

×
+ -
%

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 \$50-\$250 million

Group B \$251 million-\$500 million

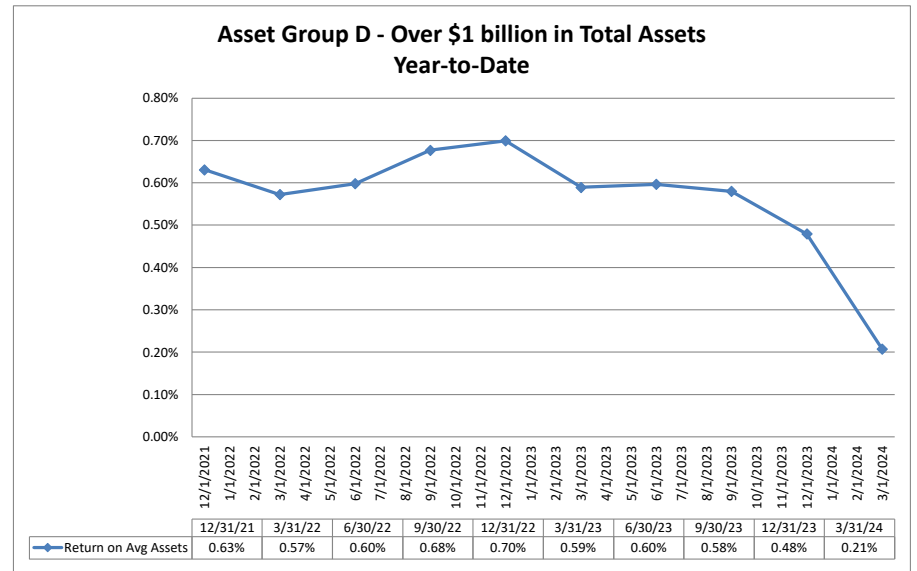
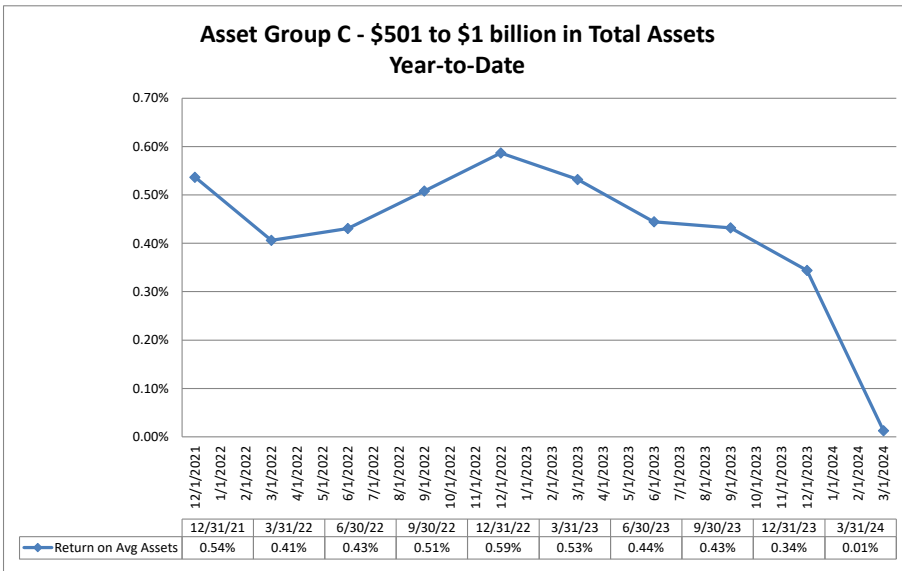
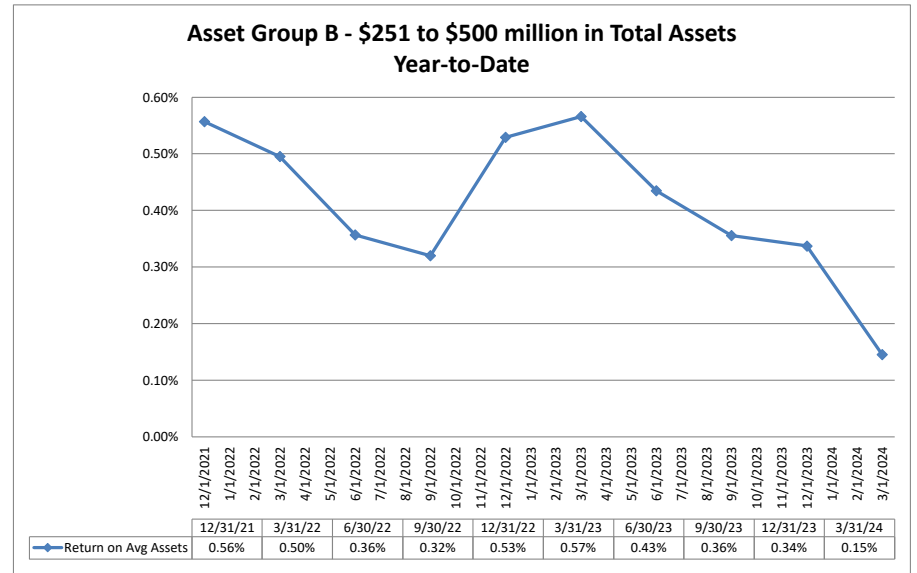
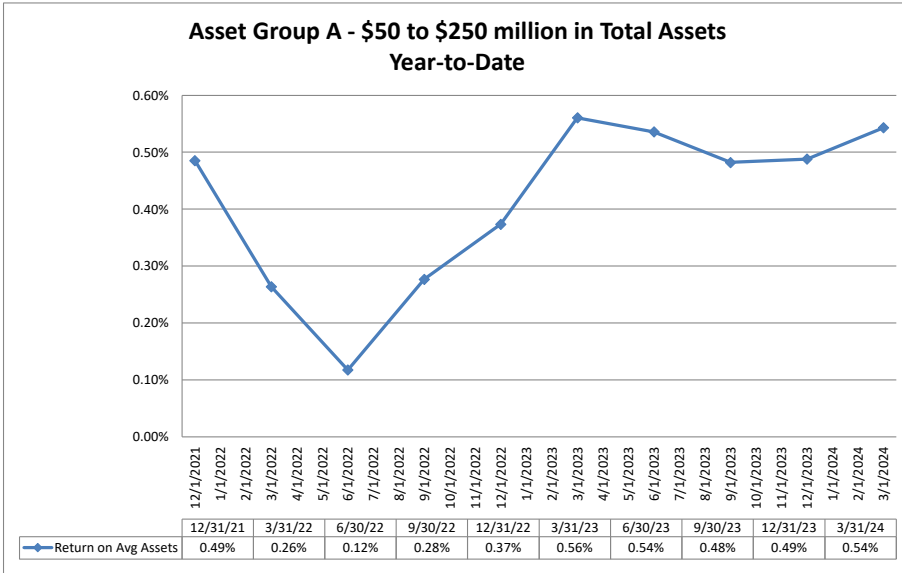
Group C \$501 million-\$1 billion

Group D Over \$1 billion

Massachusetts

Performance Analysis

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



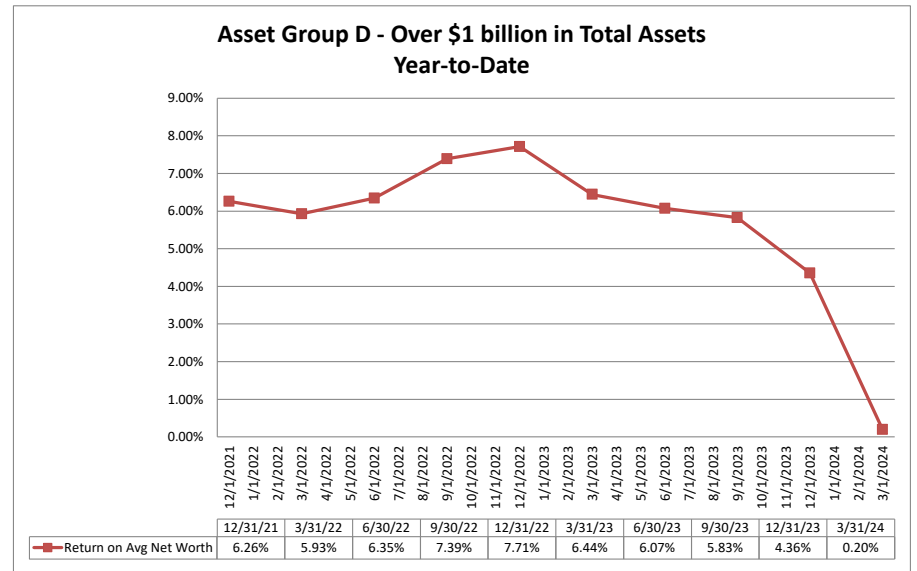
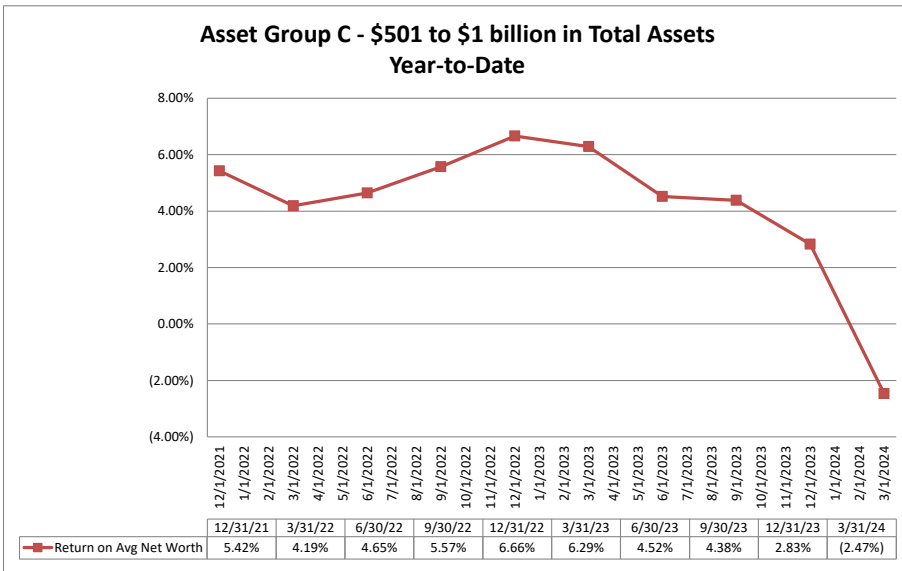
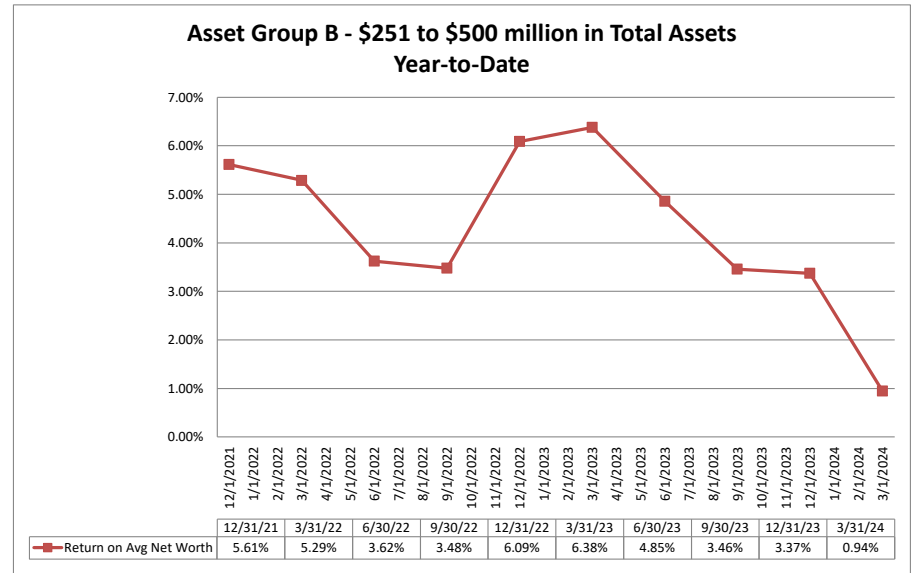
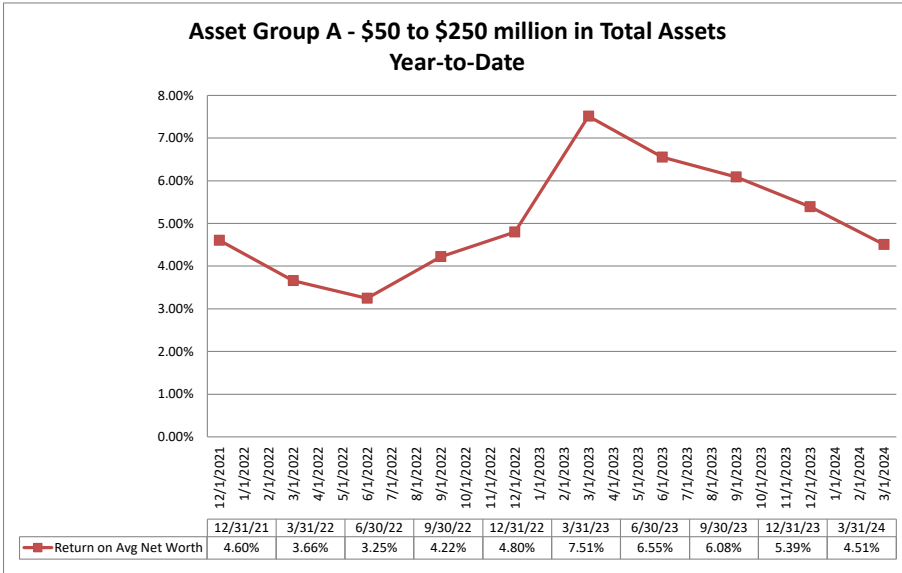
Source: SNL Financial

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.

NA = data was not available.

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

Performance Analysis

March 31, 2024

Run Date: June 3, 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	\$56,582	\$31	0.22%	5.32%	89.74%	\$98	\$31	0.22%	5.32%	89.74%	\$98
	Plymouth County Teachers Federal Credit Union	\$59,445	\$34	0.23%	2.74%	90.39%	\$62	\$34	0.23%	2.74%	90.39%	\$62
	Notre Dame Community Federal Credit Union	\$60,487	\$15	0.10%	0.88%	95.62%	\$66	\$15	0.10%	0.88%	95.62%	\$66
	Stoneham Municipal Employees Federal Credit Union	\$61,274	\$88	0.57%	4.12%	81.34%	\$91	\$88	0.57%	4.12%	81.34%	\$91
	Southcoast Federal Credit Union	\$68,566	\$112	0.66%	5.84%	80.78%	\$53	\$112	0.66%	5.84%	80.78%	\$53
	Westport Federal Credit Union	\$73,659	\$248	1.37%	17.06%	64.97%	\$73	\$248	1.37%	17.06%	64.97%	\$73
	New England Teamsters Federal Credit Union	\$73,699	\$371	1.99%	28.36%	51.59%	\$146	\$371	1.99%	28.36%	51.59%	\$146
	AllCom Credit Union	\$80,445	\$122	0.61%	4.23%	81.43%	\$90	\$122	0.61%	4.23%	81.43%	\$90
	Franklin First Federal Credit Union	\$87,860	\$55	0.25%	3.97%	88.07%	\$70	\$55	0.25%	3.97%	88.07%	\$70
	Tewksbury Federal Credit Union	\$89,603	\$139	0.62%	6.24%	84.42%	\$111	\$139	0.62%	6.24%	84.42%	\$111
	Athol Credit Union	\$89,797	(\$36)	(0.16%)	(1.76%)	92.32%	\$85	(\$36)	(0.16%)	(1.76%)	92.32%	\$85
	Worcester Credit Union	\$99,511	\$85	0.34%	4.26%	87.87%	\$102	\$85	0.34%	4.26%	87.87%	\$102
	Saint Michaels Fall River Federal Credit Union	\$111,197	\$41	0.15%	1.66%	76.11%	\$140	\$41	0.15%	1.66%	76.11%	\$140
	Brotherhood Credit Union	\$111,948	\$1,335	4.77%	12.07%	38.90%	\$87	\$1,335	4.77%	12.07%	38.90%	\$87
	NESC Federal Credit Union	\$115,801	\$253	0.89%	9.04%	79.82%	\$95	\$253	0.89%	9.04%	79.82%	\$95
	Luso-American Credit Union	\$122,182	\$343	1.12%	7.76%	67.80%	\$76	\$343	1.12%	7.76%	67.80%	\$76
	Energy Credit Union	\$130,361	\$195	0.60%	4.24%	76.97%	\$111	\$195	0.60%	4.24%	76.97%	\$111
	River Works Credit Union	\$130,704	\$202	0.64%	5.00%	85.59%	\$90	\$202	0.64%	5.00%	85.59%	\$90
	First Priority Credit Union	\$130,747	\$10	0.03%	0.25%	99.46%	\$107	\$10	0.03%	0.25%	99.46%	\$107
	MetroWest Community Federal Credit Union	\$130,819	(\$79)	(0.24%)	(2.99%)	109.68%	\$98	(\$79)	(0.24%)	(2.99%)	109.68%	\$98
	Arrha Credit Union	\$140,872	(\$14)	(0.04%)	(0.45%)	101.39%	\$89	(\$14)	(0.04%)	(0.45%)	101.39%	\$89
	Pioneer Valley Federal Credit Union	\$159,261	\$116	0.29%	2.67%	77.21%	\$96	\$116	0.29%	2.67%	77.21%	\$96
	New Bedford Credit Union	\$165,545	\$332	0.81%	8.52%	78.45%	\$71	\$332	0.81%	8.52%	78.45%	\$71
	Community Credit Union of Lynn	\$166,978	(\$316)	(0.78%)	(10.59%)	115.43%	\$102	(\$316)	(0.78%)	(10.59%)	115.43%	\$102
	Naveo Credit Union	\$175,066	\$78	0.18%	4.19%	99.47%	\$113	\$78	0.18%	4.19%	99.47%	\$113
	Homefield Credit Union	\$179,752	(\$46)	(0.10%)	(1.42%)	103.37%	\$91	(\$46)	(0.10%)	(1.42%)	103.37%	\$91
	Alden Credit Union	\$203,058	\$49	0.10%	1.75%	92.32%	\$87	\$49	0.10%	1.75%	92.32%	\$87
	Shrewsbury Federal Credit Union	\$217,898	\$209	0.39%	6.60%	85.16%	\$109	\$209	0.39%	6.60%	85.16%	\$109
	Southbridge Credit Union	\$220,909	\$131	0.24%	2.29%	90.17%	\$76	\$131	0.24%	2.29%	90.17%	\$76
	Somerset Federal Credit Union	\$234,709	\$430	0.73%	7.31%	76.53%	\$87	\$430	0.73%	7.31%	76.53%	\$87
	Greater Springfield Credit Union	\$236,207	\$618	1.06%	7.54%	60.40%	\$73	\$618	1.06%	7.54%	60.40%	\$73
	Luso Federal Credit Union	\$239,827	(\$164)	(0.27%)	(2.44%)	107.71%	\$87	(\$164)	(0.27%)	(2.44%)	107.71%	\$87
	Average of Asset Group A	\$132,024	\$156	0.54%	4.51%	84.70%	\$92	\$156	0.54%	4.51%	84.70%	\$92

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.

Performance Analysis

March 31, 2024

Run Date: June 3, 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	\$264,220	(\$482)	(0.73%)	(8.93%)	95.70%	\$113	(\$482)	(0.73%)	(8.93%)	95.70%	\$113
	Holyoke Credit Union	\$266,716	\$74	0.11%	2.25%	94.88%	\$83	\$74	0.11%	2.25%	94.88%	\$83
	Fall River Municipal Credit Union	\$288,215	\$104	0.15%	2.21%	91.68%	\$64	\$104	0.15%	2.21%	91.68%	\$64
	AllTrust Credit Union	\$322,863	(\$63)	(0.08%)	(0.84%)	99.95%	\$103	(\$63)	(0.08%)	(0.84%)	99.95%	\$103
	MassMutual Federal Credit Union	\$341,519	(\$199)	(0.24%)	(2.09%)	108.26%	\$101	(\$199)	(0.24%)	(2.09%)	108.26%	\$101
	Mass Bay Credit Union	\$357,117	\$299	0.34%	3.64%	83.60%	\$110	\$299	0.34%	3.64%	83.60%	\$110
	Members Plus Credit Union	\$364,827	(\$497)	(0.55%)	(13.05%)	116.59%	\$98	(\$497)	(0.55%)	(13.05%)	116.59%	\$98
	St. Jean's Credit Union	\$371,258	\$504	0.55%	6.76%	86.97%	\$105	\$504	0.55%	6.76%	86.97%	\$105
	Taunton Federal Credit Union	\$386,140	\$853	0.93%	8.00%	76.47%	\$89	\$853	0.93%	8.00%	76.47%	\$89
	Boston Firefighters Credit Union	\$422,764	\$705	0.67%	6.05%	79.44%	\$157	\$705	0.67%	6.05%	79.44%	\$157
	Millbury Federal Credit Union	\$487,860	\$546	0.45%	6.39%	86.48%	\$102	\$546	0.45%	6.39%	86.48%	\$102
	Average of Asset Group B	\$352,136	\$168	0.15%	0.94%	92.73%	\$102	\$168	0.15%	0.94%	92.73%	\$102
Asset Group C - \$501 million to \$1 billion in total assets												
	City of Boston Credit Union	\$582,206	(\$3,962)	(2.64%)	(47.94%)	375.38%	\$128	(\$3,962)	(2.64%)	(47.94%)	375.38%	\$128
	I C Federal Credit Union	\$629,083	(\$1,562)	(1.00%)	(14.54%)	109.32%	\$93	(\$1,562)	(1.00%)	(14.54%)	109.32%	\$93
	GFA Federal Credit Union	\$693,348	(\$784)	(0.46%)	(10.58%)	107.23%	\$112	(\$784)	(0.46%)	(10.58%)	107.23%	\$112
	Align Credit Union	\$696,005	(\$1,749)	(1.00%)	(18.20%)	142.52%	\$98	(\$1,749)	(1.00%)	(18.20%)	142.52%	\$98
	UMassFive College Federal Credit Union	\$708,285	\$495	0.28%	4.36%	87.27%	\$94	\$495	0.28%	4.36%	87.27%	\$94
	First Citizens Federal Credit Union	\$709,458	\$2,709	1.52%	8.71%	73.29%	\$80	\$2,709	1.52%	8.71%	73.29%	\$80
	Quincy Credit Union	\$712,418	\$504	0.28%	3.22%	85.02%	\$124	\$504	0.28%	3.22%	85.02%	\$124
	Massachusetts Institute of Technology Federal Credit Union	\$732,039	\$2,366	1.30%	16.14%	66.17%	\$113	\$2,366	1.30%	16.14%	66.17%	\$113
	Polish National Credit Union	\$732,982	\$600	0.33%	2.51%	89.81%	\$99	\$600	0.33%	2.51%	89.81%	\$99
	Freedom Credit Union	\$738,693	\$521	0.28%	2.40%	91.34%	\$94	\$521	0.28%	2.40%	91.34%	\$94
	Liberty Bay Credit Union	\$795,360	\$572	0.29%	2.28%	87.23%	\$148	\$572	0.29%	2.28%	87.23%	\$148
	Central One Federal Credit Union	\$814,634	\$1,424	0.71%	8.26%	78.24%	\$102	\$1,424	0.71%	8.26%	78.24%	\$102
	Direct Federal Credit Union	\$840,080	(\$548)	(0.26%)	(2.42%)	107.20%	\$159	(\$548)	(0.26%)	(2.42%)	107.20%	\$159
	Leominster Credit Union	\$912,205	\$999	0.44%	7.14%	80.87%	\$101	\$999	0.44%	7.14%	80.87%	\$101
	Saint Mary's Credit Union	\$997,203	\$302	0.12%	1.59%	95.22%	\$113	\$302	0.12%	1.59%	95.22%	\$113
	Average of Asset Group C	\$752,933	\$126	0.01%	(2.47%)	111.74%	\$111	\$126	0.01%	(2.47%)	111.74%	\$111

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.

Performance Analysis

March 31, 2024

Run Date: June 3, 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 University Employees Credit Union	\$1,225,470	\$24	0.01%	0.10%	94.32%	\$118	\$24	0.01%	0.10%	94.32%	\$118
	St. Anne's Credit Union	\$1,289,311	\$315	0.10%	1.14%	89.41%	\$89	\$315	0.10%	1.14%	89.41%	\$89
	Sharon & Crescent United Credit Union	\$1,306,050	\$165	0.05%	0.44%	94.60%	\$106	\$165	0.05%	0.44%	94.60%	\$106
	Webster First Federal Credit Union	\$1,483,293	\$3,601	0.98%	6.14%	66.35%	\$84	\$3,601	0.98%	6.14%	66.35%	\$84
	Greylock Federal Credit Union	\$1,620,457	\$961	0.24%	2.75%	90.92%	\$108	\$961	0.24%	2.75%	90.92%	\$108
	Hanscom Federal Credit Union	\$1,853,418	\$2,873	0.62%	5.89%	74.74%	\$142	\$2,873	0.62%	5.89%	74.74%	\$142
	Jeanne D'Arc Credit Union	\$2,180,967	\$453	0.08%	1.15%	93.31%	\$101	\$453	0.08%	1.15%	93.31%	\$101
	Merrimack Valley Credit Union	\$2,276,559	\$2,529	0.45%	5.18%	85.37%	\$122	\$2,529	0.45%	5.18%	85.37%	\$122
	Workers Federal Credit Union	\$2,600,199	(\$7,347)	(1.12%)	(34.07%)	129.73%	\$127	(\$7,347)	(1.12%)	(34.07%)	129.73%	\$127
	Rockland Federal Credit Union	\$3,059,778	\$3,838	0.50%	4.64%	86.89%	\$148	\$3,838	0.50%	4.64%	86.89%	\$148
	Metro Credit Union	\$3,457,401	\$2,485	0.29%	3.86%	86.06%	\$110	\$2,485	0.29%	3.86%	86.06%	\$110
	Digital Federal Credit Union	\$12,283,486	\$10,073	0.33%	3.63%	73.00%	\$101	\$10,073	0.33%	3.63%	73.00%	\$101
	Average of Asset Group D	\$2,886,366	\$1,664	0.21%	0.07%	88.73%	\$113	\$1,664	0.21%	0.07%	88.73%	\$113

Source: SNL Financial

Note: Report includes only bank-level data.

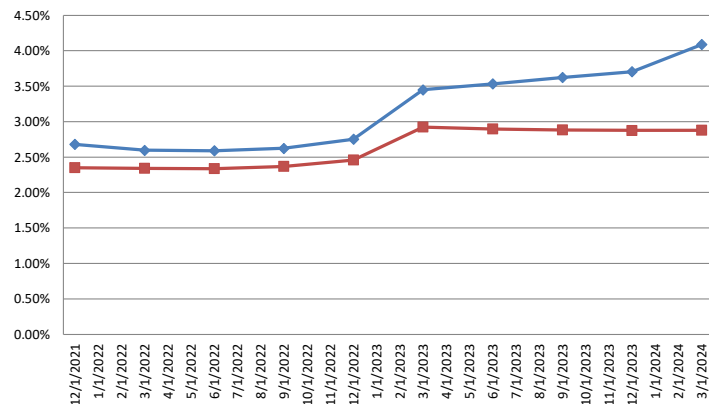
NA = data was not available.

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

Balance Sheet & Net Interest Margin

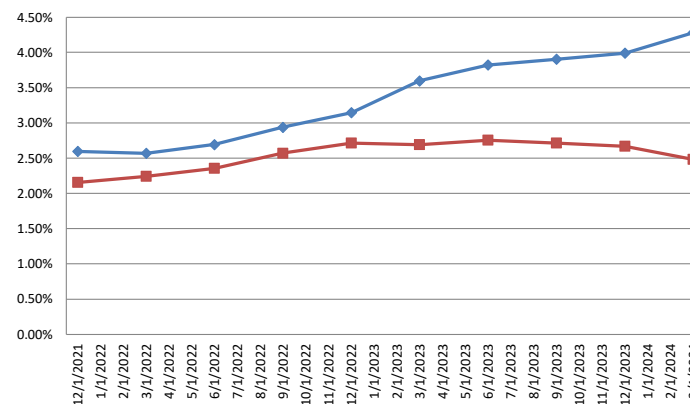
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



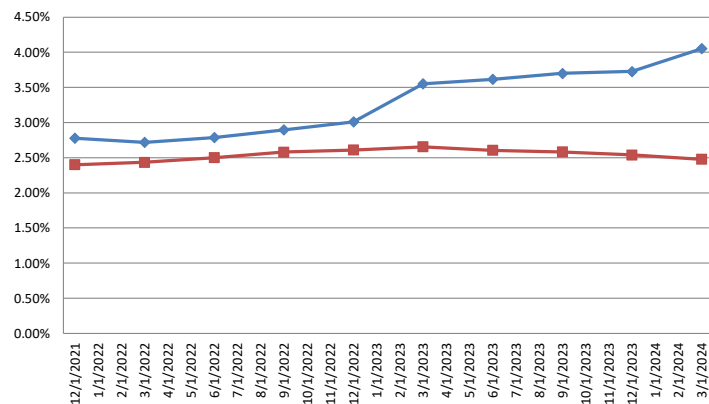
Yield on Avg Assets
Net Interest Income/ Avg Assets

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



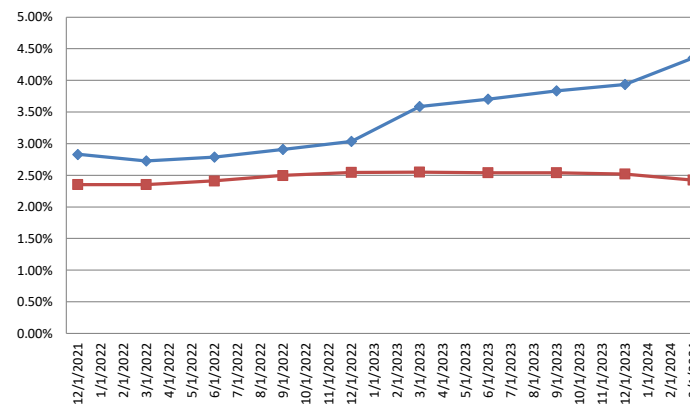
Yield on Avg Assets
Net Interest Income/ Avg Assets

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



Yield on Avg Assets
Net Interest Income/ Avg Assets

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



Yield on Avg Assets
Net Interest Income/ Avg Assets

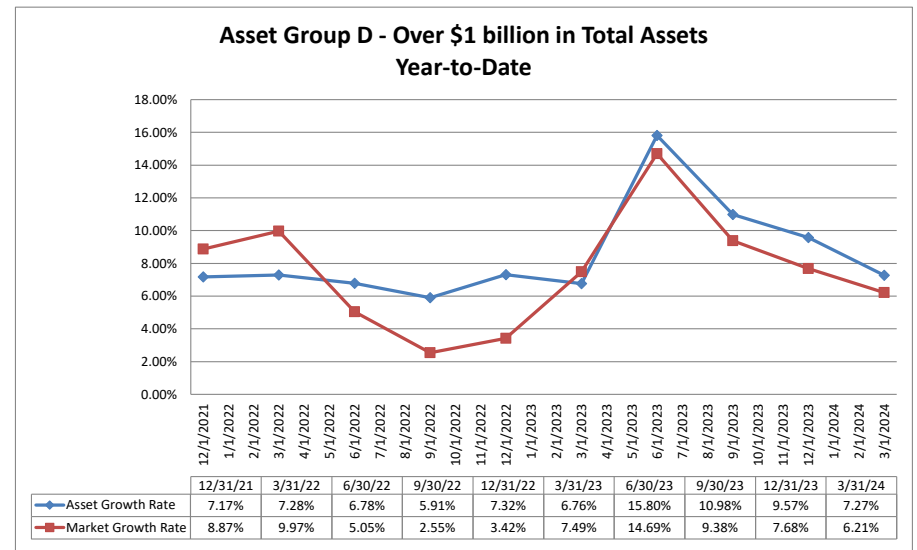
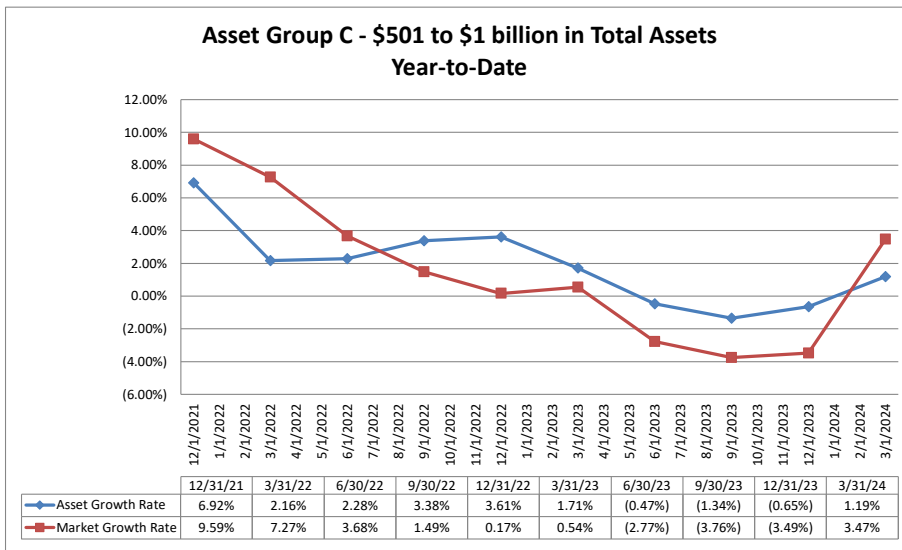
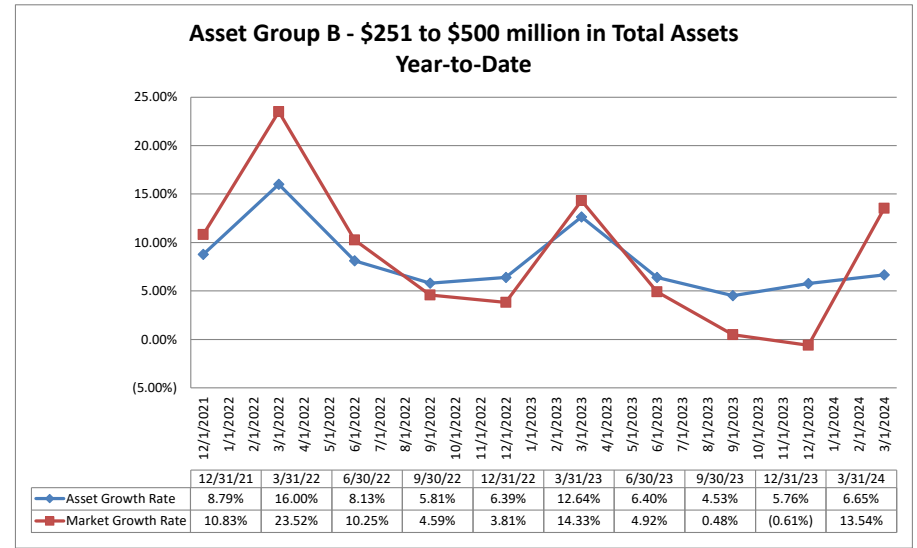
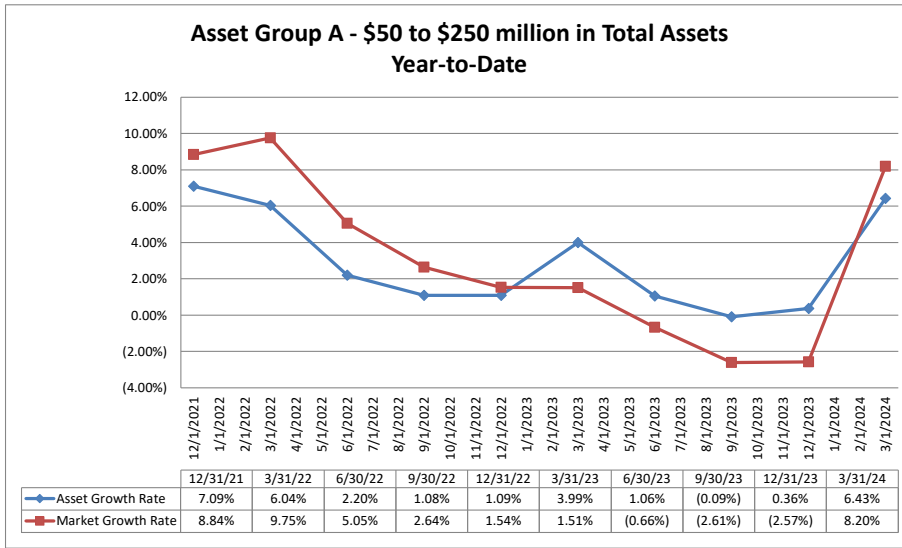
Source: SNL Financial

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: Asset Growth Rate & Market Growth Rate



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

March 31, 2024

Run Date: June 3, 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	\$56,582	\$30,222	\$54,093	55.87%	\$6,287	3.93%	0.83%	3.10%	5.77%	7.84%
	Plymouth County Teachers Federal Credit Union	\$59,445	\$33,017	\$53,693	61.49%	\$6,257	3.53%	1.14%	2.39%	17.67%	28.88%
	Notre Dame Community Federal Credit Union	\$60,487	\$18,691	\$53,415	34.99%	\$5,041	2.98%	0.96%	2.01%	(1.04%)	(1.21%)
	Stoneham Municipal Employees Federal Credit Union	\$61,274	\$20,085	\$52,484	38.27%	\$5,836	3.30%	0.28%	3.02%	(7.70%)	(9.50%)
	Southcoast Federal Credit Union	\$68,566	\$34,190	\$55,910	61.15%	\$3,918	3.90%	0.66%	3.24%	12.69%	18.03%
	Westport Federal Credit Union	\$73,659	\$33,366	\$67,384	49.52%	\$7,015	3.84%	0.41%	3.43%	16.17%	15.98%
	New England Teamsters Federal Credit Union	\$73,699	\$28,196	\$67,785	41.60%	\$12,283	4.24%	0.26%	3.97%	(7.63%)	(7.98%)
	AllCom Credit Union	\$80,445	\$44,183	\$68,032	64.94%	\$6,188	3.83%	0.78%	3.05%	8.85%	8.20%
	Franklin First Federal Credit Union	\$87,860	\$46,854	\$80,655	58.09%	\$5,325	4.17%	0.93%	3.24%	(4.15%)	6.55%
	Tewksbury Federal Credit Union	\$89,603	\$47,172	\$80,062	58.92%	\$6,180	4.33%	1.06%	3.27%	(5.81%)	(7.13%)
	Athol Credit Union	\$89,797	\$79,838	\$73,130	109.17%	\$4,276	5.04%	1.95%	3.09%	(2.13%)	3.45%
	Worcester Credit Union	\$99,511	\$58,703	\$90,573	64.81%	\$7,108	4.06%	0.60%	3.46%	1.44%	2.00%
	Saint Michaels Fall River Federal Credit Union	\$111,197	\$97,314	\$101,136	96.22%	\$9,669	5.57%	2.44%	3.13%	5.58%	6.00%
	Brotherhood Credit Union	\$111,948	\$63,474	\$64,735	98.05%	\$5,331	3.38%	1.05%	2.33%	0.21%	0.75%
	NESC Federal Credit Union	\$115,801	\$88,278	\$103,820	85.03%	\$4,727	4.67%	0.64%	4.03%	11.95%	13.02%
	Luso-American Credit Union	\$122,182	\$81,266	\$103,686	78.38%	\$6,788	4.68%	0.69%	3.99%	1.03%	(0.44%)
	Energy Credit Union	\$130,361	\$85,727	\$109,939	77.98%	\$8,990	4.31%	1.49%	2.82%	2.39%	2.01%
	River Works Credit Union	\$130,704	\$102,588	\$112,747	90.99%	\$5,562	5.02%	1.72%	3.30%	23.13%	31.55%
	First Priority Credit Union	\$130,747	\$86,978	\$114,118	76.22%	\$4,842	4.28%	0.65%	3.64%	39.06%	43.33%
	MetroWest Community Federal Credit Union	\$130,819	\$78,367	\$122,140	64.16%	\$10,063	3.70%	2.17%	1.53%	(1.63%)	(1.09%)
	Arrha Credit Union	\$140,872	\$103,504	\$117,059	88.42%	\$5,418	3.86%	1.28%	2.58%	2.87%	6.34%
	Pioneer Valley Federal Credit Union	\$159,261	\$126,398	\$129,958	97.26%	\$5,899	5.13%	2.29%	2.84%	9.17%	11.49%
	New Bedford Credit Union	\$165,545	\$110,283	\$148,558	74.24%	\$4,598	4.25%	0.99%	3.25%	8.85%	7.43%
	Community Credit Union of Lynn	\$166,978	\$117,482	\$138,085	85.08%	\$5,566	4.85%	1.93%	2.92%	24.41%	21.99%
	Naveo Credit Union	\$175,066	\$109,148	\$158,700	68.78%	\$5,471	4.02%	1.01%	3.02%	11.18%	(3.12%)
	Homefield Credit Union	\$179,752	\$147,049	\$144,579	101.71%	\$5,617	4.19%	1.75%	2.44%	0.32%	7.47%
	Alden Credit Union	\$203,058	\$145,413	\$163,458	88.96%	\$9,445	3.50%	2.03%	1.47%	5.29%	8.56%
	Shrewsbury Federal Credit Union	\$217,898	\$102,669	\$187,341	54.80%	\$11,468	3.28%	1.22%	2.05%	9.95%	10.02%
	Southbridge Credit Union	\$220,909	\$177,472	\$184,857	96.01%	\$5,198	4.13%	1.22%	2.91%	14.72%	23.60%
	Somerset Federal Credit Union	\$234,709	\$148,028	\$200,589	73.80%	\$6,903	3.80%	1.05%	2.74%	(1.80%)	1.02%
	Greater Springfield Credit Union	\$236,207	\$107,816	\$201,469	53.51%	\$8,007	3.17%	1.13%	2.03%	6.69%	7.68%
	Luso Federal Credit Union	\$239,827	\$188,996	\$206,966	91.32%	\$7,495	3.86%	2.09%	1.77%	(1.66%)	(0.43%)
	Average of Asset Group A	\$132,024	\$85,711	\$112,849	73.12%	\$6,649	4.09%	1.21%	2.88%	6.43%	8.20%

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.

Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: June 3, 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	\$264,220	\$191,235	\$213,351	89.63%	\$6,775	4.87%	1.52%	3.35%	4.73%	7.36%
	Holyoke Credit Union	\$266,716	\$137,785	\$223,728	61.59%	\$7,112	4.19%	2.08%	2.10%	(3.05%)	3.50%
	Fall River Municipal Credit Union	\$288,215	\$179,836	\$203,729	88.27%	\$5,882	3.63%	1.92%	1.71%	8.32%	19.93%
	AllTrust Credit Union	\$322,863	\$277,130	\$234,581	118.14%	\$7,019	3.98%	1.93%	2.05%	(4.55%)	(10.75%)
	MassMutual Federal Credit Union	\$341,519	\$200,360	\$302,098	66.32%	\$12,888	3.75%	2.19%	1.56%	7.50%	45.43%
	Mass Bay Credit Union	\$357,117	\$293,312	\$250,397	117.14%	\$7,363	4.56%	1.85%	2.71%	8.09%	12.20%
	Members Plus Credit Union	\$364,827	\$191,748	\$255,957	74.91%	\$6,949	3.82%	2.02%	1.81%	0.13%	2.15%
	St. Jean's Credit Union	\$371,258	\$243,194	\$312,773	77.75%	\$6,346	4.46%	1.63%	2.82%	4.51%	4.71%
	Taunton Federal Credit Union	\$386,140	\$274,507	\$338,678	81.05%	\$5,254	5.09%	1.57%	3.52%	40.01%	41.55%
	Boston Firefighters Credit Union	\$422,764	\$340,228	\$349,107	97.46%	\$10,066	4.62%	1.51%	3.11%	(1.42%)	11.59%
	Millbury Federal Credit Union	\$487,860	\$373,962	\$435,863	85.80%	\$6,215	4.11%	1.53%	2.58%	8.90%	11.23%
	Average of Asset Group B	\$352,136	\$245,754	\$283,660	87.10%	\$7,443	4.28%	1.80%	2.48%	6.65%	13.54%
Asset Group C - \$501 million to \$1 billion in total assets											
	City of Boston Credit Union	\$582,206	\$452,191	\$511,743	88.36%	\$8,499	4.23%	1.43%	2.80%	(23.03%)	(7.18%)
	I C Federal Credit Union	\$629,083	\$488,435	\$521,832	93.60%	\$5,264	4.03%	1.34%	2.69%	6.64%	10.91%
	GFA Federal Credit Union	\$693,348	\$344,669	\$565,341	60.97%	\$7,039	3.48%	1.62%	1.86%	18.23%	6.89%
	Align Credit Union	\$696,005	\$398,783	\$571,224	69.81%	\$6,159	3.53%	1.93%	1.60%	(6.22%)	4.02%
	UMassFive College Federal Credit Union	\$708,285	\$547,987	\$601,820	91.05%	\$5,448	4.72%	1.76%	2.96%	4.25%	6.26%
	First Citizens Federal Credit Union	\$709,458	\$579,034	\$571,508	101.32%	\$4,876	4.18%	0.52%	3.67%	(1.61%)	(3.43%)
	Quincy Credit Union	\$712,418	\$440,289	\$643,368	68.44%	\$9,374	3.74%	1.35%	2.39%	0.10%	0.40%
	Massachusetts Institute of Technology Federal Credit Union	\$732,039	\$593,328	\$645,311	91.94%	\$8,414	3.96%	1.03%	2.93%	2.70%	1.84%
	Polish National Credit Union	\$732,982	\$592,089	\$590,602	100.25%	\$5,704	3.40%	0.80%	2.60%	2.95%	4.42%
	Freedom Credit Union	\$738,693	\$557,480	\$570,486	97.72%	\$6,595	3.93%	1.55%	2.38%	0.18%	9.44%
	Liberty Bay Credit Union	\$795,360	\$615,847	\$538,586	114.35%	\$10,748	4.32%	2.05%	2.27%	4.69%	0.65%
	Central One Federal Credit Union	\$814,634	\$621,897	\$682,570	91.11%	\$6,125	4.45%	1.75%	2.70%	7.01%	10.26%
	Direct Federal Credit Union	\$840,080	\$716,485	\$622,355	115.12%	\$11,508	4.45%	2.59%	1.86%	2.03%	5.07%
	Leominster Credit Union	\$912,205	\$652,863	\$687,060	95.02%	\$6,539	4.47%	2.16%	2.30%	(1.79%)	4.01%
	Saint Mary's Credit Union	\$997,203	\$744,525	\$818,719	90.94%	\$8,451	3.89%	1.73%	2.16%	1.76%	(1.49%)
	Average of Asset Group C	\$752,933	\$556,393	\$609,502	91.33%	\$7,383	4.05%	1.57%	2.48%	1.19%	3.47%

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

March 31, 2024

Run Date: June 3, 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 University Employees Credit Union	\$1,225,470	\$1,088,883	\$846,424	128.65%	\$8,880	4.33%	1.96%	2.37%	4.18%	0.33%
	St. Anne's Credit Union	\$1,289,311	\$902,097	\$1,006,507	89.63%	\$8,682	3.76%	1.66%	2.10%	29.78%	7.84%
	Sharon & Crescent United Credit Union	\$1,306,050	\$869,957	\$1,025,453	84.84%	\$8,112	3.77%	1.53%	2.23%	18.85%	7.82%
	Webster First Federal Credit Union	\$1,483,293	\$1,151,315	\$1,011,074	113.87%	\$7,148	4.16%	1.46%	2.70%	3.61%	(2.06%)
	Greylock Federal Credit Union	\$1,620,457	\$1,297,778	\$1,367,478	94.90%	\$5,120	4.31%	1.37%	2.94%	3.84%	(0.34%)
	Hanscom Federal Credit Union	\$1,853,418	\$1,539,323	\$1,613,876	95.38%	\$8,330	5.19%	1.93%	3.26%	5.06%	10.01%
	Jeanne D'Arc Credit Union	\$2,180,967	\$1,743,369	\$1,705,977	102.19%	\$8,620	3.97%	2.24%	1.74%	9.61%	17.64%
	Merrimack Valley Credit Union	\$2,276,559	\$1,546,004	\$2,003,617	77.16%	\$7,403	4.49%	1.31%	3.18%	2.35%	0.36%
	Workers Federal Credit Union	\$2,600,199	\$1,615,571	\$1,845,351	87.55%	\$8,063	4.32%	2.83%	1.49%	(5.48%)	(1.87%)
	Rockland Federal Credit Union	\$3,059,778	\$2,775,858	\$2,684,850	103.39%	\$16,062	4.61%	2.90%	1.71%	3.61%	10.49%
	Metro Credit Union	\$3,457,401	\$2,962,504	\$2,745,299	107.91%	\$10,941	4.21%	2.54%	1.68%	5.27%	7.40%
	Digital Federal Credit Union	\$12,283,486	\$10,847,462	\$10,795,938	100.48%	\$6,938	5.17%	1.46%	3.71%	6.57%	16.91%
	Average of Asset Group D	\$2,886,366	\$2,361,677	\$2,387,654	98.83%	\$8,692	4.36%	1.93%	2.43%	7.27%	6.21%

Source: SNL Financial

Note: Report includes only bank-level data.

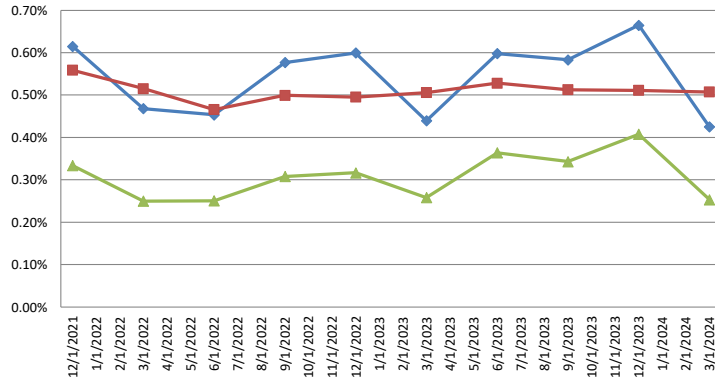
NA = data was not available.

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

Asset Quality

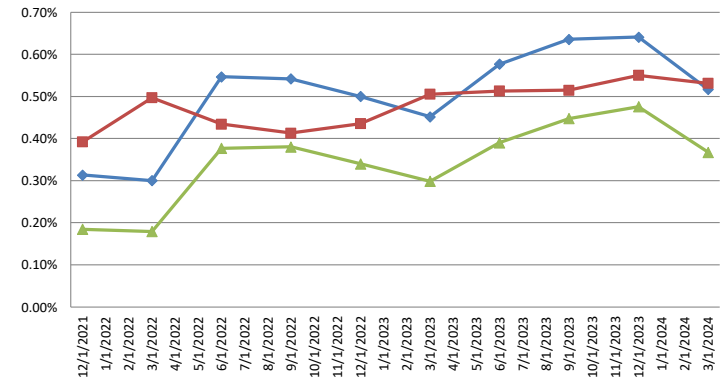
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



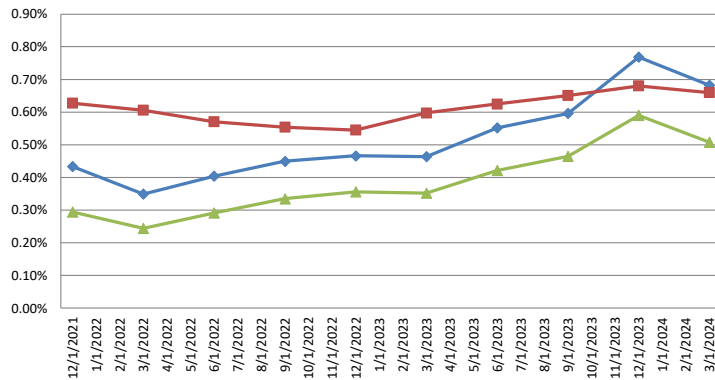
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.61%	0.47%	0.45%	0.58%	0.60%	0.44%	0.60%	0.58%	0.66%	0.43%
Reserves/Loans	0.56%	0.52%	0.47%	0.50%	0.50%	0.51%	0.53%	0.51%	0.51%	0.51%
Delinquent Loans/Total Assets	0.33%	0.25%	0.25%	0.31%	0.32%	0.26%	0.36%	0.34%	0.41%	0.25%

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



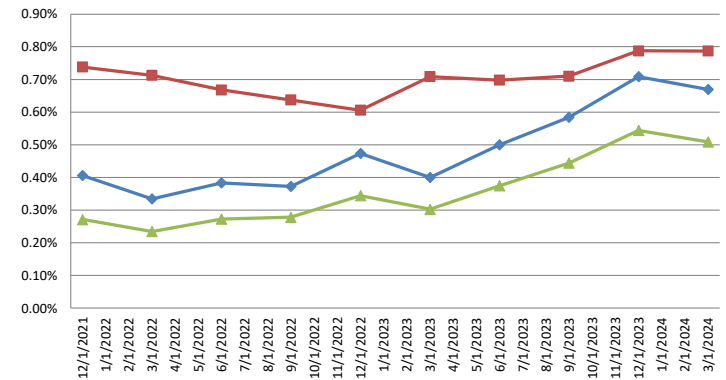
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.31%	0.30%	0.55%	0.54%	0.50%	0.45%	0.58%	0.64%	0.64%	0.52%
Reserves/Loans	0.39%	0.50%	0.43%	0.41%	0.44%	0.51%	0.51%	0.51%	0.55%	0.53%
Delinquent Loans/Total Assets	0.18%	0.18%	0.38%	0.38%	0.34%	0.30%	0.39%	0.45%	0.48%	0.37%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.43%	0.35%	0.40%	0.45%	0.47%	0.46%	0.55%	0.60%	0.77%	0.68%
Reserves/Loans	0.63%	0.61%	0.57%	0.55%	0.54%	0.60%	0.62%	0.65%	0.68%	0.66%
Delinquent Loans/Total Assets	0.29%	0.24%	0.29%	0.33%	0.36%	0.35%	0.42%	0.46%	0.59%	0.51%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.41%	0.33%	0.38%	0.37%	0.47%	0.40%	0.50%	0.58%	0.71%	0.67%
Reserves/Loans	0.74%	0.71%	0.67%	0.64%	0.61%	0.71%	0.70%	0.71%	0.79%	0.79%
Delinquent Loans/Total Assets	0.27%	0.23%	0.27%	0.28%	0.34%	0.30%	0.37%	0.44%	0.54%	0.51%

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

March 31, 2024

Run Date: June 3, 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	\$56,582	\$118	0.39%	0.55%	139.83%	4.95%	0.21%
	Plymouth County Teachers Federal Credit Union	\$59,445	\$169	0.51%	0.78%	153.25%	3.22%	0.28%
	Notre Dame Community Federal Credit Union	\$60,487	\$80	0.43%	0.54%	125.00%	1.17%	0.13%
	Stoneham Municipal Employees Federal Credit Union	\$61,274	\$19	0.09%	0.51%	536.84%	0.22%	0.03%
	Southcoast Federal Credit Union	\$68,566	\$338	0.99%	0.39%	39.35%	5.35%	0.49%
	Westport Federal Credit Union	\$73,659	\$86	0.26%	0.35%	136.05%	1.42%	0.12%
	New England Teamsters Federal Credit Union	\$73,699	\$502	1.78%	1.71%	96.02%	8.56%	0.68%
	AllCom Credit Union	\$80,445	\$8	0.02%	0.55%	NM	0.07%	0.01%
	Franklin First Federal Credit Union	\$87,860	\$286	0.61%	0.72%	117.48%	4.85%	0.33%
	Tewksbury Federal Credit Union	\$89,603	\$421	0.89%	0.85%	95.01%	4.49%	0.47%
	Athol Credit Union	\$89,797	\$326	0.41%	0.41%	100.00%	3.85%	0.36%
	Worcester Credit Union	\$99,511	\$648	1.10%	0.51%	45.83%	7.85%	0.65%
	Saint Michaels Fall River Federal Credit Union	\$111,197	\$403	0.41%	0.16%	39.21%	4.00%	0.36%
	Brotherhood Credit Union	\$111,948	\$112	0.18%	0.26%	145.54%	0.25%	0.10%
	NESC Federal Credit Union	\$115,801	\$102	0.12%	0.30%	257.84%	0.88%	0.09%
	Luso-American Credit Union	\$122,182	\$65	0.08%	0.40%	496.92%	0.36%	0.05%
	Energy Credit Union	\$130,361	\$374	0.44%	0.54%	122.99%	1.98%	0.29%
	River Works Credit Union	\$130,704	\$177	0.17%	0.22%	127.68%	1.07%	0.14%
	First Priority Credit Union	\$130,747	\$77	0.09%	0.37%	414.29%	0.46%	0.06%
	MetroWest Community Federal Credit Union	\$130,819	\$75	0.10%	0.42%	436.00%	0.69%	0.06%
	Arrha Credit Union	\$140,872	\$30	0.03%	0.28%	980.00%	0.24%	0.02%
	Pioneer Valley Federal Credit Union	\$159,261	\$603	0.48%	0.65%	135.49%	3.32%	0.38%
	New Bedford Credit Union	\$165,545	\$631	0.57%	0.23%	40.25%	3.98%	0.38%
	Community Credit Union of Lynn	\$166,978	\$567	0.48%	0.22%	45.15%	4.78%	0.34%
	Naveo Credit Union	\$175,066	\$22	0.02%	0.56%	NM	0.27%	0.01%
	Homefield Credit Union	\$179,752	\$1,222	0.83%	0.61%	73.24%	8.96%	0.68%
	Alden Credit Union	\$203,058	\$366	0.25%	0.28%	111.75%	3.17%	0.18%
	Shrewsbury Federal Credit Union	\$217,898	\$117	0.11%	0.47%	408.55%	0.86%	0.05%
	Southbridge Credit Union	\$220,909	\$127	0.07%	0.98%	NM	0.51%	0.06%
	Somerset Federal Credit Union	\$234,709	\$937	0.63%	0.22%	34.36%	4.86%	0.40%
	Greater Springfield Credit Union	\$236,207	\$501	0.46%	0.79%	169.66%	1.49%	0.21%
	Luso Federal Credit Union	\$239,827	\$1,162	0.61%	0.40%	64.72%	4.22%	0.48%
	Average of Asset Group A	\$132,024	\$333	0.43%	0.51%	196.15%	2.89%	0.25%

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

March 31, 2024

Run Date: June 3, 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	\$264,220	\$2,301	1.20%	1.72%	142.55%	9.38%	0.87%
	Holyoke Credit Union	\$266,716	\$459	0.33%	0.47%	140.74%	3.34%	0.17%
	Fall River Municipal Credit Union	\$288,215	\$325	0.18%	0.38%	208.62%	1.69%	0.11%
	AllTrust Credit union	\$322,863	\$3,057	1.10%	0.52%	47.43%	9.77%	0.95%
	MassMutual Federal Credit Union	\$341,519	\$1,715	0.86%	0.18%	21.57%	4.46%	0.50%
	Mass Bay Credit Union	\$357,117	\$2,093	0.71%	0.15%	21.02%	6.27%	0.59%
	Members Plus Credit Union	\$364,827	\$737	0.38%	0.25%	65.54%	8.56%	0.20%
	St. Jean's Credit Union	\$371,258	\$450	0.19%	0.48%	261.11%	1.45%	0.12%
	Taunton Federal Credit Union	\$386,140	\$1,390	0.51%	0.65%	128.92%	3.03%	0.36%
	Boston Firefighters Credit Union	\$422,764	\$306	0.09%	0.48%	533.66%	0.63%	0.07%
	Millbury Federal Credit Union	\$487,860	\$494	0.13%	0.56%	421.26%	1.71%	0.10%
	Average of Asset Group B	\$352,136	\$1,212	0.52%	0.53%	181.13%	4.57%	0.37%

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

	City of Boston Credit Union	\$582,206	\$3,125	0.69%	1.20%	174.21%	8.24%	0.54%
	I C Federal Credit Union	\$629,083	\$13,776	2.82%	1.19%	42.35%	29.78%	2.19%
	GFA Federal Credit Union	\$693,348	\$2,627	0.76%	0.63%	82.64%	8.58%	0.38%
	Align Credit Union	\$696,005	\$2,772	0.70%	0.64%	92.60%	6.96%	0.40%
	UMassFive College Federal Credit Union	\$708,285	\$4,751	0.87%	0.79%	91.03%	9.55%	0.67%
	First Citizens Federal Credit Union	\$709,458	\$2,829	0.49%	0.30%	61.08%	3.31%	0.40%
	Quincy Credit Union	\$712,418	\$1,177	0.27%	0.52%	194.65%	1.81%	0.17%
	Massachusetts Institute of Technology Federal Credit Union	\$732,039	\$4,053	0.68%	0.81%	118.21%	6.28%	0.55%
	Polish National Credit Union	\$732,982	\$2,056	0.35%	0.39%	111.48%	2.10%	0.28%
	Freedom Credit Union	\$738,693	\$3,706	0.66%	0.45%	67.84%	4.14%	0.50%
	Liberty Bay Credit Union	\$795,360	\$1,378	0.22%	0.55%	243.69%	1.33%	0.17%
	Central One Federal Credit Union	\$814,634	\$3,674	0.59%	0.44%	75.18%	5.04%	0.45%
	Direct Federal Credit Union	\$840,080	\$5,032	0.70%	0.67%	95.53%	5.70%	0.60%
	Leominster Credit Union	\$912,205	\$2,059	0.32%	0.82%	259.74%	3.43%	0.23%
	Saint Mary's Credit Union	\$997,203	\$814	0.11%	0.49%	445.21%	1.14%	0.08%
	Average of Asset Group C	\$752,933	\$3,589	0.68%	0.66%	143.70%	6.49%	0.51%

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

March 31, 2024

Run Date: June 3, 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 University Employees Credit Union	\$1,225,470	\$7,832	0.72%	0.74%	102.71%	7.47%	0.64%
	St. Anne's Credit Union	\$1,289,311	\$1,747	0.19%	0.70%	359.30%	1.50%	0.14%
	Sharon & Crescent United Credit Union	\$1,306,050	\$3,833	0.44%	0.56%	126.43%	2.57%	0.29%
	Webster First Federal Credit Union	\$1,483,293	\$5,098	0.44%	0.62%	140.94%	2.29%	0.34%
	Greylock Federal Credit Union	\$1,620,457	\$5,037	0.39%	0.53%	136.07%	3.57%	0.31%
	Hanscom Federal Credit Union	\$1,853,418	\$18,702	1.21%	0.43%	35.33%	9.24%	1.01%
	Jeanne D'Arc Credit Union	\$2,180,967	\$3,992	0.23%	0.53%	229.76%	2.39%	0.18%
	Merrimack Valley Credit Union	\$2,276,559	\$7,408	0.48%	0.84%	175.46%	3.60%	0.33%
	Workers Federal Credit Union	\$2,600,199	\$36,812	2.28%	1.54%	67.75%	34.34%	1.42%
	Rockland Federal Credit Union	\$3,059,778	\$7,002	0.25%	0.78%	310.14%	1.97%	0.23%
	Metro Credit Union	\$3,457,401	\$3,796	0.13%	0.48%	375.87%	1.60%	0.11%
	Digital Federal Credit Union	\$12,283,486	\$101,772	0.94%	1.69%	179.94%	7.92%	0.83%
	Average of Asset Group D	\$2,886,366	\$16,919	0.64%	0.79%	186.64%	6.54%	0.49%

Source: SNL Financial

Note: Report includes only bank-level data.

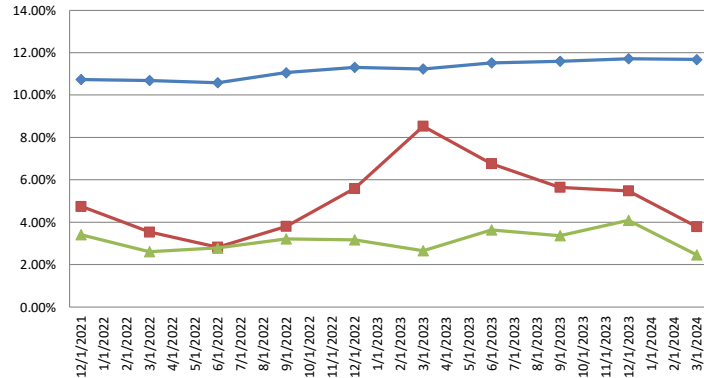
NA = data was not available.

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

Net Worth

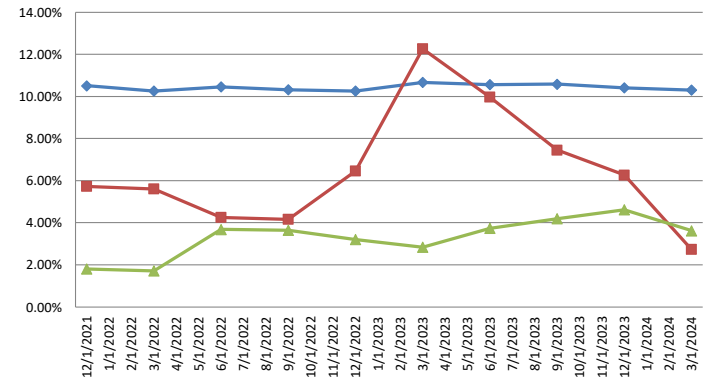
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



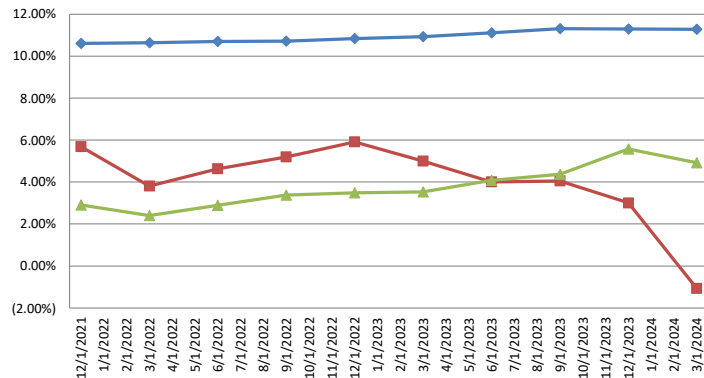
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	10.73%	10.69%	10.59%	11.06%	11.31%	11.23%	11.52%	11.59%	11.72%	11.68%
Net Worth Growth (Decline) - YTD	4.75%	3.54%	2.82%	3.80%	5.59%	8.54%	6.76%	5.64%	5.48%	3.79%
Total Delinquent Lns/ Net Worth	3.41%	2.61%	2.78%	3.21%	3.17%	2.66%	3.64%	3.36%	4.09%	2.46%

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



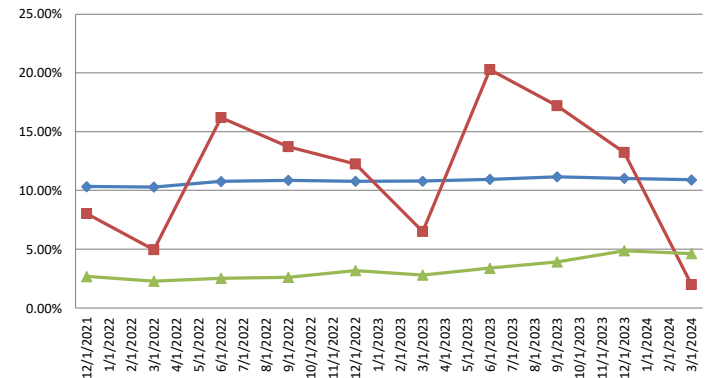
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	10.51%	10.25%	10.45%	10.31%	10.25%	10.66%	10.56%	10.58%	10.41%	10.30%
Net Worth Growth (Decline) - YTD	5.73%	5.61%	4.25%	4.16%	6.45%	12.26%	9.96%	7.45%	6.27%	2.73%
Total Delinquent Lns/ Net Worth	1.81%	1.72%	3.68%	3.64%	3.20%	2.84%	3.73%	4.19%	4.62%	3.62%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	10.62%	10.64%	10.70%	10.72%	10.83%	10.93%	11.11%	11.31%	11.30%	11.28%
Net Worth Growth (Decline) - YTD	5.68%	3.81%	4.63%	5.19%	5.92%	5.00%	4.00%	4.05%	3.01%	(1.07)%
Total Delinquent Lns/ Net Worth	2.91%	2.41%	2.89%	3.39%	3.49%	3.53%	4.08%	4.37%	5.58%	4.92%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	10.33%	10.28%	10.77%	10.87%	10.78%	10.79%	10.94%	11.16%	11.03%	10.90%
Net Worth Growth (Decline) - YTD	8.02%	4.95%	16.20%	13.72%	12.26%	6.50%	20.28%	17.21%	13.23%	1.98%
Total Delinquent Lns/ Net Worth	2.68%	2.27%	2.54%	2.60%	3.17%	2.81%	3.38%	3.92%	4.89%	4.62%

Source: SNL Financial

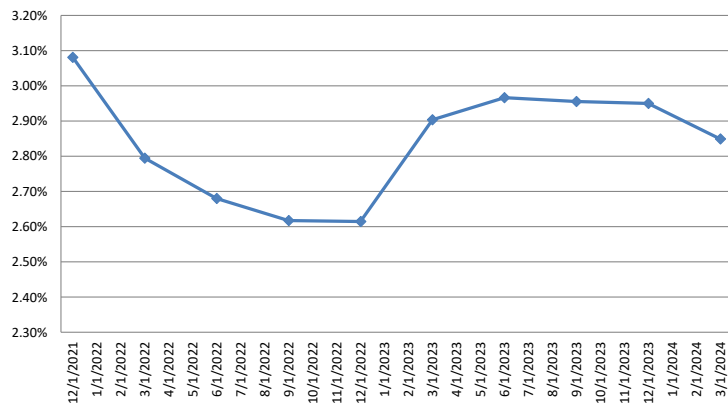
Note: Report includes only bank-level data.

NA = data was not available.

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

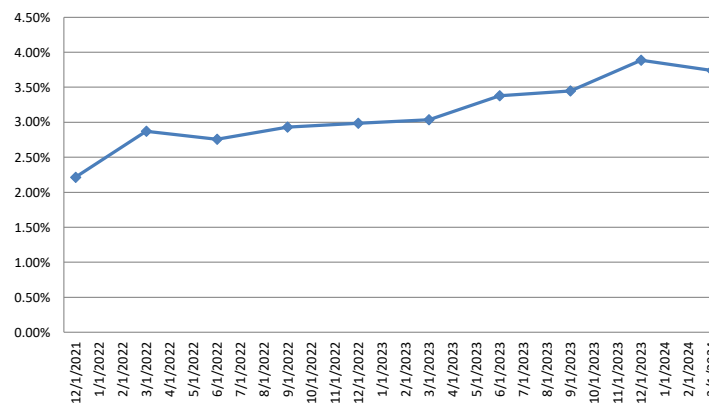
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



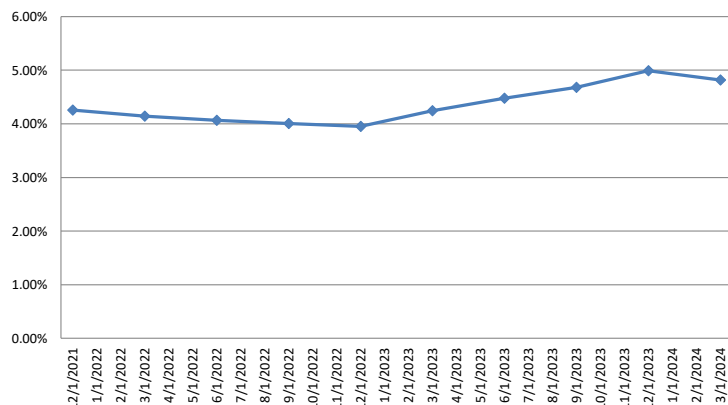
Classified Assets/ Net Worth	3.08%	2.79%	2.68%	2.62%	2.61%	2.90%	2.97%	2.96%	2.95%	2.85%
------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

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



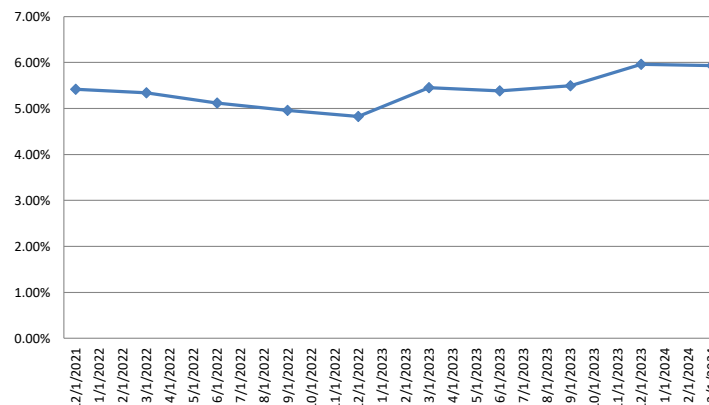
Classified Assets/ Net Worth	2.22%	2.87%	2.76%	2.93%	2.99%	3.04%	3.38%	3.45%	3.89%	3.74%
------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

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



Classified Assets/ Net Worth	4.26%	4.14%	4.07%	4.00%	3.95%	4.24%	4.48%	4.68%	4.99%	4.82%
------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

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



Classified Assets/ Net Worth	5.42%	5.34%	5.12%	4.96%	4.82%	5.45%	5.38%	5.50%	5.96%	5.94%
------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

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

March 31, 2024

Run Date: June 3, 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	\$56,582	\$5,684	10.05%	2.19%	2.08%	2.90%
	Plymouth County Teachers Federal Credit Union	\$59,445	\$5,075	8.54%	2.62%	3.33%	5.10%
	Notre Dame Community Federal Credit Union	\$60,487	\$7,074	11.70%	0.85%	1.13%	1.41%
	Stoneham Municipal Employees Federal Credit Union	\$61,274	\$7,473	12.20%	4.77%	0.25%	1.36%
	Southcoast Federal Credit Union	\$68,566	\$7,722	11.26%	5.83%	4.38%	1.72%
	Westport Federal Credit Union	\$73,659	\$6,102	8.28%	17.02%	1.41%	1.92%
	New England Teamsters Federal Credit Union	\$73,699	\$8,464	11.48%	16.74%	5.93%	5.69%
	AllCom Credit Union	\$80,445	\$12,572	15.63%	3.92%	0.06%	1.92%
	Franklin First Federal Credit Union	\$87,860	\$6,194	7.05%	3.58%	4.62%	5.42%
	Tewksbury Federal Credit Union	\$89,603	\$8,975	10.02%	6.34%	4.69%	4.46%
	Athol Credit Union	\$89,797	\$8,510	9.48%	(1.68%)	3.83%	3.83%
	Worcester Credit Union	\$99,511	\$10,659	10.71%	3.22%	6.08%	2.79%
	Saint Michaels Fall River Federal Credit Union	\$111,197	\$9,907	8.91%	1.62%	4.07%	1.59%
	Brotherhood Credit Union	\$111,948	\$45,010	40.21%	12.22%	0.25%	0.36%
	NESC Federal Credit Union	\$115,801	\$11,321	9.78%	9.11%	0.90%	2.32%
	Luso-American Credit Union	\$122,182	\$17,846	14.61%	7.86%	0.36%	1.81%
	Energy Credit Union	\$130,361	\$20,455	15.69%	3.85%	1.83%	2.25%
	River Works Credit Union	\$130,704	\$16,277	12.45%	5.03%	1.09%	1.39%
	First Priority Credit Union	\$130,747	\$17,020	13.02%	0.00%	0.45%	1.87%
	MetroWest Community Federal Credit Union	\$130,819	\$12,060	9.22%	(2.60%)	0.62%	2.71%
	Arrha Credit Union	\$140,872	\$13,221	9.39%	(0.42%)	0.23%	2.22%
	Pioneer Valley Federal Credit Union	\$159,261	\$17,445	10.95%	2.65%	3.46%	4.68%
	New Bedford Credit Union	\$165,545	\$15,818	9.56%	8.58%	3.99%	1.61%
	Community Credit Union of Lynn	\$166,978	\$14,640	8.77%	(8.45%)	3.87%	1.75%
	Naveo Credit Union	\$175,066	\$14,524	8.30%	2.19%	0.15%	4.21%
	Homefield Credit Union	\$179,752	\$16,605	9.24%	(1.13%)	7.36%	5.39%
	Alden Credit Union	\$203,058	\$16,507	8.13%	(1.76%)	2.22%	2.48%
	Shrewsbury Federal Credit Union	\$217,898	\$17,350	7.96%	4.88%	0.67%	2.76%
	Southbridge Credit Union	\$220,909	\$24,364	11.03%	2.16%	0.52%	7.13%
	Somerset Federal Credit Union	\$234,709	\$29,514	12.57%	5.91%	3.17%	1.09%
	Greater Springfield Credit Union	\$236,207	\$38,510	16.30%	6.52%	1.30%	2.21%
	Luso Federal Credit Union	\$239,827	\$26,784	11.17%	(2.43%)	4.34%	2.81%
	Average of Asset Group A	\$132,024	\$15,303	11.68%	3.79%	2.46%	2.85%

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

March 31, 2024

Run Date: June 3, 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	\$264,220	\$26,946	10.20%	(8.61%)	8.54%	12.17%
	Holyoke Credit Union	\$266,716	\$24,852	9.32%	1.19%	1.85%	2.60%
	Fall River Municipal Credit Union	\$288,215	\$29,254	10.15%	1.43%	1.11%	2.32%
	AllTrust Credit union	\$322,863	\$29,838	9.24%	(0.86%)	10.25%	4.86%
	MassMutual Federal Credit Union	\$341,519	\$38,121	11.16%	(2.31%)	4.50%	0.97%
	Mass Bay Credit Union	\$357,117	\$37,530	10.51%	3.21%	5.58%	1.17%
	Members Plus Credit Union	\$364,827	\$45,222	12.40%	(3.93%)	1.63%	1.07%
	St. Jean's Credit Union	\$371,258	\$33,643	9.06%	6.08%	1.34%	3.49%
	Taunton Federal Credit Union	\$386,140	\$42,612	11.04%	25.73%	3.26%	4.21%
	Boston Firefighters Credit Union	\$422,764	\$49,493	11.71%	2.78%	0.62%	3.30%
	Millbury Federal Credit Union	\$487,860	\$41,761	8.56%	5.30%	1.18%	4.98%
	Average of Asset Group B	\$352,136	\$36,297	10.30%	2.73%	3.62%	3.74%

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

	City of Boston Credit Union	\$582,206	\$47,704	8.19%	(38.60%)	6.55%	11.41%
	I C Federal Credit Union	\$629,083	\$63,768	10.14%	(9.56%)	21.60%	9.15%
	GFA Federal Credit Union	\$693,348	\$70,407	10.15%	(6.33%)	3.73%	3.08%
	Align Credit Union	\$696,005	\$72,775	10.46%	(9.39%)	3.81%	3.53%
	UMassFive College Federal Credit Union	\$708,285	\$62,288	8.79%	3.21%	7.63%	6.94%
	First Citizens Federal Credit Union	\$709,458	\$126,545	17.84%	8.75%	2.24%	1.37%
	Quincy Credit Union	\$712,418	\$96,838	13.59%	2.09%	1.22%	2.37%
	Massachusetts Institute of Technology Federal Credit Union	\$732,039	\$65,233	8.91%	15.05%	6.21%	7.34%
	Polish National Credit Union	\$732,982	\$98,666	13.46%	2.45%	2.08%	2.32%
	Freedom Credit Union	\$738,693	\$98,945	13.39%	2.07%	3.75%	2.54%
	Liberty Bay Credit Union	\$795,360	\$116,018	14.59%	1.98%	1.19%	2.89%
	Central One Federal Credit Union	\$814,634	\$74,085	9.09%	7.84%	4.96%	3.73%
	Direct Federal Credit Union	\$840,080	\$95,143	11.33%	(2.29%)	5.29%	5.05%
	Leominster Credit Union	\$912,205	\$72,842	7.99%	5.56%	2.83%	7.34%
	Saint Mary's Credit Union	\$997,203	\$112,616	11.29%	1.07%	0.72%	3.22%
	Average of Asset Group C	\$752,933	\$84,925	11.28%	(1.07%)	4.92%	4.82%

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.

		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 University Employees Credit Union	\$1,225,470	\$103,632	8.46%	0.09%	7.56%	7.76%
	St. Anne's Credit Union	\$1,289,311	\$119,281	9.25%	1.06%	1.46%	5.26%
	Sharon & Crescent United Credit Union	\$1,306,050	\$160,882	12.32%	0.41%	2.38%	3.01%
	Webster First Federal Credit Union	\$1,483,293	\$253,511	17.09%	5.76%	2.01%	2.83%
	Greylock Federal Credit Union	\$1,620,457	\$193,945	11.97%	1.99%	2.60%	3.53%
	Hanscom Federal Credit Union	\$1,853,418	\$214,479	11.57%	5.43%	8.72%	3.08%
	Jeanne D'Arc Credit Union	\$2,180,967	\$184,449	8.46%	0.98%	2.16%	4.97%
	Merrimack Valley Credit Union	\$2,276,559	\$228,954	10.06%	4.47%	3.24%	5.68%
	Workers Federal Credit Union	\$2,600,199	\$345,805	13.30%	(8.32%)	10.65%	7.21%
	Rockland Federal Credit Union	\$3,059,778	\$340,978	11.14%	4.60%	2.05%	6.37%
	Metro Credit Union	\$3,457,401	\$270,279	7.82%	3.75%	1.40%	5.28%
	Digital Federal Credit Union	\$12,283,486	\$1,117,341	9.10%	3.64%	9.11%	16.39%
	Average of Asset Group D	\$2,886,366	\$294,461	10.88%	1.99%	4.45%	5.95%

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.