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# Credit Union Index

AN ANALYSIS OF MASSACHUSETTS CREDIT UNIONS





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

## ASSET SIZE DEFINITION

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**Group A**    \$0-\$250 million

**Group B**    \$251 million-\$500 million

**Group C**    \$501 million-\$1 billion

**Group D**    Over \$1 billion

**Massachusetts**

# Performance Analysis

Performance Analysis

June 30, 2017

Run Date: September 7, 2017

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)
	<b>Asset Group A - \$50 to \$250 million in total assets</b>											
	Pressers Union Local 12 ILGWU Credit Union	\$157	\$0	0.00%	0.00%	100.00%	NA	\$0	0.00%	0.00%	100.00%	NA
	One Twenty Credit Union	\$407	(\$1)	(0.99%)	(4.08%)	200.00%	NA	(\$1)	(0.50%)	(2.04%)	133.33%	NA
	Artmet Federal Credit Union	\$436	\$0	0.00%	0.00%	150.00%	\$8	(\$1)	(0.33%)	(2.90%)	116.67%	\$12
	Gloucester Fire Department Credit Union	\$482	\$0	0.00%	0.00%	120.00%	\$40	\$0	0.00%	0.00%	100.00%	\$32
	Messiah Baptist-Jubilee Federal Credit Union	\$767	\$0	0.00%	0.00%	66.67%	NA	\$0	0.00%	0.00%	85.71%	NA
	Gorton's of Gloucester Employees Federal Credit Union	\$937	(\$1)	(0.43%)	(2.15%)	122.22%	\$36	(\$2)	(0.43%)	(2.14%)	110.00%	\$36
	Springfield Street Railway Employees Credit Union	\$1,541	\$1	0.26%	1.08%	100.00%	\$60	\$3	0.38%	1.63%	92.50%	\$58
	North Adams M.E. Federal Credit Union	\$1,767	(\$1)	(0.23%)	(0.93%)	112.50%	\$37	\$2	0.23%	0.93%	109.38%	\$36
	Manchester Federal Credit Union	\$1,791	\$0	0.00%	0.00%	110.00%	\$56	(\$1)	(0.12%)	(0.95%)	104.76%	\$52
	M.O.S.E.S. Federal Credit Union	\$1,832	\$3	0.66%	3.79%	85.71%	\$80	\$5	0.55%	3.16%	85.71%	\$88
	Gloucester Municipal Credit Union	\$1,994	(\$1)	(0.20%)	(1.02%)	100.00%	\$35	\$1	0.10%	0.51%	97.30%	\$35
	Lynn Municipal Employees Credit Union	\$2,375	(\$5)	(0.83%)	(3.47%)	92.59%	\$28	(\$4)	(0.33%)	(1.38%)	92.86%	\$29
	Our Lady of the Angels Federal Credit Union	\$2,489	(\$5)	(0.79%)	(9.85%)	108.70%	\$35	(\$6)	(0.48%)	(5.85%)	105.38%	\$35
	Boston Customs Federal Credit Union	\$2,526	(\$2)	(0.31%)	(2.41%)	105.00%	\$24	(\$7)	(0.53%)	(4.19%)	121.88%	\$22
	Winchester Federal Credit Union	\$2,572	(\$1)	(0.16%)	(1.15%)	100.00%	NA	(\$2)	(0.16%)	(1.15%)	104.55%	NA
	Stoughton Town Employees Federal Credit Union	\$2,821	\$0	0.00%	0.00%	100.00%	\$18	\$2	0.14%	1.22%	92.86%	\$18
	Bedford VA Federal Credit Union	\$3,262	(\$9)	(1.10%)	(4.72%)	136.00%	\$56	(\$17)	(1.05%)	(4.43%)	133.33%	\$56
	Holyoke Postal Credit Union	\$3,272	(\$2)	(0.25%)	(1.09%)	100.00%	\$32	(\$1)	(0.06%)	(0.27%)	100.00%	\$34
	Symphony Federal Credit Union	\$3,414	\$4	0.47%	4.82%	100.00%	\$92	\$5	0.29%	3.02%	95.52%	\$90
	New England Lee Federal Credit Union	\$3,703	\$2	0.21%	0.55%	78.57%	\$8	\$5	0.26%	0.69%	80.77%	\$10
	Health Alliance Federal Credit Union	\$3,896	\$4	0.42%	4.27%	82.98%	\$56	\$8	0.42%	4.29%	82.61%	\$55
	Wakefield Town Employees Federal Credit Union	\$4,051	\$3	0.31%	2.21%	87.50%	\$29	\$6	0.31%	2.21%	87.76%	\$31
	Belmont Municipal Federal Credit Union	\$4,070	\$6	0.58%	4.36%	79.41%	\$76	\$13	0.63%	4.75%	78.46%	\$76
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,061	\$10	0.79%	2.68%	69.39%	\$92	\$21	0.82%	2.83%	69.23%	\$82
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,086	\$3	0.23%	1.86%	87.88%	\$64	\$6	0.23%	1.87%	90.32%	\$62
	Norwood Town Employees Federal Credit Union	\$5,230	\$36	2.74%	11.89%	54.17%	\$38	\$49	1.87%	8.15%	65.00%	\$39
	Lynn Teachers Credit Union	\$5,271	\$11	0.85%	6.09%	95.00%	\$61	\$16	0.64%	4.45%	90.24%	\$63
	Lowell Municipal Employees Federal Credit Union	\$6,376	(\$41)	(2.52%)	(32.16%)	286.36%	\$43	(\$104)	(3.20%)	(38.81%)	NM	\$41
	Revere Firefighters Credit Union	\$6,671	\$3	0.18%	1.27%	91.30%	\$29	\$2	0.06%	0.42%	97.78%	\$28
	Cabot Boston Credit Union	\$7,141	(\$4)	(0.22%)	(1.37%)	104.00%	\$84	(\$10)	(0.28%)	(1.71%)	109.09%	\$84
	Medford Municipal Employees Federal Credit Union	\$7,271	\$13	0.72%	3.58%	67.31%	\$56	\$23	0.65%	3.18%	74.77%	\$59
	Somerville Mass Firefighters Federal Credit Union	\$7,309	\$16	0.86%	5.79%	61.36%	\$51	\$30	0.81%	5.46%	61.25%	\$48
	Northampton V.A.F. Federal Credit Union	\$7,473	\$7	0.37%	2.83%	75.00%	\$26	\$14	0.38%	2.84%	76.19%	\$27
	Danvers Municipal Federal Credit Union	\$8,002	\$3	0.15%	0.44%	90.00%	\$40	\$8	0.20%	0.59%	88.75%	\$41
	Reading Mass Town Employees Federal Credit Union	\$8,314	\$5	0.24%	1.65%	92.45%	\$54	\$1	0.02%	0.17%	99.04%	\$53
	Dedham Town Employees Federal Credit Union	\$8,526	\$4	0.19%	1.56%	85.54%	\$58	(\$8)	(0.19%)	(1.56%)	90.80%	\$62
	Morton Federal Credit Union	\$8,756	(\$21)	(0.92%)	(7.02%)	127.59%	\$62	(\$28)	(0.61%)	(4.66%)	128.70%	\$62
	Waltham Municipal Employees Credit Union	\$9,251	\$2	0.09%	0.51%	95.92%	\$64	(\$3)	(0.06%)	(0.38%)	103.13%	\$65
	Marblehead Municipal Federal Credit Union	\$9,368	\$6	0.26%	1.47%	88.33%	\$78	\$15	0.32%	1.84%	86.67%	\$76
	Louise Mills Federal Credit Union	\$9,647	(\$7)	(0.29%)	(2.57%)	116.25%	\$61	(\$25)	(0.53%)	(4.56%)	115.72%	\$65
	Burlington Municipal Employees Federal Credit Union	\$9,685	\$5	0.21%	2.62%	91.78%	\$68	\$1	0.02%	0.26%	99.29%	\$72
	Cambridge Municipal Employees Federal Credit Union	\$9,757	(\$13)	(0.54%)	(2.67%)	120.00%	\$84	(\$28)	(0.58%)	(2.86%)	124.51%	\$76
	Arlington Municipal Federal Credit Union	\$9,762	\$9	0.37%	1.87%	82.54%	\$72	\$23	0.46%	2.40%	79.07%	\$70
	Melrose First Federal Credit Union	\$10,866	(\$1)	(0.04%)	(0.22%)	101.14%	\$76	(\$1)	(0.02%)	(0.11%)	100.57%	\$73
	Beverly Municipal Federal Credit Union	\$10,939	\$23	0.84%	4.64%	93.26%	\$55	\$51	0.94%	5.18%	91.71%	\$57
	St. Anthony of New Bedford Federal Credit Union	\$11,055	(\$5)	(0.18%)	(1.92%)	105.88%	\$46	\$1	0.02%	0.19%	100.00%	\$43
	Cambridge Firefighters Federal Credit Union	\$11,100	\$20	0.73%	3.65%	74.39%	\$101	\$46	0.84%	4.22%	72.12%	\$101
	Lexington MA Federal Credit Union	\$11,108	\$1	0.04%	0.36%	100.00%	\$58	\$1	0.02%	0.18%	99.39%	\$58
	Ocean Spray Employees Federal Credit Union	\$11,338	\$4	0.14%	1.14%	93.33%	\$61	\$6	0.10%	0.85%	91.35%	\$59
	Watertown Municipal Credit Union	\$11,504	(\$6)	(0.21%)	(0.72%)	112.00%	\$104	(\$24)	(0.41%)	(1.45%)	126.44%	\$100

Source: SNL Financial

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

June 30, 2017

Run Date: September 7, 2017

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)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>												
	Santo Christo Federal Credit Union	\$11,768	\$6	0.20%	2.02%	87.88%	\$38	\$17	0.29%	2.88%	88.64%	\$37
	Revere Municipal Employees Federal Credit Union	\$11,852	(\$2)	(0.07%)	(0.56%)	103.03%	\$56	(\$9)	(0.16%)	(1.26%)	104.62%	\$58
	Lynn Police Credit Union	\$11,941	\$4	0.13%	0.60%	70.59%	\$24	\$21	0.35%	1.57%	70.48%	\$24
	Lynn Firemens Federal Credit Union	\$12,327	\$3	0.10%	0.53%	87.37%	\$36	\$17	0.28%	1.49%	85.71%	\$36
	Saint Vincent Hospital Credit Union	\$13,052	\$4	0.12%	1.37%	93.85%	\$104	\$5	0.08%	0.86%	94.53%	\$102
	Greater Salem Employees Federal Credit Union	\$13,332	(\$8)	(0.24%)	(3.12%)	109.00%	\$50	(\$11)	(0.17%)	(2.14%)	105.53%	\$50
	Chelsea Employees Federal Credit Union	\$14,346	\$2	0.06%	0.64%	98.47%	\$77	\$2	0.03%	0.32%	98.07%	\$77
	BillERICA Municipal Employees Credit Union	\$14,770	(\$5)	(0.14%)	(0.65%)	108.45%	\$74	(\$18)	(0.25%)	(1.17%)	106.43%	\$76
	RAH Federal Credit Union	\$16,270	\$14	0.35%	2.94%	90.00%	\$73	\$26	0.32%	2.74%	90.41%	\$74
	Worcester Police Department Federal Credit Union	\$16,456	\$2	0.05%	0.40%	94.41%	\$63	\$5	0.06%	0.50%	95.56%	\$63
	St. Anne Credit Union	\$16,604	\$1	0.02%	0.26%	105.96%	\$47	(\$30)	(0.35%)	(3.81%)	104.32%	\$47
	Lowell Firefighters Credit Union	\$17,370	\$9	0.21%	1.19%	93.98%	\$77	\$20	0.23%	1.32%	92.17%	\$73
	Haverhill Fire Department Credit Union	\$17,822	\$17	0.39%	3.16%	89.71%	\$54	\$22	0.25%	2.05%	92.78%	\$54
	Norfolk Community Federal Credit Union	\$18,160	\$44	0.96%	9.24%	77.27%	\$70	\$83	0.90%	8.81%	76.79%	\$69
	MyCom Federal Credit Union	\$18,583	\$27	0.57%	5.13%	90.45%	\$55	\$4	0.04%	0.38%	95.78%	\$56
	Leominster Employees Federal Credit Union	\$18,694	\$26	0.55%	5.44%	84.42%	\$62	\$52	0.55%	5.48%	83.33%	\$63
	Attleboro ME Federal Credit Union	\$18,711	(\$25)	(0.53%)	(4.76%)	90.83%	\$51	(\$27)	(0.29%)	(2.56%)	91.42%	\$49
	Mills42 Federal Credit Union	\$19,841	\$25	0.52%	4.96%	89.03%	\$60	\$47	0.49%	4.69%	89.74%	\$62
	HTM Credit Union	\$19,969	\$16	0.32%	2.00%	87.97%	\$62	\$20	0.20%	1.25%	92.21%	\$65
	Credit Union of the Berkshires	\$20,671	(\$40)	(0.76%)	(5.69%)	108.73%	\$50	(\$57)	(0.54%)	(4.03%)	107.63%	\$50
	Taupalithuanian Federal Credit Union	\$22,961	\$29	0.51%	5.71%	77.40%	\$68	\$32	0.28%	3.16%	83.22%	\$67
	Massachusetts Family Credit Union	\$23,008	\$29	0.51%	3.23%	82.97%	\$108	\$50	0.45%	2.80%	85.11%	\$108
	Acushnet Federal Credit Union	\$23,046	\$24	0.41%	4.63%	85.21%	\$38	\$5	0.04%	0.48%	90.49%	\$38
	Malden Federal Credit Union	\$24,162	\$25	0.41%	2.38%	83.23%	\$72	\$46	0.38%	2.19%	85.36%	\$72
	Methuen Federal Credit Union	\$24,260	\$27	0.45%	3.71%	87.25%	\$69	\$16	0.14%	1.10%	96.24%	\$76
	Chadwick Federal Credit Union	\$24,877	\$2	0.03%	0.56%	99.43%	\$75	\$7	0.06%	0.98%	98.03%	\$76
	St. Anthony of Padua Federal Credit Union	\$25,616	\$1	0.02%	0.07%	97.64%	\$50	\$10	0.08%	0.33%	95.80%	\$50
	Northeastern University Federal Credit Union	\$25,755	(\$19)	(0.30%)	(3.46%)	76.92%	\$95	(\$9)	(0.07%)	(0.82%)	84.85%	\$103
	Somerville School Employees Federal Credit Union	\$26,826	(\$18)	(0.27%)	(1.78%)	114.40%	\$93	(\$21)	(0.16%)	(1.04%)	108.40%	\$88
	Peabody Municipal Federal Credit Union	\$27,115	\$19	0.28%	2.54%	79.53%	\$57	\$31	0.23%	2.07%	81.93%	\$57
	600 Atlantic Federal Credit Union	\$28,530	\$48	0.67%	5.46%	73.85%	\$79	\$79	0.55%	4.52%	76.74%	\$76
	Wellesley Municipal Employees Federal Credit Union	\$29,208	(\$43)	(0.59%)	(7.00%)	129.10%	\$105	(\$36)	(0.25%)	(2.93%)	111.11%	\$89
	West Springfield Federal Credit Union	\$29,607	(\$34)	(0.46%)	(5.84%)	103.91%	\$49	(\$14)	(0.10%)	(1.20%)	98.61%	\$49
	Saint Dominics Federal Credit Union	\$29,684	\$5	0.07%	0.42%	88.89%	\$62	\$19	0.13%	0.80%	89.53%	\$63
	Andovers Federal Credit Union	\$30,500	\$37	0.48%	4.56%	82.86%	\$44	\$43	0.28%	2.65%	89.33%	\$52
	Cambridge Teachers Federal Credit Union	\$31,304	(\$1)	(0.01%)	(0.13%)	100.55%	\$84	(\$7)	(0.04%)	(0.47%)	102.58%	\$84
	Goldmark Federal Credit Union	\$31,353	\$10	0.13%	1.09%	95.57%	\$59	\$4	0.03%	0.22%	98.75%	\$61
	Alpha Credit Union	\$31,387	\$12	0.15%	1.20%	87.72%	\$81	\$27	0.18%	1.35%	89.19%	\$80
	Stoneham Municipal Employees Federal Credit Union	\$38,123	\$21	0.22%	2.67%	90.38%	\$63	\$47	0.25%	3.00%	89.43%	\$62
	Brookline Municipal Credit Union	\$39,498	\$50	0.51%	4.16%	81.01%	\$68	\$74	0.38%	3.09%	85.03%	\$69
	Worcester Fire Department Credit Union	\$40,664	\$25	0.25%	1.84%	89.10%	\$67	(\$7)	(0.04%)	(0.26%)	98.81%	\$80
	Commonwealth Utilities Employees Credit Union	\$41,505	\$65	0.62%	4.18%	75.75%	\$60	\$124	0.59%	4.01%	76.60%	\$64
	Somerville Municipal Federal Credit Union	\$42,416	\$47	0.45%	3.19%	80.90%	\$82	\$71	0.34%	2.42%	85.39%	\$92
	Woburn Municipal Federal Credit Union	\$43,676	\$17	0.16%	1.84%	95.12%	\$71	\$34	0.16%	1.84%	94.10%	\$71
	Plymouth County Teachers Federal Credit Union	\$45,060	\$6	0.05%	0.57%	98.89%	\$61	\$54	0.24%	2.57%	93.00%	\$56
	Everett Credit Union	\$47,412	\$59	0.50%	3.66%	83.52%	\$78	\$82	0.35%	2.56%	88.80%	\$81
	Notre Dame Community Federal Credit Union	\$49,690	\$11	0.09%	0.77%	96.04%	\$49	\$14	0.06%	0.49%	97.52%	\$49
	Southcoast Federal Credit Union	\$49,988	\$14	0.11%	0.91%	94.61%	\$58	\$9	0.04%	0.29%	97.01%	\$58
	St. Michaels Fall River Federal Credit Union	\$53,232	\$226	1.78%	19.46%	60.04%	\$54	\$420	1.73%	18.50%	60.91%	\$50
	Tewksbury Federal Credit Union	\$60,007	\$116	0.77%	6.93%	81.20%	\$78	\$193	0.64%	5.80%	84.20%	\$76

Source: SNL Financial

NA = data was not available.

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**Performance Analysis**

**June 30, 2017**

**Run Date: September 7, 2017**

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<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>												
	Franklin First Federal Credit Union	\$60,380	(\$5)	(0.03%)	(0.45%)	87.78%	\$48	\$3	0.01%	0.13%	89.86%	\$49
	Westport Federal Credit Union	\$61,312	\$19	0.12%	2.08%	95.85%	\$50	(\$49)	(0.16%)	(2.67%)	105.59%	\$53
	Pioneer Valley Federal Credit Union	\$65,083	\$267	1.62%	13.93%	70.12%	\$70	\$514	1.56%	13.63%	72.79%	\$71
	New England Teamsters Federal Credit Union	\$65,844	(\$76)	(0.48%)	(3.25%)	113.38%	\$111	\$1,467	4.71%	32.82%	46.03%	\$121
	Premier Source Credit Union	\$68,355	(\$72)	(0.42%)	(3.39%)	103.62%	\$64	(\$80)	(0.23%)	(1.88%)	100.80%	\$63
	AllCom Credit Union	\$68,389	\$51	0.30%	1.92%	89.50%	\$66	\$183	0.54%	3.45%	82.76%	\$65
	Worcester Credit Union	\$79,586	\$59	0.30%	3.15%	91.59%	\$65	\$88	0.22%	2.36%	93.45%	\$64
	Energy Credit Union	\$82,353	(\$56)	(0.28%)	(1.50%)	100.64%	\$97	(\$74)	(0.18%)	(0.99%)	105.26%	\$98
	NESC Federal Credit Union	\$84,705	\$86	0.41%	4.38%	88.95%	\$65	\$176	0.42%	4.50%	88.26%	\$63
	Luso-American Credit Union	\$90,610	\$91	0.40%	2.93%	85.85%	\$59	\$161	0.36%	2.60%	87.37%	\$59
	MetroWest Community Federal Credit Union	\$101,987	\$40	0.16%	1.71%	92.46%	\$98	\$57	0.11%	1.22%	94.12%	\$98
	First Priority Credit Union	\$105,606	\$104	0.39%	2.21%	89.72%	\$73	\$178	0.33%	1.90%	90.93%	\$73
	River Works Credit Union	\$106,568	\$73	0.27%	2.11%	90.95%	\$75	\$175	0.33%	2.54%	89.08%	\$73
	Athol Credit Union	\$106,574	(\$99)	(0.38%)	(5.35%)	111.04%	\$61	(\$164)	(0.31%)	(4.45%)	108.65%	\$58
	Brotherhood Credit Union	\$110,859	\$6	0.02%	0.06%	98.02%	\$74	(\$12)	(0.02%)	(0.06%)	100.08%	\$76
	New Bedford Credit Union	\$122,835	\$143	0.47%	5.04%	87.98%	\$55	\$204	0.33%	3.61%	89.27%	\$55
	Naveo Credit Union	\$125,385	\$130	0.41%	5.49%	86.84%	\$81	\$176	0.28%	3.74%	90.30%	\$78
	Arrha Credit Union	\$135,688	\$8	0.02%	0.29%	95.58%	\$67	(\$15)	(0.02%)	(0.27%)	96.69%	\$65
	Somerset Federal Credit Union	\$142,640	\$195	0.55%	3.94%	83.40%	\$68	\$330	0.47%	3.35%	86.14%	\$72
	Homefield Credit Union	\$144,504	(\$45)	(0.12%)	(1.35%)	103.92%	\$75	\$40	0.06%	0.60%	98.32%	\$73
	Community Credit Union of Lynn	\$144,566	(\$153)	(0.42%)	(3.64%)	105.05%	\$74	(\$327)	(0.45%)	(3.88%)	104.11%	\$74
	Shrewsbury Federal Credit Union	\$146,701	\$227	0.63%	9.13%	78.80%	\$65	\$438	0.61%	8.94%	79.96%	\$64
	Taunton Federal Credit Union	\$150,196	\$241	0.65%	4.98%	78.72%	\$65	\$475	0.64%	4.94%	77.67%	\$64
	Alden Credit Union	\$165,714	\$28	0.07%	0.99%	77.61%	\$59	\$52	0.06%	0.93%	78.71%	\$63
	Greater Springfield Credit Union	\$165,948	\$625	1.51%	11.89%	47.26%	\$60	\$1,195	1.46%	11.55%	48.49%	\$61
	Tremont Credit Union	\$175,716	\$183	0.42%	3.41%	90.63%	\$75	\$403	0.47%	3.80%	89.48%	\$74
	Southbridge Credit Union	\$185,078	\$428	0.93%	8.05%	81.15%	\$72	\$358	0.39%	3.37%	87.77%	\$66
	Holyoke Credit Union	\$187,923	\$136	0.29%	3.10%	90.70%	\$79	\$299	0.32%	3.43%	90.07%	\$76
	Fall River Municipal Credit Union	\$210,148	\$74	0.14%	1.24%	94.17%	\$59	\$123	0.12%	1.04%	94.92%	\$59
	Southern Mass Credit Union	\$211,759	\$9	0.02%	0.15%	99.54%	\$61	\$572	0.55%	4.84%	83.87%	\$61
	Luso Federal Credit Union	\$217,850	\$293	0.54%	5.41%	76.20%	\$75	\$615	0.57%	5.72%	77.36%	\$77
	St. Jean's Credit Union	\$221,502	\$234	0.42%	4.23%	86.38%	\$68	\$528	0.48%	4.80%	86.59%	\$68
	Mass Bay Credit Union	\$242,969	\$266	0.47%	4.85%	88.71%	\$80	\$468	0.39%	4.00%	90.96%	\$81
	MassMutual Federal Credit Union	\$245,019	\$361	0.57%	5.43%	71.07%	\$80	\$704	0.56%	5.33%	72.63%	\$79
	Average of Asset Group A	\$46,610	\$37	0.18%	1.37%	94.53%	\$63	\$82	0.19%	1.42%	92.50%	\$63
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Members Plus Credit Union	\$254,205	\$411	0.67%	4.66%	78.58%	\$72	\$708	0.59%	4.06%	80.93%	\$72
	Boston Firefighters Credit Union	\$263,700	\$608	0.93%	8.15%	73.32%	\$98	\$1,186	0.92%	8.03%	73.16%	\$98
	Millbury Federal Credit Union	\$318,136	\$284	0.36%	4.66%	88.23%	\$78	\$364	0.23%	3.00%	92.54%	\$80
	Bridgewater Credit Union	\$356,053	\$61	0.07%	0.68%	96.47%	\$75	\$71	0.04%	0.40%	96.45%	\$73
	City of Boston Credit Union	\$383,435	(\$133)	(0.14%)	(1.14%)	96.40%	\$119	\$4	0.00%	0.02%	89.04%	\$98
	Crescent Credit Union	\$437,634	\$703	0.65%	4.63%	79.81%	\$67	\$1,311	0.61%	4.34%	81.10%	\$69
	Central One Federal Credit Union	\$463,364	\$751	0.65%	7.18%	80.61%	\$85	\$1,235	0.54%	5.92%	83.60%	\$91
	UMassFive College Federal Credit Union	\$467,295	\$743	0.64%	7.97%	81.66%	\$62	\$1,306	0.57%	7.06%	82.34%	\$61
	Freedom Credit Union	\$487,922	\$900	0.74%	4.92%	81.41%	\$77	\$1,586	0.65%	4.38%	83.07%	\$79
	GFA Federal Credit Union	\$492,794	\$643	0.52%	5.24%	82.17%	\$73	\$894	0.37%	3.67%	85.86%	\$73
	Average of Asset Group B	\$392,454	\$497	0.51%	4.70%	83.87%	\$81	\$867	0.45%	4.09%	84.81%	\$79

Source: SNL Financial

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

June 30, 2017

Run Date: September 7, 2017

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)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Quincy Credit Union	\$512,812	\$1,108	0.86%	6.63%	69.37%	\$71	\$2,137	0.84%	6.45%	70.35%	\$70
	I-C Federal Credit Union	\$516,686	\$952	0.74%	6.86%	77.34%	\$61	\$1,473	0.57%	5.35%	81.71%	\$63
	Massachusetts Institute of Technology Federal Credit Union	\$541,793	\$969	0.72%	9.72%	78.92%	\$72	\$1,843	0.69%	9.37%	79.55%	\$73
	Sharon Credit Union	\$566,107	\$1,295	0.92%	8.38%	72.08%	\$88	\$2,153	0.78%	7.02%	72.04%	\$87
	Direct Federal Credit Union	\$571,815	\$1,069	0.76%	5.58%	79.55%	\$115	\$1,945	0.70%	5.11%	83.19%	\$121
	Polish National Credit Union	\$578,052	\$465	0.32%	2.45%	84.90%	\$65	\$975	0.34%	2.58%	86.68%	\$64
	Align Credit Union	\$600,113	\$399	0.26%	2.33%	90.56%	\$79	\$865	0.29%	2.55%	90.75%	\$80
	Merrimack Valley Federal Credit Union	\$601,739	\$1,178	0.78%	8.03%	74.45%	\$78	\$2,087	0.70%	7.20%	76.56%	\$78
	Harvard University Employees Credit Union	\$609,491	\$2,211	1.46%	16.74%	66.40%	\$111	\$3,600	1.21%	13.86%	69.48%	\$107
	Leominster Credit Union	\$655,022	\$480	0.29%	3.06%	88.55%	\$78	\$708	0.22%	2.26%	90.89%	\$78
	Liberty Bay Credit Union	\$693,429	\$279	0.17%	1.16%	94.44%	\$105	(\$1,183)	(0.36%)	(2.48%)	112.40%	\$95
	First Citizens' Federal Credit Union	\$742,144	\$1,174	0.64%	6.64%	81.59%	\$69	\$1,923	0.53%	5.48%	82.19%	\$72
	St. Mary's Credit Union	\$833,884	\$826	0.40%	4.07%	82.51%	\$94	\$1,875	0.45%	4.66%	81.36%	\$94
	Webster First Federal Credit Union	\$875,703	\$3,003	1.37%	7.43%	64.25%	\$58	\$5,718	1.32%	7.14%	65.11%	\$58
	RTN Federal Credit Union	\$890,028	\$510	0.23%	2.33%	90.23%	\$85	\$1,438	0.32%	3.31%	86.74%	\$79
	St. Anne's Credit Union of Fall River	\$910,846	\$1,426	0.63%	6.54%	75.69%	\$66	\$2,752	0.61%	6.36%	77.10%	\$65
	Average of Asset Group C	\$668,729	\$1,084	0.66%	6.12%	79.43%	\$81	\$1,894	0.58%	5.39%	81.63%	\$80
<b>Asset Group D - \$1 billion and over in total assets</b>												
	Greylock Federal Credit Union	\$1,134,183	\$1,807	0.64%	6.53%	78.21%	\$65	\$3,174	0.57%	5.82%	79.92%	\$69
	Hanscom Federal Credit Union	\$1,252,174	\$2,522	0.82%	8.17%	72.53%	\$83	\$4,600	0.76%	7.54%	73.30%	\$83
	Jeanne D'Arc Credit Union	\$1,298,884	\$1,848	0.58%	7.09%	74.70%	\$77	\$3,595	0.57%	6.96%	76.78%	\$79
	Workers Credit Union	\$1,595,818	\$2,514	0.64%	6.04%	73.15%	\$100	\$5,746	0.74%	6.98%	71.43%	\$96
	Rockland Federal Credit Union	\$1,608,675	\$3,478	0.87%	7.53%	61.37%	\$78	\$6,614	0.83%	7.23%	62.49%	\$78
	Metro Credit Union	\$1,690,766	\$3,557	0.84%	9.64%	75.70%	\$84	\$6,048	0.72%	8.28%	78.11%	\$85
	Digital Federal Credit Union	\$8,071,183	\$22,148	1.10%	12.03%	56.58%	\$64	\$45,106	1.14%	12.44%	57.00%	\$63
	Average of Asset Group D	\$2,378,812	\$5,411	0.78%	8.15%	70.32%	\$79	\$10,698	0.76%	7.89%	71.29%	\$79

Source: SNL Financial

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: September 7, 2017

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>											
	Pressers Union Local 12 ILGWU Credit Union	\$157	\$45	\$142	31.69%	NA	2.53%	0.00%	2.53%	(2.52%)	(2.78%)
	One Twenty Credit Union	\$407	\$160	\$299	53.51%	NA	2.49%	1.00%	1.49%	6.60%	8.36%
	Artmet Federal Credit Union	\$436	\$342	\$368	92.93%	\$872	2.34%	0.33%	2.00%	(64.39%)	(71.78%)
	Gloucester Fire Department Credit Union	\$482	\$296	\$280	105.71%	\$964	5.59%	0.40%	5.19%	(8.35%)	(15.18%)
	Messiah Baptist-Jubilee Federal Credit Union	\$767	\$227	\$666	34.08%	NA	1.87%	0.27%	1.60%	11.29%	13.12%
	Gorton's of Gloucester Employees Federal Credit Union	\$937	\$420	\$750	56.00%	\$937	4.49%	0.21%	4.27%	1.29%	2.16%
	Springfield Street Railway Employees Credit Union	\$1,541	\$613	\$1,169	52.44%	\$1,541	5.77%	0.64%	5.13%	(2.31%)	(3.53%)
	North Adams M.E. Federal Credit Union	\$1,767	\$905	\$1,338	67.64%	\$1,178	3.70%	0.12%	3.58%	10.61%	13.91%
	Manchester Federal Credit Union	\$1,791	\$479	\$1,416	33.83%	\$3,582	2.59%	0.24%	2.23%	9.96%	19.20%
	M.O.S.E.S. Federal Credit Union	\$1,832	\$736	\$1,512	48.68%	\$3,664	4.66%	0.11%	4.55%	1.21%	0.66%
	Gloucester Municipal Credit Union	\$1,994	\$537	\$1,598	33.60%	\$1,329	3.79%	0.10%	3.69%	(1.89%)	(2.84%)
	Lynn Municipal Employees Credit Union	\$2,375	\$1,030	\$1,797	57.32%	\$1,188	4.85%	0.17%	4.68%	2.13%	3.28%
	Our Lady of the Angels Federal Credit Union	\$2,489	\$1,639	\$2,286	71.70%	\$830	6.81%	0.08%	6.73%	(1.83%)	(1.30%)
	Boston Customs Federal Credit Union	\$2,526	\$898	\$2,193	40.95%	\$1,263	2.90%	0.46%	2.37%	(5.02%)	(5.24%)
	Winchester Federal Credit Union	\$2,572	\$1,023	\$2,221	46.06%	NA	3.59%	0.08%	3.59%	16.59%	19.68%
	Stoughton Town Employees Federal Credit Union	\$2,821	\$1,343	\$2,491	53.91%	\$1,411	2.21%	0.21%	2.00%	6.74%	7.50%
	Bedford VA Federal Credit Union	\$3,262	\$1,207	\$2,053	58.79%	\$1,631	3.20%	0.12%	3.01%	2.23%	4.28%
	Holyoke Postal Credit Union	\$3,272	\$301	\$2,540	11.85%	\$3,272	1.90%	0.31%	1.59%	1.04%	1.59%
	Symphony Federal Credit Union	\$3,414	\$2,043	\$3,076	66.42%	\$3,414	4.11%	0.18%	3.93%	(0.06%)	(0.36%)
	New England Lee Federal Credit Union	\$3,703	\$848	\$2,255	37.61%	\$3,703	1.64%	0.26%	1.37%	(7.59%)	(12.55%)
	Health Alliance Federal Credit Union	\$3,896	\$2,158	\$3,509	61.50%	\$1,948	4.54%	0.21%	4.28%	13.42%	14.49%
	Wakefield Town Employees Federal Credit Union	\$4,051	\$1,035	\$3,397	30.47%	\$2,701	2.67%	0.10%	2.56%	22.52%	26.77%
	Belmont Municipal Federal Credit Union	\$4,070	\$1,778	\$3,489	50.96%	\$4,070	3.65%	0.49%	3.11%	2.24%	1.56%
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,061	\$1,973	\$3,561	55.41%	\$5,061	3.69%	0.16%	3.53%	(8.73%)	(13.12%)
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,086	\$1,819	\$4,438	40.99%	\$5,086	2.45%	0.12%	2.33%	(4.20%)	(5.05%)
	Norwood Town Employees Federal Credit Union	\$5,230	\$2,677	\$4,009	66.77%	\$2,615	4.12%	0.31%	3.82%	0.61%	(0.89%)
	Lynn Teachers Credit Union	\$5,271	\$1,477	\$4,541	32.53%	\$3,514	3.39%	0.12%	3.23%	29.87%	34.50%
	Lowell Municipal Employees Federal Credit Union	\$6,376	\$1,895	\$5,885	32.20%	\$4,251	3.20%	0.49%	2.70%	0.50%	4.34%
	Revere Firefighters Credit Union	\$6,671	\$1,680	\$5,727	29.33%	\$4,447	2.64%	1.28%	1.37%	6.05%	7.58%
	Cabot Boston Credit Union	\$7,141	\$3,128	\$5,925	52.79%	\$3,571	2.85%	0.14%	2.71%	3.24%	4.35%
	Medford Municipal Employees Federal Credit Union	\$7,271	\$1,978	\$5,805	34.07%	\$4,847	3.20%	0.20%	3.03%	9.63%	11.32%
	Somerville Mass Firefighters Federal Credit Union	\$7,309	\$1,767	\$6,187	28.56%	\$4,873	2.58%	0.43%	2.15%	(1.01%)	(2.11%)
	Northampton V.A.F. Federal Credit Union	\$7,473	\$2,503	\$6,474	38.66%	\$3,737	2.07%	0.40%	1.67%	4.63%	4.81%
	Danvers Municipal Federal Credit Union	\$8,002	\$3,269	\$5,265	62.09%	\$3,201	2.06%	0.05%	2.04%	8.49%	12.90%
	Reading Mass Town Employees Federal Credit Union	\$8,314	\$2,993	\$7,102	42.14%	\$4,157	2.61%	0.17%	2.44%	9.32%	10.96%
	Dedham Town Employees Federal Credit Union	\$8,526	\$3,403	\$7,483	45.48%	\$3,410	3.82%	0.17%	3.65%	5.17%	6.34%
	Morton Federal Credit Union	\$8,756	\$3,433	\$7,566	45.37%	\$3,502	2.31%	0.11%	2.18%	(7.94%)	(8.36%)
	Waltham Municipal Employees Credit Union	\$9,251	\$1,884	\$7,686	24.51%	\$4,626	2.16%	0.09%	2.08%	2.72%	3.41%
	Marblehead Municipal Federal Credit Union	\$9,368	\$4,718	\$7,721	61.11%	\$4,684	2.73%	0.13%	2.60%	7.39%	8.56%
	Louise Mills Federal Credit Union	\$9,647	\$6,843	\$8,550	80.04%	\$3,216	3.37%	0.40%	2.97%	9.01%	10.85%
	Burlington Municipal Employees Federal Credit Union	\$9,685	\$3,732	\$8,869	42.08%	\$3,228	3.01%	0.10%	2.92%	2.87%	2.70%
	Cambridge Municipal Employees Federal Credit Union	\$9,757	\$2,020	\$7,806	25.88%	\$4,879	2.13%	0.08%	2.05%	10.42%	14.01%
	Arlington Municipal Federal Credit Union	\$9,762	\$4,434	\$7,827	56.65%	\$4,881	2.83%	0.24%	2.57%	(3.03%)	(4.42%)
	Melrose First Federal Credit Union	\$10,866	\$5,668	\$9,005	62.94%	\$3,622	3.00%	0.15%	2.85%	0.37%	0.49%
	Beverly Municipal Federal Credit Union	\$10,939	\$5,054	\$8,929	56.60%	\$3,646	3.27%	0.11%	3.16%	3.14%	2.84%
	St. Anthony of New Bedford Federal Credit Union	\$11,055	\$2,962	\$10,008	29.60%	\$2,764	2.82%	0.11%	2.71%	14.62%	16.32%
	Cambridge Firefighters Federal Credit Union	\$11,100	\$6,915	\$8,881	77.86%	\$7,400	3.42%	0.39%	3.03%	6.68%	7.57%
	Lexington MA Federal Credit Union	\$11,108	\$5,033	\$9,992	50.37%	\$4,443	2.96%	0.06%	2.88%	14.03%	15.65%
	Ocean Spray Employees Federal Credit Union	\$11,338	\$5,882	\$9,917	59.31%	\$3,779	3.38%	0.14%	3.26%	0.11%	(0.08%)
	Watertown Municipal Credit Union	\$11,504	\$1,893	\$8,185	23.13%	\$7,669	1.86%	0.09%	1.76%	(1.67%)	(1.84%)

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: September 7, 2017

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
	Santo Christo Federal Credit Union	\$11,768	\$7,491	\$10,534	71.11%	\$1,810	4.35%	0.12%	4.21%	4.96%	4.98%
	Revere Municipal Employees Federal Credit Union	\$11,852	\$8,878	\$10,413	85.26%	\$2,963	3.25%	0.04%	3.22%	18.91%	21.95%
	Lynn Police Credit Union	\$11,941	\$4,356	\$9,256	47.06%	\$3,412	2.24%	0.47%	1.77%	2.42%	3.12%
	Lynn Firemens Federal Credit Union	\$12,327	\$7,291	\$9,983	73.03%	\$3,082	2.99%	0.21%	2.77%	(0.11%)	1.53%
	Saint Vincent Hospital Credit Union	\$13,052	\$4,597	\$11,833	38.85%	\$5,221	3.31%	0.15%	3.17%	6.29%	6.91%
	Greater Salem Employees Federal Credit Union	\$13,332	\$4,966	\$12,326	40.29%	\$3,809	2.86%	0.11%	2.76%	2.52%	3.45%
	Chelsea Employees Federal Credit Union	\$14,346	\$7,226	\$13,089	55.21%	\$4,099	3.09%	0.21%	2.89%	11.34%	12.59%
	BillERICA Municipal Employees Credit Union	\$14,770	\$3,401	\$11,682	29.11%	\$5,908	2.13%	0.21%	1.91%	8.32%	10.87%
	RAH Federal Credit Union	\$16,270	\$11,578	\$14,274	81.11%	\$4,649	3.18%	0.14%	3.03%	6.91%	7.53%
	Worcester Police Department Federal Credit Union	\$16,456	\$13,149	\$14,435	91.09%	\$2,743	3.65%	0.34%	3.31%	5.30%	6.21%
	St. Anne Credit Union	\$16,604	\$10,384	\$15,033	69.07%	\$2,767	3.04%	0.21%	2.83%	(2.03%)	(1.71%)
	Lowell Firefighters Credit Union	\$17,370	\$9,384	\$14,259	65.81%	\$4,963	3.56%	0.26%	3.30%	9.53%	11.07%
	Haverhill Fire Department Credit Union	\$17,822	\$6,428	\$15,632	41.12%	\$3,960	2.79%	0.14%	2.65%	9.17%	10.65%
	Norfolk Community Federal Credit Union	\$18,160	\$13,567	\$15,740	86.19%	\$4,036	3.72%	0.29%	3.42%	(2.35%)	(3.54%)
	MyCom Federal Credit Union	\$18,583	\$7,075	\$16,429	43.06%	\$2,655	3.45%	0.17%	3.28%	8.90%	10.21%
	Leominster Employees Federal Credit Union	\$18,694	\$11,026	\$16,693	66.05%	\$3,399	3.51%	0.43%	3.09%	0.24%	(0.51%)
	Attleboro ME Federal Credit Union	\$18,711	\$4,480	\$16,576	27.03%	\$3,742	2.22%	0.09%	2.14%	8.79%	10.36%
	Mills42 Federal Credit Union	\$19,841	\$16,451	\$16,093	102.22%	\$2,834	4.14%	0.48%	3.65%	4.10%	(7.14%)
	HTM Credit Union	\$19,969	\$9,181	\$16,750	54.81%	\$4,438	2.87%	0.18%	2.69%	5.62%	6.50%
	Credit Union of the Berkshires	\$20,671	\$6,584	\$17,866	36.85%	\$4,134	2.24%	0.14%	2.10%	0.21%	1.44%
	Taupa Lithuanian Federal Credit Union	\$22,961	\$18,472	\$17,364	106.38%	\$5,740	3.28%	0.87%	2.40%	4.64%	5.75%
	Massachusetts Family Credit Union	\$23,008	\$16,621	\$19,231	86.43%	\$7,669	4.21%	1.10%	3.11%	11.78%	11.78%
	Acushnet Federal Credit Union	\$23,046	\$8,768	\$21,163	41.43%	\$3,546	2.20%	0.15%	2.05%	(0.56%)	(0.52%)
	Malden Federal Credit Union	\$24,162	\$11,747	\$19,919	58.97%	\$5,369	2.64%	0.24%	2.40%	1.26%	0.95%
	Methuen Federal Credit Union	\$24,260	\$11,415	\$21,315	53.55%	\$4,411	2.83%	0.17%	2.65%	9.23%	10.76%
	Chadwick Federal Credit Union	\$24,877	\$10,158	\$23,327	43.55%	\$6,219	2.53%	0.17%	2.37%	21.39%	23.49%
	St. Anthony of Padua Federal Credit Union	\$25,616	\$8,092	\$19,528	41.44%	\$5,692	2.19%	0.31%	1.88%	(0.06%)	0.24%
	Northeastern University Federal Credit Union	\$25,755	\$15,717	\$23,541	66.76%	\$5,151	3.91%	0.26%	3.64%	(3.63%)	0.26%
	Somerville School Employees Federal Credit Union	\$26,826	\$8,793	\$22,773	38.61%	\$7,665	2.01%	0.11%	1.90%	11.54%	13.91%
	Peabody Municipal Federal Credit Union	\$27,115	\$5,552	\$24,066	23.07%	\$5,423	2.57%	0.23%	2.35%	7.86%	8.60%
	600 Atlantic Federal Credit Union	\$28,530	\$13,781	\$24,973	55.18%	\$7,133	2.93%	0.59%	2.34%	1.80%	1.43%
	Wellesley Municipal Employees Federal Credit Union	\$29,208	\$11,802	\$26,560	44.44%	\$6,491	2.26%	0.46%	1.80%	1.82%	1.63%
	West Springfield Federal Credit Union	\$29,607	\$9,638	\$27,251	35.37%	\$4,555	2.30%	0.14%	2.16%	9.41%	10.30%
	Saint Dominics Federal Credit Union	\$29,684	\$13,278	\$24,891	53.34%	\$4,947	2.85%	0.57%	2.27%	1.67%	1.84%
	Andovers Federal Credit Union	\$30,500	\$8,620	\$27,187	31.71%	\$5,545	2.62%	0.31%	2.31%	7.05%	7.80%
	Cambridge Teachers Federal Credit Union	\$31,304	\$7,943	\$28,087	28.28%	\$5,692	2.65%	0.71%	1.94%	0.30%	0.53%
	Goldmark Federal Credit Union	\$31,353	\$12,040	\$27,696	43.47%	\$5,226	2.42%	0.39%	2.04%	4.90%	6.19%
	Alpha Credit Union	\$31,387	\$9,637	\$27,313	35.28%	\$5,707	2.23%	0.08%	2.15%	10.29%	11.79%
	Stoneham Municipal Employees Federal Credit Union	\$38,123	\$11,842	\$34,911	33.92%	\$5,446	2.18%	0.11%	2.08%	10.79%	11.40%
	Brookline Municipal Credit Union	\$39,498	\$14,184	\$34,627	40.96%	\$6,077	2.36%	0.23%	2.13%	3.64%	3.60%
	Worcester Fire Department Credit Union	\$40,664	\$8,701	\$35,175	24.74%	\$8,133	2.27%	0.36%	1.91%	10.14%	11.77%
	Commonwealth Utilities Employees Credit Union	\$41,505	\$10,857	\$34,915	31.10%	\$6,918	2.45%	0.29%	2.16%	(0.42%)	(2.53%)
	Somerville Municipal Federal Credit Union	\$42,416	\$20,399	\$36,423	56.01%	\$7,712	2.45%	0.26%	2.20%	9.21%	10.57%
	Woburn Municipal Federal Credit Union	\$43,676	\$14,538	\$39,825	36.50%	\$5,460	2.60%	0.13%	2.47%	6.62%	7.23%
	Plymouth County Teachers Federal Credit Union	\$45,060	\$22,172	\$40,456	54.81%	\$3,918	3.10%	0.27%	2.83%	6.63%	6.05%
	Everett Credit Union	\$47,412	\$31,192	\$40,056	77.87%	\$4,741	3.17%	0.26%	2.91%	7.53%	8.41%
	Notre Dame Community Federal Credit Union	\$49,690	\$16,106	\$43,851	36.73%	\$3,681	2.38%	0.34%	2.04%	4.17%	4.94%
	Southcoast Federal Credit Union	\$49,988	\$25,746	\$41,169	62.54%	\$3,447	2.63%	0.28%	2.35%	6.67%	11.48%
	St. Michaels Fall River Federal Credit Union	\$53,232	\$49,027	\$46,431	105.59%	\$3,943	4.77%	0.67%	4.10%	39.63%	31.96%
	Tewksbury Federal Credit Union	\$60,007	\$38,329	\$52,438	73.09%	\$5,001	3.30%	0.30%	3.00%	3.50%	0.33%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: September 7, 2017

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
	Franklin First Federal Credit Union	\$60,380	\$34,508	\$54,877	62.88%	\$3,450	3.36%	0.32%	3.04%	5.70%	5.93%
	Westport Federal Credit Union	\$61,312	\$26,654	\$57,465	46.38%	\$3,956	2.38%	0.06%	2.32%	9.41%	10.16%
	Pioneer Valley Federal Credit Union	\$65,083	\$48,764	\$56,539	86.25%	\$3,027	4.61%	0.60%	4.01%	(3.32%)	(5.48%)
	New England Teamsters Federal Credit Union	\$65,844	\$32,796	\$56,457	58.09%	\$5,726	3.16%	0.52%	2.63%	22.04%	19.28%
	Premier Source Credit Union	\$68,355	\$34,981	\$59,822	58.48%	\$3,695	3.35%	0.34%	3.01%	0.78%	1.05%
	AllCom Credit Union	\$68,389	\$32,207	\$57,293	56.21%	\$4,412	2.77%	0.32%	2.45%	3.64%	3.79%
	Worcester Credit Union	\$79,586	\$51,388	\$71,432	71.94%	\$3,790	3.14%	0.22%	2.92%	3.03%	2.09%
	Energy Credit Union	\$82,353	\$47,290	\$64,985	72.77%	\$6,863	3.05%	0.39%	2.67%	3.22%	(2.57%)
	NESC Federal Credit Union	\$84,705	\$71,827	\$75,639	94.96%	\$3,322	4.01%	0.26%	3.75%	8.81%	9.41%
	Luso-American Credit Union	\$90,610	\$61,433	\$77,470	79.30%	\$4,769	3.20%	0.30%	2.90%	2.79%	2.26%
	MetroWest Community Federal Credit Union	\$101,987	\$48,587	\$92,215	52.69%	\$8,159	2.77%	0.52%	2.25%	9.12%	9.69%
	First Priority Credit Union	\$105,606	\$68,254	\$86,252	79.13%	\$3,985	3.36%	0.19%	3.18%	1.20%	0.74%
	River Works Credit Union	\$106,568	\$62,649	\$90,019	69.60%	\$4,844	3.90%	0.64%	3.26%	(1.20%)	3.07%
	Athol Credit Union	\$106,574	\$67,664	\$64,619	104.71%	\$3,739	3.06%	0.62%	2.44%	2.99%	6.13%
	Brotherhood Credit Union	\$110,859	\$44,716	\$68,202	65.56%	\$6,335	2.32%	0.33%	1.99%	1.45%	0.30%
	New Bedford Federal Credit Union	\$122,835	\$66,906	\$111,047	60.25%	\$3,667	2.92%	0.20%	2.72%	3.68%	3.96%
	Naveo Credit Union	\$125,385	\$76,695	\$115,351	66.49%	\$4,324	3.01%	0.19%	2.82%	4.38%	4.79%
	Arrha Credit Union	\$135,688	\$85,786	\$119,038	72.07%	\$3,877	3.37%	0.57%	2.80%	8.92%	2.26%
	Somerset Federal Credit Union	\$142,640	\$79,607	\$122,712	64.87%	\$4,677	2.99%	0.15%	2.84%	5.22%	4.93%
	Homefield Credit Union	\$144,504	\$97,690	\$104,821	93.20%	\$4,314	3.09%	0.43%	2.66%	5.15%	6.28%
	Community Credit Union of Lynn	\$144,566	\$114,123	\$112,669	101.29%	\$4,252	4.29%	0.67%	3.62%	4.58%	6.41%
	Shrewsbury Federal Credit Union	\$146,701	\$74,830	\$136,427	54.85%	\$5,239	2.80%	0.18%	2.62%	12.47%	12.77%
	Taunton Federal Credit Union	\$150,196	\$120,347	\$126,875	94.85%	\$3,065	4.56%	0.32%	4.24%	6.92%	2.07%
	Alden Credit Union	\$165,714	\$105,366	\$134,826	78.15%	\$4,540	3.50%	0.85%	2.64%	6.72%	6.64%
	Greater Springfield Credit Union	\$165,948	\$80,939	\$143,999	56.21%	\$8,510	2.70%	0.61%	2.10%	8.18%	8.13%
	Tremont Credit Union	\$175,716	\$116,388	\$152,646	76.25%	\$3,739	3.73%	0.18%	3.55%	4.02%	4.50%
	Southbridge Credit Union	\$185,078	\$149,356	\$132,807	112.46%	\$3,816	3.49%	0.57%	2.91%	4.67%	5.57%
	Holyoke Credit Union	\$187,923	\$125,307	\$133,698	93.72%	\$4,698	3.27%	0.57%	2.69%	5.88%	9.31%
	Fall River Municipal Credit Union	\$210,148	\$125,400	\$146,671	85.50%	\$4,378	2.88%	0.45%	2.43%	7.96%	5.29%
	Southern Mass Credit Union	\$211,759	\$119,816	\$187,109	64.04%	\$4,366	2.94%	0.43%	2.51%	6.17%	7.50%
	Luso Federal Credit Union	\$217,850	\$184,564	\$189,462	97.41%	\$7,143	3.35%	0.93%	2.42%	5.29%	6.22%
	St. Jean's Credit Union	\$221,502	\$169,875	\$193,964	87.58%	\$4,064	3.14%	0.43%	2.71%	8.76%	7.78%
	Mass Bay Credit Union	\$242,969	\$186,575	\$199,272	93.63%	\$3,626	3.56%	0.38%	3.18%	5.67%	6.13%
	MassMutual Federal Credit Union	\$245,019	\$126,725	\$211,110	60.03%	\$8,751	2.52%	0.43%	2.10%	9.08%	4.64%
	Average of Asset Group A	\$46,610	\$27,491	\$39,010	57.85%	\$4,285	3.10%	0.31%	2.79%	4.82%	5.10%

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

	Members Plus Credit Union	\$254,205	\$155,626	\$180,792	86.08%	\$6,125	3.36%	0.52%	2.83%	20.41%	10.84%
	Boston Firefighters Credit Union	\$263,700	\$187,065	\$227,602	82.19%	\$8,241	3.65%	0.67%	2.98%	9.86%	9.44%
	Millbury Federal Credit Union	\$318,136	\$254,915	\$288,861	88.25%	\$3,880	3.22%	0.39%	2.84%	6.16%	7.49%
	Bridgewater Credit Union	\$356,053	\$257,681	\$289,395	89.04%	\$5,198	2.81%	0.48%	2.32%	5.68%	9.06%
	City of Boston Credit Union	\$383,435	\$306,190	\$295,463	103.63%	\$5,045	4.44%	0.59%	3.85%	8.91%	8.12%
	Crescent Credit Union	\$437,634	\$366,061	\$328,199	111.54%	\$4,512	3.17%	0.41%	2.76%	4.05%	10.48%
	Central One Federal Credit Union	\$463,364	\$404,273	\$393,812	102.66%	\$4,752	3.36%	0.46%	2.78%	9.21%	10.04%
	UMassFive College Federal Credit Union	\$467,295	\$339,739	\$428,340	79.32%	\$4,117	3.81%	0.60%	3.21%	8.45%	8.27%
	Freedom Credit Union	\$487,922	\$311,129	\$397,329	78.31%	\$4,299	3.31%	0.39%	2.91%	(0.41%)	(3.30%)
	GFA Federal Credit Union	\$492,794	\$260,755	\$379,509	68.71%	\$5,445	2.78%	0.60%	2.18%	9.37%	9.09%
	Average of Asset Group B	\$392,454	\$284,343	\$320,930	88.97%	\$5,161	3.39%	0.51%	2.87%	8.17%	7.95%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: September 7, 2017

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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
	Quincy Credit Union	\$512,812	\$337,823	\$441,645	76.49%	\$7,432	2.80%	0.38%	2.43%	5.64%	5.56%
	I-C Federal Credit Union	\$516,686	\$382,136	\$416,263	91.80%	\$4,552	3.16%	0.48%	2.67%	0.99%	0.75%
	Massachusetts Institute of Technology Federal Credit Union	\$541,793	\$486,237	\$491,181	98.99%	\$6,157	3.60%	0.26%	3.35%	7.99%	5.07%
	Sharon Credit Union	\$566,107	\$420,822	\$478,240	87.99%	\$7,599	2.87%	0.39%	2.48%	9.91%	6.33%
	Direct Federal Credit Union	\$571,815	\$512,555	\$440,374	116.39%	\$9,945	3.14%	0.54%	2.60%	18.24%	15.12%
	Polish National Credit Union	\$578,052	\$409,138	\$478,883	85.44%	\$5,428	2.63%	0.58%	2.05%	8.27%	5.28%
	Align Credit Union	\$600,113	\$371,911	\$440,663	84.40%	\$5,086	3.19%	0.49%	2.70%	5.54%	2.40%
	Merrimack Valley Federal Credit Union	\$601,739	\$350,306	\$528,694	66.26%	\$6,017	2.87%	0.45%	2.42%	6.65%	6.80%
	Harvard University Employees Credit Union	\$609,491	\$522,764	\$512,950	101.91%	\$6,589	4.08%	0.28%	3.80%	12.98%	7.97%
	Leominster Credit Union	\$655,022	\$449,923	\$454,781	98.93%	\$4,981	3.13%	0.76%	2.37%	3.86%	0.54%
	Liberty Bay Credit Union	\$693,429	\$477,545	\$486,162	98.23%	\$7,261	3.03%	0.42%	2.60%	14.78%	21.54%
	First Citizens' Federal Credit Union	\$742,144	\$637,272	\$564,242	112.94%	\$3,948	3.20%	0.59%	2.61%	6.91%	9.96%
	St. Mary's Credit Union	\$833,884	\$653,269	\$606,088	107.78%	\$6,892	2.98%	0.52%	2.46%	5.99%	4.44%
	Webster First Federal Credit Union	\$875,703	\$695,016	\$704,946	98.59%	\$3,901	3.45%	0.20%	3.25%	4.59%	3.59%
	RTN Federal Credit Union	\$890,028	\$462,639	\$768,002	60.24%	\$6,096	3.00%	0.52%	2.48%	5.15%	4.51%
	St. Anne's Credit Union of Fall River	\$910,846	\$770,463	\$765,801	100.61%	\$5,693	2.95%	0.46%	2.49%	4.43%	5.99%
	Average of Asset Group C	\$668,729	\$496,239	\$536,182	92.94%	\$6,099	3.13%	0.46%	2.67%	7.62%	6.62%
<b>Asset Group D - \$1 billion and over in total assets</b>											
	Greylock Federal Credit Union	\$1,134,183	\$928,843	\$1,008,556	92.10%	\$3,966	3.04%	0.37%	2.67%	6.72%	6.10%
	Hanscom Federal Credit Union	\$1,252,174	\$1,072,762	\$1,108,068	96.81%	\$6,261	3.32%	0.63%	2.74%	11.13%	12.03%
	Jeanne D'Arc Credit Union	\$1,298,884	\$1,122,010	\$1,112,852	100.82%	\$5,799	3.45%	0.73%	2.73%	10.78%	9.62%
	Workers Credit Union	\$1,595,818	\$1,143,294	\$1,049,376	108.95%	\$5,966	3.67%	0.90%	2.82%	12.58%	12.07%
	Rockland Federal Credit Union	\$1,608,675	\$1,490,162	\$1,300,008	114.63%	\$9,245	2.96%	0.68%	2.28%	7.75%	9.89%
	Metro Credit Union	\$1,690,766	\$1,429,588	\$1,338,243	106.83%	\$6,274	2.96%	0.57%	2.39%	6.98%	10.35%
	Digital Federal Credit Union	\$8,071,183	\$6,610,612	\$6,561,308	100.75%	\$6,884	3.38%	0.63%	2.75%	13.28%	14.58%
	Average of Asset Group D	\$2,378,812	\$1,971,039	\$1,925,487	102.98%	\$6,342	3.25%	0.64%	2.63%	9.89%	10.66%

Source: SNL Financial

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

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>								
	Pressers Union Local 12 ILGWU Credit Union	\$157	\$0	0.00%	4.44%	NA	0.00%	0.00%
	One Twenty Credit Union	\$407	\$7	4.38%	16.25%	371.43%	5.65%	1.72%
	Artmet Federal Credit Union	\$436	\$1	0.29%	2.92%	NM	1.28%	0.23%
	Gloucester Fire Department Credit Union	\$482	\$0	0.00%	1.01%	NA	0.00%	0.00%
	Messiah Baptist-Jubilee Federal Credit Union	\$767	\$11	4.85%	4.41%	90.91%	10.00%	1.43%
	Gorton's of Gloucester Employees Federal Credit Union	\$937	\$3	0.71%	1.19%	166.67%	1.58%	0.32%
	Springfield Street Railway Employees Credit Union	\$1,541	\$6	0.98%	2.45%	250.00%	1.56%	0.39%
	North Adams M.E. Federal Credit Union	\$1,767	\$3	0.33%	0.66%	200.00%	0.69%	0.17%
	Manchester Federal Credit Union	\$1,791	\$2	0.42%	1.25%	300.00%	0.93%	0.11%
	M.O.S.E.S. Federal Credit Union	\$1,832	\$9	1.22%	0.95%	77.78%	2.77%	0.49%
	Gloucester Municipal Credit Union	\$1,994	\$0	0.00%	0.93%	NA	0.00%	0.00%
	Lynn Municipal Employees Credit Union	\$2,375	\$13	1.26%	2.33%	184.62%	2.17%	0.55%
	Our Lady of the Angels Federal Credit Union	\$2,489	\$47	2.87%	1.83%	63.83%	20.43%	1.89%
	Boston Customs Federal Credit Union	\$2,526	\$0	0.00%	0.33%	NA	0.00%	0.00%
	Winchester Federal Credit Union	\$2,572	\$12	1.17%	0.98%	83.33%	3.35%	0.47%
	Stoughton Town Employees Federal Credit Union	\$2,821	\$5	0.37%	0.45%	120.00%	1.50%	0.18%
	Bedford VA Federal Credit Union	\$3,262	\$18	1.49%	0.91%	61.11%	2.34%	0.55%
	Holyoke Postal Credit Union	\$3,272	\$0	0.00%	0.66%	NA	0.00%	0.00%
	Symphony Federal Credit Union	\$3,414	\$0	0.00%	1.91%	NA	0.00%	0.00%
	New England Lee Federal Credit Union	\$3,703	\$0	0.00%	0.71%	NA	0.00%	0.00%
	Health Alliance Federal Credit Union	\$3,896	\$27	1.25%	3.66%	292.59%	5.92%	0.69%
	Wakefield Town Employees Federal Credit Union	\$4,051	\$0	0.00%	1.06%	NA	0.00%	0.00%
	Belmont Municipal Federal Credit Union	\$4,070	\$0	0.00%	1.69%	NA	0.00%	0.00%
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,061	\$8	0.41%	0.76%	187.50%	0.53%	0.16%
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,086	\$208	11.43%	1.37%	12.02%	31.00%	4.09%
	Norwood Town Employees Federal Credit Union	\$5,230	\$11	0.41%	0.52%	127.27%	0.89%	0.21%
	Lynn Teachers Credit Union	\$5,271	\$2	0.14%	2.51%	NM	0.26%	0.04%
	Lowell Municipal Employees Federal Credit Union	\$6,376	\$21	1.11%	1.79%	161.90%	4.02%	0.33%
	Revere Firefighters Credit Union	\$6,671	\$0	0.00%	0.89%	NA	0.00%	0.00%
	Cabot Boston Credit Union	\$7,141	\$11	0.35%	1.12%	318.18%	0.92%	0.15%
	Medford Municipal Employees Federal Credit Union	\$7,271	\$7	0.35%	1.21%	342.86%	0.47%	0.10%
	Somerville Mass Firefighters Federal Credit Union	\$7,309	\$0	0.00%	1.41%	NA	0.00%	0.00%
	Northampton V.A.F. Federal Credit Union	\$7,473	\$5	0.20%	0.16%	80.00%	0.50%	0.07%
	Danvers Municipal Federal Credit Union	\$8,002	\$0	0.00%	0.15%	NA	0.00%	0.00%
	Reading Mass Town Employees Federal Credit Union	\$8,314	\$39	1.30%	0.67%	51.28%	3.17%	0.47%
	Dedham Town Employees Federal Credit Union	\$8,526	\$49	1.44%	0.71%	48.98%	4.67%	0.57%
	Morton Federal Credit Union	\$8,756	\$13	0.38%	0.35%	92.31%	1.09%	0.15%
	Waltham Municipal Employees Credit Union	\$9,251	\$0	0.00%	0.42%	NA	0.00%	0.00%
	Marblehead Municipal Federal Credit Union	\$9,368	\$1	0.02%	0.53%	NM	0.06%	0.01%
	Louise Mills Federal Credit Union	\$9,647	\$13	0.19%	0.37%	192.31%	1.17%	0.13%
	Burlington Municipal Employees Federal Credit Union	\$9,685	\$52	1.39%	0.46%	32.69%	6.58%	0.54%
	Cambridge Municipal Employees Federal Credit Union	\$9,757	\$2	0.10%	0.15%	150.00%	0.10%	0.02%
	Arlington Municipal Federal Credit Union	\$9,762	\$11	0.25%	0.29%	118.18%	0.57%	0.11%
	Melrose First Federal Credit Union	\$10,866	\$3	0.05%	0.74%	NM	0.16%	0.03%
	Beverly Municipal Federal Credit Union	\$10,939	\$37	0.73%	1.11%	151.35%	1.81%	0.34%
	St. Anthony of New Bedford Federal Credit Union	\$11,055	\$10	0.34%	0.51%	150.00%	0.95%	0.09%
	Cambridge Firefighters Federal Credit Union	\$11,100	\$22	0.32%	0.91%	286.36%	0.97%	0.20%
	Lexington MA Federal Credit Union	\$11,108	\$5	0.10%	0.08%	80.00%	0.45%	0.05%
	Ocean Spray Employees Federal Credit Union	\$11,338	\$35	0.60%	1.04%	174.29%	2.38%	0.31%
	Watertown Municipal Credit Union	\$11,504	\$8	0.42%	0.42%	100.00%	0.24%	0.07%

Source: SNL Financial

NA = data was not available.

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



Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>								
	Santo Christo Federal Credit Union	\$11,768	\$77	1.03%	0.73%	71.43%	6.19%	0.65%
	Revere Municipal Employees Federal Credit Union	\$11,852	\$8	0.09%	0.30%	337.50%	0.55%	0.07%
	Lynn Police Credit Union	\$11,941	\$138	3.17%	1.40%	44.20%	5.04%	1.16%
	Lynn Firemens Federal Credit Union	\$12,327	\$10	0.14%	0.41%	300.00%	0.43%	0.08%
	Saint Vincent Hospital Credit Union	\$13,052	\$12	0.26%	0.76%	291.67%	0.99%	0.09%
	Greater Salem Employees Federal Credit Union	\$13,332	\$125	2.52%	0.46%	18.40%	11.97%	0.94%
	Chelsea Employees Federal Credit Union	\$14,346	\$58	0.80%	0.22%	27.59%	4.59%	0.40%
	Billerica Municipal Employees Credit Union	\$14,770	\$3	0.09%	0.62%	700.00%	0.10%	0.02%
	RAH Federal Credit Union	\$16,270	\$97	0.84%	0.29%	35.05%	4.98%	0.60%
	Worcester Police Department Federal Credit Union	\$16,456	\$17	0.13%	0.15%	117.65%	0.84%	0.10%
	St. Anne Credit Union	\$16,604	\$243	2.34%	0.31%	13.17%	15.21%	1.46%
	Lowell Firefighters Credit Union	\$17,370	\$46	0.49%	0.60%	121.74%	1.49%	0.26%
	Haverhill Fire Department Credit Union	\$17,822	\$29	0.45%	0.12%	27.59%	1.34%	0.16%
	Norfolk Community Federal Credit Union	\$18,160	\$44	0.32%	0.33%	102.27%	2.33%	0.24%
	MyCom Federal Credit Union	\$18,583	\$9	0.13%	1.05%	822.22%	0.41%	0.05%
	Leominster Employees Federal Credit Union	\$18,694	\$192	1.74%	1.27%	72.92%	9.69%	1.03%
	Attleboro ME Federal Credit Union	\$18,711	\$18	0.40%	0.40%	100.00%	0.86%	0.10%
	Mills42 Federal Credit Union	\$19,841	\$48	0.29%	0.36%	122.92%	2.30%	0.24%
	HTM Credit Union	\$19,969	\$2	0.02%	0.48%	NM	0.06%	0.01%
	Credit Union of the Berkshires	\$20,671	\$175	2.66%	1.91%	72.00%	6.00%	0.85%
	Taupa Lithuanian Federal Credit Union	\$22,961	\$347	1.88%	0.48%	25.36%	16.27%	1.51%
	Massachusetts Family Credit Union	\$23,008	\$64	0.39%	1.17%	304.69%	1.69%	0.28%
	Acushnet Federal Credit Union	\$23,046	\$8	0.09%	0.62%	675.00%	0.37%	0.03%
	Malden Federal Credit Union	\$24,162	\$7	0.06%	0.62%	NM	0.16%	0.03%
	Methuen Federal Credit Union	\$24,260	\$27	0.24%	0.51%	214.81%	0.90%	0.11%
	Chadwick Federal Credit Union	\$24,877	\$26	0.26%	0.19%	73.08%	1.79%	0.10%
	St. Anthony of Padua Federal Credit Union	\$25,616	\$393	4.86%	0.65%	13.49%	6.56%	1.53%
	Northeastern University Federal Credit Union	\$25,755	\$295	1.88%	2.30%	122.37%	11.59%	1.15%
	Somerville School Employees Federal Credit Union	\$26,826	\$128	1.46%	0.30%	20.31%	3.15%	0.48%
	Peabody Municipal Federal Credit Union	\$27,115	\$108	1.95%	1.22%	62.96%	3.51%	0.40%
	600 Atlantic Federal Credit Union	\$28,530	\$11	0.08%	0.57%	718.18%	0.30%	0.04%
	Wellesley Municipal Employees Federal Credit Union	\$29,208	\$6	0.05%	0.14%	266.67%	0.24%	0.02%
	West Springfield Federal Credit Union	\$29,607	\$149	1.55%	0.72%	46.31%	6.26%	0.50%
	Saint Dominics Federal Credit Union	\$29,684	\$132	0.99%	0.80%	80.30%	2.70%	0.44%
	Andovers Federal Credit Union	\$30,500	\$130	1.51%	1.60%	106.15%	3.83%	0.43%
	Cambridge Teachers Federal Credit Union	\$31,304	\$34	0.43%	0.24%	55.88%	1.14%	0.11%
	Goldmark Federal Credit Union	\$31,353	\$82	0.68%	0.10%	14.63%	2.22%	0.26%
	Alpha Credit Union	\$31,387	\$36	0.37%	0.56%	150.00%	0.89%	0.11%
	Stoneham Municipal Employees Federal Credit Union	\$38,123	\$1	0.01%	0.51%	NM	0.03%	0.00%
	Brookline Municipal Credit Union	\$39,498	\$554	3.91%	0.51%	13.18%	11.27%	1.40%
	Worcester Fire Department Credit Union	\$40,664	\$36	0.41%	0.61%	147.22%	0.65%	0.09%
	Commonwealth Utilities Employees Credit Union	\$41,505	\$46	0.42%	1.77%	417.39%	0.71%	0.11%
	Somerville Municipal Federal Credit Union	\$42,416	\$76	0.37%	1.26%	338.16%	1.23%	0.18%
	Woburn Municipal Federal Credit Union	\$43,676	\$11	0.08%	0.45%	600.00%	0.29%	0.03%
	Plymouth County Teachers Federal Credit Union	\$45,060	\$45	0.20%	0.65%	320.00%	1.03%	0.10%
	Everett Credit Union	\$47,412	\$500	1.60%	0.28%	17.60%	7.59%	1.05%
	Notre Dame Community Federal Credit Union	\$49,690	\$3	0.02%	0.65%	NM	0.05%	0.01%
	Southcoast Federal Credit Union	\$49,988	\$169	0.66%	0.63%	95.86%	10.15%	0.34%
	St. Michaels Fall River Federal Credit Union	\$53,232	\$716	1.46%	0.37%	25.00%	14.72%	1.35%
	Tewksbury Federal Credit Union	\$60,007	\$366	0.95%	0.29%	30.60%	5.42%	0.61%

Source: SNL Financial

NA = data was not available.

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

**Asset Quality**

**June 30, 2017**

**Run Date: September 7, 2017**

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>								
	Franklin First Federal Credit Union	\$60,380	\$294	0.85%	0.73%	85.37%	6.22%	0.49%
	Westport Federal Credit Union	\$61,312	\$9	0.03%	0.41%	NM	3.62%	0.01%
	Pioneer Valley Federal Credit Union	\$65,083	\$356	0.73%	0.74%	101.40%	4.36%	0.55%
	New England Teamsters Federal Credit Union	\$65,844	\$1,224	3.73%	0.85%	22.71%	12.73%	1.86%
	Premier Source Credit Union	\$68,355	\$296	0.85%	2.97%	350.68%	3.11%	0.43%
	AllCom Credit Union	\$68,389	\$39	0.12%	0.61%	507.69%	0.36%	0.06%
	Worcester Credit Union	\$79,586	\$274	0.53%	0.36%	66.79%	3.56%	0.34%
	Energy Credit Union	\$82,353	\$40	0.08%	0.54%	637.50%	0.26%	0.05%
	NESC Federal Credit Union	\$84,705	\$307	0.43%	0.32%	74.59%	3.78%	0.36%
	Luso-American Credit Union	\$90,610	\$205	0.33%	0.10%	29.27%	1.64%	0.23%
	MetroWest Community Federal Credit Union	\$101,987	\$309	0.64%	0.44%	68.61%	3.21%	0.30%
	First Priority Credit Union	\$105,606	\$328	0.48%	0.58%	121.65%	1.70%	0.31%
	River Works Credit Union	\$106,568	\$681	1.09%	1.13%	104.26%	4.82%	0.64%
	Athol Credit Union	\$106,574	\$848	1.25%	0.76%	60.61%	16.95%	0.80%
	Brotherhood Credit Union	\$110,859	\$8	0.02%	0.02%	125.00%	0.02%	0.01%
	New Bedford Credit Union	\$122,835	\$322	0.48%	0.28%	59.01%	2.78%	0.26%
	Naveo Credit Union	\$125,385	\$51	0.07%	0.74%	NM	0.50%	0.04%
	Arrha Credit Union	\$135,688	\$795	0.93%	0.38%	41.13%	7.03%	0.59%
	Somerset Federal Credit Union	\$142,640	\$1,074	1.35%	0.16%	11.64%	5.36%	0.75%
	Homefield Credit Union	\$144,504	\$671	0.69%	0.56%	81.82%	4.83%	0.46%
	Community Credit Union of Lynn	\$144,566	\$1,140	1.00%	0.33%	33.51%	7.11%	0.79%
	Shrewsbury Federal Credit Union	\$146,701	\$101	0.13%	0.33%	243.56%	0.98%	0.07%
	Taunton Federal Credit Union	\$150,196	\$2,059	1.71%	2.73%	159.74%	9.57%	1.37%
	Alden Credit Union	\$165,714	\$1,463	1.39%	0.85%	61.45%	12.11%	0.88%
	Greater Springfield Credit Union	\$165,948	\$179	0.22%	0.82%	372.07%	0.81%	0.11%
	Tremont Credit Union	\$175,716	\$1,730	1.49%	2.06%	138.50%	7.17%	0.98%
	Southbridge Credit Union	\$185,078	\$1,177	0.79%	0.55%	70.18%	5.32%	0.64%
	Holyoke Credit Union	\$187,923	\$148	0.12%	0.78%	658.11%	0.83%	0.08%
	Fall River Municipal Credit Union	\$210,148	\$298	0.24%	0.84%	353.02%	1.19%	0.14%
	Southern Mass Credit Union	\$211,759	\$312	0.26%	0.61%	233.97%	1.39%	0.15%
	Luso Federal Credit Union	\$217,850	\$2,067	1.12%	0.56%	49.98%	9.62%	0.95%
	St. Jean's Credit Union	\$221,502	\$867	0.51%	0.41%	80.05%	3.78%	0.39%
	Mass Bay Credit Union	\$242,969	\$1,376	0.74%	0.19%	25.15%	5.70%	0.57%
	MassMutual Federal Credit Union	\$245,019	\$868	0.68%	0.52%	75.58%	3.16%	0.35%
	Average of Asset Group A	\$46,610	\$213	0.86%	0.98%	167.37%	3.51%	0.41%

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

	Members Plus Credit Union	\$254,205	\$1,626	1.04%	0.19%	18.45%	4.50%	0.64%
	Boston Firefighters Credit Union	\$263,700	\$213	0.11%	0.37%	325.82%	0.69%	0.08%
	Milbury Federal Credit Union	\$318,136	\$2,920	1.15%	0.23%	20.07%	25.86%	0.92%
	Bridgewater Credit Union	\$356,053	\$1,533	0.59%	0.36%	60.93%	4.26%	0.43%
	City of Boston Credit Union	\$383,435	\$3,262	1.07%	0.69%	64.78%	6.70%	0.85%
	Crescent Credit Union	\$437,634	\$3,590	0.98%	0.44%	45.01%	5.78%	0.82%
	Central One Federal Credit Union	\$463,364	\$3,666	0.91%	0.30%	33.36%	8.44%	0.79%
	UMassFive College Federal Credit Union	\$467,295	\$2,879	0.85%	0.67%	78.53%	7.53%	0.62%
	Freedom Credit Union	\$487,922	\$1,185	0.38%	0.74%	194.35%	1.56%	0.24%
	GFA Federal Credit Union	\$492,794	\$1,741	0.67%	0.62%	92.82%	3.40%	0.35%
	Average of Asset Group B	\$392,454	\$2,262	0.78%	0.46%	93.41%	6.87%	0.57%

Source: SNL Financial

NA = data was not available.

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

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	Quincy Credit Union	\$512,812	\$722	0.21%	0.17%	77.70%	1.08%	0.14%
	I-C Federal Credit Union	\$516,686	\$2,567	0.67%	0.84%	125.17%	4.55%	0.50%
	Massachusetts Institute of Technology Federal Credit Union	\$541,793	\$4,444	0.91%	0.22%	24.14%	10.69%	0.82%
	Sharon Credit Union	\$566,107	\$998	0.24%	0.35%	149.60%	1.56%	0.18%
	Direct Federal Credit Union	\$571,815	\$2,143	0.42%	0.54%	129.21%	2.68%	0.37%
	Polish National Credit Union	\$578,052	\$827	0.20%	0.36%	180.41%	1.07%	0.14%
	Align Credit Union	\$600,113	\$1,139	0.31%	0.23%	75.50%	1.62%	0.19%
	Merrimack Valley Federal Credit Union	\$601,739	\$2,933	0.84%	0.54%	63.93%	4.89%	0.49%
	Harvard University Employees Credit Union	\$609,491	\$1,820	0.35%	0.72%	205.44%	3.16%	0.30%
	Leominster Credit Union	\$655,022	\$2,203	0.49%	0.44%	89.01%	3.55%	0.34%
	Liberty Bay Credit Union	\$693,429	\$5,586	1.17%	0.47%	40.51%	5.55%	0.81%
	First Citizens' Federal Credit Union	\$742,144	\$2,946	0.46%	0.37%	79.50%	4.11%	0.40%
	St. Mary's Credit Union	\$833,884	\$837	0.13%	0.40%	313.14%	1.07%	0.10%
	Webster First Federal Credit Union	\$875,703	\$4,820	0.69%	0.30%	43.42%	3.56%	0.55%
	RTN Federal Credit Union	\$890,028	\$3,016	0.65%	0.51%	78.08%	3.35%	0.34%
	St. Anne's Credit Union of Fall River	\$910,846	\$3,231	0.42%	0.37%	87.74%	3.86%	0.35%
	Average of Asset Group C	\$668,729	\$2,515	0.51%	0.43%	110.16%	3.52%	0.38%
<b>Asset Group D - \$1 billion and over in total assets</b>								
	Greylock Federal Credit Union	\$1,134,183	\$11,185	1.20%	1.20%	99.93%	9.17%	0.99%
	Hanscom Federal Credit Union	\$1,252,174	\$3,934	0.37%	0.61%	165.43%	3.13%	0.31%
	Jeanne D'Arc Credit Union	\$1,298,884	\$7,105	0.63%	0.47%	74.51%	6.44%	0.55%
	Workers Credit Union	\$1,595,818	\$4,814	0.42%	0.70%	166.22%	3.07%	0.30%
	Rockland Federal Credit Union	\$1,608,675	\$5,166	0.35%	0.77%	222.05%	2.91%	0.32%
	Metro Credit Union	\$1,690,766	\$2,480	0.17%	0.54%	312.18%	1.66%	0.15%
	Digital Federal Credit Union	\$8,071,183	\$38,936	0.59%	0.79%	133.66%	5.16%	0.48%
	Average of Asset Group D	\$2,378,812	\$10,517	0.53%	0.73%	167.71%	4.51%	0.44%

Net Worth

		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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Pressers Union Local 12 ILGWU Credit Union	\$157	\$15	9.55%	0.00%	0.00%	13.33%
	One Twenty Credit Union	\$407	\$54	13.27%	(7.14%)	12.96%	53.70%
	Artmet Federal Credit Union	\$436	\$68	15.60%	(2.90%)	1.47%	14.71%
	Gloucester Fire Department Credit Union	\$482	\$202	41.91%	(0.99%)	0.00%	1.49%
	Messiah Baptist-Jubilee Federal Credit Union	\$767	\$101	13.17%	2.00%	10.89%	9.90%
	Gorton's of Gloucester Employees Federal Credit Union	\$937	\$184	19.64%	(3.21%)	1.63%	2.72%
	Springfield Street Railway Employees Credit Union	\$1,541	\$371	24.08%	2.18%	1.62%	4.04%
	North Adams M.E. Federal Credit Union	\$1,767	\$429	24.28%	0.94%	0.70%	1.40%
	Manchester Federal Credit Union	\$1,791	\$210	11.73%	(0.95%)	0.95%	2.86%
	M.O.S.E.S. Federal Credit Union	\$1,832	\$318	17.36%	3.85%	2.83%	2.20%
	Gloucester Municipal Credit Union	\$1,994	\$393	19.71%	0.51%	0.00%	1.27%
	Lynn Municipal Employees Credit Union	\$2,375	\$573	24.13%	(1.73%)	2.27%	4.19%
	Our Lady of the Angels Federal Credit Union	\$2,489	\$200	8.04%	(5.83%)	23.50%	15.00%
	Boston Customs Federal Credit Union	\$2,526	\$331	13.10%	(4.14%)	0.00%	0.91%
	Winchester Federal Credit Union	\$2,572	\$348	13.53%	(1.14%)	3.45%	2.87%
	Stoughton Town Employees Federal Credit Union	\$2,821	\$327	11.59%	1.23%	1.53%	1.83%
	Bedford VA Federal Credit Union	\$3,262	\$758	23.24%	(4.39%)	2.37%	1.45%
	Holyoke Postal Credit Union	\$3,272	\$730	22.31%	0.00%	0.00%	0.27%
	Symphony Federal Credit Union	\$3,414	\$334	9.78%	3.04%	0.00%	11.68%
	New England Lee Federal Credit Union	\$3,703	\$1,446	39.05%	0.69%	0.00%	0.41%
	Health Alliance Federal Credit Union	\$3,896	\$376	9.65%	4.35%	7.18%	21.01%
	Wakefield Town Employees Federal Credit Union	\$4,051	\$544	13.43%	2.23%	0.00%	2.02%
	Belmont Municipal Federal Credit Union	\$4,070	\$553	13.59%	4.44%	0.00%	5.42%
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,061	\$1,496	29.56%	2.85%	0.53%	1.00%
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,086	\$645	12.68%	1.88%	32.25%	3.88%
	Norwood Town Employees Federal Credit Union	\$5,230	\$1,221	23.35%	5.73%	0.90%	1.15%
	Lynn Teachers Credit Union	\$5,271	\$727	13.79%	4.21%	0.28%	5.09%
	Lowell Municipal Employees Federal Credit Union	\$6,376	\$488	7.65%	(35.14%)	4.30%	6.97%
	Revere Firefighters Credit Union	\$6,671	\$956	14.33%	0.21%	0.00%	1.57%
	Cabot Boston Credit Union	\$7,141	\$1,165	16.31%	(1.70%)	0.94%	3.00%
	Medford Municipal Employees Federal Credit Union	\$7,271	\$1,459	20.07%	3.20%	0.48%	1.64%
	Somerville Mass Firefighters Federal Credit Union	\$7,309	\$1,113	15.23%	5.54%	0.00%	2.25%
	Northampton V.A.F. Federal Credit Union	\$7,473	\$991	13.26%	2.87%	0.50%	0.40%
	Danvers Municipal Federal Credit Union	\$8,002	\$2,715	33.93%	0.59%	0.00%	0.18%
	Reading Mass Town Employees Federal Credit Union	\$8,314	\$1,212	14.58%	0.17%	3.22%	1.65%
	Dedham Town Employees Federal Credit Union	\$8,526	\$1,025	12.02%	(1.55%)	4.78%	2.34%
	Morton Federal Credit Union	\$8,756	\$1,184	13.52%	(4.62%)	1.10%	1.01%
	Waltham Municipal Employees Credit Union	\$9,251	\$1,566	16.93%	(0.38%)	0.00%	0.51%
	Marblehead Municipal Federal Credit Union	\$9,368	\$1,634	17.44%	1.85%	0.06%	1.53%
	Louise Mills Federal Credit Union	\$9,647	\$1,083	11.23%	(4.86%)	1.20%	2.31%
	Burlington Municipal Employees Federal Credit Union	\$9,685	\$764	7.89%	0.26%	6.81%	2.23%
	Cambridge Municipal Employees Federal Credit Union	\$9,757	\$1,943	19.91%	(2.74%)	0.10%	0.15%
	Arlington Municipal Federal Credit Union	\$9,762	\$1,926	19.73%	2.42%	0.57%	0.67%
	Melrose First Federal Credit Union	\$10,866	\$1,827	16.81%	(0.11%)	0.16%	2.30%
	Beverly Municipal Federal Credit Union	\$10,939	\$1,992	18.21%	5.26%	1.86%	2.81%
	St. Anthony of New Bedford Federal Credit Union	\$11,055	\$1,041	9.42%	0.19%	0.96%	1.44%
	Cambridge Firefighters Federal Credit Union	\$11,100	\$2,200	19.82%	4.27%	1.00%	2.86%
	Lexington MA Federal Credit Union	\$11,108	\$1,110	9.99%	0.00%	0.45%	0.36%
	Ocean Spray Employees Federal Credit Union	\$11,338	\$1,409	12.43%	0.86%	2.48%	4.33%
	Watertown Municipal Credit Union	\$11,504	\$3,309	28.76%	(1.44%)	0.24%	0.24%

		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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>							
	Santo Christo Federal Credit Union	\$11,768	\$1,188	10.10%	2.90%	6.48%	4.63%
	Revere Municipal Employees Federal Credit Union	\$11,852	\$1,425	12.02%	(1.26%)	0.56%	1.89%
	Lynn Police Credit Union	\$11,941	\$2,677	22.42%	1.58%	5.16%	2.28%
	Lynn Firemens Federal Credit Union	\$12,327	\$2,279	18.49%	0.97%	0.44%	1.32%
	Saint Vincent Hospital Credit Union	\$13,052	\$1,171	8.97%	0.69%	1.02%	2.99%
	Greater Salem Employees Federal Credit Union	\$13,332	\$1,021	7.66%	(2.32%)	12.24%	2.25%
	Chelsea Employees Federal Credit Union	\$14,346	\$1,248	8.70%	0.32%	4.65%	1.28%
	Billerica Municipal Employees Credit Union	\$14,770	\$3,076	20.83%	(1.23%)	0.10%	0.68%
	RAH Federal Credit Union	\$16,270	\$1,912	11.75%	2.76%	5.07%	1.78%
	Worcester Police Department Federal Credit Union	\$16,456	\$2,009	12.21%	0.50%	0.85%	1.00%
	St. Anne Credit Union	\$16,604	\$1,627	9.80%	(4.21%)	14.94%	1.97%
	Lowell Firefighters Credit Union	\$17,370	\$3,035	17.47%	1.33%	1.52%	1.85%
	Haverhill Fire Department Credit Union	\$17,822	\$2,161	12.13%	2.06%	1.34%	0.37%
	Norfolk Community Federal Credit Union	\$18,160	\$1,926	10.61%	9.01%	2.28%	2.34%
	MyCom Federal Credit Union	\$18,583	\$2,117	11.39%	0.38%	0.43%	3.50%
	Leominster Employees Federal Credit Union	\$18,694	\$1,924	10.29%	5.56%	9.98%	7.28%
	Attleboro ME Federal Credit Union	\$18,711	\$2,087	11.15%	(2.55%)	0.86%	0.86%
	Mills42 Federal Credit Union	\$19,841	\$2,027	10.22%	4.64%	2.37%	2.91%
	HTM Credit Union	\$19,969	\$3,206	16.05%	1.26%	0.06%	1.37%
	Credit Union of the Berkshires	\$20,671	\$2,793	13.51%	(4.07%)	6.27%	4.51%
	Taupa Lithuanian Federal Credit Union	\$22,961	\$2,045	8.91%	3.18%	16.97%	4.30%
	Massachusetts Family Credit Union	\$23,008	\$3,604	15.66%	2.76%	1.78%	5.41%
	Acushnet Federal Credit Union	\$23,046	\$2,084	9.04%	0.48%	0.38%	2.59%
	Malden Federal Credit Union	\$24,162	\$4,223	17.48%	2.20%	0.17%	1.73%
	Methuen Federal Credit Union	\$24,260	\$2,900	11.95%	1.11%	0.93%	2.00%
	Chadwick Federal Credit Union	\$24,877	\$1,430	5.75%	0.98%	1.82%	1.33%
	St. Anthony of Padua Federal Credit Union	\$25,616	\$6,063	23.67%	(0.59%)	6.48%	0.87%
	Northeastern University Federal Credit Union	\$25,755	\$2,185	8.48%	(0.82%)	13.50%	16.52%
	Somerville School Employees Federal Credit Union	\$26,826	\$4,035	15.04%	(1.04%)	3.17%	0.64%
	Peabody Municipal Federal Credit Union	\$27,115	\$3,007	11.09%	2.08%	3.59%	2.26%
	600 Atlantic Federal Credit Union	\$28,530	\$3,538	12.40%	4.57%	0.31%	2.23%
	Wellesley Municipal Employees Federal Credit Union	\$29,208	\$3,072	10.52%	(2.32%)	0.20%	0.52%
	West Springfield Federal Credit Union	\$29,607	\$2,312	7.81%	(1.20%)	6.44%	2.98%
	Saint Dominics Federal Credit Union	\$29,684	\$4,776	16.09%	0.80%	2.76%	2.22%
	Andovers Federal Credit Union	\$30,500	\$3,396	11.13%	2.56%	3.83%	4.06%
	Cambridge Teachers Federal Credit Union	\$31,304	\$2,968	9.48%	(0.47%)	1.15%	0.64%
	Goldmark Federal Credit Union	\$31,353	\$3,681	11.74%	0.22%	2.23%	0.33%
	Alpha Credit Union	\$31,387	\$4,079	13.00%	1.38%	0.88%	1.32%
	Stoneham Municipal Employees Federal Credit Union	\$38,123	\$3,156	8.28%	3.02%	0.03%	1.90%
	Brookline Municipal Credit Union	\$39,498	\$4,663	11.81%	3.23%	11.88%	1.57%
	Worcester Fire Department Credit Union	\$40,664	\$5,461	13.43%	(0.29%)	0.66%	0.97%
	Commonwealth Utilities Employees Credit Union	\$41,505	\$6,257	15.08%	4.04%	0.74%	3.07%
	Somerville Municipal Federal Credit Union	\$42,416	\$5,913	13.94%	2.43%	1.29%	4.35%
	Woburn Municipal Federal Credit Union	\$43,676	\$3,713	8.50%	1.85%	0.30%	1.78%
	Plymouth County Teachers Federal Credit Union	\$45,060	\$4,223	9.37%	2.59%	1.07%	3.41%
	Everett Credit Union	\$47,412	\$6,427	13.56%	2.58%	7.78%	1.37%
	Notre Dame Community Federal Credit Union	\$49,690	\$6,038	12.15%	0.46%	0.05%	1.74%
	Southcoast Federal Credit Union	\$49,988	\$6,202	12.41%	0.06%	2.72%	2.61%
	St. Michaels Fall River Federal Credit Union	\$53,232	\$4,759	8.94%	19.36%	15.05%	3.76%
	Tewksbury Federal Credit Union	\$60,007	\$6,773	11.29%	5.83%	5.40%	1.65%

Source: SNL Financial

NA = data was not available.

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

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>							
	Franklin First Federal Credit Union	\$60,380	\$4,486	7.43%	0.13%	6.55%	5.60%
	Westport Federal Credit Union	\$61,312	\$3,965	6.47%	(0.10%)	0.23%	2.75%
	Pioneer Valley Federal Credit Union	\$65,083	\$7,803	11.99%	14.10%	4.56%	4.63%
	New England Teamsters Federal Credit Union	\$65,844	\$9,284	14.10%	37.44%	13.18%	2.99%
	Premier Source Credit Union	\$68,355	\$8,532	12.48%	(1.86%)	3.47%	12.17%
	AllCom Credit Union	\$68,389	\$10,598	15.50%	3.51%	0.37%	1.87%
	Worcester Credit Union	\$79,586	\$7,564	9.50%	2.35%	3.62%	2.42%
	Energy Credit Union	\$82,353	\$14,819	17.99%	(0.98%)	0.27%	1.72%
	NESC Federal Credit Union	\$84,705	\$7,902	9.33%	4.53%	3.89%	2.90%
	Luso-American Credit Union	\$90,610	\$12,432	13.72%	2.62%	1.65%	0.48%
	MetroWest Community Federal Credit Union	\$101,987	\$10,309	10.11%	1.09%	3.00%	2.06%
	First Priority Credit Union	\$105,606	\$19,079	18.07%	1.88%	1.72%	2.09%
	River Works Credit Union	\$106,568	\$13,869	13.01%	2.54%	4.91%	5.12%
	Athol Credit Union	\$106,574	\$7,922	7.43%	(4.06%)	10.70%	6.49%
	Brotherhood Credit Union	\$110,859	\$29,574	26.68%	(0.08%)	0.03%	0.03%
	New Bedford Credit Union	\$122,835	\$11,410	9.29%	3.64%	2.82%	1.67%
	Naveo Credit Union	\$125,385	\$9,597	7.65%	3.74%	0.53%	5.88%
	Arrha Credit Union	\$135,688	\$11,124	8.20%	(0.27%)	7.15%	2.94%
	Somerset Federal Credit Union	\$142,640	\$21,605	15.15%	3.10%	4.97%	0.58%
	Homefield Credit Union	\$144,504	\$13,489	9.33%	0.59%	4.97%	4.07%
	Community Credit Union of Lynn	\$144,566	\$16,792	11.62%	(3.82%)	6.79%	2.27%
	Shrewsbury Federal Credit Union	\$146,701	\$11,035	7.52%	8.25%	0.92%	2.23%
	Taunton Federal Credit Union	\$150,196	\$19,485	12.97%	5.00%	10.57%	16.88%
	Alden Credit Union	\$165,714	\$12,893	7.78%	0.79%	11.35%	6.97%
	Greater Springfield Credit Union	\$165,948	\$22,116	13.33%	11.42%	0.81%	3.01%
	Tremont Credit Union	\$175,716	\$23,144	13.17%	3.54%	7.47%	10.35%
	Southbridge Credit Union	\$185,078	\$21,694	11.72%	3.36%	5.43%	3.81%
	Holyoke Credit Union	\$187,923	\$17,625	9.38%	3.45%	0.84%	5.53%
	Fall River Municipal Credit Union	\$210,148	\$25,915	12.33%	0.95%	1.15%	4.06%
	Southern Mass Credit Union	\$211,759	\$22,424	10.59%	5.24%	1.39%	3.26%
	Luso Federal Credit Union	\$217,850	\$21,798	10.01%	5.82%	9.48%	4.74%
	St. Jean's Credit Union	\$221,502	\$21,665	9.78%	5.00%	4.00%	3.20%
	Mass Bay Credit Union	\$242,969	\$24,566	10.11%	3.88%	5.60%	1.41%
	MassMutual Federal Credit Union	\$245,019	\$26,800	10.94%	5.43%	3.24%	2.45%
	Average of Asset Group A	\$46,610	\$5,480	13.95%	1.45%	3.55%	3.69%

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

	Members Plus Credit Union	\$254,205	\$35,938	14.14%	4.01%	4.52%	0.83%
	Boston Firefighters Credit Union	\$263,700	\$30,093	11.41%	8.20%	0.71%	2.31%
	Millbury Federal Credit Union	\$318,136	\$24,545	7.72%	3.01%	11.90%	2.39%
	Bridgewater Credit Union	\$356,053	\$35,703	10.03%	0.40%	4.29%	2.62%
	City of Boston Credit Union	\$383,435	\$46,807	12.21%	0.01%	6.97%	4.51%
	Crescent Credit Union	\$437,634	\$60,966	13.93%	4.40%	5.89%	2.65%
	Central One Federal Credit Union	\$463,364	\$44,322	9.57%	5.73%	8.27%	2.76%
	UMassFive College Federal Credit Union	\$467,295	\$37,858	8.10%	7.15%	7.60%	5.97%
	Freedom Credit Union	\$487,922	\$73,915	15.15%	4.39%	1.60%	3.12%
	GFA Federal Credit Union	\$492,794	\$51,026	10.35%	3.57%	3.41%	3.17%
	Average of Asset Group B	\$392,454	\$44,117	11.26%	4.09%	5.52%	3.03%



Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
	Quincy Credit Union	\$512,812	\$67,807	13.22%	6.51%	1.06%	0.83%
	I-C Federal Credit Union	\$516,686	\$56,028	10.84%	5.40%	4.58%	5.73%
	Massachusetts Institute of Technology Federal Credit Union	\$541,793	\$41,008	7.57%	9.41%	10.84%	2.62%
	Sharon Credit Union	\$566,107	\$62,748	11.08%	7.11%	1.59%	2.38%
	Direct Federal Credit Union	\$571,815	\$77,098	13.48%	5.18%	2.78%	3.59%
	Polish National Credit Union	\$578,052	\$74,761	12.93%	2.64%	1.11%	2.00%
	Align Credit Union	\$600,113	\$70,234	11.70%	2.49%	1.62%	1.22%
	Merrimack Valley Federal Credit Union	\$601,739	\$60,736	10.09%	7.12%	4.83%	3.09%
	Harvard University Employees Credit Union	\$609,491	\$53,983	8.86%	14.29%	3.37%	6.93%
	Leominster Credit Union	\$655,022	\$56,625	8.64%	2.53%	3.89%	3.46%
	Liberty Bay Credit Union	\$693,429	\$100,378	14.48%	5.07%	5.56%	2.25%
	First Citizens' Federal Credit Union	\$742,144	\$70,928	9.56%	5.57%	4.15%	3.30%
	St. Mary's Credit Union	\$833,884	\$83,533	10.02%	4.59%	1.00%	3.14%
	Webster First Federal Credit Union	\$875,703	\$171,458	19.58%	6.90%	2.81%	1.22%
	RTN Federal Credit Union	\$890,028	\$98,867	11.11%	4.87%	3.05%	2.38%
	St. Anne's Credit Union of Fall River	\$910,846	\$90,707	9.96%	6.26%	3.56%	3.13%
	Average of Asset Group C	\$668,729	\$77,306	11.45%	6.00%	3.49%	2.95%
<b>Asset Group D - \$1 billion and over in total assets</b>							
	Greylock Federal Credit Union	\$1,134,183	\$113,995	10.05%	11.03%	9.81%	9.80%
	Hanscom Federal Credit Union	\$1,252,174	\$125,273	10.00%	9.36%	3.14%	5.20%
	Jeanne D'Arc Credit Union	\$1,298,884	\$105,070	8.09%	7.09%	6.76%	5.04%
	Workers Credit Union	\$1,595,818	\$171,407	10.74%	6.94%	2.81%	4.67%
	Rockland Federal Credit Union	\$1,608,675	\$186,711	11.61%	7.34%	2.77%	6.14%
	Metro Credit Union	\$1,690,766	\$153,774	9.09%	8.32%	1.61%	5.03%
	Digital Federal Credit Union	\$8,071,183	\$747,965	9.27%	12.84%	5.21%	6.96%
	Average of Asset Group D	\$2,378,812	\$229,171	9.84%	8.99%	4.59%	6.12%

# Definitions



<b>Total assets (\$000)</b>	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.
<b>Net income (\$000)</b>	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.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average net worth (%)</b>	Return on average equity; net income as a percent of average equity.
<b>Operational expense ÷ operational revenue (%)</b>	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.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<b>Total loans and leases (\$000)</b>	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.
<b>Total shares and deposits (\$000)</b>	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.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Total loans ÷ total shares (%)</b>	Total loans as a percent of total shares.
<b>Yield on average assets (%)</b>	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
<b>Interest expense ÷ average assets (%)</b>	Total interest expense as a percent of average assets.
<b>Net interest income ÷ average assets (%)</b>	Interest on loans and investments less cost of funds as a percent of average assets.

<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Market growth rate (%)</b>	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.
<b>Delinquent loans =&gt; 2 months (\$000)</b>	Loans that are greater than or equal to 60 days delinquent.
<b>NPL ÷ loans (%)</b>	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Delinquent loans ÷ assets (%)</b>	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
<b>NPAs ÷ equity LLRs (%)</b>	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
<b>Total net worth (\$000)</b>	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
<b>Net worth ÷ assets (%)</b>	Net worth as a percent of total assets.
<b>Net worth growth (decline) - YTD (%)</b>	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.
<b>Total delinquent loans ÷ net worth (%)</b>	Total delinquent loans as a percent of net worth.
<b>Classified assets ÷ net worth (%)</b>	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.