



Credit Union Index

AN ANALYSIS OF MASSACHUSETTS CREDIT UNIONS





The Credit Union Index is published by Moss Adams.

For more information on the data presented in this report, contact **Jane Han, Senior Manager**, at **(858) 627-1430**.

ASSET SIZE DEFINITION

Group A \$50–\$250 million

Group B \$251 million–\$500 million

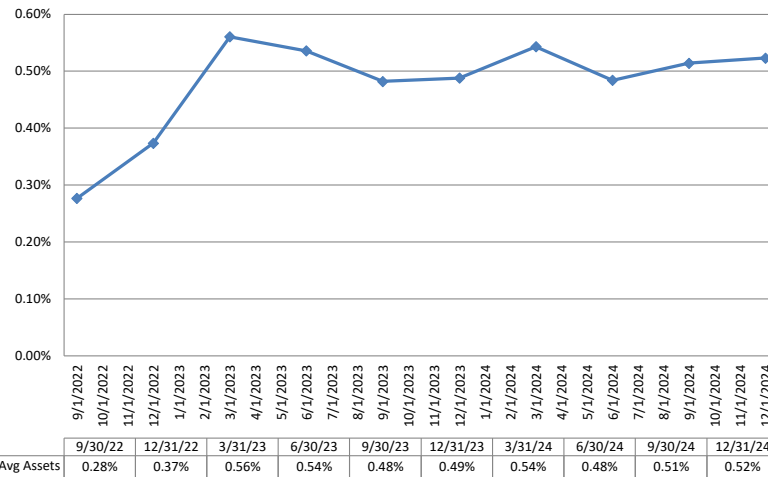
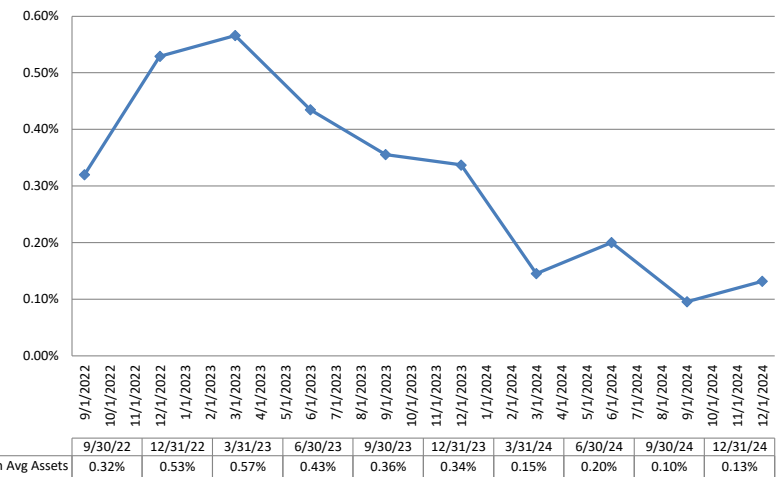
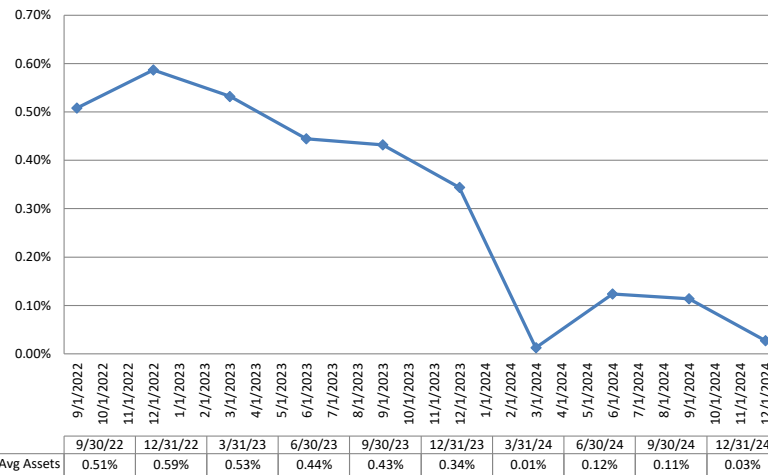
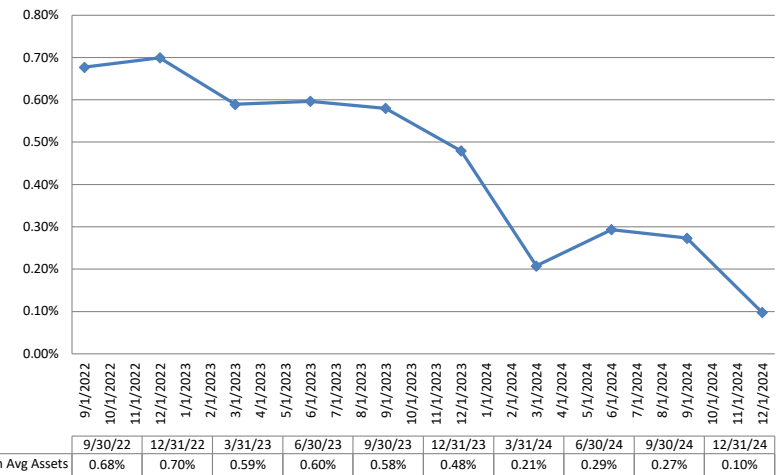
Group C \$501 million–\$1 billion

Group D Over \$1 billion

Massachusetts

Performance Analysis

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

Asset Group A - \$50 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 - Over \$1 billion in Total Assets**
Year-to-Date

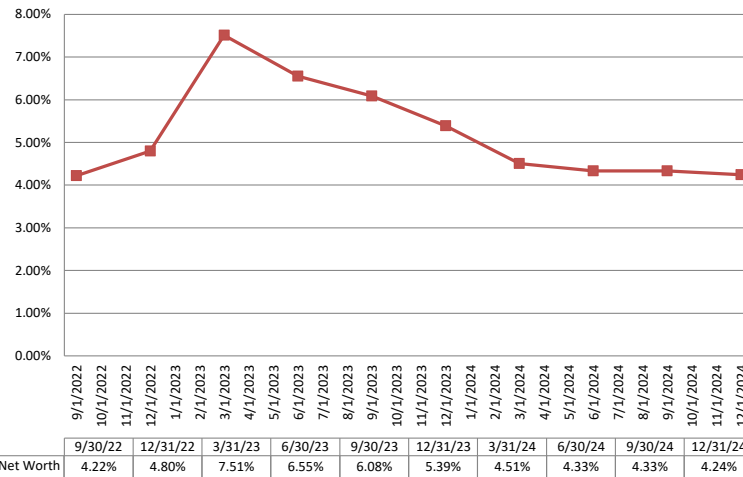
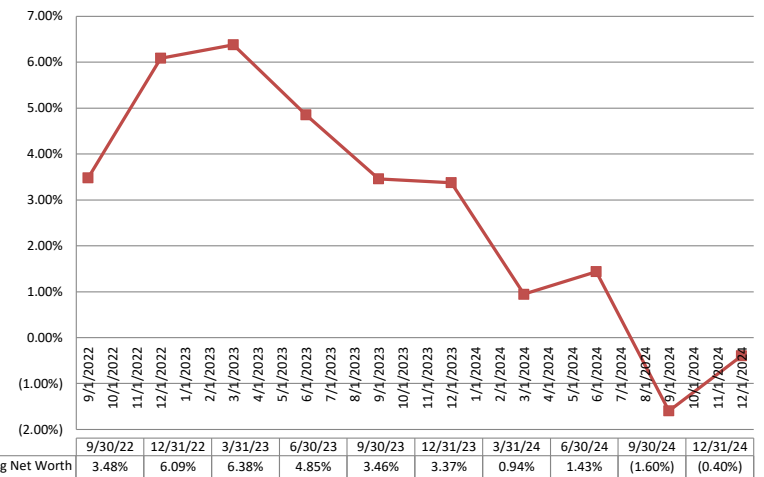
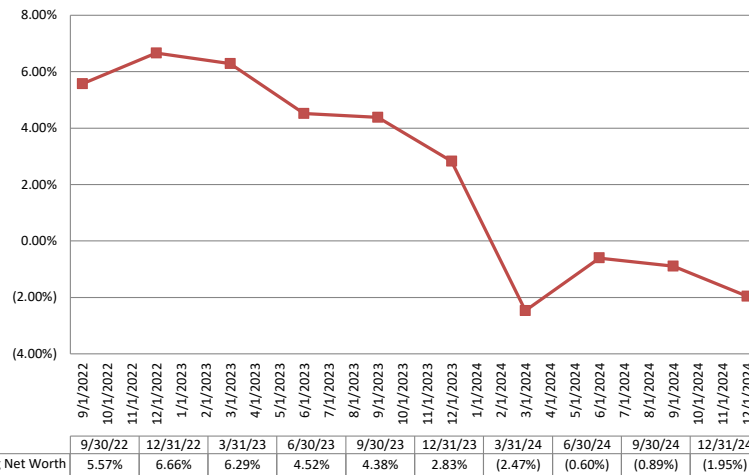
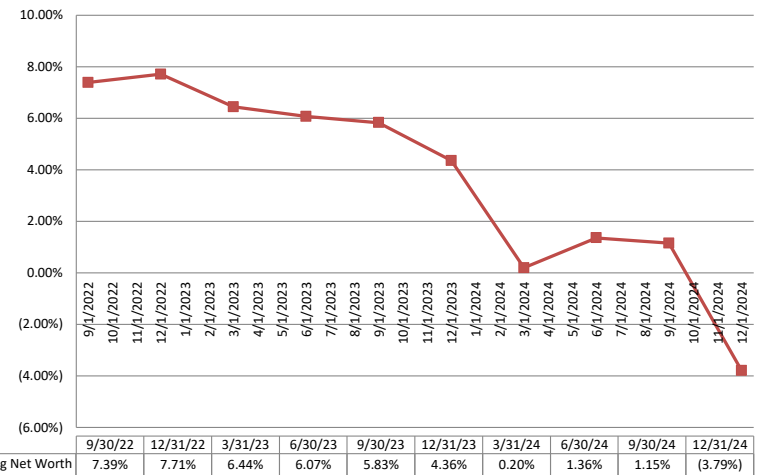
Source: SNL Financial

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 - \$50 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 - Over \$1 billion in Total Assets**
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Common Trust Federal Credit Union	\$55,742	\$40	0.29%	6.01%	90.54%	\$96	\$150	0.27%	6.07%	88.66%	\$93
	Notre Dame Community Federal Credit Union	\$57,571	\$13	0.09%	0.77%	95.63%	\$66	\$48	0.08%	0.71%	96.19%	\$66
	Southcoast Federal Credit Union	\$59,721	\$20	0.13%	1.01%	94.32%	\$54	\$359	0.55%	4.59%	83.27%	\$50
	Plymouth County Teachers Federal Credit Union	\$60,132	(\$45)	(0.31%)	(3.58%)	107.08%	\$74	\$18	0.03%	0.36%	97.69%	\$62
	Stoneham Municipal Employees Federal Credit Union	\$69,998	\$234	1.35%	8.83%	63.73%	\$84	\$522	0.81%	5.59%	78.25%	\$101
	Westport Federal Credit Union	\$71,058	\$242	1.35%	14.74%	67.00%	\$72	\$992	1.37%	16.02%	66.13%	\$66
	New England Teamsters Federal Credit Union	\$72,019	\$92	0.51%	5.60%	80.31%	\$174	\$832	1.14%	14.14%	67.56%	\$155
	AllCom Credit Union	\$78,979	\$104	0.52%	3.43%	84.83%	\$93	\$496	0.62%	4.20%	82.04%	\$87
	Franklin First Federal Credit Union	\$86,822	\$172	0.80%	11.36%	80.20%	\$65	\$438	0.51%	7.59%	83.27%	\$66
	Tewksbury Federal Credit Union	\$90,201	\$130	0.58%	5.59%	86.96%	\$99	\$538	0.60%	5.91%	84.24%	\$93
	Athol Credit Union	\$94,917	\$73	0.31%	3.55%	89.37%	\$75	\$21	0.02%	0.26%	94.82%	\$86
	Worcester Credit Union	\$97,247	\$177	0.72%	7.96%	78.45%	\$95	\$613	0.62%	7.31%	82.41%	\$99
	NESC Federal Credit Union	\$113,866	\$247	0.87%	8.27%	79.38%	\$90	\$1,002	0.88%	8.66%	79.63%	\$91
	Brotherhood Credit Union	\$118,020	\$1,657	5.70%	14.01%	34.88%	\$102	\$4,582	4.06%	10.05%	42.64%	\$89
	Saint Michaels Fall River Federal Credit Union	\$118,503	\$120	0.41%	4.66%	83.79%	\$165	\$496	0.44%	4.91%	81.12%	\$148
	Luso-American Credit Union	\$124,098	\$182	0.59%	3.92%	81.84%	\$84	\$1,170	0.96%	6.45%	72.18%	\$74
	First Priority Credit Union	\$129,147	\$178	0.55%	4.20%	89.25%	\$94	\$516	0.40%	3.12%	90.24%	\$98
	Energy Credit Union	\$131,308	\$152	0.46%	3.18%	84.10%	\$117	\$552	0.42%	2.95%	83.07%	\$121
	MetroWest Community Federal Credit Union	\$133,584	\$12	0.04%	0.44%	96.36%	\$96	(\$75)	(0.06%)	(0.70%)	100.70%	\$99
	Arrha Credit Union	\$149,612	\$1	0.00%	0.03%	97.84%	\$88	(\$49)	(0.03%)	(0.39%)	98.72%	\$86
	River Works Credit Union	\$151,399	\$119	0.31%	2.89%	90.94%	\$110	\$429	0.30%	2.63%	91.92%	\$98
	Pioneer Valley Federal Credit Union	\$154,529	\$123	0.32%	2.76%	76.02%	\$88	\$532	0.34%	3.02%	77.19%	\$85
	New Bedford Credit Union	\$162,576	\$358	0.88%	8.65%	78.77%	\$72	\$1,315	0.80%	8.19%	79.50%	\$69
	Community Credit Union of Lynn	\$169,147	(\$256)	(0.60%)	(8.91%)	108.37%	\$101	(\$1,179)	(0.71%)	(10.11%)	111.96%	\$111
	Naveo Credit Union	\$171,285	\$6	0.01%	0.27%	100.54%	\$110	\$85	0.05%	1.05%	99.59%	\$111
	Homefield Credit Union	\$177,297	\$89	0.20%	2.68%	84.73%	\$96	\$89	0.05%	0.68%	93.74%	\$96
	Alden Credit Union	\$194,057	\$64	0.13%	2.16%	93.93%	\$80	\$236	0.12%	2.06%	92.98%	\$77
	Shrewsbury Federal Credit Union	\$216,835	\$354	0.65%	8.97%	79.10%	\$131	\$1,158	0.53%	8.17%	80.26%	\$110
	Southbridge Credit Union	\$222,472	\$140	0.26%	2.36%	87.86%	\$89	\$505	0.23%	2.17%	89.99%	\$85
	Greater Springfield Credit Union	\$233,433	\$480	0.82%	5.37%	72.48%	\$81	\$2,459	1.05%	7.20%	62.22%	\$75
	Somerset Federal Credit Union	\$236,842	\$232	0.39%	3.62%	87.32%	\$89	\$1,331	0.57%	5.42%	81.99%	\$87
	Luso Federal Credit Union	\$237,627	(\$217)	(0.36%)	(3.29%)	114.18%	\$91	(\$682)	(0.28%)	(2.56%)	110.97%	\$84
	Average of Asset Group A	\$132,501	\$165	0.56%	4.11%	85.63%	\$94	\$609	0.52%	4.24%	85.16%	\$91

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

Tremont Credit Union	\$260,463	\$193	0.30%	3.56%	91.53%	\$83	(\$643)	(0.25%)	(2.99%)	91.32%	\$81
Holyoke Credit Union	\$290,412	\$188	0.26%	4.92%	89.51%	\$96	\$512	0.18%	3.63%	92.16%	\$89
Fall River Municipal Credit Union	\$296,864	\$14	0.02%	0.27%	94.29%	\$69	\$258	0.09%	1.31%	93.48%	\$68
MassMutual Federal Credit Union	\$313,107	(\$786)	(1.00%)	(8.20%)	127.69%	\$97	(\$345)	(0.11%)	(0.90%)	102.13%	\$83
AllTrust Credit union	\$315,985	(\$260)	(0.33%)	(3.48%)	112.28%	\$109	(\$148)	(0.05%)	(0.50%)	98.81%	\$109
Members Plus Credit Union	\$322,196	(\$290)	(0.36%)	(6.36%)	110.75%	\$100	(\$6,117)	(1.76%)	(38.50%)	243.69%	\$97
Mass Bay Credit Union	\$354,671	\$713	0.80%	8.28%	71.53%	\$101	\$1,707	0.48%	5.08%	79.91%	\$107
St. Jean's Credit Union	\$378,644	\$279	0.30%	3.55%	90.92%	\$115	\$1,692	0.45%	5.50%	86.74%	\$105
Taunton Federal Credit Union	\$393,038	\$1,442	1.47%	12.24%	66.75%	\$84	\$4,497	1.17%	9.98%	72.67%	\$86
Boston Firefighters Credit Union	\$420,620	\$1,089	1.04%	8.67%	71.96%	\$133	\$3,530	0.84%	7.31%	75.88%	\$134
Millbury Federal Credit Union	\$489,406	\$421	0.34%	4.58%	84.98%	\$95	\$2,016	0.41%	5.69%	84.51%	\$93
Average of Asset Group B	\$348,673	\$273	0.26%	2.55%	92.02%	\$98	\$633	0.13%	(0.40%)	101.94%	\$96

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

City of Boston Credit Union	\$552,724	(\$210)	(0.15%)	(2.44%)	98.18%	\$130	(\$3,864)	(0.68%)	(11.52%)	116.52%	\$125
I C Federal Credit Union	\$563,372	(\$4,838)	(3.31%)	(56.01%)	120.27%	\$105	(\$12,622)	(2.07%)	(32.04%)	113.59%	\$100
Align Credit Union	\$668,085	(\$2,632)	(1.56%)	(28.26%)	160.61%	\$107	(\$8,348)	(1.22%)	(22.91%)	149.19%	\$99
First Citizens Federal Credit Union	\$676,408	(\$1,754)	(1.03%)	(5.37%)	69.95%	\$76	\$5,289	0.76%	4.14%	69.13%	\$81
GFA Federal Credit Union	\$677,388	(\$277)	(0.16%)	(3.08%)	97.23%	\$99	(\$1,566)	(0.23%)	(4.82%)	102.76%	\$100
Quincy Credit Union	\$693,346	\$1,185	0.68%	6.63%	74.65%	\$93	\$3,509	0.50%	5.25%	80.35%	\$111
UMassFive College Federal Credit Union	\$696,791	\$755	0.43%	6.22%	80.19%	\$95	\$1,657	0.24%	3.54%	86.54%	\$96
Massachusetts Institute of Technology Federal Credit Union	\$721,744	\$581	0.33%	3.63%	78.64%	\$121	\$5,744	0.80%	9.34%	74.17%	\$115
Freedom Credit Union	\$734,058	\$1,074	0.58%	4.74%	85.42%	\$94	\$3,101	0.42%	3.51%	87.77%	\$95
Polish National Credit Union	\$744,609	\$507	0.28%	2.06%	91.51%	\$100	\$2,610	0.36%	2.69%	89.00%	\$97
Direct Federal Credit Union	\$805,364	(\$1,716)	(0.86%)	(7.68%)	116.14%	\$153	(\$3,401)	(0.41%)	(3.77%)	109.83%	\$156
Liberty Bay Credit Union	\$808,089	\$560	0.28%	2.15%	85.59%	\$149	\$2,474	0.31%	2.42%	85.36%	\$152
Central One Federal Credit Union	\$819,709	(\$228)	(0.11%)	(1.23%)	96.96%	\$142	\$4,942	0.61%	6.89%	79.84%	\$110
Eastern Corporate Federal Credit Union	\$876,795	\$2,785	1.34%	8.92%	59.31%	\$630	\$7,971	0.93%	6.55%	70.22%	\$648
All One Credit Union	\$903,207	(\$133)	(0.06%)	(0.92%)	91.06%	\$103	\$833	0.09%	1.46%	87.35%	\$101
Average of Asset Group C	\$729,446	(\$289)	(0.22%)	(4.71%)	93.71%	\$146	\$555	0.03%	(1.95%)	93.44%	\$146

Source: SNL Financial

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		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)
Region	Institution Name											
Asset Group D - Over \$1 billion in total assets												
	Saint Mary's Credit Union	\$1,002,726	\$567	0.23%	2.78%	90.25%	\$109	\$1,920	0.19%	2.45%	91.92%	\$112
	Harvard Federal Credit Union	\$1,216,828	\$421	0.14%	1.69%	89.76%	\$117	\$876	0.07%	0.89%	91.83%	\$116
	Sharon & Crescent United Credit Union	\$1,243,947	\$2,054	0.66%	5.18%	74.75%	\$105	\$4,006	0.32%	2.61%	83.51%	\$108
	St. Anne's Credit Union	\$1,349,433	\$837	0.26%	2.93%	84.88%	\$91	\$2,873	0.23%	2.56%	86.98%	\$97
	Webster First Federal Credit Union	\$1,443,683	\$4,750	1.31%	7.58%	61.46%	\$84	\$17,730	1.21%	7.32%	63.20%	\$85
	Greylock Federal Credit Union	\$1,612,838	\$1,379	0.34%	3.73%	86.90%	\$122	\$4,742	0.29%	3.31%	88.47%	\$122
	Hanscom Federal Credit Union	\$1,815,129	(\$723)	(0.16%)	(1.45%)	79.33%	\$137	\$2,293	0.13%	1.15%	76.31%	\$135
	Merrimack Valley Credit Union	\$2,208,456	\$737	0.13%	1.50%	91.05%	\$151	\$7,208	0.32%	3.72%	87.69%	\$130
	Jeanne D'Arc Credit Union	\$2,210,721	\$1,768	0.32%	4.38%	86.52%	\$97	\$4,745	0.22%	2.98%	89.24%	\$97
	Workers Federal Credit Union	\$2,466,937	(\$61,679)	(9.81%)	(278.58%)	NA	\$145	(\$77,771)	(3.05%)	(90.48%)	NM	\$128
	Rockland Federal Credit Union	\$3,237,910	\$5,579	0.70%	6.50%	63.93%	\$123	\$16,342	0.52%	4.85%	71.41%	\$121
	Metro Credit Union	\$3,440,032	\$2,230	0.26%	3.24%	81.04%	\$99	\$8,085	0.23%	2.98%	85.61%	\$108
	Digital Federal Credit Union	\$12,642,183	\$9,315	0.30%	3.17%	63.57%	\$97	\$72,456	0.59%	6.34%	66.30%	\$101
	Average of Asset Group D	\$2,760,833	(\$2,520)	(0.41%)	(18.26%)	79.45%	\$114	\$5,039	0.10%	(3.79%)	81.87%	\$112

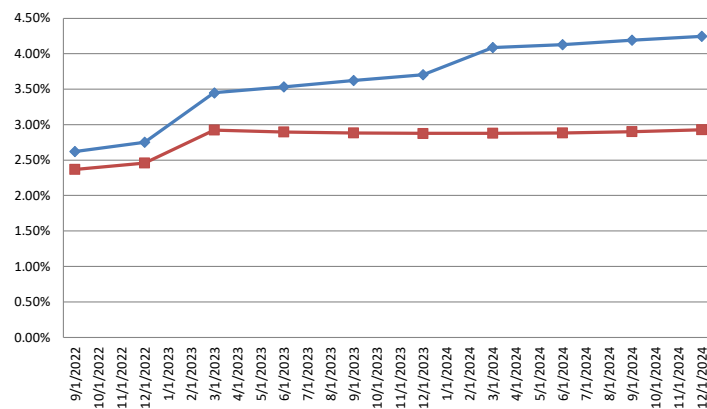
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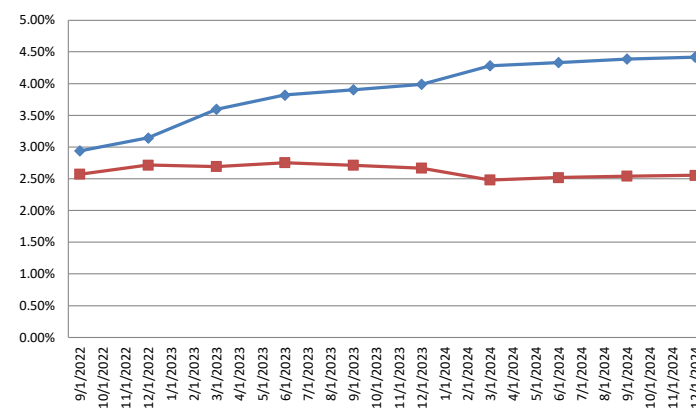
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Balance Sheet & Net Interest Margin

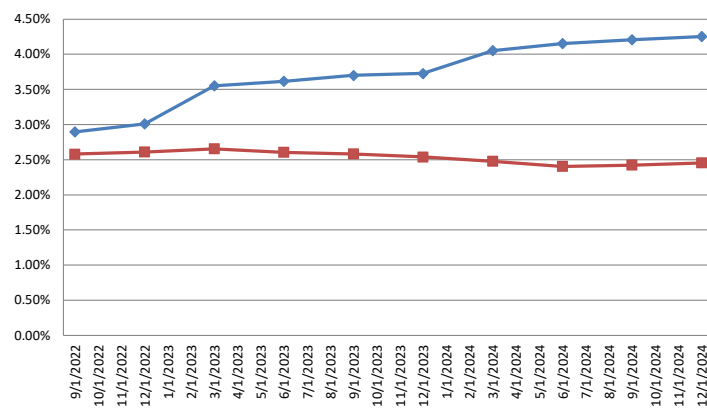
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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

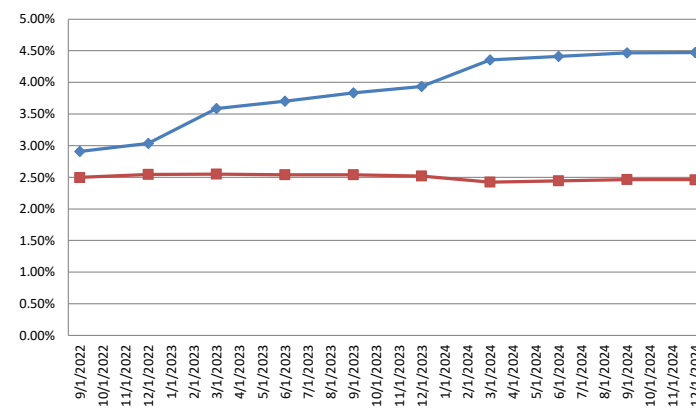
Yield on Avg Assets	2.62%	2.75%	3.45%	3.53%	3.62%	3.71%	4.09%	4.13%	4.19%	4.25%
Net Interest Income/ Avg Assets	2.37%	2.46%	2.92%	2.90%	2.88%	2.88%	2.88%	2.88%	2.90%	2.93%

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

Yield on Avg Assets	2.94%	3.14%	3.60%	3.82%	3.90%	3.99%	4.28%	4.33%	4.39%	4.42%
Net Interest Income/ Avg Assets	2.57%	2.72%	2.69%	2.76%	2.71%	2.67%	2.48%	2.52%	2.54%	2.55%

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

Yield on Avg Assets	2.90%	3.01%	3.55%	3.61%	3.70%	3.73%	4.05%	4.15%	4.21%	4.25%
Net Interest Income/ Avg Assets	2.58%	2.61%	2.65%	2.60%	2.58%	2.54%	2.48%	2.41%	2.42%	2.45%

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

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

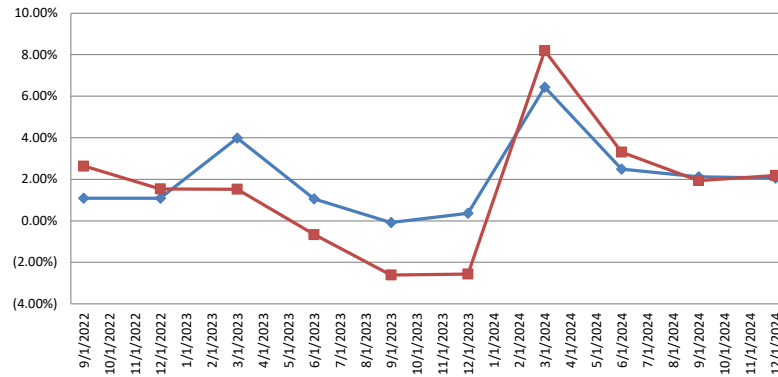
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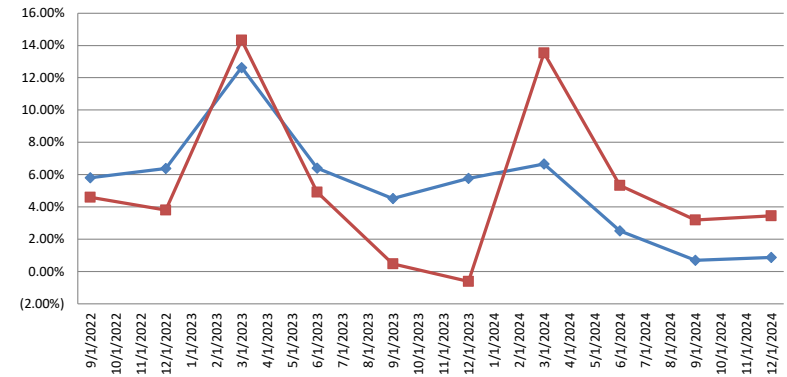
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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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

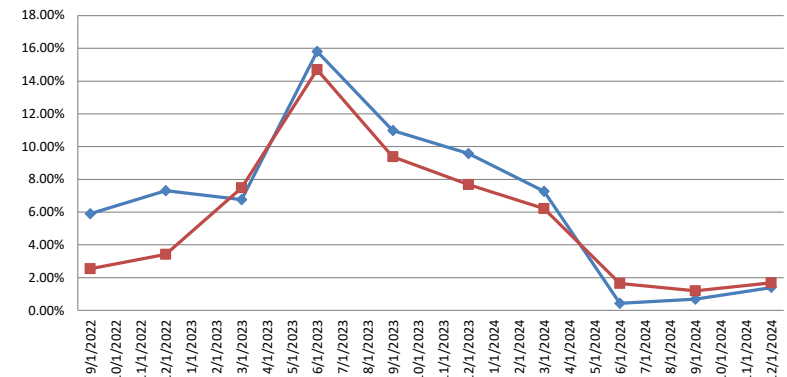
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Asset Growth Rate	1.08%	1.09%	3.99%	1.06%	(0.09%)	0.36%	6.43%	2.49%	2.12%	2.06%
Market Growth Rate	2.64%	1.54%	1.51%	(0.66%)	(2.61%)	(2.57%)	8.20%	3.30%	1.93%	2.18%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Asset Growth Rate	5.81%	6.39%	12.64%	6.40%	4.53%	5.76%	6.65%	2.52%	0.69%	0.87%
Market Growth Rate	4.59%	3.81%	14.33%	4.92%	0.48%	(0.61%)	13.54%	5.33%	3.19%	3.46%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Asset Growth Rate	3.38%	3.61%	1.71%	(0.47%)	(1.34%)	(0.65%)	1.19%	(1.45%)	(2.10%)	(1.20%)
Market Growth Rate	1.49%	0.17%	0.54%	(2.77%)	(3.76%)	(3.49%)	3.47%	(1.06%)	(2.73%)	(0.80%)

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Asset Growth Rate	5.91%	7.32%	6.76%	15.80%	10.98%	9.57%	7.27%	0.43%	0.69%	1.40%
Market Growth Rate	2.55%	3.42%	7.49%	14.69%	9.38%	7.68%	6.21%	1.65%	1.20%	1.68%

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 22, 2025

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Common Trust Federal Credit Union	\$55,742	\$30,365	\$53,208	57.07%	\$5,868	4.05%	0.94%	3.11%	(0.06%)	0.29%
	Notre Dame Community Federal Credit Union	\$57,571	\$20,045	\$49,696	40.34%	\$4,798	3.08%	1.00%	2.07%	(5.07%)	(7.24%)
	Southcoast Federal Credit Union	\$59,721	\$34,587	\$48,019	72.03%	\$3,063	3.48%	0.61%	2.87%	(10.14%)	(10.24%)
	Plymouth County Teachers Federal Credit Union	\$60,132	\$35,552	\$54,799	64.88%	\$5,011	3.87%	1.41%	2.46%	5.62%	9.43%
	Stoneham Municipal Employees Federal Credit Union	\$69,998	\$20,752	\$59,130	35.10%	\$6,666	3.97%	0.30%	3.67%	12.04%	9.99%
	Westport Federal Credit Union	\$71,058	\$33,290	\$64,142	51.90%	\$5,685	4.18%	0.48%	3.70%	0.37%	(1.01%)
	New England Teamsters Federal Credit Union	\$72,019	\$28,141	\$65,293	43.10%	\$12,003	3.83%	0.42%	3.41%	(4.14%)	(5.60%)
	AllCom Credit Union	\$78,979	\$44,876	\$66,400	67.58%	\$5,641	4.08%	0.91%	3.17%	0.35%	(0.40%)
	Franklin First Federal Credit Union	\$86,822	\$45,745	\$79,477	57.56%	\$5,107	4.43%	0.87%	3.56%	(2.21%)	0.15%
	Tewksbury Federal Credit Union	\$90,201	\$51,753	\$78,711	65.75%	\$5,306	4.32%	0.98%	3.34%	(0.80%)	(3.44%)
	Athol Credit Union	\$94,917	\$83,788	\$73,709	113.67%	\$4,996	5.18%	2.09%	3.09%	5.14%	1.66%
	Worcester Credit Union	\$97,247	\$59,136	\$87,296	67.74%	\$7,203	4.22%	0.63%	3.60%	(1.92%)	(3.14%)
	NESC Federal Credit Union	\$113,866	\$88,249	\$101,279	87.13%	\$4,648	4.85%	0.81%	4.04%	1.27%	0.73%
	Brotherhood Credit Union	\$118,020	\$62,523	\$69,143	90.43%	\$5,620	3.46%	1.13%	2.33%	5.48%	7.01%
	Saint Michaels Fall River Federal Credit Union	\$118,503	\$101,882	\$105,944	96.17%	\$10,305	5.65%	2.51%	3.14%	8.06%	6.33%
	Luso-American Credit Union	\$124,098	\$80,035	\$104,919	76.28%	\$6,364	4.71%	0.93%	3.78%	1.83%	1.08%
	First Priority Credit Union	\$129,147	\$89,377	\$112,350	79.55%	\$5,065	4.31%	0.81%	3.50%	8.42%	9.11%
	Energy Credit Union	\$131,308	\$86,878	\$111,077	78.21%	\$10,101	4.42%	1.60%	2.82%	1.33%	1.54%
	MetroWest Community Federal Credit Union	\$133,584	\$75,723	\$125,178	60.49%	\$10,687	3.94%	2.19%	1.75%	1.70%	2.21%
	Arrha Credit Union	\$149,612	\$110,479	\$122,832	89.94%	\$5,541	4.08%	1.56%	2.51%	6.97%	6.59%
	River Works Credit Union	\$151,399	\$124,174	\$133,198	93.23%	\$6,308	5.33%	2.15%	3.17%	22.53%	27.46%
	Pioneer Valley Federal Credit Union	\$154,529	\$122,352	\$124,009	98.66%	\$4,755	5.45%	2.40%	3.05%	(0.75%)	(1.84%)
	New Bedford Credit Union	\$162,576	\$111,308	\$145,434	76.54%	\$4,064	4.47%	0.99%	3.48%	0.38%	(0.29%)
	Community Credit Union of Lynn	\$169,147	\$128,917	\$138,735	92.92%	\$5,833	5.26%	2.23%	3.04%	7.48%	6.00%
	Naveo Credit Union	\$171,285	\$106,090	\$153,784	68.99%	\$5,270	4.13%	1.15%	2.98%	0.57%	(3.85%)
	Homefield Credit Union	\$177,297	\$146,281	\$138,075	105.94%	\$6,010	4.38%	1.80%	2.57%	(1.29%)	(2.72%)
	Alden Credit Union	\$194,057	\$143,566	\$151,590	94.71%	\$8,625	3.62%	2.05%	1.57%	(3.17%)	(5.28%)
	Shrewsbury Federal Credit Union	\$216,835	\$105,722	\$198,628	53.23%	\$10,842	3.55%	1.28%	2.27%	1.99%	8.68%
	Southbridge Credit Union	\$222,472	\$173,516	\$192,989	89.91%	\$5,361	4.35%	1.28%	3.07%	4.41%	10.56%
	Greater Springfield Credit Union	\$233,433	\$108,788	\$196,662	55.32%	\$7,781	3.43%	1.33%	2.11%	0.48%	(0.51%)
	Somerset Federal Credit Union	\$236,842	\$151,691	\$210,168	72.18%	\$6,401	3.84%	1.17%	2.67%	0.46%	5.04%
	Luso Federal Credit Union	\$237,627	\$188,508	\$210,382	89.60%	\$6,989	3.93%	2.16%	1.77%	(1.33%)	1.54%
	Average of Asset Group A	\$132,501	\$87,315	\$113,321	74.57%	\$6,497	4.25%	1.32%	2.93%	2.06%	2.18%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 22, 2025

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	Tremont Credit Union	\$260,463	\$181,813	\$211,668	85.90%	\$5,058	4.92%	1.66%	3.26%	(0.26%)	1.04%
	Holyoke Credit Union	\$290,412	\$173,677	\$224,385	77.40%	\$7,744	4.47%	2.18%	2.28%	8.06%	1.17%
	Fall River Municipal Credit Union	\$296,864	\$179,248	\$213,334	84.02%	\$6,316	3.77%	2.10%	1.68%	5.14%	9.93%
	MassMutual Federal Credit Union	\$313,107	\$200,735	\$272,899	73.56%	\$9,076	4.05%	2.06%	2.00%	(6.60%)	0.59%
	AllTrust Credit union	\$315,985	\$247,821	\$242,494	102.20%	\$7,707	4.01%	2.06%	1.94%	(3.24%)	0.59%
	Members Plus Credit Union	\$322,196	\$185,910	\$250,464	74.23%	\$6,509	4.01%	2.02%	1.99%	(11.66%)	(1.62%)
	Mass Bay Credit Union	\$354,671	\$296,029	\$248,282	119.23%	\$7,023	4.71%	1.95%	2.75%	1.32%	2.18%
	St. Jean's Credit Union	\$378,644	\$250,166	\$320,977	77.94%	\$6,364	4.54%	1.80%	2.73%	3.14%	3.83%
	Taunton Federal Credit Union	\$393,038	\$274,035	\$342,941	79.91%	\$5,206	5.11%	1.53%	3.57%	11.97%	11.78%
	Boston Firefighters Credit Union	\$420,620	\$344,292	\$354,362	97.16%	\$9,244	4.72%	1.50%	3.22%	(0.86%)	4.45%
	Millbury Federal Credit Union	\$489,406	\$360,140	\$441,213	81.62%	\$5,530	4.27%	1.59%	2.67%	2.55%	4.07%
	Average of Asset Group B	\$348,673	\$244,897	\$283,911	86.65%	\$6,889	4.42%	1.86%	2.55%	0.87%	3.46%
Asset Group C - \$501 million to \$1 billion in total assets											
	City of Boston Credit Union	\$552,724	\$420,631	\$481,132	87.43%	\$7,624	4.34%	1.32%	3.03%	(10.53%)	(7.67%)
	I C Federal Credit Union	\$563,372	\$415,892	\$495,356	83.96%	\$4,899	4.07%	1.47%	2.61%	(8.96%)	(2.48%)
	Align Credit Union	\$668,085	\$393,417	\$558,082	70.49%	\$5,432	3.70%	1.96%	1.74%	(5.50%)	(1.32%)
	First Citizens Federal Credit Union	\$676,408	\$494,727	\$537,491	92.04%	\$4,919	4.27%	0.54%	3.73%	(5.04%)	(6.76%)
	GFA Federal Credit Union	\$677,388	\$407,405	\$525,960	77.46%	\$6,707	3.72%	1.75%	1.97%	2.22%	(5.36%)
	Quincy Credit Union	\$693,346	\$445,606	\$622,068	71.63%	\$8,946	3.87%	1.41%	2.46%	(2.65%)	(3.21%)
	UMassFive College Federal Credit Union	\$696,791	\$549,774	\$599,650	91.68%	\$5,487	4.89%	1.85%	3.03%	(0.58%)	1.20%
	Massachusetts Institute of Technology Federal Credit Union	\$721,744	\$563,164	\$629,834	89.41%	\$7,931	4.04%	1.14%	2.90%	(0.74%)	(1.95%)
	Freedom Credit Union	\$734,058	\$545,473	\$569,265	95.82%	\$6,525	4.16%	1.61%	2.55%	(0.58%)	2.14%
	Polish National Credit Union	\$744,609	\$596,949	\$581,055	102.74%	\$5,641	3.61%	0.97%	2.64%	2.33%	(0.53%)
	Direct Federal Credit Union	\$805,364	\$697,246	\$602,276	115.77%	\$11,343	4.55%	2.76%	1.79%	(3.65%)	(2.00%)
	Liberty Bay Credit Union	\$808,089	\$638,883	\$540,152	118.28%	\$11,382	4.49%	2.17%	2.32%	2.79%	0.45%
	Central One Federal Credit Union	\$819,709	\$639,839	\$684,144	93.52%	\$6,140	4.68%	1.86%	2.82%	2.39%	2.80%
	Eastern Corporate Federal Credit Union	\$876,795	\$0	\$740,609	0.00%	\$46,147	4.84%	3.94%	0.90%	11.95%	13.07%
	All One Credit Union	\$903,207	\$647,200	\$678,103	95.44%	\$6,921	4.57%	2.24%	2.33%	(1.43%)	(0.32%)
	Average of Asset Group C	\$729,446	\$497,080	\$589,678	85.71%	\$9,736	4.25%	1.80%	2.45%	(1.20%)	(0.80%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 22, 2025

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - Over \$1 billion in total assets											
	Saint Mary's Credit Union	\$1,002,726	\$752,320	\$807,836	93.13%	\$8,757	4.05%	1.84%	2.21%	1.00%	(1.70%)
	Harvard Federal Credit Union	\$1,216,828	\$1,055,866	\$882,485	119.65%	\$8,692	4.36%	1.98%	2.37%	0.33%	4.35%
	Sharon & Crescent United Credit Union	\$1,243,947	\$889,824	\$1,026,475	86.69%	\$8,157	4.02%	1.60%	2.42%	(0.27%)	2.06%
	St. Anne's Credit Union	\$1,349,433	\$1,031,243	\$1,020,558	101.05%	\$9,996	3.92%	1.79%	2.13%	12.46%	3.38%
	Webster First Federal Credit Union	\$1,443,683	\$1,150,605	\$1,001,971	114.83%	\$7,112	4.36%	1.47%	2.88%	(1.79%)	(1.41%)
	Greylock Federal Credit Union	\$1,612,838	\$1,307,318	\$1,366,811	95.65%	\$5,659	4.52%	1.47%	3.05%	0.48%	(0.13%)
	Hanscom Federal Credit Union	\$1,815,129	\$1,535,540	\$1,562,093	98.30%	\$8,049	5.31%	2.05%	3.25%	(0.83%)	(0.79%)
	Merrimack Valley Credit Union	\$2,208,456	\$1,611,677	\$1,903,495	84.67%	\$7,124	4.54%	1.48%	3.06%	(2.42%)	(4.91%)
	Jeanne D'Arc Credit Union	\$2,210,721	\$1,792,368	\$1,739,561	103.04%	\$8,721	4.18%	2.35%	1.84%	3.80%	6.46%
	Workers Federal Credit Union	\$2,466,937	\$1,688,905	\$1,857,313	90.93%	\$7,431	4.36%	2.91%	1.45%	(6.43%)	0.18%
	Rockland Federal Credit Union	\$3,237,910	\$2,967,424	\$2,806,617	105.73%	\$15,718	4.81%	2.94%	1.87%	6.78%	7.28%
	Metro Credit Union	\$3,440,032	\$2,951,798	\$2,720,370	108.51%	\$10,801	4.34%	2.68%	1.66%	0.47%	0.92%
	Digital Federal Credit Union	\$12,642,183	\$10,879,821	\$10,991,336	98.99%	\$7,365	5.38%	1.58%	3.81%	4.61%	6.11%
	Average of Asset Group D	\$2,760,833	\$2,278,055	\$2,283,609	100.09%	\$8,737	4.47%	2.01%	2.46%	1.40%	1.68%

Source: SNL Financial

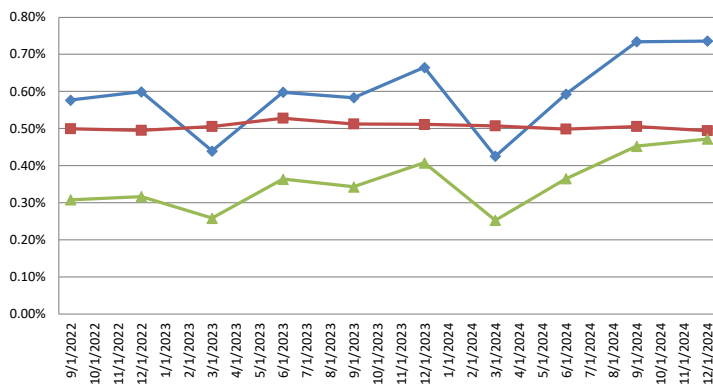
Note: Report includes only bank-level data.

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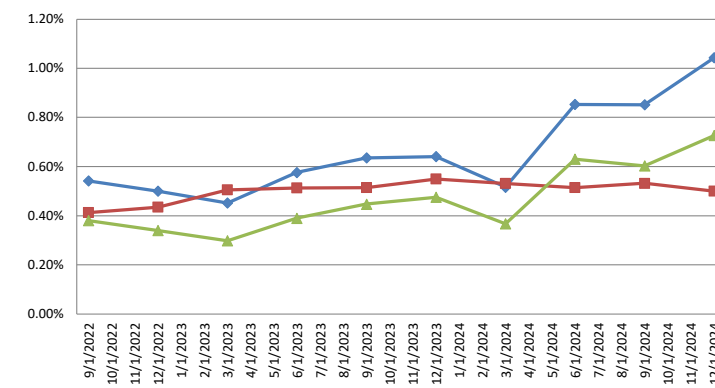
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Asset Quality

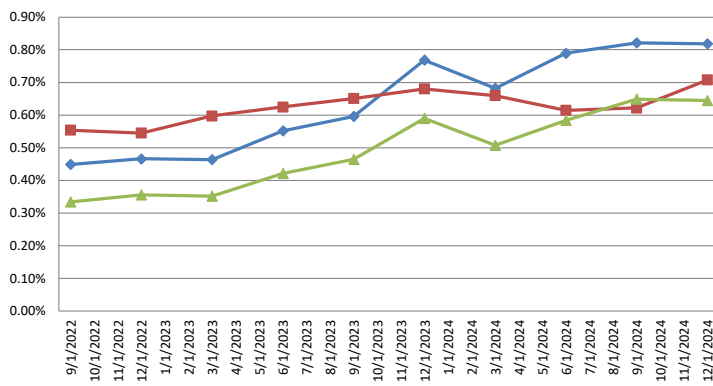
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

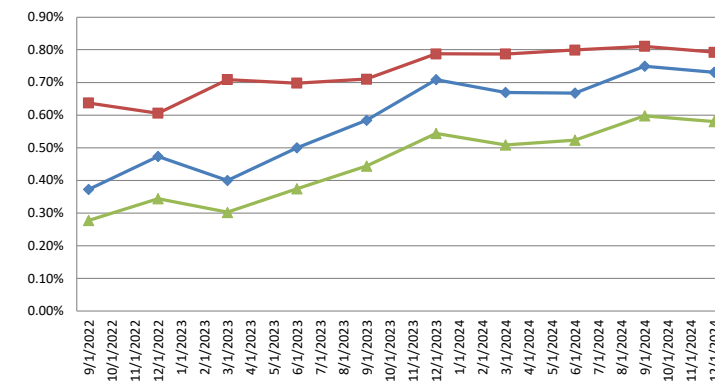
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.58%	0.60%	0.44%	0.60%	0.58%	0.66%	0.43%	0.59%	0.73%	0.74%
Reserves/Loans	0.50%	0.50%	0.51%	0.53%	0.51%	0.51%	0.51%	0.50%	0.51%	0.49%
Delinquent Loans/Total Assets	0.31%	0.32%	0.26%	0.36%	0.34%	0.41%	0.25%	0.36%	0.45%	0.47%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.54%	0.50%	0.45%	0.58%	0.64%	0.64%	0.52%	0.85%	0.85%	1.04%
Reserves/Loans	0.41%	0.44%	0.51%	0.51%	0.51%	0.55%	0.53%	0.51%	0.53%	0.50%
Delinquent Loans/Total Assets	0.38%	0.34%	0.30%	0.39%	0.45%	0.48%	0.37%	0.63%	0.60%	0.73%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.45%	0.47%	0.46%	0.55%	0.60%	0.77%	0.68%	0.79%	0.82%	0.82%
Reserves/Loans	0.55%	0.54%	0.60%	0.62%	0.65%	0.68%	0.66%	0.61%	0.62%	0.71%
Delinquent Loans/Total Assets	0.33%	0.36%	0.35%	0.42%	0.46%	0.59%	0.51%	0.58%	0.65%	0.65%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.37%	0.47%	0.40%	0.50%	0.58%	0.71%	0.67%	0.67%	0.75%	0.73%
Reserves/Loans	0.64%	0.61%	0.71%	0.70%	0.71%	0.79%	0.79%	0.80%	0.81%	0.79%
Delinquent Loans/Total Assets	0.28%	0.34%	0.30%	0.37%	0.44%	0.54%	0.51%	0.52%	0.60%	0.58%

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Asset Quality
December 31, 2024
Run Date: February 22, 2025

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Common Trust Federal Credit Union	\$55,742	\$119	0.39%	0.46%	117.65%	4.75%	0.21%
	Notre Dame Community Federal Credit Union	\$57,571	\$241	1.20%	0.50%	41.49%	3.49%	0.42%
	Southcoast Federal Credit Union	\$59,721	\$338	0.98%	0.41%	42.31%	8.88%	0.57%
	Plymouth County Teachers Federal Credit Union	\$60,132	\$578	1.63%	0.68%	41.52%	11.05%	0.96%
	Stoneham Municipal Employees Federal Credit Union	\$69,998	\$4	0.02%	0.47%	NM	0.04%	0.01%
	Westport Federal Credit Union	\$71,058	\$223	0.67%	0.45%	67.71%	3.26%	0.31%
	New England Teamsters Federal Credit Union	\$72,019	\$583	2.07%	1.77%	85.42%	8.40%	0.81%
	AllCom Credit Union	\$78,979	\$5	0.01%	0.57%	NM	0.04%	0.01%
	Franklin First Federal Credit Union	\$86,822	\$361	0.79%	0.72%	90.86%	5.62%	0.42%
	Tewksbury Federal Credit Union	\$90,201	\$249	0.48%	0.67%	139.76%	2.56%	0.28%
	Athol Credit Union	\$94,917	\$472	0.56%	0.26%	47.03%	5.61%	0.50%
	Worcester Credit Union	\$97,247	\$733	1.24%	0.57%	45.84%	8.06%	0.75%
	NESC Federal Credit Union	\$113,866	\$507	0.57%	0.33%	57.79%	4.10%	0.45%
	Brotherhood Credit Union	\$118,020	\$73	0.12%	0.17%	145.21%	0.15%	0.06%
	Saint Michaels Fall River Federal Credit Union	\$118,503	\$1,450	1.42%	0.13%	9.45%	13.81%	1.22%
	Luso-American Credit Union	\$124,098	\$56	0.07%	0.49%	705.36%	0.29%	0.05%
	First Priority Credit Union	\$129,147	\$18	0.02%	0.34%	NM	0.10%	0.01%
	Energy Credit Union	\$131,308	\$1,255	1.44%	0.54%	37.13%	6.44%	0.96%
	MetroWest Community Federal Credit Union	\$133,584	\$218	0.29%	0.44%	152.29%	1.92%	0.16%
	Arrha Credit Union	\$149,612	\$376	0.34%	0.32%	94.15%	2.91%	0.25%
	River Works Credit Union	\$151,399	\$1,412	1.14%	0.17%	14.59%	8.45%	0.93%
	Pioneer Valley Federal Credit Union	\$154,529	\$262	0.21%	0.73%	341.98%	1.40%	0.17%
	New Bedford Credit Union	\$162,576	\$1,493	1.34%	0.21%	15.47%	8.87%	0.92%
	Community Credit Union of Lynn	\$169,147	\$1,411	1.09%	0.27%	24.81%	12.38%	0.83%
	Naveo Credit Union	\$171,285	\$0	0.00%	0.54%	NA	0.00%	0.00%
	Homefield Credit Union	\$177,297	\$1,734	1.19%	0.64%	53.98%	12.64%	0.98%
	Alden Credit Union	\$194,057	\$833	0.58%	0.28%	47.66%	6.95%	0.43%
	Shrewsbury Federal Credit Union	\$216,835	\$477	0.45%	0.42%	92.66%	2.90%	0.22%
	Southbridge Credit Union	\$222,472	\$523	0.30%	0.98%	326.00%	2.05%	0.24%
	Greater Springfield Credit Union	\$233,433	\$1,019	0.94%	0.72%	76.55%	2.82%	0.44%
	Somerset Federal Credit Union	\$236,842	\$705	0.46%	0.21%	44.11%	3.64%	0.30%
	Luso Federal Credit Union	\$237,627	\$2,904	1.54%	0.36%	23.24%	10.78%	1.22%
	Average of Asset Group A	\$132,501	\$645	0.74%	0.49%	106.50%	5.14%	0.47%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality
December 31, 2024
Run Date: February 22, 2025

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Tremont Credit Union	\$260,463	\$3,997	2.20%	1.61%	73.41%	16.34%	1.53%
	Holyoke Credit Union	\$290,412	\$1,492	0.86%	0.34%	39.41%	9.88%	0.51%
	Fall River Municipal Credit Union	\$296,864	\$945	0.53%	0.35%	66.03%	4.45%	0.32%
	MassMutual Federal Credit Union	\$313,107	\$2,591	1.29%	0.15%	11.93%	6.78%	0.83%
	AllTrust Credit union	\$315,985	\$2,959	1.19%	0.59%	49.54%	9.48%	0.94%
	Members Plus Credit Union	\$322,196	\$2,621	1.41%	0.23%	16.48%	15.46%	0.81%
	Mass Bay Credit Union	\$354,671	\$2,669	0.90%	0.19%	21.06%	7.67%	0.75%
	St. Jean's Credit Union	\$378,644	\$1,274	0.51%	0.42%	82.89%	3.96%	0.34%
	Taunton Federal Credit Union	\$393,038	\$2,752	1.00%	0.61%	61.12%	5.62%	0.70%
	Boston Firefighters Credit Union	\$420,620	\$3,809	1.11%	0.42%	38.17%	7.31%	0.91%
	Millbury Federal Credit Union	\$489,406	\$1,698	0.47%	0.59%	125.80%	4.60%	0.35%
	Average of Asset Group B	\$348,673	\$2,437	1.04%	0.50%	53.26%	8.32%	0.73%
Asset Group C - \$501 million to \$1 billion in total assets								
	City of Boston Credit Union	\$552,724	\$5,835	1.39%	1.22%	88.00%	15.21%	1.06%
	I C Federal Credit Union	\$563,372	\$9,423	2.27%	1.74%	76.65%	25.10%	1.67%
	Align Credit Union	\$668,085	\$3,518	0.89%	0.67%	75.07%	9.68%	0.53%
	First Citizens Federal Credit Union	\$676,408	\$3,602	0.73%	0.70%	96.50%	3.54%	0.53%
	GFA Federal Credit Union	\$677,388	\$3,708	0.91%	0.55%	60.76%	10.62%	0.55%
	Quincy Credit Union	\$693,346	\$1,852	0.42%	0.49%	117.87%	2.58%	0.27%
	UMassFive College Federal Credit Union	\$696,791	\$6,097	1.11%	0.92%	82.65%	11.53%	0.88%
	Massachusetts Institute of Technology Federal Credit Union	\$721,744	\$4,511	0.80%	0.77%	95.70%	6.61%	0.63%
	Freedom Credit Union	\$734,058	\$9,743	1.79%	0.40%	22.52%	10.56%	1.33%
	Polish National Credit Union	\$744,609	\$890	0.15%	0.37%	248.09%	0.89%	0.12%
	Direct Federal Credit Union	\$805,364	\$3,756	0.54%	0.82%	151.54%	4.41%	0.47%
	Liberty Bay Credit Union	\$808,089	\$2,324	0.36%	0.57%	156.88%	2.18%	0.29%
	Central One Federal Credit Union	\$819,709	\$3,979	0.62%	0.48%	76.90%	5.18%	0.49%
	Eastern Corporate Federal Credit Union	\$876,795	NA	0.00%	0.00%	0.00%	NA	NA
	All One Credit Union	\$903,207	\$1,890	0.29%	0.91%	311.75%	3.54%	0.21%
	Average of Asset Group C	\$729,446	\$4,366	0.82%	0.71%	110.73%	7.97%	0.65%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

December 31, 2024

Run Date: February 22, 2025

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 D - Over \$1 billion in total assets								
	Saint Mary's Credit Union	\$1,002,726	\$1,107	0.15%	0.47%	317.71%	1.35%	0.11%
	Harvard Federal Credit Union	\$1,216,828	\$7,472	0.71%	0.74%	104.26%	6.97%	0.61%
	Sharon & Crescent United Credit Union	\$1,243,947	\$3,628	0.41%	0.54%	133.30%	2.26%	0.29%
	St. Anne's Credit Union	\$1,349,433	\$3,986	0.39%	0.62%	159.33%	3.32%	0.30%
	Webster First Federal Credit Union	\$1,443,683	\$6,197	0.54%	0.70%	129.37%	2.60%	0.43%
	Greylock Federal Credit Union	\$1,612,838	\$15,103	1.16%	0.55%	47.19%	10.06%	0.94%
	Hanscom Federal Credit Union	\$1,815,129	\$23,897	1.56%	1.02%	65.26%	11.35%	1.32%
	Merrimack Valley Credit Union	\$2,208,456	\$10,861	0.67%	0.87%	129.66%	5.25%	0.49%
	Jeanne D'Arc Credit Union	\$2,210,721	\$4,284	0.24%	0.49%	206.47%	2.51%	0.19%
	Workers Federal Credit Union	\$2,466,937	\$31,015	1.84%	1.37%	74.47%	29.85%	1.26%
	Rockland Federal Credit Union	\$3,237,910	\$16,849	0.57%	0.80%	141.74%	4.56%	0.52%
	Metro Credit Union	\$3,440,032	\$5,673	0.19%	0.50%	262.42%	2.17%	0.16%
	Digital Federal Credit Union	\$12,642,183	\$115,973	1.07%	1.63%	152.65%	8.63%	0.92%
	Average of Asset Group D	\$2,760,833	\$18,927	0.73%	0.79%	147.99%	6.99%	0.58%

Source: SNL Financial

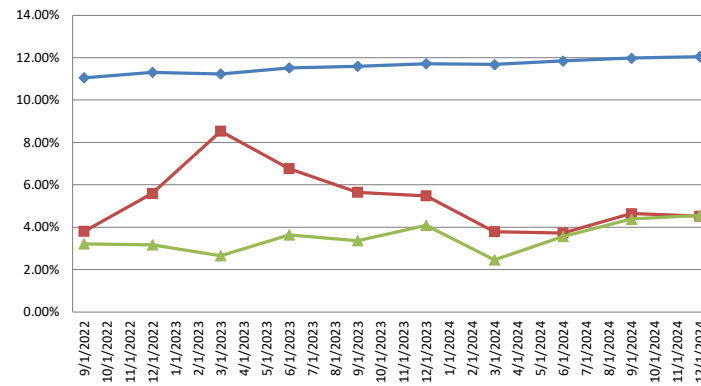
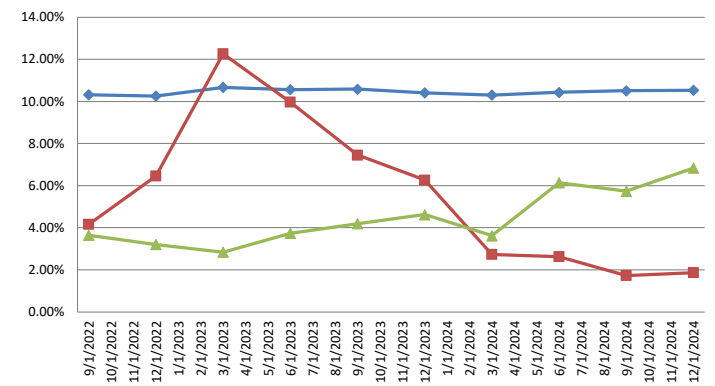
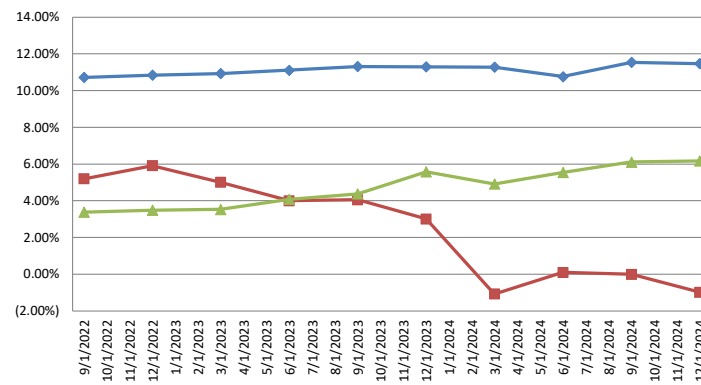
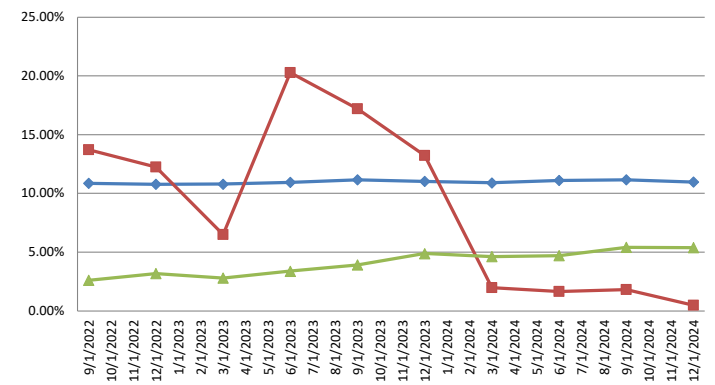
Note: Report includes only bank-level data.

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Net Worth

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

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

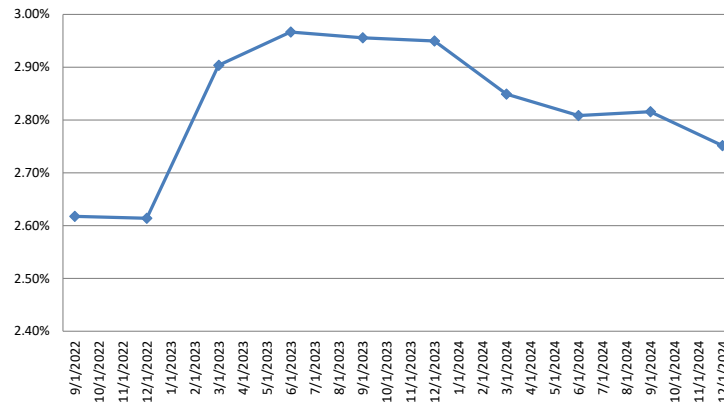
Source: SNL Financial

Note: Report includes only bank-level data.

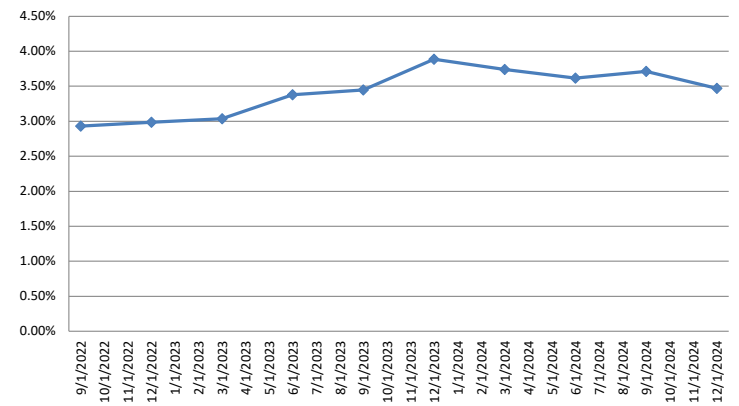
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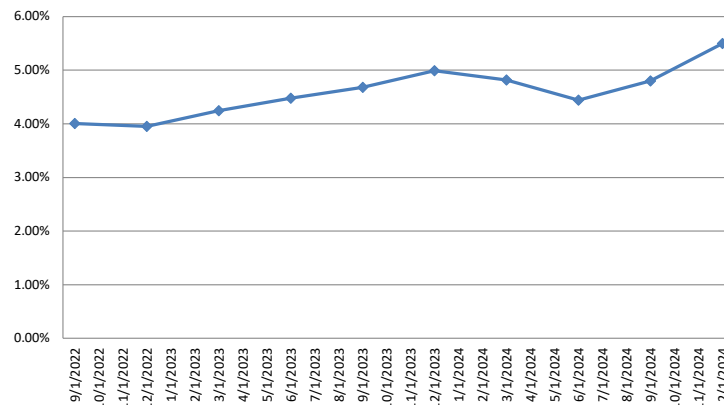
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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

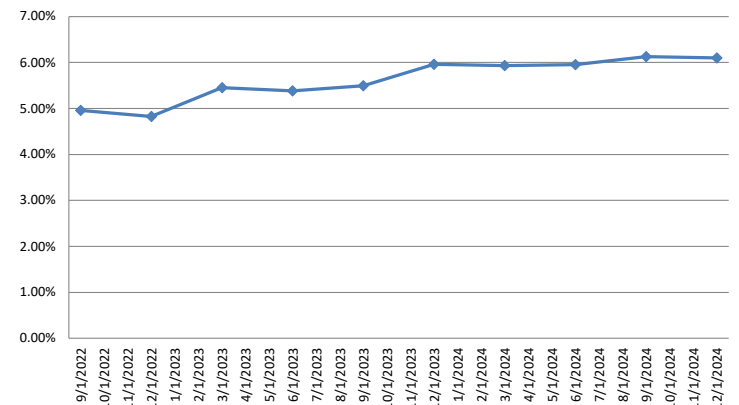
Classified Assets/ Net Worth	2.62%	2.61%	2.90%	2.97%	2.96%	2.95%	2.85%	2.81%	2.82%	2.75%
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Asset Group B - \$251 to \$500 million in Total Assets
As of Date

Classified Assets/ Net Worth	2.93%	2.99%	3.04%	3.38%	3.45%	3.45%	3.89%	3.74%	3.61%	3.71%	3.47%
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Asset Group C - \$501 to \$1 billion in Total Assets
As of Date

Classified Assets/ Net Worth	4.00%	3.95%	4.24%	4.48%	4.68%	4.99%	4.82%	4.44%	4.80%	5.50%
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Asset Group D - Over \$1 billion in Total Assets
As of Date

Classified Assets/ Net Worth	4.96%	4.82%	5.45%	5.38%	5.50%	5.96%	5.94%	5.96%	6.13%	6.10%
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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

December 31, 2024

Run Date: February 22, 2025

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							
	Common Trust Federal Credit Union	\$55,742	\$5,799	10.40%	2.58%	2.05%	2.41%
	Notre Dame Community Federal Credit Union	\$57,571	\$7,107	12.34%	0.68%	3.39%	1.41%
	Southcoast Federal Credit Union	\$59,721	\$7,970	13.35%	4.72%	4.24%	1.79%
	Plymouth County Teachers Federal Credit Union	\$60,132	\$5,055	8.41%	0.26%	11.43%	4.75%
	Stoneham Municipal Employees Federal Credit Union	\$69,998	\$9,589	13.70%	29.84%	0.04%	1.01%
	Westport Federal Credit Union	\$71,058	\$6,834	9.62%	16.76%	3.26%	2.21%
	New England Teamsters Federal Credit Union	\$72,019	\$8,917	12.38%	9.76%	6.54%	5.58%
	AllCom Credit Union	\$78,979	\$12,946	16.39%	3.98%	0.04%	1.97%
	Franklin First Federal Credit Union	\$86,822	\$6,577	7.58%	7.13%	5.49%	4.99%
	Tewksbury Federal Credit Union	\$90,201	\$9,373	10.39%	6.09%	2.66%	3.71%
	Athol Credit Union	\$94,917	\$8,566	9.02%	0.23%	5.51%	2.59%
	Worcester Credit Union	\$97,247	\$11,165	11.48%	5.59%	6.57%	3.01%
	NESC Federal Credit Union	\$113,866	\$12,070	10.60%	9.04%	4.20%	2.43%
	Brotherhood Credit Union	\$118,020	\$48,205	40.84%	10.37%	0.15%	0.22%
	Saint Michaels Fall River Federal Credit Union	\$118,503	\$10,362	8.74%	5.02%	13.99%	1.32%
	Luso-American Credit Union	\$124,098	\$18,673	15.05%	6.69%	0.30%	2.12%
	First Priority Credit Union	\$129,147	\$17,536	13.58%	3.03%	0.10%	1.72%
	Energy Credit Union	\$131,308	\$20,811	15.85%	2.72%	6.03%	2.24%
	MetroWest Community Federal Credit Union	\$133,584	\$12,064	9.03%	(0.62%)	1.81%	2.75%
	Arrha Credit Union	\$149,612	\$13,153	8.79%	(0.62%)	2.86%	2.69%
	River Works Credit Union	\$151,399	\$16,504	10.90%	2.67%	8.56%	1.25%
	Pioneer Valley Federal Credit Union	\$154,529	\$17,862	11.56%	3.07%	1.47%	5.02%
	New Bedford Credit Union	\$162,576	\$16,767	10.31%	8.27%	8.90%	1.38%
	Community Credit Union of Lynn	\$169,147	\$13,656	8.07%	(8.69%)	10.33%	2.56%
	Naveo Credit Union	\$171,285	\$14,500	8.47%	0.38%	0.00%	3.97%
	Homefield Credit Union	\$177,297	\$16,695	9.42%	0.26%	10.39%	5.61%
	Alden Credit Union	\$194,057	\$16,457	8.48%	(0.74%)	5.06%	2.41%
	Shrewsbury Federal Credit Union	\$216,835	\$18,299	8.44%	6.76%	2.61%	2.42%
	Southbridge Credit Union	\$222,472	\$24,441	10.99%	0.86%	2.14%	6.98%
	Greater Springfield Credit Union	\$233,433	\$40,352	17.29%	6.49%	2.53%	1.93%
	Somerset Federal Credit Union	\$236,842	\$30,415	12.84%	4.58%	2.32%	1.02%
	Luso Federal Credit Union	\$237,627	\$26,266	11.05%	(2.53%)	11.06%	2.57%
	Average of Asset Group A	\$132,501	\$15,781	12.04%	4.52%	4.56%	2.75%

Source: SNL Financial

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Net Worth

December 31, 2024

Run Date: February 22, 2025

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 (%)

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

Tremont Credit Union	\$260,463	\$26,677	10.24%	(3.13%)	14.98%	11.00%
Holyoke Credit Union	\$290,412	\$25,290	8.71%	2.07%	5.90%	2.33%
Fall River Municipal Credit Union	\$296,864	\$29,400	9.90%	0.86%	3.21%	2.12%
MassMutual Federal Credit Union	\$313,107	\$37,975	12.13%	(0.96%)	6.82%	0.81%
AllTrust Credit union	\$315,985	\$29,754	9.42%	(0.49%)	9.94%	4.93%
Members Plus Credit Union	\$322,196	\$39,643	12.30%	(13.20%)	6.61%	1.09%
Mass Bay Credit Union	\$354,671	\$38,879	10.96%	4.43%	6.86%	1.45%
St. Jean's Credit Union	\$378,644	\$34,730	9.17%	4.80%	3.67%	3.04%
Taunton Federal Credit Union	\$393,038	\$46,093	11.73%	15.13%	5.97%	3.65%
Boston Firefighters Credit Union	\$420,620	\$52,318	12.44%	6.44%	7.28%	2.78%
Millbury Federal Credit Union	\$489,406	\$43,113	8.81%	4.61%	3.94%	4.95%
Average of Asset Group B	\$348,673	\$36,716	10.53%	1.87%	6.83%	3.47%

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

City of Boston Credit Union	\$552,724	\$47,802	8.65%	(9.46%)	12.21%	10.74%
I C Federal Credit Union	\$563,372	\$51,719	9.18%	(20.83%)	18.22%	13.97%
Align Credit Union	\$668,085	\$63,832	9.55%	(12.07%)	5.51%	4.14%
First Citizens Federal Credit Union	\$676,408	\$131,442	19.43%	6.14%	2.74%	2.64%
GFA Federal Credit Union	\$677,388	\$69,017	10.19%	(2.28%)	5.37%	3.26%
Quincy Credit Union	\$693,346	\$99,314	14.32%	3.09%	1.86%	2.20%
UMassFive College Federal Credit Union	\$696,791	\$63,225	9.07%	2.32%	9.64%	7.97%
Massachusetts Institute of Technology Federal Credit Union	\$721,744	\$68,540	9.50%	9.02%	6.58%	6.30%
Freedom Credit Union	\$734,058	\$100,971	13.76%	2.58%	9.65%	2.17%
Polish National Credit Union	\$744,609	\$100,676	13.52%	2.66%	0.88%	2.19%
Direct Federal Credit Union	\$805,364	\$91,925	11.41%	(3.94%)	4.09%	6.19%
Liberty Bay Credit Union	\$808,089	\$117,914	14.59%	2.14%	1.97%	3.09%
Central One Federal Credit Union	\$819,709	\$77,273	9.43%	6.35%	5.15%	3.96%
Eastern Corporate Federal Credit Union	\$876,795	NA	NA	NA	NA	NA
All One Credit Union	\$903,207	\$72,222	8.00%	0.53%	2.62%	8.16%
Average of Asset Group C	\$729,446	\$82,562	11.47%	(0.98%)	6.18%	5.50%

Source: SNL Financial

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Net Worth

December 31, 2024

Run Date: February 22, 2025

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 D - Over \$1 billion in total assets							
	Saint Mary's Credit Union	\$1,002,726	\$114,908	11.46%	2.31%	0.96%	3.06%
	Harvard Federal Credit Union	\$1,216,828	\$104,042	8.55%	0.42%	7.18%	7.49%
	Sharon & Crescent United Credit Union	\$1,243,947	\$164,609	13.23%	2.42%	2.20%	2.94%
	St. Anne's Credit Union	\$1,349,433	\$121,838	9.03%	2.41%	3.27%	5.21%
	Webster First Federal Credit Union	\$1,443,683	\$264,766	18.34%	5.94%	2.34%	3.03%
	Greylock Federal Credit Union	\$1,612,838	\$197,014	12.22%	2.09%	7.67%	3.62%
	Hanscom Federal Credit Union	\$1,815,129	\$213,899	11.78%	1.08%	11.17%	7.29%
	Merrimack Valley Credit Union	\$2,208,456	\$221,677	10.04%	(2.10%)	4.90%	6.35%
	Jeanne D'Arc Credit Union	\$2,210,721	\$188,056	8.51%	2.21%	2.28%	4.70%
	Workers Federal Credit Union	\$2,466,937	\$268,468	10.88%	(23.98%)	11.55%	8.60%
	Rockland Federal Credit Union	\$3,237,910	\$351,206	10.85%	4.18%	4.80%	6.80%
	Metro Credit Union	\$3,440,032	\$285,755	8.31%	2.91%	1.99%	5.21%
	Digital Federal Credit Union	\$12,642,183	\$1,179,724	9.33%	6.54%	9.83%	15.01%
	Average of Asset Group D	\$2,760,833	\$282,766	10.96%	0.49%	5.40%	6.10%

Source: SNL Financial

Note: Report includes only bank-level data.

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

Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.

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