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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 **Jane Han, Senior Manager,** at **(858) 627-1430.**

ASSET SIZE DEFINITION

Group A \$50-\$250 million

Group B \$251 million-\$500 million

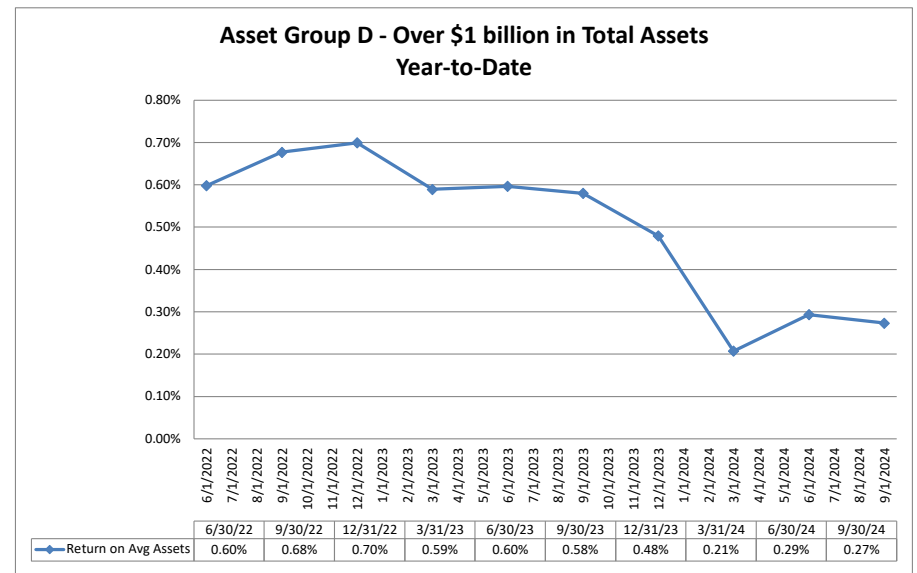
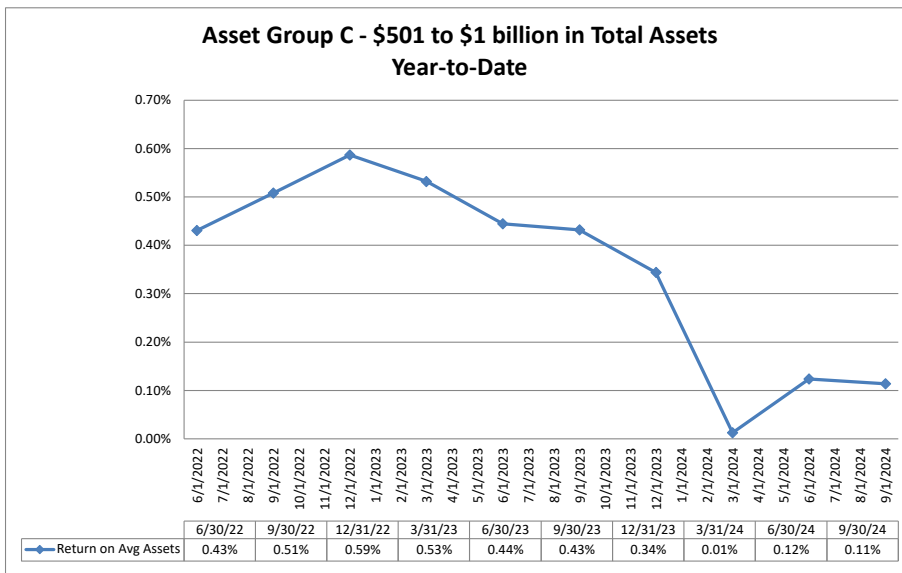
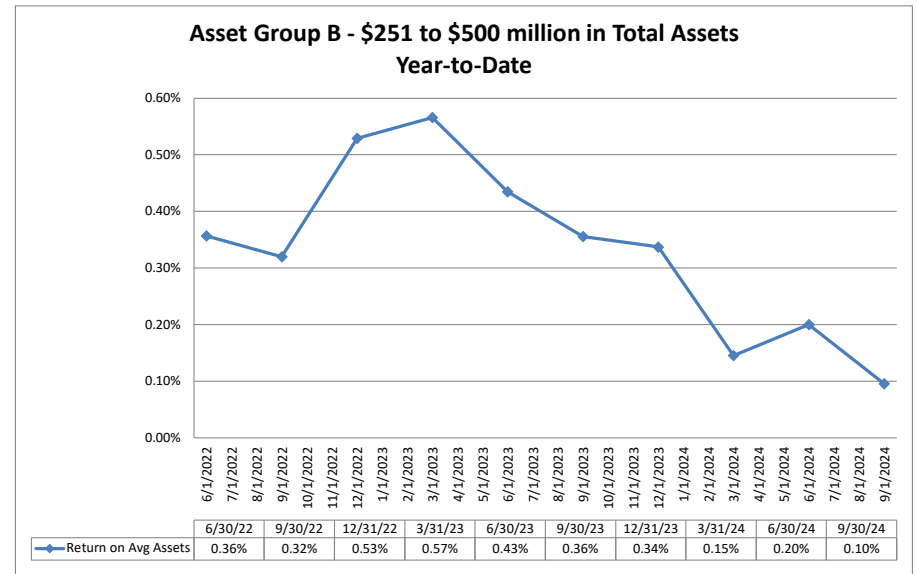
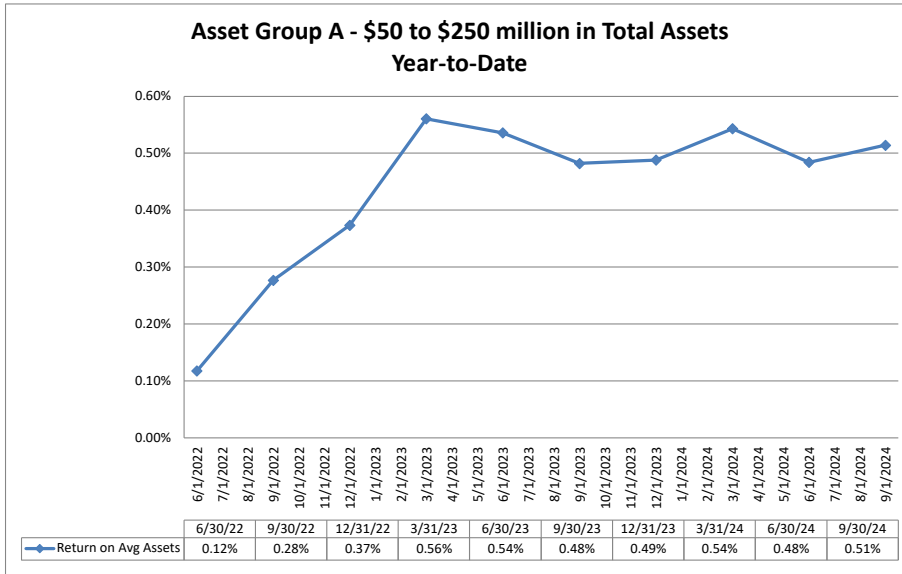
Group C \$501 million-\$1 billion

Group D Over \$1 billion

Massachusetts

Performance Analysis

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



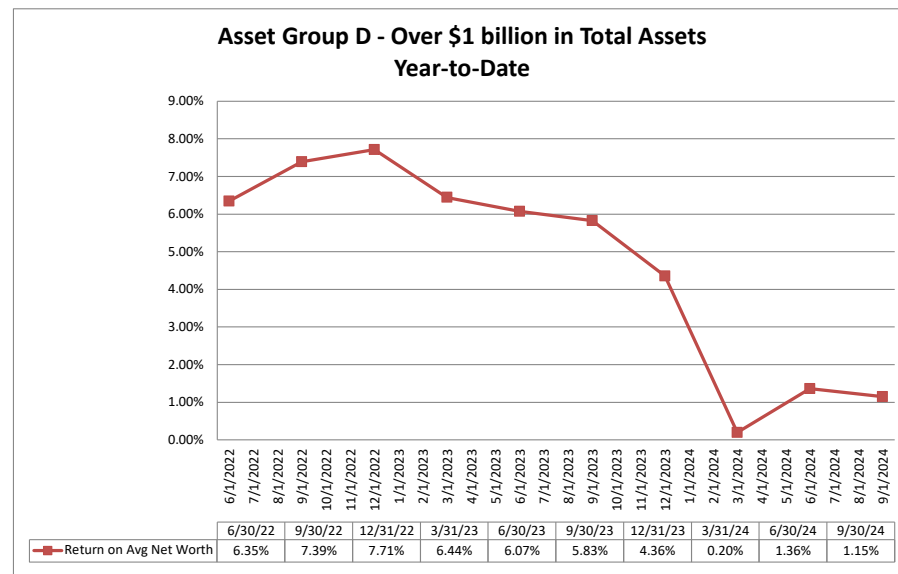
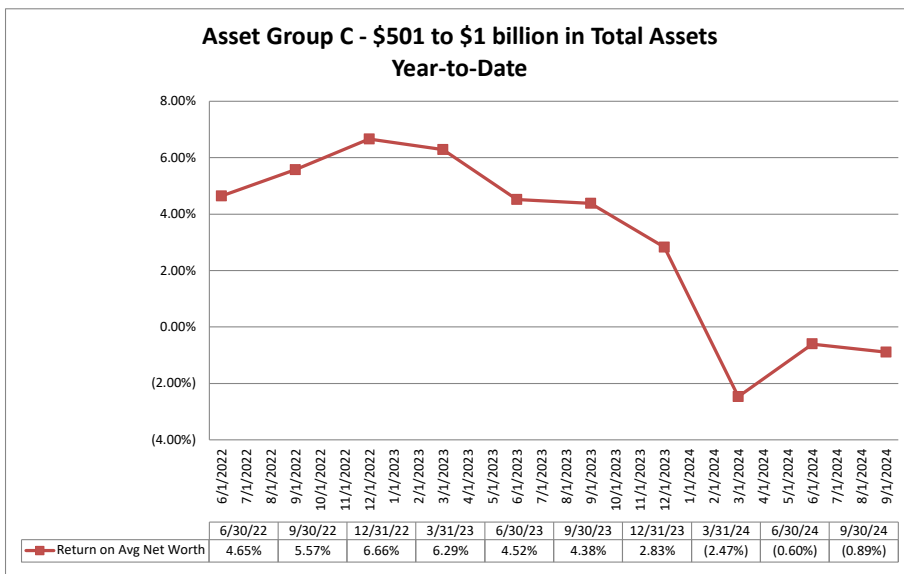
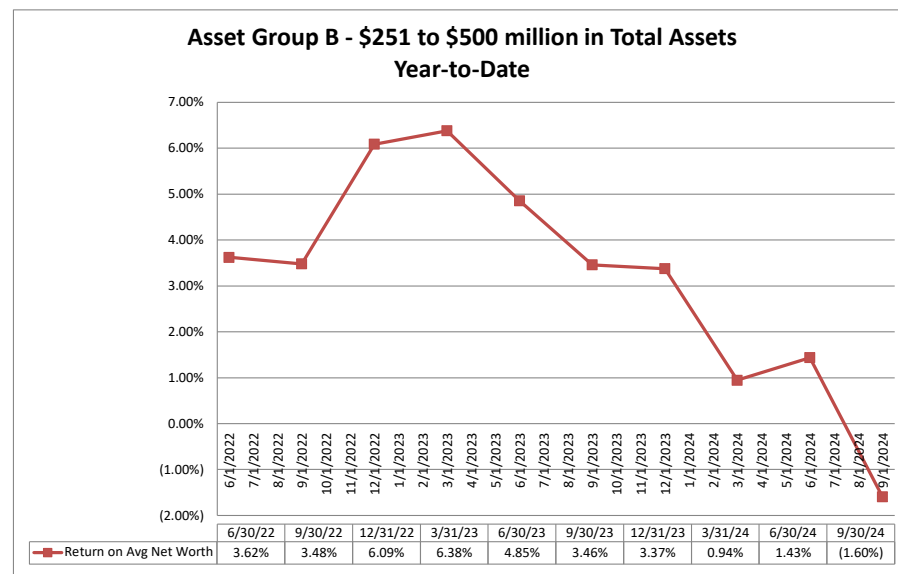
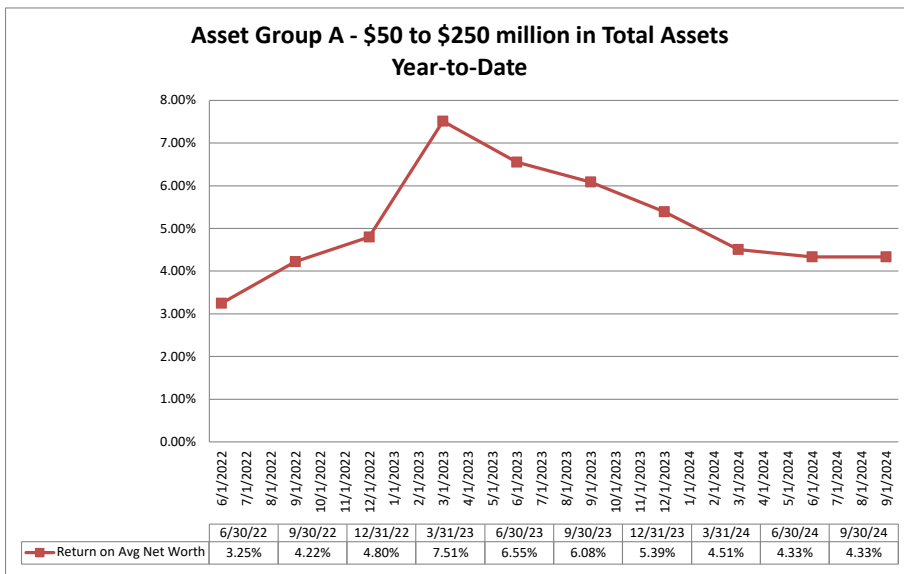
Source: SNL Financial

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.

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2024

Run Date: December 2, 2024

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												
	Common Trust Federal Credit Union	\$54,786	\$38	0.28%	5.79%	87.53%	\$93	\$110	0.26%	6.10%	88.03%	\$92
	Plymouth County Teachers Federal Credit Union	\$57,674	\$24	0.16%	1.91%	90.38%	\$73	\$63	0.14%	1.68%	94.59%	\$63
	Stoneham Municipal Employees Federal Credit Union	\$68,474	\$200	1.24%	8.35%	73.13%	\$102	\$382	0.81%	5.71%	77.93%	\$97
	Notre Dame Community Federal Credit Union	\$55,455	\$28	0.19%	1.66%	91.96%	\$66	\$35	0.08%	0.69%	96.38%	\$69
	Southcoast Federal Credit Union	\$61,940	\$106	0.66%	5.37%	80.69%	\$51	\$339	0.68%	5.81%	80.42%	\$54
	New England Teamsters Federal Credit Union	\$72,256	\$173	0.95%	11.16%	71.21%	\$160	\$740	1.34%	17.44%	63.41%	\$148
	Westport Federal Credit Union	\$72,625	\$250	1.37%	15.82%	66.75%	\$70	\$750	1.37%	16.48%	65.83%	\$65
	AllCom Credit Union	\$79,933	\$133	0.67%	4.45%	81.17%	\$84	\$392	0.66%	4.46%	81.10%	\$82
	Franklin First Federal Credit Union	\$84,981	\$106	0.50%	7.24%	83.07%	\$61	\$266	0.41%	6.25%	84.37%	\$63
	Tewksbury Federal Credit Union	\$89,336	\$147	0.66%	6.41%	79.76%	\$95	\$408	0.61%	6.02%	83.28%	\$96
	Athol Credit Union	\$92,443	\$13	0.06%	0.63%	96.39%	\$69	(\$52)	(0.08%)	(0.85%)	96.64%	\$74
	Worcester Credit Union	\$99,574	\$184	0.75%	8.55%	79.10%	\$103	\$436	0.59%	7.07%	83.72%	\$101
	Brotherhood Credit Union	\$114,387	\$1,458	5.20%	12.74%	36.99%	\$79	\$2,925	3.49%	8.67%	46.42%	\$79
	Saint Michaels Fall River Federal Credit Union	\$114,652	\$78	0.27%	3.06%	91.21%	\$147	\$376	0.45%	4.99%	80.21%	\$143
	NESC Federal Credit Union	\$113,993	\$251	0.88%	8.58%	80.29%	\$89	\$755	0.88%	8.79%	79.71%	\$92
	Luso-American Credit Union	\$121,378	\$330	1.08%	7.20%	69.38%	\$82	\$988	1.08%	7.32%	69.14%	\$81
	Energy Credit Union	\$131,605	\$83	0.25%	1.76%	84.22%	\$111	\$400	0.41%	2.87%	82.75%	\$114
	MetroWest Community Federal Credit Union	\$129,599	\$22	0.07%	0.83%	93.96%	\$98	(\$87)	(0.09%)	(1.10%)	102.28%	\$104
	First Priority Credit Union	\$128,321	\$133	0.41%	3.19%	86.99%	\$85	\$338	0.35%	2.75%	90.57%	\$93
	River Works Credit Union	\$150,871	(\$24)	(0.07%)	(0.59%)	99.38%	\$97	\$310	0.30%	2.54%	92.28%	\$93
	Arrha Credit Union	\$150,459	(\$41)	(0.11%)	(1.31%)	100.25%	\$92	(\$50)	(0.05%)	(0.53%)	99.01%	\$89
	Pioneer Valley Federal Credit Union	\$151,921	\$118	0.31%	2.67%	78.73%	\$88	\$409	0.35%	3.11%	77.58%	\$82
	Community Credit Union of Lynn	\$171,720	(\$257)	(0.61%)	(8.79%)	117.02%	\$126	(\$923)	(0.75%)	(10.50%)	113.19%	\$116
	New Bedford Credit Union	\$161,430	\$367	0.90%	9.07%	78.32%	\$71	\$957	0.78%	8.03%	79.75%	\$68
	Naveo Credit Union	\$178,675	\$3	0.01%	0.14%	99.19%	\$114	\$79	0.06%	1.35%	99.27%	\$118
	Homefield Credit Union	\$178,902	(\$15)	(0.03%)	(0.45%)	93.50%	\$94	\$0	0.00%	0.00%	96.97%	\$96
	Alden Credit Union	\$197,388	\$55	0.11%	1.89%	93.78%	\$78	\$172	0.11%	2.02%	92.66%	\$79
	Shrewsbury Federal Credit Union	\$216,737	\$337	0.62%	9.13%	78.61%	\$107	\$804	0.49%	7.86%	80.70%	\$106
	Southbridge Credit Union	\$214,728	\$138	0.25%	2.35%	88.62%	\$84	\$365	0.22%	2.10%	90.73%	\$81
	Somerset Federal Credit Union	\$236,043	\$306	0.52%	4.88%	83.74%	\$98	\$1,099	0.63%	6.06%	80.31%	\$94
	Greater Springfield Credit Union	\$234,150	\$665	1.14%	7.62%	58.96%	\$74	\$1,979	1.13%	7.84%	58.48%	\$73
	Luso Federal Credit Union	\$244,562	(\$110)	(0.18%)	(1.66%)	106.59%	\$144	(\$465)	(0.26%)	(2.32%)	109.90%	\$146
	Average of Asset Group A	\$132,219	\$166	0.58%	4.36%	84.40%	\$93	\$447	0.51%	4.33%	84.93%	\$92

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: December 2, 2024

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 B - \$251 to \$500 million in total assets												
	Tremont Credit Union	\$259,005	(\$209)	(0.32%)	(3.89%)	87.92%	\$108	(\$836)	(0.43%)	(5.21%)	91.25%	\$113
	Holyoke Credit Union	\$287,403	\$150	0.21%	4.08%	91.20%	\$88	\$324	0.16%	3.15%	93.15%	\$86
	Fall River Municipal Credit Union	\$293,703	\$110	0.15%	2.17%	93.38%	\$68	\$244	0.11%	1.68%	93.22%	\$63
	AllTrust Credit union	\$311,556	\$111	0.14%	1.48%	86.76%	\$111	\$112	0.05%	0.50%	94.97%	\$112
	MassMutual Federal Credit Union	\$316,243	\$406	0.51%	4.22%	85.98%	\$106	\$441	0.18%	1.54%	92.67%	\$106
	Mass Bay Credit Union	\$358,086	\$362	0.41%	4.27%	82.42%	\$115	\$994	0.37%	3.98%	82.97%	\$113
	Members Plus Credit Union	\$325,658	(\$4,858)	(5.67%)	(116.89%)	NA	\$79	(\$5,827)	(2.18%)	(51.45%)	393.10%	\$99
	St. Jean's Credit Union	\$375,946	\$466	0.50%	5.97%	84.04%	\$98	\$1,413	0.51%	6.17%	85.30%	\$100
	Taunton Federal Credit Union	\$390,147	\$1,182	1.21%	10.32%	71.87%	\$86	\$3,055	1.07%	9.18%	74.67%	\$84
	Boston Firefighters Credit Union	\$416,617	\$975	0.93%	7.98%	73.74%	\$135	\$2,441	0.77%	6.83%	77.20%	\$141
	Millbury Federal Credit Union	\$489,082	\$565	0.46%	6.27%	81.68%	\$95	\$1,595	0.44%	6.08%	84.36%	\$92
	Average of Asset Group B	\$347,586	(\$67)	(0.13%)	(6.73%)	83.90%	\$99	\$360	0.10%	(1.60%)	114.81%	\$101
Asset Group C - \$501 million to \$1 billion in total assets												
	City of Boston Credit Union	\$548,377	\$79	0.06%	0.93%	93.65%	\$131	(\$3,654)	(0.84%)	(14.65%)	124.72%	\$116
	I C Federal Credit Union	\$604,332	(\$4,272)	(2.82%)	(43.44%)	110.54%	\$99	(\$7,784)	(1.68%)	(25.31%)	111.60%	\$99
	GFA Federal Credit Union	\$685,222	(\$541)	(0.32%)	(6.17%)	106.06%	\$100	(\$1,289)	(0.25%)	(5.46%)	104.78%	\$102
	Align Credit Union	\$679,499	(\$2,183)	(1.28%)	(23.36%)	153.03%	\$97	(\$5,716)	(1.10%)	(21.07%)	145.20%	\$92
	First Citizens Federal Credit Union	\$682,127	\$2,604	1.51%	8.07%	64.29%	\$86	\$7,043	1.34%	7.41%	68.86%	\$88
	UMassFive College Federal Credit Union	\$707,070	\$286	0.16%	2.41%	89.45%	\$95	\$902	0.17%	2.61%	88.83%	\$95
	Quincy Credit Union	\$702,108	\$988	0.56%	5.70%	80.49%	\$116	\$2,324	0.44%	4.74%	82.28%	\$118
	Massachusetts Institute of Technology Federal Credit Union	\$705,520	\$1,075	0.61%	6.85%	79.89%	\$114	\$5,163	0.96%	11.34%	72.70%	\$112
	Polish National Credit Union	\$708,987	\$704	0.39%	2.88%	87.92%	\$97	\$2,103	0.39%	2.91%	88.15%	\$95
	Freedom Credit Union	\$735,730	\$1,333	0.72%	5.99%	79.65%	\$104	\$2,027	0.37%	3.09%	88.59%	\$105
	Liberty Bay Credit Union	\$810,464	\$1,035	0.51%	4.02%	83.03%	\$150	\$1,914	0.32%	2.52%	85.28%	\$153
	Central One Federal Credit Union	\$802,271	\$1,929	0.96%	10.57%	71.95%	\$97	\$5,170	0.85%	9.71%	74.23%	\$96
	Direct Federal Credit Union	\$799,694	(\$999)	(0.49%)	(4.41%)	109.05%	\$144	(\$1,685)	(0.27%)	(2.48%)	107.82%	\$148
	Eastern Corporate Federal Credit Union	\$783,544	\$1,819	0.89%	5.94%	73.23%	\$629	\$5,186	0.80%	5.73%	73.97%	\$622
	All One Credit Union	\$916,002	(\$522)	(0.23%)	(3.58%)	92.06%	\$95	\$966	0.14%	2.27%	86.17%	\$94
	Saint Mary's Credit Union	\$998,983	\$547	0.22%	2.72%	90.11%	\$112	\$1,353	0.18%	2.33%	92.48%	\$113
	Average of Asset Group C	\$741,871	\$243	0.09%	(1.56%)	91.53%	\$142	\$876	0.11%	(0.89%)	93.48%	\$141

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: December 2, 2024

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 D - Over \$1 billion in total assets												
	Harvard Federal Credit Union	\$1,198,353	\$301	0.10%	1.22%	90.51%	\$120	\$455	0.05%	0.62%	92.56%	\$117
	St. Anne's Credit Union	\$1,274,929	\$768	0.24%	2.72%	88.34%	\$94	\$2,036	0.22%	2.44%	87.70%	\$92
	Sharon & Crescent United Credit Union	\$1,235,575	\$1,026	0.33%	2.64%	79.91%	\$101	\$1,952	0.20%	1.71%	86.71%	\$103
	Webster First Federal Credit Union	\$1,448,827	\$5,078	1.39%	8.30%	60.72%	\$85	\$12,980	1.17%	7.22%	63.81%	\$85
	Greylock Federal Credit Union	\$1,633,992	\$1,360	0.33%	3.74%	87.28%	\$116	\$3,363	0.28%	3.16%	89.02%	\$116
	Hanscom Federal Credit Union	\$1,814,472	(\$3,362)	(0.74%)	(6.68%)	74.97%	\$135	\$3,016	0.22%	2.03%	75.29%	\$140
	Jeanne D'Arc Credit Union	\$2,193,174	\$1,751	0.32%	4.39%	85.99%	\$92	\$2,977	0.18%	2.50%	90.21%	\$95
	Merrimack Valley Credit Union	\$2,190,729	\$1,863	0.34%	3.88%	87.12%	\$121	\$6,471	0.39%	4.47%	86.62%	\$122
	Workers Federal Credit Union	\$2,565,038	(\$5,500)	(0.87%)	(25.00%)	128.01%	\$130	(\$16,092)	(0.84%)	(25.22%)	117.81%	\$124
	Rockland Federal Credit Union	\$3,174,299	\$4,251	0.54%	5.02%	64.41%	\$113	\$11,411	0.49%	4.54%	74.29%	\$121
	Metro Credit Union	\$3,443,279	\$8	0.00%	0.01%	94.89%	\$119	\$5,855	0.23%	2.89%	87.15%	\$110
	Digital Federal Credit Union	\$12,123,497	\$24,924	0.83%	8.61%	63.79%	\$99	\$63,141	0.69%	7.43%	67.23%	\$101
	Average of Asset Group D	\$2,858,014	\$2,706	0.23%	0.74%	83.83%	\$110	\$8,130	0.27%	1.15%	84.87%	\$111

Source: SNL Financial

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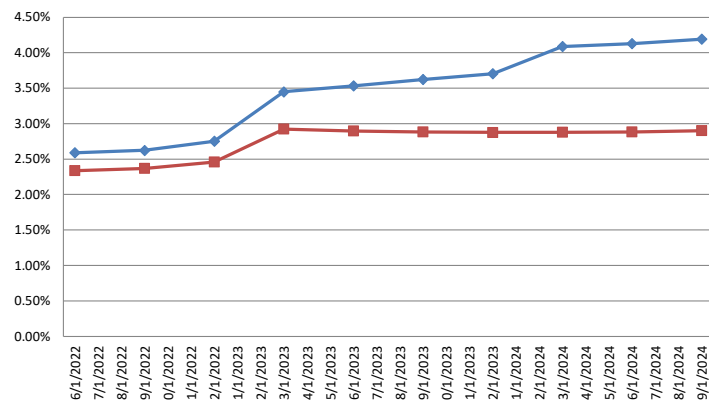
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Balance Sheet & Net Interest Margin

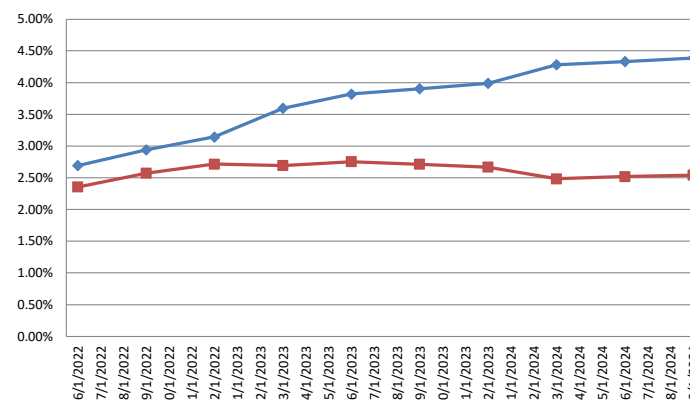
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



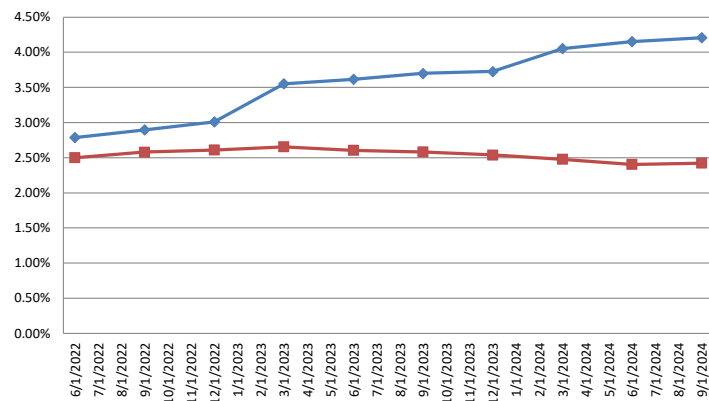
Yield on Avg Assets	2.59%	2.62%	2.75%	3.45%	3.53%	3.62%	3.71%	4.09%	4.13%	4.19%
Net Interest Income/ Avg Assets	2.34%	2.37%	2.46%	2.92%	2.90%	2.88%	2.88%	2.88%	2.88%	2.90%

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



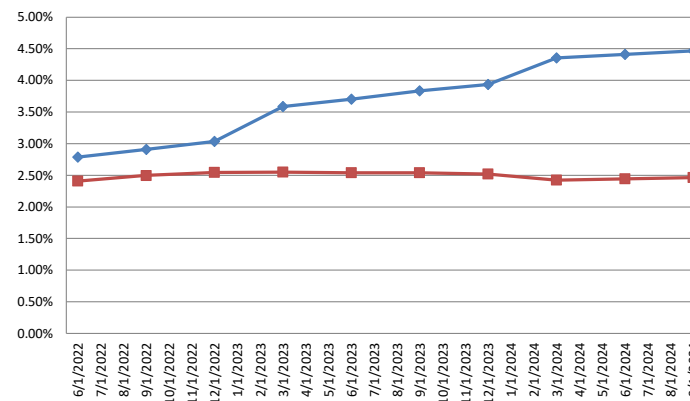
Yield on Avg Assets	2.69%	2.94%	3.14%	3.60%	3.82%	3.90%	3.99%	4.28%	4.33%	4.39%
Net Interest Income/ Avg Assets	2.35%	2.57%	2.72%	2.69%	2.76%	2.71%	2.67%	2.48%	2.52%	2.54%

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



Yield on Avg Assets	2.79%	2.90%	3.01%	3.55%	3.61%	3.70%	3.73%	4.05%	4.15%	4.21%
Net Interest Income/ Avg Assets	2.50%	2.58%	2.61%	2.65%	2.60%	2.58%	2.54%	2.48%	2.41%	2.42%

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



Yield on Avg Assets	2.79%	2.91%	3.04%	3.59%	3.70%	3.83%	3.94%	4.35%	4.41%	4.47%
Net Interest Income/ Avg Assets	2.41%	2.50%	2.55%	2.55%	2.54%	2.54%	2.52%	2.42%	2.44%	2.46%

Source: SNL Financial

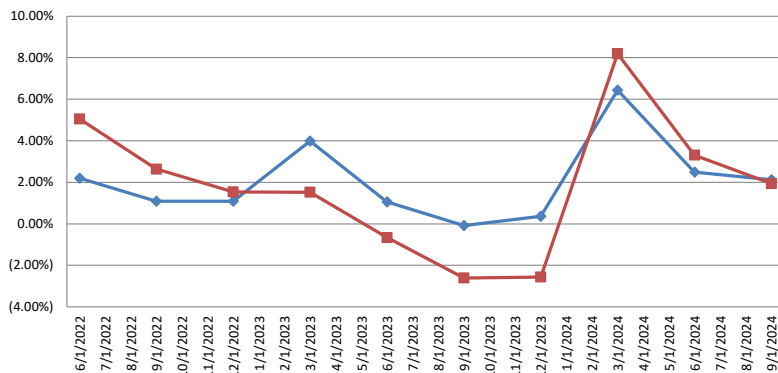
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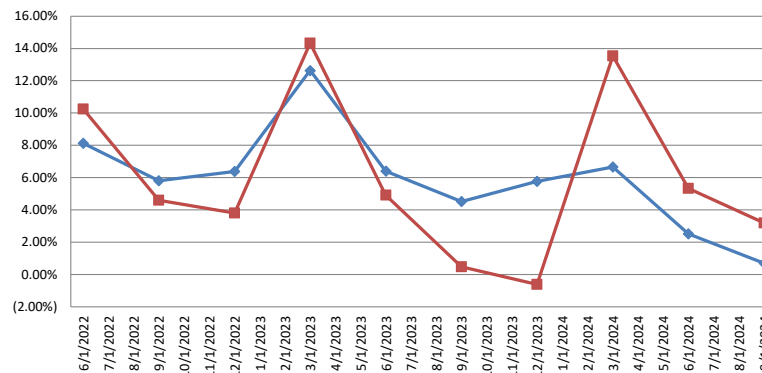
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



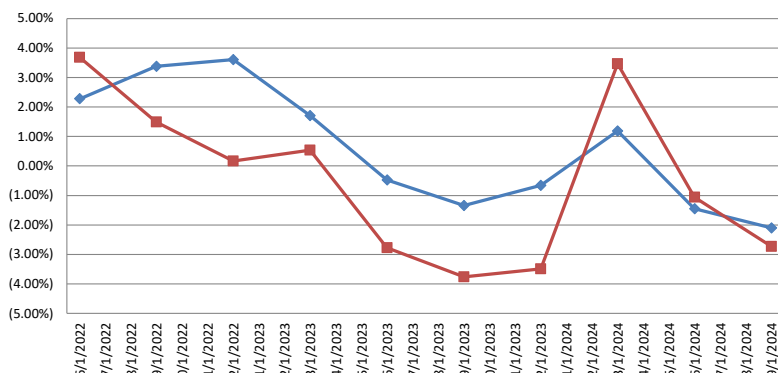
Asset Growth Rate	2.20%	1.08%	1.09%	3.99%	1.06%	(0.09%)	0.36%	6.43%	2.49%	2.12%
Market Growth Rate	5.05%	2.64%	1.54%	1.51%	(0.66%)	(2.61%)	(2.57%)	8.20%	3.30%	1.93%

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



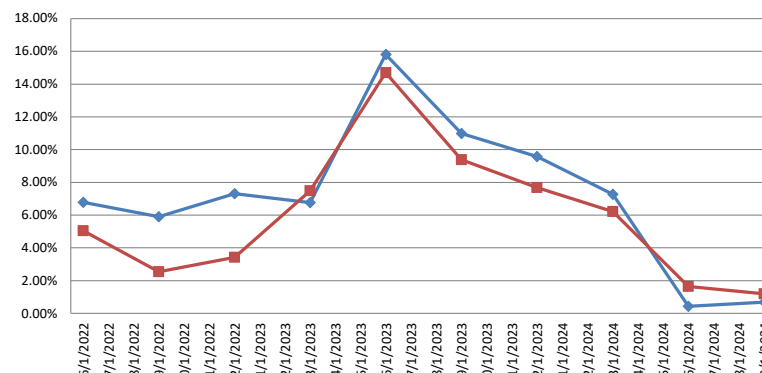
Asset Growth Rate	8.13%	5.81%	6.39%	12.64%	6.40%	4.53%	5.76%	6.65%	2.52%	0.69%
Market Growth Rate	10.25%	4.59%	3.81%	14.33%	4.92%	0.48%	(0.61%)	13.54%	5.33%	3.19%

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



Asset Growth Rate	2.28%	3.38%	3.61%	1.71%	(0.47%)	(1.34%)	(0.65%)	1.19%	(1.45%)	(2.10%)
Market Growth Rate	3.68%	1.49%	0.17%	0.54%	(2.77%)	(3.76%)	(3.49%)	3.47%	(1.06%)	(2.73%)

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



Asset Growth Rate	6.78%	5.91%	7.32%	6.76%	15.80%	10.98%	9.57%	7.27%	0.43%	0.69%
Market Growth Rate	5.05%	2.55%	3.42%	7.49%	14.69%	9.38%	7.68%	6.21%	1.65%	1.20%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 2, 2024

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											
	Common Trust Federal Credit Union	\$54,786	\$31,226	\$51,692	60.41%	\$5,767	4.00%	0.90%	3.11%	(2.37%)	(3.42%)
	Plymouth County Teachers Federal Credit Union	\$57,674	\$33,472	\$51,738	64.70%	\$5,243	3.78%	1.36%	2.42%	1.74%	4.42%
	Stoneham Municipal Employees Federal Credit Union	\$68,474	\$20,936	\$57,688	36.29%	\$6,521	3.63%	0.28%	3.34%	12.80%	9.74%
	Notre Dame Community Federal Credit Union	\$55,455	\$19,677	\$48,599	40.49%	\$4,822	3.03%	0.99%	2.04%	(11.41%)	(12.39%)
	Southcoast Federal Credit Union	\$61,940	\$34,817	\$49,377	70.51%	\$3,539	3.45%	0.60%	2.86%	(9.06%)	(10.27%)
	New England Teamsters Federal Credit Union	\$72,256	\$28,226	\$65,270	43.24%	\$12,043	3.87%	0.44%	3.43%	(5.10%)	(7.51%)
	Westport Federal Credit Union	\$72,625	\$33,085	\$65,936	50.18%	\$5,810	4.11%	0.49%	3.62%	3.44%	2.35%
	AllCom Credit Union	\$79,933	\$45,395	\$67,012	67.74%	\$5,513	4.03%	0.86%	3.17%	2.08%	0.69%
	Franklin First Federal Credit Union	\$84,981	\$46,354	\$78,055	59.39%	\$4,721	4.35%	0.87%	3.49%	(5.71%)	(2.19%)
	Tewksbury Federal Credit Union	\$89,336	\$50,292	\$78,205	64.31%	\$5,584	4.28%	0.99%	3.30%	(2.33%)	(5.42%)
	Athol Credit Union	\$92,443	\$81,640	\$73,240	111.47%	\$4,019	5.16%	2.08%	3.07%	3.20%	1.35%
	Worcester Credit Union	\$99,574	\$59,930	\$89,388	67.04%	\$7,376	4.21%	0.61%	3.60%	0.56%	(1.09%)
	Brotherhood Credit Union	\$114,387	\$62,796	\$67,087	93.60%	\$5,084	3.42%	1.11%	2.31%	2.98%	5.10%
	Saint Michaels Fall River Federal Credit Union	\$114,652	\$101,433	\$102,199	99.25%	\$9,970	5.60%	2.44%	3.15%	6.06%	3.42%
	NESC Federal Credit Union	\$113,993	\$88,245	\$101,664	86.80%	\$4,653	4.82%	0.75%	4.06%	1.84%	1.48%
	Luso-American Credit Union	\$121,378	\$80,849	\$102,422	78.94%	\$7,140	4.70%	0.87%	3.84%	(0.54%)	(1.77%)
	Energy Credit Union	\$131,605	\$87,860	\$111,030	79.13%	\$9,400	4.40%	1.55%	2.85%	2.08%	2.00%
	MetroWest Community Federal Credit Union	\$129,599	\$76,185	\$120,597	63.17%	\$10,800	3.88%	2.17%	1.70%	(1.78%)	(2.04%)
	First Priority Credit Union	\$128,321	\$88,751	\$111,521	79.58%	\$4,753	4.29%	0.76%	3.53%	10.30%	11.08%
	River Works Credit Union	\$150,871	\$114,412	\$134,500	85.06%	\$6,158	5.24%	2.09%	3.15%	29.47%	38.27%
	Arrha Credit Union	\$150,459	\$110,531	\$122,460	90.26%	\$5,787	4.01%	1.48%	2.53%	10.10%	8.36%
	Pioneer Valley Federal Credit Union	\$151,921	\$119,424	\$121,684	98.14%	\$4,535	5.37%	2.37%	3.00%	(3.23%)	(4.90%)
	Community Credit Union of Lynn	\$171,720	\$126,720	\$140,548	90.16%	\$6,025	5.23%	2.19%	3.04%	12.15%	9.84%
	New Bedford Credit Union	\$161,430	\$110,429	\$144,557	76.39%	\$4,087	4.40%	1.00%	3.40%	(0.44%)	(1.18%)
	Naveo Credit Union	\$178,675	\$109,700	\$156,218	70.22%	\$5,858	4.10%	1.13%	2.97%	6.55%	(3.11%)
	Homefield Credit Union	\$178,902	\$145,716	\$137,912	105.66%	\$6,064	4.28%	1.78%	2.50%	(0.53%)	(3.77%)
	Alden Credit Union	\$197,388	\$143,509	\$163,013	88.04%	\$9,181	3.61%	2.06%	1.55%	(2.01%)	2.48%
	Shrewsbury Federal Credit Union	\$216,737	\$105,352	\$188,794	55.80%	\$11,115	3.47%	1.29%	2.18%	2.59%	4.40%
	Southbridge Credit Union	\$214,728	\$177,089	\$185,063	95.69%	\$5,052	4.28%	1.26%	3.03%	1.04%	8.02%
	Somerset Federal Credit Union	\$236,043	\$152,650	\$207,481	73.57%	\$6,942	3.86%	1.13%	2.73%	0.16%	4.93%
	Greater Springfield Credit Union	\$234,150	\$108,988	\$197,612	55.15%	\$7,805	3.36%	1.30%	2.06%	1.05%	(0.04%)
	Luso Federal Credit Union	\$244,562	\$186,799	\$211,930	88.14%	\$12,872	3.92%	2.17%	1.75%	2.07%	3.05%
	Average of Asset Group A	\$132,219	\$86,953	\$112,640	74.64%	\$6,695	4.19%	1.29%	2.90%	2.12%	1.93%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 2, 2024

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 B - \$251 to \$500 million in total assets											
	Tremont Credit Union	\$259,005	\$183,020	\$209,767	87.25%	\$7,000	4.92%	1.62%	3.30%	(1.09%)	0.17%
	Holyoke Credit Union	\$287,403	\$164,954	\$218,542	75.48%	\$7,563	4.38%	2.18%	2.21%	9.25%	(1.95%)
	Fall River Municipal Credit Union	\$293,703	\$181,791	\$208,927	87.01%	\$5,874	3.74%	2.05%	1.70%	5.37%	10.21%
	AllTrust Credit Union	\$311,556	\$258,347	\$232,931	110.91%	\$7,789	4.01%	2.02%	1.99%	(6.13%)	(4.50%)
	MassMutual Federal Credit Union	\$316,243	\$199,581	\$275,449	72.46%	\$12,402	3.99%	2.08%	1.91%	(7.55%)	2.05%
	Mass Bay Credit Union	\$358,086	\$295,271	\$249,937	118.14%	\$7,383	4.68%	1.94%	2.74%	3.07%	3.81%
	Members Plus Credit Union	\$325,658	\$188,278	\$250,438	75.18%	\$6,785	3.95%	2.08%	1.87%	(14.28%)	(2.17%)
	St. Jean's Credit Union	\$375,946	\$248,524	\$317,818	78.20%	\$6,163	4.54%	1.77%	2.77%	3.20%	3.75%
	Taunton Federal Credit Union	\$390,147	\$275,664	\$341,312	80.77%	\$5,034	5.12%	1.54%	3.58%	14.86%	15.00%
	Boston Firefighters Credit Union	\$416,617	\$340,663	\$350,752	97.12%	\$9,577	4.71%	1.49%	3.22%	(2.41%)	4.51%
	Millbury Federal Credit Union	\$489,082	\$361,603	\$437,203	82.71%	\$5,495	4.23%	1.58%	2.65%	3.31%	4.17%
	Average of Asset Group B	\$347,586	\$245,245	\$281,189	87.75%	\$7,370	4.39%	1.85%	2.54%	0.69%	3.19%
Asset Group C - \$501 million to \$1 billion in total assets											
	City of Boston Credit Union	\$548,377	\$431,165	\$474,858	90.80%	\$7,076	4.30%	1.33%	2.98%	(14.98%)	(11.83%)
	I C Federal Credit Union	\$604,332	\$439,333	\$513,917	85.49%	\$5,255	4.10%	1.44%	2.66%	(3.12%)	1.56%
	GFA Federal Credit Union	\$685,222	\$399,772	\$528,461	75.65%	\$6,921	3.65%	1.74%	1.91%	4.44%	(6.55%)
	Align Credit Union	\$679,499	\$393,279	\$555,153	70.84%	\$5,267	3.67%	1.97%	1.70%	(5.18%)	(2.45%)
	First Citizens Federal Credit Union	\$682,127	\$519,172	\$541,736	95.83%	\$5,267	4.27%	0.53%	3.73%	(5.65%)	(8.03%)
	UMassFive College Federal Credit Union	\$707,070	\$551,437	\$594,393	92.77%	\$5,481	4.79%	1.83%	2.96%	1.19%	0.42%
	Quincy Credit Union	\$702,108	\$448,418	\$623,982	71.86%	\$9,178	3.85%	1.39%	2.45%	(1.90%)	(3.89%)
	Massachusetts Institute of Technology Federal Credit Union	\$705,520	\$570,675	\$619,839	92.07%	\$7,669	4.02%	1.11%	2.91%	(3.96%)	(4.67%)
	Polish National Credit Union	\$708,987	\$594,657	\$585,615	101.54%	\$5,291	3.55%	0.91%	2.64%	(3.42%)	0.34%
	Freedom Credit Union	\$735,730	\$552,401	\$568,766	97.12%	\$7,213	4.08%	1.60%	2.48%	(0.47%)	2.74%
	Liberty Bay Credit Union	\$810,464	\$634,595	\$546,452	116.13%	\$11,415	4.45%	2.14%	2.32%	4.12%	2.17%
	Central One Federal Credit Union	\$802,271	\$639,328	\$665,443	96.08%	\$5,835	4.63%	1.82%	2.81%	0.28%	(0.01%)
	Direct Federal Credit Union	\$799,694	\$705,214	\$581,921	121.19%	\$10,663	4.53%	2.73%	1.80%	(5.76%)	(7.08%)
	Eastern Corporate Federal Credit Union	\$783,544	\$8,000	\$648,213	1.23%	\$39,177	4.87%	3.99%	0.88%	0.06%	(1.38%)
	All One Credit Union	\$916,002	\$653,469	\$674,583	96.87%	\$6,566	4.54%	2.22%	2.32%	(0.04%)	(1.11%)
	Saint Mary's Credit Union	\$998,983	\$759,483	\$797,746	95.20%	\$8,725	4.00%	1.80%	2.20%	0.83%	(3.90%)
	Average of Asset Group C	\$741,871	\$518,775	\$595,067	87.54%	\$9,187	4.21%	1.78%	2.42%	(2.10%)	(2.73%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 2, 2024

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 D - Over \$1 billion in total assets											
	Harvard Federal Credit Union	\$1,198,353	\$1,055,340	\$841,046	125.48%	\$8,684	4.34%	2.00%	2.34%	(1.59%)	(0.74%)
	St. Anne's Credit Union	\$1,274,929	\$950,125	\$1,010,946	93.98%	\$8,823	3.87%	1.73%	2.14%	8.33%	3.21%
	Sharon & Crescent United Credit Union	\$1,235,575	\$899,104	\$1,013,995	88.67%	\$7,698	3.95%	1.61%	2.34%	(1.25%)	1.09%
	Webster First Federal Credit Union	\$1,448,827	\$1,142,784	\$1,013,961	112.70%	\$7,067	4.30%	1.48%	2.82%	(1.92%)	(0.31%)
	Greylock Federal Credit Union	\$1,633,992	\$1,315,294	\$1,361,313	96.62%	\$5,483	4.45%	1.46%	2.99%	2.40%	(0.71%)
	Hanscom Federal Credit Union	\$1,814,472	\$1,542,444	\$1,560,517	98.84%	\$8,362	5.27%	2.03%	3.24%	(1.15%)	(1.18%)
	Jeanne D'Arc Credit Union	\$2,193,174	\$1,786,835	\$1,723,436	103.68%	\$8,468	4.14%	2.33%	1.81%	3.97%	7.30%
	Merrimack Valley Credit Union	\$2,190,729	\$1,583,810	\$1,882,103	84.15%	\$7,067	4.52%	1.43%	3.10%	(4.27%)	(7.97%)
	Workers Federal Credit Union	\$2,565,038	\$1,709,216	\$1,866,014	91.60%	\$7,880	4.38%	2.87%	1.51%	(3.61%)	0.86%
	Rockland Federal Credit Union	\$3,174,299	\$2,916,794	\$2,766,501	105.43%	\$15,599	4.76%	2.94%	1.81%	6.24%	7.66%
	Metro Credit Union	\$3,443,279	\$2,978,447	\$2,729,921	109.10%	\$10,727	4.31%	2.66%	1.65%	0.75%	1.71%
	Digital Federal Credit Union	\$12,123,497	\$10,800,076	\$10,625,149	101.65%	\$6,954	5.33%	1.52%	3.81%	0.43%	3.44%
	Average of Asset Group D	\$2,858,014	\$2,390,022	\$2,366,242	100.99%	\$8,568	4.47%	2.01%	2.46%	0.69%	1.20%

Source: SNL Financial

Note: Report includes only bank-level data.

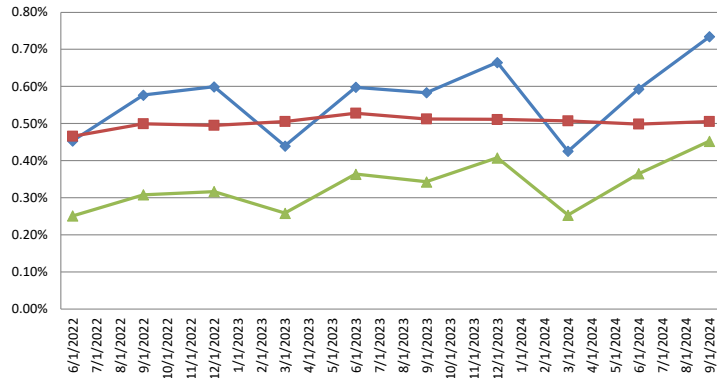
NA = data was not available.

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

Asset Quality

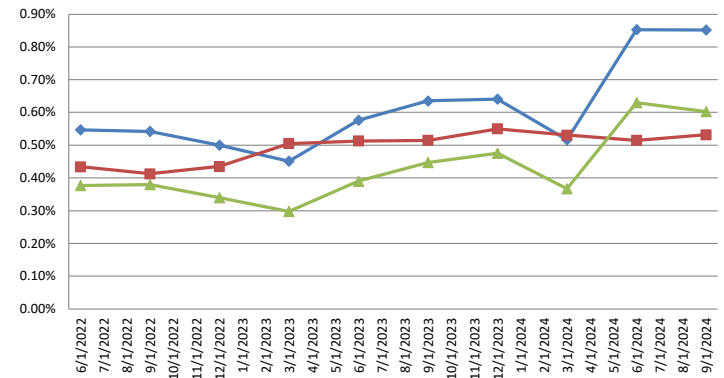
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$50 to \$250 million in Total Assets
As of Date



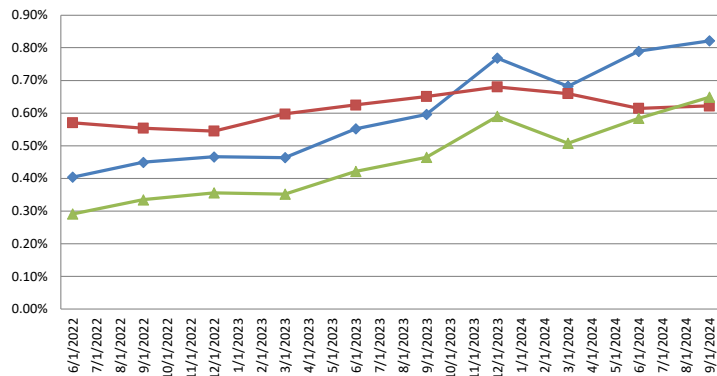
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.45%	0.58%	0.60%	0.44%	0.60%	0.58%	0.66%	0.43%	0.59%	0.73%
Reserves/Loans	0.47%	0.50%	0.50%	0.51%	0.53%	0.51%	0.51%	0.51%	0.50%	0.51%
Delinquent Loans/Total Assets	0.25%	0.31%	0.32%	0.26%	0.36%	0.34%	0.41%	0.25%	0.36%	0.45%

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



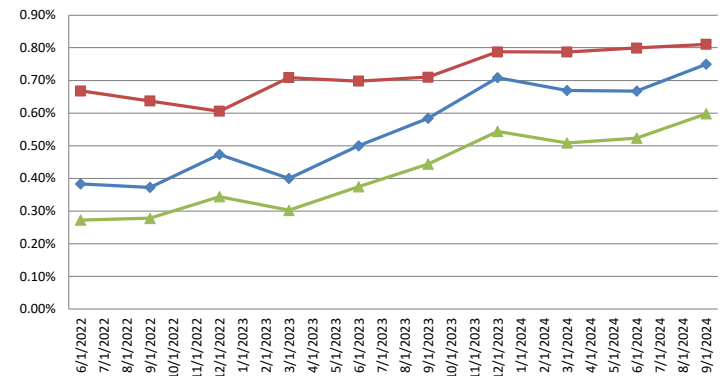
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.55%	0.54%	0.50%	0.45%	0.58%	0.64%	0.64%	0.52%	0.85%	0.85%
Reserves/Loans	0.43%	0.41%	0.44%	0.51%	0.51%	0.51%	0.55%	0.53%	0.51%	0.53%
Delinquent Loans/Total Assets	0.38%	0.38%	0.34%	0.30%	0.39%	0.45%	0.48%	0.37%	0.63%	0.60%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.40%	0.45%	0.47%	0.46%	0.55%	0.60%	0.77%	0.68%	0.79%	0.82%
Reserves/Loans	0.57%	0.55%	0.54%	0.60%	0.62%	0.65%	0.68%	0.66%	0.61%	0.62%
Delinquent Loans/Total Assets	0.29%	0.33%	0.36%	0.35%	0.42%	0.46%	0.59%	0.51%	0.58%	0.65%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.38%	0.37%	0.47%	0.40%	0.50%	0.58%	0.71%	0.67%	0.67%	0.75%
Reserves/Loans	0.67%	0.64%	0.61%	0.71%	0.70%	0.71%	0.79%	0.79%	0.80%	0.81%
Delinquent Loans/Total Assets	0.27%	0.28%	0.34%	0.30%	0.37%	0.44%	0.54%	0.51%	0.52%	0.60%

Source: SNL Financial

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Asset Quality

September 30, 2024

Run Date: December 2, 2024

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								
	Common Trust Federal Credit Union	\$54,786	\$122	0.39%	0.47%	120.49%	3.92%	0.22%
	Plymouth County Teachers Federal Credit Union	\$57,674	\$589	1.76%	0.70%	39.73%	11.14%	1.02%
	Stoneham Municipal Employees Federal Credit Union	\$68,474	\$0	0.00%	0.75%	NA	0.00%	0.00%
	Notre Dame Community Federal Credit Union	\$55,455	\$343	1.74%	0.49%	28.28%	4.98%	0.62%
	Southcoast Federal Credit Union	\$61,940	\$258	0.74%	0.39%	53.10%	4.20%	0.42%
	New England Teamsters Federal Credit Union	\$72,256	\$940	3.33%	1.80%	54.04%	13.02%	1.30%
	Westport Federal Credit Union	\$72,625	\$188	0.57%	0.41%	71.28%	2.86%	0.26%
	AllCom Credit Union	\$79,933	\$23	0.05%	0.55%	NM	0.19%	0.03%
	Franklin First Federal Credit Union	\$84,981	\$237	0.51%	0.71%	138.82%	3.73%	0.28%
	Tewksbury Federal Credit Union	\$89,336	\$555	1.10%	0.70%	63.06%	5.79%	0.62%
	Athol Credit Union	\$92,443	\$852	1.04%	0.36%	34.39%	9.96%	0.92%
	Worcester Credit Union	\$99,574	\$543	0.91%	0.52%	57.27%	5.82%	0.55%
	Brotherhood Credit Union	\$114,387	\$90	0.14%	0.16%	108.89%	0.19%	0.08%
	Saint Michaels Fall River Federal Credit Union	\$114,652	\$1,771	1.75%	0.17%	9.66%	17.01%	1.54%
	NESC Federal Credit Union	\$113,993	\$97	0.11%	0.32%	286.60%	0.80%	0.09%
	Luso-American Credit Union	\$121,378	\$18	0.02%	0.46%	NM	0.10%	0.01%
	Energy Credit Union	\$131,605	\$1,213	1.38%	0.51%	37.18%	6.17%	0.92%
	MetroWest Community Federal Credit Union	\$129,599	\$175	0.23%	0.42%	184.57%	1.59%	0.14%
	First Priority Credit Union	\$128,321	\$56	0.06%	0.34%	542.86%	0.33%	0.04%
	River Works Credit Union	\$150,871	\$870	0.76%	0.18%	23.56%	5.24%	0.58%
	Arrha Credit Union	\$150,459	\$680	0.62%	0.31%	51.18%	5.24%	0.45%
	Pioneer Valley Federal Credit Union	\$151,921	\$503	0.42%	0.69%	163.82%	2.71%	0.33%
	Community Credit Union of Lynn	\$171,720	\$1,288	1.02%	0.31%	30.51%	10.56%	0.75%
	New Bedford Credit Union	\$161,430	\$323	0.29%	0.24%	81.11%	1.98%	0.20%
	Naveo Credit Union	\$178,675	\$35	0.03%	0.53%	NM	0.36%	0.02%
	Homefield Credit Union	\$178,902	\$1,132	0.78%	0.61%	79.06%	7.80%	0.63%
	Alden Credit Union	\$197,388	\$475	0.33%	0.30%	90.53%	3.78%	0.24%
	Shrewsbury Federal Credit Union	\$216,737	\$588	0.56%	0.48%	85.20%	3.66%	0.27%
	Southbridge Credit Union	\$214,728	\$571	0.32%	1.00%	308.93%	2.24%	0.27%
	Somerset Federal Credit Union	\$236,043	\$589	0.39%	0.21%	55.69%	3.13%	0.25%
	Greater Springfield Credit Union	\$234,150	\$763	0.70%	0.73%	104.06%	2.07%	0.33%
	Luso Federal Credit Union	\$244,562	\$2,692	1.44%	0.35%	24.29%	9.92%	1.10%
	Average of Asset Group A	\$132,219	\$581	0.73%	0.51%	104.58%	4.70%	0.45%

Source: SNL Financial

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Asset Quality

September 30, 2024

Run Date: December 2, 2024

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 B - \$251 to \$500 million in total assets								
	Tremont Credit Union	\$259,005	\$3,231	1.77%	1.83%	103.71%	12.81%	1.25%
	Holyoke Credit Union	\$287,403	\$1,014	0.61%	0.39%	64.00%	6.06%	0.35%
	Fall River Municipal Credit Union	\$293,703	\$775	0.43%	0.38%	88.39%	3.52%	0.26%
	AllTrust Credit union	\$311,556	\$3,072	1.19%	0.59%	49.51%	9.74%	0.99%
	MassMutual Federal Credit Union	\$316,243	\$1,960	0.98%	0.11%	11.53%	5.03%	0.62%
	Mass Bay Credit Union	\$358,086	\$3,343	1.13%	0.17%	14.78%	9.51%	0.93%
	Members Plus Credit Union	\$325,658	\$2,042	1.08%	0.22%	19.83%	10.02%	0.63%
	St. Jean's Credit Union	\$375,946	\$1,248	0.50%	0.46%	90.63%	3.81%	0.33%
	Taunton Federal Credit Union	\$390,147	\$2,003	0.73%	0.63%	87.17%	4.23%	0.51%
	Boston Firefighters Credit Union	\$416,617	\$2,191	0.64%	0.49%	76.22%	4.26%	0.53%
	Millbury Federal Credit Union	\$489,082	\$1,136	0.31%	0.58%	183.80%	3.15%	0.23%
	Average of Asset Group B	\$347,586	\$2,001	0.85%	0.53%	71.78%	6.56%	0.60%
Asset Group C - \$501 million to \$1 billion in total assets								
	City of Boston Credit Union	\$548,377	\$5,179	1.20%	1.15%	96.00%	12.79%	0.94%
	I C Federal Credit Union	\$604,332	\$13,335	3.04%	1.32%	43.64%	30.64%	2.21%
	GFA Federal Credit Union	\$685,222	\$4,864	1.22%	0.56%	45.93%	11.73%	0.71%
	Align Credit Union	\$679,499	\$2,653	0.67%	0.67%	98.87%	6.11%	0.39%
	First Citizens Federal Credit Union	\$682,127	\$4,035	0.78%	0.37%	47.51%	4.00%	0.59%
	UMassFive College Federal Credit Union	\$707,070	\$4,708	0.85%	0.85%	99.55%	8.72%	0.67%
	Quincy Credit Union	\$702,108	\$1,711	0.38%	0.50%	131.15%	2.34%	0.24%
	Massachusetts Institute of Technology Federal Credit Union	\$705,520	\$5,062	0.89%	0.68%	76.85%	7.45%	0.72%
	Polish National Credit Union	\$708,987	\$1,831	0.31%	0.37%	120.59%	1.81%	0.26%
	Freedom Credit Union	\$735,730	\$9,138	1.65%	0.44%	26.44%	9.78%	1.24%
	Liberty Bay Credit Union	\$810,464	\$2,886	0.45%	0.56%	123.28%	2.65%	0.36%
	Central One Federal Credit Union	\$802,271	\$3,982	0.62%	0.44%	70.99%	5.18%	0.50%
	Direct Federal Credit Union	\$799,694	\$5,142	0.73%	0.70%	95.95%	5.74%	0.64%
	Eastern Corporate Federal Credit Union	\$783,544	NA	0.00%	0.00%	0.00%	NA	NA
	All One Credit Union	\$916,002	\$1,801	0.28%	0.87%	315.49%	3.28%	0.20%
	Saint Mary's Credit Union	\$998,983	\$553	0.07%	0.47%	645.39%	0.74%	0.06%
	Average of Asset Group C	\$741,871	\$4,459	0.82%	0.62%	127.35%	7.53%	0.65%

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

September 30, 2024

Run Date: December 2, 2024

		As of Date						
Region	Institution Name	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 D - Over \$1 billion in total assets								
	Harvard Federal Credit Union	\$1,198,353	\$7,731	0.73%	0.77%	104.55%	7.19%	0.65%
	St. Anne's Credit Union	\$1,274,929	\$4,974	0.52%	0.65%	125.01%	4.12%	0.39%
	Sharon & Crescent United Credit Union	\$1,235,575	\$2,939	0.33%	0.54%	166.59%	1.84%	0.24%
	Webster First Federal Credit Union	\$1,448,827	\$6,081	0.53%	0.73%	136.72%	2.55%	0.42%
	Greylock Federal Credit Union	\$1,633,992	\$13,077	0.99%	0.54%	54.03%	8.37%	0.80%
	Hanscom Federal Credit Union	\$1,814,472	\$20,576	1.33%	0.82%	61.44%	9.99%	1.13%
	Jeanne D'Arc Credit Union	\$2,193,174	\$5,015	0.28%	0.51%	180.80%	2.96%	0.23%
	Merrimack Valley Credit Union	\$2,190,729	\$9,614	0.61%	0.85%	139.24%	4.58%	0.44%
	Workers Federal Credit Union	\$2,565,038	\$31,569	1.85%	1.40%	75.86%	26.25%	1.23%
	Rockland Federal Credit Union	\$3,174,299	\$17,829	0.61%	0.79%	129.46%	4.90%	0.56%
	Metro Credit Union	\$3,443,279	\$4,234	0.14%	0.50%	349.88%	1.62%	0.12%
	Digital Federal Credit Union	\$12,123,497	\$116,363	1.08%	1.63%	151.27%	8.73%	0.96%
	Average of Asset Group D	\$2,858,014	\$20,000	0.75%	0.81%	139.57%	6.93%	0.60%

Source: SNL Financial

Note: Report includes only bank-level data.

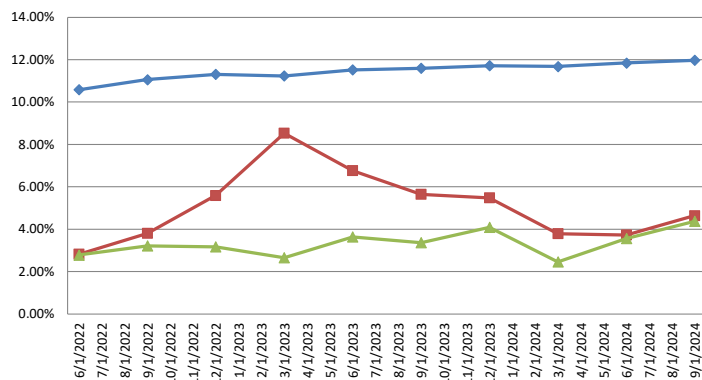
NA = data was not available.

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

Net Worth

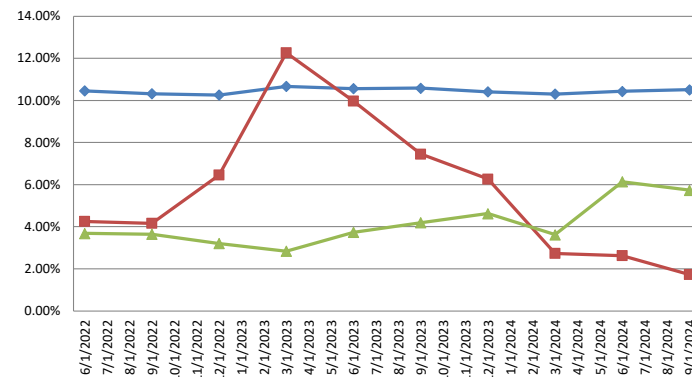
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

Asset Group A - \$50 to \$250 million in Total Assets
As of Date



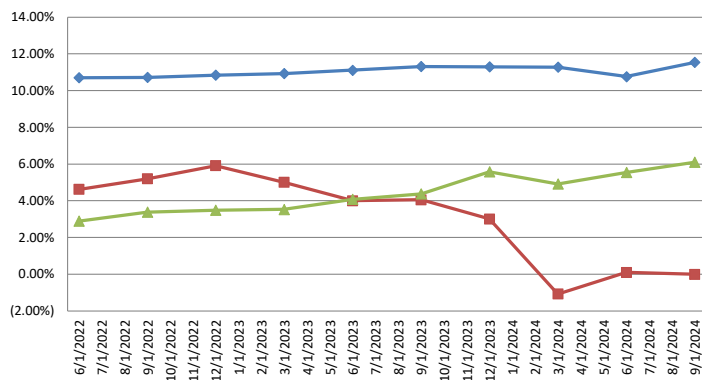
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.59%	11.06%	11.31%	11.23%	11.52%	11.59%	11.72%	11.68%	11.84%	11.98%
Net Worth Growth (Decline) - YTD	2.82%	3.80%	5.59%	8.54%	6.76%	5.64%	5.48%	3.79%	3.73%	4.64%
Total Delinquent Lns/ Net Worth	2.78%	3.21%	3.17%	2.66%	3.64%	3.36%	4.09%	2.46%	3.56%	4.38%

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



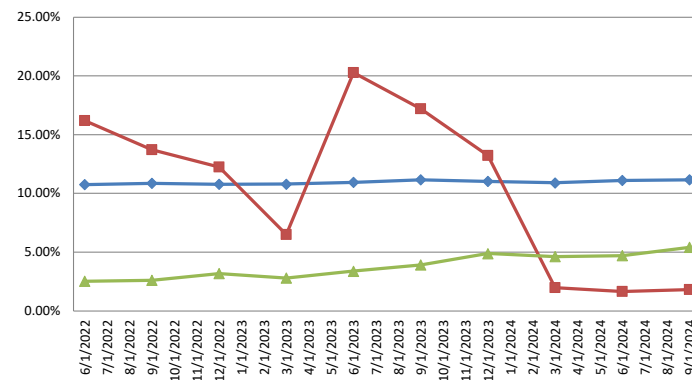
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.45%	10.31%	10.25%	10.66%	10.56%	10.58%	10.41%	10.30%	10.43%	10.50%
Net Worth Growth (Decline) - YTD	4.25%	4.16%	6.45%	12.26%	9.96%	7.45%	6.27%	2.73%	2.63%	1.73%
Total Delinquent Lns/ Net Worth	3.68%	3.64%	3.20%	2.84%	3.73%	4.19%	4.62%	3.62%	6.14%	5.73%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.70%	10.72%	10.83%	10.93%	11.11%	11.31%	11.30%	11.28%	10.76%	11.54%
Net Worth Growth (Decline) - YTD	4.63%	5.19%	5.92%	5.00%	4.00%	4.05%	3.01%	(1.07%)	0.10%	(0.01%)
Total Delinquent Lns/ Net Worth	2.89%	3.39%	3.49%	3.53%	4.08%	4.37%	5.58%	4.92%	5.55%	6.11%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.77%	10.87%	10.78%	10.79%	10.94%	11.16%	11.03%	10.90%	11.11%	11.15%
Net Worth Growth (Decline) - YTD	16.20%	13.72%	12.26%	6.50%	20.28%	17.21%	13.23%	1.98%	1.66%	1.82%
Total Delinquent Lns/ Net Worth	2.54%	2.60%	3.17%	2.81%	3.38%	3.92%	4.89%	4.62%	4.70%	5.41%

Source: SNL Financial

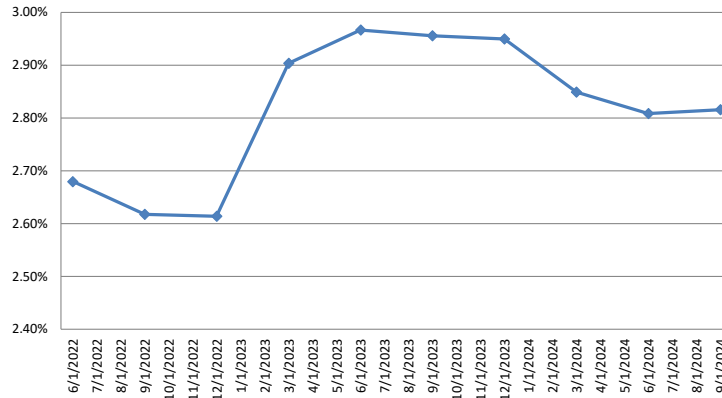
Note: Report includes only bank-level data.

NA = data was not available.

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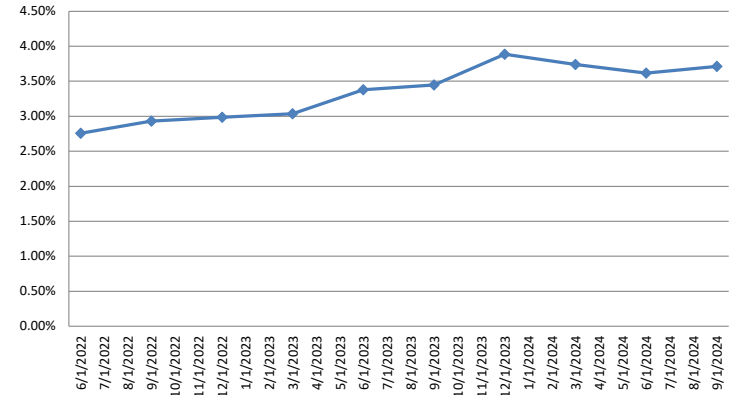
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

Asset Group A - \$50 to \$250 million in Total Assets
As of Date



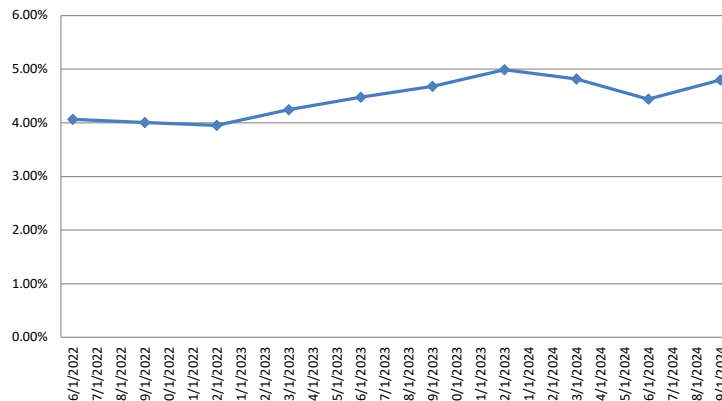
Date	Classified Assets/ Net Worth
6/30/22	2.68%
9/30/22	2.62%
12/31/22	2.61%
3/31/23	2.90%
6/30/23	2.97%
9/30/23	2.96%
12/31/23	2.95%
3/31/24	2.85%
6/30/24	2.81%
9/30/24	2.82%

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



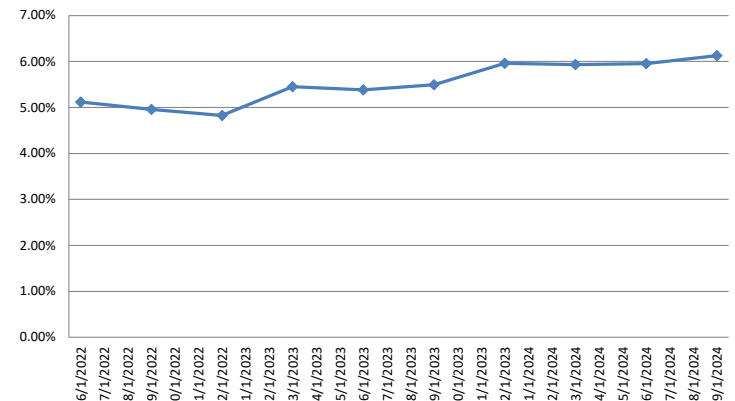
Date	Classified Assets/ Net Worth
6/30/22	2.76%
9/30/22	2.93%
12/31/22	2.99%
3/31/23	3.04%
6/30/23	3.38%
9/30/23	3.45%
12/31/23	3.89%
3/31/24	3.74%
6/30/24	3.61%
9/30/24	3.71%

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



Date	Classified Assets/ Net Worth
6/30/22	4.07%
9/30/22	4.00%
12/31/22	3.95%
3/31/23	4.24%
6/30/23	4.48%
9/30/23	4.68%
12/31/23	4.99%
3/31/24	4.82%
6/30/24	4.44%
9/30/24	4.80%

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



Date	Classified Assets/ Net Worth
6/30/22	5.12%
9/30/22	4.96%
12/31/22	4.82%
3/31/23	5.45%
6/30/23	5.38%
9/30/23	5.50%
12/31/23	5.96%
3/31/24	5.94%
6/30/24	5.96%
9/30/24	6.13%

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

September 30, 2024

Run Date: December 2, 2024

		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							
	Common Trust Federal Credit Union	\$54,786	\$5,764	10.52%	2.62%	2.12%	2.55%
	Plymouth County Teachers Federal Credit Union	\$57,674	\$5,101	8.84%	1.56%	11.55%	4.59%
	Stoneham Municipal Employees Federal Credit Union	\$68,474	\$9,355	13.66%	35.57%	0.00%	1.67%
	Notre Dame Community Federal Credit Union	\$55,455	\$7,094	12.79%	0.66%	4.84%	1.37%
	Southcoast Federal Credit Union	\$61,940	\$7,950	12.84%	5.94%	3.25%	1.72%
	New England Teamsters Federal Credit Union	\$72,256	\$8,826	12.21%	11.52%	10.65%	5.76%
	Westport Federal Credit Union	\$72,625	\$6,604	9.09%	17.11%	2.85%	2.03%
	AllCom Credit Union	\$79,933	\$12,842	16.07%	4.20%	0.18%	1.93%
	Franklin First Federal Credit Union	\$84,981	\$6,406	7.54%	5.80%	3.70%	5.14%
	Tewksbury Federal Credit Union	\$89,336	\$9,243	10.35%	6.16%	6.00%	3.79%
	Athol Credit Union	\$92,443	\$8,494	9.19%	(0.81%)	10.03%	3.45%
	Worcester Credit Union	\$99,574	\$10,988	11.04%	5.22%	4.94%	2.83%
	Brotherhood Credit Union	\$114,387	\$46,600	40.74%	8.93%	0.19%	0.21%
	Saint Michaels Fall River Federal Credit Union	\$114,652	\$10,243	8.93%	5.08%	17.29%	1.67%
	NESC Federal Credit Union	\$113,993	\$11,824	10.37%	9.09%	0.82%	2.35%
	Luso-American Credit Union	\$121,378	\$18,490	15.23%	7.53%	0.10%	1.99%
	Energy Credit Union	\$131,605	\$20,660	15.70%	2.63%	5.87%	2.18%
	MetroWest Community Federal Credit Union	\$129,599	\$12,052	9.30%	(0.96%)	1.45%	2.68%
	First Priority Credit Union	\$128,321	\$17,411	13.57%	3.06%	0.32%	1.75%
	River Works Credit Union	\$150,871	\$16,385	10.86%	2.57%	5.31%	1.25%
	Arrha Credit Union	\$150,459	\$13,185	8.76%	(0.50%)	5.16%	2.64%
	Pioneer Valley Federal Credit Union	\$151,921	\$17,739	11.68%	3.15%	2.84%	4.65%
	Community Credit Union of Lynn	\$171,720	\$14,033	8.17%	(8.23%)	9.18%	2.80%
	New Bedford Credit Union	\$161,430	\$16,443	10.19%	8.24%	1.96%	1.59%
	Naveo Credit Union	\$178,675	\$14,494	8.11%	0.45%	0.24%	3.98%
	Homefield Credit Union	\$178,902	\$16,652	9.31%	0.00%	6.80%	5.37%
	Alden Credit Union	\$197,388	\$16,457	8.34%	(0.99%)	2.89%	2.61%
	Shrewsbury Federal Credit Union	\$216,737	\$17,944	8.28%	6.25%	3.28%	2.79%
	Southbridge Credit Union	\$214,728	\$24,597	11.45%	2.00%	2.32%	7.17%
	Somerset Federal Credit Union	\$236,043	\$29,084	12.32%	0.00%	2.03%	1.13%
	Greater Springfield Credit Union	\$234,150	\$39,871	17.03%	6.96%	1.91%	1.99%
	Luso Federal Credit Union	\$244,562	\$26,482	10.83%	(2.31%)	10.17%	2.47%
	Average of Asset Group A	\$132,219	\$15,604	11.98%	4.64%	4.38%	2.82%

Source: SNL Financial

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Net Worth

September 30, 2024

Run Date: December 2, 2024

		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 B - \$251 to \$500 million in total assets							
	Tremont Credit Union	\$259,005	\$26,484	10.23%	(5.11%)	12.20%	12.65%
	Holyoke Credit Union	\$287,403	\$25,102	8.73%	1.74%	4.04%	2.59%
	Fall River Municipal Credit Union	\$293,703	\$29,394	10.01%	1.12%	2.64%	2.33%
	AllTrust Credit union	\$311,556	\$30,013	9.63%	0.49%	10.24%	5.07%
	MassMutual Federal Credit Union	\$316,243	\$38,761	12.26%	1.46%	5.06%	0.58%
	Mass Bay Credit Union	\$358,086	\$38,225	10.67%	3.56%	8.75%	1.29%
	Members Plus Credit Union	\$325,658	\$39,959	12.27%	(16.68%)	5.11%	1.01%
	St. Jean's Credit Union	\$375,946	\$34,552	9.19%	5.69%	3.61%	3.27%
	Taunton Federal Credit Union	\$390,147	\$44,815	11.49%	15.91%	4.47%	3.90%
	Boston Firefighters Credit Union	\$416,617	\$51,229	12.30%	5.64%	4.28%	3.26%
	Millbury Federal Credit Union	\$489,082	\$42,810	8.75%	5.16%	2.65%	4.88%
	Average of Asset Group B	\$347,586	\$36,486	10.50%	1.73%	5.73%	3.71%
Asset Group C - \$501 million to \$1 billion in total assets							
	City of Boston Credit Union	\$548,377	\$48,012	8.76%	(12.09%)	10.79%	10.36%
	I C Federal Credit Union	\$604,332	\$57,545	9.52%	(15.89%)	23.17%	10.11%
	GFA Federal Credit Union	\$685,222	\$69,338	10.12%	(4.10%)	7.01%	3.22%
	Align Credit Union	\$679,499	\$66,878	9.84%	(10.50%)	3.97%	3.92%
	First Citizens Federal Credit Union	\$682,127	\$131,174	19.23%	7.90%	3.08%	1.46%
	UMassFive College Federal Credit Union	\$707,070	\$62,694	8.87%	1.95%	7.51%	7.48%
	Quincy Credit Union	\$702,108	\$98,658	14.05%	3.22%	1.73%	2.27%
	Massachusetts Institute of Technology Federal Credit Union	\$705,520	\$68,030	9.64%	10.95%	7.44%	5.72%
	Polish National Credit Union	\$708,987	\$100,169	14.13%	2.86%	1.83%	2.20%
	Freedom Credit Union	\$735,730	\$100,463	13.65%	2.75%	9.10%	2.40%
	Liberty Bay Credit Union	\$810,464	\$117,354	14.48%	2.20%	2.46%	3.03%
	Central One Federal Credit Union	\$802,271	\$77,830	9.70%	9.49%	5.12%	3.63%
	Direct Federal Credit Union	\$799,694	\$94,006	11.76%	(2.35%)	5.47%	5.25%
	Eastern Corporate Federal Credit Union	\$783,544	NA	NA	NA	NA	NA
	All One Credit Union	\$916,002	\$72,432	7.91%	1.09%	2.49%	7.84%
	Saint Mary's Credit Union	\$998,983	\$114,341	11.45%	2.41%	0.48%	3.12%
	Average of Asset Group C	\$741,871	\$85,262	11.54%	(0.01%)	6.11%	4.80%

Source: SNL Financial

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Net Worth

September 30, 2024

Run Date: December 2, 2024

		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 D - Over \$1 billion in total assets							
	Harvard Federal Credit Union	\$1,198,353	\$104,063	8.68%	0.59%	7.43%	7.77%
	St. Anne's Credit Union	\$1,274,929	\$121,002	9.49%	2.28%	4.11%	5.14%
	Sharon & Crescent United Credit Union	\$1,235,575	\$162,556	13.16%	1.53%	1.81%	3.01%
	Webster First Federal Credit Union	\$1,448,827	\$261,872	18.07%	6.38%	2.32%	3.17%
	Greylock Federal Credit Union	\$1,633,992	\$196,347	12.02%	2.32%	6.66%	3.60%
	Hanscom Federal Credit Union	\$1,814,472	\$214,622	11.83%	1.90%	9.59%	5.89%
	Jeanne D'Arc Credit Union	\$2,193,174	\$186,974	8.53%	2.16%	2.68%	4.85%
	Merrimack Valley Credit Union	\$2,190,729	\$220,939	10.09%	(3.23%)	4.35%	6.06%
	Workers Federal Credit Union	\$2,565,038	\$337,059	13.14%	(6.08%)	9.37%	7.10%
	Rockland Federal Credit Union	\$3,174,299	\$346,276	10.91%	3.63%	5.15%	6.67%
	Metro Credit Union	\$3,443,279	\$283,524	8.23%	2.81%	1.49%	5.22%
	Digital Federal Credit Union	\$12,123,497	\$1,170,409	9.65%	7.60%	9.94%	15.04%
	Average of Asset Group D	\$2,858,014	\$300,470	11.15%	1.82%	5.41%	6.13%

Source: SNL Financial

Note: Report includes only bank-level data.

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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.