



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**.

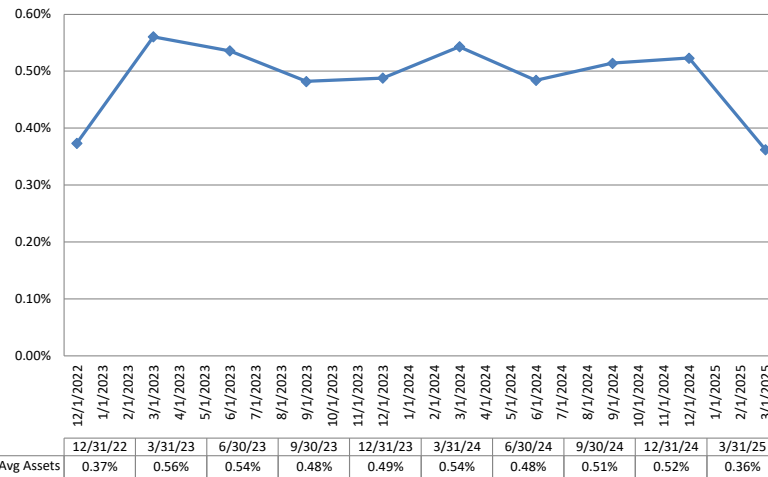
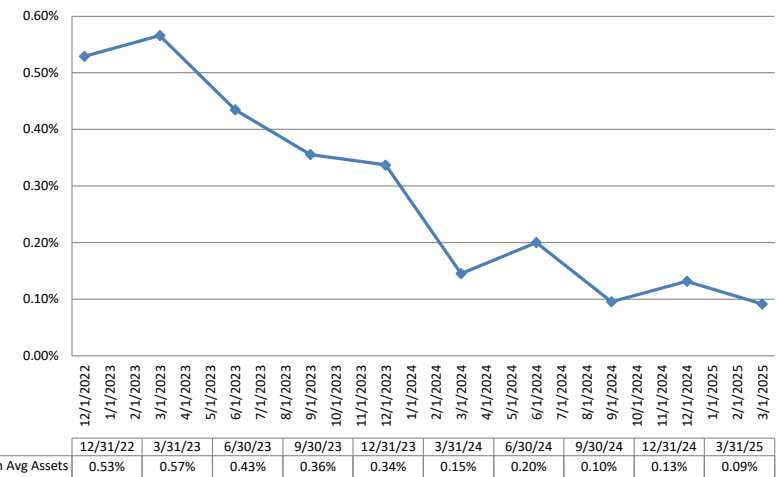
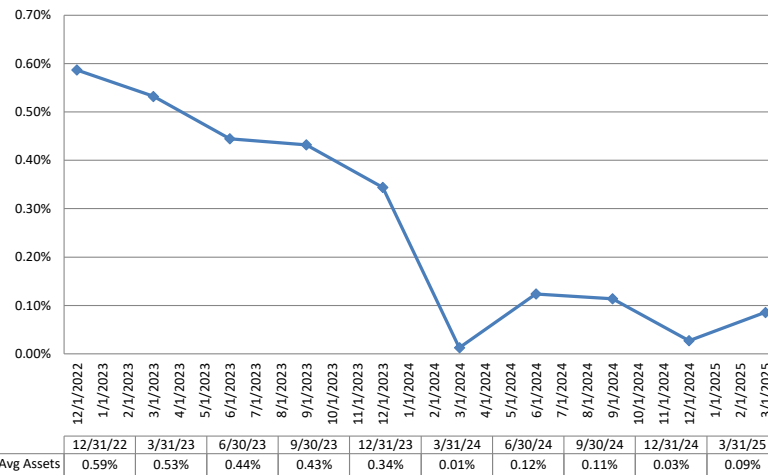
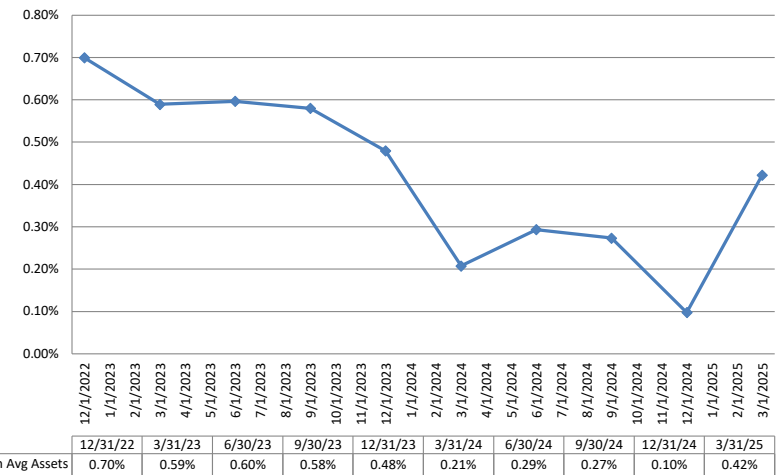
ASSET SIZE DEFINITION

Group A	\$50 million–\$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 million to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 million to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 million to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**
Year-to-Date

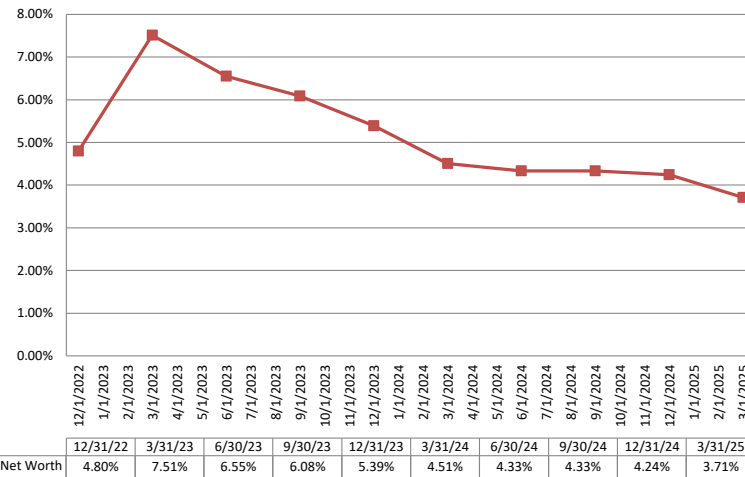
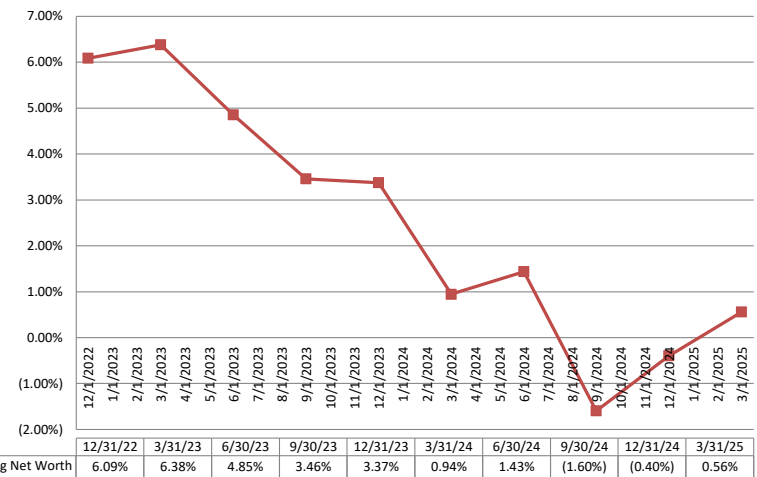
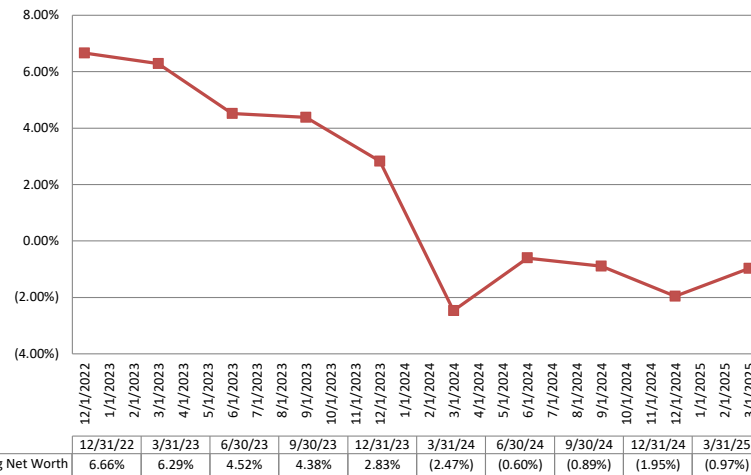
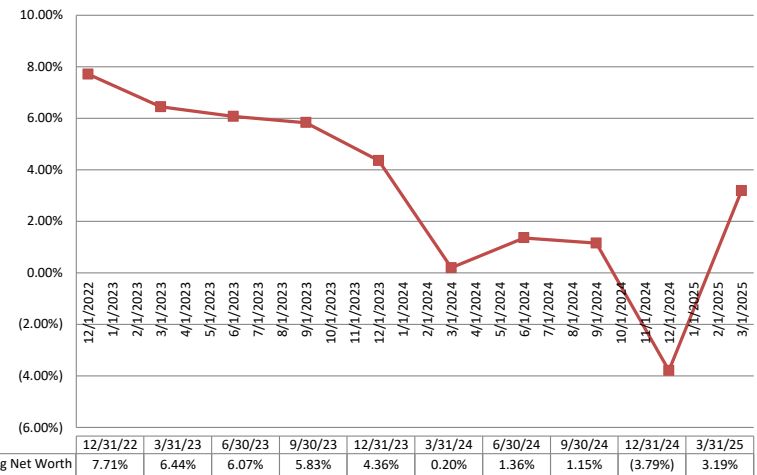
Source: SNL Financial

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 million to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 million to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 million 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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Performance Analysis

March 31, 2025

Run Date: May 19, 2025

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 million to \$250 million in total assets											
Common Trust Federal Credit Union	\$58,170	\$34	0.24%	5.37%	90.82%	\$92	\$34	0.24%	5.37%	90.82%	\$92
Notre Dame Community Federal Credit Union	\$58,417	\$19	0.13%	1.11%	94.83%	\$71	\$19	0.13%	1.11%	94.83%	\$71
Southcoast Federal Credit Union	\$60,437	\$46	0.31%	2.30%	90.66%	\$47	\$46	0.31%	2.30%	90.66%	\$47
Plymouth County Teachers Federal Credit Union	\$64,346	\$31	0.20%	2.47%	91.82%	\$79	\$31	0.20%	2.47%	91.82%	\$79
Stoneham Municipal Employees Federal Credit Union	\$71,411	\$108	0.61%	4.01%	83.19%	\$73	\$108	0.61%	4.01%	83.19%	\$73
New England Teamsters Federal Credit Union	\$73,494	\$149	0.82%	8.88%	78.88%	\$148	\$149	0.82%	8.88%	78.88%	\$148
Westport Federal Credit Union	\$75,087	\$163	0.89%	9.63%	77.94%	\$86	\$163	0.89%	9.63%	77.94%	\$86
AllCom Credit Union	\$81,872	\$132	0.66%	4.31%	80.42%	\$84	\$132	0.66%	4.31%	80.42%	\$84
Franklin First Federal Credit Union	\$87,568	\$136	0.62%	8.75%	81.00%	\$64	\$136	0.62%	8.75%	81.00%	\$64
Tewksbury Federal Credit Union	\$94,169	\$204	0.89%	8.61%	80.86%	\$99	\$204	0.89%	8.61%	80.86%	\$99
Athol Credit Union	\$95,321	(\$107)	(0.45%)	(5.24%)	100.84%	\$76	(\$107)	(0.45%)	(5.24%)	100.84%	\$76
Worcester Credit Union	\$102,725	\$336	1.34%	14.74%	71.10%	\$84	\$336	1.34%	14.74%	71.10%	\$84
NESC Federal Credit Union	\$120,025	\$219	0.75%	7.19%	83.87%	\$103	\$219	0.75%	7.19%	83.87%	\$103
Saint Michaels Fall River Federal Credit Union	\$121,352	(\$57)	(0.19%)	(2.21%)	105.89%	\$247	(\$57)	(0.19%)	(2.21%)	105.89%	\$247
Brotherhood Credit Union	\$122,449	(\$302)	(1.00%)	(2.52%)	156.76%	\$90	(\$302)	(1.00%)	(2.52%)	156.76%	\$90
Luso-American Credit Union	\$126,240	\$231	0.74%	4.92%	78.51%	\$80	\$231	0.74%	4.92%	78.51%	\$80
Energy Credit Union	\$130,446	\$177	0.54%	3.68%	81.75%	\$112	\$177	0.54%	3.68%	81.75%	\$112
First Priority Credit Union	\$135,471	\$72	0.22%	1.70%	93.72%	\$91	\$72	0.22%	1.70%	93.72%	\$91
MetroWest Community Federal Credit Union	\$138,374	\$58	0.17%	2.09%	90.95%	\$94	\$58	0.17%	2.09%	90.95%	\$94
Arrha Credit Union	\$154,692	(\$75)	(0.20%)	(2.41%)	103.51%	\$96	(\$75)	(0.20%)	(2.41%)	103.51%	\$96
Pioneer Valley Federal Credit Union	\$158,024	\$180	0.46%	4.01%	81.82%	\$96	\$180	0.46%	4.01%	81.82%	\$96
New Bedford Credit Union	\$169,401	\$319	0.77%	7.55%	81.13%	\$69	\$319	0.77%	7.55%	81.13%	\$69
River Works Credit Union	\$170,289	\$198	0.49%	4.77%	87.38%	\$99	\$198	0.49%	4.77%	87.38%	\$99
Naveo Credit Union	\$172,773	\$36	0.08%	1.60%	97.18%	\$114	\$36	0.08%	1.60%	97.18%	\$114
Community Credit Union of Lynn	\$173,333	(\$274)	(0.64%)	(9.81%)	111.99%	\$95	(\$274)	(0.64%)	(9.81%)	111.99%	\$95
Homefield Credit Union	\$175,833	\$11	0.02%	0.34%	97.36%	\$99	\$11	0.02%	0.34%	97.36%	\$99
Alden Credit Union	\$192,643	\$46	0.10%	1.55%	93.99%	\$86	\$46	0.10%	1.55%	93.99%	\$86
Shrewsbury Federal Credit Union	\$229,673	\$814	1.46%	19.56%	60.95%	\$111	\$814	1.46%	19.56%	60.95%	\$111
Southbridge Credit Union	\$233,195	\$163	0.29%	2.72%	90.75%	\$87	\$163	0.29%	2.72%	90.75%	\$87
Greater Springfield Credit Union	\$241,061	\$555	0.94%	6.15%	67.31%	\$81	\$555	0.94%	6.15%	67.31%	\$81
Luso Federal Credit Union	\$241,780	(\$67)	(0.11%)	(1.02%)	105.02%	\$84	(\$67)	(0.11%)	(1.02%)	105.02%	\$84
Somerset Federal Credit Union	\$242,275	\$258	0.43%	3.99%	87.01%	\$93	\$258	0.43%	3.99%	87.01%	\$93
Average of Asset Group A	\$136,636	\$119	0.36%	3.71%	89.98%	\$95	\$119	0.36%	3.71%	89.98%	\$95

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Performance Analysis

March 31, 2025

Run Date: May 19, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 million to \$500 million in total assets											
Tremont Credit Union	\$266,184	\$151	0.23%	2.76%	90.35%	\$100	\$151	0.23%	2.76%	90.35%	\$100
Holyoke Credit Union	\$295,546	\$274	0.37%	7.14%	84.37%	\$84	\$274	0.37%	7.14%	84.37%	\$84
Fall River Municipal Credit Union	\$300,204	(\$282)	(0.38%)	(5.34%)	110.07%	\$73	(\$282)	(0.38%)	(5.34%)	110.07%	\$73
AllTrust Credit Union	\$318,837	(\$1,382)	(1.74%)	(19.02%)	121.32%	\$112	(\$1,382)	(1.74%)	(19.02%)	121.32%	\$112
MassMutual Federal Credit Union	\$328,181	\$214	0.27%	2.25%	75.17%	\$92	\$214	0.27%	2.25%	75.17%	\$92
Members Plus Credit Union	\$336,759	(\$277)	(0.34%)	(6.35%)	109.19%	\$99	(\$277)	(0.34%)	(6.35%)	109.19%	\$99
Mass Bay Credit Union	\$362,287	\$326	0.36%	3.76%	87.25%	\$118	\$326	0.36%	3.76%	87.25%	\$118
St. Jean's Credit Union	\$388,740	\$276	0.29%	3.51%	90.86%	\$99	\$276	0.29%	3.51%	90.86%	\$99
Taunton Federal Credit Union	\$404,367	\$883	0.89%	7.32%	77.02%	\$86	\$883	0.89%	7.32%	77.02%	\$86
Boston Firefighters Credit Union	\$430,598	\$856	0.80%	6.69%	75.58%	\$156	\$856	0.80%	6.69%	75.58%	\$156
Millbury Federal Credit Union	\$484,966	\$317	0.26%	3.43%	89.38%	\$94	\$317	0.26%	3.43%	89.38%	\$94
Average of Asset Group B	\$356,061	\$123	0.09%	0.56%	91.87%	\$101	\$123	0.09%	0.56%	91.87%	\$101
Asset Group C - \$501 million to \$1 billion in total assets											
I C Federal Credit Union	\$533,859	(\$937)	(0.68%)	(12.22%)	114.43%	\$106	(\$937)	(0.68%)	(12.22%)	114.43%	\$106
City of Boston Credit Union	\$558,681	\$379	0.27%	4.45%	88.66%	\$120	\$379	0.27%	4.45%	88.66%	\$120
Align Credit Union	\$657,794	(\$2,215)	(1.34%)	(25.75%)	148.47%	\$103	(\$2,215)	(1.34%)	(25.75%)	148.47%	\$103
GFA Federal Credit Union	\$688,954	(\$349)	(0.20%)	(4.16%)	100.24%	\$103	(\$349)	(0.20%)	(4.16%)	100.24%	\$103
First Citizens Federal Credit Union	\$690,887	\$1,974	1.15%	5.99%	74.49%	\$78	\$1,974	1.15%	5.99%	74.49%	\$78
UMassFive College Federal Credit Union	\$716,155	\$8	0.00%	0.07%	88.22%	\$99	\$8	0.00%	0.07%	88.22%	\$99
Quincy Credit Union	\$717,402	\$981	0.56%	5.49%	81.20%	\$117	\$981	0.56%	5.49%	81.20%	\$117
Massachusetts Institute of Technology Federal Credit Union	\$721,353	\$638	0.35%	3.95%	86.76%	\$123	\$638	0.35%	3.95%	86.76%	\$123
Freedom Credit Union	\$739,661	\$952	0.52%	4.18%	84.33%	\$98	\$952	0.52%	4.18%	84.33%	\$98
Polish National Credit Union	\$767,969	\$490	0.26%	1.99%	91.95%	\$104	\$490	0.26%	1.99%	91.95%	\$104
Direct Federal Credit Union	\$806,329	(\$822)	(0.41%)	(3.73%)	120.89%	\$159	(\$822)	(0.41%)	(3.73%)	120.89%	\$159
Liberty Bay Credit Union	\$816,358	\$574	0.28%	2.20%	90.08%	\$149	\$574	0.28%	2.20%	90.08%	\$149
Central One Federal Credit Union	\$840,792	\$1,215	0.59%	6.43%	81.16%	\$118	\$1,215	0.59%	6.43%	81.16%	\$118
All One Credit Union	\$896,199	(\$340)	(0.15%)	(2.40%)	95.32%	\$101	(\$340)	(0.15%)	(2.40%)	95.32%	\$101
Average of Asset Group C	\$725,171	\$182	0.09%	(0.97%)	96.16%	\$113	\$182	0.09%	(0.97%)	96.16%	\$113

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Performance Analysis

March 31, 2025

Run Date: May 19, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets											
Saint Mary's Credit Union	\$1,010,514	\$613	0.24%	3.03%	89.97%	\$114	\$613	0.24%	3.03%	89.97%	\$114
Eastern Corporate Federal Credit Union	\$1,115,607	\$1,721	0.69%	5.42%	72.83%	\$616	\$1,721	0.69%	5.42%	72.83%	\$616
Harvard Federal Credit Union	\$1,219,014	\$943	0.31%	3.76%	83.74%	\$117	\$943	0.31%	3.76%	83.74%	\$117
Sharon & Crescent United Credit Union	\$1,294,042	\$1,610	0.51%	3.99%	83.26%	\$113	\$1,610	0.51%	3.99%	83.26%	\$113
St. Anne's Credit Union	\$1,400,607	\$517	0.15%	1.80%	87.34%	\$96	\$517	0.15%	1.80%	87.34%	\$96
Webster First Federal Credit Union	\$1,470,588	\$4,985	1.37%	7.79%	60.66%	\$86	\$4,985	1.37%	7.79%	60.66%	\$86
Greylock Federal Credit Union	\$1,648,549	\$2,105	0.52%	5.65%	84.83%	\$121	\$2,105	0.52%	5.65%	84.83%	\$121
Hanscom Federal Credit Union	\$1,843,269	\$962	0.21%	1.93%	83.52%	\$145	\$962	0.21%	1.93%	83.52%	\$145
BrightBridge Credit Union	\$2,235,233	\$1,506	0.27%	3.05%	90.16%	\$122	\$1,506	0.27%	3.05%	90.16%	\$122
Jeanne D'Arc Credit Union	\$2,255,178	\$1,280	0.23%	3.14%	91.24%	\$109	\$1,280	0.23%	3.14%	91.24%	\$109
Workers Federal Credit Union	\$2,443,787	(\$3,129)	(0.51%)	(15.39%)	103.10%	\$123	(\$3,129)	(0.51%)	(15.39%)	103.10%	\$123
Rockland Federal Credit Union	\$3,283,012	\$5,328	0.65%	6.11%	63.85%	\$143	\$5,328	0.65%	6.11%	63.85%	\$143
Metro Credit Union	\$3,370,931	\$4,463	0.52%	6.40%	79.54%	\$111	\$4,463	0.52%	6.40%	79.54%	\$111
Digital Federal Credit Union	\$12,912,693	\$23,953	0.75%	8.04%	64.54%	\$110	\$23,953	0.75%	8.04%	64.54%	\$110
Average of Asset Group D	\$2,678,787	\$3,347	0.42%	3.19%	81.33%	\$152	\$3,347	0.42%	3.19%	81.33%	\$152

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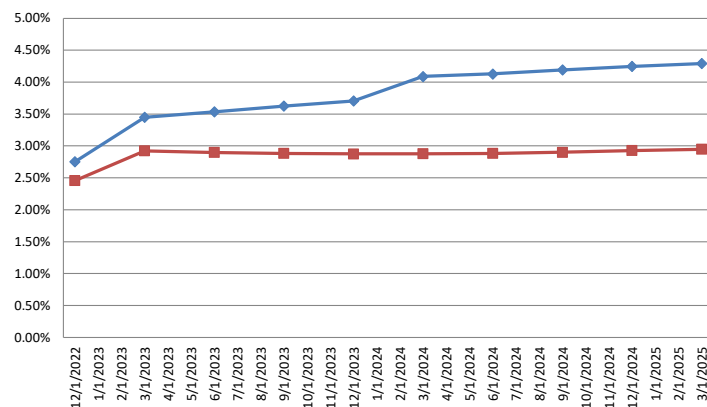
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Balance Sheet & Net Interest Margin

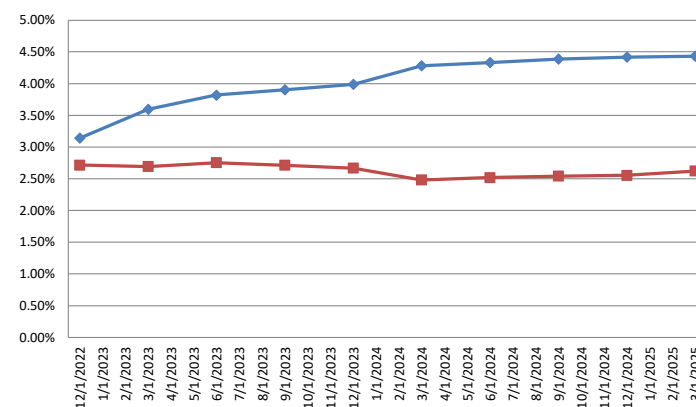
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



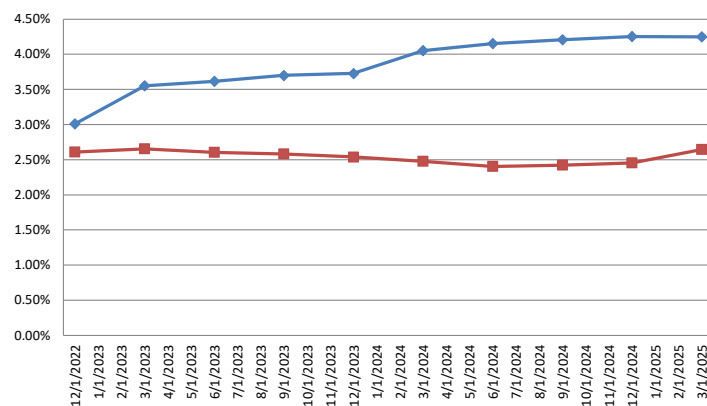
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Avg Assets	2.75%	3.45%	3.53%	3.62%	3.71%	4.09%	4.13%	4.19%	4.25%	4.29%
Net Interest Income/ Avg Assets	2.46%	2.92%	2.90%	2.88%	2.88%	2.88%	2.88%	2.90%	2.93%	2.95%

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



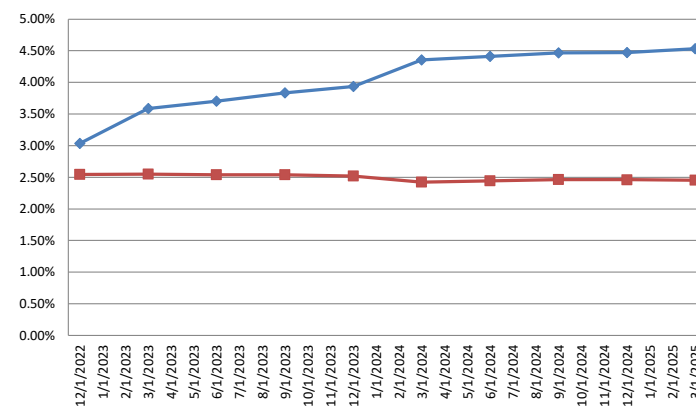
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Avg Assets	3.14%	3.60%	3.82%	3.90%	3.99%	4.28%	4.33%	4.39%	4.42%	4.43%
Net Interest Income/ Avg Assets	2.72%	2.69%	2.76%	2.71%	2.67%	2.48%	2.52%	2.54%	2.55%	2.62%

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



	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	3/31/25
Yield on Avg Assets	3.01%	3.55%	3.61%	3.70%	3.73%	4.05%	4.15%	4.21%	4.25%	4.25%
Net Interest Income/ Avg Assets	2.61%	2.65%	2.60%	2.58%	2.54%	2.48%	2.41%	2.42%	2.45%	2.65%

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



	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	3/31/25
Yield on Avg Assets	3.04%	3.59%	3.70%	3.83%	3.94%	4.35%	4.41%	4.47%	4.47%	4.53%
Net Interest Income/ Avg Assets	2.55%	2.55%	2.54%	2.54%	2.52%	2.42%	2.44%	2.46%	2.46%	2.45%

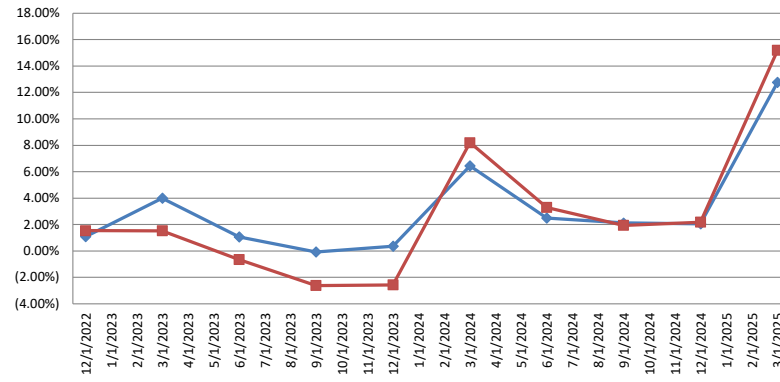
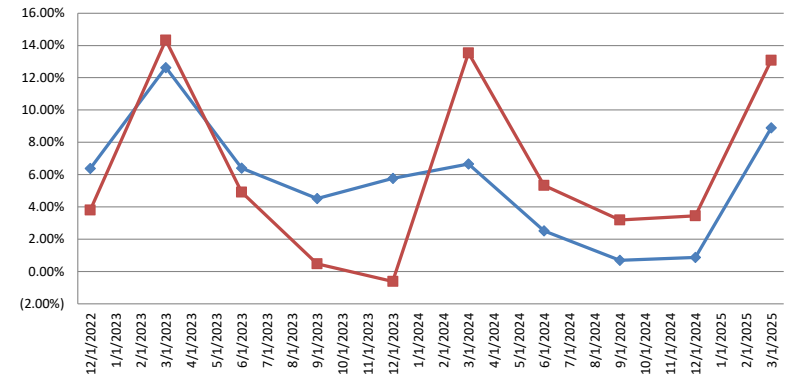
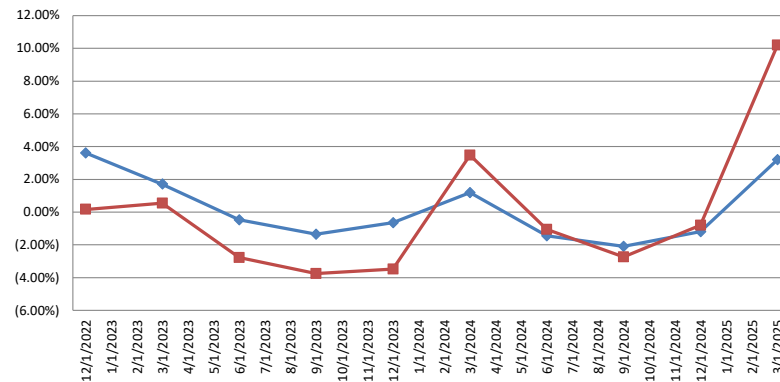
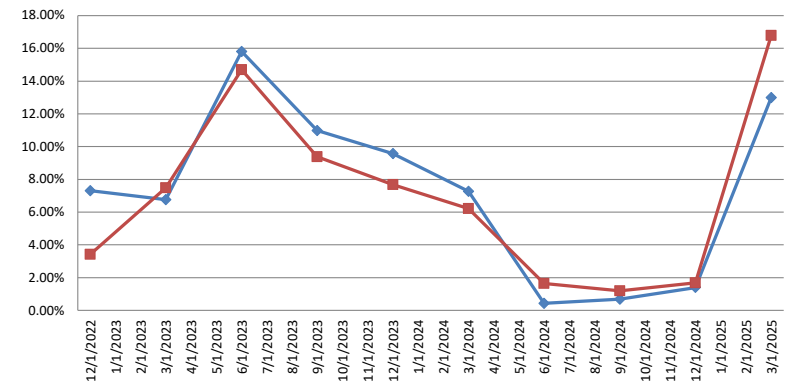
Source: SNL Financial

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

Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 million to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 million to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**
Year-to-Date

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 19, 2025

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 million to \$250 million in total assets										
Common Trust Federal Credit Union	\$58,170	\$30,083	\$55,371	54.33%	\$5,540	4.01%	1.02%	2.99%	17.42%	16.26%
Notre Dame Community Federal Credit Union	\$58,417	\$19,759	\$51,389	38.45%	\$5,311	3.32%	1.06%	2.27%	5.88%	13.63%
Southcoast Federal Credit Union	\$60,437	\$35,849	\$49,065	73.06%	\$2,948	3.46%	0.67%	2.80%	4.80%	8.71%
Plymouth County Teachers Federal Credit Union	\$64,346	\$35,420	\$58,543	60.50%	\$5,850	4.06%	1.46%	2.60%	28.03%	27.33%
Stoneham Municipal Employees Federal Credit Union	\$71,411	\$20,585	\$60,500	34.02%	\$5,493	3.66%	0.31%	3.35%	8.07%	9.27%
New England Teamsters Federal Credit Union	\$73,494	\$27,574	\$66,272	41.61%	\$12,249	3.44%	0.39%	3.05%	8.19%	6.00%
Westport Federal Credit Union	\$75,087	\$33,139	\$68,010	48.73%	\$6,007	4.25%	0.62%	3.62%	22.68%	24.12%
AllCom Credit Union	\$81,872	\$43,761	\$68,840	63.57%	\$6,065	4.11%	1.05%	3.06%	14.65%	14.70%
Franklin First Federal Credit Union	\$87,568	\$45,921	\$79,943	57.44%	\$4,733	4.65%	0.79%	3.86%	3.44%	2.35%
Tewksbury Federal Credit Union	\$94,169	\$50,238	\$84,093	59.74%	\$4,829	4.80%	0.93%	3.87%	17.62%	27.38%
Athol Credit Union	\$95,321	\$83,713	\$73,695	113.59%	\$4,333	5.09%	2.01%	3.08%	1.70%	(0.08%)
Worcester Credit Union	\$102,725	\$62,279	\$92,106	67.62%	\$6,627	4.06%	0.67%	3.38%	22.53%	22.04%
NESC Federal Credit Union	\$120,025	\$87,171	\$107,133	81.37%	\$4,899	4.88%	0.92%	3.95%	21.64%	23.12%
Saint Michaels Fall River Federal Credit Union	\$121,352	\$104,027	\$108,726	95.68%	\$10,552	5.82%	2.74%	3.09%	9.62%	10.50%
Brotherhood Credit Union	\$122,449	\$62,547	\$73,723	84.84%	\$5,831	3.58%	1.23%	2.35%	15.01%	26.50%
Luso-American Credit Union	\$126,240	\$79,344	\$106,605	74.43%	\$6,824	4.44%	1.04%	3.40%	6.90%	6.43%
Energy Credit Union	\$130,446	\$86,242	\$109,751	78.58%	\$10,034	4.37%	1.63%	2.74%	(2.63%)	(4.78%)
First Priority Credit Union	\$135,471	\$91,532	\$118,806	77.04%	\$4,671	4.39%	1.02%	3.37%	19.59%	22.99%
MetroWest Community Federal Credit Union	\$138,374	\$75,531	\$129,654	58.26%	\$11,070	4.10%	2.14%	1.96%	14.34%	14.30%
Arrha Credit Union	\$154,692	\$113,187	\$128,140	88.33%	\$5,729	4.39%	1.75%	2.64%	13.58%	17.29%
Pioneer Valley Federal Credit Union	\$158,024	\$121,569	\$130,524	93.14%	\$5,017	5.45%	2.30%	3.15%	9.05%	21.01%
New Bedford Credit Union	\$169,401	\$111,687	\$151,997	73.48%	\$4,082	4.60%	0.96%	3.64%	16.79%	18.05%
River Works Credit Union	\$170,289	\$131,422	\$151,646	86.66%	\$7,095	5.19%	2.13%	3.06%	49.91%	55.40%
Naveo Credit Union	\$172,773	\$105,785	\$154,599	68.43%	\$5,665	4.19%	1.03%	3.16%	3.47%	2.12%
Community Credit Union of Lynn	\$173,333	\$131,174	\$143,234	91.58%	\$5,503	5.21%	2.28%	2.93%	9.90%	12.97%
Homefield Credit Union	\$175,833	\$142,080	\$140,294	101.27%	\$5,861	4.43%	1.76%	2.66%	(3.30%)	6.43%
Alden Credit Union	\$192,643	\$142,079	\$156,192	90.96%	\$8,960	3.72%	1.89%	1.84%	(2.91%)	12.14%
Shrewsbury Federal Credit Union	\$229,673	\$105,436	\$210,271	50.14%	\$11,204	3.71%	1.24%	2.47%	23.68%	23.45%
Southbridge Credit Union	\$233,195	\$176,551	\$203,058	86.95%	\$5,487	4.48%	1.36%	3.12%	19.28%	20.87%
Greater Springfield Credit Union	\$241,061	\$108,417	\$201,251	53.87%	\$8,458	3.73%	1.28%	2.45%	13.07%	9.33%
Luso Federal Credit Union	\$241,780	\$186,121	\$214,641	86.71%	\$7,439	4.00%	2.05%	1.95%	6.99%	8.10%
Somerset Federal Credit Union	\$242,275	\$154,802	\$214,468	72.18%	\$6,461	3.74%	1.18%	2.56%	9.12%	8.12%
Average of Asset Group A	\$136,636	\$87,657	\$117,579	72.08%	\$6,588	4.29%	1.34%	2.95%	12.75%	15.19%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 19, 2025

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 million to \$500 million in total assets										
Tremont Credit Union	\$266,184	\$177,159	\$217,148	81.58%	\$5,850	4.87%	1.73%	3.14%	8.79%	10.36%
Holyoke Credit Union	\$295,546	\$174,555	\$233,001	74.92%	\$7,881	4.65%	2.01%	2.64%	7.07%	15.36%
Fall River Municipal Credit Union	\$300,204	\$177,704	\$224,629	79.11%	\$6,320	3.88%	2.18%	1.70%	4.50%	21.18%
AllTrust Credit union	\$318,837	\$244,447	\$248,786	98.26%	\$7,502	3.87%	2.15%	1.72%	3.61%	10.38%
MassMutual Federal Credit Union	\$328,181	\$201,228	\$287,756	69.93%	\$9,652	4.25%	1.89%	2.35%	19.26%	21.78%
Members Plus Credit Union	\$336,759	\$182,025	\$263,587	69.06%	\$7,654	4.18%	1.85%	2.33%	18.08%	20.96%
Mass Bay Credit Union	\$362,287	\$296,698	\$255,161	116.28%	\$7,246	4.62%	1.91%	2.71%	8.59%	11.08%
St. Jean's Credit Union	\$388,740	\$253,212	\$333,175	76.00%	\$6,373	4.42%	1.80%	2.62%	10.67%	15.20%
Taunton Federal Credit Union	\$404,367	\$276,287	\$353,594	78.14%	\$5,119	5.01%	1.41%	3.60%	11.53%	12.43%
Boston Firefighters Credit Union	\$430,598	\$345,228	\$363,354	95.01%	\$10,132	4.77%	1.53%	3.23%	9.49%	10.15%
Millbury Federal Credit Union	\$484,966	\$356,311	\$435,784	81.76%	\$5,243	4.25%	1.46%	2.80%	(3.63%)	(4.92%)
Average of Asset Group B	\$356,061	\$244,078	\$292,361	83.64%	\$7,179	4.43%	1.81%	2.62%	8.91%	13.09%
Asset Group C - \$501 million to \$1 billion in total assets										
I C Federal Credit Union	\$533,859	\$395,851	\$490,736	80.66%	\$4,788	3.93%	1.13%	2.80%	(20.95%)	(3.73%)
City of Boston Credit Union	\$558,681	\$409,576	\$485,457	84.37%	\$7,981	4.36%	1.34%	3.02%	4.29%	3.58%
Align Credit Union	\$657,794	\$386,681	\$571,462	67.67%	\$5,221	3.87%	1.85%	2.02%	(6.16%)	9.59%
GFA Federal Credit Union	\$688,954	\$414,580	\$541,939	76.50%	\$6,379	4.05%	1.72%	2.33%	6.87%	12.15%
First Citizens Federal Credit Union	\$690,887	\$471,027	\$553,260	85.14%	\$4,953	4.12%	0.56%	3.56%	8.56%	11.74%
UMassFive College Federal Credit Union	\$716,155	\$539,909	\$621,935	86.81%	\$5,509	4.94%	1.79%	3.15%	11.12%	14.87%
Quincy Credit Union	\$717,402	\$442,654	\$641,404	69.01%	\$9,317	3.92%	1.39%	2.54%	13.88%	12.43%
Massachusetts Institute of Technology Federal Credit Union	\$721,353	\$553,004	\$651,823	84.84%	\$7,674	4.02%	1.15%	2.88%	(0.22%)	13.96%
Freedom Credit Union	\$739,661	\$536,357	\$580,291	92.43%	\$7,181	4.17%	1.44%	2.72%	3.05%	7.75%
Polish National Credit Union	\$767,969	\$610,128	\$604,626	100.91%	\$6,000	3.80%	1.16%	2.64%	12.55%	16.23%
Direct Federal Credit Union	\$806,329	\$691,568	\$612,509	112.91%	\$10,751	4.42%	2.66%	1.77%	0.48%	6.80%
Liberty Bay Credit Union	\$816,358	\$628,447	\$560,862	112.05%	\$11,498	4.55%	2.19%	2.36%	4.09%	15.34%
Central One Federal Credit Union	\$840,792	\$639,286	\$705,254	90.65%	\$6,394	4.75%	1.92%	2.83%	10.29%	12.34%
All One Credit Union	\$896,199	\$642,698	\$694,666	92.52%	\$6,566	4.56%	2.14%	2.42%	(3.10%)	9.77%
Average of Asset Group C	\$725,171	\$525,840	\$594,016	88.32%	\$7,158	4.25%	1.60%	2.65%	3.20%	10.20%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 19, 2025

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	\$1,010,514	\$746,320	\$828,402	90.09%	\$8,982	4.13%	1.86%	2.27%	3.11%	10.18%
Eastern Corporate Federal Credit Union	\$1,115,607	\$0	\$973,323	0.00%	\$58,716	4.03%	3.37%	0.66%	108.95%	125.69%
Harvard Federal Credit Union	\$1,219,014	\$1,049,700	\$877,017	119.69%	\$8,525	4.36%	1.84%	2.52%	0.72%	(2.48%)
Sharon & Crescent United Credit Union	\$1,294,042	\$883,091	\$1,071,352	82.43%	\$8,403	4.21%	1.55%	2.66%	16.11%	17.49%
St. Anne's Credit Union	\$1,400,607	\$1,076,693	\$1,041,260	103.40%	\$10,651	4.01%	1.92%	2.09%	15.17%	8.11%
Webster First Federal Credit Union	\$1,470,588	\$1,172,667	\$1,023,474	114.58%	\$7,298	4.52%	1.36%	3.16%	7.45%	8.58%
Greylock Federal Credit Union	\$1,648,549	\$1,301,297	\$1,394,894	93.29%	\$5,675	4.71%	1.40%	3.31%	8.86%	8.22%
Hanscom Federal Credit Union	\$1,843,269	\$1,497,131	\$1,599,195	93.62%	\$8,014	5.21%	2.04%	3.17%	6.20%	9.50%
BrightBridge Credit Union	\$2,235,233	\$1,620,373	\$1,936,262	83.69%	\$7,051	4.56%	1.60%	2.96%	4.85%	6.89%
Jeanne D'Arc Credit Union	\$2,255,178	\$1,793,902	\$1,799,916	99.67%	\$9,057	4.27%	2.35%	1.92%	8.04%	13.88%
Workers Federal Credit Union	\$2,443,787	\$1,709,004	\$1,846,338	92.56%	\$7,306	4.58%	2.81%	1.77%	(3.75%)	(2.36%)
Rockland Federal Credit Union	\$3,283,012	\$3,003,102	\$2,889,007	103.95%	\$16,054	5.02%	2.76%	2.26%	5.57%	11.74%
Metro Credit Union	\$3,370,931	\$2,839,981	\$2,733,570	103.89%	\$10,856	4.37%	2.58%	1.79%	(8.03%)	1.94%
Digital Federal Credit Union	\$12,912,693	\$10,745,813	\$11,472,065	93.67%	\$7,620	5.48%	1.67%	3.81%	8.56%	17.49%
Average of Asset Group D	\$2,678,787	\$2,102,791	\$2,249,005	91.04%	\$12,443	4.53%	2.08%	2.45%	12.99%	16.78%

Source: SNL Financial

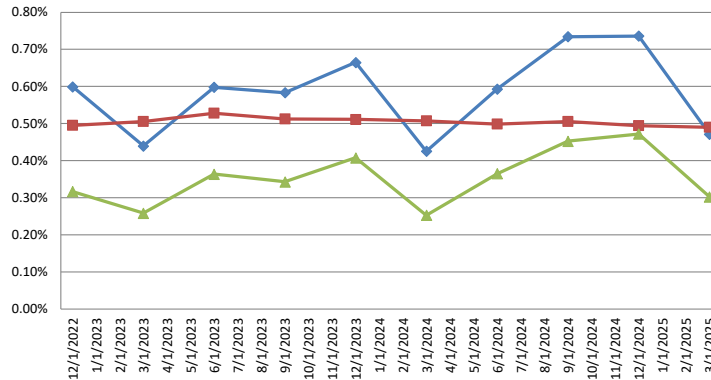
Note: Report includes only bank-level data.

NA = data was not available.

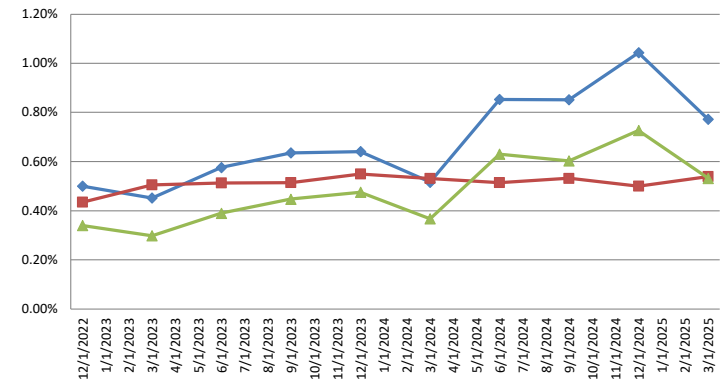
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

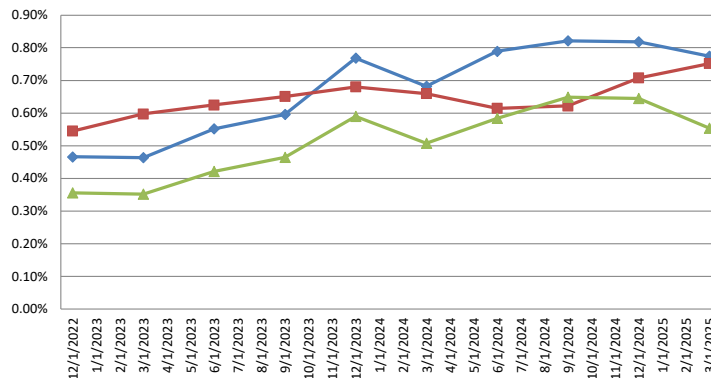
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

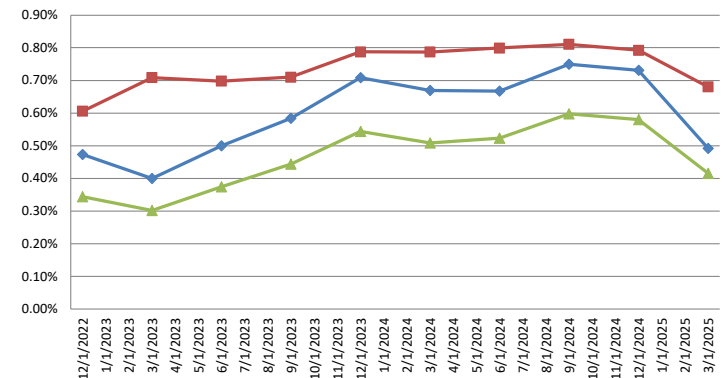
NPLs/Loans	0.60%	0.44%	0.60%	0.58%	0.66%	0.43%	0.59%	0.73%	0.74%	0.47%
Reserves/Loans	0.50%	0.51%	0.53%	0.51%	0.51%	0.51%	0.50%	0.51%	0.49%	0.49%
Delinquent Loans/Total Assets	0.32%	0.26%	0.36%	0.34%	0.41%	0.25%	0.36%	0.45%	0.47%	0.30%

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

NPLs/Loans	0.50%	0.45%	0.58%	0.64%	0.64%	0.52%	0.85%	0.85%	1.04%	0.77%
Reserves/Loans	0.44%	0.51%	0.51%	0.51%	0.55%	0.53%	0.51%	0.53%	0.50%	0.54%
Delinquent Loans/Total Assets	0.34%	0.30%	0.39%	0.45%	0.48%	0.37%	0.63%	0.60%	0.73%	0.53%

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

NPLs/Loans	0.47%	0.46%	0.55%	0.60%	0.77%	0.68%	0.79%	0.82%	0.82%	0.77%
Reserves/Loans	0.54%	0.60%	0.62%	0.65%	0.68%	0.66%	0.61%	0.62%	0.71%	0.75%
Delinquent Loans/Total Assets	0.36%	0.35%	0.42%	0.46%	0.59%	0.51%	0.58%	0.65%	0.65%	0.55%

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

NPLs/Loans	0.47%	0.40%	0.50%	0.58%	0.71%	0.67%	0.67%	0.75%	0.73%	0.49%
Reserves/Loans	0.61%	0.71%	0.70%	0.71%	0.79%	0.79%	0.80%	0.81%	0.79%	0.68%
Delinquent Loans/Total Assets	0.34%	0.30%	0.37%	0.44%	0.54%	0.51%	0.52%	0.60%	0.58%	0.42%

Source: SNL Financial

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Asset Quality
March 31, 2025
Run Date: May 19, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 million to \$250 million in total assets							
Common Trust Federal Credit Union	\$58,170	\$137	0.46%	0.45%	97.81%	4.83%	0.24%
Notre Dame Community Federal Credit Union	\$58,417	\$69	0.35%	0.49%	140.58%	1.00%	0.12%
Southcoast Federal Credit Union	\$60,437	\$144	0.40%	0.41%	101.39%	5.44%	0.24%
Plymouth County Teachers Federal Credit Union	\$64,346	\$147	0.42%	0.48%	114.97%	2.82%	0.23%
Stoneham Municipal Employees Federal Credit Union	\$71,411	\$6	0.03%	0.51%	NM	0.05%	0.01%
New England Teamsters Federal Credit Union	\$73,494	\$385	1.40%	1.81%	129.35%	5.14%	0.52%
Westport Federal Credit Union	\$75,087	\$204	0.62%	0.35%	57.35%	2.93%	0.27%
AllCom Credit Union	\$81,872	\$7	0.02%	0.59%	NM	0.06%	0.01%
Franklin First Federal Credit Union	\$87,568	\$107	0.23%	0.79%	337.38%	1.60%	0.12%
Tewksbury Federal Credit Union	\$94,169	\$191	0.38%	0.67%	176.96%	1.93%	0.20%
Athol Credit Union	\$95,321	\$443	0.53%	0.35%	66.37%	5.26%	0.46%
Worcester Credit Union	\$102,725	\$391	0.63%	0.56%	89.00%	3.98%	0.38%
NESC Federal Credit Union	\$120,025	\$286	0.33%	0.33%	99.65%	2.27%	0.24%
Saint Michaels Fall River Federal Credit Union	\$121,352	\$1,689	1.62%	0.13%	8.29%	16.17%	1.39%
Brotherhood Credit Union	\$122,449	\$43	0.07%	0.18%	260.47%	0.09%	0.04%
Luso-American Credit Union	\$126,240	\$61	0.08%	0.51%	662.30%	0.32%	0.05%
Energy Credit Union	\$130,446	\$968	1.12%	0.50%	44.42%	4.86%	0.74%
First Priority Credit Union	\$135,471	\$9	0.01%	0.33%	NM	0.05%	0.01%
MetroWest Community Federal Credit Union	\$138,374	\$246	0.33%	0.44%	133.74%	2.13%	0.18%
Arrha Credit Union	\$154,692	\$210	0.19%	0.29%	153.81%	1.65%	0.14%
Pioneer Valley Federal Credit Union	\$158,024	\$241	0.20%	0.75%	378.42%	1.27%	0.15%
New Bedford Credit Union	\$169,401	\$692	0.62%	0.20%	31.79%	4.06%	0.41%
River Works Credit Union	\$170,289	\$730	0.56%	0.16%	28.63%	4.32%	0.43%
Naveo Credit Union	\$172,773	\$53	0.05%	0.56%	NM	0.53%	0.03%
Community Credit Union of Lynn	\$173,333	\$280	0.21%	0.26%	123.93%	2.41%	0.16%
Homefield Credit Union	\$175,833	\$1,230	0.87%	0.66%	76.10%	8.82%	0.70%
Alden Credit Union	\$192,643	\$478	0.34%	0.29%	86.40%	3.81%	0.25%
Shrewsbury Federal Credit Union	\$229,673	\$482	0.46%	0.40%	86.93%	2.72%	0.21%
Southbridge Credit Union	\$233,195	\$242	0.14%	0.95%	695.87%	0.94%	0.10%
Greater Springfield Credit Union	\$241,061	\$637	0.59%	0.75%	128.26%	1.69%	0.26%
Luso Federal Credit Union	\$241,780	\$3,075	1.65%	0.35%	21.14%	11.45%	1.27%
Somerset Federal Credit Union	\$242,275	\$267	0.17%	0.19%	111.24%	1.87%	0.11%
Average of Asset Group A	\$136,636	\$442	0.47%	0.49%	158.66%	3.33%	0.30%

Source: SNL Financial

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Asset Quality
March 31, 2025
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Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 million to \$500 million in total assets							
Tremont Credit Union	\$266,184	\$2,508	1.42%	1.54%	108.73%	10.03%	0.94%
Holyoke Credit Union	\$295,546	\$624	0.36%	0.32%	88.14%	3.73%	0.21%
Fall River Municipal Credit Union	\$300,204	\$346	0.19%	0.33%	169.65%	1.56%	0.12%
AllTrust Credit union	\$318,837	\$6,614	2.71%	1.00%	36.83%	21.47%	2.07%
MassMutual Federal Credit Union	\$328,181	\$2,265	1.13%	0.27%	23.97%	5.85%	0.69%
Members Plus Credit Union	\$336,759	\$1,343	0.74%	0.26%	34.92%	7.13%	0.40%
Mass Bay Credit Union	\$362,287	\$897	0.30%	0.18%	58.31%	2.51%	0.25%
St. Jean's Credit Union	\$388,740	\$723	0.29%	0.40%	139.70%	2.22%	0.19%
Taunton Federal Credit Union	\$404,367	\$1,985	0.72%	0.63%	87.81%	4.03%	0.49%
Boston Firefighters Credit Union	\$430,598	\$1,259	0.36%	0.42%	114.06%	2.37%	0.29%
Millbury Federal Credit Union	\$484,966	\$961	0.27%	0.58%	213.94%	2.52%	0.20%
Average of Asset Group B	\$356,061	\$1,775	0.77%	0.54%	97.82%	5.77%	0.53%
Asset Group C - \$501 million to \$1 billion in total assets							
I C Federal Credit Union	\$533,859	\$7,356	1.86%	1.74%	93.84%	19.38%	1.38%
City of Boston Credit Union	\$558,681	\$3,506	0.86%	1.23%	143.64%	9.74%	0.63%
Align Credit Union	\$657,794	\$2,240	0.58%	0.66%	114.78%	5.94%	0.34%
GFA Federal Credit Union	\$688,954	\$6,072	1.46%	0.57%	38.88%	16.44%	0.88%
First Citizens Federal Credit Union	\$690,887	\$2,676	0.57%	0.64%	113.04%	2.69%	0.39%
UMassFive College Federal Credit Union	\$716,155	\$5,351	0.99%	0.98%	99.31%	9.73%	0.75%
Quincy Credit Union	\$717,402	\$1,144	0.26%	0.45%	175.79%	1.55%	0.16%
Massachusetts Institute of Technology Federal Credit Union	\$721,353	\$3,846	0.70%	0.69%	99.53%	5.57%	0.53%
Freedom Credit Union	\$739,661	\$10,277	1.92%	0.42%	21.76%	10.89%	1.39%
Polish National Credit Union	\$767,969	\$599	0.10%	0.36%	369.62%	0.59%	0.08%
Direct Federal Credit Union	\$806,329	\$3,862	0.56%	0.79%	140.73%	4.49%	0.48%
Liberty Bay Credit Union	\$816,358	\$1,481	0.24%	0.58%	244.77%	1.39%	0.18%
Central One Federal Credit Union	\$840,792	\$3,519	0.55%	0.47%	85.39%	4.38%	0.42%
All One Credit Union	\$896,199	\$1,222	0.19%	0.95%	502.13%	2.55%	0.14%
Average of Asset Group C	\$725,171	\$3,797	0.77%	0.75%	160.23%	6.81%	0.55%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality
March 31, 2025
Run Date: May 19, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans ==> 2 months (\$000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - Over \$1 billion in total assets							
Saint Mary's Credit Union	\$1,010,514	\$435	0.06%	0.47%	803.22%	0.50%	0.04%
Eastern Corporate Federal Credit Union	\$1,115,607	NA	0.00%	0.00%	0.00%	NA	NA
Harvard Federal Credit Union	\$1,219,014	\$8,814	0.84%	0.74%	88.18%	8.09%	0.72%
Sharon & Crescent United Credit Union	\$1,294,042	\$2,045	0.23%	0.50%	214.13%	1.34%	0.16%
St. Anne's Credit Union	\$1,400,607	\$2,579	0.24%	0.61%	253.12%	2.11%	0.18%
Webster First Federal Credit Union	\$1,470,588	\$4,563	0.39%	0.66%	170.55%	1.89%	0.31%
Greylock Federal Credit Union	\$1,648,549	\$11,565	0.89%	0.53%	59.73%	7.36%	0.70%
Hanscom Federal Credit Union	\$1,843,269	\$7,185	0.48%	0.44%	91.43%	3.66%	0.39%
BrightBridge Credit Union	\$2,235,233	\$7,688	0.47%	0.88%	185.91%	3.59%	0.34%
Jeanne D'Arc Credit Union	\$2,255,178	\$2,662	0.15%	0.48%	323.03%	1.56%	0.12%
Workers Federal Credit Union	\$2,443,787	\$27,497	1.61%	1.30%	80.78%	26.43%	1.13%
Rockland Federal Credit Union	\$3,283,012	\$12,005	0.40%	0.80%	199.66%	3.33%	0.37%
Metro Credit Union	\$3,370,931	\$3,388	0.12%	0.49%	410.95%	1.36%	0.10%
Digital Federal Credit Union	\$12,912,693	\$109,034	1.01%	1.62%	159.40%	8.05%	0.84%
Average of Asset Group D	\$2,678,787	\$15,343	0.49%	0.68%	217.15%	5.33%	0.42%

Source: SNL Financial

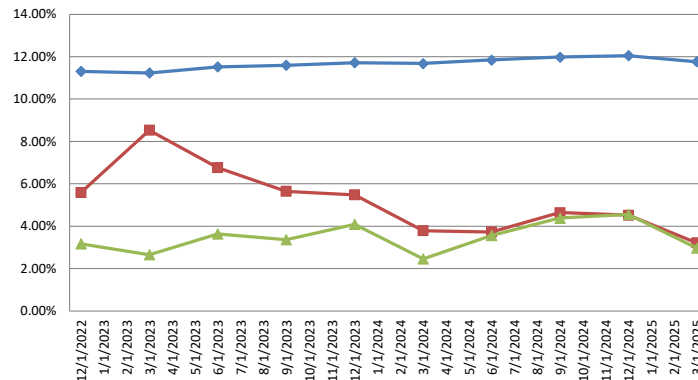
Note: Report includes only bank-level data.

NA = data was not available.

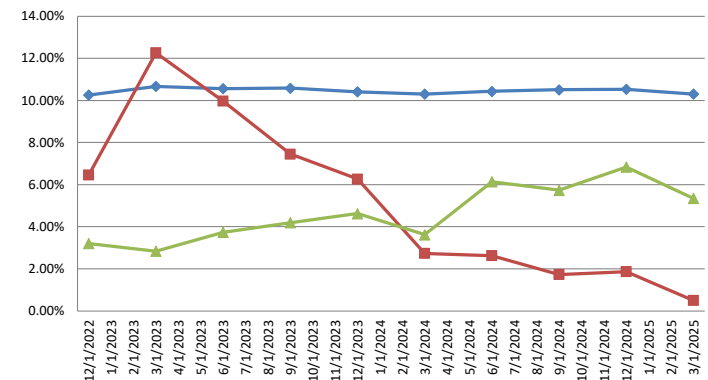
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

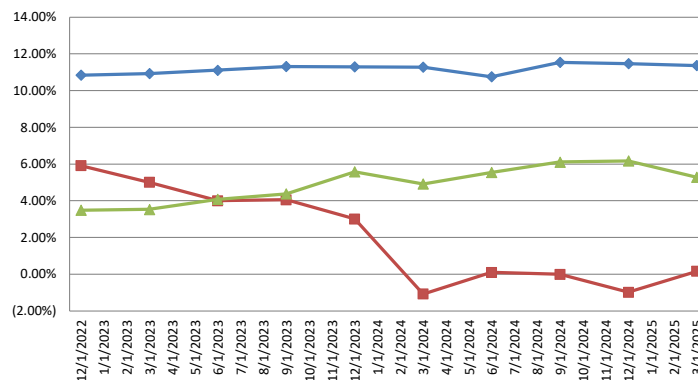
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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

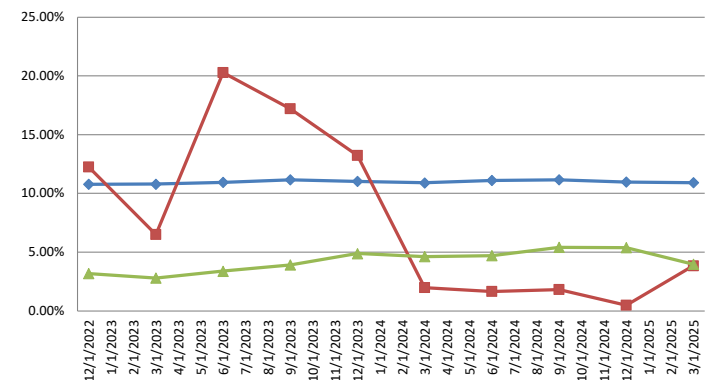
Net Worth/ Assets	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth Growth (Decline) - YTD	5.59%	8.54%	6.76%	5.64%	5.48%	3.79%	3.73%	4.64%	4.52%	3.22%
Total Delinquent Lns/ Net Worth	3.17%	2.66%	3.64%	3.36%	4.09%	2.46%	3.56%	4.38%	4.56%	2.97%

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

Net Worth/ Assets	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	3/31/25
Net Worth Growth (Decline) - YTD	6.45%	12.26%	9.96%	7.45%	6.27%	2.73%	2.63%	1.73%	1.87%	0.51%
Total Delinquent Lns/ Net Worth	3.20%	2.84%	3.73%	4.19%	4.62%	3.62%	6.14%	5.73%	6.83%	5.35%

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

Net Worth/ Assets	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	3/31/25
Net Worth Growth (Decline) - YTD	5.92%	5.00%	4.00%	4.05%	3.01%	(1.07%)	0.10%	(0.01%)	(0.98%)	0.15%
Total Delinquent Lns/ Net Worth	3.49%	3.53%	4.08%	4.37%	5.58%	4.92%	5.55%	6.11%	6.18%	5.28%

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

Net Worth/ Assets	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	3/31/25
Net Worth Growth (Decline) - YTD	12.26%	6.50%	20.28%	17.21%	13.23%	1.98%	1.66%	1.82%	0.49%	3.85%
Total Delinquent Lns/ Net Worth	3.17%	2.81%	3.38%	3.92%	4.89%	4.62%	4.70%	5.41%	5.40%	3.98%

Source: SNL Financial

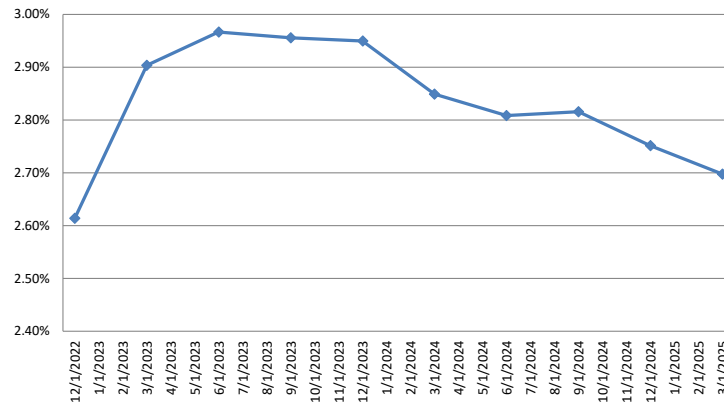
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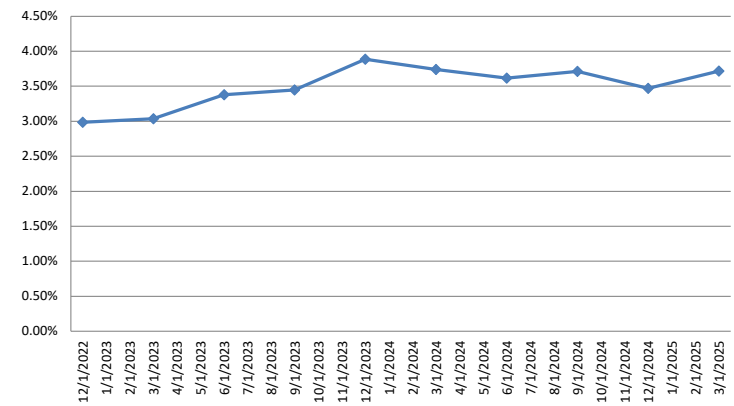
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



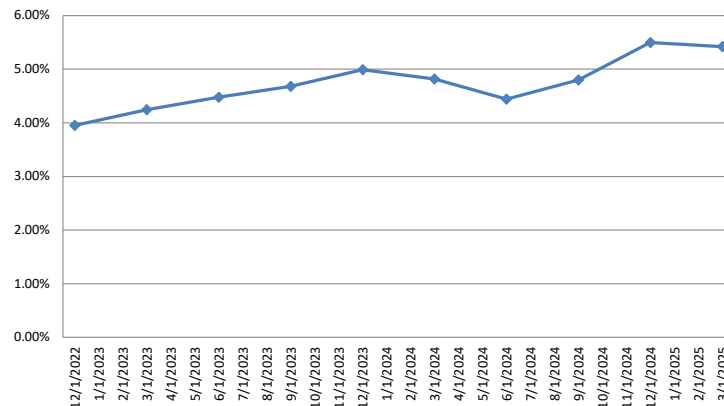
Classified Assets/ Net Worth 2.61% 2.90% 2.97% 2.96% 2.95% 2.85% 2.81% 2.82% 2.75% 2.70%

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



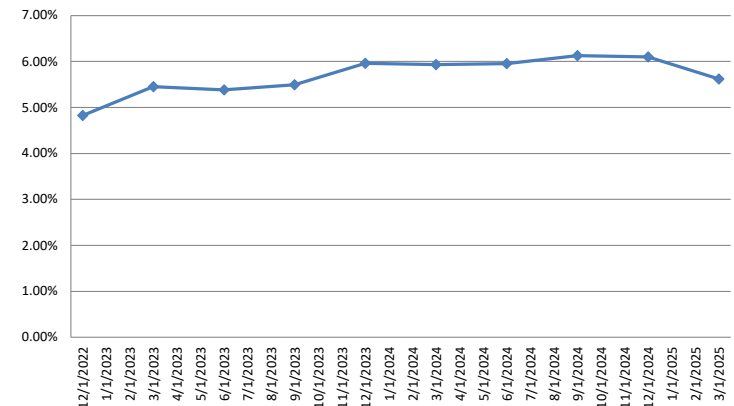
Classified Assets/ Net Worth 2.99% 3.04% 3.38% 3.45% 3.89% 3.74% 3.61% 3.71% 3.47% 3.72%

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



Classified Assets/ Net Worth 3.95% 4.24% 4.48% 4.68% 4.99% 4.82% 4.44% 4.80% 5.50% 5.42%

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



Classified Assets/ Net Worth 4.82% 5.45% 5.38% 5.50% 5.96% 5.94% 5.96% 6.13% 6.10% 5.62%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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 million to \$250 million in total assets						
Common Trust Federal Credit Union	\$58,170	\$5,833	10.03%	2.35%	2.35%	2.30%
Notre Dame Community Federal Credit Union	\$58,417	\$7,126	12.20%	1.07%	0.97%	1.36%
Southcoast Federal Credit Union	\$60,437	\$8,015	13.26%	2.26%	1.80%	1.82%
Plymouth County Teachers Federal Credit Union	\$64,346	\$5,086	7.90%	2.45%	2.89%	3.32%
Stoneham Municipal Employees Federal Credit Union	\$71,411	\$9,697	13.58%	4.51%	0.06%	1.07%
New England Teamsters Federal Credit Union	\$73,494	\$9,026	12.28%	4.89%	4.27%	5.52%
Westport Federal Credit Union	\$75,087	\$6,997	9.32%	9.54%	2.92%	1.67%
AllCom Credit Union	\$81,872	\$13,078	15.97%	4.08%	0.05%	1.98%
Franklin First Federal Credit Union	\$87,568	\$6,713	7.67%	8.27%	1.59%	5.38%
Tewksbury Federal Credit Union	\$94,169	\$9,577	10.17%	8.71%	1.99%	3.53%
Athol Credit Union	\$95,321	\$8,455	8.87%	(5.18%)	5.24%	3.48%
Worcester Credit Union	\$102,725	\$11,501	11.20%	12.04%	3.40%	3.03%
NESC Federal Credit Union	\$120,025	\$12,289	10.24%	7.26%	2.33%	2.32%
Saint Michaels Fall River Federal Credit Union	\$121,352	\$10,305	8.49%	(2.20%)	16.39%	1.36%
Brotherhood Credit Union	\$122,449	\$47,902	39.12%	(2.51%)	0.09%	0.23%
Luso-American Credit Union	\$126,240	\$18,903	14.97%	4.93%	0.32%	2.14%
Energy Credit Union	\$130,446	\$20,988	16.09%	3.40%	4.61%	2.05%
First Priority Credit Union	\$135,471	\$17,608	13.00%	1.64%	0.05%	1.70%
MetroWest Community Federal Credit Union	\$138,374	\$12,122	8.76%	1.92%	2.03%	2.71%
Arrha Credit Union	\$154,692	\$12,943	8.37%	(2.30%)	1.62%	2.50%
Pioneer Valley Federal Credit Union	\$158,024	\$18,042	11.42%	4.03%	1.34%	5.05%
New Bedford Credit Union	\$169,401	\$17,086	10.09%	7.61%	4.05%	1.29%
River Works Credit Union	\$170,289	\$16,702	9.81%	4.80%	4.37%	1.25%
Naveo Credit Union	\$172,773	\$14,535	8.41%	0.97%	0.36%	4.11%
Community Credit Union of Lynn	\$173,333	\$13,381	7.72%	(8.06%)	2.09%	2.59%
Homefield Credit Union	\$175,833	\$16,705	9.50%	0.24%	7.36%	5.60%
Alden Credit Union	\$192,643	\$16,613	8.62%	(1.92%)	2.88%	2.49%
Shrewsbury Federal Credit Union	\$229,673	\$19,112	8.32%	17.77%	2.52%	2.19%
Southbridge Credit Union	\$233,195	\$24,604	10.55%	2.67%	0.98%	6.84%
Greater Springfield Credit Union	\$241,061	\$40,907	16.97%	5.50%	1.56%	2.00%
Luso Federal Credit Union	\$241,780	\$26,198	10.84%	(1.04%)	11.74%	2.48%
Somerset Federal Credit Union	\$242,275	\$30,673	12.66%	3.39%	0.87%	0.97%
Average of Asset Group A	\$136,636	\$15,898	11.76%	3.22%	2.97%	2.70%

Source: SNL Financial

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Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 million to \$500 million in total assets						
Tremont Credit Union	\$266,184	\$26,829	10.08%	2.28%	9.35%	10.16%
Holyoke Credit Union	\$295,546	\$25,564	8.65%	4.33%	2.44%	2.15%
Fall River Municipal Credit Union	\$300,204	\$29,118	9.70%	(3.84%)	1.19%	2.02%
AllTrust Credit union	\$318,837	\$28,372	8.90%	(18.58%)	23.31%	8.59%
MassMutual Federal Credit Union	\$328,181	\$38,166	11.63%	2.01%	5.93%	1.42%
Members Plus Credit Union	\$336,759	\$39,329	11.68%	(3.17%)	3.41%	1.19%
Mass Bay Credit Union	\$362,287	\$39,205	10.82%	3.35%	2.29%	1.33%
St. Jean's Credit Union	\$388,740	\$35,006	9.00%	3.18%	2.07%	2.89%
Taunton Federal Credit Union	\$404,367	\$46,976	11.62%	7.66%	4.23%	3.71%
Boston Firefighters Credit Union	\$430,598	\$53,025	12.31%	5.41%	2.37%	2.71%
Millbury Federal Credit Union	\$484,966	\$43,430	8.96%	2.94%	2.21%	4.73%
Average of Asset Group B	\$356,061	\$36,820	10.30%	0.51%	5.35%	3.72%
Asset Group C - \$501 million to \$1 billion in total assets						
I C Federal Credit Union	\$533,859	\$50,782	9.51%	(7.25%)	14.49%	13.59%
City of Boston Credit Union	\$558,681	\$47,015	8.42%	3.25%	7.46%	10.71%
Align Credit Union	\$657,794	\$61,617	9.37%	(13.88%)	3.64%	4.17%
GFA Federal Credit Union	\$688,954	\$68,593	9.96%	(2.02%)	8.85%	3.44%
First Citizens Federal Credit Union	\$690,887	\$133,359	19.30%	5.83%	2.01%	2.27%
UMassFive College Federal Credit Union	\$716,155	\$63,233	8.83%	0.05%	8.46%	8.40%
Quincy Credit Union	\$717,402	\$100,295	13.98%	3.95%	1.14%	2.01%
Massachusetts Institute of Technology Federal Credit Union	\$721,353	\$69,179	9.59%	3.73%	5.56%	5.53%
Freedom Credit Union	\$739,661	\$101,923	13.78%	3.77%	10.08%	2.19%
Polish National Credit Union	\$767,969	\$101,166	13.17%	1.95%	0.59%	2.19%
Direct Federal Credit Union	\$806,329	\$91,103	11.30%	(3.58%)	4.24%	5.97%
Liberty Bay Credit Union	\$816,358	\$118,487	14.51%	1.94%	1.25%	3.06%
Central One Federal Credit Union	\$840,792	\$78,488	9.34%	6.29%	4.48%	3.83%
All One Credit Union	\$896,199	\$71,881	8.02%	(1.89%)	1.70%	8.54%
Average of Asset Group C	\$725,171	\$82,652	11.36%	0.15%	5.28%	5.42%

Source: SNL Financial

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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	\$1,010,514	\$116,195	11.50%	4.48%	0.37%	3.01%
Eastern Corporate Federal Credit Union	\$1,115,607	NA	NA	NA	NA	NA
Harvard Federal Credit Union	\$1,219,014	\$104,985	8.61%	3.63%	8.40%	7.40%
Sharon & Crescent United Credit Union	\$1,294,042	\$166,219	12.84%	3.91%	1.23%	2.63%
St. Anne's Credit Union	\$1,400,607	\$122,355	8.74%	1.70%	2.11%	5.34%
Webster First Federal Credit Union	\$1,470,588	\$269,751	18.34%	7.53%	1.69%	2.88%
Greylock Federal Credit Union	\$1,648,549	\$199,120	12.08%	4.28%	5.81%	3.47%
Hanscom Federal Credit Union	\$1,843,269	\$214,861	11.66%	1.80%	3.34%	3.06%
BrightBridge Credit Union	\$2,235,233	\$224,051	10.02%	4.28%	3.43%	6.38%
Jeanne D'Arc Credit Union	\$2,255,178	\$189,336	8.40%	2.72%	1.41%	4.54%
Workers Federal Credit Union	\$2,443,787	\$265,339	10.86%	(4.66%)	10.36%	8.37%
Rockland Federal Credit Union	\$3,283,012	\$356,495	10.86%	6.02%	3.37%	6.72%
Metro Credit Union	\$3,370,931	\$290,218	8.61%	6.25%	1.17%	4.80%
Digital Federal Credit Union	\$12,912,693	\$1,203,677	9.32%	8.12%	9.06%	14.44%
Average of Asset Group D	\$2,678,787	\$286,354	10.91%	3.85%	3.98%	5.62%

Source: SNL Financial

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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.