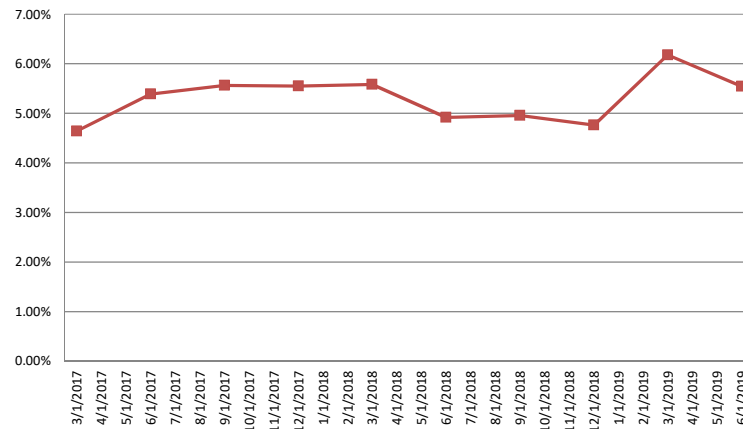
Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	(0.01%)	1.42%	1.79%	1.83%	1.45%	2.03%	3.02%	2.99%	2.86%	2.92%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



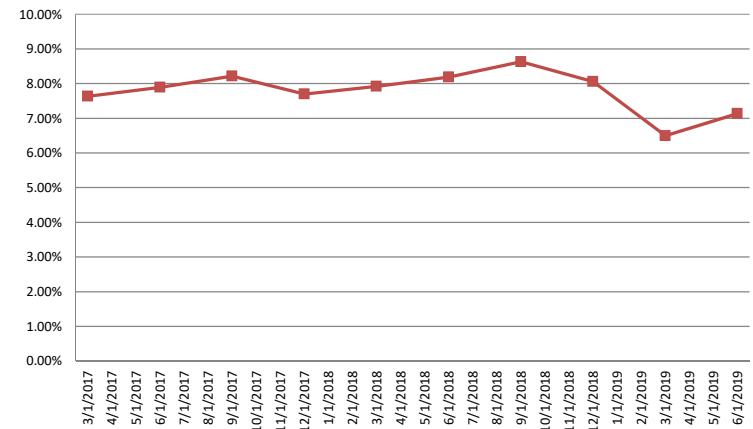
Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	3.65%	4.09%	4.59%	4.84%	5.22%	5.13%	5.39%	6.12%	6.05%	5.67%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	4.64%	5.39%	5.56%	5.55%	5.58%	4.92%	4.96%	4.76%	6.18%	5.54%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	7.63%	7.89%	8.22%	7.70%	7.92%	8.19%	8.63%	8.06%	6.50%	7.14%

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Pressers Union Local 12 ILGWU Credit Union	\$134	\$0	0.00%	0.00%	100.00%	NA	\$0	0.00%	0.00%	100.00%	NA
	One Twenty Credit Union	\$396	\$0	0.00%	0.00%	100.00%	NA	\$0	0.00%	0.00%	133.33%	NA
	Artmet Federal Credit Union	\$412	(\$3)	(2.89%)	(17.39%)	166.67%	\$8	(\$3)	(1.42%)	(8.57%)	140.00%	\$12
	Gloucester Fire Department Credit Union	\$559	\$1	0.72%	1.93%	87.50%	\$32	\$1	0.36%	0.97%	93.33%	\$32
	Messiah Baptist-Jubilee Federal Credit Union	\$929	\$5	2.18%	16.67%	28.57%	\$0	\$12	2.64%	20.51%	26.67%	\$0
	Springfield Street Railway Employees Credit Union	\$1,476	\$0	0.00%	0.00%	NA	\$0	\$2	0.27%	1.05%	95.24%	\$30
	Manchester Federal Credit Union	\$1,499	(\$1)	(0.27%)	(1.93%)	100.00%	\$56	(\$1)	(0.13%)	(0.96%)	104.55%	\$56
	M.O.S.E.S. Federal Credit Union	\$1,824	\$1	0.22%	1.35%	100.00%	\$96	(\$3)	(0.33%)	(2.02%)	102.63%	\$96
	North Adams M.E. Federal Credit Union	\$1,888	\$8	1.73%	7.31%	75.00%	\$24	\$11	1.21%	5.05%	76.92%	\$24
	Gloucester Municipal Credit Union	\$1,994	(\$2)	(0.40%)	(2.08%)	111.11%	\$35	(\$3)	(0.30%)	(1.56%)	108.57%	\$35
	Boston Customs Federal Credit Union	\$2,330	(\$3)	(0.52%)	(3.67%)	131.25%	\$20	(\$1)	(0.09%)	(0.61%)	105.88%	\$21
	Lynn Municipal Employees Credit Union	\$2,519	\$7	1.10%	4.44%	83.33%	\$26	\$11	0.87%	3.51%	86.67%	\$28
	Symphony Federal Credit Union	\$2,647	(\$14)	(2.09%)	(16.67%)	108.82%	\$100	(\$13)	(0.95%)	(7.67%)	101.45%	\$96
	Stoughton Town Employees Federal Credit Union	\$2,734	\$2	0.29%	2.38%	82.35%	\$22	\$3	0.22%	1.79%	71.43%	\$20
	Holyoke Postal Credit Union	\$2,936	\$8	1.10%	4.38%	66.67%	\$36	\$1	0.07%	0.27%	82.35%	\$36
	Bedford VA Federal Credit Union	\$2,968	\$5	0.68%	2.69%	85.29%	\$56	\$0	0.00%	0.00%	100.00%	\$67
	Winchester Federal Credit Union	\$3,009	\$2	0.27%	2.27%	88.89%	\$43	\$7	0.48%	3.99%	75.47%	\$35
	New England Lee Federal Credit Union	\$3,133	\$6	0.76%	1.62%	55.56%	\$12	\$12	0.76%	1.62%	64.10%	\$12
	Wakefield Town Employees Federal Credit Union	\$3,958	\$6	0.61%	4.20%	75.00%	\$22	\$9	0.46%	3.16%	81.13%	\$23
	Belmont Municipal Federal Credit Union	\$4,302	\$11	1.01%	7.02%	65.91%	\$88	\$21	0.95%	6.75%	65.52%	\$84
	Health Alliance Federal Credit Union	\$4,708	\$13	1.13%	11.21%	67.24%	\$58	\$27	1.19%	11.79%	67.86%	\$54
	Lincoln Sudbury Town Employee Federal Credit Union	\$4,962	\$10	0.81%	5.83%	73.68%	\$64	\$17	0.69%	4.99%	78.08%	\$62
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,198	\$2	0.15%	0.52%	83.72%	\$96	\$7	0.27%	0.91%	84.71%	\$96
	Lynn Teachers' Credit Union	\$5,405	\$4	0.30%	2.01%	90.70%	\$61	\$19	0.75%	4.80%	79.12%	\$60
	Norwood Town Employees Federal Credit Union	\$5,439	\$17	1.24%	5.34%	90.91%	\$46	\$29	1.05%	4.58%	83.93%	\$47
	Lowell Municipal Employees Federal Credit Union	\$6,675	\$2	0.12%	1.59%	94.55%	\$34	\$7	0.22%	2.78%	92.79%	\$33
	Northampton V.A.F. Federal Credit Union	\$6,968	\$2	0.11%	0.77%	65.71%	\$26	\$5	0.14%	0.97%	73.44%	\$26
	Revere Firefighters Credit Union	\$7,194	\$6	0.34%	2.48%	82.14%	\$29	\$6	0.17%	1.25%	88.68%	\$29
	Cabot Boston Credit Union	\$7,252	\$6	0.33%	2.05%	88.89%	\$80	\$12	0.33%	2.05%	89.60%	\$80
	Medford Municipal Employees Federal Credit Union	\$7,595	\$21	1.11%	5.32%	62.50%	\$50	\$36	0.96%	4.58%	70.00%	\$49
	Somerville Mass Firefighters Federal Credit Union	\$7,773	\$12	0.61%	4.02%	72.50%	\$64	\$22	0.56%	3.70%	71.05%	\$63
	Danvers Municipal Federal Credit Union	\$8,016	\$9	0.45%	1.31%	79.17%	\$52	\$19	0.48%	1.38%	79.57%	\$52
	Morton Federal Credit Union	\$8,524	(\$9)	(0.42%)	(3.40%)	114.29%	\$59	(\$27)	(0.63%)	(5.07%)	117.07%	\$59
	Reading Mass Town Employees Federal Credit Union	\$8,531	\$19	0.90%	5.78%	73.13%	\$60	\$40	0.94%	6.13%	67.63%	\$55
	Waltham Municipal Employees Credit Union	\$8,640	\$13	0.60%	3.25%	79.03%	\$68	\$18	0.41%	2.25%	84.17%	\$69
	Dedham Town Employees Federal Credit Union	\$8,720	\$18	0.84%	6.34%	80.43%	\$62	\$31	0.73%	5.50%	82.51%	\$62
	Arlington Municipal Federal Credit Union	\$9,741	\$32	1.30%	6.21%	54.74%	\$88	\$56	1.12%	5.47%	58.60%	\$96
	Burlington Municipal Employees Federal Credit Union	\$9,828	\$25	1.00%	11.81%	75.26%	\$71	\$38	0.76%	9.07%	80.32%	\$75
	Cambridge Municipal Employees Federal Credit Union	\$10,007	\$3	0.12%	0.61%	68.49%	\$70	(\$4)	(0.08%)	(0.41%)	84.17%	\$70
	Lexington MA Federal Credit Union	\$10,344	\$23	0.90%	7.95%	78.10%	\$58	\$31	0.61%	5.40%	84.34%	\$58
	Ocean Spray Employees Federal Credit Union	\$10,395	(\$2)	(0.08%)	(0.56%)	95.28%	\$78	\$1	0.02%	0.14%	93.30%	\$74
	Watertown Municipal Credit Union	\$10,433	\$12	0.46%	1.48%	77.78%	\$107	\$20	0.38%	1.24%	82.48%	\$105
	Marblehead Municipal Federal Credit Union	\$10,559	\$15	0.58%	3.45%	77.78%	\$64	\$25	0.49%	2.89%	79.29%	\$64
	St. Anthony of New Bedford Federal Credit Union	\$10,705	(\$2)	(0.07%)	(0.75%)	100.00%	\$48	\$0	0.00%	0.00%	99.44%	\$45
	Cambridge Firefighters Federal Credit Union	\$11,543	\$33	1.15%	5.47%	66.34%	\$115	\$56	0.98%	4.67%	70.47%	\$115
	Lynn Police Credit Union	\$11,705	\$27	0.93%	3.86%	59.70%	\$26	\$52	0.88%	3.74%	61.19%	\$26
	Lynn Firemens Federal Credit Union	\$11,770	\$10	0.34%	1.71%	85.29%	\$48	\$23	0.39%	1.97%	84.58%	\$45
	Santo Christo Federal Credit Union	\$12,421	\$11	0.36%	3.69%	91.03%	\$42	\$26	0.43%	4.38%	89.12%	\$41

Source: SNL Financial

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Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	Beverly Municipal Federal Credit Union	\$12,725	(\$34)	(1.07%)	(6.84%)	92.31%	\$83	(\$29)	(0.46%)	(2.90%)	95.13%	\$87
	Saint Vincent Hospital Credit Union	\$13,164	\$9	0.27%	3.02%	87.94%	\$95	\$6	0.09%	1.01%	92.28%	\$93
	Greater Salem Employees Federal Credit Union	\$13,967	(\$22)	(0.63%)	(8.62%)	97.60%	\$68	(\$23)	(0.33%)	(4.48%)	98.31%	\$63
	Chelsea Employees Federal Credit Union	\$13,996	\$18	0.51%	5.47%	85.51%	\$83	\$28	0.40%	4.28%	88.01%	\$83
	Reverse Municipal Employees Federal Credit Union	\$14,841	\$20	0.55%	5.56%	87.25%	\$62	\$20	0.28%	2.79%	87.72%	\$59
	Billerica Municipal Employees Credit Union	\$15,115	\$32	0.84%	3.96%	67.65%	\$67	\$44	0.58%	2.73%	77.04%	\$67
	Coastal New England Federal Credit Union	\$16,143	\$6	0.15%	1.73%	93.23%	\$57	\$9	0.11%	1.30%	93.26%	\$57
	RAH Federal Credit Union	\$16,335	\$2	0.05%	0.39%	76.61%	\$73	\$20	0.24%	1.97%	81.63%	\$74
	Lowell Firefighters Credit Union	\$17,702	\$17	0.39%	2.16%	89.71%	\$60	\$28	0.32%	1.78%	91.74%	\$61
	Haverhill Fire Department Credit Union	\$18,040	\$9	0.20%	1.60%	93.92%	\$57	\$6	0.07%	0.54%	97.58%	\$57
	MyCom Federal Credit Union	\$18,332	\$40	0.87%	6.25%	71.19%	\$53	\$96	1.03%	7.57%	71.52%	\$52
	Worcester Police Department Federal Credit Union	\$18,526	\$20	0.43%	3.78%	88.76%	\$67	\$49	0.53%	4.66%	89.83%	\$65
	Norfolk Community Federal Credit Union	\$19,662	\$71	1.46%	12.89%	64.35%	\$89	\$131	1.36%	12.07%	68.53%	\$91
	Attleboro ME Federal Credit Union	\$19,819	\$40	0.81%	7.23%	75.31%	\$64	\$69	0.70%	6.28%	77.96%	\$62
	Leominster Employees Federal Credit Union	\$20,189	\$14	0.29%	2.70%	85.16%	\$70	\$31	0.32%	3.00%	86.32%	\$71
	Credit Union of the Berkshires	\$20,613	(\$13)	(0.26%)	(1.95%)	105.47%	\$64	(\$22)	(0.22%)	(1.65%)	104.21%	\$63
	HTM Credit Union	\$20,971	\$37	0.70%	4.39%	79.55%	\$67	\$64	0.61%	3.82%	81.56%	\$68
	Mills42 Federal Credit Union	\$21,757	\$86	1.61%	15.11%	70.03%	\$78	\$121	1.14%	10.77%	78.08%	\$85
	Massachusetts Family Credit Union	\$22,996	\$30	0.53%	3.11%	82.26%	\$121	\$56	0.50%	2.91%	83.29%	\$120
	Acushnet Federal Credit Union	\$23,122	\$5	0.09%	0.99%	96.76%	\$59	\$18	0.15%	1.79%	95.01%	\$52
	Taupa Lithuanian Federal Credit Union	\$24,241	\$29	0.48%	5.16%	77.40%	\$73	\$62	0.51%	5.55%	77.36%	\$75
	Malden Federal Credit Union	\$24,317	\$15	0.25%	1.37%	91.80%	\$77	\$44	0.37%	2.01%	87.53%	\$72
	Methuen Federal Credit Union	\$25,219	\$58	0.93%	6.98%	76.92%	\$73	\$102	0.82%	6.21%	78.84%	\$71
	Somerville School Employees Federal Credit Union	\$25,358	\$11	0.17%	1.06%	92.17%	\$83	\$24	0.19%	1.16%	92.02%	\$79
	St. Anthony of Padua Federal Credit Union	\$26,284	\$26	0.40%	1.67%	84.38%	\$54	\$67	0.53%	2.16%	79.69%	\$50
	Peabody Municipal Federal Credit Union	\$26,519	\$51	0.75%	6.48%	73.40%	\$56	\$75	0.55%	4.80%	78.51%	\$57
	Saint Dominics Federal Credit Union	\$27,832	\$35	0.50%	2.87%	86.54%	\$60	\$90	0.64%	3.71%	88.64%	\$58
	Wellesley Municipal Employees Federal Credit Union	\$29,393	\$27	0.37%	4.20%	83.13%	\$83	\$35	0.24%	2.73%	87.66%	\$82
	600 Atlantic Federal Credit Union	\$30,525	\$72	0.94%	7.42%	69.08%	\$87	\$135	0.88%	7.01%	70.08%	\$91
	Goldmark Federal Credit Union	\$32,013	\$38	0.47%	3.88%	81.85%	\$63	\$82	0.52%	4.21%	82.96%	\$62
	Andovers Federal Credit Union	\$32,089	\$38	0.48%	4.28%	77.02%	\$53	\$77	0.49%	4.36%	76.06%	\$51
	Alpha Credit Union	\$32,168	\$49	0.61%	4.63%	77.63%	\$82	\$75	0.47%	3.56%	79.29%	\$78
	Cambridge Teachers Federal Credit Union	\$32,495	\$3	0.04%	0.40%	98.16%	\$92	\$25	0.15%	1.69%	94.00%	\$90
	Brookline Municipal Credit Union	\$37,080	\$76	0.81%	5.76%	72.79%	\$88	\$143	0.76%	5.45%	73.60%	\$87
	Worcester Fire Department Credit Union	\$39,005	\$3	0.03%	0.22%	90.87%	\$72	\$7	0.04%	0.25%	94.30%	\$73
	Commonwealth Utilities Employees Credit Union	\$40,778	\$82	0.80%	4.88%	72.79%	\$74	\$124	0.61%	3.71%	78.57%	\$88
	Somerville Municipal Federal Credit Union	\$44,212	\$100	0.91%	6.10%	68.49%	\$96	\$174	0.80%	5.34%	72.11%	\$102
	Plymouth County Teachers Federal Credit Union	\$44,536	\$52	0.47%	4.74%	87.32%	\$47	\$15	0.07%	0.69%	93.47%	\$51
	Common Trust Federal Credit Union	\$44,981	\$14	0.13%	1.43%	94.34%	\$82	\$20	0.09%	1.02%	95.58%	\$82
	Southcoast Federal Credit Union	\$47,306	\$78	0.65%	4.68%	80.92%	\$56	\$133	0.55%	4.03%	82.75%	\$58
	Stoneham Municipal Employees Federal Credit Union	\$50,717	\$112	0.88%	8.61%	73.70%	\$76	\$194	0.77%	7.52%	75.63%	\$77
	Notre Dame Community Federal Credit Union	\$51,082	\$59	0.46%	3.97%	83.63%	\$53	\$99	0.39%	3.35%	86.03%	\$52
	Westport Federal Credit Union	\$62,195	\$45	0.29%	4.72%	92.26%	\$50	\$83	0.27%	4.37%	92.82%	\$50
	Premier Source Federal Credit Union	\$62,790	\$8	0.05%	0.37%	98.56%	\$62	\$51	0.16%	1.20%	96.48%	\$62
	Franklin First Federal Credit Union	\$64,428	\$143	0.90%	10.85%	80.13%	\$59	\$222	0.70%	8.52%	81.39%	\$58

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Performance Analysis

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Run Date: August 12, 2019

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		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	Tewksbury Federal Credit Union	\$64,499	(\$61)	(0.38%)	(3.63%)	76.73%	\$64	(\$145)	(0.46%)	(4.30%)	78.99%	\$68
	AllCom Credit Union	\$67,520	\$53	0.31%	1.88%	90.28%	\$71	\$140	0.42%	2.50%	87.19%	\$66
	St. Michaels Fall River Federal Credit Union	\$71,422	\$161	0.91%	10.69%	74.48%	\$76	\$330	0.94%	11.11%	73.47%	\$78
	New England Teamsters Federal Credit Union	\$81,278	(\$186)	(0.89%)	(10.23%)	134.12%	\$153	(\$827)	(1.97%)	(22.42%)	154.63%	\$160
	Worcester Credit Union	\$81,578	\$130	0.64%	6.49%	85.73%	\$68	\$174	0.43%	4.38%	87.94%	\$68
	Energy Credit Union	\$92,394	\$100	0.44%	2.61%	83.05%	\$98	\$213	0.47%	2.80%	83.00%	\$99
	NESC Federal Credit Union	\$92,566	\$116	0.51%	5.37%	86.99%	\$69	\$226	0.51%	5.27%	87.48%	\$71
	Athol Credit Union	\$94,293	(\$138)	(0.58%)	(7.71%)	121.01%	\$60	(\$290)	(0.61%)	(8.17%)	122.61%	\$58
	Luso-American Credit Union	\$96,225	\$219	0.91%	6.37%	74.25%	\$65	\$418	0.87%	6.12%	74.86%	\$65
	River Works Credit Union	\$102,475	\$45	0.17%	1.28%	95.21%	\$83	\$7	0.01%	0.10%	99.56%	\$83
	MetroWest Community Federal Credit Union	\$104,152	\$66	0.26%	2.72%	88.74%	\$106	\$149	0.29%	3.10%	89.02%	\$104
	Brotherhood Credit Union	\$106,438	\$36	0.14%	0.34%	94.56%	\$85	\$42	0.08%	0.20%	96.82%	\$89
	First Priority Credit Union	\$112,748	\$50	0.18%	1.02%	96.96%	\$78	\$129	0.24%	1.33%	94.16%	\$77
	Pioneer Valley Federal Credit Union	\$116,111	\$402	1.51%	15.14%	61.13%	\$69	\$748	1.50%	14.34%	64.80%	\$73
	New Bedford Credit Union	\$127,374	\$135	0.42%	4.41%	85.08%	\$56	\$239	0.38%	3.92%	87.21%	\$55
	Naveo Credit Union	\$136,108	\$319	0.95%	11.54%	76.74%	\$89	\$594	0.89%	10.93%	77.78%	\$85
	Arrha Credit Union	\$137,661	\$3	0.01%	0.11%	96.65%	\$88	(\$127)	(0.18%)	(2.30%)	101.71%	\$90
	Somerset Federal Credit Union	\$151,429	\$218	0.58%	4.13%	83.11%	\$77	\$481	0.65%	4.61%	81.40%	\$77
	Homefield Credit Union	\$152,512	\$73	0.19%	2.04%	94.13%	\$76	\$82	0.11%	1.16%	96.66%	\$76
	Shrewsbury Federal Credit Union	\$153,759	\$288	0.75%	9.45%	74.34%	\$82	\$601	0.78%	10.03%	74.91%	\$82
	Community Credit Union of Lynn	\$154,990	\$108	0.28%	2.65%	91.98%	\$72	\$108	0.14%	1.33%	94.68%	\$72
	Alden Credit Union	\$156,843	\$175	0.45%	5.78%	86.29%	\$70	\$314	0.40%	5.42%	86.85%	\$69
	Greater Springfield Credit Union	\$173,758	\$686	1.59%	10.30%	46.52%	\$65	\$1,361	1.60%	10.45%	46.52%	\$65
	Taunton Federal Credit Union	\$180,939	\$463	1.05%	8.44%	78.42%	\$64	\$741	0.86%	6.81%	82.47%	\$65
	Southbridge Credit Union	\$189,161	\$130	0.28%	2.42%	88.69%	\$70	\$127	0.13%	1.19%	92.86%	\$71
	Tremont Credit Union	\$197,526	\$315	0.65%	5.23%	86.32%	\$92	\$556	0.58%	4.67%	87.85%	\$94
	Holyoke Credit Union	\$204,172	\$248	0.49%	5.17%	87.01%	\$78	\$344	0.34%	3.64%	90.50%	\$82
	Fall River Municipal Credit Union	\$213,790	\$116	0.22%	1.91%	89.22%	\$68	\$182	0.17%	1.51%	90.30%	\$69
	Luso Federal Credit Union	\$227,568	\$667	1.18%	10.87%	64.24%	\$64	\$1,054	0.94%	8.68%	70.00%	\$67
	Southern Mass Credit Union	\$231,711	(\$280)	(0.49%)	(4.50%)	113.99%	\$95	(\$348)	(0.31%)	(2.79%)	108.82%	\$91
	Average of Asset Group A	\$46,108	\$54	0.43%	3.22%	84.44%	\$66	\$91	0.39%	2.92%	86.12%	\$66
Asset Group B - \$251 to \$500 million in total assets												
	MassMutual Federal Credit Union	\$251,140	\$658	1.02%	8.50%	68.25%	\$78	\$1,272	1.00%	8.30%	67.52%	\$78
	Mass Bay Credit Union	\$257,855	\$466	0.73%	7.12%	81.09%	\$88	\$712	0.56%	5.50%	84.05%	\$89
	St. Jean's Credit Union	\$257,860	\$415	0.65%	6.94%	80.58%	\$81	\$811	0.64%	6.84%	82.48%	\$80
	Boston Firefighters Credit Union	\$288,037	\$586	0.83%	6.70%	74.28%	\$108	\$1,195	0.86%	6.89%	74.88%	\$108
	Members Plus Credit Union	\$309,687	\$585	0.75%	5.08%	78.33%	\$77	\$1,500	0.96%	6.65%	73.73%	\$77
	Millbury Federal Credit Union	\$358,282	\$505	0.57%	7.15%	82.48%	\$69	\$1,014	0.57%	7.27%	81.57%	\$69
	City of Boston Credit Union	\$448,094	\$68	0.06%	0.53%	88.07%	\$97	\$259	0.12%	1.04%	89.00%	\$92
	Crescent Credit Union	\$456,906	\$536	0.47%	3.25%	85.56%	\$77	\$947	0.42%	2.88%	86.17%	\$77
	Average of Asset Group B	\$328,483	\$477	0.64%	5.66%	79.83%	\$84	\$964	0.64%	5.67%	79.93%	\$84

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	UMassFive College Federal Credit Union	\$500,615	\$1,026	0.83%	9.07%	76.81%	\$74	\$2,007	0.82%	8.99%	77.37%	\$72
	Freedom Credit Union	\$505,166	\$1,054	0.83%	5.00%	80.96%	\$80	\$2,084	0.83%	5.03%	80.12%	\$78
	I-C Federal Credit Union	\$504,022	\$765	0.61%	5.01%	82.32%	\$69	\$1,308	0.52%	4.31%	83.16%	\$70
	Central One Federal Credit Union	\$526,515	\$1,028	0.79%	8.81%	78.18%	\$90	\$1,998	0.77%	8.56%	79.71%	\$95
	GFA Federal Credit Union	\$537,955	\$674	0.51%	4.86%	82.91%	\$78	\$1,273	0.49%	4.71%	82.61%	\$76
	Quincy Credit Union	\$553,037	\$1,057	0.77%	5.60%	74.62%	\$79	\$2,055	0.76%	5.49%	74.98%	\$80
	Massachusetts Institute of Technology Federal Credit Union	\$571,045	(\$397)	(0.28%)	(3.57%)	77.87%	\$81	\$2,788	0.98%	12.76%	59.48%	\$81
	Align Credit Union	\$594,861	\$734	0.49%	4.09%	84.92%	\$83	\$1,217	0.41%	3.47%	86.59%	\$83
	Sharon Credit Union	\$597,399	\$1,581	1.06%	8.68%	64.62%	\$94	\$3,051	1.03%	8.47%	65.17%	\$93
	Polish National Credit Union	\$620,043	\$517	0.34%	2.63%	86.58%	\$72	\$983	0.32%	2.51%	87.00%	\$70
	Liberty Bay Credit Union	\$669,271	\$116	0.07%	0.46%	93.22%	\$125	\$265	0.08%	0.53%	92.02%	\$122
	Direct Federal Credit Union	\$724,873	\$622	0.35%	2.95%	82.12%	\$128	\$1,272	0.36%	3.03%	81.93%	\$128
	Leominster Credit Union	\$727,531	\$770	0.43%	4.57%	83.50%	\$89	\$1,311	0.36%	3.96%	85.09%	\$88
	First Citizens' Federal Credit Union	\$779,011	\$742	0.38%	3.79%	88.21%	\$80	\$1,548	0.40%	4.00%	88.05%	\$79
	Harvard University Employees Credit Union	\$789,829	\$1,890	0.96%	11.25%	71.33%	\$121	\$3,707	0.96%	11.20%	71.84%	\$120
	St. Mary's Credit Union	\$881,837	\$888	0.40%	3.92%	84.17%	\$97	\$1,810	0.41%	4.06%	82.28%	\$97
	RTN Federal Credit Union	\$906,113	\$730	0.32%	3.18%	89.00%	\$97	\$1,345	0.30%	2.95%	89.19%	\$95
	St. Anne's Credit Union	\$973,585	\$1,405	0.58%	5.58%	77.66%	\$66	\$2,854	0.59%	5.72%	77.93%	\$66
	Average of Asset Group C	\$664,595	\$845	0.52%	4.77%	81.06%	\$89	\$1,826	0.58%	5.54%	80.25%	\$89
Asset Group D - \$1 billion and over in total assets												
	Webster First Federal Credit Union	\$1,025,214	\$2,988	1.17%	6.46%	66.47%	\$67	\$5,789	1.15%	6.31%	67.41%	\$67
	Merrimack Valley Credit Union	\$1,033,111	\$1,282	0.50%	5.09%	79.58%	\$82	\$2,293	0.49%	5.04%	81.11%	\$78
	Greylock Federal Credit Union	\$1,239,132	\$2,259	0.73%	7.07%	80.50%	\$80	\$3,842	0.62%	6.09%	82.69%	\$82
	Hanscom Federal Credit Union	\$1,423,038	\$2,244	0.64%	6.16%	79.16%	\$95	\$3,947	0.57%	5.46%	79.80%	\$94
	Jeanne D'Arc Credit Union	\$1,436,348	\$2,364	0.66%	7.72%	77.61%	\$84	\$4,816	0.68%	7.94%	75.72%	\$86
	Workers Credit Union	\$1,824,040	\$4,860	1.07%	10.32%	73.18%	\$96	\$8,389	0.92%	9.09%	73.47%	\$94
	Rockland Federal Credit Union	\$1,838,627	\$4,875	1.06%	8.89%	58.51%	\$76	\$9,638	1.06%	8.89%	59.19%	\$77
	Metro Credit Union	\$1,971,182	\$4,080	0.83%	9.12%	75.64%	\$89	\$7,111	0.74%	8.06%	77.63%	\$87
	Digital Federal Credit Union	\$8,971,867	\$19,584	0.88%	9.05%	56.27%	\$77	\$31,648	0.72%	7.38%	57.17%	\$73
	Average of Asset Group D	\$2,306,951	\$4,948	0.84%	7.76%	71.88%	\$83	\$8,608	0.77%	7.14%	72.69%	\$82

Source: SNL Financial

Note: Report includes only bank-level data.

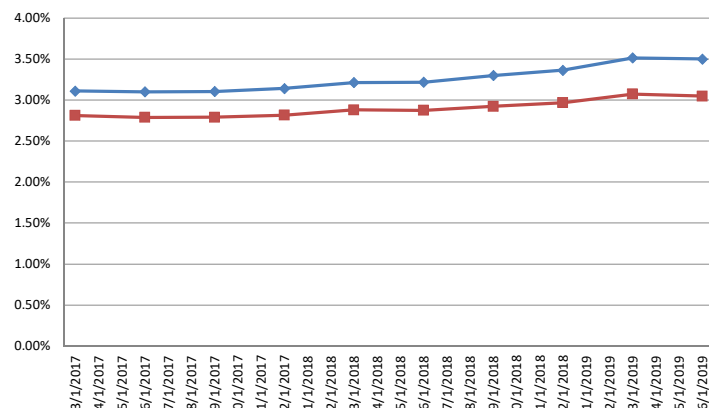
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

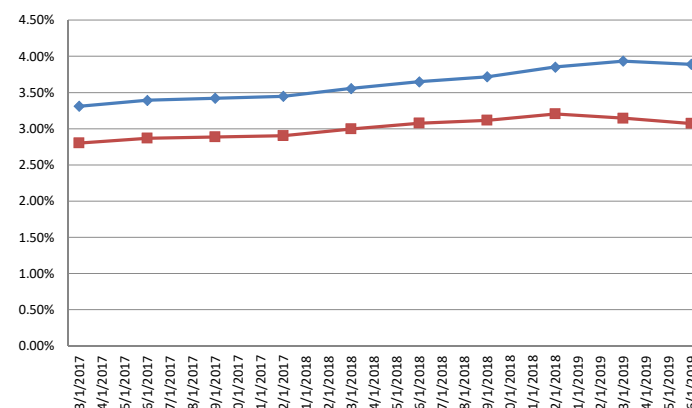
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



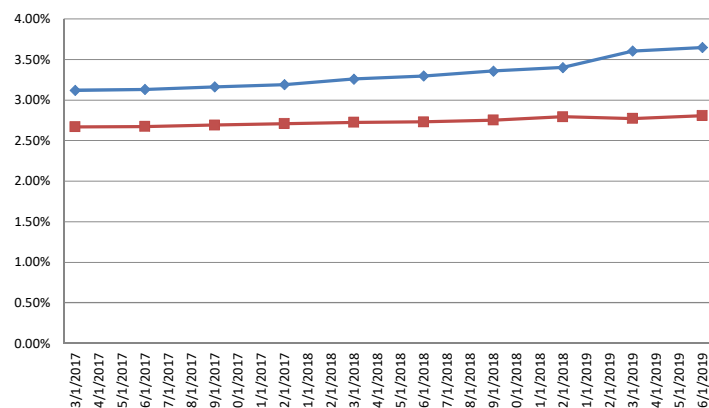
Yield on Avg Assets	3.11%	3.10%	3.10%	3.14%	3.21%	3.22%	3.30%	3.36%	3.51%	3.50%
Net Interest Income/ Avg Assets	2.81%	2.79%	2.79%	2.82%	2.88%	2.87%	2.92%	2.97%	3.07%	3.05%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



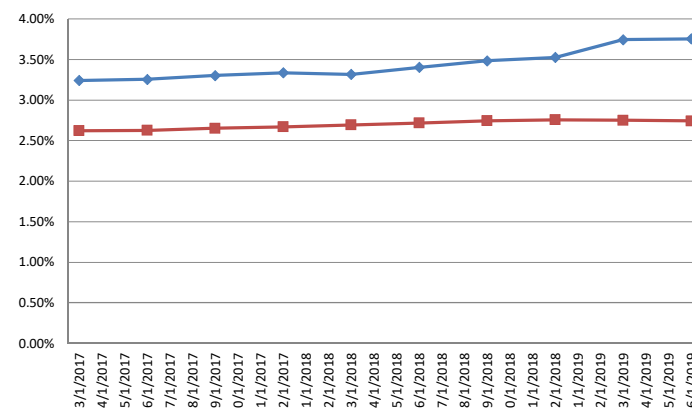
Yield on Avg Assets	3.31%	3.39%	3.42%	3.45%	3.55%	3.65%	3.72%	3.85%	3.93%	3.89%
Net Interest Income/ Avg Assets	2.80%	2.87%	2.88%	2.90%	2.99%	3.07%	3.11%	3.20%	3.14%	3.07%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Yield on Avg Assets	3.12%	3.13%	3.16%	3.19%	3.26%	3.29%	3.36%	3.40%	3.60%	3.65%
Net Interest Income/ Avg Assets	2.67%	2.67%	2.69%	2.71%	2.72%	2.73%	2.75%	2.79%	2.77%	2.81%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



Yield on Avg Assets	3.24%	3.25%	3.30%	3.33%	3.31%	3.40%	3.48%	3.52%	3.74%	3.75%
Net Interest Income/ Avg Assets	2.62%	2.63%	2.65%	2.67%	2.69%	2.72%	2.74%	2.75%	2.75%	2.74%

Source: SNL Financial

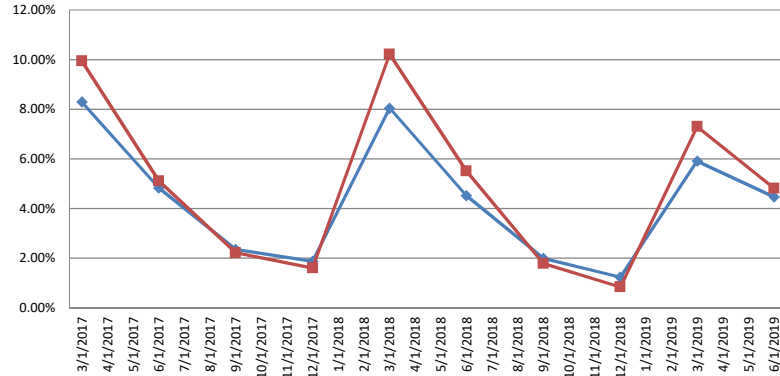
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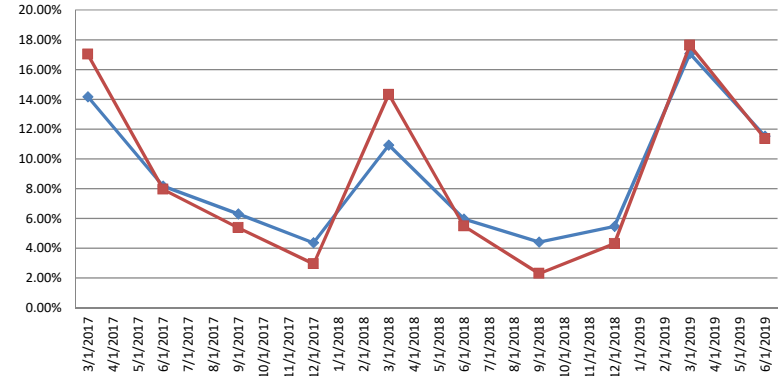
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



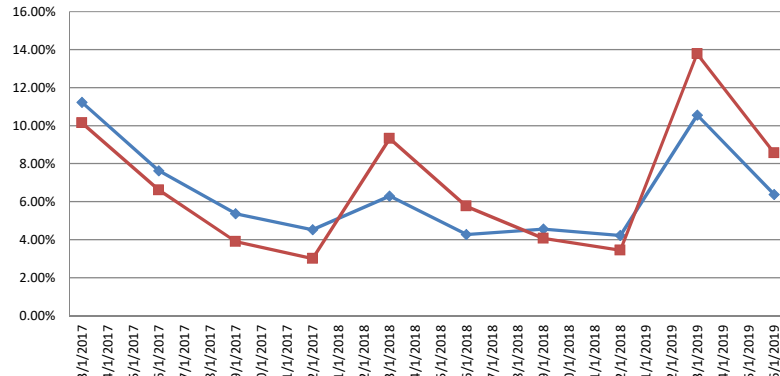
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	8.29%	4.82%	2.34%	1.87%	8.04%	4.52%	1.99%	1.23%	5.91%	4.47%
Market Growth Rate	9.94%	5.10%	2.22%	1.60%	10.22%	5.50%	1.78%	0.83%	7.30%	4.81%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



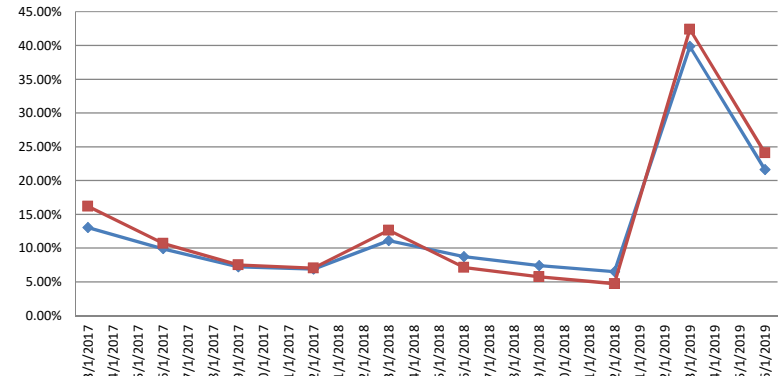
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	14.16%	8.17%	6.29%	4.36%	10.92%	5.96%	4.42%	5.45%	17.08%	11.53%
Market Growth Rate	17.03%	7.95%	5.37%	2.94%	14.33%	5.49%	2.29%	4.31%	17.62%	11.35%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	11.23%	7.62%	5.36%	4.52%	6.29%	4.26%	4.55%	4.21%	10.55%	6.37%
Market Growth Rate	10.15%	6.62%	3.90%	3.00%	9.32%	5.76%	4.06%	3.44%	13.79%	8.56%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	13.06%	9.89%	7.21%	6.89%	11.10%	8.73%	7.40%	6.49%	39.85%	21.64%
Market Growth Rate	16.17%	10.66%	7.51%	7.00%	12.60%	7.12%	5.75%	4.72%	42.38%	24.09%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Pressers Union Local 12 ILGWU Credit Union	\$134	\$39	\$117	33.33%	NA	2.99%	0.00%	2.99%	(7.19%)	(8.20%)
	One Twenty Credit Union	\$396	\$34	\$318	10.69%	NA	2.55%	1.02%	1.53%	2.56%	8.52%
	Artmet Federal Credit Union	\$412	\$235	\$351	66.95%	\$824	2.36%	0.00%	2.36%	(13.15%)	(10.27%)
	Gloucester Fire Department Credit Union	\$559	\$308	\$350	88.00%	\$1,118	5.84%	0.36%	5.47%	12.55%	22.22%
	Messiah Baptist-Jubilee Federal Credit Union	\$929	\$332	\$807	41.14%	\$186	3.30%	0.22%	3.08%	10.66%	9.07%
	Springfield Street Railway Employees Credit Union	\$1,476	\$598	\$1,092	54.76%	\$1,476	3.21%	0.40%	2.81%	(12.57%)	(17.39%)
	Manchester Federal Credit Union	\$1,499	\$589	\$1,204	48.92%	\$2,998	2.90%	0.13%	2.77%	(5.07%)	0.00%
	M.O.S.E.S. Federal Credit Union	\$1,824	\$738	\$1,510	48.87%	\$3,648	4.20%	0.11%	4.09%	4.83%	5.16%
	North Adams M.E. Federal Credit Union	\$1,888	\$992	\$1,446	68.60%	\$1,259	4.30%	0.11%	4.19%	16.14%	19.76%
	Gloucester Municipal Credit Union	\$1,994	\$449	\$1,612	27.85%	\$1,329	3.61%	0.10%	3.51%	4.51%	6.01%
	Boston Customs Federal Credit Union	\$2,330	\$963	\$2,004	48.05%	\$1,165	3.34%	0.43%	2.91%	(5.10%)	(5.81%)
	Lynn Municipal Employees Credit Union	\$2,519	\$1,114	\$1,877	59.35%	\$1,260	4.92%	0.16%	4.84%	5.13%	5.47%
	Symphony Federal Credit Union	\$2,647	\$2,056	\$2,316	88.77%	\$2,647	5.25%	0.22%	5.03%	(18.33%)	(19.70%)
	Stoughton Town Employees Federal Credit Union	\$2,734	\$1,250	\$2,394	52.21%	\$1,367	2.86%	0.29%	2.56%	4.95%	5.41%
	Holyoke Postal Credit Union	\$2,936	\$465	\$2,200	21.14%	\$2,936	2.34%	0.28%	2.07%	3.89%	5.22%
	Bedford VA Federal Credit Union	\$2,968	\$1,649	\$1,749	94.28%	\$1,979	4.52%	0.07%	4.45%	2.87%	7.84%
	Winchester Federal Credit Union	\$3,009	\$1,145	\$2,653	43.16%	\$2,006	3.65%	0.07%	3.58%	17.49%	19.62%
	New England Lee Federal Credit Union	\$3,133	\$1,188	\$1,642	72.35%	\$3,133	2.72%	0.25%	2.47%	(2.83%)	(6.48%)
	Wakefield Town Employees Federal Credit Union	\$3,958	\$1,339	\$3,275	40.89%	\$1,979	2.83%	0.10%	2.73%	7.82%	9.47%
	Belmont Municipal Federal Credit Union	\$4,302	\$2,322	\$3,648	63.65%	\$4,302	4.35%	0.45%	3.90%	(8.50%)	(10.94%)
	Health Alliance Federal Credit Union	\$4,708	\$2,651	\$4,219	62.83%	\$2,354	4.93%	0.40%	4.54%	11.22%	11.16%
	Lincoln Sudbury Town Employee Federal Credit Union	\$4,962	\$1,692	\$4,266	39.66%	\$4,962	3.05%	0.16%	2.88%	3.24%	2.85%
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,198	\$2,254	\$3,651	61.74%	\$5,198	3.60%	0.35%	3.29%	0.73%	0.83%
	Lynn Teachers' Credit Union	\$5,405	\$1,190	\$4,598	25.88%	\$3,603	3.75%	0.20%	3.56%	35.20%	41.68%
	Norwood Town Employees Federal Credit Union	\$5,439	\$2,968	\$4,158	71.38%	\$2,720	4.18%	0.29%	3.89%	(0.55%)	(2.14%)
	Lowell Municipal Employees Federal Credit Union	\$6,675	\$3,696	\$6,165	59.95%	\$2,670	3.58%	0.31%	3.24%	15.18%	16.35%
	Northampton V.A.F. Federal Credit Union	\$6,968	\$2,943	\$5,922	49.70%	\$3,484	2.56%	0.80%	1.76%	(2.49%)	(3.19%)
	Revere Firefighters Credit Union	\$7,194	\$1,630	\$6,219	26.21%	\$4,796	2.74%	1.28%	1.45%	8.55%	9.32%
	Cabot Boston Credit Union	\$7,252	\$3,430	\$6,027	56.91%	\$3,626	3.51%	0.14%	3.34%	3.94%	4.37%
	Medford Municipal Employees Federal Credit Union	\$7,595	\$2,419	\$5,997	40.34%	\$3,798	3.84%	0.37%	3.46%	5.66%	5.83%
	Somerville Mass Firefighters Federal Credit Union	\$7,773	\$1,951	\$6,566	29.71%	\$5,182	2.80%	0.85%	1.95%	5.72%	6.15%
	Danvers Municipal Federal Credit Union	\$8,016	\$3,777	\$5,239	72.09%	\$4,008	2.38%	0.05%	2.33%	4.46%	6.10%
	Morton Federal Credit Union	\$8,524	\$3,137	\$7,462	42.04%	\$3,410	2.75%	0.16%	2.58%	3.70%	5.17%
	Reading Mass Town Employees Federal Credit Union	\$8,531	\$3,263	\$7,208	45.27%	\$4,266	3.28%	0.23%	3.05%	(6.14%)	(8.22%)
	Waltham Municipal Employees Credit Union	\$8,640	\$1,909	\$7,028	27.16%	\$4,320	2.81%	0.09%	2.72%	(2.72%)	(3.93%)
	Dedham Town Employees Federal Credit Union	\$8,720	\$3,260	\$7,560	43.12%	\$3,488	4.19%	0.16%	4.00%	9.84%	10.44%
	Arlington Municipal Federal Credit Union	\$9,741	\$7,914	\$7,676	103.10%	\$6,494	4.03%	0.34%	3.69%	(7.91%)	(11.15%)
	Burlington Municipal Employees Federal Credit Union	\$9,828	\$4,298	\$8,918	48.19%	\$3,276	3.65%	0.14%	3.51%	(2.89%)	(4.13%)
	Cambridge Municipal Employees Federal Credit Union	\$10,007	\$2,036	\$8,026	25.37%	\$5,004	2.78%	0.08%	2.70%	8.74%	11.10%
	Lexington MA Federal Credit Union	\$10,344	\$6,327	\$9,166	69.03%	\$4,138	3.68%	0.06%	3.63%	2.80%	2.36%
	Ocean Spray Employees Federal Credit Union	\$10,395	\$4,909	\$8,951	54.84%	\$4,158	3.67%	0.24%	3.42%	(10.12%)	(11.72%)
	Watertown Municipal Credit Union	\$10,433	\$2,098	\$7,097	29.56%	\$6,955	2.62%	0.08%	2.55%	0.13%	(0.25%)
	Marblehead Municipal Federal Credit Union	\$10,559	\$6,133	\$8,799	69.70%	\$4,224	3.18%	0.45%	2.73%	15.97%	18.53%
	St. Anthony of New Bedford Federal Credit Union	\$10,705	\$3,050	\$9,443	32.30%	\$2,676	2.96%	0.11%	2.85%	(6.38%)	(7.13%)
	Cambridge Firefighters Federal Credit Union	\$11,543	\$7,704	\$9,094	84.72%	\$7,695	3.73%	0.39%	3.35%	3.13%	1.98%
	Lynn Police Credit Union	\$11,705	\$4,414	\$8,883	49.69%	\$3,344	2.75%	0.48%	2.28%	(7.83%)	(11.62%)
	Lynn Firemens Federal Credit Union	\$11,770	\$6,924	\$9,351	74.05%	\$3,923	3.40%	0.25%	3.13%	0.63%	0.41%
	Santo Christo Federal Credit Union	\$12,421	\$7,603	\$11,184	67.98%	\$2,070	4.53%	0.12%	4.40%	15.68%	16.77%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	Beverly Municipal Federal Credit Union	\$12,725	\$7,060	\$10,742	65.72%	\$5,090	3.65%	0.33%	3.31%	13.47%	16.77%
	Saint Vincent Hospital Credit Union	\$13,164	\$4,620	\$11,720	39.42%	\$4,388	3.66%	0.23%	3.43%	9.17%	10.21%
	Greater Salem Employees Federal Credit Union	\$13,967	\$5,427	\$12,928	41.98%	\$4,656	3.16%	0.09%	3.08%	4.26%	4.86%
	Chelsea Employees Federal Credit Union	\$13,996	\$7,758	\$12,664	61.26%	\$3,999	3.80%	0.29%	3.50%	8.27%	8.63%
	Revere Municipal Employees Federal Credit Union	\$14,841	\$12,293	\$13,373	91.92%	\$3,298	4.04%	0.39%	3.65%	19.59%	21.59%
	Billerica Municipal Employees Credit Union	\$15,115	\$4,575	\$11,847	38.62%	\$6,046	2.75%	0.21%	2.54%	3.64%	3.80%
	Coastal New England Federal Credit Union	\$16,143	\$11,924	\$14,620	81.56%	\$2,935	4.09%	0.45%	3.63%	4.82%	4.03%
	RAH Federal Credit Union	\$16,335	\$12,020	\$14,166	84.85%	\$4,084	3.96%	0.38%	3.59%	1.22%	1.21%
	Lowell Firefighters Credit Union	\$17,702	\$10,640	\$14,454	73.61%	\$4,426	3.78%	0.39%	3.39%	9.49%	11.32%
	Haverhill Fire Department Credit Union	\$18,040	\$5,586	\$15,772	35.42%	\$3,280	3.06%	0.35%	2.71%	3.10%	3.09%
	MyCom Federal Credit Union	\$18,332	\$9,282	\$15,680	59.20%	\$3,333	4.38%	0.49%	3.89%	(10.06%)	5.63%
	Worcester Police Department Federal Credit Union	\$18,526	\$15,046	\$16,384	91.83%	\$3,088	4.20%	0.83%	3.37%	5.00%	5.17%
	Norfolk Community Federal Credit Union	\$19,662	\$15,864	\$16,799	94.43%	\$4,916	4.28%	0.29%	3.99%	7.21%	5.84%
	Attleboro ME Federal Credit Union	\$19,819	\$4,770	\$17,546	27.19%	\$4,404	2.94%	0.11%	2.83%	6.31%	6.34%
	Leominster Employees Federal Credit Union	\$20,189	\$11,150	\$17,999	61.95%	\$4,038	3.70%	0.71%	2.99%	21.02%	23.67%
	Credit Union of the Berkshires	\$20,613	\$6,980	\$17,914	38.96%	\$4,581	2.86%	0.45%	2.41%	16.66%	19.35%
	HTM Credit Union	\$20,971	\$10,259	\$17,539	58.49%	\$4,660	3.19%	0.28%	2.92%	4.71%	4.56%
	Mills42 Federal Credit Union	\$21,757	\$16,548	\$17,857	92.67%	\$4,351	4.53%	1.06%	3.47%	8.25%	7.70%
	Massachusetts Family Credit Union	\$22,996	\$17,672	\$18,924	93.38%	\$7,665	4.58%	1.45%	3.13%	(1.39%)	8.07%
	Acushnet Federal Credit Union	\$23,122	\$9,738	\$21,267	45.79%	\$3,854	2.48%	0.10%	2.38%	(1.40%)	(0.35%)
	Taupa Lithuanian Federal Credit Union	\$24,241	\$21,411	\$17,640	121.38%	\$6,926	3.78%	1.40%	2.39%	(0.27%)	(22.78%)
	Malden Federal Credit Union	\$24,317	\$12,418	\$19,915	62.36%	\$4,863	3.26%	0.37%	2.89%	8.94%	10.53%
	Methuen Federal Credit Union	\$25,219	\$14,466	\$21,814	66.32%	\$4,585	3.53%	0.26%	3.28%	6.39%	4.69%
	Somerville School Employees Federal Credit Union	\$25,358	\$7,430	\$21,183	35.08%	\$5,635	2.68%	0.22%	2.46%	(5.02%)	(6.25%)
	St. Anthony of Padua Federal Credit Union	\$26,284	\$8,509	\$20,039	42.46%	\$5,841	2.78%	0.41%	2.38%	13.93%	17.92%
	Peabody Municipal Federal Credit Union	\$26,519	\$5,500	\$23,289	23.62%	\$5,304	2.74%	0.24%	2.50%	(7.06%)	(8.58%)
	Saint Dominics Federal Credit Union	\$27,832	\$12,191	\$22,926	53.18%	\$4,639	3.09%	0.63%	2.46%	(0.01%)	(0.82%)
	Wellesley Municipal Employees Federal Credit Union	\$29,393	\$10,828	\$26,621	40.67%	\$7,348	2.63%	0.59%	2.05%	4.86%	5.12%
	600 Atlantic Federal Credit Union	\$30,525	\$16,615	\$26,575	62.52%	\$7,631	3.80%	0.92%	2.89%	(0.72%)	(1.93%)
	Goldmark Federal Credit Union	\$32,013	\$15,147	\$28,122	53.86%	\$5,336	3.25%	0.70%	2.55%	12.21%	13.80%
	Andovers Federal Credit Union	\$32,089	\$9,147	\$28,467	32.13%	\$5,348	2.92%	0.33%	2.59%	4.97%	4.92%
	Alpha Credit Union	\$32,168	\$12,461	\$27,915	44.64%	\$4,949	2.83%	0.10%	2.72%	6.13%	7.22%
	Cambridge Teachers Federal Credit Union	\$32,495	\$8,202	\$29,058	28.23%	\$5,908	3.08%	0.86%	2.22%	1.10%	(0.62%)
	Brookline Municipal Credit Union	\$37,080	\$12,215	\$31,728	38.50%	\$7,416	2.85%	0.29%	2.57%	(0.76%)	(2.81%)
	Worcester Fire Department Credit Union	\$39,005	\$10,190	\$33,427	30.48%	\$7,092	2.57%	0.49%	2.08%	(3.56%)	(4.23%)
	Commonwealth Utilities Employees Credit Union	\$40,778	\$10,778	\$33,836	31.85%	\$8,156	2.88%	0.42%	2.47%	2.82%	2.62%
	Somerville Municipal Federal Credit Union	\$44,212	\$26,198	\$37,479	69.90%	\$8,039	3.27%	0.43%	2.84%	5.77%	5.75%
	Plymouth County Teachers Federal Credit Union	\$44,536	\$22,559	\$39,518	57.09%	\$3,181	3.44%	0.56%	2.88%	2.65%	1.12%
	Common Trust Federal Credit Union	\$44,981	\$21,772	\$37,739	57.69%	\$5,623	3.17%	0.37%	2.79%	8.65%	(3.22%)
	Southcoast Federal Credit Union	\$47,306	\$31,604	\$39,791	79.42%	\$3,052	3.38%	0.28%	3.10%	(7.48%)	(5.77%)
	Stoneham Municipal Employees Federal Credit Union	\$50,717	\$21,406	\$45,282	47.27%	\$5,339	3.06%	0.14%	2.92%	6.57%	6.92%
	Notre Dame Community Federal Credit Union	\$51,082	\$17,978	\$44,779	40.15%	\$3,649	2.93%	0.51%	2.43%	3.96%	2.90%
	Westport Federal Credit Union	\$62,195	\$41,812	\$57,972	72.12%	\$3,769	3.28%	0.05%	3.23%	5.33%	5.29%
	Premier Source Federal Credit Union	\$62,790	\$38,601	\$53,509	72.14%	\$3,140	4.05%	0.49%	3.56%	1.80%	1.05%
	Franklin First Federal Credit Union	\$64,428	\$39,568	\$58,193	67.99%	\$4,027	4.03%	0.49%	3.53%	6.96%	11.53%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	Tewksbury Federal Credit Union	\$64,499	\$43,071	\$57,451	74.97%	\$4,961	3.65%	0.58%	3.06%	6.43%	7.73%
	AllCom Credit Union	\$67,520	\$36,077	\$55,668	64.81%	\$3,858	3.29%	0.45%	2.84%	3.83%	4.37%
	St. Michaels Fall River Federal Credit Union	\$71,422	\$63,153	\$63,265	99.82%	\$6,211	4.81%	1.39%	3.42%	8.85%	8.94%
	New England Teamsters Federal Credit Union	\$81,278	\$53,028	\$73,629	72.02%	\$9,031	3.69%	1.19%	2.50%	(6.25%)	(3.23%)
	Worcester Credit Union	\$81,578	\$56,710	\$73,060	77.62%	\$3,794	3.66%	0.33%	3.33%	2.28%	5.29%
	Energy Credit Union	\$92,394	\$61,095	\$67,726	90.21%	\$7,700	3.68%	0.71%	2.97%	3.18%	0.54%
	NESC Federal Credit Union	\$92,566	\$77,574	\$80,538	96.32%	\$3,493	4.14%	0.35%	3.79%	14.03%	9.33%
	Athol Credit Union	\$94,293	\$66,606	\$63,920	104.20%	\$3,627	3.40%	1.25%	2.14%	(2.44%)	0.23%
	Luso-American Credit Union	\$96,225	\$68,607	\$82,022	83.64%	\$5,201	3.79%	0.35%	3.45%	3.57%	2.88%
	River Works Credit Union	\$102,475	\$65,120	\$87,538	74.39%	\$4,999	3.85%	0.90%	2.95%	(0.61%)	0.99%
	MetroWest Community Federal Credit Union	\$104,152	\$53,407	\$94,026	56.80%	\$8,012	3.25%	0.78%	2.47%	6.84%	6.68%
	Brotherhood Credit Union	\$106,438	\$44,536	\$63,669	69.95%	\$5,753	2.88%	0.48%	2.40%	0.88%	(2.46%)
	First Priority Credit Union	\$112,748	\$71,745	\$92,181	77.83%	\$4,176	3.58%	0.27%	3.31%	12.74%	13.79%
	Pioneer Valley Federal Credit Union	\$116,111	\$72,519	\$95,877	75.64%	\$4,644	5.02%	1.44%	3.58%	60.63%	73.19%
	New Bedford Credit Union	\$127,374	\$81,713	\$114,124	71.60%	\$3,145	3.74%	0.54%	3.19%	1.41%	0.35%
	Naveo Credit Union	\$136,108	\$91,419	\$124,328	73.53%	\$4,776	3.73%	0.28%	3.45%	8.01%	8.56%
	Arrha Credit Union	\$137,661	\$98,115	\$113,213	86.66%	\$5,985	3.32%	1.09%	2.23%	(0.46%)	7.31%
	Somersset Federal Credit Union	\$151,429	\$85,884	\$129,581	66.28%	\$4,965	3.43%	0.29%	3.13%	9.52%	9.20%
	Homefield Credit Union	\$152,512	\$103,127	\$109,594	94.10%	\$4,236	3.50%	0.85%	2.65%	(0.10%)	0.89%
	Shrewsbury Federal Credit Union	\$153,759	\$83,078	\$140,717	59.04%	\$6,276	3.10%	0.27%	2.83%	(0.95%)	2.36%
	Community Credit Union of Lynn	\$154,990	\$131,801	\$122,154	107.90%	\$4,305	4.54%	0.99%	3.55%	12.00%	11.32%
	Alden Credit Union	\$156,843	\$102,863	\$138,472	74.28%	\$4,682	3.62%	0.85%	2.77%	(9.03%)	(18.04%)
	Greater Springfield Credit Union	\$173,758	\$88,179	\$145,634	60.55%	\$8,911	3.03%	0.73%	2.30%	12.06%	10.69%
	Taunton Federal Credit Union	\$180,939	\$148,602	\$153,667	96.70%	\$3,351	4.17%	0.61%	3.55%	20.91%	15.73%
	Southbridge Credit Union	\$189,161	\$157,790	\$139,488	113.12%	\$4,299	3.93%	0.83%	3.10%	3.02%	9.79%
	Tremont Credit Union	\$197,526	\$131,185	\$170,134	77.11%	\$4,877	4.28%	0.44%	3.84%	13.74%	12.50%
	Holyoke Credit Union	\$204,172	\$129,049	\$151,314	85.29%	\$5,373	3.65%	0.86%	2.78%	8.06%	6.25%
	Fall River Municipal Credit Union	\$213,790	\$132,836	\$158,610	83.75%	\$4,972	3.20%	0.80%	2.40%	4.25%	3.06%
	Luso Federal Credit Union	\$227,568	\$201,574	\$196,261	102.71%	\$6,321	3.71%	1.16%	2.54%	4.67%	4.29%
	Southern Mass Credit Union	\$231,711	\$173,261	\$196,212	88.30%	\$4,778	3.52%	0.85%	2.68%	8.71%	10.54%
	Average of Asset Group A	\$46,108	\$28,824	\$38,394	61.82%	\$4,397	3.50%	0.45%	3.05%	4.47%	4.81%

Asset Group B - \$251 to \$500 million in total assets

	MassMutual Federal Credit Union	\$251,140	\$134,106	\$217,460	61.67%	\$8,371	3.38%	0.96%	2.42%	16.19%	16.46%
	Mass Bay Credit Union	\$257,855	\$207,374	\$198,146	104.66%	\$4,334	4.00%	0.65%	3.35%	8.64%	5.30%
	St. Jean's Credit Union	\$257,860	\$210,064	\$213,807	98.25%	\$4,688	3.78%	0.91%	2.87%	7.21%	8.88%
	Boston Firefighters Credit Union	\$288,037	\$219,515	\$246,750	88.96%	\$7,891	4.40%	1.11%	3.29%	13.93%	15.35%
	Members Plus Credit Union	\$309,687	\$176,795	\$214,526	82.41%	\$6,132	3.68%	0.77%	2.90%	2.47%	0.44%
	Millbury Federal Credit Union	\$358,282	\$300,927	\$318,177	94.58%	\$4,142	3.70%	0.64%	3.06%	5.79%	3.70%
	City of Boston Credit Union	\$448,094	\$328,360	\$352,359	93.19%	\$5,063	4.66%	0.78%	3.88%	29.19%	34.70%
	Crescent Credit Union	\$456,906	\$381,261	\$339,877	112.18%	\$4,835	3.51%	0.71%	2.80%	8.79%	5.95%
	Average of Asset Group B	\$328,483	\$244,800	\$262,638	91.99%	\$5,682	3.89%	0.82%	3.07%	11.53%	11.35%

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets											
	UMassFive College Federal Credit Union	\$500,615	\$395,570	\$451,606	87.59%	\$4,297	4.33%	0.76%	3.57%	6.28%	7.37%
	Freedom Credit Union	\$505,166	\$364,260	\$384,274	94.79%	\$4,227	3.69%	0.53%	3.16%	11.55%	13.07%
	I-C Federal Credit Union	\$504,022	\$364,286	\$390,011	93.40%	\$4,823	3.43%	0.45%	2.98%	(0.13%)	(0.52%)
	Central One Federal Credit Union	\$526,515	\$459,007	\$443,587	103.48%	\$4,680	4.02%	0.84%	3.01%	4.79%	10.93%
	GFA Federal Credit Union	\$537,955	\$328,109	\$417,350	78.62%	\$5,223	3.24%	0.90%	2.34%	14.10%	18.60%
	Quincy Credit Union	\$553,037	\$351,177	\$471,724	74.45%	\$7,844	3.23%	0.80%	2.43%	11.26%	11.56%
	Massachusetts Institute of Technology Federal Credit Union	\$571,045	\$497,239	\$522,575	95.15%	\$6,416	3.74%	0.31%	3.43%	2.43%	3.91%
	Align Credit Union	\$594,861	\$399,248	\$443,790	89.96%	\$4,817	3.80%	0.88%	2.93%	8.13%	5.44%
	Sharon Credit Union	\$597,399	\$479,881	\$517,554	92.72%	\$7,758	3.50%	0.68%	2.83%	4.60%	7.45%
	Polish National Credit Union	\$620,043	\$510,732	\$489,360	104.37%	\$5,021	3.22%	0.80%	2.42%	5.70%	3.89%
	Liberty Bay Credit Union	\$669,271	\$463,553	\$474,958	97.60%	\$7,395	3.54%	0.83%	2.71%	0.56%	3.67%
	Direct Federal Credit Union	\$724,873	\$638,159	\$577,854	110.44%	\$10,430	3.79%	1.36%	2.43%	11.14%	13.82%
	Leominster Credit Union	\$727,531	\$548,792	\$508,265	107.97%	\$6,013	3.69%	1.26%	2.43%	5.96%	17.72%
	First Citizens' Federal Credit Union	\$779,011	\$665,715	\$629,808	105.70%	\$3,944	3.81%	1.04%	2.77%	1.50%	11.62%
	Harvard University Employees Credit Union	\$789,829	\$655,031	\$593,680	110.33%	\$6,990	4.42%	0.82%	3.60%	15.69%	12.87%
	St. Mary's Credit Union	\$881,837	\$706,931	\$672,234	105.16%	\$7,473	3.36%	1.08%	2.28%	1.29%	3.87%
	RTN Federal Credit Union	\$906,113	\$510,680	\$768,595	66.44%	\$6,381	3.41%	0.76%	2.64%	7.03%	4.49%
	St. Anne's Credit Union	\$973,585	\$828,647	\$804,563	102.99%	\$5,677	3.43%	0.89%	2.55%	2.74%	4.28%
	Average of Asset Group C	\$664,595	\$509,279	\$531,210	95.62%	\$6,078	3.65%	0.83%	2.81%	6.37%	8.56%
Asset Group D - \$1 billion and over in total assets											
	Webster First Federal Credit Union	\$1,025,214	\$851,098	\$715,585	118.94%	\$4,597	3.69%	0.70%	2.99%	9.87%	10.40%
	Merrimack Valley Credit Union	\$1,033,111	\$695,327	\$903,478	76.96%	\$6,131	3.68%	0.75%	2.92%	127.78%	126.32%
	Greylock Federal Credit Union	\$1,239,132	\$1,048,184	\$1,062,737	98.63%	\$4,103	3.73%	0.77%	2.96%	3.69%	7.57%
	Hanscom Federal Credit Union	\$1,423,038	\$1,184,790	\$1,248,804	94.87%	\$6,228	3.96%	1.21%	2.85%	14.38%	14.73%
	Jeanne D'Arc Credit Union	\$1,436,348	\$1,215,243	\$1,198,368	101.41%	\$7,111	3.72%	1.14%	2.43%	6.84%	7.48%
	Workers Credit Union	\$1,824,040	\$1,326,813	\$1,172,862	113.13%	\$5,638	3.90%	1.38%	2.56%	2.93%	3.64%
	Rockland Federal Credit Union	\$1,838,627	\$1,646,090	\$1,518,267	108.42%	\$9,703	3.38%	1.21%	2.18%	8.91%	15.38%
	Metro Credit Union	\$1,971,182	\$1,630,357	\$1,582,067	103.05%	\$6,298	3.31%	0.96%	2.36%	9.98%	18.04%
	Digital Federal Credit Union	\$8,971,867	\$7,160,559	\$7,522,238	95.19%	\$6,354	4.40%	0.93%	3.42%	10.35%	13.25%
	Average of Asset Group D	\$2,306,951	\$1,862,051	\$1,880,490	101.18%	\$6,240	3.75%	1.01%	2.74%	21.64%	24.09%

Source: SNL Financial

Note: Report includes only bank-level data.

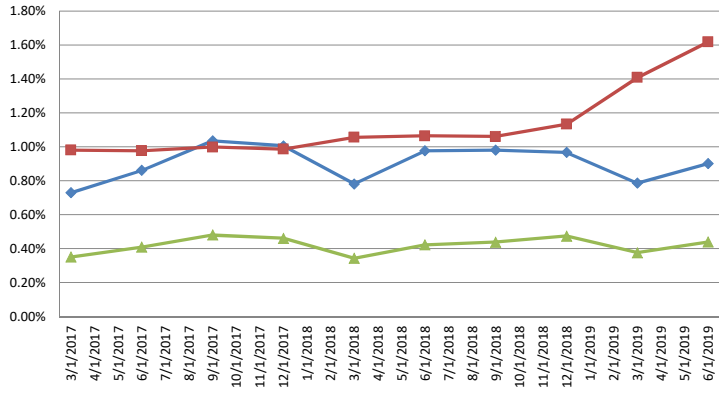
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

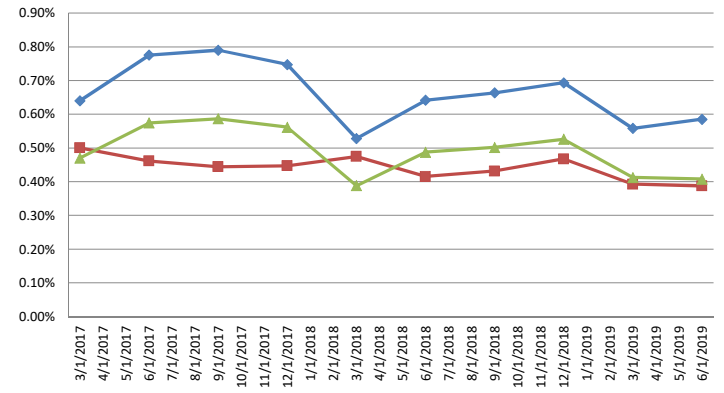
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



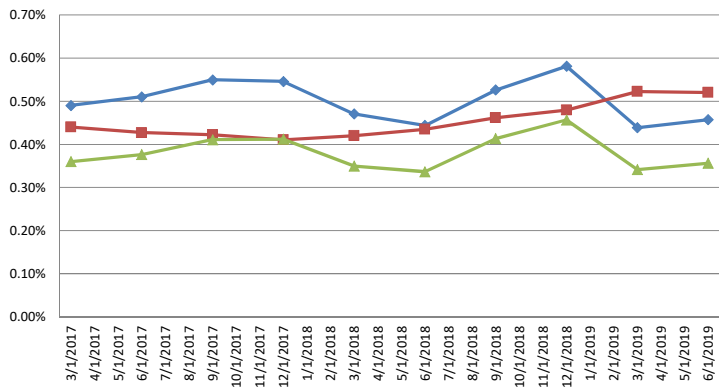
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.73%	0.86%	1.04%	1.01%	0.78%	0.98%	0.98%	0.97%	0.79%	0.90%
Reserves/Loans	0.98%	0.98%	1.00%	0.99%	1.06%	1.06%	1.06%	1.13%	1.41%	1.62%
Delinquent Loans/Total Assets	0.35%	0.41%	0.48%	0.46%	0.34%	0.42%	0.44%	0.47%	0.38%	0.44%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



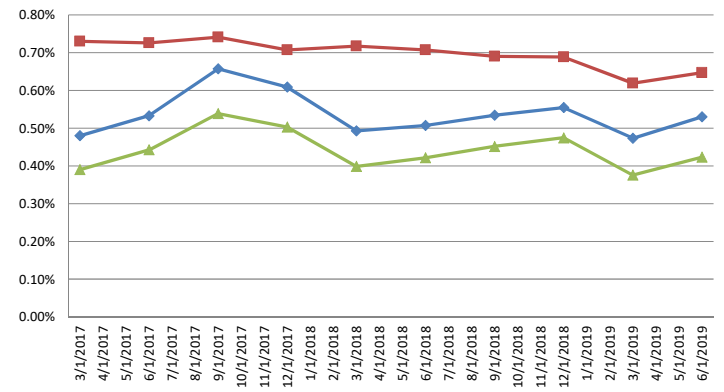
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.64%	0.78%	0.79%	0.75%	0.47%	0.64%	0.66%	0.69%	0.56%	0.59%
Reserves/Loans	0.50%	0.46%	0.44%	0.45%	0.47%	0.42%	0.43%	0.47%	0.39%	0.39%
Delinquent Loans/Total Assets	0.47%	0.57%	0.59%	0.56%	0.39%	0.49%	0.50%	0.53%	0.41%	0.41%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.49%	0.51%	0.55%	0.55%	0.47%	0.44%	0.53%	0.58%	0.44%	0.46%
Reserves/Loans	0.44%	0.43%	0.42%	0.41%	0.42%	0.43%	0.46%	0.48%	0.52%	0.52%
Delinquent Loans/Total Assets	0.36%	0.38%	0.41%	0.41%	0.35%	0.34%	0.41%	0.46%	0.34%	0.36%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.48%	0.53%	0.66%	0.61%	0.49%	0.51%	0.53%	0.55%	0.47%	0.53%
Reserves/Loans	0.73%	0.73%	0.74%	0.71%	0.72%	0.71%	0.69%	0.69%	0.62%	0.65%
Delinquent Loans/Total Assets	0.39%	0.44%	0.54%	0.50%	0.40%	0.42%	0.45%	0.47%	0.38%	0.42%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Pressers Union Local 12 ILGWU Credit Union	\$134	\$0	0.00%	5.13%	NA	0.00%	0.00%
	One Twenty Credit Union	\$396	\$0	0.00%	100.00%	NA	0.00%	0.00%
	Artmet Federal Credit Union	\$412	\$2	0.85%	4.26%	500.00%	2.60%	0.49%
	Gloucester Fire Department Credit Union	\$559	\$0	0.00%	0.97%	NA	0.00%	0.00%
	Messiah Baptist-Jubilee Federal Credit Union	\$929	\$0	0.00%	2.41%	NA	0.00%	0.00%
	Springfield Street Railway Employees Credit Union	\$1,476	\$15	2.51%	1.51%	60.00%	3.84%	1.02%
	Manchester Federal Credit Union	\$1,499	\$0	0.00%	1.02%	NA	0.00%	0.00%
	M.O.S.E.S. Federal Credit Union	\$1,824	\$19	2.57%	1.63%	63.16%	6.17%	1.04%
	North Adams M.E. Federal Credit Union	\$1,888	\$0	0.00%	0.60%	NA	0.00%	0.00%
	Gloucester Municipal Credit Union	\$1,994	\$15	3.34%	0.67%	20.00%	3.89%	0.75%
	Boston Customs Federal Credit Union	\$2,330	\$0	0.00%	0.42%	NA	0.00%	0.00%
	Lynn Municipal Employees Credit Union	\$2,519	\$0	0.00%	0.99%	NA	0.00%	0.00%
	Symphony Federal Credit Union	\$2,647	\$0	0.00%	1.12%	NA	0.00%	0.00%
	Stoughton Town Employees Federal Credit Union	\$2,734	\$33	2.64%	1.12%	42.42%	9.40%	1.21%
	Holyoke Postal Credit Union	\$2,936	\$5	1.08%	0.86%	80.00%	0.68%	0.17%
	Bedford VA Federal Credit Union	\$2,968	\$50	3.03%	0.85%	28.00%	6.58%	1.68%
	Winchester Federal Credit Union	\$3,009	\$51	4.45%	1.05%	23.53%	13.97%	1.69%
	New England Lee Federal Credit Union	\$3,133	\$48	4.04%	0.59%	14.58%	3.22%	1.53%
	Wakefield Town Employees Federal Credit Union	\$3,958	\$0	0.00%	0.60%	NA	0.00%	0.00%
	Belmont Municipal Federal Credit Union	\$4,302	\$0	0.00%	0.86%	NA	0.00%	0.00%
	Health Alliance Federal Credit Union	\$4,708	\$34	1.28%	3.06%	238.24%	6.16%	0.72%
	Lincoln Sudbury Town Employee Federal Credit Union	\$4,962	\$146	8.63%	1.36%	15.75%	20.45%	2.94%
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,198	\$46	2.04%	0.80%	39.13%	2.94%	0.88%
	Lynn Teachers' Credit Union	\$5,405	\$19	1.60%	2.35%	147.37%	2.30%	0.35%
	Norwood Town Employees Federal Credit Union	\$5,439	\$17	0.57%	0.91%	158.82%	1.30%	0.31%
	Lowell Municipal Employees Federal Credit Union	\$6,675	\$35	0.95%	0.81%	85.71%	6.54%	0.52%
	Northampton V.A.F. Federal Credit Union	\$6,968	\$85	2.89%	0.10%	3.53%	8.17%	1.22%
	Revere Firefighters Credit Union	\$7,194	\$0	0.00%	0.92%	NA	0.00%	0.00%
	Cabot Boston Credit Union	\$7,252	\$0	0.00%	1.20%	NA	0.00%	0.00%
	Medford Municipal Employees Federal Credit Union	\$7,595	\$0	0.00%	0.62%	NA	0.00%	0.00%
	Somerville Mass Firefighters Federal Credit Union	\$7,773	\$0	0.00%	1.28%	NA	0.00%	0.00%
	Danvers Municipal Federal Credit Union	\$8,016	\$0	0.00%	0.13%	NA	0.00%	0.00%
	Morton Federal Credit Union	\$8,524	\$0	0.00%	0.29%	NA	0.00%	0.00%
	Reading Mass Town Employees Federal Credit Union	\$8,531	\$31	0.95%	0.83%	87.10%	2.29%	0.36%
	Waltham Municipal Employees Credit Union	\$8,640	\$8	0.42%	0.58%	137.50%	0.49%	0.09%
	Dedham Town Employees Federal Credit Union	\$8,720	\$57	1.75%	0.83%	47.37%	4.87%	0.65%
	Arlington Municipal Federal Credit Union	\$9,741	\$351	4.44%	0.80%	17.95%	16.40%	3.60%
	Burlington Municipal Employees Federal Credit Union	\$9,828	\$58	1.35%	0.74%	55.17%	6.51%	0.59%
	Cambridge Municipal Employees Federal Credit Union	\$10,007	\$0	0.00%	0.79%	NA	0.00%	0.00%
	Lexington MA Federal Credit Union	\$10,344	\$2	0.03%	0.49%	NM	0.17%	0.02%
	Ocean Spray Employees Federal Credit Union	\$10,395	\$30	0.61%	0.81%	133.33%	2.03%	0.29%
	Watertown Municipal Credit Union	\$10,433	\$6	0.29%	0.57%	200.00%	0.18%	0.06%
	Marblehead Municipal Federal Credit Union	\$10,559	\$25	0.41%	0.54%	132.00%	1.41%	0.24%
	St. Anthony of New Bedford Federal Credit Union	\$10,705	\$47	1.54%	0.59%	38.30%	4.36%	0.44%
	Cambridge Firefighters Federal Credit Union	\$11,543	\$15	0.19%	0.74%	380.00%	0.60%	0.13%
	Lynn Police Credit Union	\$11,705	\$48	1.09%	1.84%	168.75%	1.66%	0.41%
	Lynn Firemens Federal Credit Union	\$11,770	\$2	0.03%	0.53%	NM	0.08%	0.02%
	Santo Christo Federal Credit Union	\$12,421	\$8	0.11%	1.08%	NM	0.63%	0.06%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	Beverly Municipal Federal Credit Union	\$12,725	\$10	0.14%	0.99%	700.00%	0.49%	0.08%
	Saint Vincent Hospital Credit Union	\$13,164	\$40	0.87%	0.89%	102.50%	3.23%	0.30%
	Greater Salem Employees Federal Credit Union	\$13,967	\$149	2.75%	0.85%	30.87%	14.11%	1.07%
	Chelsea Employees Federal Credit Union	\$13,996	\$35	0.45%	0.41%	91.43%	2.58%	0.25%
	Revere Municipal Employees Federal Credit Union	\$14,841	\$45	0.37%	0.36%	97.78%	3.02%	0.30%
	Billerica Municipal Employees Credit Union	\$15,115	\$37	0.81%	0.59%	72.97%	1.13%	0.24%
	Coastal New England Federal Credit Union	\$16,143	\$279	2.34%	0.53%	22.58%	19.21%	1.73%
	RAH Federal Credit Union	\$16,335	\$67	0.56%	0.56%	100.00%	3.19%	0.41%
	Lowell Firefighters Credit Union	\$17,702	\$56	0.53%	0.58%	110.71%	1.74%	0.32%
	Haverhill Fire Department Credit Union	\$18,040	\$28	0.50%	0.14%	28.57%	1.24%	0.16%
	MyCom Federal Credit Union	\$18,332	\$88	0.95%	0.17%	18.18%	3.39%	0.48%
	Worcester Police Department Federal Credit Union	\$18,526	\$82	0.54%	0.17%	30.49%	3.81%	0.44%
	Norfolk Community Federal Credit Union	\$19,662	\$64	0.40%	0.33%	82.81%	2.79%	0.33%
	Attleboro ME Federal Credit Union	\$19,819	\$6	0.13%	0.55%	433.33%	0.27%	0.03%
	Leominster Employees Federal Credit Union	\$20,189	\$92	0.83%	0.84%	102.17%	4.60%	0.46%
	Credit Union of the Berkshires	\$20,613	\$46	0.66%	2.45%	371.74%	1.63%	0.22%
	HTM Credit Union	\$20,971	\$1	0.01%	0.40%	NM	0.03%	0.00%
	Mills42 Federal Credit Union	\$21,757	\$30	0.18%	0.34%	190.00%	1.26%	0.14%
	Massachusetts Family Credit Union	\$22,996	\$111	0.63%	1.11%	177.48%	2.72%	0.48%
	Acushnet Federal Credit Union	\$23,122	\$0	0.00%	0.73%	NA	0.00%	0.00%
	Taupa Lithuanian Federal Credit Union	\$24,241	\$15	0.07%	0.42%	600.00%	0.64%	0.06%
	Malden Federal Credit Union	\$24,317	\$113	0.91%	0.61%	67.26%	2.53%	0.46%
	Methuen Federal Credit Union	\$25,219	\$69	0.48%	0.41%	86.96%	2.01%	0.27%
	Somerville School Employees Federal Credit Union	\$25,358	\$191	2.57%	0.32%	12.57%	4.57%	0.75%
	St. Anthony of Padua Federal Credit Union	\$26,284	\$257	3.02%	0.60%	19.84%	4.09%	0.98%
	Peabody Municipal Federal Credit Union	\$26,519	\$22	0.40%	1.38%	345.45%	0.68%	0.08%
	Saint Dominics Federal Credit Union	\$27,832	\$58	0.48%	0.41%	86.21%	1.17%	0.21%
	Wellesley Municipal Employees Federal Credit Union	\$29,393	\$0	0.00%	0.18%	NA	0.00%	0.00%
	600 Atlantic Federal Credit Union	\$30,525	\$171	1.03%	0.78%	76.02%	4.22%	0.56%
	Goldmark Federal Credit Union	\$32,013	\$3	0.02%	0.05%	266.67%	0.30%	0.01%
	Andovers Federal Credit Union	\$32,089	\$54	0.59%	1.99%	337.04%	1.44%	0.17%
	Alpha Credit Union	\$32,168	\$31	0.25%	0.61%	245.16%	0.72%	0.10%
	Cambridge Teachers Federal Credit Union	\$32,495	\$136	1.66%	0.20%	11.76%	4.46%	0.42%
	Brookline Municipal Credit Union	\$37,080	\$170	1.39%	0.78%	55.88%	3.14%	0.46%
	Worcester Fire Department Credit Union	\$39,005	\$29	0.28%	0.34%	120.69%	0.52%	0.07%
	Commonwealth Utilities Employees Credit Union	\$40,778	\$55	0.51%	1.29%	252.73%	0.80%	0.13%
	Somerville Municipal Federal Credit Union	\$44,212	\$37	0.14%	1.32%	932.43%	0.53%	0.08%
	Plymouth County Teachers Federal Credit Union	\$44,536	\$253	1.12%	0.46%	41.11%	5.61%	0.57%
	Common Trust Federal Credit Union	\$44,981	\$61	0.28%	0.37%	131.15%	1.52%	0.14%
	Southcoast Federal Credit Union	\$47,306	\$1,428	4.52%	0.76%	16.81%	20.52%	3.02%
	Stoneham Municipal Employees Federal Credit Union	\$50,717	\$7	0.03%	0.50%	NM	0.13%	0.01%
	Notre Dame Community Federal Credit Union	\$51,082	\$108	0.60%	0.53%	87.96%	1.78%	0.21%
	Westport Federal Credit Union	\$62,195	\$20	0.05%	0.17%	365.00%	0.51%	0.03%
	Premier Source Federal Credit Union	\$62,790	\$832	2.16%	2.02%	93.75%	8.83%	1.33%
	Franklin First Federal Credit Union	\$64,428	\$329	0.83%	0.62%	74.47%	5.88%	0.51%

Source: SNL Financial

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Asset Quality

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date					
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)

Asset Group A - \$50 to \$250 million in total assets (continued)

Tewksbury Federal Credit Union	\$64,499	\$689	1.60%	1.25%	78.23%	9.54%	1.07%
AllCom Credit Union	\$67,520	\$79	0.22%	0.57%	262.03%	0.69%	0.12%
St. Michaels Fall River Federal Credit Union	\$71,422	\$353	0.56%	0.26%	46.18%	5.63%	0.49%
New England Teamsters Federal Credit Union	\$81,278	\$606	1.14%	0.84%	73.27%	7.84%	0.75%
Worcester Credit Union	\$81,578	\$201	0.35%	0.53%	150.75%	2.39%	0.25%
Energy Credit Union	\$92,394	\$365	0.60%	0.28%	46.58%	2.33%	0.40%
NESC Federal Credit Union	\$92,566	\$151	0.19%	0.32%	162.25%	1.69%	0.16%
Athol Credit Union	\$94,293	\$364	0.55%	0.63%	115.66%	6.86%	0.39%
Luso-American Credit Union	\$96,225	\$40	0.06%	0.16%	280.00%	0.29%	0.04%
River Works Credit Union	\$102,475	\$152	0.23%	0.52%	224.34%	1.29%	0.15%
MetroWest Community Federal Credit Union	\$104,152	\$223	0.42%	0.37%	87.89%	2.23%	0.21%
Brotherhood Credit Union	\$106,438	\$93	0.21%	0.03%	13.98%	0.22%	0.09%
First Priority Credit Union	\$112,748	\$765	1.07%	0.42%	39.61%	3.83%	0.68%
Pioneer Valley Federal Credit Union	\$116,111	\$201	0.28%	0.63%	228.36%	1.85%	0.17%
New Bedford Credit Union	\$127,374	\$593	0.73%	0.24%	33.22%	4.74%	0.47%
Naveo Credit Union	\$136,108	\$48	0.05%	0.70%	NM	0.40%	0.04%
Arrha Credit Union	\$137,661	\$365	0.37%	0.38%	100.82%	3.32%	0.27%
Somerset Federal Credit Union	\$151,429	\$900	1.05%	0.14%	13.78%	4.18%	0.59%
Homefield Credit Union	\$152,512	\$2,038	1.98%	0.52%	26.35%	13.73%	1.34%
Shrewsbury Federal Credit Union	\$153,759	\$18	0.02%	0.45%	NM	0.14%	0.01%
Community Credit Union of Lynn	\$154,990	\$264	0.20%	0.25%	123.48%	2.18%	0.17%
Alden Credit Union	\$156,843	\$802	0.78%	0.71%	91.02%	6.56%	0.51%
Greater Springfield Credit Union	\$173,758	\$100	0.11%	0.77%	677.00%	0.36%	0.06%
Taunton Federal Credit Union	\$180,939	\$2,313	1.56%	1.74%	112.11%	9.41%	1.28%
Southbridge Credit Union	\$189,161	\$853	0.54%	0.51%	94.49%	3.79%	0.45%
Tremont Credit Union	\$197,526	\$2,380	1.81%	1.37%	75.55%	9.08%	1.20%
Holyoke Credit Union	\$204,172	\$400	0.31%	0.72%	232.50%	1.97%	0.20%
Fall River Municipal Credit Union	\$213,790	\$460	0.35%	0.66%	190.87%	1.79%	0.22%
Luso Federal Credit Union	\$227,568	\$789	0.39%	0.43%	109.13%	3.07%	0.35%
Southern Mass Credit Union	\$231,711	\$574	0.33%	0.27%	80.31%	2.28%	0.25%
Average of Asset Group A	\$46,108	\$197	0.90%	1.62%	143.52%	3.26%	0.44%

Asset Group B - \$251 to \$500 million in total assets

MassMutual Federal Credit Union	\$251,140	\$1,023	0.76%	0.37%	48.48%	3.22%	0.41%
Mass Bay Credit Union	\$257,855	\$563	0.27%	0.23%	85.97%	2.09%	0.22%
St. Jean's Credit Union	\$257,860	\$268	0.13%	0.37%	290.30%	1.23%	0.10%
Boston Firefighters Credit Union	\$288,037	\$898	0.41%	0.39%	94.65%	2.48%	0.31%
Members Plus Credit Union	\$309,687	\$1,609	0.91%	0.19%	20.70%	3.41%	0.52%
Millbury Federal Credit Union	\$358,282	\$885	0.29%	0.33%	113.56%	14.57%	0.25%
City of Boston Credit Union	\$448,094	\$4,395	1.34%	0.70%	52.65%	8.05%	0.98%
Crescent Credit Union	\$456,906	\$2,165	0.57%	0.52%	91.50%	3.17%	0.47%
Average of Asset Group B	\$328,483	\$1,476	0.59%	0.39%	99.73%	4.78%	0.41%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	UMassFive College Federal Credit Union	\$500,615	\$2,483	0.63%	0.47%	74.43%	5.70%	0.50%
	Freedom Credit Union	\$505,166	\$3,458	0.95%	0.64%	67.73%	3.95%	0.68%
	I-C Federal Credit Union	\$504,022	\$1,799	0.49%	0.90%	181.32%	2.95%	0.36%
	Central One Federal Credit Union	\$526,515	\$1,839	0.40%	0.27%	67.92%	3.80%	0.35%
	GFA Federal Credit Union	\$537,955	\$530	0.16%	0.57%	354.34%	0.91%	0.10%
	Quincy Credit Union	\$553,037	\$72	0.02%	0.16%	784.72%	0.10%	0.01%
	Massachusetts Institute of Technology Federal Credit Union	\$571,045	\$4,844	0.97%	1.67%	171.16%	9.19%	0.85%
	Align Credit Union	\$594,861	\$1,129	0.28%	0.21%	75.02%	1.52%	0.19%
	Sharon Credit Union	\$597,399	\$2,153	0.45%	0.44%	98.56%	2.84%	0.36%
	Polish National Credit Union	\$620,043	\$1,138	0.22%	0.33%	149.12%	1.41%	0.18%
	Liberty Bay Credit Union	\$669,271	\$3,143	0.68%	0.55%	80.94%	3.03%	0.47%
	Direct Federal Credit Union	\$724,873	\$4,385	0.69%	0.42%	61.78%	5.36%	0.60%
	Leominster Credit Union	\$727,531	\$3,020	0.55%	0.38%	69.87%	4.37%	0.42%
	First Citizens' Federal Credit Union	\$779,011	\$2,038	0.31%	0.29%	93.87%	3.74%	0.26%
	Harvard University Employees Credit Union	\$789,829	\$3,462	0.53%	0.77%	146.24%	4.73%	0.44%
	St. Mary's Credit Union	\$881,837	\$492	0.07%	0.39%	565.45%	0.60%	0.06%
	RTN Federal Credit Union	\$906,113	\$2,369	0.46%	0.42%	90.59%	2.84%	0.26%
	St. Anne's Credit Union	\$973,585	\$3,107	0.37%	0.48%	127.33%	3.10%	0.32%
	Average of Asset Group C	\$664,595	\$2,303	0.46%	0.52%	181.13%	3.34%	0.36%
Asset Group D - \$1 billion and over in total assets								
	Webster First Federal Credit Union	\$1,025,214	\$4,747	0.56%	0.26%	47.19%	2.80%	0.46%
	Merrimack Valley Credit Union	\$1,033,111	\$5,578	0.80%	0.61%	75.74%	5.27%	0.54%
	Greylock Federal Credit Union	\$1,239,132	\$9,368	0.89%	0.75%	83.99%	7.24%	0.76%
	Hanscom Federal Credit Union	\$1,423,038	\$3,691	0.31%	0.54%	172.07%	2.74%	0.26%
	Jeanne D'Arc Credit Union	\$1,436,348	\$8,091	0.67%	0.53%	79.01%	6.24%	0.56%
	Workers Credit Union	\$1,824,040	\$5,048	0.38%	0.30%	80.07%	2.57%	0.28%
	Rockland Federal Credit Union	\$1,838,627	\$2,922	0.18%	0.77%	435.87%	1.25%	0.16%
	Metro Credit Union	\$1,971,182	\$1,040	0.06%	0.49%	772.31%	0.60%	0.05%
	Digital Federal Credit Union	\$8,971,867	\$65,970	0.92%	1.57%	170.55%	6.97%	0.74%
	Average of Asset Group D	\$2,306,951	\$11,828	0.53%	0.65%	212.98%	3.96%	0.42%

Source: SNL Financial

Note: Report includes only bank-level data.

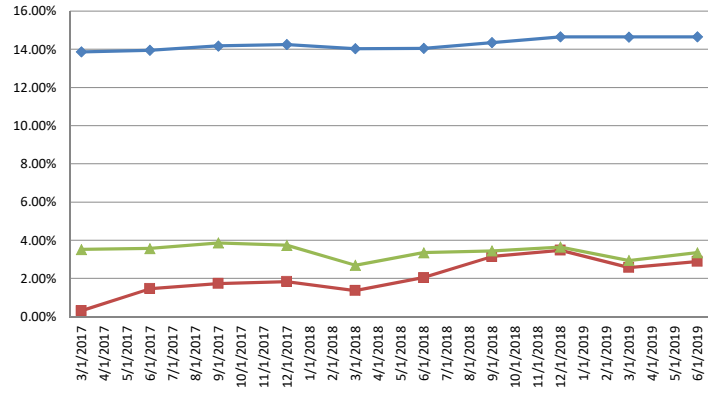
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

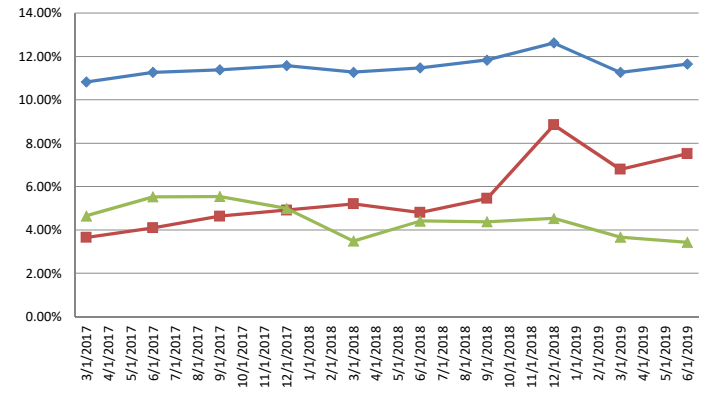
Net Worth

Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

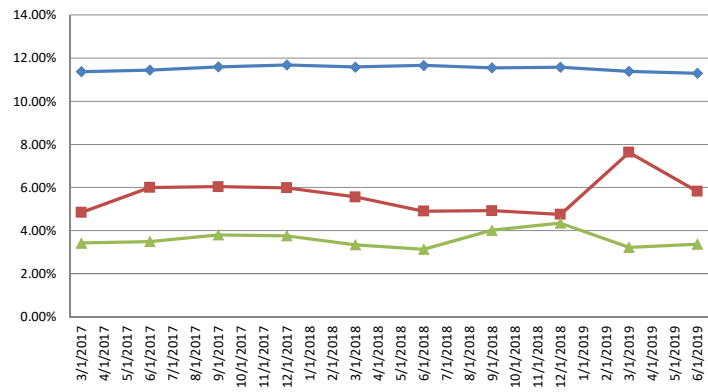
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



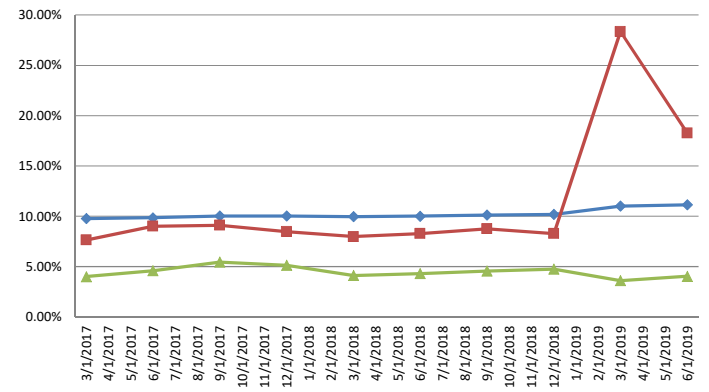
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



Source: SNL Financial

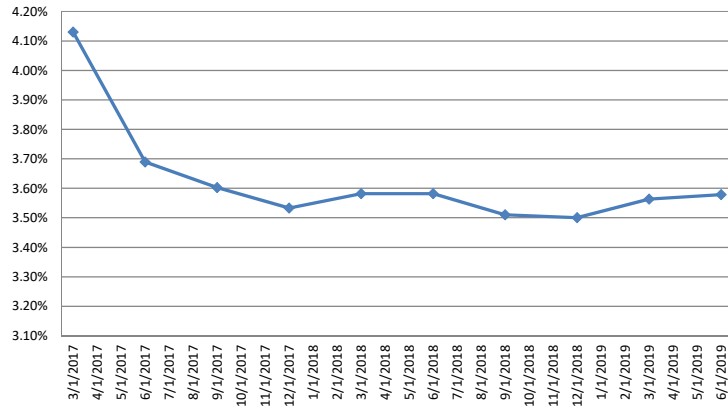
Note: Report includes only bank-level data.

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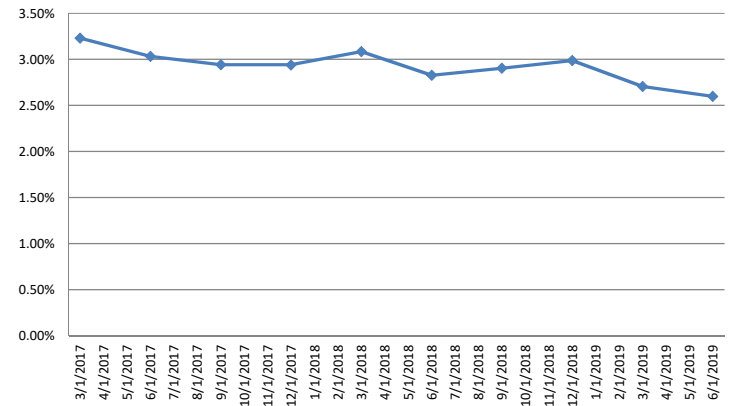
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



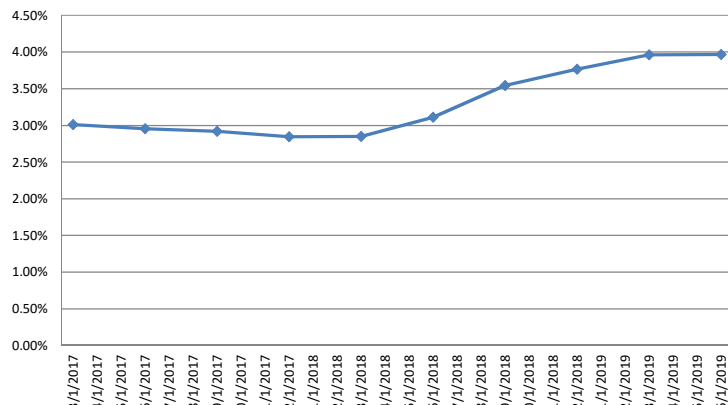
Date	Classified Assets/ Net Worth
3/31/17	4.13%
6/30/17	3.69%
9/30/17	3.60%
12/31/17	3.53%
3/31/18	3.58%
6/30/18	3.58%
9/30/18	3.51%
12/31/18	3.50%
3/31/19	3.56%
6/30/19	3.58%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



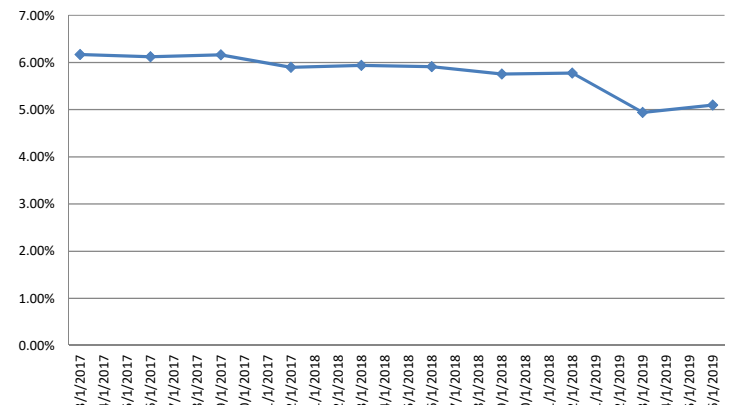
Date	Classified Assets/ Net Worth
3/31/17	3.23%
6/30/17	3.03%
9/30/17	2.94%
12/31/17	2.94%
3/31/18	3.09%
6/30/18	2.83%
9/30/18	2.90%
12/31/18	2.99%
3/31/19	2.71%
6/30/19	2.60%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



Date	Classified Assets/ Net Worth
3/31/17	3.01%
6/30/17	2.95%
9/30/17	2.92%
12/31/17	2.84%
3/31/18	2.85%
6/30/18	3.11%
9/30/18	3.54%
12/31/18	3.76%
3/31/19	3.96%
6/30/19	3.97%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



Date	Classified Assets/ Net Worth
3/31/17	6.17%
6/30/17	6.12%
9/30/17	6.16%
12/31/17	5.90%
3/31/18	5.94%
6/30/18	5.91%
9/30/18	5.76%
12/31/18	5.78%
3/31/19	4.94%
6/30/19	5.10%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

June 30, 2019

Run Date: August 12, 2019

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Pressers Union Local 12 ILGWU Credit Union	\$134	\$16	11.94%	(11.76%)	0.00%	12.50%
	One Twenty Credit Union	\$396	\$54	13.64%	0.00%	0.00%	66.67%
	Artmet Federal Credit Union	\$412	\$67	16.26%	(8.57%)	2.99%	14.93%
	Gloucester Fire Department Credit Union	\$559	\$207	37.03%	0.00%	0.00%	1.45%
	Messiah Baptist-Jubilee Federal Credit Union	\$929	\$122	13.13%	21.82%	0.00%	6.56%
	Springfield Street Railway Employees Credit Union	\$1,476	\$382	25.88%	2.12%	3.93%	2.36%
	Manchester Federal Credit Union	\$1,499	\$207	13.81%	(0.96%)	0.00%	2.90%
	M.O.S.E.S. Federal Credit Union	\$1,824	\$296	16.23%	(2.01%)	6.42%	4.05%
	North Adams M.E. Federal Credit Union	\$1,888	\$442	23.41%	5.10%	0.00%	1.36%
	Gloucester Municipal Credit Union	\$1,994	\$383	19.21%	(1.55%)	3.92%	0.78%
	Boston Customs Federal Credit Union	\$2,330	\$325	13.95%	(1.22%)	0.00%	1.23%
	Lynn Municipal Employees Credit Union	\$2,519	\$632	25.09%	12.79%	0.00%	1.74%
	Symphony Federal Credit Union	\$2,647	\$328	12.39%	(7.62%)	0.00%	7.01%
	Stoughton Town Employees Federal Credit Union	\$2,734	\$337	12.33%	1.80%	9.79%	4.15%
	Holyoke Postal Credit Union	\$2,936	\$735	25.03%	0.27%	0.68%	0.54%
	Bedford VA Federal Credit Union	\$2,968	\$746	25.13%	0.00%	6.70%	1.88%
	Winchester Federal Credit Union	\$3,009	\$353	11.73%	4.05%	14.45%	3.40%
	New England Lee Federal Credit Union	\$3,133	\$1,484	47.37%	1.36%	3.23%	0.47%
	Wakefield Town Employees Federal Credit Union	\$3,958	\$574	14.50%	3.19%	0.00%	1.39%
	Belmont Municipal Federal Credit Union	\$4,302	\$632	14.69%	6.87%	0.00%	3.16%
	Health Alliance Federal Credit Union	\$4,708	\$471	10.00%	12.64%	7.22%	17.20%
	Lincoln Sudbury Town Employee Federal Credit Union	\$4,962	\$691	13.93%	5.04%	21.13%	3.33%
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,198	\$1,545	29.72%	0.78%	2.98%	1.17%
	Lynn Teachers' Credit Union	\$5,405	\$798	14.76%	4.88%	2.38%	3.51%
	Norwood Town Employees Federal Credit Union	\$5,439	\$1,281	23.55%	4.63%	1.33%	2.11%
	Lowell Municipal Employees Federal Credit Union	\$6,675	\$504	7.55%	2.41%	6.94%	5.95%
	Northampton V.A.F. Federal Credit Union	\$6,968	\$1,038	14.90%	0.97%	8.19%	0.29%
	Revere Firefighters Credit Union	\$7,194	\$977	13.58%	1.24%	0.00%	1.54%
	Cabot Boston Credit Union	\$7,252	\$1,176	16.22%	2.06%	0.00%	3.49%
	Medford Municipal Employees Federal Credit Union	\$7,595	\$1,591	20.95%	4.63%	0.00%	0.94%
	Somerville Mass Firefighters Federal Credit Union	\$7,773	\$1,201	15.45%	3.73%	0.00%	2.08%
	Danvers Municipal Federal Credit Union	\$8,016	\$2,756	34.38%	1.39%	0.00%	0.18%
	Morton Federal Credit Union	\$8,524	\$1,052	12.34%	(5.00%)	0.00%	0.86%
	Reading Mass Town Employees Federal Credit Union	\$8,531	\$1,324	15.52%	6.23%	2.34%	2.04%
	Waltham Municipal Employees Credit Union	\$8,640	\$1,607	18.60%	2.27%	0.50%	0.68%
	Dedham Town Employees Federal Credit Union	\$8,720	\$1,144	13.12%	5.57%	4.98%	2.36%
	Arlington Municipal Federal Credit Union	\$9,741	\$2,077	21.32%	5.54%	16.90%	3.03%
	Burlington Municipal Employees Federal Credit Union	\$9,828	\$859	8.74%	9.00%	6.75%	3.73%
	Cambridge Municipal Employees Federal Credit Union	\$10,007	\$1,966	19.65%	(0.30%)	0.00%	0.81%
	Lexington MA Federal Credit Union	\$10,344	\$1,169	11.30%	5.45%	0.17%	2.65%
	Ocean Spray Employees Federal Credit Union	\$10,395	\$1,437	13.82%	0.00%	2.09%	2.78%
	Watertown Municipal Credit Union	\$10,433	\$3,248	31.13%	1.24%	0.18%	0.37%
	Marblehead Municipal Federal Credit Union	\$10,559	\$1,744	16.52%	2.91%	1.43%	1.89%
	St. Anthony of New Bedford Federal Credit Union	\$10,705	\$1,059	9.89%	0.00%	4.44%	1.70%
	Cambridge Firefighters Federal Credit Union	\$11,543	\$2,427	21.03%	4.81%	0.62%	2.35%
	Lynn Police Credit Union	\$11,705	\$2,804	23.96%	3.78%	1.71%	2.89%
	Lynn Firemens Federal Credit Union	\$11,770	\$2,343	19.91%	1.98%	0.09%	1.58%
	Santo Christo Federal Credit Union	\$12,421	\$1,198	9.64%	4.61%	0.67%	6.84%

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Net Worth

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	Beverly Municipal Federal Credit Union	\$12,725	\$1,972	15.50%	(2.90%)	0.51%	3.55%
	Saint Vincent Hospital Credit Union	\$13,164	\$1,198	9.10%	1.01%	3.34%	3.42%
	Greater Salem Employees Federal Credit Union	\$13,967	\$1,010	7.23%	(4.26%)	14.75%	4.55%
	Chelsea Employees Federal Credit Union	\$13,996	\$1,324	9.46%	4.32%	2.64%	2.42%
	Revere Municipal Employees Federal Credit Union	\$14,841	\$1,448	9.76%	2.66%	3.11%	3.04%
	Billerica Municipal Employees Credit Union	\$15,115	\$3,253	21.52%	2.81%	1.14%	0.83%
	Coastal New England Federal Credit Union	\$16,143	\$1,389	8.60%	1.30%	20.09%	4.54%
	RAH Federal Credit Union	\$16,335	\$2,032	12.44%	1.99%	3.30%	3.30%
	Lowell Firefighters Credit Union	\$17,702	\$3,157	17.83%	1.79%	1.77%	1.96%
	Haverhill Fire Department Credit Union	\$18,040	\$2,247	12.46%	0.54%	1.25%	0.36%
	MyCom Federal Credit Union	\$18,332	\$2,579	14.07%	7.48%	3.41%	0.62%
	Worcester Police Department Federal Credit Union	\$18,526	\$2,127	11.48%	4.72%	3.86%	1.18%
	Norfolk Community Federal Credit Union	\$19,662	\$2,237	11.38%	12.34%	2.86%	2.37%
	Attleboro ME Federal Credit Union	\$19,819	\$2,233	11.27%	6.38%	0.27%	1.16%
	Leominster Employees Federal Credit Union	\$20,189	\$2,082	10.31%	3.02%	4.42%	4.51%
	Credit Union of the Berkshires	\$20,613	\$2,655	12.88%	(1.72%)	1.73%	6.44%
	HTM Credit Union	\$20,971	\$3,388	16.16%	3.85%	0.03%	1.21%
	Mills42 Federal Credit Union	\$21,757	\$2,321	10.67%	11.29%	1.29%	2.46%
	Massachusetts Family Credit Union	\$22,996	\$3,878	16.86%	2.98%	2.86%	5.08%
	Acushnet Federal Credit Union	\$23,122	\$2,019	8.73%	1.80%	0.00%	3.52%
	Taupia Lithuanian Federal Credit Union	\$24,241	\$2,262	9.33%	5.64%	0.66%	3.98%
	Malden Federal Credit Union	\$24,317	\$4,394	18.07%	2.02%	2.57%	1.73%
	Methuen Federal Credit Union	\$25,219	\$3,334	13.22%	6.31%	2.07%	1.80%
	Somerville School Employees Federal Credit Union	\$25,358	\$4,154	16.38%	1.16%	4.60%	0.58%
	St. Anthony of Padua Federal Credit Union	\$26,284	\$6,238	23.73%	2.17%	4.12%	0.82%
	Peabody Municipal Federal Credit Union	\$26,519	\$3,171	11.96%	4.84%	0.69%	2.40%
	Saint Dominics Federal Credit Union	\$27,832	\$4,892	17.58%	3.75%	1.19%	1.02%
	Wellesley Municipal Employees Federal Credit Union	\$29,393	\$3,198	10.88%	2.21%	0.00%	0.63%
	600 Atlantic Federal Credit Union	\$30,525	\$3,919	12.84%	7.08%	4.36%	3.32%
	Goldmark Federal Credit Union	\$32,013	\$3,934	12.29%	4.26%	0.08%	0.20%
	Andovers Federal Credit Union	\$32,089	\$3,566	11.11%	4.41%	1.51%	5.10%
	Alpha Credit Union	\$32,168	\$4,257	13.23%	(2.87%)	0.73%	1.79%
	Cambridge Teachers Federal Credit Union	\$32,495	\$3,023	9.30%	1.67%	4.50%	0.53%
	Brookline Municipal Credit Union	\$37,080	\$5,318	14.34%	5.53%	3.20%	1.79%
	Worcester Fire Department Credit Union	\$39,005	\$5,562	14.26%	0.22%	0.52%	0.63%
	Commonwealth Utilities Employees Credit Union	\$40,778	\$6,759	16.58%	3.74%	0.81%	2.06%
	Somerville Municipal Federal Credit Union	\$44,212	\$6,608	14.95%	5.41%	0.56%	5.22%
	Plymouth County Teachers Federal Credit Union	\$44,536	\$4,349	9.77%	0.69%	5.82%	2.39%
	Common Trust Federal Credit Union	\$44,981	\$3,937	8.75%	1.07%	1.55%	2.03%
	Southcoast Federal Credit Union	\$47,306	\$6,732	14.23%	4.03%	21.21%	3.57%
	Stoneham Municipal Employees Federal Credit Union	\$50,717	\$5,261	10.37%	7.66%	0.13%	2.05%
	Notre Dame Community Federal Credit Union	\$51,082	\$6,318	12.37%	3.18%	1.71%	1.50%
	Westport Federal Credit Union	\$62,195	\$4,029	6.48%	4.21%	0.50%	1.81%
	Premier Source Federal Credit Union	\$62,790	\$8,636	13.75%	1.19%	9.63%	9.03%
	Franklin First Federal Credit Union	\$64,428	\$5,358	8.32%	8.64%	6.14%	4.57%

Source: SNL Financial

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Net Worth

June 30, 2019

Run Date: August 12, 2019

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Tewksbury Federal Credit Union	\$64,499	\$6,710	10.40%	(4.23%)	10.27%	8.03%
	AllCom Credit Union	\$67,520	\$11,228	16.63%	2.51%	0.70%	1.84%
	St. Michaels Fall River Federal Credit Union	\$71,422	\$6,102	8.54%	11.40%	5.78%	2.67%
	New England Teamsters Federal Credit Union	\$81,278	\$7,127	8.77%	(20.79%)	8.50%	6.23%
	Worcester Credit Union	\$81,578	\$8,114	9.95%	4.38%	2.48%	3.73%
	Energy Credit Union	\$92,394	\$15,311	16.57%	2.82%	2.38%	1.11%
	NESC Federal Credit Union	\$92,566	\$8,692	9.39%	5.34%	1.74%	2.82%
	Athol Credit Union	\$94,293	\$7,529	7.98%	(7.42%)	4.83%	5.59%
	Luso-American Credit Union	\$96,225	\$13,850	14.39%	6.22%	0.29%	0.81%
	River Works Credit Union	\$102,475	\$14,129	13.79%	0.11%	1.08%	2.41%
	MetroWest Community Federal Credit Union	\$104,152	\$10,789	10.36%	2.80%	2.07%	1.82%
	Brotherhood Credit Union	\$106,438	\$29,922	28.11%	0.28%	0.31%	0.04%
	First Priority Credit Union	\$112,748	\$19,690	17.46%	1.31%	3.89%	1.54%
	Pioneer Valley Federal Credit Union	\$116,111	\$10,820	9.32%	14.85%	1.86%	4.24%
	New Bedford Credit Union	\$127,374	\$12,316	9.67%	3.96%	4.81%	1.60%
	Naveo Credit Union	\$136,108	\$11,246	8.26%	9.58%	0.43%	5.68%
	Arrha Credit Union	\$137,661	\$11,139	8.09%	(1.81%)	3.28%	3.30%
	Somerset Federal Credit Union	\$151,429	\$21,254	14.04%	4.64%	4.23%	0.58%
	Homefield Credit Union	\$152,512	\$14,463	9.48%	1.14%	14.09%	3.71%
	Shrewsbury Federal Credit Union	\$153,759	\$13,237	8.61%	9.50%	0.14%	2.80%
	Community Credit Union of Lynn	\$154,990	\$16,343	10.54%	1.33%	1.62%	1.99%
	Alden Credit Union	\$156,843	\$13,121	8.37%	4.90%	6.11%	5.56%
	Greater Springfield Credit Union	\$173,758	\$27,558	15.86%	10.39%	0.36%	2.46%
	Taunton Federal Credit Union	\$180,939	\$22,177	12.26%	6.91%	10.43%	11.69%
	Southbridge Credit Union	\$189,161	\$21,991	11.63%	1.17%	3.88%	3.67%
	Tremont Credit Union	\$197,526	\$25,725	13.02%	4.42%	9.25%	6.99%
	Holyoke Credit Union	\$204,172	\$19,084	9.35%	3.67%	2.10%	4.87%
	Fall River Municipal Credit Union	\$213,790	\$27,509	12.87%	1.30%	1.67%	3.19%
	Luso Federal Credit Union	\$227,568	\$24,871	10.93%	8.85%	3.17%	3.46%
	Southern Mass Credit Union	\$231,711	\$24,736	10.68%	(2.77%)	2.32%	1.86%
	Average of Asset Group A	\$46,108	\$5,613	14.65%	2.88%	3.34%	3.58%

Asset Group B - \$251 to \$500 million in total assets

	MassMutual Federal Credit Union	\$251,140	\$31,291	12.46%	8.50%	3.27%	1.59%
	Mass Bay Credit Union	\$257,855	\$26,761	10.38%	5.47%	2.10%	1.81%
	St. Jean's Credit Union	\$257,860	\$23,510	9.12%	7.15%	1.14%	3.31%
	Boston Firefighters Credit Union	\$288,037	\$35,283	12.25%	7.01%	2.55%	2.41%
	Members Plus Credit Union	\$309,687	\$45,895	14.82%	7.27%	3.51%	0.73%
	Millbury Federal Credit Union	\$358,282	\$28,581	7.98%	7.36%	3.10%	3.52%
	City of Boston Credit Union	\$448,094	\$52,405	11.70%	14.42%	8.39%	4.42%
	Crescent Credit Union	\$456,906	\$66,059	14.46%	2.91%	3.28%	3.00%
	Average of Asset Group B	\$328,483	\$38,723	11.65%	7.51%	3.42%	2.60%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

June 30, 2019

Run Date: August 12, 2019

Region	Institution Name	As of Date				
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)

Asset Group C - \$501 million to \$1 billion in total assets

UMassFive College Federal Credit Union	\$500,615	\$45,505	9.09%	6.85%	5.46%	4.06%
Freedom Credit Union	\$505,166	\$84,801	16.79%	11.08%	4.08%	2.76%
I-C Federal Credit Union	\$504,022	\$61,543	12.21%	4.34%	2.92%	5.30%
Central One Federal Credit Union	\$526,515	\$51,727	9.82%	8.04%	3.56%	2.41%
GFA Federal Credit Union	\$537,955	\$55,306	10.28%	5.42%	0.96%	3.40%
Quincy Credit Union	\$553,037	\$76,359	13.81%	5.53%	0.09%	0.74%
Massachusetts Institute of Technology Federal Credit Union	\$571,045	\$44,661	7.82%	13.10%	10.85%	18.56%
Align Credit Union	\$594,861	\$72,514	12.19%	3.41%	1.56%	1.17%
Sharon Credit Union	\$597,399	\$73,573	12.32%	8.65%	2.93%	2.88%
Polish National Credit Union	\$620,043	\$77,695	12.53%	2.56%	1.46%	2.18%
Liberty Bay Credit Union	\$669,271	\$102,014	15.24%	0.52%	3.08%	2.49%
Direct Federal Credit Union	\$724,873	\$84,486	11.66%	3.06%	5.19%	3.21%
Leominster Credit Union	\$727,531	\$61,537	8.46%	4.35%	4.91%	3.43%
First Citizens' Federal Credit Union	\$779,011	\$77,915	10.00%	4.05%	2.62%	2.46%
Harvard University Employees Credit Union	\$789,829	\$68,125	8.63%	11.51%	5.08%	7.43%
St. Mary's Credit Union	\$881,837	\$91,823	10.41%	4.02%	0.54%	3.03%
RTN Federal Credit Union	\$906,113	\$103,774	11.45%	2.63%	2.28%	2.07%
St. Anne's Credit Union	\$973,585	\$103,929	10.67%	5.65%	2.99%	3.81%
Average of Asset Group C	\$664,595	\$74,294	11.30%	5.82%	3.36%	3.97%

Asset Group D - \$1 billion and over in total assets

Webster First Federal Credit Union	\$1,025,214	\$194,919	19.01%	6.12%	2.44%	1.15%
Merrimack Valley Credit Union	\$1,033,111	\$102,719	9.94%	105.03%	5.43%	4.11%
Greylock Federal Credit Union	\$1,239,132	\$129,557	10.46%	6.11%	7.23%	6.07%
Hanscom Federal Credit Union	\$1,423,038	\$146,814	10.32%	5.53%	2.51%	4.33%
Jeanne D'Arc Credit Union	\$1,436,348	\$123,666	8.61%	8.10%	6.54%	5.17%
Workers Credit Union	\$1,824,040	\$191,879	10.52%	9.14%	2.63%	2.11%
Rockland Federal Credit Union	\$1,838,627	\$222,032	12.08%	9.08%	1.32%	5.74%
Metro Credit Union	\$1,971,182	\$184,478	9.36%	7.73%	0.56%	4.35%
Digital Federal Credit Union	\$8,971,867	\$875,205	9.75%	7.50%	7.54%	12.86%
Average of Asset Group D	\$2,306,951	\$241,252	11.12%	18.26%	4.02%	5.10%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.	Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.	NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.	Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.	NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.	Net worth ÷ assets (%)	Net worth as a percent of total assets.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.	Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.	Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.	Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.