



# 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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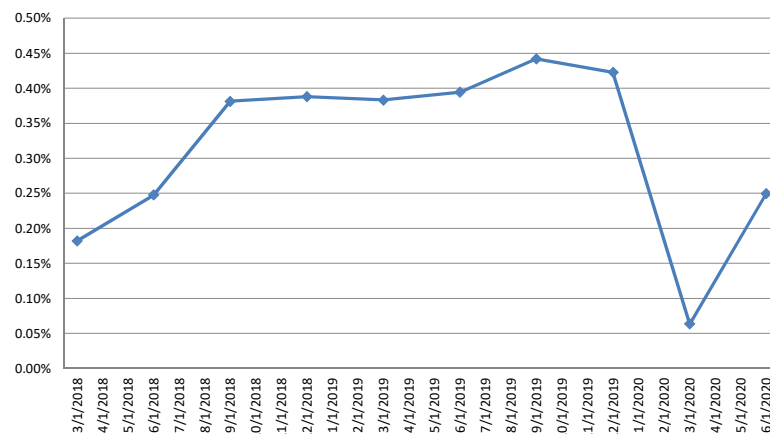
<b>Group A</b>	\$0–\$250 million
<b>Group B</b>	\$251 million–\$500 million
<b>Group C</b>	\$501 million–\$1 billion
<b>Group D</b>	Over \$1 billion

**Massachusetts**

# Performance Analysis

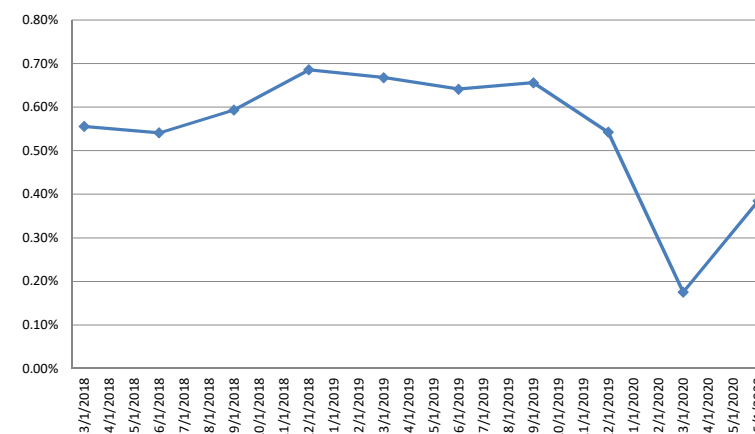
## Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



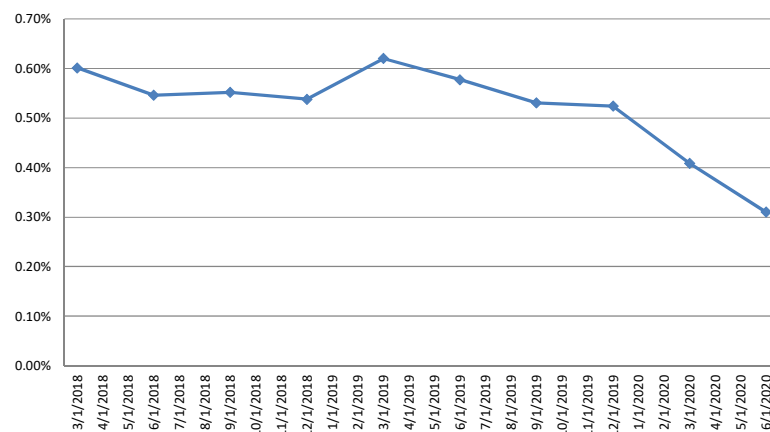
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Assets	0.18%	0.25%	0.38%	0.39%	0.38%	0.39%	0.44%	0.42%	0.06%	0.25%

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



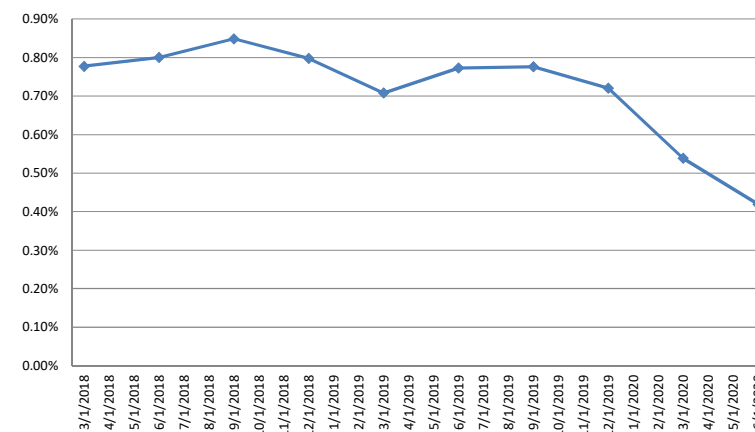
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Assets	0.56%	0.54%	0.59%	0.69%	0.67%	0.64%	0.66%	0.54%	0.18%	0.38%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Assets	0.60%	0.55%	0.55%	0.54%	0.62%	0.58%	0.53%	0.52%	0.41%	0.31%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Return on Avg Assets	0.78%	0.80%	0.85%	0.80%	0.71%	0.77%	0.78%	0.72%	0.54%	0.42%

Source: SNL Financial

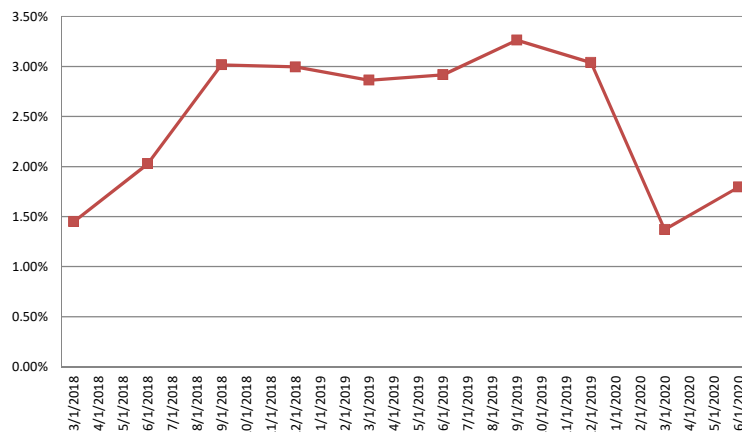
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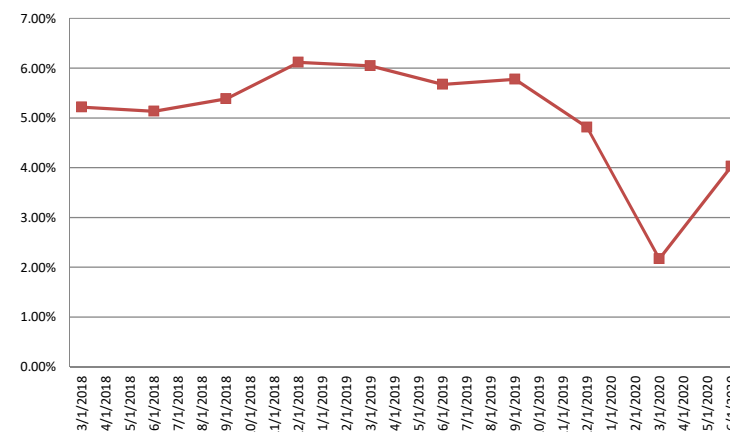
## Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



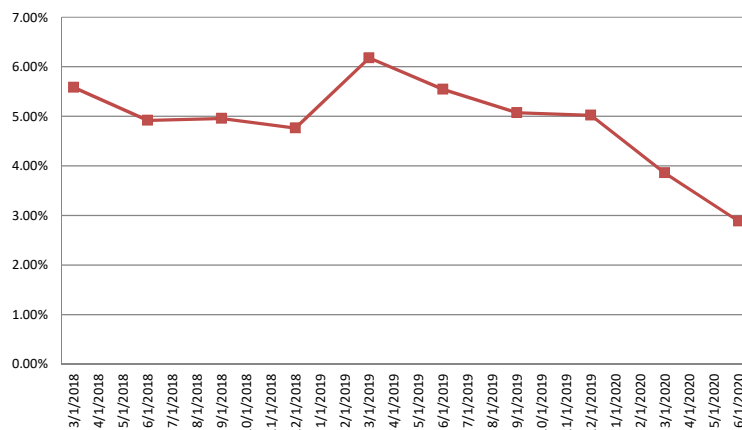
Return on Avg Net Worth	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	1.45%	2.03%	3.02%	2.99%	2.86%	2.92%	3.26%	3.04%	1.37%	1.80%

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



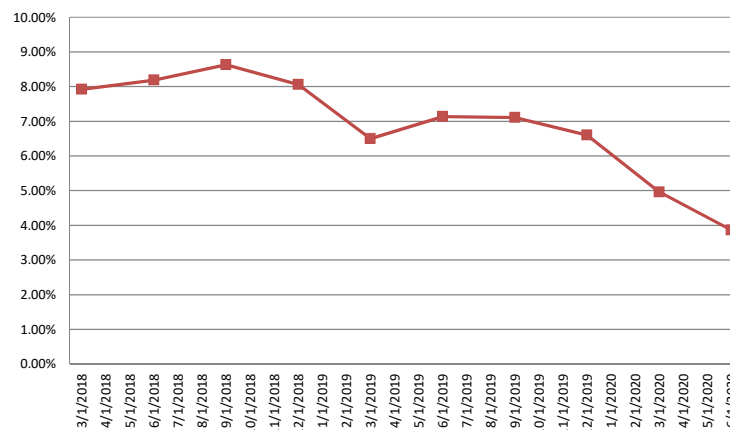
Return on Avg Net Worth	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	5.22%	5.13%	5.39%	6.12%	6.05%	5.67%	5.77%	4.81%	2.17%	4.03%

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



Return on Avg Net Worth	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	5.58%	4.92%	4.96%	4.76%	6.18%	5.54%	5.08%	5.02%	3.86%	2.88%

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



Return on Avg Net Worth	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	7.92%	8.19%	8.63%	8.06%	6.50%	7.14%	7.11%	6.60%	4.96%	3.86%

Source: SNL Financial

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## Performance Analysis

June 30, 2020

Run Date: August 13, 2020

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 - \$0 to \$250 million in total assets												
	Artmet Federal Credit Union	\$412	(\$3)	(2.92%)	(19.05%)	250.00%	\$8	(\$3)	(1.46%)	(9.38%)	175.00%	\$12
	One Twenty Credit Union	\$417	\$27	26.02%	96.43%	6.90%	NA	\$27	12.98%	47.37%	29.03%	NA
	Gloucester Fire Department Credit Union	\$620	\$3	2.00%	5.63%	62.50%	\$24	\$3	1.02%	2.83%	87.50%	\$32
	Messiah Baptist-Jubilee Federal Credit Union	\$960	\$3	1.25%	8.96%	50.00%	\$0	\$7	1.49%	10.61%	41.67%	\$0
	Springfield Street Railway Employees Credit Union	\$1,395	\$1	0.29%	1.10%	80.95%	\$60	\$2	0.29%	1.10%	85.71%	\$60
	Manchester Federal Credit Union	\$1,728	(\$1)	(0.24%)	(1.91%)	111.11%	\$64	\$0	0.00%	0.00%	100.00%	\$60
	M.O.S.E.S. Federal Credit Union	\$1,828	(\$4)	(0.90%)	(5.65%)	111.76%	\$88	(\$6)	(0.68%)	(4.21%)	114.29%	\$96
	North Adams M.E. Federal Credit Union	\$2,019	(\$3)	(0.61%)	(2.75%)	94.44%	\$29	(\$10)	(1.03%)	(4.55%)	105.26%	\$29
	Gloucester Municipal Credit Union	\$2,243	(\$1)	(0.19%)	(1.11%)	106.67%	\$24	(\$10)	(0.96%)	(5.52%)	132.26%	\$35
	Boston Customs Federal Credit Union	\$2,379	\$15	2.60%	17.54%	51.61%	\$24	\$16	1.40%	9.47%	61.90%	\$19
	Symphony Federal Credit Union	\$2,631	(\$8)	(1.23%)	(10.60%)	129.63%	\$96	(\$10)	(0.77%)	(6.56%)	115.79%	\$92
	Lynn Municipal Employees Credit Union	\$2,812	\$7	1.03%	4.39%	96.43%	\$28	(\$6)	(0.45%)	(1.88%)	95.00%	\$27
	Stoughton Town Employees Federal Credit Union	\$2,824	\$0	0.00%	0.00%	87.50%	\$27	\$5	0.36%	2.93%	72.22%	\$25
	Bedford VA Federal Credit Union	\$2,906	\$14	2.00%	7.32%	56.67%	\$29	\$27	1.95%	7.11%	57.81%	\$36
	New England Lee Federal Credit Union	\$2,937	(\$1)	(0.14%)	(0.28%)	108.33%	\$12	\$6	0.41%	0.83%	88.89%	\$12
	Winchester Federal Credit Union	\$2,996	\$1	0.14%	1.15%	81.48%	\$40	(\$2)	(0.14%)	(1.14%)	96.23%	\$44
	Holyoke Postal Credit Union	\$3,012	(\$1)	(0.14%)	(0.54%)	108.33%	\$40	(\$1)	(0.07%)	(0.27%)	104.00%	\$38
	Wakefield Town Employees Federal Credit Union	\$4,271	\$3	0.29%	2.02%	84.00%	\$35	\$8	0.41%	2.70%	82.35%	\$32
	Belmont Municipal Federal Credit Union	\$4,645	\$14	1.24%	8.21%	66.67%	\$84	\$29	1.30%	8.59%	65.06%	\$84
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,051	(\$1)	(0.08%)	(0.56%)	106.90%	\$68	\$4	0.16%	1.12%	95.24%	\$66
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,317	\$7	0.54%	1.80%	79.55%	\$104	\$11	0.42%	1.42%	79.31%	\$102
	Health Alliance Federal Credit Union	\$5,361	\$5	0.39%	3.90%	83.33%	\$66	\$19	0.77%	7.48%	75.93%	\$59
	Lynn Teachers' Credit Union	\$5,410	\$8	0.62%	3.86%	83.72%	\$61	\$21	0.84%	5.09%	78.49%	\$61
	Norwood Town Employees Federal Credit Union	\$5,915	\$14	0.97%	4.23%	74.47%	\$46	\$22	0.78%	3.34%	80.56%	\$46
	Lowell Municipal Employees Federal Credit Union	\$6,510	(\$2)	(0.13%)	(1.54%)	106.67%	\$26	\$0	0.00%	0.00%	101.03%	\$29
	Revere Firefighters Credit Union	\$7,316	(\$3)	(0.17%)	(1.21%)	112.50%	\$43	\$6	0.17%	1.22%	89.29%	\$35
	Cabot Boston Credit Union	\$7,363	(\$4)	(0.22%)	(1.37%)	107.41%	\$82	(\$5)	(0.14%)	(0.85%)	104.42%	\$83
	Medford Municipal Employees Federal Credit Union	\$7,982	\$21	1.09%	5.11%	65.52%	\$44	\$36	0.95%	4.41%	71.07%	\$47
	Somerville Mass Firefighters Federal Credit Union	\$8,003	\$12	0.60%	3.85%	73.17%	\$64	\$28	0.70%	4.52%	67.07%	\$64
	Danvers Municipal Federal Credit Union	\$8,347	\$2	0.10%	0.29%	95.24%	\$45	\$9	0.23%	0.65%	89.53%	\$43
	Reading Mass Town Employees Federal Credit Union	\$8,581	\$3	0.14%	0.88%	84.75%	\$58	\$12	0.29%	1.77%	81.36%	\$59
	Morton Federal Credit Union	\$8,753	(\$37)	(1.71%)	(14.74%)	160.00%	\$66	(\$46)	(1.07%)	(9.06%)	137.60%	\$65
	Dedham Town Employees Federal Credit Union	\$9,663	(\$36)	(1.55%)	(12.42%)	96.15%	\$64	(\$23)	(0.51%)	(3.95%)	90.36%	\$65
	Arlington Municipal Federal Credit Union	\$10,224	\$24	0.97%	4.40%	64.86%	\$83	\$60	1.23%	5.54%	59.75%	\$81
	Cambridge Municipal Employees Federal Credit Union	\$10,534	\$10	0.39%	2.01%	83.58%	\$76	(\$2)	(0.04%)	(0.20%)	101.61%	\$74
	Watertown Municipal Credit Union	\$10,670	\$7	0.27%	0.86%	91.94%	\$80	\$10	0.20%	0.61%	94.44%	\$81
	Lexington MA Federal Credit Union	\$10,734	\$6	0.23%	1.97%	93.68%	\$61	\$16	0.31%	2.64%	91.75%	\$60
	Burlington Municipal Employees Federal Credit Union	\$10,846	\$2	0.08%	0.89%	100.00%	\$83	\$13	0.25%	2.91%	89.94%	\$77
	Marblehead Municipal Federal Credit Union	\$11,296	\$9	0.32%	2.02%	85.71%	\$62	\$20	0.36%	2.25%	84.50%	\$63
	St. Anthony of New Bedford Federal Credit Union	\$11,577	(\$31)	(1.12%)	(12.58%)	137.97%	\$62	(\$64)	(1.20%)	(12.76%)	124.26%	\$58
	Lynn Police Credit Union	\$11,719	\$13	0.45%	1.79%	77.59%	\$22	\$33	0.58%	2.28%	71.17%	\$23
	Cambridge Firefighters Federal Credit Union	\$12,432	\$3	0.10%	0.48%	94.59%	\$123	\$19	0.32%	1.52%	87.58%	\$121
	Beverly Municipal Federal Credit Union	\$13,082	(\$1)	(0.03%)	(0.20%)	100.00%	\$70	\$17	0.27%	1.70%	95.77%	\$72
	Lynn Firemens Federal Credit Union	\$13,420	\$20	0.62%	3.29%	78.90%	\$36	\$30	0.48%	2.48%	82.94%	\$36

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## Performance Analysis

June 30, 2020

Run Date: August 13, 2020

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 - \$0 to \$250 million in total assets (continued)												
	Santo Christo Federal Credit Union	\$13,853	\$1	0.03%	0.32%	102.50%	\$59	\$7	0.11%	1.14%	98.81%	\$61
	Greater Salem Employees Federal Credit Union	\$14,635	\$2	0.06%	0.82%	95.24%	\$45	(\$8)	(0.12%)	(1.63%)	100.47%	\$51
	Saint Vincent Hospital Credit Union	\$14,827	(\$11)	(0.31%)	(3.44%)	100.00%	\$87	(\$18)	(0.26%)	(2.90%)	100.00%	\$93
	Chelsea Employees Federal Credit Union	\$16,199	\$8	0.21%	2.35%	93.04%	\$70	\$9	0.12%	1.33%	96.23%	\$79
	Revere Municipal Employees Federal Credit Union	\$16,354	\$20	0.52%	5.26%	84.68%	\$64	\$62	0.83%	8.23%	78.89%	\$76
	Billerica Municipal Employees Credit Union	\$17,126	\$15	0.36%	1.78%	84.09%	\$88	\$49	0.60%	2.92%	73.63%	\$70
	RAH Federal Credit Union	\$17,491	\$5	0.12%	0.96%	95.30%	\$74	\$25	0.29%	2.41%	91.32%	\$74
	Haverhill Fire Department Credit Union	\$19,678	(\$5)	(0.10%)	(0.88%)	103.82%	\$63	\$10	0.11%	0.88%	96.65%	\$61
	Coastal New England Federal Credit Union	\$19,839	(\$16)	(0.32%)	(4.90%)	105.23%	\$49	(\$53)	(0.55%)	(8.04%)	101.95%	\$49
	Worcester Police Department Federal Credit Union	\$20,634	(\$2)	(0.04%)	(0.37%)	99.38%	\$69	\$8	0.08%	0.73%	97.05%	\$69
	Leominster Employees Federal Credit Union	\$21,208	\$12	0.24%	2.26%	93.15%	\$76	\$27	0.27%	2.54%	92.91%	\$76
	Lowell Firefighters Credit Union	\$22,545	(\$1)	(0.02%)	(0.13%)	97.45%	\$65	\$12	0.12%	0.75%	94.77%	\$61
	Credit Union of the Berkshires	\$22,866	(\$41)	(0.74%)	(6.36%)	120.54%	\$70	(\$78)	(0.72%)	(6.00%)	119.82%	\$69
	HTM Credit Union	\$22,926	\$19	0.34%	2.20%	87.50%	\$68	\$41	0.38%	2.38%	86.85%	\$70
	Attleboro ME Federal Credit Union	\$23,109	\$19	0.34%	3.24%	86.99%	\$78	\$54	0.50%	4.63%	82.72%	\$75
	Norfolk Community Federal Credit Union	\$23,768	\$42	0.73%	7.11%	79.23%	\$83	\$77	0.70%	6.57%	79.57%	\$86
	Massachusetts Family Credit Union	\$24,325	\$30	0.49%	3.02%	82.02%	\$124	\$57	0.48%	2.88%	82.25%	\$119
	Taupa Lithuanian Federal Credit Union	\$24,446	\$7	0.12%	1.24%	90.48%	\$78	\$7	0.06%	0.62%	93.55%	\$78
	MyCom Federal Credit Union	\$24,477	\$63	1.06%	9.27%	72.51%	\$67	\$114	0.98%	8.48%	77.41%	\$70
	Malden Federal Credit Union	\$25,441	(\$2)	(0.03%)	(0.18%)	100.63%	\$90	\$10	0.08%	0.45%	96.74%	\$85
	Mills42 Federal Credit Union	\$25,487	\$13	0.21%	2.11%	94.92%	\$66	\$39	0.33%	3.17%	93.04%	\$81
	Somerville School Employees Federal Credit Union	\$25,657	(\$9)	(0.14%)	(0.86%)	105.04%	\$93	(\$1)	(0.01%)	(0.05%)	99.65%	\$86
	Acushnet Federal Credit Union	\$26,274	\$13	0.21%	2.54%	111.95%	\$48	\$20	0.16%	1.96%	102.06%	\$47
	Methuen Federal Credit Union	\$27,403	\$40	0.61%	4.62%	83.88%	\$85	(\$26)	(0.20%)	(1.50%)	106.99%	\$81
	Peabody Municipal Federal Credit Union	\$28,397	\$27	0.39%	3.29%	79.89%	\$59	\$52	0.39%	3.19%	82.29%	\$60
	St. Anthony of Padua Federal Credit Union	\$28,630	\$33	0.47%	2.10%	76.88%	\$56	(\$11)	(0.08%)	(0.35%)	102.79%	\$56
	Wellesley Municipal Employees Federal Credit Union	\$30,282	\$6	0.08%	0.90%	95.33%	\$88	\$19	0.13%	1.44%	92.88%	\$91
	Saint Dominics Federal Credit Union	\$30,317	(\$43)	(0.59%)	(3.51%)	115.14%	\$68	(\$61)	(0.43%)	(2.48%)	117.37%	\$71
	600 Atlantic Federal Credit Union	\$32,360	\$55	0.69%	5.37%	63.98%	\$86	\$110	0.69%	5.40%	68.63%	\$87
	Cambridge Teachers Federal Credit Union	\$32,805	(\$44)	(0.55%)	(5.95%)	110.00%	\$95	(\$53)	(0.33%)	(3.60%)	106.92%	\$99
	Andovers Federal Credit Union	\$34,964	\$30	0.36%	3.22%	85.65%	\$53	\$82	0.50%	4.42%	80.76%	\$55
	Alpha Credit Union	\$35,569	\$30	0.35%	2.73%	88.55%	\$78	\$55	0.33%	2.51%	89.95%	\$79
	Goldmark Federal Credit Union	\$36,645	\$16	0.18%	1.60%	92.24%	\$57	\$17	0.10%	0.85%	95.26%	\$62
	Brookline Municipal Credit Union	\$41,478	\$44	0.44%	3.18%	80.49%	\$106	\$90	0.46%	3.27%	80.39%	\$111
	Worcester Fire Department Credit Union	\$41,673	\$2	0.02%	0.14%	99.50%	\$75	\$4	0.02%	0.14%	96.71%	\$75
	Commonwealth Utilities Employees Credit Union	\$43,939	\$48	0.45%	2.76%	80.84%	\$84	\$98	0.46%	2.83%	81.77%	\$92
	Somerville Municipal Federal Credit Union	\$46,549	\$38	0.33%	2.23%	87.80%	\$107	\$85	0.37%	2.51%	86.50%	\$112
	Common Trust Federal Credit Union	\$49,462	\$70	0.58%	6.49%	82.23%	\$90	\$108	0.46%	5.11%	85.83%	\$89
	Plymouth County Teachers Federal Credit Union	\$50,657	\$13	0.11%	1.20%	94.75%	\$57	\$41	0.17%	1.88%	92.23%	\$55
	Southcoast Federal Credit Union	\$54,319	(\$44)	(0.34%)	(2.90%)	109.57%	\$41	\$7	0.03%	0.23%	97.39%	\$42
	Stoneham Municipal Employees Federal Credit Union	\$55,992	\$89	0.65%	5.27%	76.18%	\$63	\$160	0.60%	4.76%	79.46%	\$69
	Notre Dame Community Federal Credit Union	\$56,365	(\$5)	(0.04%)	(0.33%)	101.18%	\$60	\$4	0.01%	0.13%	99.29%	\$61
	Westport Federal Credit Union	\$65,589	\$41	0.26%	4.10%	92.16%	\$60	\$112	0.36%	5.64%	89.73%	\$60
	Premier Source Federal Credit Union	\$66,746	\$126	0.78%	5.45%	79.62%	\$74	\$202	0.64%	4.42%	85.13%	\$91
	Tewksbury Federal Credit Union	\$71,927	\$42	0.24%	2.48%	93.14%	\$88	\$110	0.32%	3.26%	90.99%	\$88

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# Performance Analysis

June 30, 2020

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## Asset Group A - \$0 to \$250 million in total assets (continued)

AllCom Credit Union	\$72,283	\$2	0.01%	0.07%	98.05%	\$84	\$33	0.10%	0.57%	95.82%	\$82
Franklin First Federal Credit Union	\$72,475	\$16	0.09%	1.16%	92.63%	\$54	\$0	0.00%	0.00%	89.48%	\$56
Athol Credit Union	\$80,393	\$8	0.04%	0.45%	98.49%	\$59	(\$67)	(0.16%)	(1.90%)	104.72%	\$60
St. Michaels Fall River Federal Credit Union	\$80,454	\$277	1.43%	16.36%	62.36%	\$81	\$516	1.37%	15.54%	63.20%	\$81
New England Teamsters Federal Credit Union	\$85,743	(\$28)	(0.13%)	(1.52%)	103.78%	\$132	(\$70)	(0.17%)	(1.92%)	105.45%	\$127
Worcester Credit Union	\$97,978	\$290	1.26%	13.86%	76.64%	\$88	\$256	0.58%	6.18%	85.39%	\$99
Energy Credit Union	\$100,759	\$38	0.16%	0.95%	90.07%	\$105	\$99	0.21%	1.24%	88.36%	\$105
Luso-American Credit Union	\$103,745	\$55	0.22%	1.53%	92.63%	\$62	\$216	0.44%	3.01%	86.82%	\$64
NESC Federal Credit Union	\$106,078	\$112	0.44%	4.91%	87.02%	\$65	\$244	0.50%	5.39%	85.97%	\$70
Brotherhood Credit Union	\$109,848	\$521	1.94%	5.34%	54.27%	\$89	(\$5,237)	(9.80%)	(25.96%)	NA	\$94
River Works Credit Union	\$110,080	\$61	0.23%	1.73%	92.75%	\$80	(\$37)	(0.07%)	(0.52%)	101.14%	\$79
MetroWest Community Federal Credit Union	\$113,135	\$43	0.16%	1.75%	88.93%	\$97	\$96	0.18%	1.97%	89.89%	\$99
First Priority Credit Union	\$119,165	(\$384)	(1.34%)	(7.94%)	146.14%	\$83	(\$520)	(0.94%)	(5.34%)	129.20%	\$83
Pioneer Valley Federal Credit Union	\$120,790	\$255	0.87%	8.30%	68.53%	\$74	\$667	1.17%	11.00%	66.68%	\$81
New Bedford Credit Union	\$138,233	\$136	0.41%	4.24%	85.08%	\$62	\$227	0.35%	3.55%	85.45%	\$66
Arrha Credit Union	\$139,124	\$41	0.12%	1.43%	93.51%	\$84	\$76	0.11%	1.33%	94.63%	\$86
Naveo Credit Union	\$156,112	\$459	1.22%	14.57%	68.69%	\$89	\$719	0.98%	11.65%	72.73%	\$90
Community Credit Union of Lynn	\$158,663	(\$54)	(0.14%)	(1.31%)	100.71%	\$93	(\$276)	(0.36%)	(3.34%)	106.29%	\$98
Homefield Credit Union	\$162,305	(\$56)	(0.14%)	(1.47%)	101.87%	\$70	\$10	0.01%	0.13%	97.81%	\$76
Somerset Federal Credit Union	\$167,398	\$56	0.14%	0.98%	94.61%	\$75	\$260	0.33%	2.30%	89.05%	\$76
Alden Credit Union	\$171,682	\$158	0.38%	4.52%	80.92%	\$84	\$239	0.30%	3.48%	84.55%	\$90
Shrewsbury Federal Credit Union	\$175,670	\$102	0.24%	3.11%	91.59%	\$104	\$240	0.29%	3.70%	87.95%	\$100
Greater Springfield Credit Union	\$200,003	\$597	1.23%	7.85%	51.19%	\$58	\$1,162	1.23%	7.77%	52.56%	\$63
Southbridge Credit Union	\$202,449	\$29	0.06%	0.51%	97.17%	\$77	\$71	0.07%	0.63%	96.20%	\$78
Taunton Federal Credit Union	\$212,934	\$104	0.20%	1.75%	84.85%	\$73	\$214	0.22%	1.80%	87.86%	\$74
Holyoke Credit Union	\$218,476	\$381	0.70%	7.31%	80.39%	\$100	\$591	0.55%	5.80%	85.02%	\$100
Luso Federal Credit Union	\$227,245	(\$137)	(0.24%)	(2.14%)	81.06%	\$72	\$73	0.06%	0.57%	78.61%	\$69
Tremont Credit Union	\$231,022	(\$233)	(0.42%)	(3.65%)	112.02%	\$88	(\$195)	(0.18%)	(1.53%)	104.72%	\$87
Fall River Municipal Credit Union	\$236,197	\$54	0.09%	0.80%	92.62%	\$61	\$146	0.13%	1.10%	91.74%	\$63
Average of Asset Group A	\$49,871	\$32	0.44%	2.25%	91.58%	\$68	\$15	0.25%	1.80%	90.49%	\$69

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

Mass Bay Credit Union	\$277,359	\$105	0.15%	1.50%	92.89%	\$89	\$339	0.25%	2.44%	91.02%	\$91
Southern Mass Credit Union	\$281,865	\$555	0.82%	8.84%	76.96%	\$106	\$649	0.49%	5.20%	84.42%	\$103
St. Jean's Credit Union	\$293,241	\$88	0.12%	1.36%	94.59%	\$90	\$261	0.18%	2.02%	92.04%	\$91
MassMutual Federal Credit Union	\$299,365	\$284	0.39%	3.43%	82.96%	\$85	\$678	0.48%	4.12%	80.39%	\$82
Boston Firefighters Credit Union	\$327,614	\$661	0.83%	7.03%	73.21%	\$107	\$984	0.63%	5.28%	78.68%	\$112
Members Plus Credit Union	\$330,452	\$561	0.71%	4.72%	80.14%	\$88	(\$288)	(0.18%)	(1.22%)	105.04%	\$86
Millbury Federal Credit Union	\$388,457	\$1,052	1.11%	13.56%	67.09%	\$77	\$1,580	0.84%	10.35%	73.58%	\$79
Average of Asset Group B	\$314,050	\$472	0.59%	5.78%	81.12%	\$92	\$600	0.38%	4.03%	86.45%	\$92

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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# Performance Analysis

June 30, 2020

Run Date: August 13, 2020

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

City of Boston Credit Union	\$504,405	\$74	0.06%	0.55%	92.92%	\$97	\$284	0.12%	1.06%	90.79%	\$97
I-C Federal Credit Union	\$532,122	\$323	0.25%	1.99%	87.24%	\$95	\$1,424	0.56%	4.40%	80.12%	\$85
Freedom Credit Union	\$562,749	\$548	0.40%	2.56%	87.26%	\$81	(\$65)	(0.02%)	(0.15%)	95.94%	\$80
UMassFive College Federal Credit Union	\$572,642	\$217	0.16%	1.73%	85.32%	\$78	\$718	0.26%	2.88%	84.09%	\$80
GFA Federal Credit Union	\$587,675	\$361	0.25%	2.33%	75.91%	\$75	\$856	0.31%	2.81%	80.14%	\$82
Central One Federal Credit Union	\$606,634	\$1,141	0.77%	8.79%	76.29%	\$100	\$2,193	0.76%	8.58%	75.69%	\$85
Quincy Credit Union	\$636,558	\$415	0.27%	2.03%	86.19%	\$90	\$967	0.32%	2.40%	83.38%	\$92
Massachusetts Institute of Technology Federal Credit Union	\$641,050	(\$445)	(0.29%)	(4.09%)	75.18%	\$91	(\$705)	(0.23%)	(3.23%)	74.29%	\$86
Polish National Credit Union	\$644,470	\$375	0.24%	1.84%	79.91%	\$79	\$744	0.24%	1.83%	85.41%	\$84
Align Credit Union	\$699,608	\$465	0.27%	2.40%	88.84%	\$100	\$691	0.21%	1.83%	89.47%	\$99
Liberty Bay Credit Union	\$708,033	\$52	0.03%	0.20%	90.98%	\$140	\$208	0.06%	0.40%	90.05%	\$139
Leominster Credit Union	\$752,036	\$291	0.16%	1.56%	90.92%	\$88	\$709	0.20%	1.93%	90.10%	\$89
Direct Federal Credit Union	\$783,484	(\$128)	(0.07%)	(0.57%)	83.99%	\$132	\$4,103	1.07%	9.24%	61.53%	\$133
First Citizens' Federal Credit Union	\$852,743	\$553	0.27%	2.73%	84.88%	\$75	\$1,017	0.25%	2.52%	87.19%	\$78
Harvard University Employees Credit Union	\$866,449	\$1,449	0.68%	7.76%	67.11%	\$104	\$3,395	0.81%	9.22%	68.14%	\$108
St. Mary's Credit Union	\$945,587	\$1,009	0.43%	4.12%	78.10%	\$98	\$1,576	0.35%	3.26%	82.41%	\$100
RTN Federal Credit Union	\$992,536	(\$226)	(0.09%)	(0.95%)	99.62%	\$102	\$17	0.00%	0.04%	96.94%	\$103
Average of Asset Group C	\$699,340	\$381	0.22%	2.06%	84.16%	\$96	\$1,067	0.31%	2.88%	83.28%	\$95

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

St. Anne's Credit Union	\$1,155,020	\$498	0.18%	1.88%	90.24%	\$70	\$1,318	0.24%	2.50%	88.03%	\$71
Sharon & Crescent United Credit Union	\$1,161,894	\$1,085	0.39%	3.08%	81.85%	\$90	\$1,565	0.32%	2.51%	88.24%	\$111
Webster First Federal Credit Union	\$1,170,287	\$2,198	0.78%	4.48%	72.97%	\$69	\$4,694	0.85%	4.81%	72.36%	\$70
Merrimack Valley Credit Union	\$1,220,738	(\$148)	(0.05%)	(0.53%)	95.47%	\$97	\$591	0.10%	1.08%	90.39%	\$95
Greylock Federal Credit Union	\$1,428,821	\$947	0.27%	2.70%	88.13%	\$91	\$3,421	0.51%	4.95%	79.82%	\$94
Jeanne D'Arc Credit Union	\$1,580,349	\$1,597	0.41%	4.92%	78.24%	\$88	\$3,389	0.45%	5.26%	77.45%	\$85
Hanscom Federal Credit Union	\$1,607,488	\$360	0.09%	0.95%	90.15%	\$98	\$1,273	0.16%	1.68%	89.18%	\$99
Workers Credit Union	\$1,948,582	\$136	0.03%	0.27%	83.52%	\$103	\$3,642	0.38%	3.61%	78.47%	\$99
Rockland Federal Credit Union	\$2,153,419	\$3,886	0.74%	6.57%	57.11%	\$85	\$7,679	0.75%	6.55%	59.75%	\$85
Metro Credit Union	\$2,347,461	\$2,663	0.47%	5.47%	82.61%	\$103	\$6,237	0.56%	6.48%	80.89%	\$100
Digital Federal Credit Union	\$10,393,652	\$1,446	0.06%	0.62%	67.49%	\$82	\$14,000	0.29%	3.02%	67.72%	\$80
Average of Asset Group D	\$2,378,883	\$1,333	0.31%	2.76%	80.71%	\$89	\$4,346	0.42%	3.86%	79.30%	\$90

Source: SNL Financial

Note: Report includes only bank-level data.

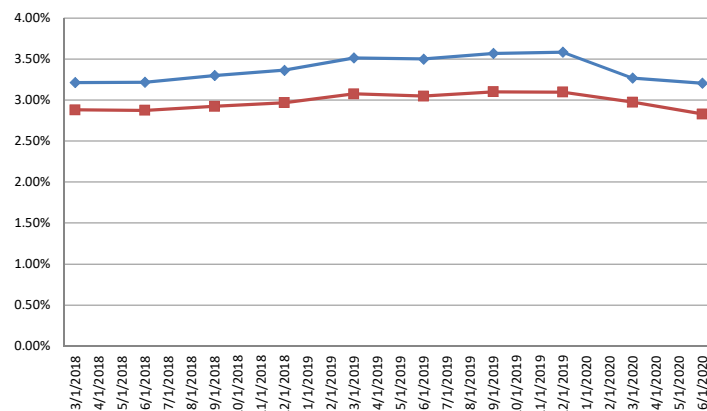
NA = data was not available.

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

# Balance Sheet & Net Interest Margin

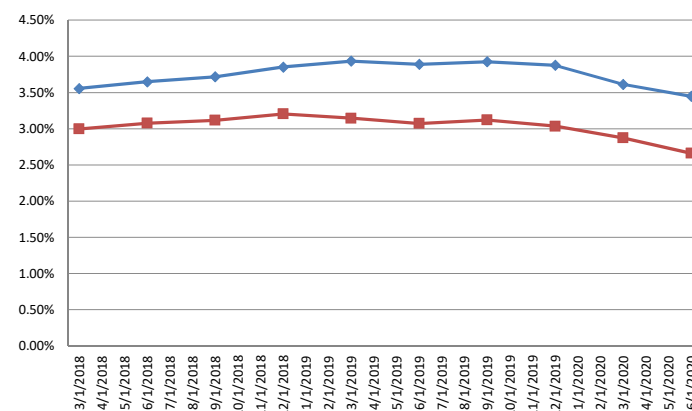
## Summary Trends of Historical Asset Group Averages: Yield on Average Assets &amp; Net Interest Income/Average Assets

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



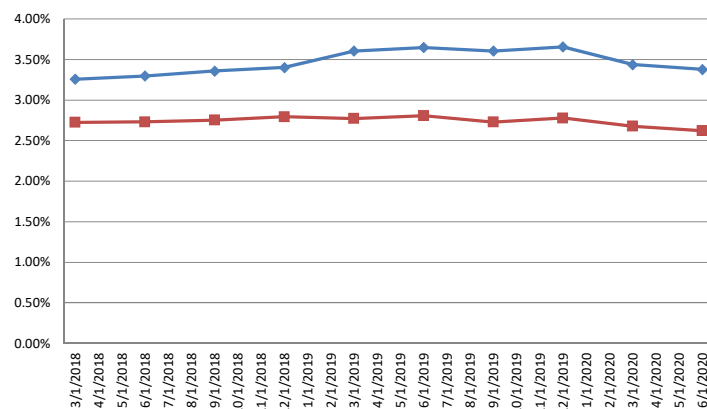
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.21%	3.22%	3.30%	3.36%	3.51%	3.50%	3.57%	3.58%	3.27%	3.21%
Net Interest Income/ Avg Assets	2.88%	2.87%	2.92%	2.97%	3.07%	3.05%	3.10%	3.09%	2.97%	2.83%

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



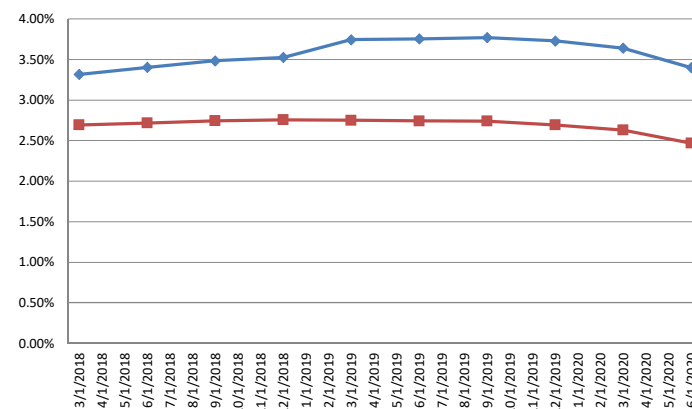
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.55%	3.65%	3.72%	3.85%	3.93%	3.89%	3.92%	3.87%	3.61%	3.45%
Net Interest Income/ Avg Assets	2.99%	3.07%	3.11%	3.20%	3.14%	3.07%	3.12%	3.03%	2.87%	2.66%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.26%	3.29%	3.36%	3.40%	3.60%	3.65%	3.60%	3.66%	3.44%	3.38%
Net Interest Income/ Avg Assets	2.72%	2.73%	2.75%	2.79%	2.77%	2.81%	2.73%	2.78%	2.68%	2.62%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.31%	3.40%	3.48%	3.52%	3.74%	3.75%	3.77%	3.73%	3.64%	3.40%
Net Interest Income/ Avg Assets	2.69%	2.72%	2.74%	2.75%	2.75%	2.74%	2.74%	2.69%	2.63%	2.47%

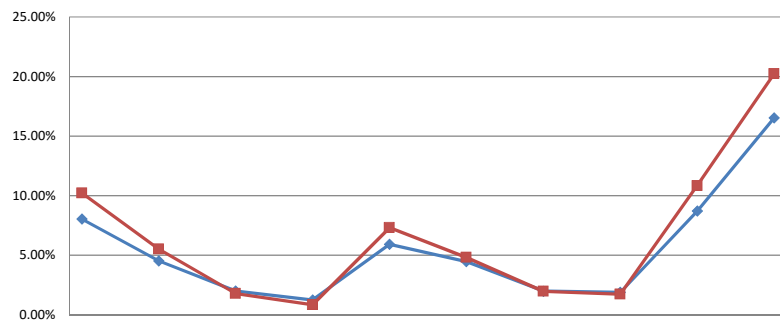
Source: SNL Financial

Note: Report includes only bank-level data.

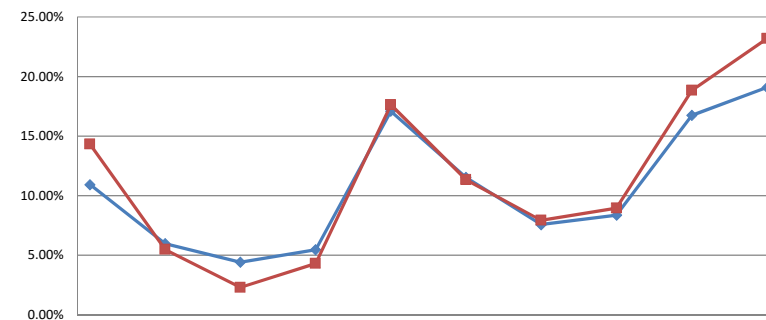
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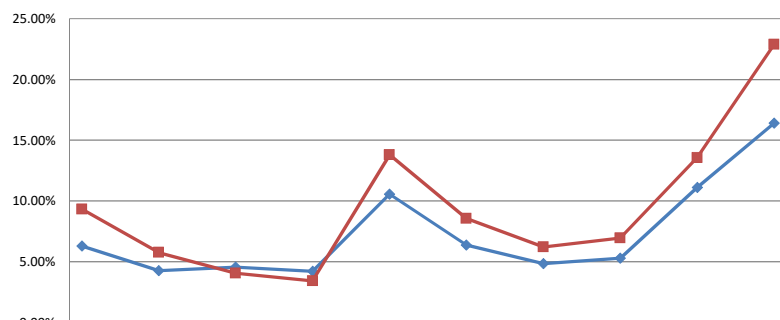
## Summary Trends of Historical Asset Group Averages: Asset Growth Rate &amp; Market Growth Rate

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

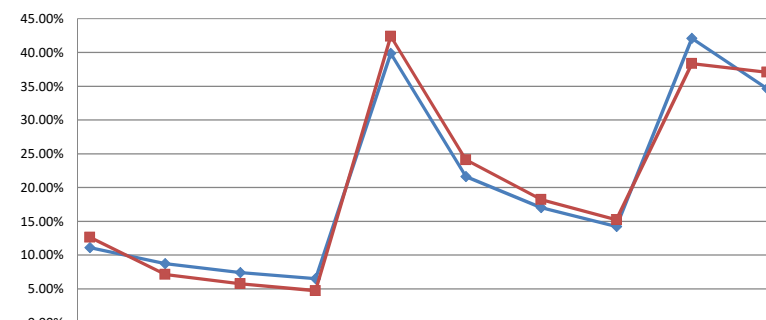
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	8.04%	4.52%	1.99%	1.23%	5.91%	4.47%	1.97%	1.89%	8.70%	16.53%
Market Growth Rate	10.22%	5.50%	1.78%	0.83%	7.30%	4.81%	1.95%	1.72%	10.82%	20.23%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	10.92%	5.96%	4.42%	5.45%	17.08%	11.53%	7.56%	8.35%	16.73%	19.09%
Market Growth Rate	14.33%	5.49%	2.29%	4.31%	17.62%	11.35%	7.93%	8.95%	18.85%	23.20%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	6.29%	4.26%	4.55%	4.21%	10.55%	6.37%	4.84%	5.29%	11.10%	16.40%
Market Growth Rate	9.32%	5.76%	4.06%	3.44%	13.79%	8.56%	6.22%	6.95%	13.57%	22.89%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Asset Growth Rate	11.10%	8.73%	7.40%	6.49%	39.85%	21.64%	17.00%	14.21%	42.09%	34.67%
Market Growth Rate	12.60%	7.12%	5.75%	4.72%	42.38%	24.09%	18.23%	15.24%	38.35%	37.08%

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

June 30, 2020

Run Date: August 13, 2020

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 - \$0 to \$250 million in total assets											
	Artmet Federal Credit Union	\$412	\$163	\$350	46.57%	\$824	1.95%	0.00%	1.95%	2.96%	5.28%
	One Twenty Credit Union	\$417	\$0	\$303	0.00%	NA	2.40%	0.00%	2.88%	(1.90%)	6.12%
	Gloucester Fire Department Credit Union	\$620	\$269	\$403	66.75%	\$1,240	5.78%	0.34%	5.78%	17.93%	25.77%
	Messiah Baptist-Jubilee Federal Credit Union	\$960	\$293	\$825	35.52%	\$175	2.77%	0.21%	2.55%	15.49%	16.25%
	Springfield Street Railway Employees Credit Union	\$1,395	\$574	\$1,029	55.78%	\$1,395	6.62%	0.58%	6.04%	2.91%	3.36%
	Manchester Federal Credit Union	\$1,728	\$483	\$1,471	32.83%	\$3,456	2.71%	0.12%	2.47%	26.62%	39.38%
	M.O.S.E.S. Federal Credit Union	\$1,828	\$663	\$1,530	43.33%	\$3,656	3.97%	0.11%	3.86%	3.45%	5.37%
	North Adams M.E. Federal Credit Union	\$2,019	\$907	\$1,582	57.33%	\$1,346	3.91%	0.10%	3.70%	14.22%	19.87%
	Gloucester Municipal Credit Union	\$2,243	\$347	\$1,881	18.45%	\$1,495	3.08%	0.10%	2.98%	25.99%	32.80%
	Boston Customs Federal Credit Union	\$2,379	\$922	\$2,029	45.44%	\$1,190	4.04%	0.35%	3.60%	10.25%	10.26%
	Symphony Federal Credit Union	\$2,631	\$1,667	\$2,332	71.48%	\$2,631	4.65%	0.23%	4.41%	6.27%	8.21%
	Lynn Municipal Employees Credit Union	\$2,812	\$990	\$2,161	45.81%	\$1,406	4.65%	0.15%	4.50%	11.43%	16.21%
	Stoughton Town Employees Federal Credit Union	\$2,824	\$1,132	\$2,479	45.66%	\$1,883	2.88%	0.29%	2.59%	8.26%	9.02%
	Bedford VA Federal Credit Union	\$2,906	\$1,923	\$1,792	107.31%	\$1,937	4.61%	0.07%	4.54%	8.46%	24.14%
	New England Lee Federal Credit Union	\$2,937	\$813	\$1,483	54.82%	\$2,937	2.11%	0.27%	1.77%	0.48%	(0.13%)
	Winchester Federal Credit Union	\$2,996	\$1,129	\$2,650	42.60%	\$1,997	3.75%	0.07%	3.67%	18.21%	21.39%
	Holyoke Postal Credit Union	\$3,012	\$517	\$2,275	22.73%	\$3,012	2.04%	0.34%	1.70%	5.46%	7.48%
	Wakefield Town Employees Federal Credit Union	\$4,271	\$1,411	\$3,569	39.53%	\$2,847	2.68%	0.10%	2.58%	26.40%	31.90%
	Belmont Municipal Federal Credit Union	\$4,645	\$2,029	\$3,943	51.46%	\$4,645	4.18%	0.45%	3.73%	12.34%	13.19%
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,051	\$1,700	\$4,333	39.23%	\$5,051	2.68%	0.20%	2.48%	3.38%	3.81%
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,317	\$1,845	\$3,755	49.13%	\$5,317	3.70%	0.35%	3.31%	5.57%	7.34%
	Health Alliance Federal Credit Union	\$5,361	\$2,688	\$4,826	55.70%	\$2,681	4.51%	0.32%	4.18%	23.00%	24.99%
	Lynn Teachers' Credit Union	\$5,410	\$1,048	\$4,568	22.94%	\$3,607	3.90%	0.20%	3.71%	30.61%	36.38%
	Norwood Town Employees Federal Credit Union	\$5,915	\$2,717	\$4,584	59.27%	\$2,958	3.95%	0.32%	3.63%	17.94%	22.58%
	Lowell Municipal Employees Federal Credit Union	\$6,510	\$3,825	\$5,979	63.97%	\$2,604	3.35%	0.20%	3.15%	22.56%	24.94%
	Revere Firefighters Credit Union	\$7,316	\$1,630	\$6,323	25.78%	\$4,877	2.71%	1.28%	1.42%	5.91%	6.53%
	Cabot Boston Credit Union	\$7,363	\$3,204	\$6,143	52.16%	\$3,682	3.24%	0.11%	3.10%	6.88%	8.48%
	Medford Municipal Employees Federal Credit Union	\$7,982	\$2,206	\$6,322	34.89%	\$3,991	3.58%	0.37%	3.21%	15.53%	18.57%
	Somerville Mass Firefighters Federal Credit Union	\$8,003	\$1,999	\$6,742	29.65%	\$5,335	2.80%	0.75%	2.05%	1.69%	1.16%
	Danvers Municipal Federal Credit Union	\$8,347	\$3,125	\$5,547	56.34%	\$3,339	2.17%	0.05%	2.12%	16.44%	25.49%
	Reading Mass Town Employees Federal Credit Union	\$8,581	\$3,082	\$7,220	42.69%	\$4,291	2.95%	0.17%	2.78%	5.88%	6.67%
	Morton Federal Credit Union	\$8,753	\$2,982	\$7,759	38.43%	\$3,501	2.82%	0.16%	2.66%	10.69%	13.57%
	Dedham Town Employees Federal Credit Union	\$9,663	\$2,971	\$8,508	34.92%	\$3,865	3.67%	0.24%	3.43%	19.86%	23.57%
	Arlington Municipal Federal Credit Union	\$10,224	\$7,018	\$8,008	87.64%	\$6,816	3.72%	0.45%	3.27%	16.45%	18.62%
	Cambridge Municipal Employees Federal Credit Union	\$10,534	\$1,902	\$8,528	22.30%	\$5,267	2.48%	0.08%	2.40%	16.08%	20.33%
	Watertown Municipal Credit Union	\$10,670	\$2,022	\$7,317	27.63%	\$5,335	2.55%	0.08%	2.48%	14.56%	21.76%
	Lexington MA Federal Credit Union	\$10,734	\$6,180	\$9,511	64.98%	\$4,294	3.73%	0.06%	3.67%	14.04%	15.60%
	Burlington Municipal Employees Federal Credit Union	\$10,846	\$4,307	\$9,898	43.51%	\$3,615	3.31%	0.16%	3.15%	22.64%	24.70%
	Marblehead Municipal Federal Credit Union	\$11,296	\$5,728	\$9,491	60.35%	\$4,518	2.93%	0.60%	2.31%	5.27%	5.81%
	St. Anthony of New Bedford Federal Credit Union	\$11,577	\$2,925	\$10,604	27.58%	\$2,894	2.88%	0.09%	2.79%	26.40%	30.87%
	Lynn Police Credit Union	\$11,719	\$3,965	\$8,799	45.06%	\$3,348	2.65%	0.72%	1.92%	5.94%	6.84%
	Cambridge Firefighters Federal Credit Union	\$12,432	\$7,363	\$9,908	74.31%	\$8,288	3.31%	0.59%	2.72%	12.73%	15.09%
	Beverly Municipal Federal Credit Union	\$13,082	\$6,911	\$11,060	62.49%	\$5,233	3.47%	0.33%	3.14%	14.63%	17.16%
	Lynn Firemens Federal Credit Union	\$13,420	\$7,354	\$10,938	67.23%	\$3,355	3.05%	0.22%	2.82%	21.62%	27.02%

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, 2020

Run Date: August 13, 2020

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 - \$0 to \$250 million in total assets (continued)											
	Santo Christo Federal Credit Union	\$13,853	\$7,312	\$12,580	58.12%	\$3,463	3.77%	0.11%	3.67%	23.35%	25.67%
	Greater Salem Employees Federal Credit Union	\$14,635	\$5,434	\$13,621	39.89%	\$4,181	3.09%	0.09%	3.00%	25.24%	27.40%
	Saint Vincent Hospital Credit Union	\$14,827	\$3,649	\$13,424	27.18%	\$4,942	3.28%	0.29%	3.00%	32.71%	33.73%
	Chelsea Employees Federal Credit Union	\$16,199	\$7,565	\$14,828	51.02%	\$4,628	3.28%	0.32%	2.96%	28.35%	31.25%
	Revere Municipal Employees Federal Credit Union	\$16,354	\$10,205	\$14,778	69.06%	\$5,451	3.99%	0.43%	3.56%	27.11%	28.78%
	Billerica Municipal Employees Credit Union	\$17,126	\$4,458	\$13,732	32.46%	\$6,850	2.50%	0.28%	2.22%	15.86%	19.22%
	RAH Federal Credit Union	\$17,491	\$12,056	\$15,295	78.82%	\$4,373	3.74%	0.41%	3.33%	10.37%	11.53%
	Haverhill Fire Department Credit Union	\$19,678	\$5,880	\$17,377	33.84%	\$4,373	2.77%	0.28%	2.49%	14.11%	15.64%
	Coastal New England Federal Credit Union	\$19,839	\$13,221	\$18,505	71.45%	\$3,307	3.60%	0.63%	2.97%	14.61%	16.42%
	Worcester Police Department Federal Credit Union	\$20,634	\$16,009	\$18,432	86.85%	\$3,439	3.97%	0.98%	2.99%	17.49%	19.82%
	Leominster Employees Federal Credit Union	\$21,208	\$10,810	\$18,976	56.97%	\$4,242	3.47%	0.65%	2.82%	19.60%	21.70%
	Lowell Firefighters Credit Union	\$22,545	\$10,544	\$19,287	54.67%	\$5,636	3.27%	0.55%	2.71%	37.64%	45.19%
	Credit Union of the Berkshires	\$22,866	\$6,843	\$20,273	33.75%	\$5,717	2.56%	0.65%	1.90%	21.10%	24.82%
	HTM Credit Union	\$22,926	\$9,559	\$19,403	49.27%	\$5,095	2.98%	0.26%	2.72%	20.77%	24.40%
	Attleboro ME Federal Credit Union	\$23,109	\$4,433	\$20,705	21.41%	\$5,777	2.67%	0.13%	2.53%	26.90%	29.79%
	Norfolk Community Federal Credit Union	\$23,768	\$16,816	\$20,651	81.43%	\$5,282	3.85%	0.60%	3.27%	34.51%	38.85%
	Massachusetts Family Credit Union	\$24,325	\$17,843	\$19,191	92.98%	\$8,108	4.40%	1.48%	2.92%	14.20%	6.08%
	Taupa Lithuanian Federal Credit Union	\$24,446	\$20,866	\$18,536	112.57%	\$6,985	3.42%	1.46%	1.97%	1.78%	1.77%
	MyCom Federal Credit Union	\$24,477	\$8,355	\$21,769	38.38%	\$4,450	3.86%	0.72%	3.15%	20.37%	22.83%
	Malden Federal Credit Union	\$25,441	\$10,927	\$20,986	52.07%	\$5,654	3.00%	0.41%	2.59%	12.83%	15.68%
	Mills42 Federal Credit Union	\$25,487	\$17,418	\$22,003	79.16%	\$3,641	3.71%	1.01%	2.69%	27.95%	38.15%
	Somerville School Employees Federal Credit Union	\$25,657	\$6,671	\$21,469	31.07%	\$6,414	2.47%	0.18%	2.30%	12.15%	14.64%
	Acushnet Federal Credit Union	\$26,274	\$9,704	\$24,264	39.99%	\$4,379	2.35%	0.10%	2.25%	23.65%	25.24%
	Methuen Federal Credit Union	\$27,403	\$13,717	\$23,861	57.49%	\$5,481	2.65%	0.32%	2.84%	19.16%	22.53%
	Peabody Municipal Federal Credit Union	\$28,397	\$5,518	\$25,040	22.04%	\$5,679	2.82%	0.30%	2.52%	16.18%	18.00%
	St. Anthony of Padua Federal Credit Union	\$28,630	\$8,398	\$22,334	37.60%	\$6,362	3.06%	0.54%	2.52%	19.88%	26.42%
	Wellesley Municipal Employees Federal Credit Union	\$30,282	\$10,413	\$27,435	37.96%	\$7,571	2.66%	0.59%	2.07%	12.65%	13.93%
	Saint Dominics Federal Credit Union	\$30,317	\$10,123	\$25,357	39.92%	\$5,512	2.83%	0.58%	2.25%	23.61%	28.76%
	600 Atlantic Federal Credit Union	\$32,360	\$18,848	\$28,211	66.81%	\$8,090	3.60%	0.80%	2.80%	6.32%	6.54%
	Cambridge Teachers Federal Credit Union	\$32,805	\$7,557	\$29,565	25.56%	\$5,965	2.89%	0.92%	1.97%	6.43%	7.44%
	Andovers Federal Credit Union	\$34,964	\$8,440	\$31,177	27.07%	\$5,827	2.77%	0.34%	2.43%	21.31%	23.48%
	Alpha Credit Union	\$35,569	\$12,392	\$31,012	39.96%	\$5,081	2.58%	0.10%	2.48%	25.21%	29.09%
	Goldmark Federal Credit Union	\$36,645	\$17,030	\$32,651	52.16%	\$5,638	2.86%	0.73%	2.13%	19.76%	22.36%
	Brookline Municipal Credit Union	\$41,478	\$10,901	\$35,893	30.37%	\$10,370	2.61%	0.34%	2.27%	24.24%	27.94%
	Worcester Fire Department Credit Union	\$41,673	\$9,230	\$36,072	25.59%	\$7,577	2.35%	0.51%	1.84%	8.35%	9.75%
	Commonwealth Utilities Employees Credit Union	\$43,939	\$9,693	\$36,772	26.36%	\$9,764	2.74%	0.47%	2.27%	11.94%	13.76%
	Somerville Municipal Federal Credit Union	\$46,549	\$27,073	\$39,609	68.35%	\$8,463	2.98%	0.53%	2.45%	6.64%	7.52%
	Common Trust Federal Credit Union	\$49,462	\$21,995	\$44,928	48.96%	\$7,066	2.85%	0.36%	2.48%	23.10%	34.07%
	Plymouth County Teachers Federal Credit Union	\$50,657	\$26,907	\$45,918	58.60%	\$4,605	3.22%	0.56%	2.66%	25.56%	30.25%
	Southcoast Federal Credit Union	\$54,319	\$28,423	\$43,063	66.00%	\$2,786	2.72%	0.36%	2.37%	21.39%	18.27%
	Stoneham Municipal Employees Federal Credit Union	\$55,992	\$22,121	\$49,057	45.09%	\$5,894	2.77%	0.17%	2.60%	15.77%	17.47%
	Notre Dame Community Federal Credit Union	\$56,365	\$17,457	\$50,046	34.88%	\$4,336	2.75%	0.60%	2.15%	20.25%	22.74%
	Westport Federal Credit Union	\$65,589	\$38,588	\$61,214	63.04%	\$4,858	3.03%	0.05%	2.98%	13.30%	13.98%
	Premier Source Federal Credit Union	\$66,746	\$37,230	\$57,148	65.15%	\$5,804	4.04%	0.53%	3.51%	18.58%	19.70%
	Tewksbury Federal Credit Union	\$71,927	\$39,748	\$64,690	61.44%	\$5,754	3.48%	0.61%	2.87%	16.49%	18.89%

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, 2020

Run Date: August 13, 2020

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 - \$0 to \$250 million in total assets (continued)

AllCom Credit Union	\$72,283	\$39,493	\$60,273	65.52%	\$4,663	3.19%	0.46%	2.73%	15.85%	18.27%
Franklin First Federal Credit Union	\$72,475	\$39,231	\$65,898	59.53%	\$4,141	3.74%	0.49%	3.25%	27.25%	29.90%
Athol Credit Union	\$80,393	\$65,554	\$61,541	106.52%	\$3,654	3.28%	1.10%	2.19%	(28.39%)	0.51%
St. Michaels Fall River Federal Credit Union	\$80,454	\$68,588	\$73,499	93.32%	\$6,996	4.77%	1.45%	3.32%	20.21%	20.65%
New England Teamsters Federal Credit Union	\$85,743	\$41,451	\$78,054	53.11%	\$9,527	3.03%	0.83%	2.20%	14.96%	16.04%
Worcester Credit Union	\$97,978	\$56,057	\$88,753	63.16%	\$6,757	3.12%	0.41%	2.70%	39.37%	47.67%
Energy Credit Union	\$100,759	\$63,945	\$77,597	82.41%	\$9,160	3.60%	0.85%	2.75%	17.73%	24.60%
Luso-American Credit Union	\$103,745	\$74,122	\$89,107	83.18%	\$5,460	3.41%	0.36%	3.05%	19.49%	22.33%
NESC Federal Credit Union	\$106,078	\$77,145	\$94,384	81.74%	\$4,080	3.77%	0.45%	3.33%	32.26%	36.38%
Brotherhood Credit Union	\$109,848	\$44,955	\$70,430	63.83%	\$6,657	(6.83%)	0.56%	2.30%	2.35%	20.21%
River Works Credit Union	\$110,080	\$66,560	\$95,055	70.02%	\$4,587	3.47%	0.68%	2.79%	15.19%	19.50%
MetroWest Community Federal Credit Union	\$113,135	\$56,279	\$103,484	54.38%	\$7,802	3.28%	0.88%	2.40%	15.87%	16.54%
First Priority Credit Union	\$119,165	\$72,788	\$99,590	73.09%	\$4,333	3.07%	0.35%	2.73%	25.03%	32.22%
Pioneer Valley Federal Credit Union	\$120,790	\$79,974	\$101,401	78.87%	\$5,368	4.80%	1.57%	3.22%	21.63%	24.67%
New Bedford Credit Union	\$138,233	\$83,481	\$124,844	66.87%	\$4,388	3.40%	0.32%	3.08%	16.75%	18.27%
Arrha Credit Union	\$139,124	\$89,418	\$116,405	76.82%	\$6,183	3.06%	0.90%	2.16%	10.44%	12.31%
Naveo Credit Union	\$156,112	\$95,134	\$142,571	66.73%	\$5,478	3.43%	0.31%	3.12%	23.21%	23.83%
Community Credit Union of Lynn	\$158,663	\$111,159	\$136,679	81.33%	\$5,202	4.06%	0.87%	3.19%	8.61%	18.27%
Homefield Credit Union	\$162,305	\$109,974	\$124,717	88.18%	\$4,918	2.93%	0.57%	2.35%	9.82%	24.88%
Somerset Federal Credit Union	\$167,398	\$97,947	\$140,210	69.86%	\$5,400	3.23%	0.37%	2.83%	20.51%	22.38%
Alden Credit Union	\$171,682	\$112,128	\$153,296	73.14%	\$7,464	3.23%	0.88%	2.35%	31.62%	37.28%
Shrewsbury Federal Credit Union	\$175,670	\$84,137	\$161,141	52.21%	\$8,171	2.83%	0.35%	2.49%	27.83%	28.80%
Greater Springfield Credit Union	\$200,003	\$93,908	\$171,399	54.79%	\$9,302	2.74%	0.89%	1.85%	22.17%	27.86%
Southbridge Credit Union	\$202,449	\$158,770	\$160,387	98.99%	\$4,878	3.75%	0.76%	2.98%	15.25%	26.50%
Taunton Federal Credit Union	\$212,934	\$159,059	\$182,992	86.92%	\$4,135	3.63%	0.72%	2.92%	30.89%	28.85%
Holyoke Credit Union	\$218,476	\$122,739	\$168,196	72.97%	\$6,242	3.32%	0.76%	2.56%	12.70%	25.10%
Luso Federal Credit Union	\$227,245	\$202,162	\$201,229	100.46%	\$6,142	3.38%	1.13%	2.25%	0.88%	6.61%
Tremont Credit Union	\$231,022	\$150,785	\$201,966	74.66%	\$4,163	3.58%	0.52%	3.05%	26.95%	36.17%
Fall River Municipal Credit Union	\$236,197	\$129,504	\$177,337	73.03%	\$5,249	2.91%	0.91%	2.00%	23.24%	25.67%

Average of Asset Group A

\$49,871	\$28,744	\$42,410	55.34%	\$4,885	3.21%	0.47%	2.83%	16.53%	20.23%
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## Asset Group B - \$251 to \$500 million in total assets

Mass Bay Credit Union	\$277,359	\$211,408	\$216,552	97.62%	\$4,623	3.56%	0.67%	2.89%	11.25%	18.15%
Southern Mass Credit Union	\$281,865	\$193,862	\$240,870	80.48%	\$5,473	3.31%	0.99%	2.32%	24.42%	28.04%
St. Jean's Credit Union	\$293,241	\$216,803	\$244,249	88.76%	\$5,750	3.47%	0.95%	2.52%	17.08%	16.18%
MassMutual Federal Credit Union	\$299,365	\$169,584	\$263,931	64.25%	\$9,979	3.08%	1.06%	2.02%	36.96%	41.25%
Boston Firefighters Credit Union	\$327,614	\$240,197	\$283,521	84.72%	\$8,736	3.88%	0.91%	2.98%	18.35%	20.31%
Members Plus Credit Union	\$330,452	\$173,782	\$231,440	75.09%	\$6,544	3.20%	0.53%	2.85%	11.97%	19.24%
Millbury Federal Credit Union	\$388,457	\$309,770	\$355,509	87.13%	\$5,012	3.62%	0.57%	3.05%	13.62%	19.20%

Average of Asset Group B

\$314,050	\$216,487	\$262,296	82.58%	\$6,588	3.45%	0.81%	2.66%	19.09%	23.20%
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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.

# Balance Sheet & Net Interest Margin

June 30, 2020

Run Date: August 13, 2020

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											
	City of Boston Credit Union	\$504,405	\$325,588	\$407,158	79.97%	\$5,899	4.16%	0.83%	3.33%	21.19%	26.13%
	I-C Federal Credit Union	\$532,122	\$332,799	\$461,111	72.17%	\$5,486	3.17%	0.44%	2.73%	11.47%	39.67%
	Freedom Credit Union	\$562,749	\$382,822	\$458,727	83.45%	\$4,538	3.29%	0.55%	2.85%	26.58%	30.51%
	UMassFive College Federal Credit Union	\$572,642	\$396,736	\$520,775	76.18%	\$5,068	3.86%	0.68%	3.18%	20.95%	22.99%
	GFA Federal Credit Union	\$587,675	\$330,747	\$462,673	71.49%	\$6,458	2.99%	0.75%	2.24%	16.56%	19.86%
	Central One Federal Credit Union	\$606,634	\$514,058	\$526,371	97.66%	\$5,275	3.65%	0.88%	2.81%	18.25%	27.45%
	Quincy Credit Union	\$636,558	\$345,271	\$550,512	62.72%	\$9,572	2.72%	0.73%	2.00%	21.42%	23.07%
	Massachusetts Institute of Technology Federal Credit Union	\$641,050	\$498,838	\$593,622	84.03%	\$7,454	3.23%	0.30%	2.92%	19.85%	21.65%
	Polish National Credit Union	\$644,470	\$519,318	\$520,117	99.85%	\$6,227	3.13%	0.75%	2.36%	9.47%	14.01%
	Align Credit Union	\$699,608	\$412,899	\$524,524	78.72%	\$5,954	3.40%	0.87%	2.53%	18.16%	25.33%
	Liberty Bay Credit Union	\$708,033	\$473,285	\$517,027	91.54%	\$8,795	3.16%	0.60%	2.57%	11.40%	14.56%
	Leominster Credit Union	\$752,036	\$544,967	\$608,309	89.59%	\$5,969	3.53%	1.04%	2.49%	12.60%	26.57%
	Direct Federal Credit Union	\$783,484	\$653,396	\$628,046	104.04%	\$10,446	3.28%	1.21%	2.07%	6.79%	9.49%
	First Citizens' Federal Credit Union	\$852,743	\$728,599	\$703,987	103.50%	\$4,362	3.69%	0.88%	2.81%	16.77%	20.48%
	Harvard University Employees Credit Union	\$866,449	\$703,732	\$688,044	102.28%	\$7,469	3.94%	0.76%	3.18%	12.38%	25.61%
	St. Mary's Credit Union	\$945,587	\$722,429	\$750,057	96.32%	\$8,258	3.09%	0.91%	2.18%	15.43%	18.70%
	RTN Federal Credit Union	\$992,536	\$528,391	\$856,626	61.68%	\$7,635	3.10%	0.79%	2.31%	19.49%	23.01%
	Average of Asset Group C	\$699,340	\$494,934	\$575,158	85.60%	\$6,757	3.38%	0.76%	2.62%	16.40%	22.89%
Asset Group D - Over \$1 billion in total assets											
	St. Anne's Credit Union	\$1,155,020	\$831,298	\$961,395	86.47%	\$6,896	2.95%	1.01%	1.94%	27.11%	31.36%
	Sharon & Crescent United Credit Union	\$1,161,894	\$850,201	\$982,378	86.55%	\$6,957	3.92%	0.72%	3.19%	171.80%	162.00%
	Webster First Federal Credit Union	\$1,170,287	\$898,269	\$854,265	105.15%	\$5,283	3.33%	0.65%	2.68%	21.11%	27.85%
	Merrimack Valley Credit Union	\$1,220,738	\$719,473	\$1,044,221	68.90%	\$7,202	3.15%	0.84%	2.31%	27.20%	25.98%
	Greylock Federal Credit Union	\$1,428,821	\$1,100,718	\$1,197,516	91.92%	\$5,215	3.42%	0.75%	2.67%	27.62%	22.09%
	Jeanne D'Arc Credit Union	\$1,580,349	\$1,244,437	\$1,381,255	90.09%	\$7,728	3.35%	1.10%	2.14%	17.34%	26.02%
	Hanscom Federal Credit Union	\$1,607,488	\$1,270,411	\$1,434,898	88.54%	\$6,304	3.42%	0.94%	2.48%	12.95%	13.81%
	Workers Credit Union	\$1,948,582	\$1,322,948	\$1,315,513	100.57%	\$5,765	3.58%	1.34%	2.35%	8.26%	18.21%
	Rockland Federal Credit Union	\$2,153,419	\$1,795,752	\$1,815,479	98.91%	\$11,609	3.21%	1.14%	2.07%	21.52%	24.86%
	Metro Credit Union	\$2,347,461	\$1,909,537	\$1,823,453	104.72%	\$7,279	3.14%	0.93%	2.22%	24.38%	24.46%
	Digital Federal Credit Union	\$10,393,652	\$7,079,096	\$9,137,526	77.47%	\$6,845	3.92%	0.78%	3.08%	22.06%	31.22%
	Average of Asset Group D	\$2,378,883	\$1,729,285	\$1,995,264	90.84%	\$7,008	3.40%	0.93%	2.47%	34.67%	37.08%

Source: SNL Financial

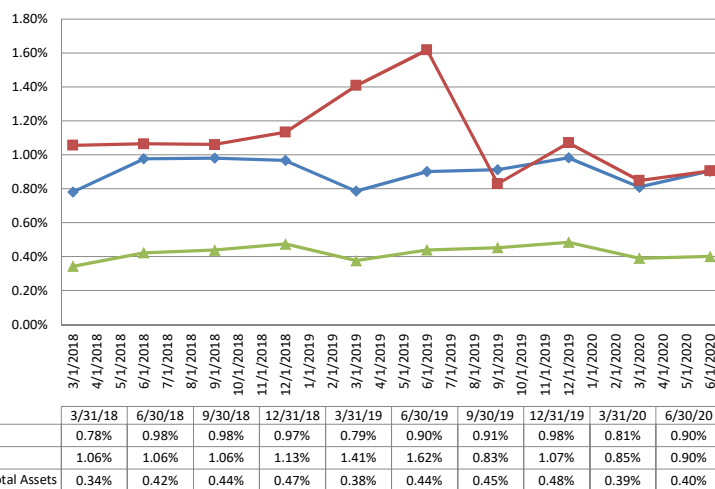
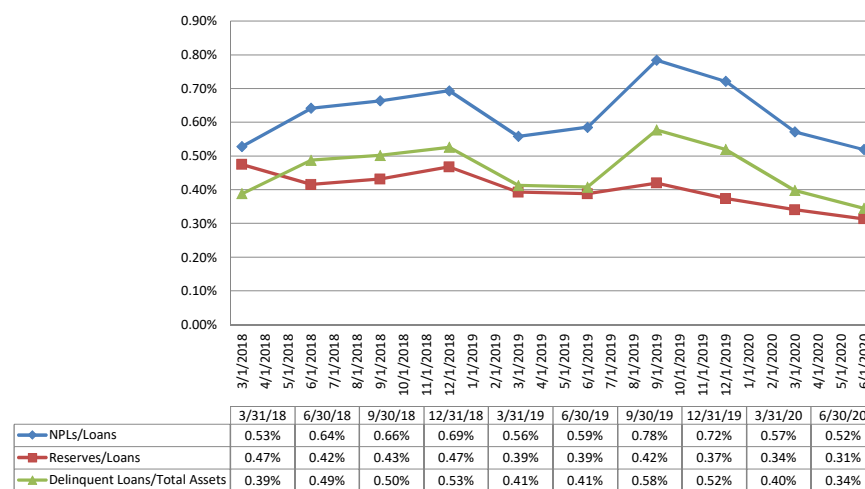
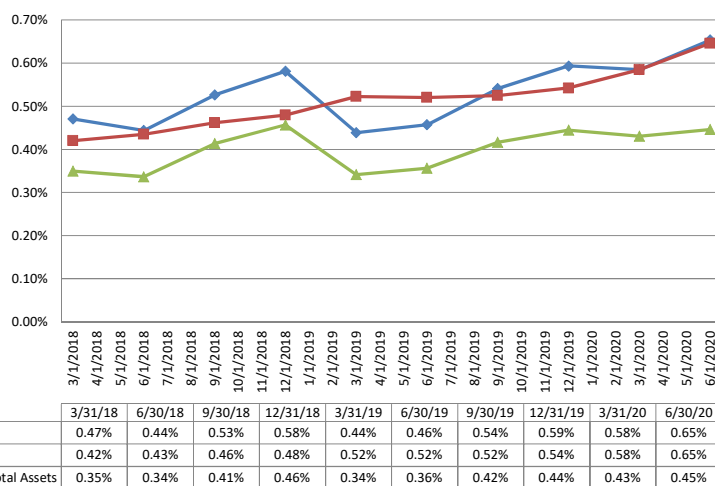
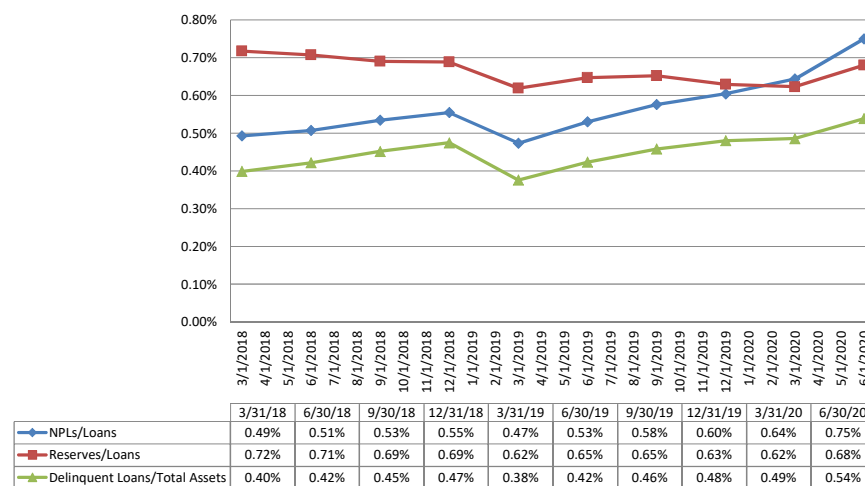
Note: Report includes only bank-level data.

NA = data was not available.

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# 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 DateAsset Group B - \$251 to \$500 million in Total Assets  
As of DateAsset Group C - \$501 to \$1 billion in Total Assets  
As of DateAsset Group D - Over \$1 billion in Total Assets  
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

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## Asset Quality

June 30, 2020

Run Date: August 13, 2020

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 - \$0 to \$250 million in total assets								
	Artmet Federal Credit Union	\$412	\$27	16.56%	4.91%	29.63%	39.13%	6.55%
	One Twenty Credit Union	\$417	\$0	NA	NA	NA	0.00%	0.00%
	Gloucester Fire Department Credit Union	\$620	\$0	0.00%	1.12%	NA	0.00%	0.00%
	Messiah Baptist-Jubilee Federal Credit Union	\$960	\$0	0.00%	3.07%	NA	0.00%	0.00%
	Springfield Street Railway Employees Credit Union	\$1,395	\$12	2.09%	2.44%	116.67%	3.17%	0.86%
	Manchester Federal Credit Union	\$1,728	\$0	0.00%	1.24%	NA	0.00%	0.00%
	M.O.S.E.S. Federal Credit Union	\$1,828	\$7	1.06%	1.96%	185.71%	2.38%	0.38%
	North Adams M.E. Federal Credit Union	\$2,019	\$5	0.55%	1.98%	360.00%	1.10%	0.25%
	Gloucester Municipal Credit Union	\$2,243	\$8	2.31%	1.73%	75.00%	2.20%	0.36%
	Boston Customs Federal Credit Union	\$2,379	\$0	0.00%	0.43%	NA	0.00%	0.00%
	Symphony Federal Credit Union	\$2,631	\$0	0.00%	1.20%	NA	0.00%	0.00%
	Lynn Municipal Employees Credit Union	\$2,812	\$7	0.71%	1.52%	214.29%	1.07%	0.25%
	Stoughton Town Employees Federal Credit Union	\$2,824	\$8	0.71%	0.71%	100.00%	2.29%	0.28%
	Bedford VA Federal Credit Union	\$2,906	\$124	6.45%	0.21%	3.23%	16.00%	4.27%
	New England Lee Federal Credit Union	\$2,937	\$8	0.98%	0.98%	100.00%	0.55%	0.27%
	Winchester Federal Credit Union	\$2,996	\$36	3.19%	1.06%	33.33%	9.94%	1.20%
	Holyoke Postal Credit Union	\$3,012	\$0	0.00%	0.97%	NA	0.00%	0.00%
	Wakefield Town Employees Federal Credit Union	\$4,271	\$0	0.00%	0.57%	NA	0.00%	0.00%
	Belmont Municipal Federal Credit Union	\$4,645	\$34	1.68%	1.68%	100.00%	4.70%	0.73%
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,051	\$142	8.35%	1.35%	16.20%	19.32%	2.81%
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,317	\$17	0.92%	0.76%	82.35%	1.08%	0.32%
	Health Alliance Federal Credit Union	\$5,361	\$12	0.45%	3.09%	691.67%	2.01%	0.22%
	Lynn Teachers' Credit Union	\$5,410	\$10	0.95%	4.68%	490.00%	1.13%	0.18%
	Norwood Town Employees Federal Credit Union	\$5,915	\$38	1.40%	1.03%	73.68%	2.80%	0.64%
	Lowell Municipal Employees Federal Credit Union	\$6,510	\$20	0.52%	0.73%	140.00%	3.66%	0.31%
	Revere Firefighters Credit Union	\$7,316	\$0	0.00%	0.92%	NA	0.00%	0.00%
	Cabot Boston Credit Union	\$7,363	\$12	0.37%	1.56%	416.67%	0.99%	0.16%
	Medford Municipal Employees Federal Credit Union	\$7,982	\$0	0.00%	0.54%	NA	0.00%	0.00%
	Somerville Mass Firefighters Federal Credit Union	\$8,003	\$0	0.00%	1.25%	NA	0.00%	0.00%
	Danvers Municipal Federal Credit Union	\$8,347	\$0	0.00%	0.16%	NA	0.00%	0.00%
	Reading Mass Town Employees Federal Credit Union	\$8,581	\$21	0.68%	0.88%	128.57%	1.51%	0.24%
	Morton Federal Credit Union	\$8,753	\$0	0.00%	0.03%	NA	0.00%	0.00%
	Dedham Town Employees Federal Credit Union	\$9,663	\$94	3.16%	1.68%	53.19%	7.89%	0.97%
	Arlington Municipal Federal Credit Union	\$10,224	\$115	1.64%	1.13%	68.70%	5.06%	1.12%
	Cambridge Municipal Employees Federal Credit Union	\$10,534	\$0	0.00%	0.84%	NA	0.00%	0.00%
	Watertown Municipal Credit Union	\$10,670	\$8	0.40%	0.35%	87.50%	0.24%	0.07%
	Lexington MA Federal Credit Union	\$10,734	\$6	0.10%	0.55%	566.67%	0.48%	0.06%
	Burlington Municipal Employees Federal Credit Union	\$10,846	\$7	0.16%	0.84%	514.29%	0.75%	0.06%
	Marblehead Municipal Federal Credit Union	\$11,296	\$11	0.19%	0.37%	190.91%	0.61%	0.10%
	St. Anthony of New Bedford Federal Credit Union	\$11,577	\$28	0.96%	0.89%	92.86%	2.81%	0.24%
	Lynn Police Credit Union	\$11,719	\$20	0.50%	1.94%	385.00%	0.67%	0.17%
	Cambridge Firefighters Federal Credit Union	\$12,432	\$36	0.49%	0.65%	133.33%	1.41%	0.29%
	Beverly Municipal Federal Credit Union	\$13,082	\$12	0.17%	0.94%	541.67%	0.58%	0.09%
	Lynn Firemens Federal Credit Union	\$13,420	\$0	0.00%	0.71%	NA	0.00%	0.00%

Source: SNL Financial

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## Asset Quality

June 30, 2020

Run Date: August 13, 2020

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 - \$0 to \$250 million in total assets (continued)								
	Santo Christo Federal Credit Union	\$13,853	\$26	0.36%	1.05%	296.15%	1.98%	0.19%
	Greater Salem Employees Federal Credit Union	\$14,635	\$78	1.44%	1.07%	74.36%	7.51%	0.53%
	Saint Vincent Hospital Credit Union	\$14,827	\$34	0.93%	1.62%	173.53%	2.40%	0.23%
	Chelsea Employees Federal Credit Union	\$16,199	\$39	0.52%	0.36%	69.23%	2.81%	0.24%
	Revere Municipal Employees Federal Credit Union	\$16,354	\$129	1.26%	0.42%	33.33%	8.20%	0.79%
	Billerica Municipal Employees Credit Union	\$17,126	\$64	1.44%	0.61%	42.19%	1.88%	0.37%
	RAH Federal Credit Union	\$17,491	\$114	0.95%	0.62%	65.79%	5.29%	0.65%
	Haverhill Fire Department Credit Union	\$19,678	\$5	0.09%	0.03%	40.00%	0.22%	0.03%
	Coastal New England Federal Credit Union	\$19,839	\$17	0.13%	0.67%	523.53%	1.23%	0.09%
	Worcester Police Department Federal Credit Union	\$20,634	\$15	0.09%	0.16%	173.33%	0.68%	0.07%
	Leominster Employees Federal Credit Union	\$21,208	\$29	0.27%	0.76%	282.76%	1.31%	0.14%
	Lowell Firefighters Credit Union	\$22,545	\$89	0.84%	0.52%	61.80%	2.74%	0.39%
	Credit Union of the Berkshires	\$22,866	\$6	0.09%	2.22%	NM	0.22%	0.03%
	HTM Credit Union	\$22,926	\$0	0.00%	0.48%	NA	0.00%	0.00%
	Attleboro ME Federal Credit Union	\$23,109	\$32	0.72%	0.56%	78.13%	1.34%	0.14%
	Norfolk Community Federal Credit Union	\$23,768	\$40	0.24%	0.32%	132.50%	1.64%	0.17%
	Massachusetts Family Credit Union	\$24,325	\$113	0.63%	0.94%	148.67%	2.72%	0.46%
	Taupa Lithuanian Federal Credit Union	\$24,446	\$406	1.95%	0.35%	18.23%	17.40%	1.66%
	MyCom Federal Credit Union	\$24,477	\$161	1.93%	0.29%	14.91%	5.81%	0.66%
	Malden Federal Credit Union	\$25,441	\$10	0.09%	0.72%	790.00%	0.22%	0.04%
	Mills42 Federal Credit Union	\$25,487	\$4	0.02%	0.25%	NM	0.16%	0.02%
	Somerville School Employees Federal Credit Union	\$25,657	\$23	0.34%	0.43%	126.09%	0.55%	0.09%
	Acushnet Federal Credit Union	\$26,274	\$3	0.03%	0.37%	NM	0.14%	0.01%
	Methuen Federal Credit Union	\$27,403	\$32	0.23%	0.33%	140.63%	0.90%	0.12%
	Peabody Municipal Federal Credit Union	\$28,397	\$178	3.23%	1.79%	55.62%	5.25%	0.63%
	St. Anthony of Padua Federal Credit Union	\$28,630	\$144	1.71%	0.56%	32.64%	2.27%	0.50%
	Wellesley Municipal Employees Federal Credit Union	\$30,282	\$5	0.05%	0.23%	480.00%	0.19%	0.02%
	Saint Dominics Federal Credit Union	\$30,317	\$106	1.05%	0.22%	20.75%	2.17%	0.35%
	600 Atlantic Federal Credit Union	\$32,360	\$0	0.00%	0.59%	NA	0.00%	0.00%
	Cambridge Teachers Federal Credit Union	\$32,805	\$106	1.40%	0.90%	64.15%	3.49%	0.32%
	Andovers Federal Credit Union	\$34,964	\$7	0.08%	2.37%	NM	0.18%	0.02%
	Alpha Credit Union	\$35,569	\$9	0.07%	0.69%	944.44%	0.20%	0.03%
	Goldmark Federal Credit Union	\$36,645	\$3	0.02%	0.12%	700.00%	0.07%	0.01%
	Brookline Municipal Credit Union	\$41,478	\$130	1.19%	0.96%	80.77%	2.30%	0.31%
	Worcester Fire Department Credit Union	\$41,673	\$86	0.93%	0.64%	68.60%	1.53%	0.21%
	Commonwealth Utilities Employees Credit Union	\$43,939	\$43	0.44%	0.75%	169.77%	0.61%	0.10%
	Somerville Municipal Federal Credit Union	\$46,549	\$68	0.25%	1.37%	544.12%	0.95%	0.15%
	Common Trust Federal Credit Union	\$49,462	\$173	0.79%	0.45%	56.65%	3.87%	0.35%
	Plymouth County Teachers Federal Credit Union	\$50,657	\$73	0.27%	0.38%	139.73%	1.62%	0.14%
	Southcoast Federal Credit Union	\$54,319	\$606	2.13%	2.90%	136.14%	11.18%	1.12%
	Stoneham Municipal Employees Federal Credit Union	\$55,992	\$17	0.08%	0.36%	464.71%	0.25%	0.03%
	Notre Dame Community Federal Credit Union	\$56,365	\$159	0.91%	0.59%	64.78%	2.54%	0.28%
	Westport Federal Credit Union	\$65,589	\$67	0.17%	0.17%	100.00%	1.64%	0.10%
	Premier Source Federal Credit Union	\$66,746	\$499	1.34%	1.81%	135.07%	5.02%	0.75%
	Tewksbury Federal Credit Union	\$71,927	\$496	1.25%	1.23%	98.19%	6.91%	0.69%

Source: SNL Financial

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**Asset Quality**
**June 30, 2020**
**Run Date: August 13, 2020**

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 - \$0 to \$250 million in total assets (continued)								
	AllCom Credit Union	\$72,283	\$120	0.30%	0.55%	182.50%	1.02%	0.17%
	Franklin First Federal Credit Union	\$72,475	\$295	0.75%	0.81%	107.46%	5.03%	0.41%
	Athol Credit Union	\$80,393	\$243	0.37%	0.59%	159.67%	6.53%	0.30%
	St. Michaels Fall River Federal Credit Union	\$80,454	\$547	0.80%	0.27%	33.27%	7.71%	0.68%
	New England Teamsters Federal Credit Union	\$85,743	\$504	1.22%	0.98%	80.36%	6.48%	0.59%
	Worcester Credit Union	\$97,978	\$135	0.24%	0.61%	251.85%	1.52%	0.14%
	Energy Credit Union	\$100,759	\$73	0.11%	0.32%	278.08%	0.45%	0.07%
	Luso-American Credit Union	\$103,745	\$37	0.05%	0.15%	300.00%	0.25%	0.04%
	NESC Federal Credit Union	\$106,078	\$122	0.16%	0.32%	200.00%	1.29%	0.12%
	Brotherhood Credit Union	\$109,848	\$14	0.03%	0.10%	307.14%	0.04%	0.01%
	River Works Credit Union	\$110,080	\$129	0.19%	0.41%	210.85%	0.89%	0.12%
	MetroWest Community Federal Credit Union	\$113,135	\$177	0.31%	0.39%	123.16%	1.76%	0.16%
	First Priority Credit Union	\$119,165	\$21	0.03%	0.41%	NM	0.11%	0.02%
	Pioneer Valley Federal Credit Union	\$120,790	\$402	0.50%	0.82%	162.44%	3.11%	0.33%
	New Bedford Credit Union	\$138,233	\$860	1.03%	0.25%	24.07%	6.56%	0.62%
	Arrha Credit Union	\$139,124	\$1,065	1.19%	0.38%	31.74%	9.03%	0.77%
	Naveo Credit Union	\$156,112	\$504	0.53%	0.76%	143.45%	3.72%	0.32%
	Community Credit Union of Lynn	\$158,663	\$55	0.05%	0.27%	547.27%	0.74%	0.03%
	Homefield Credit Union	\$162,305	\$1,510	1.37%	0.51%	37.15%	10.05%	0.93%
	Somerset Federal Credit Union	\$167,398	\$1,417	1.45%	0.14%	9.81%	7.09%	0.85%
	Alden Credit Union	\$171,682	\$790	0.70%	0.57%	81.52%	5.39%	0.46%
	Shrewsbury Federal Credit Union	\$175,670	\$15	0.02%	0.51%	NM	0.11%	0.01%
	Greater Springfield Credit Union	\$200,003	\$95	0.10%	0.76%	752.63%	0.30%	0.05%
	Southbridge Credit Union	\$202,449	\$1,235	0.78%	0.52%	67.45%	5.28%	0.61%
	Taunton Federal Credit Union	\$212,934	\$1,389	0.87%	1.41%	160.98%	5.36%	0.65%
	Holyoke Credit Union	\$218,476	\$474	0.39%	0.83%	215.19%	2.12%	0.22%
	Luso Federal Credit Union	\$227,245	\$1,836	0.91%	0.71%	78.70%	6.81%	0.81%
	Tremont Credit Union	\$231,022	\$2,014	1.34%	1.02%	76.37%	7.46%	0.87%
	Fall River Municipal Credit Union	\$236,197	\$387	0.30%	0.63%	211.11%	1.40%	0.16%
	Average of Asset Group A	\$49,871	\$185	0.90%	0.90%	194.39%	3.07%	0.40%

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

	Mass Bay Credit Union	\$277,359	\$1,670	0.79%	0.26%	32.46%	5.83%	0.60%
	Southern Mass Credit Union	\$281,865	\$973	0.50%	0.27%	52.93%	3.75%	0.35%
	St. Jean's Credit Union	\$293,241	\$342	0.16%	0.39%	244.74%	1.46%	0.12%
	MassMutual Federal Credit Union	\$299,365	\$607	0.36%	0.26%	71.50%	1.80%	0.20%
	Boston Firefighters Credit Union	\$327,614	\$522	0.22%	0.35%	160.34%	1.34%	0.16%
	Members Plus Credit Union	\$330,452	\$1,851	1.07%	0.23%	21.50%	3.86%	0.56%
	Millbury Federal Credit Union	\$388,457	\$1,629	0.53%	0.43%	81.65%	16.69%	0.42%
	Average of Asset Group B	\$314,050	\$1,085	0.52%	0.31%	95.02%	4.96%	0.34%

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# Asset Quality

June 30, 2020

Run Date: August 13, 2020

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								
	City of Boston Credit Union	\$504,405	\$4,968	1.53%	0.69%	45.15%	8.87%	0.98%
	I-C Federal Credit Union	\$532,122	\$2,047	0.62%	1.01%	164.83%	3.01%	0.38%
	Freedom Credit Union	\$562,749	\$3,331	0.87%	0.74%	85.11%	5.15%	0.59%
	UMassFive College Federal Credit Union	\$572,642	\$2,933	0.74%	0.69%	93.18%	5.98%	0.51%
	GFA Federal Credit Union	\$587,675	\$3,105	0.94%	0.71%	75.75%	4.82%	0.53%
	Central One Federal Credit Union	\$606,634	\$1,238	0.24%	0.29%	119.47%	2.62%	0.20%
	Quincy Credit Union	\$636,558	\$276	0.08%	0.17%	213.77%	0.33%	0.04%
	Massachusetts Institute of Technology Federal Credit Union	\$641,050	\$6,492	1.30%	2.23%	171.13%	11.93%	1.01%
	Polish National Credit Union	\$644,470	\$1,664	0.32%	0.44%	137.14%	1.98%	0.26%
	Align Credit Union	\$699,608	\$3,175	0.77%	0.32%	41.35%	3.82%	0.45%
	Liberty Bay Credit Union	\$708,033	\$3,910	0.83%	0.63%	76.21%	3.60%	0.55%
	Leominster Credit Union	\$752,036	\$909	0.17%	0.42%	250.39%	1.30%	0.12%
	Direct Federal Credit Union	\$783,484	\$4,495	0.69%	0.49%	70.57%	5.14%	0.57%
	First Citizens' Federal Credit Union	\$852,743	\$2,988	0.41%	0.38%	93.74%	4.18%	0.35%
	Harvard University Employees Credit Union	\$866,449	\$3,962	0.56%	0.92%	164.11%	4.83%	0.46%
	St. Mary's Credit Union	\$945,587	\$616	0.09%	0.44%	511.36%	0.65%	0.07%
	RTN Federal Credit Union	\$992,536	\$5,045	0.95%	0.41%	42.85%	5.21%	0.51%
	Average of Asset Group C	\$699,340	\$3,009	0.65%	0.65%	138.59%	4.32%	0.45%
Asset Group D - Over \$1 billion in total assets								
	St. Anne's Credit Union	\$1,155,020	\$7,304	0.88%	0.52%	59.53%	6.61%	0.63%
	Sharon & Crescent United Credit Union	\$1,161,894	\$4,861	0.57%	0.29%	51.45%	3.38%	0.42%
	Webster First Federal Credit Union	\$1,170,287	\$8,206	0.91%	0.29%	31.50%	4.30%	0.70%
	Merrimack Valley Credit Union	\$1,220,738	\$9,286	1.29%	0.67%	52.16%	7.96%	0.76%
	Greylock Federal Credit Union	\$1,428,821	\$9,081	0.83%	0.82%	99.38%	6.13%	0.64%
	Jeanne D'Arc Credit Union	\$1,580,349	\$8,181	0.66%	0.60%	91.70%	5.92%	0.52%
	Hanscom Federal Credit Union	\$1,607,488	\$4,782	0.38%	0.52%	137.58%	3.05%	0.30%
	Workers Credit Union	\$1,948,582	\$14,526	1.10%	0.31%	28.07%	11.38%	0.75%
	Rockland Federal Credit Union	\$2,153,419	\$8,334	0.46%	0.86%	185.54%	3.28%	0.39%
	Metro Credit Union	\$2,347,461	\$2,083	0.11%	0.51%	470.62%	1.09%	0.09%
	Digital Federal Credit Union	\$10,393,652	\$74,824	1.06%	2.09%	197.99%	6.99%	0.72%
	Average of Asset Group D	\$2,378,883	\$13,770	0.75%	0.68%	127.77%	5.46%	0.54%

Source: SNL Financial

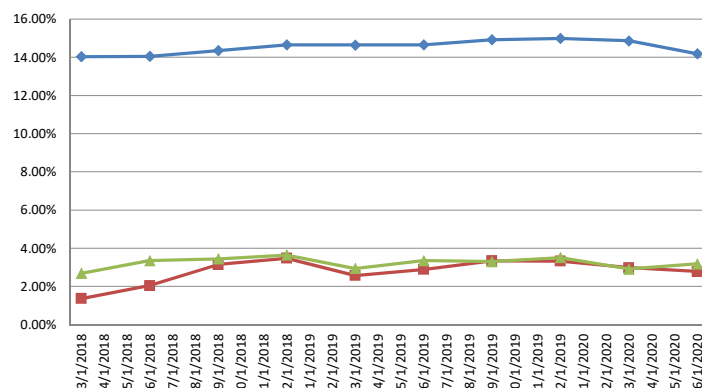
Note: Report includes only bank-level data.

NA = data was not available.

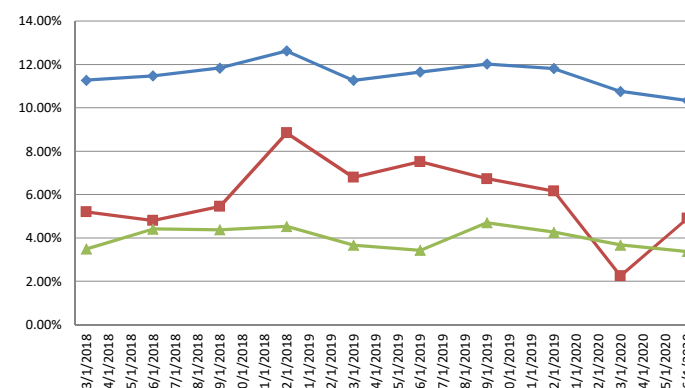
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

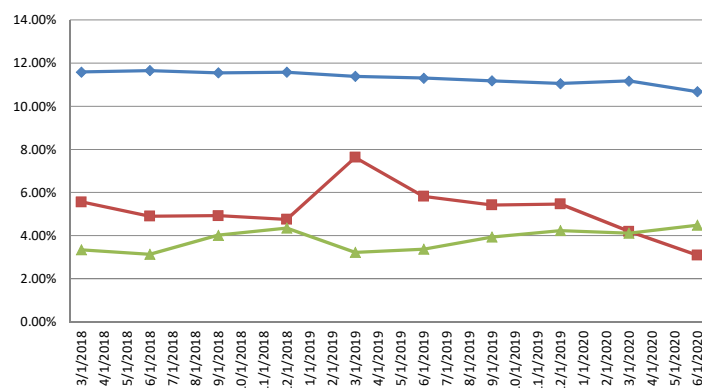
## Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth &amp; Total Delinquent Loans/Net Worth

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

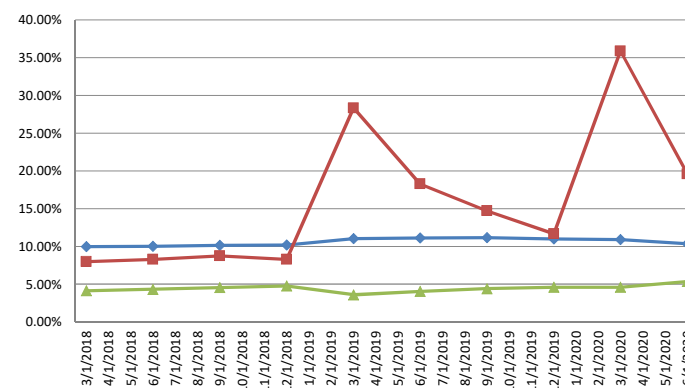
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	14.03%	14.05%	14.34%	14.65%	14.64%	14.65%	14.92%	14.99%	14.86%	14.18%
Net Worth Growth (Decline) - YTD	1.35%	2.03%	3.14%	3.47%	2.56%	2.88%	3.33%	3.32%	2.97%	2.77%
Total Delinquent Lns/ Net Worth	2.69%	3.34%	3.43%	3.64%	2.92%	3.34%	3.29%	3.50%	2.90%	3.17%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	11.27%	11.47%	11.83%	12.62%	11.26%	11.65%	12.01%	11.81%	10.75%	10.33%
Net Worth Growth (Decline) - YTD	5.19%	4.79%	5.44%	8.83%	6.78%	7.51%	6.72%	6.16%	2.24%	4.90%
Total Delinquent Lns/ Net Worth	3.48%	4.40%	4.36%	4.52%	3.66%	3.42%	4.70%	4.26%	3.66%	3.37%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	11.58%	11.65%	11.55%	11.57%	11.38%	11.30%	11.17%	11.05%	11.17%	10.67%
Net Worth Growth (Decline) - YTD	5.56%	4.89%	4.92%	4.75%	7.62%	5.82%	5.42%	5.46%	4.19%	3.08%
Total Delinquent Lns/ Net Worth	3.34%	3.13%	4.01%	4.34%	3.22%	3.36%	3.93%	4.23%	4.11%	4.48%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	9.95%	10.00%	10.11%	10.18%	11.01%	11.12%	11.13%	10.98%	10.91%	10.36%
Net Worth Growth (Decline) - YTD	7.97%	8.27%	8.74%	8.26%	28.34%	18.26%	14.70%	11.66%	35.89%	19.59%
Total Delinquent Lns/ Net Worth	4.10%	4.30%	4.54%	4.73%	3.58%	4.02%	4.39%	4.58%	4.56%	5.33%

Source: SNL Financial

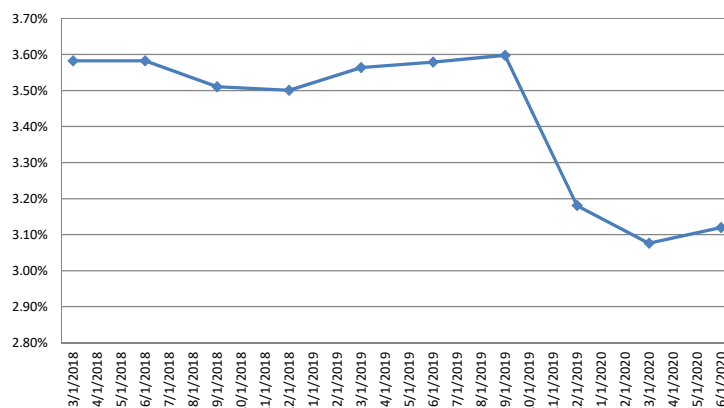
Note: Report includes only bank-level data.

NA = data was not available.

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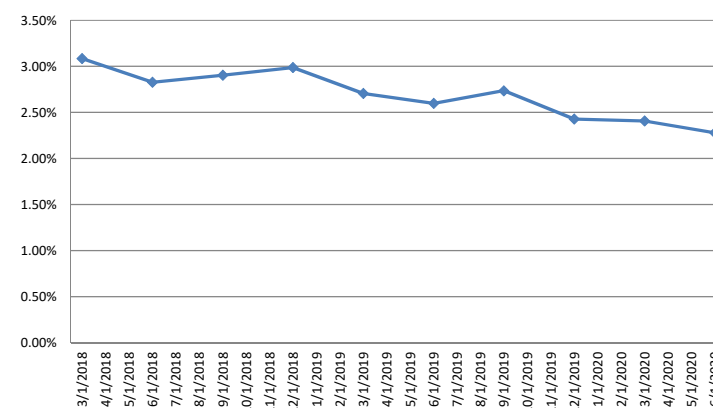
## Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



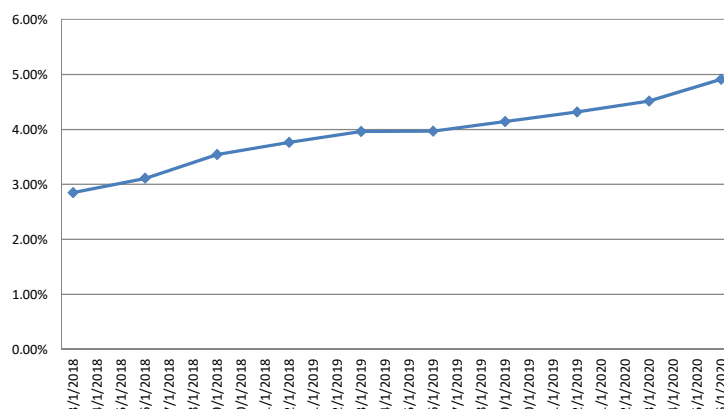
As of Date	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Classified Assets/ Net Worth	3.58%	3.58%	3.51%	3.50%	3.56%	3.58%	3.60%	3.18%	3.08%	3.12%

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



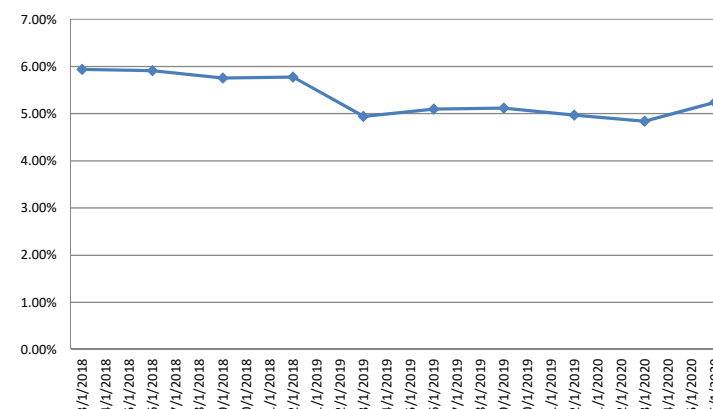
As of Date	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Classified Assets/ Net Worth	3.09%	2.83%	2.90%	2.99%	2.71%	2.60%	2.74%	2.43%	2.41%	2.28%

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



As of Date	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Classified Assets/ Net Worth	2.85%	3.11%	3.54%	3.76%	3.96%	3.97%	4.14%	4.32%	4.52%	4.91%

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



As of Date	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Classified Assets/ Net Worth	5.94%	5.91%	5.76%	5.78%	4.94%	5.10%	5.12%	4.97%	4.84%	5.24%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Net Worth

June 30, 2020

Run Date: August 13, 2020

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 - \$0 to \$250 million in total assets							
	Artmet Federal Credit Union	\$412	\$61	14.81%	(12.31%)	44.26%	13.11%
	One Twenty Credit Union	\$417	\$114	27.34%	62.07%	0.00%	0.00%
	Gloucester Fire Department Credit Union	\$620	\$214	34.52%	2.84%	0.00%	1.40%
	Messiah Baptist-Jubilee Federal Credit Union	\$960	\$135	14.06%	10.94%	0.00%	6.67%
	Springfield Street Railway Employees Credit Union	\$1,395	\$365	26.16%	1.66%	3.29%	3.84%
	Manchester Federal Credit Union	\$1,728	\$208	12.04%	0.00%	0.00%	2.88%
	M.O.S.E.S. Federal Credit Union	\$1,828	\$281	15.37%	(4.18%)	2.49%	4.63%
	North Adams M.E. Federal Credit Union	\$2,019	\$435	21.55%	(4.49%)	1.15%	4.14%
	Gloucester Municipal Credit Union	\$2,243	\$358	15.96%	(4.90%)	2.23%	1.68%
	Boston Customs Federal Credit Union	\$2,379	\$349	14.67%	9.61%	0.00%	1.15%
	Symphony Federal Credit Union	\$2,631	\$297	11.29%	(6.51%)	0.00%	6.73%
	Lynn Municipal Employees Credit Union	\$2,812	\$641	22.80%	6.44%	1.09%	2.34%
	Stoughton Town Employees Federal Credit Union	\$2,824	\$341	12.08%	2.37%	2.35%	2.35%
	Bedford VA Federal Credit Union	\$2,906	\$771	26.53%	6.70%	16.08%	0.52%
	New England Lee Federal Credit Union	\$2,937	\$1,449	49.34%	0.83%	0.55%	0.55%
	Winchester Federal Credit Union	\$2,996	\$351	11.72%	(1.13%)	10.26%	3.42%
	Holyoke Postal Credit Union	\$3,012	\$736	24.44%	0.00%	0.00%	0.68%
	Wakefield Town Employees Federal Credit Union	\$4,271	\$594	13.91%	2.73%	0.00%	1.35%
	Belmont Municipal Federal Credit Union	\$4,645	\$690	14.85%	8.77%	4.93%	4.93%
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,051	\$712	14.10%	1.13%	19.94%	3.23%
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,317	\$1,559	29.32%	1.42%	1.09%	0.90%
	Health Alliance Federal Credit Union	\$5,361	\$515	9.61%	7.66%	2.33%	16.12%
	Lynn Teachers' Credit Union	\$5,410	\$833	15.40%	4.92%	1.20%	5.88%
	Norwood Town Employees Federal Credit Union	\$5,915	\$1,331	22.50%	3.36%	2.85%	2.10%
	Lowell Municipal Employees Federal Credit Union	\$6,510	\$518	7.96%	0.39%	3.86%	5.41%
	Revere Firefighters Credit Union	\$7,316	\$987	13.49%	0.81%	0.00%	1.52%
	Cabot Boston Credit Union	\$7,363	\$1,167	15.85%	(0.85%)	1.03%	4.28%
	Medford Municipal Employees Federal Credit Union	\$7,982	\$1,654	20.72%	4.45%	0.00%	0.73%
	Somerville Mass Firefighters Federal Credit Union	\$8,003	\$1,253	15.66%	4.57%	0.00%	2.00%
	Danvers Municipal Federal Credit Union	\$8,347	\$2,780	33.31%	0.65%	0.00%	0.18%
	Reading Mass Town Employees Federal Credit Union	\$8,581	\$1,361	15.86%	1.78%	1.54%	1.98%
	Morton Federal Credit Union	\$8,753	\$984	11.24%	(8.93%)	0.00%	0.10%
	Dedham Town Employees Federal Credit Union	\$9,663	\$1,141	11.81%	(3.95%)	8.24%	4.38%
	Arlington Municipal Federal Credit Union	\$10,224	\$2,192	21.44%	5.63%	5.25%	3.60%
	Cambridge Municipal Employees Federal Credit Union	\$10,534	\$1,993	18.92%	(0.20%)	0.00%	0.80%
	Watertown Municipal Credit Union	\$10,670	\$3,268	30.63%	0.61%	0.24%	0.21%
	Lexington MA Federal Credit Union	\$10,734	\$1,220	11.37%	2.66%	0.49%	2.79%
	Burlington Municipal Employees Federal Credit Union	\$10,846	\$896	8.26%	2.94%	0.78%	4.02%
	Marblehead Municipal Federal Credit Union	\$11,296	\$1,789	15.84%	2.26%	0.61%	1.17%
	St. Anthony of New Bedford Federal Credit Union	\$11,577	\$970	8.38%	(12.38%)	2.89%	2.68%
	Lynn Police Credit Union	\$11,719	\$2,881	24.58%	2.25%	0.69%	2.67%
	Cambridge Firefighters Federal Credit Union	\$12,432	\$2,502	20.13%	1.53%	1.44%	1.92%
	Beverly Municipal Federal Credit Union	\$13,082	\$2,005	15.33%	1.71%	0.60%	3.24%
	Lynn Firemens Federal Credit Union	\$13,420	\$2,445	18.22%	3.24%	0.00%	2.13%

Source: SNL Financial

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# Net Worth

June 30, 2020

Run Date: August 13, 2020

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 - \$0 to \$250 million in total assets (continued)							
	Santo Christo Federal Credit Union	\$13,853	\$1,233	8.90%	1.14%	2.11%	6.24%
	Greater Salem Employees Federal Credit Union	\$14,635	\$981	6.70%	(1.62%)	7.95%	5.91%
	Saint Vincent Hospital Credit Union	\$14,827	\$1,186	8.00%	(2.99%)	2.87%	4.97%
	Chelsea Employees Federal Credit Union	\$16,199	\$1,363	8.41%	1.33%	2.86%	1.98%
	Revere Municipal Employees Federal Credit Union	\$16,354	\$1,531	9.36%	8.44%	8.43%	2.81%
	Billerica Municipal Employees Credit Union	\$17,126	\$3,380	19.74%	2.94%	1.89%	0.80%
	RAH Federal Credit Union	\$17,491	\$2,079	11.89%	2.43%	5.48%	3.61%
	Haverhill Fire Department Credit Union	\$19,678	\$2,281	11.59%	0.88%	0.22%	0.09%
	Coastal New England Federal Credit Union	\$19,839	\$1,297	6.54%	(7.85%)	1.31%	6.86%
	Worcester Police Department Federal Credit Union	\$20,634	\$2,183	10.58%	0.74%	0.69%	1.19%
	Leominster Employees Federal Credit Union	\$21,208	\$2,134	10.06%	2.56%	1.36%	3.84%
	Lowell Firefighters Credit Union	\$22,545	\$3,189	14.15%	0.76%	2.79%	1.72%
	Credit Union of the Berkshires	\$22,866	\$2,558	11.19%	(5.84%)	0.23%	5.94%
	HTM Credit Union	\$22,926	\$3,469	15.13%	2.39%	0.00%	1.33%
	Attleboro ME Federal Credit Union	\$23,109	\$2,357	10.20%	4.69%	1.36%	1.06%
	Norfolk Community Federal Credit Union	\$23,768	\$2,384	10.03%	6.76%	1.68%	2.22%
	Massachusetts Family Credit Union	\$24,325	\$3,993	16.42%	2.90%	2.83%	4.21%
	Taupa Lithuanian Federal Credit Union	\$24,446	\$2,259	9.24%	0.62%	17.97%	3.28%
	MyCom Federal Credit Union	\$24,477	\$2,749	11.23%	8.73%	5.86%	0.87%
	Malden Federal Credit Union	\$25,441	\$4,455	17.51%	0.50%	0.22%	1.77%
	Mills42 Federal Credit Union	\$25,487	\$2,475	9.71%	3.20%	0.16%	1.74%
	Somerville School Employees Federal Credit Union	\$25,657	\$4,168	16.25%	(0.05%)	0.55%	0.70%
	Acushnet Federal Credit Union	\$26,274	\$2,055	7.82%	1.97%	0.15%	1.75%
	Methuen Federal Credit Union	\$27,403	\$3,434	12.53%	(1.56%)	0.93%	1.31%
	Peabody Municipal Federal Credit Union	\$28,397	\$3,291	11.59%	3.21%	5.41%	3.01%
	St. Anthony of Padua Federal Credit Union	\$28,630	\$6,287	21.96%	(0.38%)	2.29%	0.75%
	Wellesley Municipal Employees Federal Credit Union	\$30,282	\$3,271	10.80%	1.17%	0.15%	0.73%
	Saint Dominics Federal Credit Union	\$30,317	\$4,867	16.05%	(2.48%)	2.18%	0.45%
	600 Atlantic Federal Credit Union	\$32,360	\$4,127	12.75%	5.48%	0.00%	2.71%
	Cambridge Teachers Federal Credit Union	\$32,805	\$2,821	8.60%	(3.76%)	3.76%	2.41%
	Andovers Federal Credit Union	\$34,964	\$3,742	10.70%	4.48%	0.19%	5.34%
	Alpha Credit Union	\$35,569	\$4,410	12.40%	2.53%	0.20%	1.93%
	Goldmark Federal Credit Union	\$36,645	\$4,010	10.94%	0.85%	0.07%	0.52%
	Brookline Municipal Credit Union	\$41,478	\$5,547	13.37%	3.30%	2.34%	1.89%
	Worcester Fire Department Credit Union	\$41,673	\$5,574	13.38%	0.11%	1.54%	1.06%
	Commonwealth Utilities Employees Credit Union	\$43,939	\$6,979	15.88%	1.91%	0.62%	1.05%
	Somerville Municipal Federal Credit Union	\$46,549	\$6,824	14.66%	2.52%	1.00%	5.42%
	Common Trust Federal Credit Union	\$49,462	\$4,105	8.30%	5.46%	4.21%	2.39%
	Plymouth County Teachers Federal Credit Union	\$50,657	\$4,477	8.84%	1.85%	1.63%	2.28%
	Southcoast Federal Credit Union	\$54,319	\$6,043	11.13%	0.23%	10.03%	13.65%
	Stoneham Municipal Employees Federal Credit Union	\$55,992	\$5,679	10.14%	5.80%	0.30%	1.39%
	Notre Dame Community Federal Credit Union	\$56,365	\$6,377	11.31%	0.16%	2.49%	1.62%
	Westport Federal Credit Union	\$65,589	\$4,318	6.58%	5.33%	1.55%	1.55%
	Premier Source Federal Credit Union	\$66,746	\$8,930	13.38%	4.63%	5.59%	7.55%
	Tewksbury Federal Credit Union	\$71,927	\$6,815	9.47%	3.28%	7.28%	7.15%

Source: SNL Financial

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# Net Worth

June 30, 2020

Run Date: August 13, 2020

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 - \$0 to \$250 million in total assets (continued)

AllCom Credit Union	\$72,283	\$11,375	15.74%	0.56%	1.05%	1.93%
Franklin First Federal Credit Union	\$72,475	\$5,526	7.62%	0.00%	5.34%	5.74%
Athol Credit Union	\$80,393	\$7,096	8.83%	(1.90%)	3.42%	5.47%
St. Michaels Fall River Federal Credit Union	\$80,454	\$6,910	8.59%	16.14%	7.92%	2.63%
New England Teamsters Federal Credit Union	\$85,743	\$6,930	8.08%	(2.00%)	7.27%	5.84%
Worcester Credit Union	\$97,978	\$8,418	8.59%	6.27%	1.60%	4.04%
Energy Credit Union	\$100,759	\$15,547	15.43%	1.28%	0.47%	1.31%
Luso-American Credit Union	\$103,745	\$14,417	13.90%	3.34%	0.26%	0.77%
NESC Federal Credit Union	\$106,078	\$9,179	8.65%	5.46%	1.33%	2.66%
Brotherhood Credit Union	\$109,848	\$39,304	35.78%	62.39%	0.04%	0.11%
River Works Credit Union	\$110,080	\$14,163	12.87%	(0.52%)	0.91%	1.92%
MetroWest Community Federal Credit Union	\$113,135	\$11,040	9.76%	1.75%	1.60%	1.97%
First Priority Credit Union	\$119,165	\$19,153	16.07%	(5.29%)	0.11%	1.55%
Pioneer Valley Federal Credit Union	\$120,790	\$12,422	10.28%	11.35%	3.24%	5.26%
New Bedford Credit Union	\$138,233	\$12,910	9.34%	3.56%	6.66%	1.60%
Arrha Credit Union	\$139,124	\$11,333	8.15%	1.35%	9.40%	2.98%
Naveo Credit Union	\$156,112	\$12,484	8.00%	12.22%	4.04%	5.79%
Community Credit Union of Lynn	\$158,663	\$16,235	10.23%	(3.34%)	0.34%	1.85%
Homefield Credit Union	\$162,305	\$14,698	9.06%	0.14%	10.27%	3.82%
Somerset Federal Credit Union	\$167,398	\$21,878	13.07%	2.41%	6.48%	0.64%
Alden Credit Union	\$171,682	\$13,598	7.92%	3.58%	5.81%	4.74%
Shrewsbury Federal Credit Union	\$175,670	\$14,016	7.98%	3.47%	0.11%	3.07%
Greater Springfield Credit Union	\$200,003	\$30,009	15.00%	8.05%	0.32%	2.38%
Southbridge Credit Union	\$202,449	\$22,382	11.06%	0.64%	5.52%	3.72%
Taunton Federal Credit Union	\$212,934	\$23,873	11.21%	1.81%	5.82%	9.37%
Holyoke Credit Union	\$218,476	\$20,343	9.31%	5.99%	2.33%	5.01%
Luso Federal Credit Union	\$227,245	\$25,517	11.23%	0.57%	7.20%	5.66%
Tremont Credit Union	\$231,022	\$26,204	11.34%	(1.48%)	7.69%	5.87%
Fall River Municipal Credit Union	\$236,197	\$27,884	11.81%	1.05%	1.39%	2.93%

Average of Asset Group A	\$49,871	\$5,846	14.18%	2.77%	3.17%	3.12%
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## Asset Group B - \$251 to \$500 million in total assets

Mass Bay Credit Union	\$277,359	\$27,998	10.09%	2.45%	5.96%	1.94%
Southern Mass Credit Union	\$281,865	\$25,398	9.01%	5.24%	3.83%	2.03%
St. Jean's Credit Union	\$293,241	\$25,126	8.57%	2.10%	1.36%	3.33%
MassMutual Federal Credit Union	\$299,365	\$33,225	11.10%	4.44%	1.83%	1.31%
Boston Firefighters Credit Union	\$327,614	\$37,533	11.46%	5.38%	1.39%	2.23%
Members Plus Credit Union	\$330,452	\$46,522	14.08%	4.02%	3.98%	0.86%
Millbury Federal Credit Union	\$388,457	\$31,201	8.03%	10.67%	5.22%	4.26%

Average of Asset Group B	\$314,050	\$32,429	10.33%	4.90%	3.37%	2.28%
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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.

# Net Worth

June 30, 2020

Run Date: August 13, 2020

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							
	City of Boston Credit Union	\$504,405	\$53,159	10.54%	1.07%	9.35%	4.22%
	I-C Federal Credit Union	\$532,122	\$65,072	12.23%	4.47%	3.15%	5.19%
	Freedom Credit Union	\$562,749	\$85,838	15.25%	(0.15%)	3.88%	3.30%
	UMassFive College Federal Credit Union	\$572,642	\$49,729	8.68%	2.93%	5.90%	5.50%
	GFA Federal Credit Union	\$587,675	\$59,561	10.14%	3.34%	5.21%	3.95%
	Central One Federal Credit Union	\$606,634	\$55,931	9.22%	8.16%	2.21%	2.64%
	Quincy Credit Union	\$636,558	\$79,181	12.44%	2.47%	0.35%	0.75%
	Massachusetts Institute of Technology Federal Credit Union	\$641,050	\$43,217	6.74%	(3.21%)	15.02%	25.71%
	Polish National Credit Union	\$644,470	\$79,278	12.30%	1.89%	2.10%	2.88%
	Align Credit Union	\$699,608	\$73,904	10.56%	1.89%	4.30%	1.78%
	Liberty Bay Credit Union	\$708,033	\$103,016	14.55%	0.40%	3.80%	2.89%
	Leominster Credit Union	\$752,036	\$64,199	8.54%	2.24%	1.42%	3.55%
	Direct Federal Credit Union	\$783,484	\$89,711	11.45%	9.59%	5.01%	3.54%
	First Citizens' Federal Credit Union	\$852,743	\$80,272	9.41%	2.58%	3.72%	3.49%
	Harvard University Employees Credit Union	\$866,449	\$74,686	8.62%	9.52%	5.30%	8.71%
	St. Mary's Credit Union	\$945,587	\$94,703	10.02%	3.38%	0.65%	3.33%
	RTN Federal Credit Union	\$992,536	\$106,102	10.69%	1.84%	4.75%	2.04%
	Average of Asset Group C	\$699,340	\$73,974	10.67%	3.08%	4.48%	4.91%
Asset Group D - Over \$1 billion in total assets							
	St. Anne's Credit Union	\$1,155,020	\$107,699	9.32%	2.48%	6.78%	4.04%
	Sharon & Crescent United Credit Union	\$1,161,894	\$140,602	12.10%	168.06%	3.46%	1.78%
	Webster First Federal Credit Union	\$1,170,287	\$205,465	17.56%	4.68%	3.99%	1.26%
	Merrimack Valley Credit Union	\$1,220,738	\$107,283	8.79%	7.98%	8.66%	4.52%
	Greylock Federal Credit Union	\$1,428,821	\$136,520	9.55%	5.14%	6.65%	6.61%
	Jeanne D'Arc Credit Union	\$1,580,349	\$130,641	8.27%	5.32%	6.26%	5.74%
	Hanscom Federal Credit Union	\$1,607,488	\$151,663	9.43%	1.69%	3.15%	4.34%
	Workers Credit Union	\$1,948,582	\$203,632	10.45%	3.64%	7.13%	2.00%
	Rockland Federal Credit Union	\$2,153,419	\$238,280	11.07%	6.66%	3.50%	6.49%
	Metro Credit Union	\$2,347,461	\$197,222	8.40%	6.79%	1.06%	4.97%
	Digital Federal Credit Union	\$10,393,652	\$931,947	8.97%	3.05%	8.03%	15.90%
	Average of Asset Group D	\$2,378,883	\$231,905	10.36%	19.59%	5.33%	5.24%

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.