



# 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

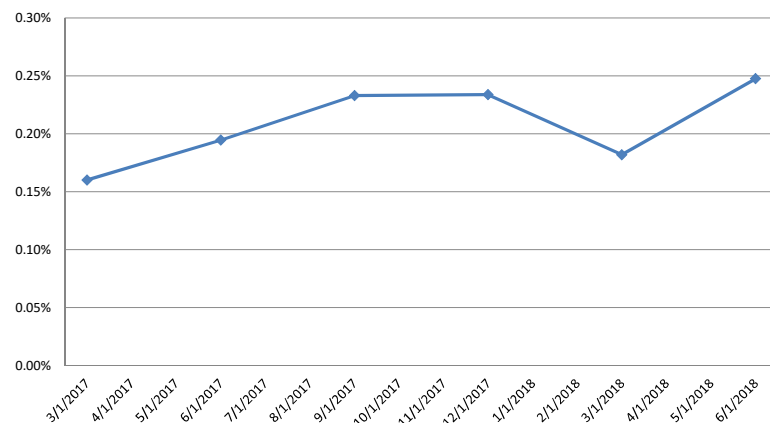
**Group D**     Over \$1 billion

**Massachusetts**

# Performance Analysis

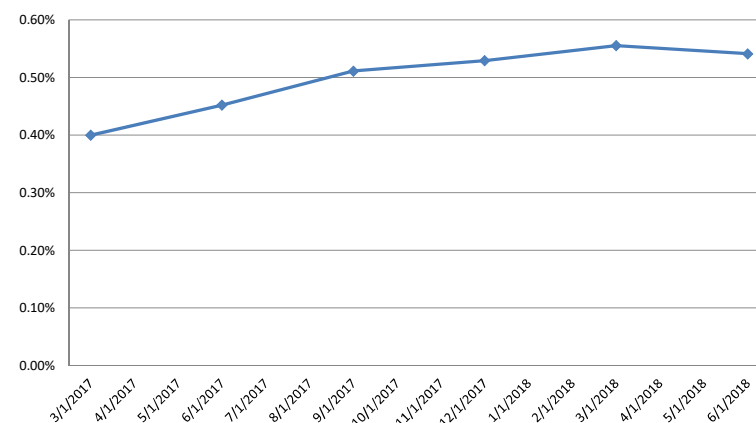
## Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



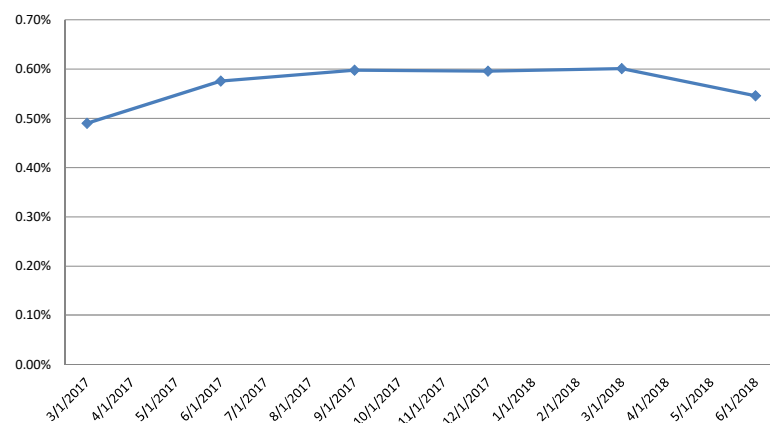
Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.16%	0.19%	0.23%	0.23%	0.18%	0.25%

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



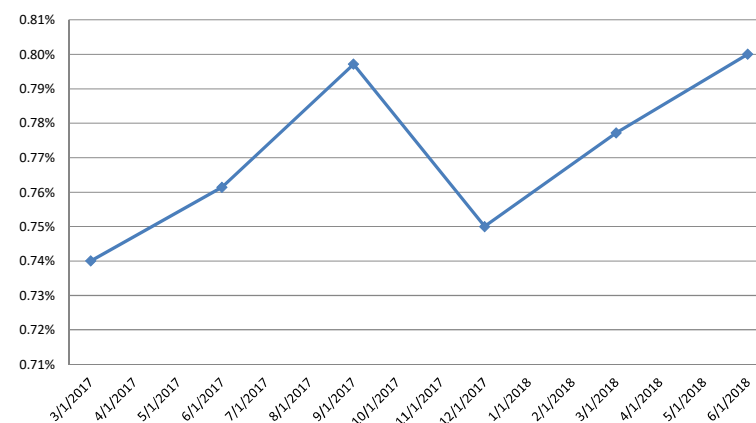
Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.40%	0.45%	0.51%	0.53%	0.56%	0.54%

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



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

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



Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.74%	0.76%	0.80%	0.75%	0.78%	0.80%

Source: SNL Financial

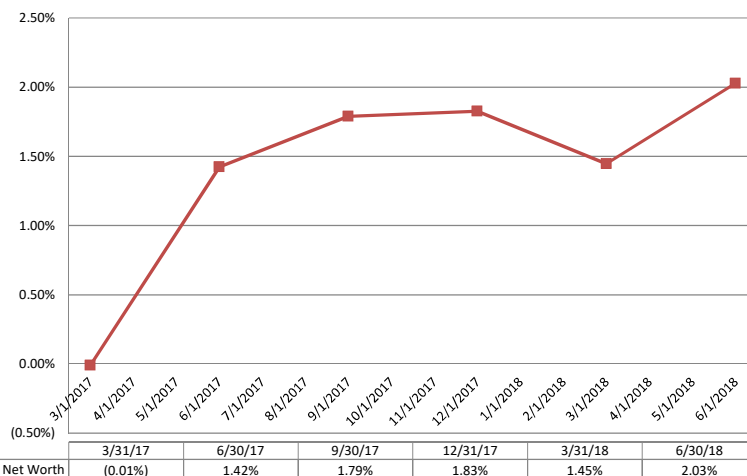
Note: Report includes only bank-level data.

NA = data was not available.

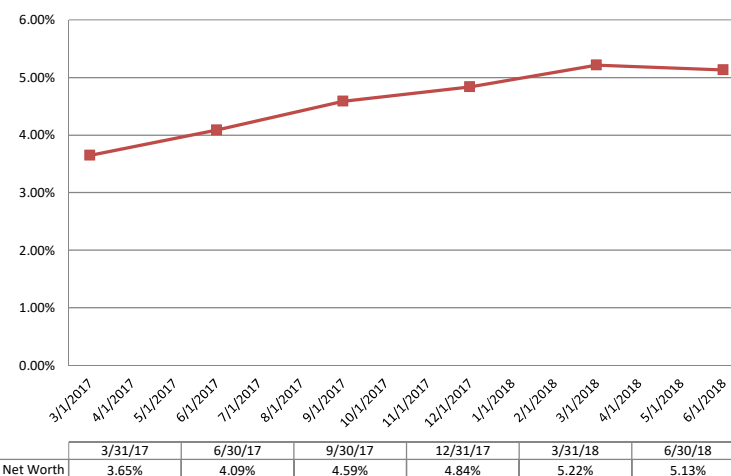
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

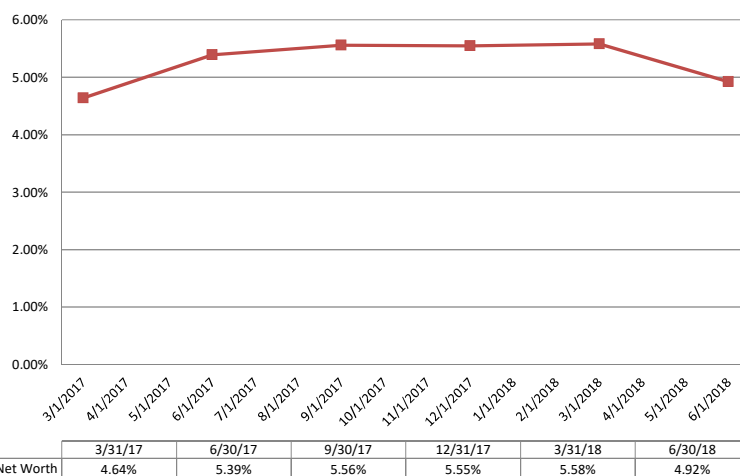
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



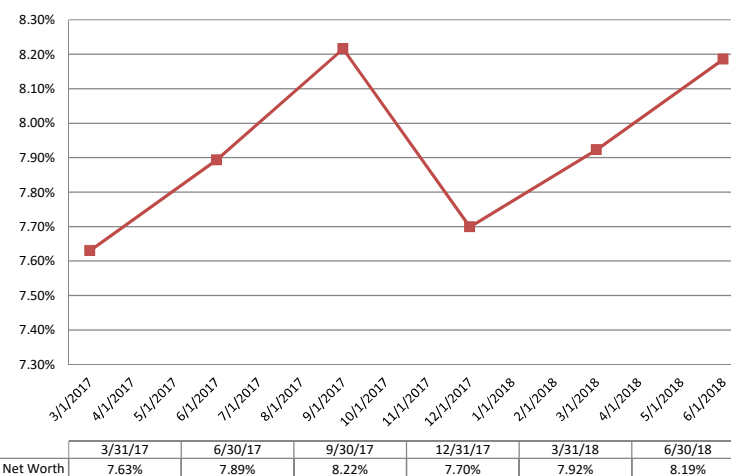
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

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## Performance Analysis

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Pressers Union Local 12 ILGWU Credit Union	\$128	\$0	0.00%	0.00%	100.00%	NA	\$1	1.39%	11.76%	50.00%	NA
	One Twenty Credit Union	\$392	(\$1)	(1.01%)	(4.40%)	NA	NA	(\$2)	(1.00%)	(4.26%)	200.00%	NA
	Artmet Federal Credit Union	\$433	(\$2)	(1.84%)	(11.43%)	166.67%	\$8	(\$1)	(0.46%)	(2.82%)	116.67%	\$12
	Gloucester Fire Department Credit Union	\$525	(\$1)	(0.76%)	(1.94%)	120.00%	\$32	\$0	0.00%	0.00%	100.00%	\$32
	Messiah Baptist-Jubilee Federal Credit Union	\$935	\$7	2.98%	26.17%	40.00%	\$0	\$9	1.92%	17.14%	50.00%	\$0
	Manchester Federal Credit Union	\$1,628	(\$1)	(0.24%)	(1.93%)	110.00%	\$48	(\$2)	(0.24%)	(1.92%)	110.00%	\$52
	Springfield Street Railway Employees Credit Union	\$1,630	\$1	0.25%	1.07%	85.71%	\$60	\$3	0.37%	1.61%	90.24%	\$60
	North Adams M.E. Federal Credit Union	\$1,843	\$1	0.22%	0.94%	106.25%	\$35	(\$1)	(0.11%)	(0.47%)	112.90%	\$35
	M.O.S.E.S. Federal Credit Union	\$1,860	\$3	0.64%	4.04%	80.95%	\$80	(\$14)	(1.49%)	(9.33%)	90.24%	\$88
	Gloucester Municipal Credit Union	\$2,007	(\$4)	(0.79%)	(4.08%)	116.67%	\$35	(\$3)	(0.30%)	(1.53%)	108.57%	\$35
	Boston Customs Federal Credit Union	\$2,453	(\$10)	(1.59%)	(12.23%)	125.00%	\$24	(\$9)	(0.71%)	(5.45%)	109.38%	\$22
	Lynn Municipal Employees Credit Union	\$2,514	\$9	1.41%	5.95%	86.21%	\$28	\$14	1.12%	4.65%	85.96%	\$27
	Stoughton Town Employees Federal Credit Union	\$2,748	\$0	0.00%	0.00%	87.50%	\$18	\$4	0.29%	2.42%	81.25%	\$18
	Winchester Federal Credit Union	\$2,898	\$1	0.14%	1.20%	95.83%	\$64	(\$13)	(0.95%)	(7.78%)	97.92%	\$64
	Symphony Federal Credit Union	\$2,999	(\$2)	(0.26%)	(2.36%)	100.00%	\$84	(\$3)	(0.19%)	(1.76%)	101.59%	\$86
	Holyoke Postal Credit Union	\$3,159	\$4	0.50%	2.20%	81.25%	\$32	\$3	0.19%	0.83%	93.10%	\$34
	Bedford VA Federal Credit Union	\$3,237	\$10	1.23%	5.33%	70.97%	\$56	\$12	0.74%	3.21%	81.67%	\$70
	New England Lee Federal Credit Union	\$3,286	\$5	0.60%	1.37%	68.75%	\$12	\$9	0.54%	1.24%	72.73%	\$12
	Wakefield Town Employees Federal Credit Union	\$4,037	\$2	0.20%	1.44%	92.00%	\$29	\$5	0.25%	1.80%	89.80%	\$31
	Belmont Municipal Federal Credit Union	\$4,353	\$8	0.74%	5.46%	70.73%	\$84	\$17	0.80%	5.84%	73.08%	\$80
	Health Alliance Federal Credit Union	\$4,486	\$11	1.02%	10.76%	71.70%	\$52	\$20	0.96%	9.90%	73.53%	\$51
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,047	\$3	0.24%	1.82%	90.91%	\$64	\$8	0.32%	2.44%	86.57%	\$62
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,140	\$8	0.63%	2.11%	80.95%	\$44	\$9	0.35%	1.19%	81.93%	\$45
	Lynn Teachers Credit Union	\$5,166	\$1	0.08%	0.53%	97.44%	\$64	\$7	0.28%	1.87%	91.36%	\$61
	Norwood Town Employees Federal Credit Union	\$5,536	\$15	1.09%	4.89%	69.23%	\$38	\$21	0.77%	3.44%	64.76%	\$39
	Lowell Municipal Employees Federal Credit Union	\$6,177	\$5	0.33%	4.07%	92.16%	\$30	\$6	0.20%	2.44%	95.00%	\$30
	Revere Firefighters Credit Union	\$6,727	(\$4)	(0.24%)	(1.70%)	108.00%	\$35	(\$4)	(0.12%)	(0.85%)	106.25%	\$35
	Cabot Boston Credit Union	\$6,996	\$0	0.00%	0.00%	91.67%	\$80	\$2	0.06%	0.34%	92.31%	\$81
	Northampton V.A.F. Federal Credit Union	\$7,312	\$5	0.27%	1.97%	65.71%	\$26	\$11	0.30%	2.17%	69.12%	\$26
	Medford Municipal Employees Federal Credit Union	\$7,395	\$14	0.76%	3.71%	75.86%	\$52	\$22	0.60%	2.92%	80.00%	\$52
	Somerville Mass Firefighters Federal Credit Union	\$7,531	\$6	0.32%	2.08%	82.86%	\$59	\$20	0.53%	3.48%	72.60%	\$59
	Danvers Municipal Federal Credit Union	\$8,040	\$2	0.10%	0.29%	95.00%	\$40	\$3	0.08%	0.22%	96.15%	\$41
	Reading Mass Town Employees Federal Credit Union	\$8,551	\$10	0.46%	3.23%	73.02%	\$72	\$17	0.39%	2.76%	79.83%	\$75
	Dedham Town Employees Federal Credit Union	\$8,674	\$4	0.18%	1.49%	85.71%	\$54	\$16	0.37%	2.99%	85.21%	\$58
	Waltham Municipal Employees Credit Union	\$8,698	\$3	0.14%	0.77%	92.59%	\$68	(\$9)	(0.21%)	(1.15%)	97.20%	\$68
	Morton Federal Credit Union	\$8,748	(\$19)	(0.87%)	(6.85%)	120.34%	\$62	(\$49)	(1.13%)	(8.73%)	133.93%	\$62
	Marblehead Municipal Federal Credit Union	\$9,894	\$18	0.74%	4.29%	74.65%	\$61	\$30	0.62%	3.59%	77.37%	\$62
	Arlington Municipal Federal Credit Union	\$10,020	\$18	0.73%	3.66%	67.11%	\$88	\$32	0.65%	3.27%	70.34%	\$88
	Burlington Municipal Employees Federal Credit Union	\$10,025	\$13	0.52%	6.61%	84.34%	\$68	\$15	0.30%	3.84%	90.68%	\$73
	Cambridge Municipal Employees Federal Credit Union	\$10,054	(\$2)	(0.08%)	(0.41%)	104.69%	\$98	(\$14)	(0.28%)	(1.44%)	112.61%	\$84
	Watertown Municipal Credit Union	\$11,103	\$5	0.18%	0.62%	91.07%	\$96	\$6	0.11%	0.37%	94.59%	\$97
	Lexington MA Federal Credit Union	\$11,186	\$9	0.32%	3.24%	89.13%	\$58	\$11	0.20%	1.98%	90.71%	\$58
	St. Anthony of New Bedford Federal Credit Union	\$11,282	(\$7)	(0.25%)	(2.67%)	107.95%	\$53	(\$8)	(0.14%)	(1.52%)	103.95%	\$50
	Ocean Spray Employees Federal Credit Union	\$11,346	\$6	0.21%	1.69%	88.89%	\$71	(\$10)	(0.18%)	(1.41%)	92.86%	\$67
	Cambridge Firefighters Federal Credit Union	\$11,477	\$25	0.87%	4.37%	71.59%	\$109	\$59	1.03%	5.19%	65.09%	\$108
	Beverly Municipal Federal Credit Union	\$11,567	(\$5)	(0.17%)	(1.00%)	98.99%	\$59	\$7	0.12%	0.70%	97.97%	\$59
	Santo Christo Federal Credit Union	\$11,903	(\$4)	(0.13%)	(1.39%)	90.37%	\$40	\$7	0.12%	1.21%	89.10%	\$39
	Melrose First Federal Credit Union	\$12,075	\$7	0.23%	1.51%	90.20%	\$81	\$7	0.12%	0.76%	94.87%	\$77

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June 30, 2018

Run Date: August 21, 2018

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Asset Group A - \$50 to \$250 million in total assets (continued)												
	Lynn Firemens Federal Credit Union	\$12,198	\$29	0.96%	5.09%	76.03%	\$39	\$27	0.45%	2.37%	82.48%	\$39
	Lynn Police Credit Union	\$12,269	\$17	0.55%	2.52%	72.88%	\$26	\$45	0.73%	3.34%	64.23%	\$25
	Reverse Municipal Employees Federal Credit Union	\$12,885	(\$5)	(0.16%)	(1.39%)	97.52%	\$63	\$5	0.08%	0.70%	93.99%	\$58
	Saint Vincent Hospital Credit Union	\$13,144	\$13	0.39%	4.42%	86.81%	\$77	\$7	0.10%	1.19%	92.62%	\$77
	Chelsea Employees Federal Credit Union	\$14,001	\$3	0.09%	0.94%	96.48%	\$79	\$13	0.18%	2.05%	93.45%	\$79
	Greater Salem Employees Federal Credit Union	\$14,235	\$5	0.14%	1.97%	94.44%	\$51	(\$9)	(0.13%)	(1.77%)	95.26%	\$52
	Billerica Municipal Employees Credit Union	\$15,189	\$19	0.50%	2.44%	75.86%	\$66	\$27	0.36%	1.73%	82.93%	\$66
	St. Anne Credit Union	\$16,044	(\$22)	(0.54%)	(6.36%)	103.07%	\$52	(\$136)	(1.68%)	(19.37%)	141.81%	\$53
	Haverhill Fire Department Credit Union	\$17,320	\$13	0.30%	2.37%	90.97%	\$49	\$28	0.32%	2.56%	91.17%	\$48
	RAH Federal Credit Union	\$17,358	\$12	0.28%	2.47%	88.16%	\$68	\$8	0.10%	0.82%	89.70%	\$70
	Lowell Firefighters Credit Union	\$17,426	\$15	0.34%	1.95%	85.29%	\$61	\$27	0.31%	1.76%	85.37%	\$62
	Worcester Police Department Federal Credit Union	\$17,837	\$5	0.11%	0.98%	93.41%	\$63	\$7	0.08%	0.69%	96.10%	\$63
	Leominster Employees Federal Credit Union	\$18,492	\$29	0.62%	5.84%	83.65%	\$61	\$45	0.49%	4.55%	86.73%	\$61
	Attleboro ME Federal Credit Union	\$19,309	(\$5)	(0.10%)	(0.95%)	86.67%	\$60	\$0	0.00%	0.00%	88.55%	\$58
	MyCom Federal Credit Union	\$19,332	\$61	1.27%	10.67%	74.21%	\$49	\$124	1.31%	10.99%	73.65%	\$48
	Norfolk Community Federal Credit Union	\$19,449	\$51	1.07%	10.43%	75.23%	\$110	(\$9)	(0.10%)	(0.92%)	101.69%	\$99
	Credit Union of the Berkshires	\$19,507	(\$39)	(0.80%)	(5.79%)	118.85%	\$61	(\$55)	(0.56%)	(4.06%)	111.02%	\$59
	Mills42 Federal Credit Union	\$20,475	\$3	0.06%	0.58%	84.86%	\$58	\$13	0.12%	1.26%	87.12%	\$60
	HTM Credit Union	\$20,641	\$17	0.33%	2.09%	90.06%	\$66	\$28	0.27%	1.73%	92.43%	\$68
	Northeastern University Federal Credit Union	\$22,792	\$69	1.21%	11.75%	70.89%	\$80	\$94	0.81%	8.09%	73.28%	\$84
	Massachusetts Family Credit Union	\$22,967	\$31	0.54%	3.33%	82.97%	\$99	\$59	0.52%	3.18%	82.97%	\$98
	Acushnet Federal Credit Union	\$23,305	(\$3)	(0.05%)	(0.59%)	101.23%	\$46	(\$42)	(0.36%)	(4.07%)	103.86%	\$43
	Chadwick Federal Credit Union	\$23,397	\$7	0.12%	1.94%	96.20%	\$75	\$8	0.07%	1.11%	97.82%	\$77
	Taupa Lithuanian Federal Credit Union	\$24,005	\$24	0.40%	4.51%	82.64%	\$72	\$45	0.38%	4.25%	83.57%	\$72
	Malden Federal Credit Union	\$24,582	\$1	0.02%	0.09%	98.84%	\$75	\$22	0.18%	1.03%	93.51%	\$71
	Methuen Federal Credit Union	\$25,065	\$49	0.79%	6.41%	78.26%	\$65	\$76	0.62%	4.99%	82.62%	\$64
	St. Anthony of Padua Federal Credit Union	\$25,242	\$12	0.19%	0.79%	86.01%	\$48	\$29	0.23%	0.96%	86.67%	\$49
	Somerville School Employees Federal Credit Union	\$26,478	\$16	0.24%	1.57%	88.59%	\$74	\$29	0.22%	1.42%	89.49%	\$73
	Peabody Municipal Federal Credit Union	\$26,667	\$22	0.33%	2.93%	76.16%	\$63	\$31	0.23%	2.07%	81.08%	\$68
	Saint Dominics Federal Credit Union	\$28,403	(\$28)	(0.39%)	(2.35%)	94.69%	\$65	(\$49)	(0.34%)	(2.05%)	96.84%	\$67
	West Springfield Federal Credit Union	\$29,372	\$24	0.33%	4.28%	90.53%	\$47	(\$10)	(0.07%)	(0.89%)	94.55%	\$47
	Wellesley Municipal Employees Federal Credit Union	\$29,959	\$8	0.11%	1.28%	90.65%	\$81	\$20	0.13%	1.60%	90.68%	\$81
	Goldmark Federal Credit Union	\$30,403	\$17	0.22%	1.82%	93.33%	\$64	\$33	0.22%	1.77%	93.12%	\$61
	Andovers Federal Credit Union	\$31,165	\$37	0.47%	4.42%	82.55%	\$56	\$67	0.43%	4.01%	84.08%	\$56
	600 Atlantic Federal Credit Union	\$31,282	\$53	0.69%	5.80%	74.22%	\$84	\$103	0.68%	5.67%	73.95%	\$82
	Alpha Credit Union	\$32,723	\$41	0.50%	4.06%	78.63%	\$90	\$71	0.44%	3.53%	80.51%	\$88
	Cambridge Teachers Federal Credit Union	\$33,872	\$9	0.11%	1.25%	95.10%	\$86	\$22	0.14%	1.52%	94.70%	\$87
	Brookline Municipal Credit Union	\$38,328	\$55	0.56%	4.36%	78.68%	\$94	\$116	0.59%	4.62%	77.96%	\$90
	Stoneham Municipal Employees Federal Credit Union	\$39,651	\$50	0.50%	6.07%	81.59%	\$58	\$106	0.54%	6.48%	80.76%	\$60
	Worcester Fire Department Credit Union	\$40,770	\$6	0.06%	0.43%	95.05%	\$58	\$10	0.05%	0.36%	95.23%	\$59
	Commonwealth Utilities Employees Credit Union	\$40,957	\$61	0.58%	3.79%	75.26%	\$75	\$105	0.50%	3.27%	79.68%	\$81
	Somerville Municipal Federal Credit Union	\$42,485	\$61	0.57%	4.00%	74.83%	\$86	\$96	0.45%	3.16%	78.43%	\$96
	Plymouth County Teachers Federal Credit Union	\$44,846	(\$12)	(0.11%)	(1.10%)	100.00%	\$60	(\$5)	(0.02%)	(0.23%)	98.43%	\$56
	Woburn Municipal Federal Credit Union	\$45,145	\$32	0.28%	3.35%	84.42%	\$70	\$56	0.25%	2.94%	88.67%	\$72
	Southcoast Federal Credit Union	\$48,433	\$26	0.22%	1.63%	90.17%	\$55	\$35	0.15%	1.10%	91.05%	\$55
	Everett Credit Union	\$49,044	(\$84)	(0.68%)	(5.14%)	119.82%	\$128	\$11	0.04%	0.34%	97.73%	\$100
	Notre Dame Community Federal Credit Union	\$50,312	\$32	0.25%	2.21%	90.73%	\$58	\$45	0.18%	1.56%	93.42%	\$58
	Westport Federal Credit Union	\$59,882	\$41	0.28%	4.57%	95.89%	\$52	(\$29)	(0.10%)	(1.61%)	102.49%	\$55
	Tewksbury Federal Credit Union	\$62,579	\$7	0.04%	0.41%	78.53%	\$66	\$87	0.28%	2.56%	79.32%	\$80

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Asset Group A - \$50 to \$250 million in total assets (continued)												
	Franklin First Federal Credit Union	\$62,864	\$139	0.88%	11.74%	76.39%	\$53	\$227	0.73%	9.70%	79.92%	\$52
	Premier Source Credit Union	\$64,478	(\$3)	(0.02%)	(0.15%)	101.50%	\$61	(\$26)	(0.08%)	(0.63%)	100.62%	\$61
	St. Michaels Fall River Federal Credit Union	\$65,421	\$258	1.62%	18.67%	62.61%	\$70	\$554	1.78%	20.53%	58.84%	\$69
	AllCom Credit Union	\$68,481	\$83	0.48%	3.07%	84.28%	\$75	\$156	0.45%	2.89%	84.89%	\$74
	New England Teamsters Federal Credit Union	\$80,603	(\$120)	(0.60%)	(5.87%)	119.02%	\$116	(\$400)	(1.02%)	(9.57%)	127.16%	\$121
	Worcester Credit Union	\$82,410	(\$186)	(0.90%)	(9.62%)	101.08%	\$67	\$45	0.11%	1.16%	87.83%	\$68
	Pioneer Valley Federal Credit Union	\$84,666	\$416	2.06%	18.84%	65.54%	\$75	\$690	1.77%	15.94%	66.88%	\$74
	NESC Federal Credit Union	\$87,422	\$95	0.44%	4.63%	86.60%	\$63	\$182	0.42%	4.46%	88.04%	\$63
	Energy Credit Union	\$92,474	\$55	0.24%	1.50%	87.52%	\$99	\$54	0.12%	0.74%	92.03%	\$100
	Luso-American Credit Union	\$93,867	\$143	0.61%	4.42%	80.87%	\$60	\$253	0.55%	3.93%	82.47%	\$60
	Athol Credit Union	\$102,435	(\$44)	(0.17%)	(2.51%)	105.21%	\$66	\$13	0.03%	0.37%	97.73%	\$66
	River Works Credit Union	\$103,823	\$16	0.06%	0.46%	99.58%	\$85	\$74	0.14%	1.06%	96.84%	\$86
	MetroWest Community Federal Credit Union	\$104,134	\$56	0.22%	2.43%	87.88%	\$100	\$82	0.16%	1.77%	89.13%	\$101
	First Priority Credit Union	\$106,582	\$66	0.24%	1.40%	92.95%	\$70	\$120	0.22%	1.27%	93.76%	\$69
	Brotherhood Credit Union	\$109,908	\$33	0.12%	0.30%	94.84%	\$80	\$19	0.03%	0.09%	97.94%	\$83
	New Bedford Credit Union	\$120,961	\$91	0.30%	3.09%	89.59%	\$57	\$164	0.27%	2.80%	89.61%	\$55
	Arrha Credit Union	\$126,773	\$216	0.67%	7.94%	81.35%	\$90	\$270	0.42%	4.97%	87.06%	\$93
	Naveo Credit Union	\$130,419	\$253	0.78%	10.36%	80.49%	\$87	\$357	0.56%	7.34%	84.41%	\$87
	Somerset Federal Credit Union	\$145,228	\$170	0.47%	3.36%	86.10%	\$75	\$342	0.47%	3.37%	86.26%	\$74
	Community Credit Union of Lynn	\$146,350	\$30	0.08%	0.74%	91.91%	\$67	(\$134)	(0.18%)	(1.65%)	98.24%	\$75
	Homefield Credit Union	\$151,030	\$89	0.23%	2.68%	93.03%	\$74	\$252	0.33%	3.77%	90.30%	\$75
	Shrewsbury Federal Credit Union	\$155,131	\$383	1.00%	14.24%	72.83%	\$75	\$593	0.78%	11.13%	76.92%	\$75
	Alden Credit Union	\$158,483	\$1	0.00%	0.04%	84.30%	\$64	\$9	0.01%	0.17%	84.37%	\$58
	Taunton Federal Credit Union	\$160,574	\$237	0.60%	4.63%	88.16%	\$68	\$427	0.55%	4.20%	89.07%	\$67
	Greater Springfield Credit Union	\$166,590	\$673	1.61%	11.79%	45.53%	\$72	\$1,324	1.59%	11.66%	45.50%	\$72
	Tremont Credit Union	\$180,126	\$156	0.35%	2.82%	92.49%	\$85	\$366	0.41%	3.30%	91.18%	\$85
	Southbridge Credit Union	\$183,699	\$91	0.20%	1.75%	92.57%	\$68	\$53	0.06%	0.51%	96.42%	\$68
	Holyoke Credit Union	\$199,374	\$163	0.33%	3.69%	90.59%	\$80	\$257	0.26%	2.90%	92.55%	\$82
	Southern Mass Credit Union	\$211,013	\$339	0.64%	5.53%	80.78%	\$69	\$611	0.58%	5.01%	82.21%	\$69
	Fall River Municipal Credit Union	\$211,784	\$84	0.16%	1.46%	92.78%	\$65	\$229	0.22%	1.97%	91.48%	\$66
	Luso Federal Credit Union	\$220,490	\$387	0.70%	6.76%	76.11%	\$76	\$714	0.65%	6.28%	75.56%	\$73
	St. Jean's Credit Union	\$237,984	\$332	0.56%	5.91%	83.87%	\$76	\$586	0.50%	5.25%	85.97%	\$75
	MassMutual Federal Credit Union	\$244,530	\$556	0.89%	7.80%	67.39%	\$78	\$1,037	0.85%	7.34%	69.03%	\$80
	Average of Asset Group A	\$47,050	\$49	0.30%	2.53%	88.32%	\$64	\$86	0.25%	2.03%	89.68%	\$64

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

June 30, 2018

Run Date: August 21, 2018

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												
	Members Plus Credit Union	\$254,664	\$198	0.31%	2.22%	87.58%	\$89	\$389	0.31%	2.17%	87.93%	\$86
	Mass Bay Credit Union	\$255,635	\$111	0.18%	1.84%	88.24%	\$87	\$309	0.25%	2.55%	88.71%	\$87
	Boston Firefighters Credit Union	\$267,578	\$696	1.04%	8.67%	68.33%	\$98	\$1,365	1.02%	8.59%	69.77%	\$98
	Millbury Federal Credit Union	\$344,798	\$908	1.07%	14.14%	68.53%	\$50	\$1,196	0.71%	9.39%	79.23%	\$63
	Bridgewater Credit Union	\$382,204	\$160	0.17%	1.85%	91.39%	\$75	\$245	0.13%	1.41%	93.39%	\$77
	City of Boston Credit Union	\$396,365	\$201	0.20%	1.70%	83.53%	\$87	\$433	0.22%	1.83%	83.92%	\$87
	Crescent Credit Union	\$431,878	\$583	0.54%	3.68%	81.56%	\$70	\$1,039	0.48%	3.29%	83.17%	\$71
	UMassFive College Federal Credit Union	\$478,215	\$957	0.81%	9.44%	77.55%	\$63	\$1,995	0.85%	9.94%	76.70%	\$65
	Freedom Credit Union	\$491,353	\$1,314	1.08%	6.88%	72.37%	\$65	\$1,956	0.80%	5.15%	78.79%	\$75
	Central One Federal Credit Union	\$492,479	\$744	0.61%	6.66%	81.91%	\$92	\$1,554	0.64%	7.00%	80.87%	\$89
	Average of Asset Group B	\$379,517	\$587	0.60%	5.71%	80.10%	\$78	\$1,048	0.54%	5.13%	82.25%	\$80

Source: SNL Financial

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## Performance Analysis

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)

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

I-C Federal Credit Union	\$503,542	\$752	0.60%	5.19%	80.23%	\$68	\$1,308	0.52%	4.53%	81.91%	\$68
GFA Federal Credit Union	\$506,452	\$508	0.40%	4.16%	84.08%	\$79	\$1,212	0.48%	4.93%	80.98%	\$78
Quincy Credit Union	\$528,244	\$975	0.74%	5.57%	71.29%	\$72	\$1,859	0.71%	5.34%	73.10%	\$74
Massachusetts Institute of Technology Federal Credit Union	\$564,214	(\$562)	(0.40%)	(5.11%)	74.67%	\$81	\$773	0.27%	3.52%	74.72%	\$80
Align Credit Union	\$564,873	\$184	0.13%	1.11%	96.16%	\$87	\$272	0.10%	0.81%	96.70%	\$86
Polish National Credit Union	\$572,424	\$262	0.18%	1.37%	95.54%	\$73	\$1,199	0.42%	3.13%	85.50%	\$69
Sharon Credit Union	\$583,320	\$1,259	0.86%	7.61%	68.99%	\$92	\$2,258	0.78%	6.88%	70.09%	\$91
Merrimack Valley Federal Credit Union	\$616,620	\$1,201	0.78%	8.00%	73.64%	\$80	\$2,319	0.76%	7.71%	73.41%	\$80
Direct Federal Credit Union	\$652,558	\$980	0.61%	4.86%	76.42%	\$112	\$1,782	0.56%	4.44%	78.36%	\$114
Harvard University Employees Credit Union	\$665,837	\$1,350	0.82%	9.04%	74.53%	\$111	\$2,851	0.87%	9.66%	73.79%	\$108
Liberty Bay Credit Union	\$684,963	\$87	0.05%	0.36%	95.65%	\$114	\$234	0.07%	0.48%	95.20%	\$114
Leominster Credit Union	\$706,128	\$365	0.21%	2.35%	88.69%	\$85	\$1,192	0.35%	3.83%	86.14%	\$85
First Citizens' Federal Credit Union	\$741,159	\$826	0.45%	4.45%	87.08%	\$73	\$2,134	0.58%	5.78%	83.51%	\$74
St. Mary's Credit Union	\$860,918	\$1,520	0.72%	7.31%	76.37%	\$96	\$2,510	0.60%	6.03%	79.18%	\$96
RTN Federal Credit Union	\$892,746	\$497	0.22%	2.28%	90.32%	\$92	\$979	0.22%	2.24%	90.25%	\$91
Webster First Federal Credit Union	\$916,827	\$2,845	1.24%	6.58%	66.31%	\$64	\$5,558	1.21%	6.48%	67.14%	\$63
St. Anne's Credit Union of Fall River	\$954,585	\$1,730	0.73%	7.40%	72.82%	\$67	\$3,647	0.78%	7.86%	72.47%	\$69
Average of Asset Group C	\$677,377	\$869	0.49%	4.27%	80.75%	\$85	\$1,887	0.55%	4.92%	80.14%	\$85

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

Greylock Federal Credit Union	\$1,174,601	\$2,015	0.69%	6.80%	79.44%	\$80	\$4,981	0.85%	8.47%	76.35%	\$82
Hanscom Federal Credit Union	\$1,311,999	\$2,464	0.76%	7.31%	74.18%	\$92	\$4,613	0.71%	6.90%	75.00%	\$92
Jeanne D'Arc Credit Union	\$1,386,569	\$2,401	0.70%	8.46%	74.28%	\$82	\$5,640	0.82%	10.06%	71.77%	\$80
Rockland Federal Credit Union	\$1,704,880	\$4,630	1.09%	9.23%	56.86%	\$77	\$9,263	1.10%	9.34%	56.37%	\$78
Workers Credit Union	\$1,732,268	\$3,302	0.78%	7.91%	77.97%	\$98	\$4,843	0.58%	5.79%	80.20%	\$95
Metro Credit Union	\$1,821,187	\$3,843	0.86%	9.59%	74.54%	\$88	\$6,156	0.70%	7.73%	77.64%	\$87
Digital Federal Credit Union	\$8,607,703	\$19,818	0.92%	9.86%	64.08%	\$73	\$35,839	0.84%	9.01%	63.93%	\$72
Average of Asset Group D	\$2,534,172	\$5,496	0.83%	8.45%	71.62%	\$84	\$10,191	0.80%	8.19%	71.61%	\$84

Source: SNL Financial

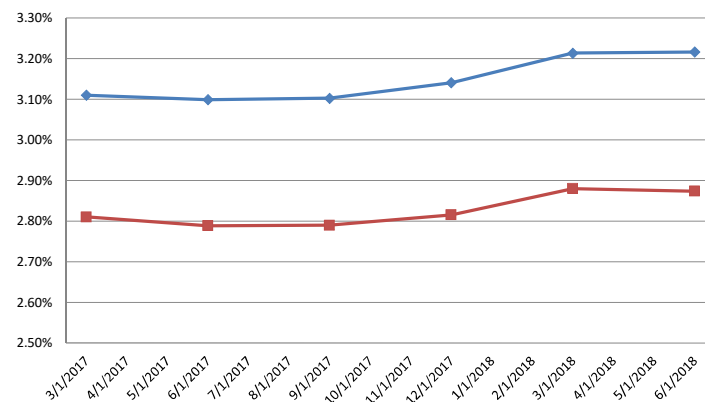
Note: Report includes only bank-level data.

NA = data was not available.

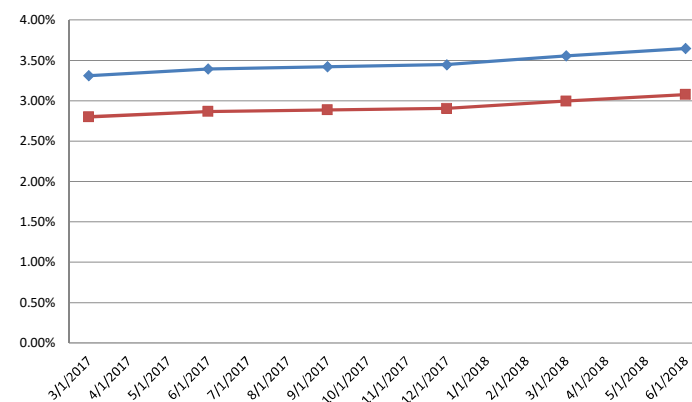
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# Balance Sheet & Net Interest Margin

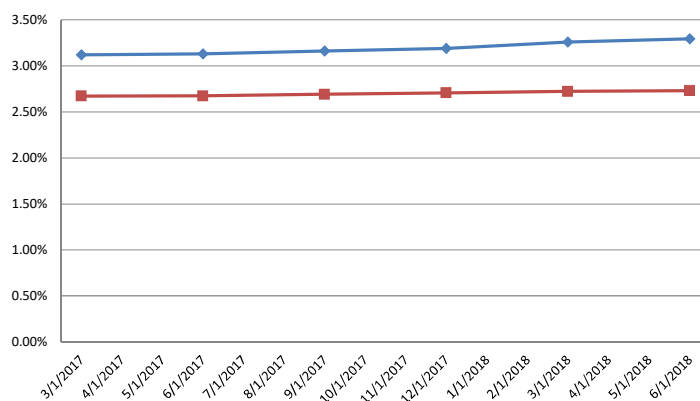
## Summary Trends of Historical Asset Group Averages: Yield on Average Assets &amp; Net Interest Income/Average Assets

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

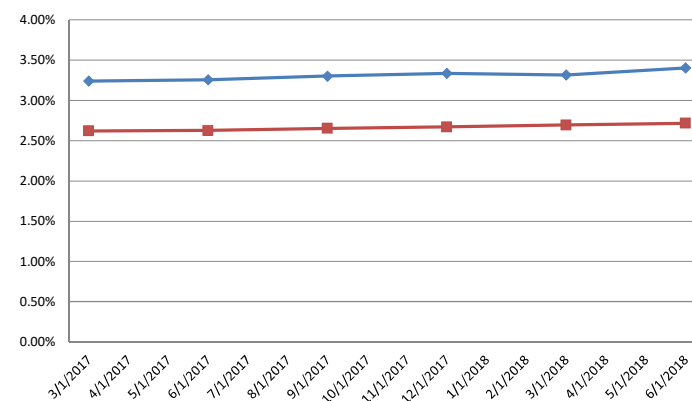
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.11%	3.10%	3.10%	3.14%	3.21%	3.22%
Net Interest Income/ Avg Assets	2.81%	2.79%	2.79%	2.82%	2.88%	2.87%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.31%	3.39%	3.42%	3.45%	3.55%	3.65%
Net Interest Income/ Avg Assets	2.80%	2.87%	2.88%	2.90%	2.99%	3.07%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.12%	3.13%	3.16%	3.19%	3.26%	3.29%
Net Interest Income/ Avg Assets	2.67%	2.67%	2.69%	2.71%	2.72%	2.73%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.24%	3.25%	3.30%	3.33%	3.31%	3.40%
Net Interest Income/ Avg Assets	2.62%	2.63%	2.65%	2.67%	2.69%	2.72%

Source: SNL Financial

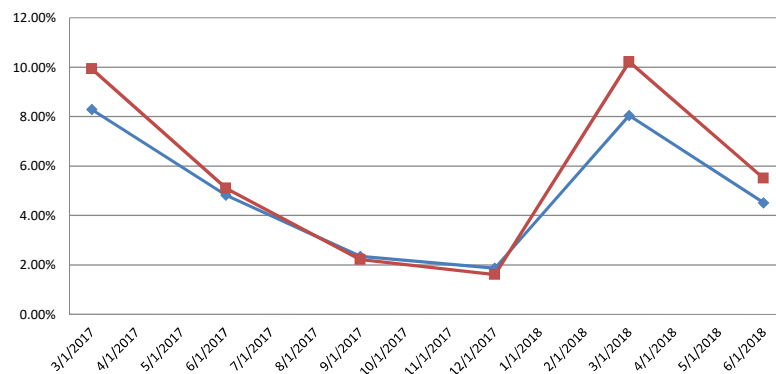
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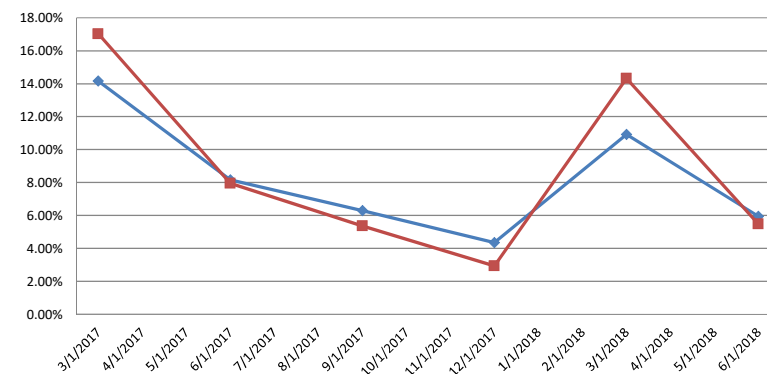
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

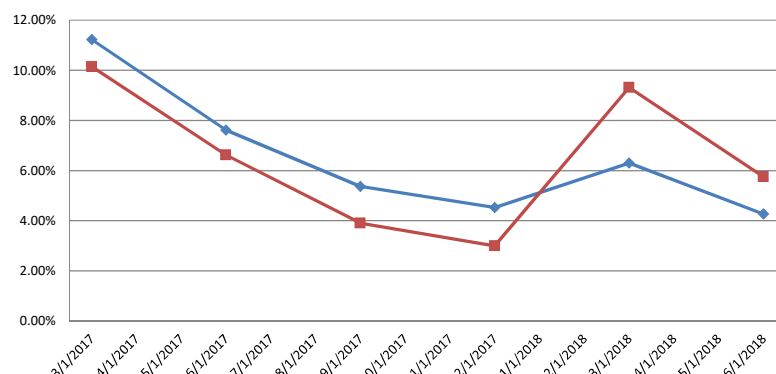
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



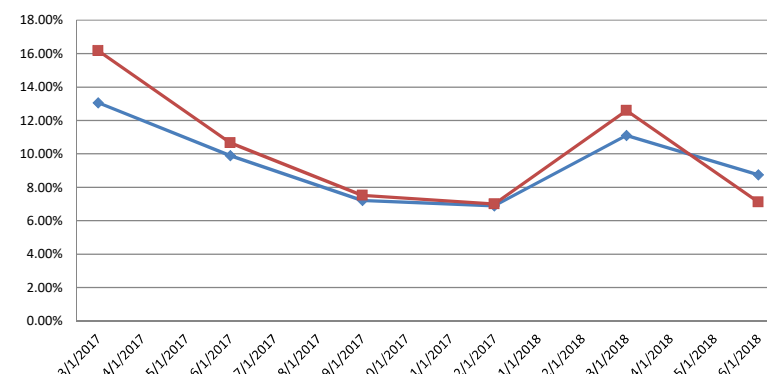
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Pressers Union Local 12 ILGWU Credit Union	\$128	\$40	\$110	36.36%	NA	2.78%	0.00%	2.78%	(35.90%)	(42.86%)
	One Twenty Credit Union	\$392	\$85	\$300	28.33%	NA	2.51%	1.50%	1.00%	(3.51%)	6.90%
	Artmet Federal Credit Union	\$433	\$336	\$364	92.31%	\$866	2.74%	0.00%	2.74%	(5.39%)	(5.35%)
	Gloucester Fire Department Credit Union	\$525	\$272	\$318	85.53%	\$1,050	5.00%	0.38%	4.62%	12.98%	23.16%
	Messiah Baptist-Jubilee Federal Credit Union	\$935	\$257	\$824	31.19%	\$134	1.92%	0.21%	1.71%	2.38%	0.24%
	Manchester Federal Credit Union	\$1,628	\$571	\$1,294	44.13%	\$3,256	2.39%	0.12%	2.39%	(5.96%)	(1.69%)
	Springfield Street Railway Employees Credit Union	\$1,630	\$600	\$1,255	47.81%	\$1,630	5.74%	0.62%	4.99%	8.04%	10.04%
	North Adams M.E. Federal Credit Union	\$1,843	\$949	\$1,418	66.93%	\$1,229	3.54%	0.11%	3.43%	21.51%	29.08%
	M.O.S.E.S. Federal Credit Union	\$1,860	\$629	\$1,553	40.50%	\$3,720	4.38%	0.11%	4.27%	(3.28%)	(3.17%)
	Gloucester Municipal Credit Union	\$2,007	\$501	\$1,616	31.00%	\$1,338	3.56%	0.10%	3.46%	2.52%	3.27%
	Boston Customs Federal Credit Union	\$2,453	\$928	\$2,131	43.55%	\$1,227	2.92%	0.39%	2.52%	(7.00%)	(7.24%)
	Lynn Municipal Employees Credit Union	\$2,514	\$999	\$1,902	52.52%	\$1,257	4.70%	0.16%	4.46%	14.23%	17.99%
	Stoughton Town Employees Federal Credit Union	\$2,748	\$1,346	\$2,413	55.78%	\$1,374	2.58%	0.22%	2.36%	3.33%	3.37%
	Winchester Federal Credit Union	\$2,898	\$1,046	\$2,562	40.83%	\$2,898	3.51%	0.07%	3.43%	23.18%	27.43%
	Symphony Federal Credit Union	\$2,999	\$2,028	\$2,656	76.36%	\$2,999	4.23%	0.19%	3.97%	(10.43%)	(11.50%)
	Holyoke Postal Credit Union	\$3,159	\$392	\$2,426	16.16%	\$3,159	2.12%	0.31%	1.81%	(6.32%)	(8.37%)
	Bedford VA Federal Credit Union	\$3,237	\$1,475	\$1,991	74.08%	\$3,237	3.77%	0.12%	3.59%	3.20%	0.50%
	New England Lee Federal Credit Union	\$3,286	\$1,111	\$1,821	61.01%	\$3,286	2.26%	0.30%	2.02%	(11.15%)	(20.33%)
	Wakefield Town Employees Federal Credit Union	\$4,037	\$1,042	\$3,365	30.97%	\$2,691	2.60%	0.10%	2.50%	11.53%	13.45%
	Belmont Municipal Federal Credit Union	\$4,353	\$2,018	\$3,736	54.01%	\$4,353	4.09%	0.47%	3.62%	10.34%	11.13%
	Health Alliance Federal Credit Union	\$4,486	\$2,672	\$4,054	65.91%	\$2,243	4.73%	0.24%	4.49%	27.43%	28.97%
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,047	\$1,657	\$4,384	37.80%	\$5,047	2.69%	0.12%	2.57%	(1.69%)	(2.17%)
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,140	\$2,018	\$3,615	55.82%	\$2,570	3.61%	0.35%	3.22%	4.37%	6.10%
	Lynn Teachers Credit Union	\$5,166	\$1,220	\$4,405	27.70%	\$3,444	3.50%	0.20%	3.29%	31.87%	37.92%
	Norwood Town Employees Federal Credit Union	\$5,536	\$2,883	\$4,304	66.98%	\$2,768	3.99%	0.29%	3.70%	8.43%	9.95%
	Lowell Municipal Employees Federal Credit Union	\$6,177	\$2,434	\$5,680	42.85%	\$2,471	3.57%	0.39%	3.18%	0.68%	0.67%
	Revere Firefighters Credit Union	\$6,727	\$1,631	\$5,778	28.23%	\$4,485	2.65%	1.27%	1.36%	(1.48%)	(1.41%)
	Cabot Boston Credit Union	\$6,996	\$3,577	\$5,787	61.81%	\$3,498	3.30%	0.14%	3.16%	1.96%	2.34%
	Northampton V.A.F. Federal Credit Union	\$7,312	\$2,903	\$6,283	46.20%	\$3,656	2.31%	0.48%	1.86%	(5.76%)	(7.12%)
	Medford Municipal Employees Federal Credit Union	\$7,395	\$2,292	\$5,869	39.05%	\$3,698	3.38%	0.25%	3.10%	2.02%	1.82%
	Somerville Mass Firefighters Federal Credit Union	\$7,531	\$1,912	\$6,366	30.03%	\$5,021	2.59%	0.64%	1.97%	2.66%	2.55%
	Danvers Municipal Federal Credit Union	\$8,040	\$3,409	\$5,300	64.32%	\$3,216	2.03%	0.05%	1.98%	8.56%	13.19%
	Reading Mass Town Employees Federal Credit Union	\$8,551	\$3,054	\$7,309	41.78%	\$5,701	2.85%	0.18%	2.67%	(1.19%)	(1.84%)
	Dedham Town Employees Federal Credit Union	\$8,674	\$3,204	\$7,584	42.25%	\$3,470	3.86%	0.16%	3.70%	4.72%	5.00%
	Waltham Municipal Employees Credit Union	\$8,698	\$1,792	\$7,132	25.13%	\$4,349	2.55%	0.09%	2.44%	0.53%	1.16%
	Morton Federal Credit Union	\$8,748	\$3,203	\$7,637	41.94%	\$3,499	2.44%	0.16%	2.28%	7.91%	10.53%
	Marblehead Municipal Federal Credit Union	\$9,894	\$5,634	\$8,193	68.77%	\$3,958	2.98%	0.14%	2.81%	8.65%	9.70%
	Arlington Municipal Federal Credit Union	\$10,020	\$6,205	\$8,042	77.16%	\$6,680	3.17%	0.24%	2.92%	6.22%	7.05%
	Burlington Municipal Employees Federal Credit Union	\$10,025	\$3,951	\$9,180	43.04%	\$3,342	3.26%	0.10%	3.18%	5.77%	5.74%
	Cambridge Municipal Employees Federal Credit Union	\$10,054	\$1,943	\$8,097	24.00%	\$5,027	2.38%	0.08%	2.30%	7.51%	9.69%
	Watertown Municipal Credit Union	\$11,103	\$2,060	\$7,788	26.45%	\$7,402	2.10%	0.09%	2.01%	2.85%	4.09%
	Lexington MA Federal Credit Union	\$11,186	\$6,157	\$10,062	61.19%	\$4,474	3.20%	0.07%	3.13%	0.38%	0.14%
	St. Anthony of New Bedford Federal Credit Union	\$11,282	\$3,003	\$10,177	29.51%	\$3,223	2.87%	0.11%	2.76%	0.23%	(0.61%)
	Ocean Spray Employees Federal Credit Union	\$11,346	\$5,522	\$9,920	55.67%	\$3,782	3.66%	0.16%	3.49%	(3.58%)	(3.86%)
	Cambridge Firefighters Federal Credit Union	\$11,477	\$7,049	\$9,166	76.90%	\$7,651	3.34%	0.38%	2.96%	4.36%	4.53%
	Beverly Municipal Federal Credit Union	\$11,567	\$6,004	\$9,719	61.78%	\$3,305	3.46%	0.16%	3.32%	9.49%	15.05%
	Santo Christo Federal Credit Union	\$11,903	\$7,074	\$10,720	65.99%	\$1,831	4.33%	0.12%	4.21%	3.89%	4.44%
	Melrose First Federal Credit Union	\$12,075	\$6,647	\$10,175	65.33%	\$4,025	3.08%	0.15%	2.94%	7.33%	8.42%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



## Balance Sheet &amp; Net Interest Margin

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)

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

Lynn Firemens Federal Credit Union	\$12,198	\$6,997	\$9,832	71.17%	\$3,050	3.80%	0.23%	3.57%	2.98%	3.60%
Lynn Police Credit Union	\$12,269	\$4,457	\$9,554	46.65%	\$3,505	2.49%	0.49%	2.00%	3.28%	3.78%
Revere Municipal Employees Federal Credit Union	\$12,885	\$11,347	\$11,429	99.28%	\$3,221	3.64%	0.03%	3.60%	28.32%	32.11%
Saint Vincent Hospital Credit Union	\$13,144	\$4,638	\$11,916	38.92%	\$3,755	3.40%	0.15%	3.28%	4.42%	4.97%
Chelsea Employees Federal Credit Union	\$14,001	\$7,684	\$12,722	60.40%	\$4,000	3.37%	0.21%	3.16%	2.01%	2.03%
Greater Salem Employees Federal Credit Union	\$14,235	\$5,103	\$13,198	38.66%	\$4,067	2.94%	0.10%	2.84%	9.35%	10.19%
Billerica Municipal Employees Credit Union	\$15,189	\$3,393	\$12,045	28.17%	\$6,076	2.39%	0.20%	2.18%	12.17%	15.01%
St. Anne Credit Union	\$16,044	\$10,306	\$14,622	70.48%	\$2,917	3.36%	0.25%	3.12%	3.17%	4.83%
Haverhill Fire Department Credit Union	\$17,320	\$6,002	\$15,060	39.85%	\$3,149	2.87%	0.15%	2.72%	(6.71%)	(8.03%)
RAH Federal Credit Union	\$17,358	\$11,820	\$15,269	77.41%	\$4,340	3.47%	0.18%	3.29%	18.89%	21.03%
Lowell Firefighters Credit Union	\$17,426	\$9,485	\$14,250	66.56%	\$4,357	3.55%	0.30%	3.24%	13.48%	16.34%
Worcester Police Department Federal Credit Union	\$17,837	\$14,823	\$15,794	93.85%	\$2,973	3.82%	0.42%	3.40%	15.27%	17.25%
Leominster Employees Federal Credit Union	\$18,492	\$11,638	\$16,402	70.95%	\$3,082	3.55%	0.49%	3.07%	3.69%	3.42%
Attleboro ME Federal Credit Union	\$19,309	\$4,526	\$17,164	26.37%	\$4,291	2.50%	0.09%	2.40%	5.46%	6.11%
MyCom Federal Credit Union	\$19,332	\$8,835	\$16,073	54.97%	\$2,762	3.87%	0.19%	3.67%	12.64%	1.57%
Norfolk Community Federal Credit Union	\$19,449	\$14,853	\$16,967	87.54%	\$5,557	3.97%	0.28%	3.69%	9.25%	10.93%
Credit Union of the Berkshires	\$19,507	\$6,784	\$16,811	40.35%	\$3,901	2.57%	0.16%	2.42%	(4.74%)	(4.98%)
Mills42 Federal Credit Union	\$20,475	\$16,648	\$17,639	94.38%	\$2,925	4.10%	0.64%	3.46%	(5.20%)	4.43%
HTM Credit Union	\$20,641	\$9,644	\$17,375	55.51%	\$4,587	2.96%	0.23%	2.74%	7.27%	8.38%
Northeastern University Federal Credit Union	\$22,792	\$14,209	\$20,382	69.71%	\$5,065	4.18%	0.26%	3.92%	(12.09%)	(14.28%)
Massachusetts Family Credit Union	\$22,967	\$17,031	\$19,003	89.62%	\$6,562	4.27%	1.15%	3.12%	0.25%	(0.08%)
Acushnet Federal Credit Union	\$23,305	\$8,014	\$21,456	37.35%	\$4,237	2.11%	0.12%	1.98%	3.72%	4.46%
Chadwick Federal Credit Union	\$23,397	\$10,214	\$21,837	46.77%	\$5,849	2.74%	0.19%	2.55%	2.48%	2.96%
Taupa Lithuanian Federal Credit Union	\$24,005	\$20,662	\$18,363	112.52%	\$6,001	3.41%	1.03%	2.38%	11.53%	17.04%
Malden Federal Credit Union	\$24,582	\$12,147	\$20,386	59.59%	\$4,916	2.87%	0.28%	2.60%	4.67%	5.60%
Methuen Federal Credit Union	\$25,065	\$12,343	\$21,957	56.21%	\$4,178	3.05%	0.16%	2.88%	10.26%	10.44%
St. Anthony of Padua Federal Credit Union	\$25,242	\$8,605	\$19,157	44.92%	\$5,609	2.41%	0.31%	2.11%	2.23%	2.64%
Somerville School Employees Federal Credit Union	\$26,478	\$8,331	\$22,362	37.26%	\$6,620	2.29%	0.13%	2.15%	(6.05%)	(7.42%)
Peabody Municipal Federal Credit Union	\$26,667	\$5,314	\$23,597	22.52%	\$6,667	2.54%	0.24%	2.30%	(2.18%)	(2.76%)
Saint Dominics Federal Credit Union	\$28,403	\$13,011	\$23,644	55.03%	\$4,370	2.92%	0.54%	2.37%	(2.29%)	(2.35%)
West Springfield Federal Credit Union	\$29,372	\$10,413	\$27,076	38.46%	\$3,916	2.54%	0.17%	2.37%	3.22%	3.55%
Wellesley Municipal Employees Federal Credit Union	\$29,959	\$11,111	\$27,267	40.75%	\$7,490	2.31%	0.48%	1.83%	1.98%	2.05%
Goldmark Federal Credit Union	\$30,403	\$13,560	\$26,636	50.91%	\$5,067	2.89%	0.41%	2.48%	(0.24%)	(0.81%)
Andovers Federal Credit Union	\$31,165	\$8,826	\$27,748	31.81%	\$5,666	2.81%	0.30%	2.51%	6.11%	6.56%
600 Atlantic Federal Credit Union	\$31,282	\$15,448	\$27,577	56.02%	\$7,821	3.22%	0.67%	2.56%	12.94%	13.96%
Alpha Credit Union	\$32,723	\$10,610	\$28,499	37.23%	\$6,545	2.39%	0.08%	2.32%	14.29%	16.11%
Cambridge Teachers Federal Credit Union	\$33,872	\$7,827	\$30,634	25.55%	\$5,645	2.82%	0.68%	2.13%	17.96%	19.83%
Brookline Municipal Credit Union	\$38,328	\$13,246	\$33,219	39.87%	\$7,666	2.57%	0.22%	2.35%	(4.98%)	(6.35%)
Stoneham Municipal Employees Federal Credit Union	\$39,651	\$12,797	\$36,287	35.27%	\$4,956	2.40%	0.11%	2.29%	7.36%	7.48%
Worcester Fire Department Credit Union	\$40,770	\$9,346	\$35,220	26.54%	\$6,272	2.39%	0.41%	1.98%	6.36%	7.30%
Commonwealth Utilities Employees Credit Union	\$40,957	\$10,520	\$34,359	30.62%	\$7,447	2.63%	0.30%	2.33%	(1.78%)	(2.65%)
Somerville Municipal Federal Credit Union	\$42,485	\$21,714	\$36,275	59.86%	\$7,725	2.72%	0.29%	2.44%	2.16%	2.05%
Plymouth County Teachers Federal Credit Union	\$44,846	\$22,430	\$40,082	55.96%	\$3,450	3.03%	0.36%	2.67%	8.91%	8.85%
Woburn Municipal Federal Credit Union	\$45,145	\$16,385	\$39,742	41.23%	\$5,311	2.78%	0.17%	2.61%	(1.37%)	(1.18%)
Southcoast Federal Credit Union	\$48,433	\$26,231	\$41,139	63.76%	\$2,935	2.97%	0.22%	2.75%	2.92%	4.65%
Everett Credit Union	\$49,044	\$29,394	\$42,007	69.97%	\$5,163	3.10%	0.27%	2.83%	4.03%	9.41%
Notre Dame Community Federal Credit Union	\$50,312	\$16,319	\$44,315	36.83%	\$4,025	2.55%	0.34%	2.21%	1.46%	1.20%
Westport Federal Credit Union	\$59,882	\$34,901	\$55,909	62.42%	\$3,743	2.87%	0.05%	2.81%	(0.52%)	(0.42%)
Tewksbury Federal Credit Union	\$62,579	\$43,616	\$55,466	78.64%	\$5,960	3.63%	0.35%	3.28%	4.62%	5.01%

Source: SNL Financial

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## Balance Sheet &amp; Net Interest Margin

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	Franklin First Federal Credit Union	\$62,864	\$37,689	\$56,644	66.54%	\$3,810	3.69%	0.30%	3.39%	6.34%	4.53%
	Premier Source Credit Union	\$64,478	\$36,189	\$56,077	64.53%	\$3,145	3.77%	0.37%	3.40%	0.58%	1.08%
	St. Michaels Fall River Federal Credit Union	\$65,421	\$58,347	\$54,757	106.56%	\$5,689	5.09%	0.88%	4.21%	22.68%	12.22%
	AllCom Credit Union	\$68,481	\$33,835	\$57,383	58.96%	\$4,723	2.98%	0.30%	2.68%	1.04%	2.75%
	New England Teamsters Federal Credit Union	\$80,603	\$50,538	\$72,346	69.86%	\$5,757	3.44%	0.96%	2.47%	12.78%	16.98%
	Worcester Credit Union	\$82,410	\$55,915	\$74,047	75.51%	\$3,924	3.37%	0.30%	3.07%	4.11%	11.61%
	Pioneer Valley Federal Credit Union	\$84,666	\$64,303	\$67,598	95.13%	\$3,528	4.95%	0.82%	4.13%	30.96%	22.17%
	NESC Federal Credit Union	\$87,422	\$74,856	\$77,780	96.24%	\$3,122	3.99%	0.27%	3.72%	5.09%	9.99%
	Energy Credit Union	\$92,474	\$52,667	\$69,323	75.97%	\$8,407	3.26%	0.55%	2.70%	21.69%	3.73%
	Luso-American Credit Union	\$93,867	\$65,444	\$80,547	81.25%	\$4,814	3.51%	0.28%	3.23%	5.74%	5.40%
	Athol Credit Union	\$102,435	\$68,607	\$66,993	102.41%	\$4,359	3.17%	0.88%	2.28%	(3.92%)	4.87%
	River Works Credit Union	\$103,823	\$60,030	\$88,310	67.98%	\$4,829	3.68%	0.62%	3.06%	(4.90%)	(5.10%)
	MetroWest Community Federal Credit Union	\$104,134	\$51,558	\$94,525	54.54%	\$8,331	2.97%	0.57%	2.40%	6.25%	7.10%
	First Priority Credit Union	\$106,582	\$69,883	\$87,157	80.18%	\$4,022	3.42%	0.22%	3.21%	0.69%	0.81%
	Brotherhood Credit Union	\$109,908	\$44,540	\$66,270	67.21%	\$6,661	2.47%	0.36%	2.12%	0.16%	1.82%
	New Bedford Credit Union	\$120,961	\$74,760	\$108,467	68.92%	\$3,360	3.24%	0.23%	3.01%	1.26%	1.17%
	Arrha Credit Union	\$126,773	\$85,179	\$111,472	76.41%	\$5,896	3.32%	0.62%	2.70%	(5.30%)	1.18%
	Naveo Credit Union	\$130,419	\$87,587	\$119,962	73.01%	\$4,921	3.38%	0.22%	3.16%	6.66%	6.96%
	Somerset Federal Credit Union	\$145,228	\$79,710	\$125,151	63.69%	\$4,762	3.15%	0.15%	3.00%	3.10%	3.99%
	Community Credit Union of Lynn	\$146,350	\$116,536	\$117,814	98.92%	\$4,369	4.26%	0.71%	3.55%	2.08%	9.16%
	Homefield Credit Union	\$151,030	\$103,164	\$110,466	93.39%	\$4,195	3.35%	0.62%	2.73%	3.51%	6.35%
	Shrewsbury Federal Credit Union	\$155,131	\$74,785	\$143,678	52.05%	\$6,084	2.83%	0.21%	2.61%	11.47%	11.55%
	Alden Credit Union	\$158,483	\$98,414	\$142,855	68.89%	\$4,464	3.49%	0.95%	2.54%	(1.90%)	5.72%
	Taunton Federal Credit Union	\$160,574	\$126,189	\$139,251	90.62%	\$3,001	4.27%	0.35%	3.92%	13.80%	15.33%
	Greater Springfield Credit Union	\$166,590	\$85,202	\$142,668	59.72%	\$10,096	2.83%	0.59%	2.24%	1.25%	0.15%
	Tremont Credit Union	\$180,126	\$123,159	\$156,149	78.87%	\$4,048	3.92%	0.19%	3.73%	6.54%	8.18%
	Southbridge Credit Union	\$183,699	\$150,634	\$137,097	109.87%	\$3,867	3.63%	0.64%	2.99%	(2.37%)	6.70%
	Holyoke Credit Union	\$199,374	\$135,254	\$149,557	90.44%	\$5,047	3.37%	0.69%	2.68%	4.24%	17.29%
	Southern Mass Credit Union	\$211,013	\$148,919	\$185,646	80.22%	\$5,342	3.18%	0.46%	2.72%	1.01%	6.08%
	Fall River Municipal Credit Union	\$211,784	\$127,041	\$155,194	81.86%	\$4,706	3.07%	0.53%	2.54%	2.94%	7.88%
	Luso Federal Credit Union	\$220,490	\$197,663	\$190,623	103.69%	\$6,485	3.43%	0.96%	2.47%	1.93%	1.09%
	St. Jean's Credit Union	\$237,984	\$194,991	\$199,840	97.57%	\$4,407	3.41%	0.57%	2.85%	11.27%	7.66%
	MassMutual Federal Credit Union	\$244,530	\$130,804	\$212,794	61.47%	\$8,432	2.95%	0.55%	2.40%	14.99%	15.24%
	Average of Asset Group A	\$47,050	\$28,582	\$39,623	59.00%	\$4,387	3.22%	0.34%	2.87%	4.52%	5.50%

Source: SNL Financial

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## Balance Sheet &amp; Net Interest Margin

June 30, 2018

Run Date: August 21, 2018

		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 (%)
Region	Institution Name										
Asset Group B - \$251 to \$500 million in total assets											
	Members Plus Credit Union	\$254,664	\$152,594	\$176,260	86.57%	\$6,447	3.52%	0.66%	2.86%	3.20%	1.01%
	Mass Bay Credit Union	\$255,635	\$202,725	\$201,692	100.51%	\$4,026	3.77%	0.43%	3.34%	5.52%	5.54%
	Boston Firefighters Credit Union	\$267,578	\$209,617	\$229,240	91.44%	\$7,537	3.95%	0.83%	3.12%	2.06%	1.32%
	Millbury Federal Credit Union	\$344,798	\$285,266	\$307,970	92.63%	\$3,941	3.42%	0.44%	2.98%	9.45%	5.27%
	Bridgewater Credit Union	\$382,204	\$271,360	\$301,417	90.03%	\$5,835	2.98%	0.56%	2.42%	14.17%	9.16%
	City of Boston Credit Union	\$396,365	\$299,873	\$306,846	97.73%	\$5,017	4.44%	0.65%	3.79%	6.40%	7.79%
	Crescent Credit Union	\$431,878	\$357,977	\$323,626	110.61%	\$4,499	3.27%	0.47%	2.80%	2.91%	3.46%
	UMassFive College Federal Credit Union	\$478,215	\$365,883	\$436,914	83.74%	\$4,177	4.05%	0.64%	3.41%	6.85%	7.06%
	Freedom Credit Union	\$491,353	\$327,194	\$380,060	86.09%	\$4,529	3.55%	0.47%	3.08%	3.85%	(0.33%)
	Central One Federal Credit Union	\$492,479	\$435,799	\$424,822	102.58%	\$4,713	3.51%	0.55%	2.94%	5.14%	14.63%
	Average of Asset Group B	\$379,517	\$290,829	\$308,885	94.19%	\$5,072	3.65%	0.57%	3.07%	5.96%	5.49%

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## Balance Sheet &amp; Net Interest Margin

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets											
	I-C Federal Credit Union	\$503,542	\$394,733	\$397,891	99.21%	\$4,662	3.27%	0.42%	2.85%	(0.70%)	6.46%
	GFA Federal Credit Union	\$506,452	\$305,986	\$378,719	80.79%	\$5,855	3.01%	0.74%	2.27%	3.46%	4.51%
	Quincy Credit Union	\$528,244	\$346,919	\$453,419	76.51%	\$7,236	2.95%	0.49%	2.45%	4.56%	4.57%
	Massachusetts Institute of Technology Federal Credit Union	\$564,214	\$505,933	\$515,731	98.10%	\$6,638	3.83%	0.31%	3.52%	3.82%	3.94%
	Align Credit Union	\$564,873	\$386,225	\$439,301	87.92%	\$4,649	3.46%	0.60%	2.86%	(4.84%)	1.76%
	Polish National Credit Union	\$572,424	\$447,500	\$473,732	94.46%	\$5,021	2.83%	0.57%	2.26%	2.09%	0.09%
	Sharon Credit Union	\$583,320	\$457,002	\$500,119	91.38%	\$7,883	3.14%	0.48%	2.66%	3.63%	5.16%
	Merrimack Valley Federal Credit Union	\$616,620	\$389,096	\$542,340	71.74%	\$6,136	3.11%	0.51%	2.60%	6.61%	8.01%
	Direct Federal Credit Union	\$652,558	\$582,887	\$518,294	112.46%	\$9,740	3.46%	0.84%	2.62%	15.07%	23.79%
	Harvard University Employees Credit Union	\$665,837	\$582,394	\$546,434	106.58%	\$6,402	4.19%	0.40%	3.79%	9.68%	7.81%
	Liberty Bay Credit Union	\$684,963	\$478,797	\$479,654	99.82%	\$7,569	3.09%	0.57%	2.52%	0.35%	1.40%
	Leominster Credit Union	\$706,128	\$518,583	\$460,544	112.60%	\$5,560	3.36%	0.89%	2.46%	8.64%	5.25%
	First Citizens' Federal Credit Union	\$741,159	\$631,820	\$583,948	108.20%	\$3,942	3.39%	0.67%	2.72%	1.98%	8.81%
	St. Mary's Credit Union	\$860,918	\$671,627	\$625,823	107.32%	\$7,265	3.15%	0.64%	2.52%	6.48%	4.99%
	RTN Federal Credit Union	\$892,746	\$499,970	\$768,755	65.04%	\$6,332	3.07%	0.56%	2.51%	2.71%	2.03%
	Webster First Federal Credit Union	\$916,827	\$748,191	\$694,749	107.69%	\$4,102	3.51%	0.37%	3.15%	3.49%	3.09%
	St. Anne's Credit Union of Fall River	\$954,585	\$788,985	\$791,046	99.74%	\$6,061	3.19%	0.55%	2.64%	5.45%	6.19%
	Average of Asset Group C	\$677,377	\$513,920	\$539,441	95.27%	\$6,180	3.29%	0.57%	2.73%	4.26%	5.76%
Asset Group D - \$1 billion and over in total assets											
	Greylock Federal Credit Union	\$1,174,601	\$991,231	\$1,014,937	97.66%	\$4,233	3.31%	0.45%	2.87%	3.07%	0.15%
	Hanscom Federal Credit Union	\$1,311,999	\$1,145,472	\$1,158,560	98.87%	\$6,369	3.64%	0.81%	2.89%	6.31%	6.47%
	Jeanne D'Arc Credit Union	\$1,386,569	\$1,206,071	\$1,153,768	104.53%	\$6,331	3.53%	0.84%	2.73%	6.94%	6.95%
	Rockland Federal Credit Union	\$1,704,880	\$1,539,936	\$1,352,612	113.85%	\$9,659	3.09%	0.77%	2.33%	8.43%	6.28%
	Workers Credit Union	\$1,732,268	\$1,248,853	\$1,145,299	109.04%	\$5,396	3.53%	1.03%	2.79%	11.81%	6.98%
	Metro Credit Union	\$1,821,187	\$1,554,516	\$1,427,311	108.91%	\$6,324	3.10%	0.67%	2.43%	16.50%	14.25%
	Digital Federal Credit Union	\$8,607,703	\$6,738,649	\$7,058,249	95.47%	\$6,634	3.62%	0.68%	2.97%	8.08%	8.75%
	Average of Asset Group D	\$2,534,172	\$2,060,675	\$2,044,391	104.05%	\$6,421	3.40%	0.75%	2.72%	8.73%	7.12%

Source: SNL Financial

Note: Report includes only bank-level data.

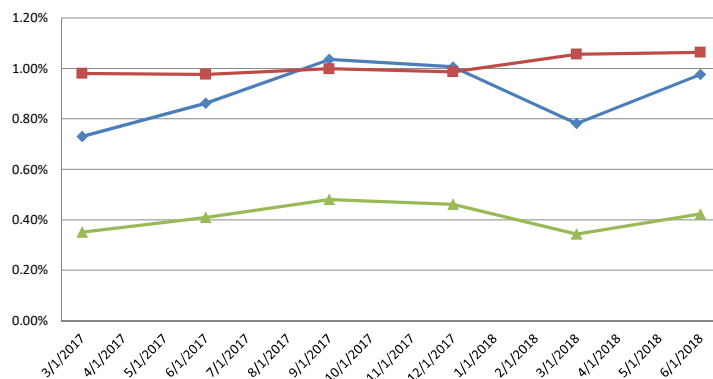
NA = data was not available.

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

# Asset Quality

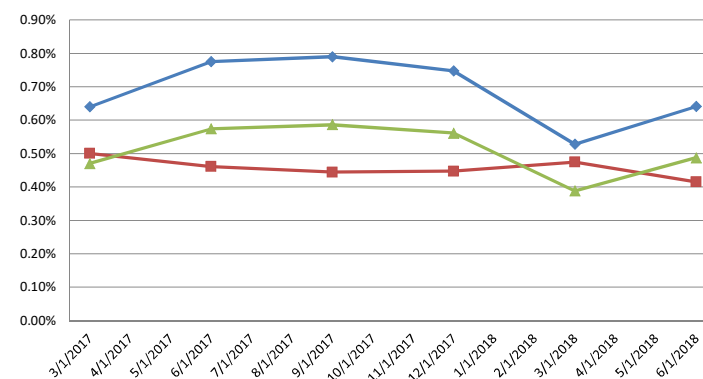
## Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans &amp; Delinquent Loans/Total Assets

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



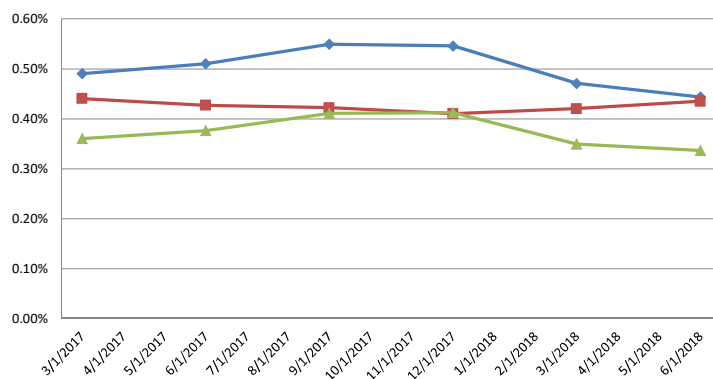
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.73%	0.86%	1.04%	1.01%	0.78%	0.98%
Reserves/Loans	0.98%	0.98%	1.00%	0.99%	1.06%	1.06%
Delinquent Loans/Total Assets	0.35%	0.41%	0.48%	0.46%	0.34%	0.42%

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



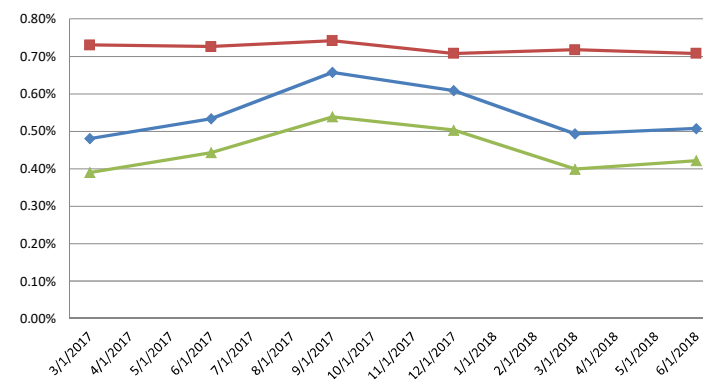
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.64%	0.78%	0.79%	0.75%	0.53%	0.64%
Reserves/Loans	0.50%	0.46%	0.44%	0.45%	0.47%	0.42%
Delinquent Loans/Total Assets	0.47%	0.57%	0.59%	0.56%	0.39%	0.49%

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



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

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



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

Source: SNL Financial

Note: Report includes only bank-level data.

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## Asset Quality

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Pressers Union Local 12 ILGWU Credit Union	\$128	\$0	0.00%	5.00%	NA	0.00%	0.00%
	One Twenty Credit Union	\$392	\$14	16.47%	32.94%	200.00%	12.28%	3.57%
	Artmet Federal Credit Union	\$433	\$1	0.30%	2.98%	NM	1.27%	0.23%
	Gloucester Fire Department Credit Union	\$525	\$0	0.00%	0.74%	NA	0.00%	0.00%
	Messiah Baptist-Jubilee Federal Credit Union	\$935	\$0	0.00%	2.33%	NA	0.00%	0.00%
	Manchester Federal Credit Union	\$1,628	\$0	0.00%	1.05%	NA	0.00%	0.00%
	Springfield Street Railway Employees Credit Union	\$1,630	\$7	1.17%	1.83%	157.14%	1.82%	0.43%
	North Adams M.E. Federal Credit Union	\$1,843	\$2	0.21%	0.42%	200.00%	0.47%	0.11%
	M.O.S.E.S. Federal Credit Union	\$1,860	\$8	1.27%	1.59%	125.00%	2.60%	0.43%
	Gloucester Municipal Credit Union	\$2,007	\$14	2.79%	1.00%	35.71%	3.54%	0.70%
	Boston Customs Federal Credit Union	\$2,453	\$0	0.00%	0.43%	NA	0.00%	0.00%
	Lynn Municipal Employees Credit Union	\$2,514	\$1	0.10%	1.50%	NM	0.16%	0.04%
	Stoughton Town Employees Federal Credit Union	\$2,748	\$10	0.74%	0.45%	60.00%	2.97%	0.36%
	Winchester Federal Credit Union	\$2,898	\$58	5.54%	0.96%	17.24%	16.96%	2.00%
	Symphony Federal Credit Union	\$2,999	\$0	0.00%	1.73%	NA	0.00%	0.00%
	Holyoke Postal Credit Union	\$3,159	\$1	0.26%	0.51%	200.00%	0.14%	0.03%
	Bedford VA Federal Credit Union	\$3,237	\$30	2.03%	0.81%	40.00%	3.91%	0.93%
	New England Lee Federal Credit Union	\$3,286	\$49	4.41%	0.54%	12.24%	3.34%	1.49%
	Wakefield Town Employees Federal Credit Union	\$4,037	\$0	0.00%	1.06%	NA	0.00%	0.00%
	Belmont Municipal Federal Credit Union	\$4,353	\$16	0.79%	1.29%	162.50%	2.60%	0.37%
	Health Alliance Federal Credit Union	\$4,486	\$19	0.71%	2.69%	378.95%	3.91%	0.42%
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,047	\$145	8.75%	1.33%	15.17%	21.26%	2.87%
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,140	\$43	2.13%	0.99%	46.51%	2.79%	0.84%
	Lynn Teachers Credit Union	\$5,166	\$1	0.08%	3.03%	NM	0.13%	0.02%
	Norwood Town Employees Federal Credit Union	\$5,536	\$57	1.98%	1.32%	66.67%	4.48%	1.03%
	Lowell Municipal Employees Federal Credit Union	\$6,177	\$4	0.16%	0.99%	600.00%	0.77%	0.06%
	Revere Firefighters Credit Union	\$6,727	\$0	0.00%	0.92%	NA	0.00%	0.00%
	Cabot Boston Credit Union	\$6,996	\$39	1.09%	1.06%	97.44%	3.26%	0.56%
	Northampton V.A.F. Federal Credit Union	\$7,312	\$11	0.38%	0.14%	36.36%	1.08%	0.15%
	Medford Municipal Employees Federal Credit Union	\$7,395	\$27	1.18%	0.48%	40.74%	1.77%	0.37%
	Somerville Mass Firefighters Federal Credit Union	\$7,531	\$0	0.00%	1.31%	NA	0.00%	0.00%
	Danvers Municipal Federal Credit Union	\$8,040	\$1	0.03%	0.15%	500.00%	0.04%	0.01%
	Reading Mass Town Employees Federal Credit Union	\$8,551	\$41	1.34%	0.65%	48.78%	3.25%	0.48%
	Dedham Town Employees Federal Credit Union	\$8,674	\$35	1.09%	0.69%	62.86%	3.18%	0.40%
	Waltham Municipal Employees Credit Union	\$8,698	\$8	0.45%	0.45%	100.00%	0.51%	0.09%
	Morton Federal Credit Union	\$8,748	\$10	0.31%	0.19%	60.00%	0.90%	0.11%
	Marblehead Municipal Federal Credit Union	\$9,894	\$32	0.57%	0.41%	71.88%	1.87%	0.32%
	Arlington Municipal Federal Credit Union	\$10,020	\$20	0.32%	0.23%	70.00%	1.00%	0.20%
	Burlington Municipal Employees Federal Credit Union	\$10,025	\$62	1.57%	0.35%	22.58%	7.65%	0.62%
	Cambridge Municipal Employees Federal Credit Union	\$10,054	\$1	0.05%	0.15%	300.00%	0.05%	0.01%
	Watertown Municipal Credit Union	\$11,103	\$9	0.44%	0.29%	66.67%	0.28%	0.08%
	Lexington MA Federal Credit Union	\$11,186	\$6	0.10%	0.34%	350.00%	0.53%	0.05%
	St. Anthony of New Bedford Federal Credit Union	\$11,282	\$17	0.57%	0.40%	70.59%	1.61%	0.15%
	Ocean Spray Employees Federal Credit Union	\$11,346	\$50	0.91%	1.21%	134.00%	3.36%	0.44%
	Cambridge Firefighters Federal Credit Union	\$11,477	\$12	0.17%	0.81%	475.00%	0.51%	0.10%
	Beverly Municipal Federal Credit Union	\$11,567	\$38	0.63%	1.02%	160.53%	1.85%	0.33%
	Santo Christo Federal Credit Union	\$11,903	\$93	1.31%	1.53%	116.13%	7.38%	0.78%
	Melrose First Federal Credit Union	\$12,075	\$1	0.02%	0.72%	NM	0.05%	0.01%

Source: SNL Financial

Note: Report includes only bank-level data.

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## Asset Quality

June 30, 2018

Run Date: August 21, 2018

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 (continued)								
	Lynn Firemens Federal Credit Union	\$12,198	\$0	0.00%	0.44%	NA	0.00%	0.00%
	Lynn Police Credit Union	\$12,269	\$84	1.88%	1.77%	94.05%	3.01%	0.68%
	Revere Municipal Employees Federal Credit Union	\$12,885	\$42	0.37%	0.28%	76.19%	6.69%	0.33%
	Saint Vincent Hospital Credit Union	\$13,144	\$35	0.75%	0.75%	100.00%	2.87%	0.27%
	Chelsea Employees Federal Credit Union	\$14,001	\$27	0.35%	0.17%	48.15%	3.50%	0.19%
	Greater Salem Employees Federal Credit Union	\$14,235	\$94	1.84%	0.47%	25.53%	9.02%	0.66%
	Billerica Municipal Employees Credit Union	\$15,189	\$0	0.00%	0.65%	NA	0.00%	0.00%
	St. Anne Credit Union	\$16,044	\$119	1.15%	0.63%	54.62%	8.28%	0.74%
	Haverhill Fire Department Credit Union	\$17,320	\$16	0.27%	0.10%	37.50%	0.73%	0.09%
	RAH Federal Credit Union	\$17,358	\$147	1.24%	0.41%	33.33%	7.35%	0.85%
	Lowell Firefighters Credit Union	\$17,426	\$66	0.70%	0.67%	96.97%	2.09%	0.38%
	Worcester Police Department Federal Credit Union	\$17,837	\$17	0.11%	0.20%	170.59%	0.82%	0.10%
	Leominster Employees Federal Credit Union	\$18,492	\$126	1.08%	0.94%	86.51%	6.07%	0.68%
	Attleboro ME Federal Credit Union	\$19,309	\$3	0.07%	0.75%	NM	0.14%	0.02%
	MyCom Federal Credit Union	\$19,332	\$176	1.99%	0.53%	26.70%	7.45%	0.91%
	Norfolk Community Federal Credit Union	\$19,449	\$61	0.41%	0.32%	78.69%	3.30%	0.31%
	Credit Union of the Berkshires	\$19,507	\$26	0.38%	2.31%	603.85%	0.92%	0.13%
	Mills42 Federal Credit Union	\$20,475	\$37	0.22%	0.43%	194.59%	1.72%	0.18%
	HTM Credit Union	\$20,641	\$0	0.00%	0.46%	NA	0.00%	0.00%
	Northeastern University Federal Credit Union	\$22,792	\$368	2.59%	2.84%	109.51%	13.21%	1.61%
	Massachusetts Family Credit Union	\$22,967	\$45	0.26%	1.17%	444.44%	1.14%	0.20%
	Acushnet Federal Credit Union	\$23,305	\$5	0.06%	0.70%	NM	0.24%	0.02%
	Chadwick Federal Credit Union	\$23,397	\$12	0.12%	0.15%	125.00%	0.82%	0.05%
	Taupa Lithuanian Federal Credit Union	\$24,005	\$298	1.44%	0.44%	30.20%	13.36%	1.24%
	Malden Federal Credit Union	\$24,582	\$109	0.90%	0.61%	67.89%	2.50%	0.44%
	Methuen Federal Credit Union	\$25,065	\$45	0.36%	0.49%	133.33%	1.43%	0.18%
	St. Anthony of Padua Federal Credit Union	\$25,242	\$570	6.62%	0.50%	7.54%	9.32%	2.26%
	Somerville School Employees Federal Credit Union	\$26,478	\$111	1.33%	0.24%	18.02%	2.70%	0.42%
	Peabody Municipal Federal Credit Union	\$26,667	\$86	1.62%	1.67%	103.49%	2.77%	0.32%
	Saint Dominics Federal Credit Union	\$28,403	\$49	0.38%	0.67%	177.55%	1.01%	0.17%
	West Springfield Federal Credit Union	\$29,372	\$131	1.26%	0.91%	72.52%	5.57%	0.45%
	Wellesley Municipal Employees Federal Credit Union	\$29,959	\$4	0.04%	0.23%	650.00%	0.16%	0.01%
	Goldmark Federal Credit Union	\$30,403	\$79	0.58%	0.04%	7.59%	2.10%	0.26%
	Andovers Federal Credit Union	\$31,165	\$95	1.08%	1.63%	151.58%	2.71%	0.30%
	600 Atlantic Federal Credit Union	\$31,282	\$36	0.23%	0.69%	297.22%	0.95%	0.12%
	Alpha Credit Union	\$32,723	\$68	0.64%	0.63%	98.53%	1.65%	0.21%
	Cambridge Teachers Federal Credit Union	\$33,872	\$83	1.06%	0.26%	24.10%	2.87%	0.25%
	Brookline Municipal Credit Union	\$38,328	\$181	1.37%	0.55%	40.33%	3.51%	0.47%
	Stoneham Municipal Employees Federal Credit Union	\$39,651	\$1	0.01%	0.42%	NM	0.03%	0.00%
	Worcester Fire Department Credit Union	\$40,770	\$35	0.37%	0.37%	100.00%	0.63%	0.09%
	Commonwealth Utilities Employees Credit Union	\$40,957	\$85	0.81%	1.61%	198.82%	1.28%	0.21%
	Somerville Municipal Federal Credit Union	\$42,485	\$95	0.44%	1.45%	330.53%	1.47%	0.22%
	Plymouth County Teachers Federal Credit Union	\$44,846	\$55	0.25%	0.41%	167.27%	1.24%	0.12%
	Woburn Municipal Federal Credit Union	\$45,145	\$310	1.89%	0.43%	22.58%	7.93%	0.69%
	Southcoast Federal Credit Union	\$48,433	\$174	0.66%	0.72%	108.05%	9.85%	0.36%
	Everett Credit Union	\$49,044	\$813	2.77%	0.22%	8.00%	12.41%	1.66%
	Notre Dame Community Federal Credit Union	\$50,312	\$11	0.07%	0.64%	945.45%	0.19%	0.02%
	Westport Federal Credit Union	\$59,882	\$11	0.03%	0.25%	800.00%	0.30%	0.02%
	Tewksbury Federal Credit Union	\$62,579	\$663	1.52%	0.56%	36.80%	9.40%	1.06%

Source: SNL Financial

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**Asset Quality**
**June 30, 2018**
**Run Date: August 21, 2018**

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 (continued)								
	Franklin First Federal Credit Union	\$62,864	\$222	0.59%	0.69%	117.12%	4.38%	0.35%
	Premier Source Credit Union	\$64,478	\$594	1.64%	2.58%	156.90%	6.60%	0.92%
	St. Michaels Fall River Federal Credit Union	\$65,421	\$418	0.72%	0.34%	47.13%	7.16%	0.64%
	AllCom Credit Union	\$68,481	\$154	0.46%	0.62%	137.01%	1.39%	0.22%
	New England Teamsters Federal Credit Union	\$80,603	\$660	1.31%	0.61%	46.97%	9.90%	0.82%
	Worcester Credit Union	\$82,410	\$179	0.32%	0.64%	200.00%	2.24%	0.22%
	Pioneer Valley Federal Credit Union	\$84,666	\$123	0.19%	0.64%	334.96%	1.30%	0.15%
	NESC Federal Credit Union	\$87,422	\$339	0.45%	0.30%	66.96%	3.99%	0.39%
	Energy Credit Union	\$92,474	\$419	0.80%	0.30%	37.71%	2.84%	0.45%
	Luso-American Credit Union	\$93,867	\$318	0.49%	0.16%	32.39%	2.42%	0.34%
	Athol Credit Union	\$102,435	\$234	0.34%	0.69%	201.71%	8.97%	0.23%
	River Works Credit Union	\$103,823	\$284	0.47%	0.74%	155.99%	2.63%	0.27%
	MetroWest Community Federal Credit Union	\$104,134	\$256	0.50%	0.39%	78.91%	2.71%	0.25%
	First Priority Credit Union	\$106,582	\$1,049	1.50%	0.49%	32.79%	5.44%	0.98%
	Brotherhood Credit Union	\$109,908	\$331	0.74%	0.03%	4.53%	0.76%	0.30%
	New Bedford Credit Union	\$120,961	\$806	1.08%	0.25%	22.95%	6.72%	0.67%
	Arrha Credit Union	\$126,773	\$725	0.85%	0.43%	51.03%	6.54%	0.57%
	Naveo Credit Union	\$130,419	\$76	0.09%	0.74%	847.37%	0.72%	0.06%
	Somerset Federal Credit Union	\$145,228	\$541	0.68%	0.14%	21.26%	2.66%	0.37%
	Community Credit Union of Lynn	\$146,350	\$138	0.12%	0.30%	251.45%	1.38%	0.09%
	Homefield Credit Union	\$151,030	\$798	0.77%	0.52%	67.29%	5.81%	0.53%
	Shrewsbury Federal Credit Union	\$155,131	\$24	0.03%	0.34%	NM	0.21%	0.02%
	Alden Credit Union	\$158,483	\$647	0.66%	1.07%	162.29%	6.02%	0.41%
	Taunton Federal Credit Union	\$160,574	\$1,617	1.28%	2.25%	175.94%	7.51%	1.01%
	Greater Springfield Credit Union	\$166,590	\$42	0.05%	0.76%	NM	0.18%	0.03%
	Tremont Credit Union	\$180,126	\$2,382	1.93%	1.70%	88.04%	9.97%	1.32%
	Southbridge Credit Union	\$183,699	\$1,257	0.83%	0.61%	72.71%	5.77%	0.68%
	Holyoke Credit Union	\$199,374	\$257	0.19%	0.72%	378.21%	1.38%	0.13%
	Southern Mass Credit Union	\$211,013	\$599	0.40%	0.37%	91.32%	2.37%	0.28%
	Fall River Municipal Credit Union	\$211,784	\$372	0.29%	0.73%	248.39%	1.55%	0.18%
	Luso Federal Credit Union	\$220,490	\$1,037	0.52%	0.53%	101.93%	4.29%	0.47%
	St. Jean's Credit Union	\$237,984	\$385	0.20%	0.38%	190.39%	1.68%	0.16%
	MassMutual Federal Credit Union	\$244,530	\$548	0.42%	0.50%	118.98%	1.86%	0.22%
	Average of Asset Group A	\$47,050	\$189	0.98%	1.06%	152.71%	3.32%	0.42%

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# Asset Quality

June 30, 2018

Run Date: August 21, 2018

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								
	Members Plus Credit Union	\$254,664	\$1,241	0.81%	0.17%	21.03%	3.47%	0.49%
	Mass Bay Credit Union	\$255,635	\$1,233	0.61%	0.21%	34.55%	5.01%	0.48%
	Boston Firefighters Credit Union	\$267,578	\$149	0.07%	0.34%	485.23%	0.45%	0.06%
	Millbury Federal Credit Union	\$344,798	\$1,346	0.47%	0.26%	54.90%	20.58%	0.39%
	Bridgewater Credit Union	\$382,204	\$549	0.20%	0.39%	190.35%	1.55%	0.14%
	City of Boston Credit Union	\$396,365	\$4,115	1.37%	0.70%	51.03%	8.31%	1.04%
	Crescent Credit Union	\$431,878	\$2,406	0.67%	0.50%	73.65%	4.05%	0.56%
	UMassFive College Federal Credit Union	\$478,215	\$2,361	0.65%	0.60%	93.39%	5.47%	0.49%
	Freedom Credit Union	\$491,353	\$2,357	0.72%	0.70%	97.54%	2.97%	0.48%
	Central One Federal Credit Union	\$492,479	\$3,665	0.84%	0.28%	33.56%	7.90%	0.74%
	Average of Asset Group B	\$379,517	\$1,942	0.64%	0.42%	113.52%	5.98%	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.

**Asset Quality**
**June 30, 2018**
**Run Date: August 21, 2018**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	I-C Federal Credit Union	\$503,542	\$1,676	0.42%	0.84%	197.08%	3.11%	0.33%
	GFA Federal Credit Union	\$506,452	\$1,324	0.43%	0.52%	120.24%	2.63%	0.26%
	Quincy Credit Union	\$528,244	\$205	0.06%	0.22%	371.22%	0.30%	0.04%
	Massachusetts Institute of Technology Federal Credit Union	\$564,214	\$4,740	0.94%	0.59%	63.10%	10.15%	0.84%
	Align Credit Union	\$564,873	\$509	0.13%	0.18%	139.49%	0.77%	0.09%
	Polish National Credit Union	\$572,424	\$441	0.10%	0.33%	334.69%	0.56%	0.08%
	Sharon Credit Union	\$583,320	\$1,100	0.24%	0.41%	171.09%	1.60%	0.19%
	Merrimack Valley Federal Credit Union	\$616,620	\$3,406	0.88%	0.47%	53.76%	5.54%	0.55%
	Direct Federal Credit Union	\$652,558	\$2,794	0.48%	0.40%	84.04%	3.35%	0.43%
	Harvard University Employees Credit Union	\$665,837	\$3,895	0.67%	0.74%	110.83%	6.02%	0.58%
	Liberty Bay Credit Union	\$684,963	\$4,918	1.03%	0.47%	45.73%	5.03%	0.72%
	Leominster Credit Union	\$706,128	\$1,206	0.23%	0.37%	160.28%	2.69%	0.17%
	First Citizens' Federal Credit Union	\$741,159	\$1,971	0.31%	0.30%	97.11%	3.53%	0.27%
	St. Mary's Credit Union	\$860,918	\$1,445	0.22%	0.38%	178.82%	1.78%	0.17%
	RTN Federal Credit Union	\$892,746	\$2,772	0.55%	0.43%	77.06%	3.09%	0.31%
	Webster First Federal Credit Union	\$916,827	\$3,604	0.48%	0.28%	57.41%	2.58%	0.39%
	St. Anne's Credit Union of Fall River	\$954,585	\$2,880	0.37%	0.46%	125.03%	3.14%	0.30%
	Average of Asset Group C	\$677,377	\$2,287	0.44%	0.43%	140.41%	3.29%	0.34%
Asset Group D - \$1 billion and over in total assets								
	Greylock Federal Credit Union	\$1,174,601	\$11,653	1.18%	1.02%	86.75%	9.25%	0.99%
	Hanscom Federal Credit Union	\$1,311,999	\$4,741	0.41%	0.60%	143.87%	3.51%	0.36%
	Jeanne D'Arc Credit Union	\$1,386,569	\$6,421	0.53%	0.50%	94.47%	5.32%	0.46%
	Rockland Federal Credit Union	\$1,704,880	\$2,739	0.18%	0.82%	463.27%	1.27%	0.16%
	Workers Credit Union	\$1,732,268	\$3,323	0.27%	0.44%	165.51%	1.92%	0.19%
	Metro Credit Union	\$1,821,187	\$3,008	0.19%	0.51%	265.66%	1.95%	0.17%
	Digital Federal Credit Union	\$8,607,703	\$53,032	0.79%	1.06%	134.47%	6.18%	0.62%
	Average of Asset Group D	\$2,534,172	\$12,131	0.51%	0.71%	193.43%	4.20%	0.42%

Source: SNL Financial

Note: Report includes only bank-level data.

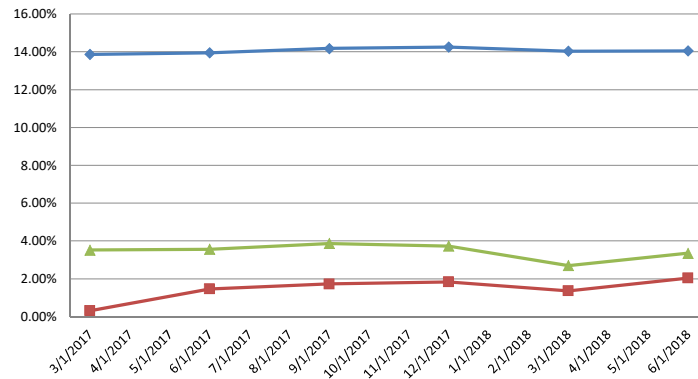
NA = data was not available.

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

Net Worth

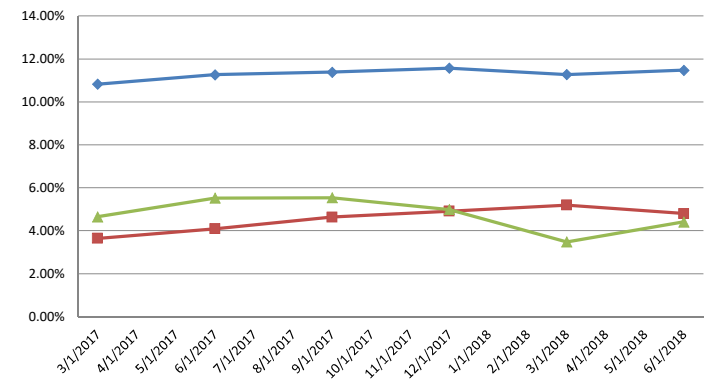
## Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth &amp; Total Delinquent Loans/Net Worth

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



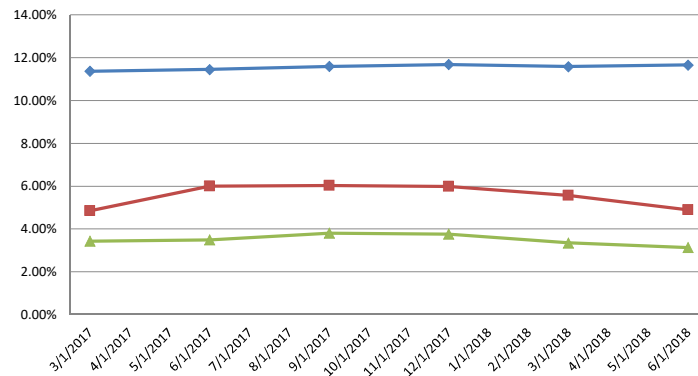
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	13.86%	13.95%	14.17%	14.25%	14.03%	14.05%
Net Worth Growth (Decline) - YTD	0.30%	1.45%	1.72%	1.82%	1.35%	2.03%
Total Delinquent Lns/ Net Worth	3.51%	3.55%	3.86%	3.73%	2.69%	3.34%

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



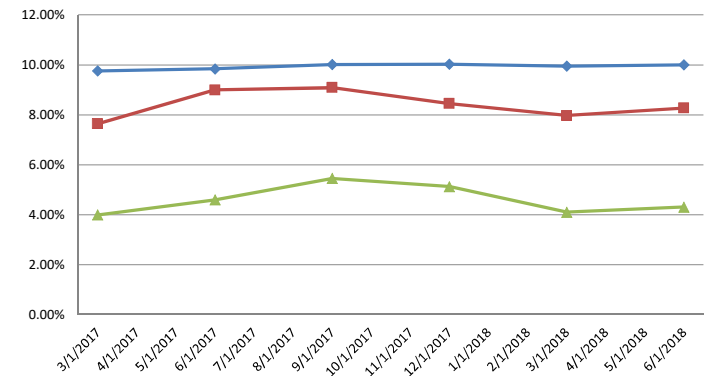
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	10.82%	11.26%	11.38%	11.57%	11.27%	11.47%
Net Worth Growth (Decline) - YTD	3.64%	4.09%	4.63%	4.91%	5.19%	4.79%
Total Delinquent Lns/ Net Worth	4.64%	5.52%	5.53%	4.98%	3.48%	4.40%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	11.37%	11.45%	11.59%	11.68%	11.58%	11.65%
Net Worth Growth (Decline) - YTD	4.84%	6.00%	6.03%	5.98%	5.56%	4.89%
Total Delinquent Lns/ Net Worth	3.42%	3.49%	3.80%	3.76%	3.34%	3.13%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	9.75%	9.84%	10.01%	10.02%	9.95%	10.00%
Net Worth Growth (Decline) - YTD	7.64%	8.99%	9.08%	8.45%	7.97%	8.27%
Total Delinquent Lns/ Net Worth	3.99%	4.59%	5.45%	5.12%	4.10%	4.30%

Source: SNL Financial

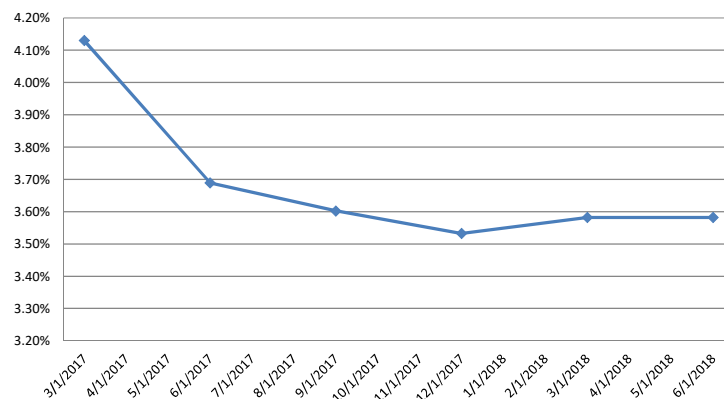
Note: Report includes only bank-level data.

NA = data was not available.

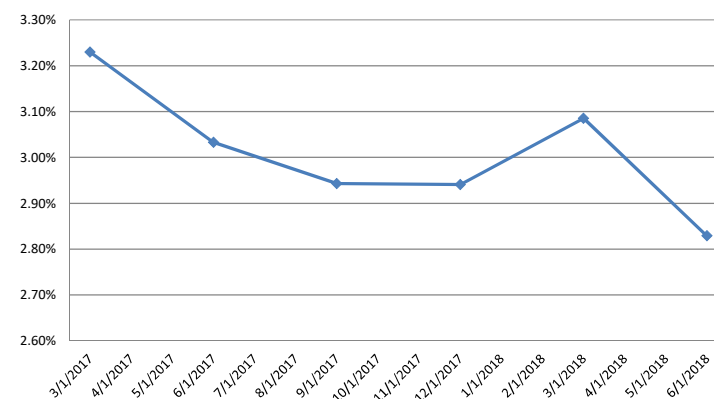
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

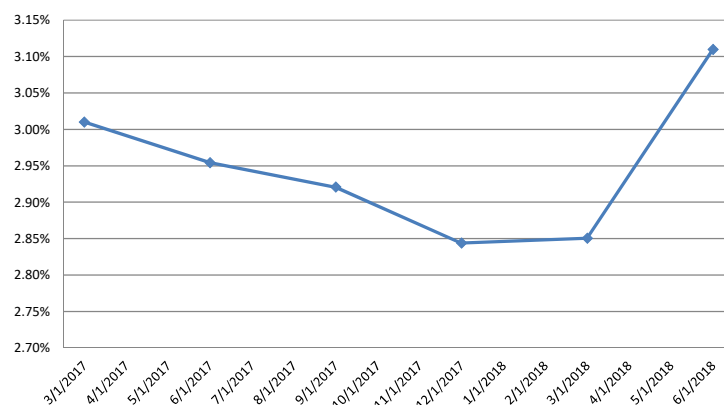
**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date



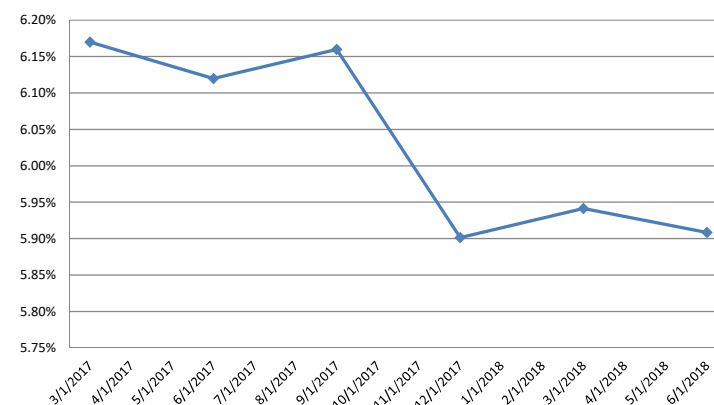
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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# Net Worth

June 30, 2018

Run Date: August 21, 2018

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 (%)
Asset Group A - \$50 to \$250 million in total assets							
	Pressers Union Local 12 ILGWU Credit Union	\$128	\$17	13.28%	12.50%	0.00%	11.76%
	One Twenty Credit Union	\$392	\$52	13.27%	(14.29%)	26.92%	57.69%
	Artmet Federal Credit Union	\$433	\$68	15.70%	(5.71%)	1.47%	14.71%
	Gloucester Fire Department Credit Union	\$525	\$206	39.24%	1.96%	0.00%	0.97%
	Messiah Baptist-Jubilee Federal Credit Union	\$935	\$111	11.87%	19.80%	0.00%	5.41%
	Manchester Federal Credit Union	\$1,628	\$207	12.71%	(0.96%)	0.00%	2.90%
	Springfield Street Railway Employees Credit Union	\$1,630	\$374	22.94%	1.62%	1.87%	2.94%
	North Adams M.E. Federal Credit Union	\$1,843	\$424	23.01%	(0.47%)	0.47%	0.94%
	M.O.S.E.S. Federal Credit Union	\$1,860	\$298	16.02%	(8.36%)	2.68%	3.36%
	Gloucester Municipal Credit Union	\$2,007	\$390	19.43%	(1.02%)	3.59%	1.28%
	Boston Customs Federal Credit Union	\$2,453	\$321	13.09%	(5.45%)	0.00%	1.25%
	Lynn Municipal Employees Credit Union	\$2,514	\$609	24.22%	10.73%	0.16%	2.46%
	Stoughton Town Employees Federal Credit Union	\$2,748	\$331	12.05%	2.45%	3.02%	1.81%
	Winchester Federal Credit Union	\$2,898	\$332	11.46%	(5.28%)	17.47%	3.01%
	Symphony Federal Credit Union	\$2,999	\$337	11.24%	(1.76%)	0.00%	10.39%
	Holyoke Postal Credit Union	\$3,159	\$729	23.08%	0.83%	0.14%	0.27%
	Bedford VA Federal Credit Union	\$3,237	\$755	23.32%	3.23%	3.97%	1.59%
	New England Lee Federal Credit Union	\$3,286	\$1,461	44.46%	1.24%	3.35%	0.41%
	Wakefield Town Employees Federal Credit Union	\$4,037	\$557	13.80%	1.81%	0.00%	1.97%
	Belmont Municipal Federal Credit Union	\$4,353	\$591	13.58%	5.92%	2.71%	4.40%
	Health Alliance Federal Credit Union	\$4,486	\$414	9.23%	10.15%	4.59%	17.39%
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,047	\$660	13.08%	2.45%	21.97%	3.33%
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,140	\$1,523	29.63%	1.32%	2.82%	1.31%
	Lynn Teachers Credit Union	\$5,166	\$743	14.38%	0.00%	0.13%	4.98%
	Norwood Town Employees Federal Credit Union	\$5,536	\$1,233	22.27%	3.47%	4.62%	3.08%
	Lowell Municipal Employees Federal Credit Union	\$6,177	\$494	8.00%	2.46%	0.81%	4.86%
	Revere Firefighters Credit Union	\$6,727	\$957	14.23%	(1.04%)	0.00%	1.57%
	Cabot Boston Credit Union	\$6,996	\$1,160	16.58%	0.52%	3.36%	3.28%
	Northampton V.A.F. Federal Credit Union	\$7,312	\$1,019	13.94%	2.18%	1.08%	0.39%
	Medford Municipal Employees Federal Credit Union	\$7,395	\$1,517	20.51%	3.08%	1.78%	0.73%
	Somerville Mass Firefighters Federal Credit Union	\$7,531	\$1,157	15.36%	3.52%	0.00%	2.16%
	Danvers Municipal Federal Credit Union	\$8,040	\$2,723	33.87%	0.29%	0.04%	0.18%
	Reading Mass Town Employees Federal Credit Union	\$8,551	\$1,242	14.52%	2.78%	3.30%	1.61%
	Dedham Town Employees Federal Credit Union	\$8,674	\$1,077	12.42%	3.02%	3.25%	2.04%
	Waltham Municipal Employees Credit Union	\$8,698	\$1,569	18.04%	(1.14%)	0.51%	0.51%
	Morton Federal Credit Union	\$8,748	\$1,100	12.57%	(8.53%)	0.91%	0.55%
	Marblehead Municipal Federal Credit Union	\$9,894	\$1,687	17.05%	3.50%	1.90%	1.36%
	Arlington Municipal Federal Credit Union	\$10,020	\$1,977	19.73%	3.29%	1.01%	0.71%
	Burlington Municipal Employees Federal Credit Union	\$10,025	\$785	7.83%	4.16%	7.90%	1.78%
	Cambridge Municipal Employees Federal Credit Union	\$10,054	\$1,944	19.34%	(1.43%)	0.05%	0.15%
	Watertown Municipal Credit Union	\$11,103	\$3,215	28.96%	0.37%	0.28%	0.19%
	Lexington MA Federal Credit Union	\$11,186	\$1,117	9.99%	2.17%	0.54%	1.88%
	St. Anthony of New Bedford Federal Credit Union	\$11,282	\$1,047	9.28%	(1.70%)	1.62%	1.15%
	Ocean Spray Employees Federal Credit Union	\$11,346	\$1,420	12.52%	(1.40%)	3.52%	4.72%
	Cambridge Firefighters Federal Credit Union	\$11,477	\$2,299	20.03%	5.27%	0.52%	2.48%
	Beverly Municipal Federal Credit Union	\$11,567	\$1,994	17.24%	0.70%	1.91%	3.06%
	Santo Christo Federal Credit Union	\$11,903	\$1,153	9.69%	1.22%	8.07%	9.37%
	Melrose First Federal Credit Union	\$12,075	\$1,852	15.34%	0.76%	0.05%	2.59%

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# Net Worth

June 30, 2018

Run Date: August 21, 2018

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 (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Lynn Firemens Federal Credit Union	\$12,198	\$2,287	18.75%	0.88%	0.00%	1.36%
	Lynn Police Credit Union	\$12,269	\$2,718	22.15%	3.29%	3.09%	2.91%
	Revere Municipal Employees Federal Credit Union	\$12,885	\$1,432	11.11%	0.70%	2.93%	2.23%
	Saint Vincent Hospital Credit Union	\$13,144	\$1,183	9.00%	1.19%	2.96%	2.96%
	Chelsea Employees Federal Credit Union	\$14,001	\$1,272	9.09%	2.07%	2.12%	1.02%
	Greater Salem Employees Federal Credit Union	\$14,235	\$1,017	7.14%	(1.75%)	9.24%	2.36%
	Billerica Municipal Employees Credit Union	\$15,189	\$3,129	20.60%	1.74%	0.00%	0.70%
	St. Anne Credit Union	\$16,044	\$1,371	8.55%	(18.17%)	8.68%	4.74%
	Haverhill Fire Department Credit Union	\$17,320	\$2,199	12.70%	2.67%	0.73%	0.27%
	RAH Federal Credit Union	\$17,358	\$1,952	11.25%	0.82%	7.53%	2.51%
	Lowell Firefighters Credit Union	\$17,426	\$3,090	17.73%	1.76%	2.14%	2.07%
	Worcester Police Department Federal Credit Union	\$17,837	\$2,032	11.39%	0.59%	0.84%	1.43%
	Leominster Employees Federal Credit Union	\$18,492	\$2,001	10.82%	4.60%	6.30%	5.45%
	Attleboro ME Federal Credit Union	\$19,309	\$2,098	10.87%	0.00%	0.14%	1.62%
	MyCom Federal Credit Union	\$19,332	\$2,316	11.98%	11.31%	7.60%	2.03%
	Norfolk Community Federal Credit Union	\$19,449	\$1,981	10.19%	(0.80%)	3.08%	2.42%
	Credit Union of the Berkshires	\$19,507	\$2,673	13.70%	(4.03%)	0.97%	5.87%
	Mills42 Federal Credit Union	\$20,475	\$2,075	10.13%	1.26%	1.78%	3.47%
	HTM Credit Union	\$20,641	\$3,254	15.76%	1.74%	0.00%	1.35%
	Northeastern University Federal Credit Union	\$22,792	\$2,381	10.45%	8.13%	15.46%	16.93%
	Massachusetts Family Credit Union	\$22,967	\$3,738	16.28%	3.15%	1.20%	5.35%
	Acushnet Federal Credit Union	\$23,305	\$2,050	8.80%	(4.02%)	0.24%	2.73%
	Chadwick Federal Credit Union	\$23,397	\$1,449	6.19%	1.11%	0.83%	1.04%
	Taupa Lithuanian Federal Credit Union	\$24,005	\$2,140	8.91%	4.30%	13.93%	4.21%
	Malden Federal Credit Union	\$24,582	\$4,282	17.42%	1.08%	2.55%	1.73%
	Methuen Federal Credit Union	\$25,065	\$3,078	12.28%	5.06%	1.46%	1.95%
	St. Anthony of Padua Federal Credit Union	\$25,242	\$6,075	24.07%	0.93%	9.38%	0.71%
	Somerville School Employees Federal Credit Union	\$26,478	\$4,096	15.47%	1.43%	2.71%	0.49%
	Peabody Municipal Federal Credit Union	\$26,667	\$3,013	11.30%	2.15%	2.85%	2.95%
	Saint Dominics Federal Credit Union	\$28,403	\$4,745	16.71%	(2.04%)	1.03%	1.83%
	West Springfield Federal Credit Union	\$29,372	\$2,257	7.68%	(0.88%)	5.80%	4.21%
	Wellesley Municipal Employees Federal Credit Union	\$29,959	\$3,118	10.41%	1.29%	0.13%	0.83%
	Goldmark Federal Credit Union	\$30,403	\$3,752	12.34%	1.77%	2.11%	0.16%
	Andovers Federal Credit Union	\$31,165	\$3,538	11.35%	3.86%	2.69%	4.07%
	600 Atlantic Federal Credit Union	\$31,282	\$3,682	11.77%	5.76%	0.98%	2.91%
	Alpha Credit Union	\$32,723	\$4,106	12.55%	0.54%	1.66%	1.63%
	Cambridge Teachers Federal Credit Union	\$33,872	\$2,997	8.85%	1.48%	2.77%	0.67%
	Brookline Municipal Credit Union	\$38,328	\$4,890	12.76%	4.86%	3.70%	1.49%
	Stoneham Municipal Employees Federal Credit Union	\$39,651	\$3,322	8.38%	6.59%	0.03%	1.63%
	Worcester Fire Department Credit Union	\$40,770	\$5,526	13.55%	0.36%	0.63%	0.63%
	Commonwealth Utilities Employees Credit Union	\$40,957	\$6,481	15.82%	3.29%	1.31%	2.61%
	Somerville Municipal Federal Credit Union	\$42,485	\$6,128	14.42%	3.18%	1.55%	5.12%
	Plymouth County Teachers Federal Credit Union	\$44,846	\$4,323	9.64%	(0.23%)	1.27%	2.13%
	Woburn Municipal Federal Credit Union	\$45,145	\$3,839	8.50%	2.96%	8.08%	1.82%
	Southcoast Federal Credit Union	\$48,433	\$6,478	13.38%	1.09%	2.69%	2.90%
	Everett Credit Union	\$49,044	\$6,600	13.46%	0.33%	12.32%	0.98%
	Notre Dame Community Federal Credit Union	\$50,312	\$6,108	12.14%	1.48%	0.18%	1.70%
	Westport Federal Credit Union	\$59,882	\$3,838	6.41%	(1.55%)	0.29%	2.29%
	Tewksbury Federal Credit Union	\$62,579	\$6,832	10.92%	1.50%	9.70%	3.57%

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# Net Worth

June 30, 2018

Run Date: August 21, 2018

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 (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Franklin First Federal Credit Union	\$62,864	\$4,831	7.68%	9.86%	4.60%	5.38%
	Premier Source Credit Union	\$64,478	\$8,457	13.12%	(0.59%)	7.02%	11.02%
	St. Michaels Fall River Federal Credit Union	\$65,421	\$5,644	8.63%	20.55%	7.41%	3.49%
	AllCom Credit Union	\$68,481	\$10,842	15.83%	2.92%	1.42%	1.95%
	New England Teamsters Federal Credit Union	\$80,603	\$8,623	10.70%	(8.85%)	7.65%	3.60%
	Worcester Credit Union	\$82,410	\$7,754	9.41%	1.14%	2.31%	4.62%
	Pioneer Valley Federal Credit Union	\$84,666	\$9,039	10.68%	16.53%	1.36%	4.56%
	NESC Federal Credit Union	\$87,422	\$8,260	9.45%	4.51%	4.10%	2.75%
	Energy Credit Union	\$92,474	\$14,924	16.14%	0.74%	2.81%	1.06%
	Luso-American Credit Union	\$93,867	\$13,048	13.90%	5.29%	2.44%	0.79%
	Athol Credit Union	\$102,435	\$7,930	7.74%	0.33%	2.95%	5.95%
	River Works Credit Union	\$103,823	\$14,001	13.49%	1.06%	2.03%	3.16%
	MetroWest Community Federal Credit Union	\$104,134	\$10,464	10.05%	1.58%	2.45%	1.93%
	First Priority Credit Union	\$106,582	\$19,421	18.22%	1.25%	5.40%	1.77%
	Brotherhood Credit Union	\$109,908	\$29,677	27.00%	0.13%	1.12%	0.05%
	New Bedford Credit Union	\$120,961	\$11,813	9.77%	2.82%	6.82%	1.57%
	Arrha Credit Union	\$126,773	\$11,297	8.91%	4.90%	6.42%	3.28%
	Naveo Credit Union	\$130,419	\$10,196	7.82%	7.26%	0.75%	6.32%
	Somerset Federal Credit Union	\$145,228	\$22,293	15.35%	3.12%	2.43%	0.52%
	Community Credit Union of Lynn	\$146,350	\$16,316	11.15%	(1.63%)	0.85%	2.13%
	Homefield Credit Union	\$151,030	\$14,103	9.34%	3.64%	5.66%	3.81%
	Shrewsbury Federal Credit Union	\$155,131	\$12,084	7.79%	10.32%	0.20%	2.09%
	Alden Credit Union	\$158,483	\$12,617	7.96%	0.14%	5.13%	8.32%
	Taunton Federal Credit Union	\$160,574	\$20,575	12.81%	4.24%	7.86%	13.83%
	Greater Springfield Credit Union	\$166,590	\$24,719	14.84%	11.33%	0.17%	2.61%
	Tremont Credit Union	\$180,126	\$24,315	13.50%	3.06%	9.80%	8.62%
	Southbridge Credit Union	\$183,699	\$21,678	11.80%	0.49%	5.80%	4.22%
	Holyoke Credit Union	\$199,374	\$18,341	9.20%	2.84%	1.40%	5.30%
	Southern Mass Credit Union	\$211,013	\$23,306	11.04%	5.38%	2.57%	2.35%
	Fall River Municipal Credit Union	\$211,784	\$26,442	12.49%	1.75%	1.41%	3.49%
	Luso Federal Credit Union	\$220,490	\$23,098	10.48%	6.38%	4.49%	4.58%
	St. Jean's Credit Union	\$237,984	\$22,055	9.27%	5.46%	1.75%	3.32%
	MassMutual Federal Credit Union	\$244,530	\$28,797	11.78%	7.47%	1.90%	2.26%
	Average of Asset Group A	\$47,050	\$5,609	14.05%	2.03%	3.34%	3.58%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Net Worth

June 30, 2018

Run Date: August 21, 2018

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 (%)
Asset Group B - \$251 to \$500 million in total assets							
	Members Plus Credit Union	\$254,664	\$36,997	14.53%	2.13%	3.35%	0.71%
	Mass Bay Credit Union	\$255,635	\$25,309	9.90%	2.47%	4.87%	1.68%
	Boston Firefighters Credit Union	\$267,578	\$32,520	12.15%	8.76%	0.46%	2.22%
	Millbury Federal Credit Union	\$344,798	\$26,517	7.69%	9.45%	5.08%	2.79%
	Bridgewater Credit Union	\$382,204	\$36,212	9.47%	1.36%	1.52%	2.89%
	City of Boston Credit Union	\$396,365	\$48,045	12.12%	1.82%	8.56%	4.37%
	Crescent Credit Union	\$431,878	\$62,581	14.49%	0.00%	3.84%	2.83%
	UMassFive College Federal Credit Union	\$478,215	\$41,826	8.75%	10.02%	5.64%	5.27%
	Freedom Credit Union	\$491,353	\$78,183	15.91%	5.13%	3.01%	2.94%
	Central One Federal Credit Union	\$492,479	\$47,581	9.66%	6.75%	7.70%	2.59%
	Average of Asset Group B	\$379,517	\$43,577	11.47%	4.79%	4.40%	2.83%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Net Worth

June 30, 2018

Run Date: August 21, 2018

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 (%)

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

I-C Federal Credit Union	\$503,542	\$58,783	11.67%	4.55%	2.85%	5.62%
GFA Federal Credit Union	\$506,452	\$53,316	10.53%	4.65%	2.48%	2.99%
Quincy Credit Union	\$528,244	\$71,633	13.56%	5.33%	0.29%	1.06%
Massachusetts Institute of Technology Federal Credit Union	\$564,214	\$44,585	7.90%	3.53%	10.63%	6.71%
Align Credit Union	\$564,873	\$70,891	12.55%	0.77%	0.72%	1.00%
Polish National Credit Union	\$572,424	\$76,250	13.32%	3.20%	0.58%	1.94%
Sharon Credit Union	\$583,320	\$67,208	11.52%	6.95%	1.64%	2.80%
Merrimack Valley Federal Credit Union	\$616,620	\$65,448	10.61%	7.35%	5.20%	2.80%
Direct Federal Credit Union	\$652,558	\$81,048	12.42%	4.50%	3.45%	2.90%
Harvard University Employees Credit Union	\$665,837	\$60,716	9.12%	9.85%	6.42%	7.11%
Liberty Bay Credit Union	\$684,963	\$101,108	14.76%	0.45%	4.86%	2.22%
Leominster Credit Union	\$706,128	\$58,682	8.31%	4.15%	2.06%	3.29%
First Citizens' Federal Credit Union	\$741,159	\$74,788	10.09%	5.87%	2.64%	2.56%
St. Mary's Credit Union	\$860,918	\$88,304	10.26%	5.85%	1.64%	2.93%
RTN Federal Credit Union	\$892,746	\$100,927	11.31%	1.96%	2.75%	2.12%
Webster First Federal Credit Union	\$916,827	\$183,165	19.98%	6.47%	1.97%	1.13%
St. Anne's Credit Union of Fall River	\$954,585	\$97,551	10.22%	7.77%	2.95%	3.69%

Average of Asset Group C	\$677,377	\$79,671	11.65%	4.89%	3.13%	3.11%
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## Asset Group D - \$1 billion and over in total assets

Greylock Federal Credit Union	\$1,174,601	\$122,511	10.43%	8.48%	9.51%	8.25%
Hanscom Federal Credit Union	\$1,311,999	\$136,184	10.38%	7.01%	3.48%	5.01%
Jeanne D'Arc Credit Union	\$1,386,569	\$114,565	8.26%	10.36%	5.60%	5.29%
Rockland Federal Credit Union	\$1,704,880	\$204,091	11.97%	9.51%	1.34%	6.22%
Workers Credit Union	\$1,732,268	\$176,830	10.21%	5.63%	1.88%	3.11%
Metro Credit Union	\$1,821,187	\$168,956	9.28%	7.69%	1.78%	4.73%
Digital Federal Credit Union	\$8,607,703	\$814,876	9.47%	9.20%	6.51%	8.75%

Average of Asset Group D	\$2,534,172	\$248,288	10.00%	8.27%	4.30%	5.91%
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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



<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.