



# Credit Union Index

AN ANALYSIS OF MASSACHUSETTS CREDIT UNIONS





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

## ASSET SIZE DEFINITION

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**Group A**     \$0–\$250 million

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

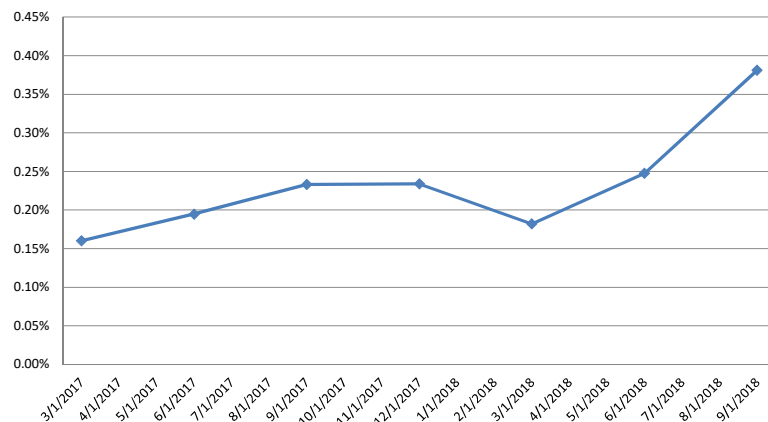
**Group C**     \$501 million–\$1 billion

**Group D**     Over \$1 billion

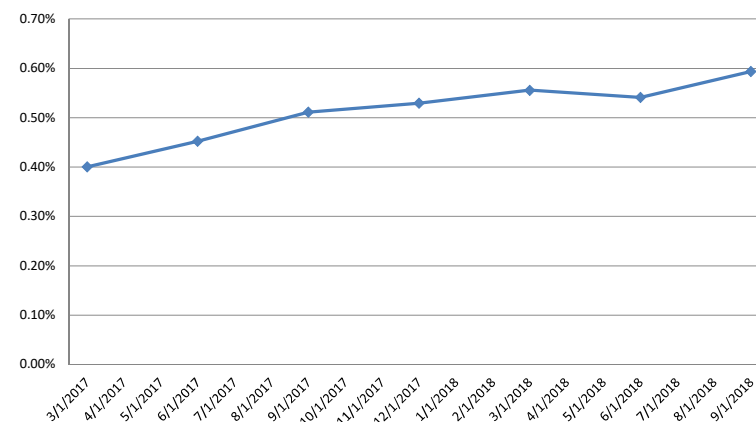
**Massachusetts**

# Performance Analysis

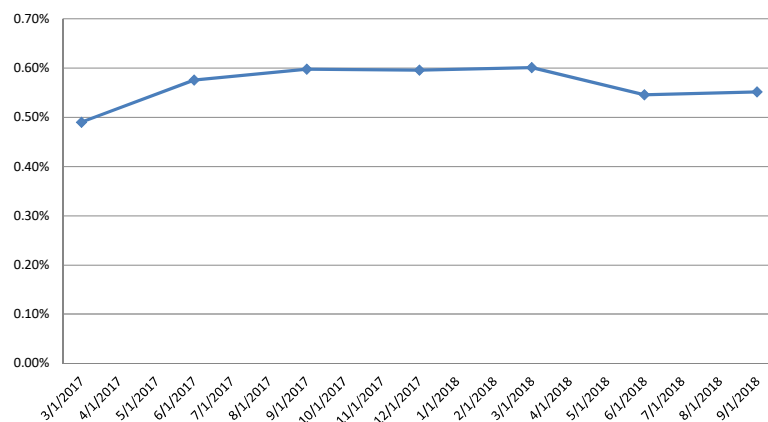
## Summary Trends of Historical Asset Group Averages: Return on Average Assets

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

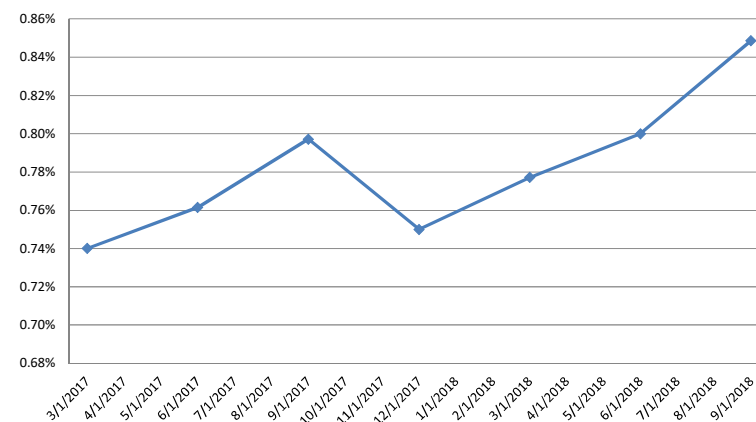
Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.16%	0.19%	0.23%	0.23%	0.18%	0.25%	0.38%

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

Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.40%	0.45%	0.51%	0.53%	0.56%	0.54%	0.59%

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

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

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

Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.74%	0.76%	0.80%	0.75%	0.78%	0.80%	0.85%

Source: SNL Financial

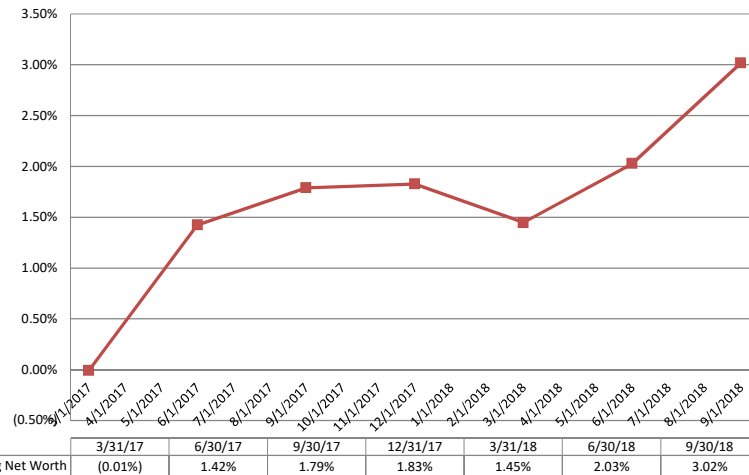
Note: Report includes only bank-level data.

NA = data was not available.

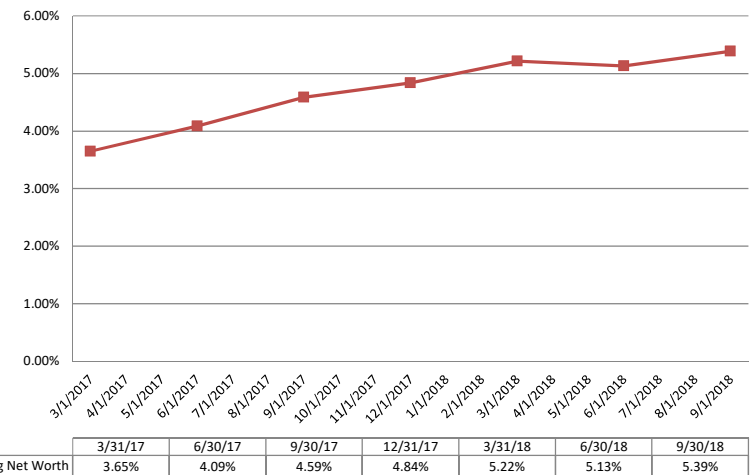
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

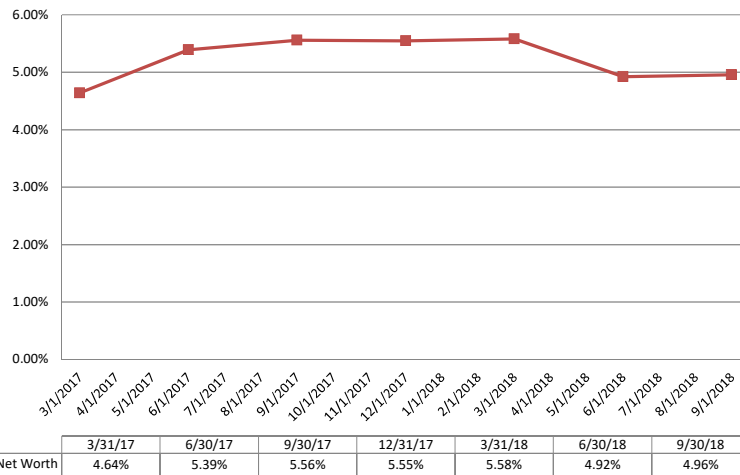
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



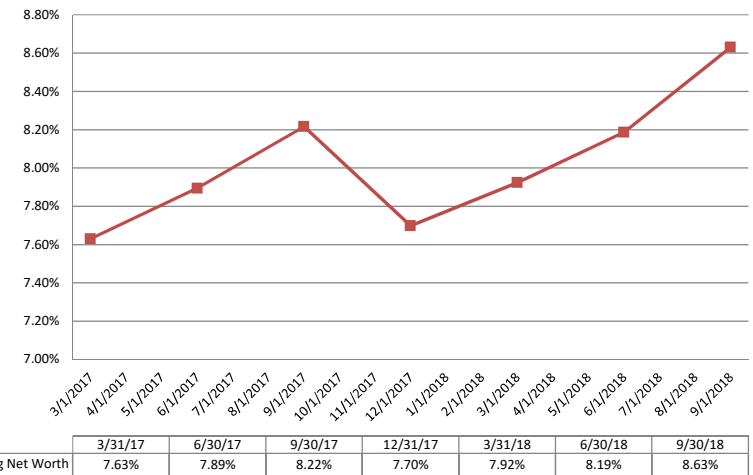
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

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## Performance Analysis

September 30, 2018

Run Date: November 12, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Pressers Union Local 12 ILGWU Credit Union	\$140	(\$1)	(2.99%)	(23.53%)	NA	\$0	\$0	0.00%	0.00%	100.00%	\$0
	One Twenty Credit Union	\$396	\$6	6.09%	27.27%	33.33%	NA	\$4	1.34%	5.80%	63.64%	NA
	Artmet Federal Credit Union	\$424	\$1	0.93%	5.71%	100.00%	\$16	\$0	0.00%	0.00%	112.50%	\$13
	Gloucester Fire Department Credit Union	\$535	\$1	0.75%	1.94%	100.00%	\$32	\$1	0.25%	0.65%	100.00%	\$32
	Messiah Baptist-Jubilee Federal Credit Union	\$969	\$4	1.68%	14.29%	42.86%	NA	\$13	1.84%	16.20%	46.67%	NA
	Manchester Federal Credit Union	\$1,602	\$2	0.50%	3.86%	91.67%	\$56	\$0	0.00%	0.00%	103.13%	\$53
	Springfield Street Railway Employees Credit Union	\$1,649	\$2	0.49%	2.13%	91.30%	\$60	\$5	0.41%	1.79%	90.63%	\$60
	North Adams M.E. Federal Credit Union	\$1,779	\$1	0.22%	0.94%	65.00%	\$24	\$0	0.00%	0.00%	94.12%	\$31
	M.O.S.E.S. Federal Credit Union	\$1,791	\$0	0.00%	0.00%	105.26%	\$104	(\$14)	(1.01%)	(6.24%)	95.00%	\$93
	Gloucester Municipal Credit Union	\$1,992	(\$1)	(0.20%)	(1.03%)	110.53%	\$32	(\$4)	(0.26%)	(1.36%)	109.26%	\$34
	Boston Customs Federal Credit Union	\$2,381	\$9	1.49%	11.15%	84.21%	\$22	\$0	0.00%	0.00%	100.00%	\$22
	Lynn Municipal Employees Credit Union	\$2,527	\$7	1.11%	4.57%	80.65%	\$26	\$21	1.11%	4.63%	84.09%	\$27
	Stoughton Town Employees Federal Credit Union	\$2,737	\$3	0.44%	3.60%	77.78%	\$20	\$7	0.34%	2.82%	80.00%	\$19
	Winchester Federal Credit Union	\$2,750	\$6	0.85%	7.16%	80.77%	\$56	(\$7)	(0.34%)	(2.79%)	91.89%	\$61
	Symphony Federal Credit Union	\$2,978	\$2	0.27%	2.36%	97.37%	\$100	(\$1)	(0.04%)	(0.39%)	100.00%	\$91
	Holyoke Postal Credit Union	\$3,034	\$3	0.39%	1.64%	70.59%	\$36	\$6	0.25%	1.10%	84.78%	\$35
	Bedford VA Federal Credit Union	\$3,093	\$3	0.38%	1.59%	86.11%	\$50	\$15	0.62%	2.67%	83.33%	\$40
	New England Lee Federal Credit Union	\$3,194	\$7	0.86%	1.91%	63.16%	\$8	\$16	0.64%	1.46%	69.23%	\$11
	Wakefield Town Employees Federal Credit Union	\$3,976	\$5	0.50%	3.57%	80.77%	\$24	\$10	0.34%	2.39%	86.67%	\$23
	Lynn Teachers Credit Union	\$4,254	\$20	1.70%	10.51%	65.00%	\$64	\$27	0.74%	4.78%	80.14%	\$62
	Belmont Municipal Federal Credit Union	\$4,355	\$15	1.38%	10.03%	60.98%	\$76	\$32	1.00%	7.27%	68.91%	\$79
	Health Alliance Federal Credit Union	\$4,384	\$15	1.35%	14.22%	66.10%	\$56	\$35	1.09%	11.38%	70.81%	\$53
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,074	\$8	0.63%	4.81%	75.00%	\$60	\$16	0.42%	3.23%	82.24%	\$61
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,102	\$10	0.78%	2.62%	69.57%	\$92	\$19	0.50%	1.67%	77.52%	\$91
	Norwood Town Employees Federal Credit Union	\$5,511	\$8	0.58%	2.59%	62.26%	\$44	\$29	0.71%	3.15%	63.92%	\$41
	Lowell Municipal Employees Federal Credit Union	\$6,177	\$5	0.32%	4.02%	87.72%	\$29	\$11	0.24%	2.97%	92.36%	\$30
	Revere Firefighters Credit Union	\$6,842	\$10	0.59%	4.25%	69.23%	\$32	\$6	0.12%	0.85%	93.24%	\$34
	Cabot Boston Credit Union	\$7,129	\$3	0.17%	1.03%	89.83%	\$68	\$5	0.09%	0.57%	91.48%	\$77
	Northampton V.A.F. Federal Credit Union	\$7,167	\$11	0.61%	4.29%	64.86%	\$26	\$22	0.40%	2.88%	67.62%	\$26
	Medford Municipal Employees Federal Credit Union	\$7,336	\$25	1.36%	6.54%	62.12%	\$44	\$47	0.85%	4.14%	73.48%	\$49
	Somerville Mass Firefighters Federal Credit Union	\$7,637	\$18	0.95%	6.17%	59.09%	\$59	\$38	0.67%	4.39%	67.52%	\$59
	Danvers Municipal Federal Credit Union	\$7,920	\$9	0.45%	1.32%	80.00%	\$42	\$12	0.20%	0.59%	90.24%	\$41
	Morton Federal Credit Union	\$8,338	(\$14)	(0.66%)	(5.12%)	129.82%	\$62	(\$63)	(0.97%)	(7.55%)	132.54%	\$62
	Reading Mass Town Employees Federal Credit Union	\$8,350	\$23	1.09%	7.34%	64.06%	\$75	\$40	0.62%	4.30%	74.32%	\$75
	Dedham Town Employees Federal Credit Union	\$8,544	\$14	0.65%	5.17%	72.34%	\$56	\$30	0.46%	3.72%	80.61%	\$58
	Waltham Municipal Employees Credit Union	\$8,808	\$10	0.46%	2.54%	84.13%	\$68	\$1	0.02%	0.08%	92.35%	\$68
	Marblehead Municipal Federal Credit Union	\$9,688	\$16	0.65%	3.78%	76.62%	\$67	\$46	0.63%	3.65%	77.10%	\$63
	Cambridge Municipal Employees Federal Credit Union	\$9,958	\$9	0.36%	1.85%	83.87%	\$68	(\$5)	(0.07%)	(0.34%)	102.76%	\$79
	Arlington Municipal Federal Credit Union	\$10,033	\$35	1.40%	7.02%	52.13%	\$80	\$67	0.90%	4.53%	63.18%	\$85
	Burlington Municipal Employees Federal Credit Union	\$10,108	\$18	0.72%	8.89%	80.65%	\$76	\$33	0.44%	5.56%	87.01%	\$74
	Watertown Municipal Credit Union	\$10,876	\$13	0.47%	1.61%	80.88%	\$99	\$19	0.23%	0.79%	89.39%	\$98
	Lexington MA Federal Credit Union	\$10,887	\$13	0.47%	4.63%	80.39%	\$58	\$24	0.29%	2.87%	87.02%	\$58
	Ocean Spray Employees Federal Credit Union	\$11,249	\$17	0.60%	4.76%	80.56%	\$57	\$7	0.08%	0.66%	88.86%	\$64
	Cambridge Firefighters Federal Credit Union	\$11,280	\$30	1.05%	5.18%	68.09%	\$107	\$89	1.04%	5.19%	66.16%	\$108
	St. Anthony of New Bedford Federal Credit Union	\$11,287	\$24	0.85%	9.07%	79.44%	\$46	\$16	0.19%	2.02%	94.72%	\$48
	Santo Christo Federal Credit Union	\$11,562	\$12	0.41%	4.14%	78.38%	\$48	\$19	0.21%	2.19%	85.27%	\$50
	Melrose First Federal Credit Union	\$11,697	\$22	0.74%	4.72%	78.38%	\$76	\$29	0.33%	2.09%	88.89%	\$77
	Beverly Municipal Federal Credit Union	\$12,027	\$25	0.85%	4.98%	86.96%	\$69	\$32	0.37%	2.13%	93.91%	\$69

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Asset Group A - \$50 to \$250 million in total assets (continued)												
	Lynn Police Credit Union	\$12,196	\$35	1.14%	5.14%	52.70%	\$23	\$80	0.87%	3.94%	59.90%	\$24
	Lynn Firemens Federal Credit Union	\$12,238	\$16	0.52%	2.79%	86.07%	\$36	\$43	0.47%	2.51%	83.71%	\$38
	Revere Municipal Employees Federal Credit Union	\$12,953	\$16	0.50%	4.44%	88.06%	\$56	\$21	0.23%	1.95%	91.83%	\$53
	Saint Vincent Hospital Credit Union	\$13,028	\$7	0.21%	2.36%	85.93%	\$84	\$14	0.14%	1.58%	90.39%	\$88
	Greater Salem Employees Federal Credit Union	\$13,799	\$12	0.34%	4.69%	88.62%	\$56	\$3	0.03%	0.39%	92.81%	\$53
	Chelsea Employees Federal Credit Union	\$14,107	\$12	0.34%	3.75%	89.33%	\$79	\$25	0.24%	2.62%	92.05%	\$79
	Billerica Municipal Employees Credit Union	\$15,213	\$42	1.11%	5.33%	58.59%	\$66	\$69	0.61%	2.94%	73.76%	\$66
	St. Anne Credit Union	\$15,729	\$55	1.38%	15.94%	75.89%	\$55	(\$81)	(0.67%)	(7.74%)	109.43%	\$57
	RAH Federal Credit Union	\$16,918	\$41	0.96%	8.31%	90.72%	\$72	\$49	0.39%	3.34%	90.10%	\$70
	Lowell Firefighters Credit Union	\$17,344	\$25	0.58%	3.22%	86.34%	\$43	\$52	0.40%	2.25%	85.71%	\$51
	Haverhill Fire Department Credit Union	\$17,766	\$55	1.25%	9.88%	71.35%	\$52	\$83	0.63%	5.03%	83.16%	\$49
	Worcester Police Department Federal Credit Union	\$17,843	\$30	0.67%	5.86%	84.29%	\$65	\$37	0.28%	2.42%	91.79%	\$64
	Leominster Employees Federal Credit Union	\$17,906	\$32	0.70%	6.34%	79.64%	\$69	\$77	0.56%	5.16%	84.24%	\$71
	Norfolk Community Federal Credit Union	\$19,068	\$58	1.20%	11.54%	68.02%	\$94	\$49	0.34%	3.31%	87.23%	\$97
	Attleboro ME Federal Credit Union	\$19,359	\$40	0.83%	7.55%	76.28%	\$61	\$40	0.28%	2.53%	83.97%	\$59
	Credit Union of the Berkshires	\$19,508	\$11	0.23%	1.64%	87.92%	\$54	(\$44)	(0.30%)	(2.18%)	102.48%	\$57
	HTM Credit Union	\$20,494	\$50	0.97%	6.10%	73.26%	\$65	\$78	0.51%	3.20%	85.32%	\$67
	MyCom Federal Credit Union	\$20,647	\$81	1.62%	13.75%	71.37%	\$64	\$205	1.42%	11.94%	72.86%	\$66
	Mills42 Federal Credit Union	\$20,678	\$68	1.32%	12.90%	74.91%	\$58	\$81	0.52%	5.18%	82.77%	\$63
	Massachusetts Family Credit Union	\$22,550	\$49	0.86%	5.21%	75.00%	\$124	\$108	0.63%	3.86%	80.11%	\$118
	Northeastern University Federal Credit Union	\$22,745	\$60	1.05%	9.95%	77.86%	\$83	\$154	0.89%	8.72%	74.93%	\$70
	Chadwick Federal Credit Union	\$22,916	\$28	0.48%	7.66%	86.89%	\$80	\$36	0.21%	3.31%	93.89%	\$78
	Malden Federal Credit Union	\$22,917	\$53	0.89%	4.92%	72.16%	\$66	\$75	0.41%	2.33%	85.74%	\$69
	Acushnet Federal Credit Union	\$22,981	\$10	0.17%	1.95%	91.85%	\$48	(\$32)	(0.18%)	(2.07%)	99.39%	\$42
	Taupa Lithuanian Federal Credit Union	\$24,643	\$41	0.67%	7.59%	75.00%	\$71	\$86	0.48%	5.38%	80.49%	\$72
	Methuen Federal Credit Union	\$24,913	\$79	1.26%	10.11%	69.69%	\$65	\$155	0.84%	6.73%	77.91%	\$64
	St. Anthony of Padua Federal Credit Union	\$25,043	\$53	0.84%	3.47%	66.67%	\$54	\$82	0.43%	1.80%	79.00%	\$55
	Somerville School Employees Federal Credit Union	\$25,291	\$40	0.62%	3.89%	75.61%	\$66	\$69	0.35%	2.25%	84.53%	\$71
	Peabody Municipal Federal Credit Union	\$27,007	\$54	0.80%	7.11%	72.54%	\$57	\$85	0.42%	3.77%	77.95%	\$55
	Saint Dominics Federal Credit Union	\$28,205	\$42	0.59%	3.52%	83.62%	\$64	(\$7)	(0.03%)	(0.20%)	92.07%	\$66
	West Springfield Federal Credit Union	\$28,776	\$35	0.48%	6.15%	81.78%	\$50	\$25	0.11%	1.48%	89.84%	\$50
	Goldmark Federal Credit Union	\$29,545	\$41	0.55%	4.35%	82.63%	\$57	\$74	0.33%	2.63%	89.36%	\$60
	Wellesley Municipal Employees Federal Credit Union	\$29,571	\$26	0.35%	4.14%	84.05%	\$66	\$46	0.21%	2.45%	88.24%	\$65
	600 Atlantic Federal Credit Union	\$30,063	\$52	0.68%	5.61%	74.25%	\$79	\$155	0.68%	5.65%	74.06%	\$81
	Andovers Federal Credit Union	\$31,810	\$42	0.53%	4.97%	74.29%	\$46	\$109	0.47%	4.33%	80.61%	\$53
	Alpha Credit Union	\$32,519	\$75	0.92%	7.33%	70.17%	\$91	\$146	0.60%	4.81%	76.71%	\$89
	Cambridge Teachers Federal Credit Union	\$33,815	\$17	0.20%	2.36%	92.09%	\$87	\$39	0.16%	1.80%	93.81%	\$87
	Brookline Municipal Credit Union	\$36,409	\$72	0.77%	5.64%	70.61%	\$98	\$188	0.65%	4.96%	75.36%	\$93
	Stoneham Municipal Employees Federal Credit Union	\$39,166	\$46	0.47%	5.50%	83.57%	\$68	\$152	0.51%	6.15%	81.71%	\$65
	Worcester Fire Department Credit Union	\$40,268	\$20	0.20%	1.45%	89.72%	\$71	\$30	0.10%	0.72%	93.22%	\$66
	Commonwealth Utilities Employees Credit Union	\$40,961	\$86	0.84%	5.28%	73.35%	\$78	\$191	0.61%	3.95%	77.40%	\$80
	Somerville Municipal Federal Credit Union	\$43,362	\$100	0.93%	6.47%	68.57%	\$99	\$196	0.61%	4.28%	74.79%	\$97
	Plymouth County Teachers Federal Credit Union	\$43,726	\$44	0.40%	4.01%	86.34%	\$57	\$39	0.12%	1.19%	94.05%	\$59
	Woburn Municipal Federal Credit Union	\$44,358	\$56	0.50%	5.79%	83.85%	\$77	\$112	0.33%	3.90%	86.96%	\$76
	Southcoast Federal Credit Union	\$47,739	\$63	0.52%	3.94%	85.44%	\$48	\$98	0.27%	2.05%	89.06%	\$49
	Notre Dame Community Federal Credit Union	\$49,547	\$75	0.60%	5.11%	81.44%	\$57	\$120	0.32%	2.75%	89.03%	\$58
	Westport Federal Credit Union	\$60,139	\$80	0.53%	8.75%	86.11%	\$60	\$51	0.11%	1.88%	96.47%	\$59
	Tewksbury Federal Credit Union	\$60,336	\$68	0.44%	3.97%	80.46%	\$65	\$155	0.33%	3.03%	79.68%	\$66

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## Performance Analysis

September 30, 2018

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		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 (continued)												
	Franklin First Federal Credit Union	\$62,599	\$186	1.19%	15.20%	74.53%	\$55	\$413	0.88%	11.59%	77.99%	\$54
	Premier Source Credit Union	\$62,817	\$109	0.69%	5.36%	86.96%	\$56	\$83	0.17%	1.35%	95.81%	\$59
	AllCom Credit Union	\$67,456	\$149	0.88%	5.46%	75.71%	\$75	\$305	0.59%	3.76%	81.60%	\$76
	St. Michaels Fall River Federal Credit Union	\$68,479	\$184	1.10%	12.63%	70.74%	\$73	\$738	1.54%	17.76%	62.77%	\$71
	Worcester Credit Union	\$81,394	\$144	0.70%	7.48%	83.37%	\$62	\$189	0.31%	3.26%	86.34%	\$64
	New England Teamsters Federal Credit Union	\$82,692	(\$260)	(1.27%)	(13.08%)	135.45%	\$137	(\$660)	(1.10%)	(10.70%)	130.08%	\$133
	NESC Federal Credit Union	\$85,760	\$101	0.47%	4.86%	86.03%	\$69	\$283	0.44%	4.59%	87.33%	\$67
	Energy Credit Union	\$91,527	\$113	0.49%	3.10%	83.06%	\$101	\$167	0.25%	1.52%	88.87%	\$100
	Pioneer Valley Federal Credit Union	\$92,868	\$518	2.33%	22.29%	58.35%	\$65	\$1,208	1.97%	18.16%	63.84%	\$67
	Luso-American Credit Union	\$94,947	\$245	1.04%	7.43%	73.17%	\$64	\$498	0.71%	5.12%	79.13%	\$63
	Athol Credit Union	\$100,085	(\$68)	(0.27%)	(3.98%)	109.81%	\$65	(\$55)	(0.07%)	(1.04%)	101.63%	\$67
	MetroWest Community Federal Credit Union	\$102,123	\$141	0.55%	6.07%	81.33%	\$103	\$223	0.29%	3.21%	86.34%	\$102
	River Works Credit Union	\$102,658	\$90	0.35%	2.56%	91.12%	\$79	\$164	0.21%	1.56%	94.89%	\$81
	Brotherhood Credit Union	\$107,649	\$134	0.49%	1.24%	82.17%	\$76	\$153	0.19%	0.47%	92.08%	\$75
	First Priority Credit Union	\$109,239	\$152	0.56%	3.20%	86.78%	\$70	\$272	0.34%	1.91%	91.26%	\$69
	New Bedford Credit Union	\$120,636	\$183	0.61%	6.15%	80.75%	\$57	\$347	0.38%	3.93%	86.54%	\$55
	Arrha Credit Union	\$127,229	\$56	0.18%	2.04%	94.20%	\$76	\$326	0.34%	3.99%	89.33%	\$78
	Naveo Credit Union	\$130,179	\$256	0.79%	10.27%	79.35%	\$81	\$613	0.63%	8.33%	82.74%	\$83
	Somerset Federal Credit Union	\$143,693	(\$1,780)	(4.93%)	(35.65%)	227.02%	\$286	(\$1,438)	(1.33%)	(9.50%)	137.00%	\$144
	Community Credit Union of Lynn	\$146,824	\$0	0.00%	0.00%	94.68%	\$72	(\$134)	(0.12%)	(1.10%)	97.05%	\$74
	Homefield Credit Union	\$152,664	\$212	0.56%	6.42%	85.21%	\$77	\$464	0.41%	4.65%	88.49%	\$77
	Shrewsbury Federal Credit Union	\$154,940	\$273	0.70%	9.90%	75.06%	\$80	\$866	0.76%	10.71%	76.29%	\$80
	Alden Credit Union	\$155,475	\$49	0.12%	2.03%	94.69%	\$63	\$58	0.05%	0.77%	87.54%	\$60
	Taunton Federal Credit Union	\$161,640	\$390	0.97%	7.51%	81.50%	\$72	\$817	0.69%	5.32%	86.41%	\$74
	Greater Springfield Credit Union	\$163,809	\$673	1.63%	11.58%	44.26%	\$68	\$1,997	1.60%	11.63%	45.08%	\$69
	Tremont Credit Union	\$176,829	\$236	0.53%	4.24%	89.38%	\$90	\$602	0.45%	3.62%	90.55%	\$89
	Southbridge Credit Union	\$187,180	\$87	0.19%	1.67%	84.15%	\$72	\$140	0.10%	0.89%	92.06%	\$74
	Holyoke Credit Union	\$196,014	\$246	0.50%	5.54%	88.22%	\$85	\$503	0.34%	3.78%	91.01%	\$83
	Fall River Municipal Credit Union	\$209,022	\$189	0.36%	3.25%	85.45%	\$68	\$418	0.27%	2.40%	89.46%	\$71
	Southern Mass Credit Union	\$215,958	\$345	0.65%	5.55%	81.06%	\$76	\$956	0.60%	5.20%	81.79%	\$67
	Luso Federal Credit Union	\$222,378	\$356	0.64%	6.12%	76.97%	\$82	\$1,070	0.65%	6.23%	76.03%	\$81
	MassMutual Federal Credit Union	\$237,473	\$630	1.05%	8.66%	59.16%	\$74	\$1,667	0.91%	7.79%	65.54%	\$78
	St. Jean's Credit Union	\$243,717	\$307	0.51%	5.38%	86.01%	\$81	\$893	0.51%	5.29%	85.98%	\$77
	Average of Asset Group A	\$46,881	\$57	0.64%	4.96%	80.63%	\$66	\$144	0.38%	3.02%	85.95%	\$65

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.

		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 B - \$251 to \$500 million in total assets												
	Mass Bay Credit Union	\$250,644	\$330	0.52%	5.44%	81.01%	\$88	\$639	0.34%	3.51%	86.03%	\$91
	Members Plus Credit Union	\$256,060	\$326	0.51%	3.67%	81.23%	\$83	\$715	0.38%	2.67%	85.57%	\$85
	Boston Firefighters Credit Union	\$268,150	\$796	1.19%	9.70%	66.17%	\$100	\$2,161	1.08%	8.97%	68.55%	\$100
	Millbury Federal Credit Union	\$350,414	\$635	0.73%	9.63%	80.19%	\$80	\$1,831	0.72%	9.48%	79.57%	\$72
	Bridgewater Credit Union	\$380,171	\$65	0.07%	0.75%	96.43%	\$83	\$310	0.11%	1.19%	94.42%	\$81
	City of Boston Credit Union	\$394,988	\$592	0.60%	4.97%	80.00%	\$88	\$1,025	0.35%	2.88%	82.56%	\$86
	Crescent Credit Union	\$438,150	\$926	0.85%	5.79%	74.63%	\$70	\$1,965	0.61%	4.13%	80.14%	\$71
	UMassFive College Federal Credit Union	\$478,017	\$1,013	0.85%	9.77%	78.66%	\$76	\$3,008	0.85%	9.88%	77.40%	\$69
	Freedom Credit Union	\$499,126	\$1,351	1.09%	6.97%	75.68%	\$86	\$3,307	0.90%	5.76%	77.67%	\$81
	Average of Asset Group B	\$368,413	\$670	0.71%	6.30%	79.33%	\$84	\$1,662	0.59%	5.39%	81.32%	\$82

Source: SNL Financial

Note: Report includes only bank-level data.

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## Performance Analysis

September 30, 2018

Run Date: November 12, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	Central One Federal Credit Union	\$501,611	\$1,455	1.17%	12.68%	70.88%	\$93	\$3,009	0.82%	8.94%	77.24%	\$92
	I-C Federal Credit Union	\$503,602	\$890	0.71%	6.06%	77.60%	\$71	\$2,198	0.58%	5.05%	80.47%	\$71
	GFA Federal Credit Union	\$505,196	\$259	0.20%	2.12%	87.40%	\$76	\$1,471	0.39%	4.00%	83.03%	\$75
	Quincy Credit Union	\$526,724	\$1,361	1.03%	7.66%	65.97%	\$74	\$3,220	0.82%	6.12%	70.53%	\$74
	Align Credit Union	\$567,206	\$305	0.22%	1.85%	92.31%	\$83	\$577	0.13%	1.16%	95.17%	\$81
	Sharon Credit Union	\$582,719	\$1,578	1.08%	9.33%	64.56%	\$95	\$3,836	0.88%	7.71%	68.10%	\$93
	Massachusetts Institute of Technology Federal Credit Union	\$585,424	(\$1,604)	(1.12%)	(14.95%)	71.31%	\$72	(\$831)	(0.20%)	(2.54%)	73.55%	\$74
	Polish National Credit Union	\$586,757	\$358	0.25%	1.86%	89.12%	\$72	\$1,557	0.36%	2.71%	86.68%	\$72
	Merrimack Valley Credit Union	\$614,175	\$920	0.60%	6.10%	80.83%	\$86	\$3,239	0.70%	7.17%	76.07%	\$81
	Liberty Bay Credit Union	\$674,759	\$197	0.12%	0.82%	91.74%	\$111	\$431	0.08%	0.60%	94.00%	\$114
	Direct Federal Credit Union	\$676,374	\$1,063	0.64%	5.21%	74.94%	\$121	\$2,845	0.59%	4.70%	77.15%	\$117
	Leominster Credit Union	\$706,304	\$1,099	0.62%	7.08%	78.89%	\$85	\$2,291	0.44%	4.91%	83.61%	\$85
	Harvard University Employees Credit Union	\$712,742	\$1,894	1.10%	12.35%	71.10%	\$117	\$4,745	0.95%	10.58%	72.83%	\$109
	First Citizens' Federal Credit Union	\$756,378	\$771	0.41%	4.12%	88.67%	\$68	\$2,905	0.52%	5.22%	85.21%	\$66
	St. Mary's Credit Union	\$866,843	\$832	0.39%	3.99%	82.66%	\$93	\$3,342	0.52%	5.34%	80.31%	\$96
	RTN Federal Credit Union	\$881,594	\$952	0.43%	4.33%	85.68%	\$86	\$1,931	0.29%	2.94%	88.60%	\$88
	St. Anne's Credit Union	\$951,480	\$1,778	0.75%	7.47%	72.82%	\$65	\$5,425	0.77%	7.73%	72.58%	\$66
	Webster First Federal Credit Union	\$952,418	\$3,394	1.45%	7.71%	63.17%	\$64	\$8,952	1.29%	6.89%	65.75%	\$63
	Average of Asset Group C	\$675,128	\$972	0.56%	4.77%	78.31%	\$85	\$2,841	0.55%	4.96%	79.49%	\$84
Asset Group D - \$1 billion and over in total assets												
	Greylock Federal Credit Union	\$1,191,298	\$2,120	0.72%	7.06%	79.46%	\$80	\$7,101	0.81%	7.99%	77.39%	\$80
	Hanscom Federal Credit Union	\$1,300,662	\$3,918	1.20%	11.35%	68.32%	\$87	\$8,531	0.88%	8.42%	72.56%	\$86
	Jeanne D'Arc Credit Union	\$1,389,098	\$2,158	0.62%	7.46%	76.20%	\$80	\$7,798	0.76%	9.18%	73.20%	\$80
	Rockland Federal Credit Union	\$1,754,002	\$4,399	1.02%	8.59%	57.77%	\$79	\$13,662	1.07%	9.08%	56.83%	\$78
	Workers Credit Union	\$1,800,000	\$5,354	1.21%	12.63%	67.35%	\$95	\$10,197	0.80%	8.09%	75.50%	\$96
	Metro Credit Union	\$1,851,413	\$4,227	0.92%	10.31%	74.90%	\$86	\$10,383	0.77%	8.61%	76.66%	\$84
	Digital Federal Credit Union	\$8,491,214	\$18,697	0.87%	9.08%	59.77%	\$79	\$54,536	0.85%	9.04%	62.45%	\$76
	Average of Asset Group D	\$2,539,670	\$5,839	0.94%	9.50%	69.11%	\$84	\$16,030	0.85%	8.63%	70.66%	\$83

Source: SNL Financial

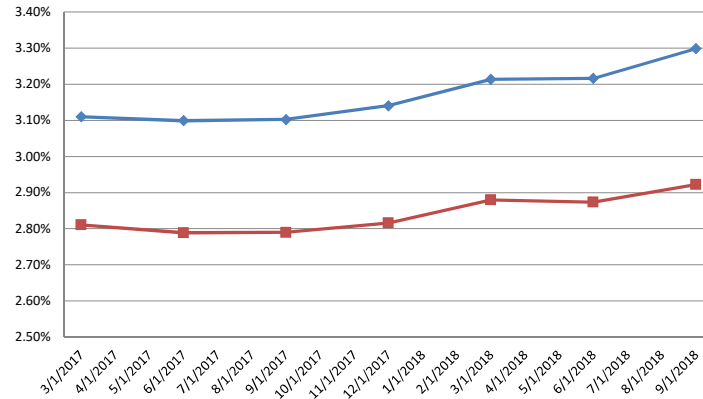
Note: Report includes only bank-level data.

NA = data was not available.

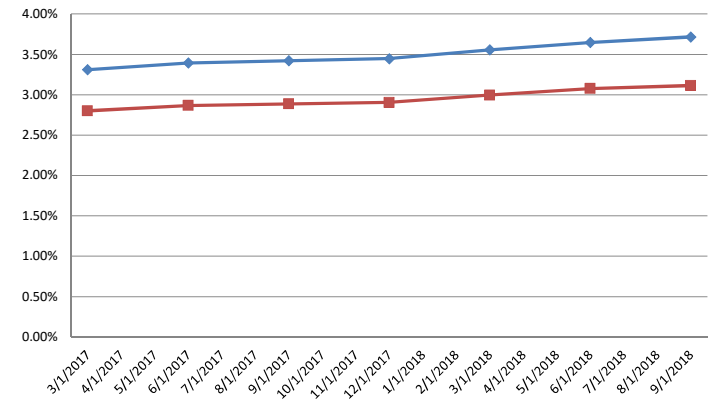
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Balance Sheet & Net Interest Margin

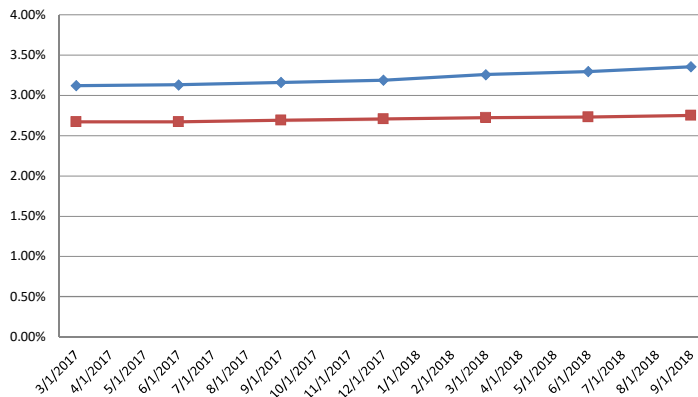
## Summary Trends of Historical Asset Group Averages: Yield on Average Assets &amp; Net Interest Income/Average Assets

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

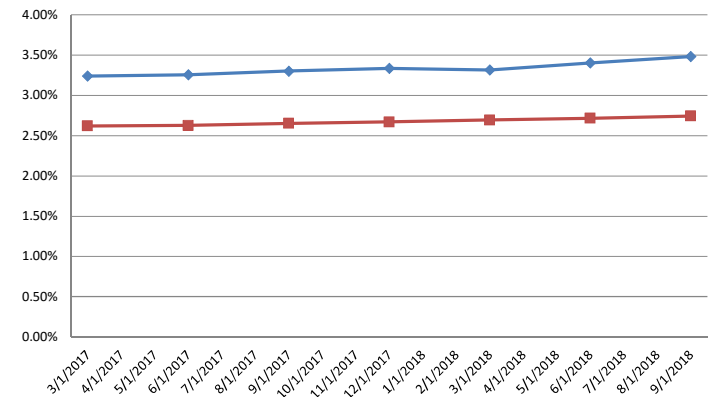
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.11%	3.10%	3.10%	3.14%	3.21%	3.22%	3.30%
Net Interest Income/ Avg Assets	2.81%	2.79%	2.79%	2.82%	2.88%	2.87%	2.92%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.31%	3.39%	3.42%	3.45%	3.55%	3.65%	3.72%
Net Interest Income/ Avg Assets	2.80%	2.87%	2.88%	2.90%	2.99%	3.07%	3.11%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.12%	3.13%	3.16%	3.19%	3.26%	3.29%	3.36%
Net Interest Income/ Avg Assets	2.67%	2.67%	2.69%	2.71%	2.72%	2.73%	2.75%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.24%	3.25%	3.30%	3.33%	3.31%	3.40%	3.48%
Net Interest Income/ Avg Assets	2.62%	2.63%	2.65%	2.67%	2.69%	2.72%	2.74%

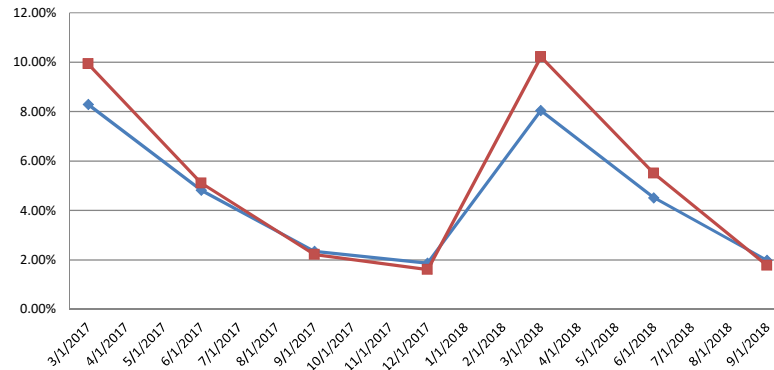
Source: SNL Financial

Note: Report includes only bank-level data.

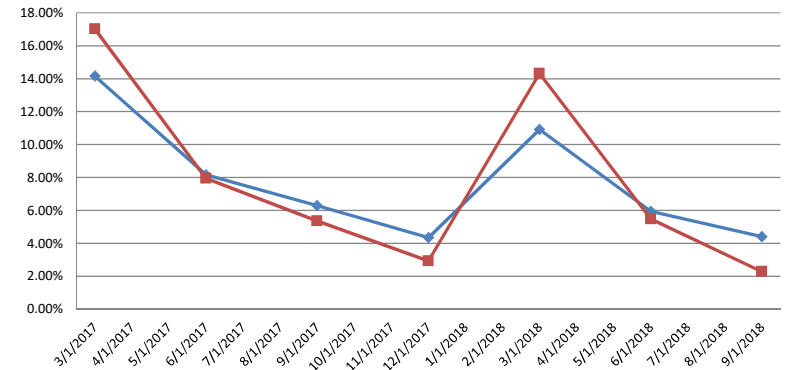
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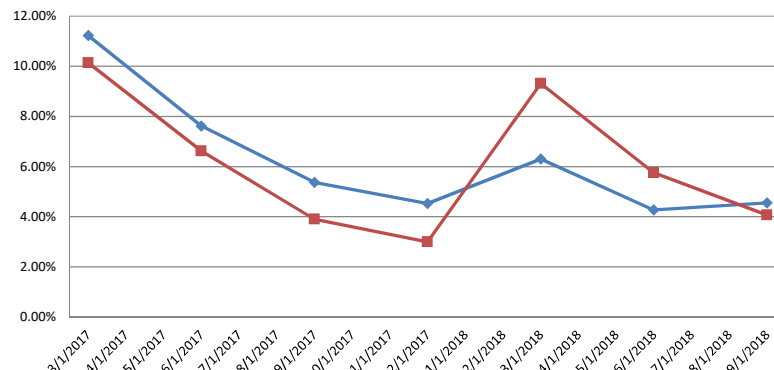
## Summary Trends of Historical Asset Group Averages: Asset Growth Rate &amp; Market Growth Rate

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

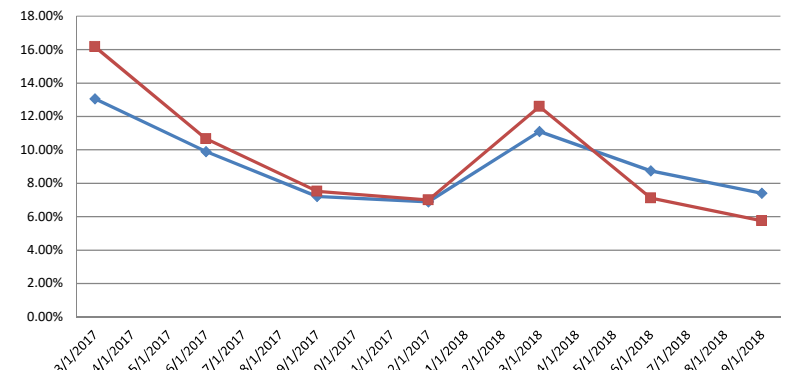
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	8.29%	4.82%	2.34%	1.87%	8.04%	4.52%	1.99%
Market Growth Rate	9.94%	5.10%	2.22%	1.60%	10.22%	5.50%	1.78%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	14.16%	8.17%	6.29%	4.36%	10.92%	5.96%	4.42%
Market Growth Rate	17.03%	7.95%	5.37%	2.94%	14.33%	5.49%	2.29%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	11.23%	7.62%	5.36%	4.52%	6.29%	4.26%	4.55%
Market Growth Rate	10.15%	6.62%	3.90%	3.00%	9.32%	5.76%	4.06%

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

	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	13.06%	9.89%	7.21%	6.89%	11.10%	8.73%	7.40%
Market Growth Rate	16.17%	10.66%	7.51%	7.00%	12.60%	7.12%	5.75%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

September 30, 2018

Run Date: November 12, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Pressers Union Local 12 ILGWU Credit Union	\$140	\$37	\$124	29.84%	\$280	1.89%	0.00%	1.89%	(13.68%)	(15.24%)
	One Twenty Credit Union	\$396	\$87	\$298	29.19%	NA	5.04%	1.34%	1.01%	(1.00%)	3.68%
	Artmet Federal Credit Union	\$424	\$297	\$354	83.90%	\$848	2.76%	0.31%	2.45%	(6.29%)	(7.13%)
	Gloucester Fire Department Credit Union	\$535	\$300	\$326	92.02%	\$1,070	5.35%	0.51%	4.84%	11.36%	19.18%
	Messiah Baptist-Jubilee Federal Credit Union	\$969	\$300	\$855	35.09%	NA	2.26%	0.28%	1.98%	6.49%	5.18%
	Manchester Federal Credit Union	\$1,602	\$515	\$1,268	40.62%	\$3,204	2.50%	0.08%	2.42%	(6.04%)	(3.78%)
	Springfield Street Railway Employees Credit Union	\$1,649	\$593	\$1,272	46.62%	\$1,649	5.86%	0.66%	5.12%	6.98%	8.59%
	North Adams M.E. Federal Credit Union	\$1,779	\$931	\$1,354	68.76%	\$1,186	3.77%	0.08%	3.69%	9.21%	12.49%
	M.O.S.E.S. Federal Credit Union	\$1,791	\$706	\$1,483	47.61%	\$3,582	4.24%	0.07%	4.16%	(7.05%)	(8.03%)
	Gloucester Municipal Credit Union	\$1,992	\$490	\$1,605	30.53%	\$1,328	3.64%	0.13%	3.51%	0.67%	1.26%
	Boston Customs Federal Credit Union	\$2,381	\$950	\$2,057	46.18%	\$1,191	3.04%	0.43%	2.62%	(8.44%)	(9.29%)
	Lynn Municipal Employees Credit Union	\$2,527	\$1,062	\$1,906	55.72%	\$1,264	4.83%	0.16%	4.67%	10.23%	12.30%
	Stoughton Town Employees Federal Credit Union	\$2,737	\$1,325	\$2,402	55.16%	\$1,369	2.59%	0.24%	2.35%	1.68%	1.63%
	Winchester Federal Credit Union	\$2,750	\$1,031	\$2,405	42.87%	\$2,750	3.52%	0.10%	3.42%	7.86%	9.00%
	Symphony Federal Credit Union	\$2,978	\$2,097	\$2,632	79.67%	\$2,978	4.59%	0.22%	4.38%	(7.84%)	(8.80%)
	Holyoke Postal Credit Union	\$3,034	\$428	\$2,300	18.61%	\$3,034	2.10%	0.29%	1.85%	(9.32%)	(12.22%)
	Bedford VA Federal Credit Union	\$3,093	\$1,550	\$1,846	83.97%	\$1,547	3.90%	0.08%	3.82%	(3.89%)	(9.40%)
	New England Lee Federal Credit Union	\$3,194	\$1,155	\$1,721	67.11%	\$3,194	2.41%	0.32%	2.05%	(10.96%)	(20.13%)
	Wakefield Town Employees Federal Credit Union	\$3,976	\$1,082	\$3,297	32.82%	\$1,988	2.67%	0.13%	2.53%	5.55%	6.09%
	Lynn Teachers Credit Union	\$4,254	\$1,393	\$3,474	40.10%	\$2,836	3.96%	0.19%	3.74%	(6.04%)	(8.25%)
	Belmont Municipal Federal Credit Union	\$4,355	\$1,990	\$3,728	53.38%	\$4,355	4.07%	0.47%	3.64%	6.96%	7.12%
	Health Alliance Federal Credit Union	\$4,384	\$2,671	\$3,940	67.79%	\$2,192	4.81%	0.25%	4.56%	14.84%	15.02%
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,074	\$1,669	\$4,403	37.91%	\$5,074	2.77%	0.11%	2.64%	(0.42%)	(0.87%)
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,102	\$2,205	\$3,566	61.83%	\$5,102	3.63%	0.34%	3.29%	1.91%	2.20%
	Norwood Town Employees Federal Credit Union	\$5,511	\$2,955	\$4,270	69.20%	\$2,756	3.99%	0.32%	3.67%	4.99%	5.53%
	Lowell Municipal Employees Federal Credit Union	\$6,177	\$2,668	\$5,672	47.04%	\$2,471	3.57%	0.37%	3.18%	0.45%	0.26%
	Revere Firefighters Credit Union	\$6,842	\$1,558	\$5,895	26.43%	\$4,561	2.65%	1.30%	1.36%	1.28%	1.74%
	Cabot Boston Credit Union	\$7,129	\$3,492	\$5,914	59.05%	\$3,565	3.33%	0.13%	3.20%	3.87%	4.52%
	Northampton V.A.F. Federal Credit Union	\$7,167	\$2,899	\$6,076	47.71%	\$3,584	2.33%	0.54%	1.81%	(6.41%)	(8.98%)
	Medford Municipal Employees Federal Credit Union	\$7,336	\$2,276	\$5,783	39.36%	\$3,668	3.45%	0.24%	3.21%	0.27%	(0.76%)
	Somerville Mass Firefighters Federal Credit Union	\$7,637	\$1,847	\$6,454	28.62%	\$5,091	2.71%	0.64%	2.07%	3.68%	3.56%
	Danvers Municipal Federal Credit Union	\$7,920	\$3,838	\$5,171	74.22%	\$3,168	2.06%	0.05%	2.00%	3.63%	5.34%
	Morton Federal Credit Union	\$8,338	\$3,254	\$7,238	44.96%	\$3,335	2.45%	0.15%	2.30%	(1.22%)	(0.31%)
	Reading Mass Town Employees Federal Credit Union	\$8,350	\$3,091	\$7,084	43.63%	\$5,567	2.97%	0.20%	2.77%	(3.91%)	(5.30%)
	Dedham Town Employees Federal Credit Union	\$8,544	\$3,226	\$7,438	43.37%	\$3,418	3.92%	0.15%	3.76%	1.10%	0.70%
	Waltham Municipal Employees Credit Union	\$8,808	\$1,835	\$7,227	25.39%	\$4,404	2.58%	0.08%	2.51%	2.04%	2.56%
	Marblehead Municipal Federal Credit Union	\$9,688	\$5,768	\$7,967	72.40%	\$3,875	3.01%	0.15%	2.86%	2.87%	2.61%
	Cambridge Municipal Employees Federal Credit Union	\$9,958	\$1,988	\$7,992	24.87%	\$4,979	2.35%	0.08%	2.27%	3.69%	4.64%
	Arlington Municipal Federal Credit Union	\$10,033	\$7,250	\$8,024	90.35%	\$6,689	3.36%	0.26%	3.11%	4.32%	4.39%
	Burlington Municipal Employees Federal Credit Union	\$10,108	\$4,177	\$9,234	45.24%	\$3,369	3.34%	0.11%	3.23%	4.98%	4.63%
	Watertown Municipal Credit Union	\$10,876	\$2,091	\$7,554	27.68%	\$7,251	2.16%	0.08%	2.08%	(0.86%)	(1.36%)
	Lexington MA Federal Credit Union	\$10,887	\$6,212	\$9,746	63.74%	\$4,355	3.21%	0.06%	3.15%	(3.32%)	(4.10%)
	Ocean Spray Employees Federal Credit Union	\$11,249	\$5,474	\$9,803	55.84%	\$3,750	3.66%	0.16%	3.49%	(3.51%)	(4.11%)
	Cambridge Firefighters Federal Credit Union	\$11,280	\$6,901	\$8,927	77.30%	\$7,520	3.39%	0.40%	2.99%	0.57%	(0.54%)
	St. Anthony of New Bedford Federal Credit Union	\$11,287	\$3,045	\$10,089	30.18%	\$3,225	3.01%	0.11%	2.90%	0.21%	(1.55%)
	Santo Christo Federal Credit Union	\$11,562	\$7,272	\$10,361	70.19%	\$2,312	4.41%	0.12%	4.29%	(1.30%)	(1.60%)
	Melrose First Federal Credit Union	\$11,697	\$6,831	\$9,775	69.88%	\$3,899	3.14%	0.16%	2.98%	0.56%	0.15%
	Beverly Municipal Federal Credit Union	\$12,027	\$6,259	\$9,995	62.62%	\$4,009	3.51%	0.17%	3.34%	11.88%	14.10%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



## Balance Sheet &amp; Net Interest Margin

September 30, 2018

Run Date: November 12, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	Lynn Police Credit Union	\$12,196	\$4,402	\$9,445	46.61%	\$3,485	2.62%	0.48%	2.15%	1.38%	0.97%
	Lynn Firemens Federal Credit Union	\$12,238	\$7,205	\$9,874	72.97%	\$3,060	3.80%	0.23%	3.57%	2.43%	2.98%
	Revere Municipal Employees Federal Credit Union	\$12,953	\$12,139	\$11,483	105.71%	\$2,878	3.69%	0.08%	3.60%	19.68%	22.14%
	Saint Vincent Hospital Credit Union	\$13,028	\$4,594	\$11,813	38.89%	\$4,343	3.48%	0.16%	3.32%	1.74%	2.13%
	Greater Salem Employees Federal Credit Union	\$13,799	\$5,126	\$12,747	40.21%	\$3,943	2.99%	0.10%	2.89%	1.96%	2.01%
	Chelsea Employees Federal Credit Union	\$14,107	\$7,915	\$12,467	63.49%	\$4,031	3.45%	0.22%	3.22%	2.36%	(1.34%)
	Billerica Municipal Employees Credit Union	\$15,213	\$3,600	\$12,022	29.95%	\$6,085	2.46%	0.21%	2.26%	8.33%	9.73%
	St. Anne Credit Union	\$15,729	\$10,288	\$14,194	72.48%	\$3,146	3.80%	0.26%	3.53%	(0.55%)	(0.78%)
	RAH Federal Credit Union	\$16,918	\$12,276	\$14,761	83.17%	\$4,230	3.68%	0.19%	3.49%	8.89%	9.12%
	Lowell Firefighters Credit Union	\$17,344	\$9,820	\$14,146	69.42%	\$3,854	3.58%	0.32%	3.27%	8.31%	9.84%
	Haverhill Fire Department Credit Union	\$17,766	\$5,826	\$15,451	37.71%	\$3,230	3.16%	0.18%	2.98%	(1.15%)	(2.03%)
	Worcester Police Department Federal Credit Union	\$17,843	\$15,323	\$15,756	97.25%	\$2,974	3.91%	0.44%	3.47%	10.23%	11.15%
	Leominster Employees Federal Credit Union	\$17,906	\$11,886	\$15,797	75.24%	\$3,581	3.60%	0.51%	3.09%	(1.84%)	(2.72%)
	Norfolk Community Federal Credit Union	\$19,068	\$15,091	\$16,509	91.41%	\$5,448	4.04%	0.27%	3.78%	3.44%	3.49%
	Attleboro ME Federal Credit Union	\$19,359	\$4,647	\$17,171	27.06%	\$4,302	2.57%	0.10%	2.48%	3.99%	4.13%
	Credit Union of the Berkshires	\$19,508	\$7,051	\$16,794	41.99%	\$3,902	2.61%	0.18%	2.43%	(3.16%)	(3.45%)
	HTM Credit Union	\$20,494	\$9,993	\$17,177	58.18%	\$4,554	3.03%	0.24%	2.79%	3.86%	4.01%
	MyCom Federal Credit Union	\$20,647	\$9,408	\$15,631	60.19%	\$4,129	3.93%	0.24%	3.69%	18.07%	(2.65%)
	Mills42 Federal Credit Union	\$20,678	\$16,527	\$16,744	98.70%	\$3,181	4.17%	0.64%	3.53%	(2.18%)	(3.96%)
	Massachusetts Family Credit Union	\$22,550	\$17,217	\$18,523	92.95%	\$7,517	4.34%	1.16%	3.18%	(2.26%)	(3.42%)
	Northeastern University Federal Credit Union	\$22,745	\$14,118	\$20,283	69.61%	\$3,791	4.39%	0.26%	4.13%	(8.32%)	(10.12%)
	Chadwick Federal Credit Union	\$22,916	\$10,261	\$21,325	48.12%	\$5,729	2.78%	0.19%	2.59%	(1.12%)	(1.20%)
	Malden Federal Credit Union	\$22,917	\$12,471	\$18,576	67.14%	\$4,583	2.93%	0.28%	2.64%	(6.13%)	(8.44%)
	Acushnet Federal Credit Union	\$22,981	\$8,617	\$21,041	40.95%	\$3,830	2.14%	0.12%	2.02%	0.59%	0.34%
	Taupa Lithuanian Federal Credit Union	\$24,643	\$21,078	\$19,177	109.91%	\$6,161	3.46%	1.09%	2.38%	11.43%	17.78%
	Methuen Federal Credit Union	\$24,913	\$12,482	\$21,712	57.49%	\$4,152	3.17%	0.17%	3.01%	5.99%	5.39%
	St. Anthony of Padua Federal Credit Union	\$25,043	\$8,544	\$18,904	45.20%	\$6,261	2.50%	0.30%	2.20%	0.42%	(0.02%)
	Somerville School Employees Federal Credit Union	\$25,291	\$8,080	\$21,131	38.24%	\$6,323	2.31%	0.15%	2.17%	(9.83%)	(12.02%)
	Peabody Municipal Federal Credit Union	\$27,007	\$5,306	\$23,880	22.22%	\$5,401	2.58%	0.23%	2.35%	0.23%	(0.26%)
	Saint Dominics Federal Credit Union	\$28,205	\$13,143	\$23,405	56.15%	\$4,339	2.96%	0.56%	2.40%	(2.45%)	(2.90%)
	West Springfield Federal Credit Union	\$28,776	\$10,142	\$26,454	38.34%	\$4,111	2.59%	0.17%	2.42%	(0.60%)	(0.75%)
	Goldmark Federal Credit Union	\$29,545	\$13,930	\$25,761	54.07%	\$4,924	2.95%	0.43%	2.53%	(3.92%)	(4.90%)
	Wellesley Municipal Employees Federal Credit Union	\$29,571	\$11,239	\$26,851	41.86%	\$5,914	2.42%	0.49%	1.93%	(0.42%)	(0.69%)
	600 Atlantic Federal Credit Union	\$30,063	\$15,682	\$26,287	59.66%	\$7,516	3.32%	0.69%	2.63%	3.09%	2.63%
	Andovers Federal Credit Union	\$31,810	\$9,007	\$28,362	31.76%	\$5,784	2.80%	0.30%	2.50%	6.92%	7.42%
	Alpha Credit Union	\$32,519	\$11,416	\$28,272	40.38%	\$6,504	2.47%	0.08%	2.38%	8.64%	9.60%
	Cambridge Teachers Federal Credit Union	\$33,815	\$8,079	\$30,441	26.54%	\$5,636	2.86%	0.70%	2.15%	11.73%	12.30%
	Brookline Municipal Credit Union	\$36,409	\$12,840	\$30,727	41.79%	\$7,282	2.59%	0.22%	2.37%	(9.83%)	(13.92%)
	Stoneham Municipal Employees Federal Credit Union	\$39,166	\$13,771	\$35,754	38.52%	\$5,222	2.44%	0.11%	2.33%	3.21%	2.96%
	Worcester Fire Department Credit Union	\$40,268	\$9,275	\$34,700	26.73%	\$6,711	2.52%	0.44%	2.08%	2.54%	2.83%
	Commonwealth Utilities Employees Credit Union	\$40,961	\$10,733	\$34,196	31.39%	\$7,447	2.67%	0.30%	2.37%	(1.17%)	(2.39%)
	Somerville Municipal Federal Credit Union	\$43,362	\$22,193	\$37,043	59.91%	\$7,884	2.78%	0.29%	2.49%	4.22%	4.22%
	Plymouth County Teachers Federal Credit Union	\$43,726	\$22,253	\$38,824	57.32%	\$3,644	3.09%	0.38%	2.71%	2.46%	1.53%
	Woburn Municipal Federal Credit Union	\$44,358	\$16,142	\$38,639	41.78%	\$5,545	2.82%	0.19%	2.64%	(3.22%)	(4.46%)
	Southcoast Federal Credit Union	\$47,739	\$27,195	\$40,470	67.20%	\$2,580	3.02%	0.22%	2.80%	0.01%	0.88%
	Notre Dame Community Federal Credit Union	\$49,547	\$17,325	\$43,513	39.82%	\$3,964	2.62%	0.35%	2.27%	(1.07%)	(1.63%)
	Westport Federal Credit Union	\$60,139	\$34,854	\$56,078	62.15%	\$4,009	2.94%	0.05%	2.88%	0.22%	0.12%
	Tewksbury Federal Credit Union	\$60,336	\$43,389	\$53,391	81.27%	\$4,827	3.50%	0.37%	3.13%	(1.81%)	(1.77%)

Source: SNL Financial

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# Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 12, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	Franklin First Federal Credit Union	\$62,599	\$38,420	\$56,279	68.27%	\$3,912	3.75%	0.33%	3.42%	3.65%	2.14%
	Premier Source Credit Union	\$62,817	\$36,626	\$54,260	67.50%	\$2,991	3.81%	0.37%	3.44%	(3.06%)	(3.62%)
	AllCom Credit Union	\$67,456	\$35,656	\$55,752	63.95%	\$4,818	3.04%	0.31%	2.73%	(1.31%)	(2.01%)
	St. Michaels Fall River Federal Credit Union	\$68,479	\$58,926	\$59,443	99.13%	\$5,955	4.98%	0.96%	4.02%	22.06%	20.25%
	Worcester Credit Union	\$81,394	\$57,400	\$72,979	78.65%	\$3,700	3.43%	0.30%	3.13%	1.06%	5.70%
	New England Teamsters Federal Credit Union	\$82,692	\$51,338	\$72,120	71.18%	\$6,361	3.47%	1.03%	2.44%	12.20%	10.87%
	NESC Federal Credit Union	\$85,760	\$75,210	\$76,101	98.83%	\$3,176	4.03%	0.27%	3.76%	0.79%	3.64%
	Energy Credit Union	\$91,527	\$53,326	\$68,371	78.00%	\$8,321	3.30%	0.58%	2.72%	12.95%	0.62%
	Pioneer Valley Federal Credit Union	\$92,868	\$69,992	\$74,101	94.45%	\$3,572	4.96%	0.92%	4.04%	35.56%	29.03%
	Luso-American Credit Union	\$94,947	\$66,244	\$80,854	81.93%	\$4,997	3.55%	0.28%	3.27%	5.41%	4.12%
	Athol Credit Union	\$100,085	\$67,881	\$65,274	103.99%	\$4,448	3.17%	0.93%	2.24%	(5.61%)	(0.26%)
	MetroWest Community Federal Credit Union	\$102,123	\$52,049	\$92,582	56.22%	\$8,170	3.03%	0.59%	2.44%	1.51%	1.89%
	River Works Credit Union	\$102,658	\$62,970	\$87,656	71.84%	\$4,563	3.73%	0.63%	3.09%	(4.72%)	(4.36%)
	Brotherhood Credit Union	\$107,649	\$44,549	\$64,170	69.42%	\$5,819	2.56%	0.36%	2.19%	(2.64%)	(3.05%)
	First Priority Credit Union	\$109,239	\$69,779	\$89,733	77.76%	\$4,046	3.49%	0.22%	3.26%	3.80%	4.50%
	New Bedford Credit Union	\$120,636	\$79,113	\$107,895	73.32%	\$3,260	3.33%	0.25%	3.08%	0.48%	0.07%
	Arrha Credit Union	\$127,229	\$87,621	\$108,426	80.81%	\$4,989	3.33%	0.64%	2.69%	(3.07%)	(2.88%)
	Naveo Credit Union	\$130,179	\$86,189	\$119,532	72.11%	\$4,734	3.41%	0.22%	3.19%	4.19%	4.14%
	Somerset Federal Credit Union	\$143,693	\$82,527	\$123,746	66.69%	\$4,635	3.21%	0.16%	3.05%	0.64%	1.13%
	Community Credit Union of Lynn	\$146,824	\$118,071	\$119,022	99.20%	\$4,383	4.28%	0.70%	3.58%	1.83%	7.54%
	Homefield Credit Union	\$152,664	\$105,658	\$110,192	95.89%	\$4,362	3.39%	0.66%	2.74%	3.81%	3.89%
	Shrewsbury Federal Credit Union	\$154,940	\$76,965	\$143,318	53.70%	\$6,456	2.84%	0.22%	2.62%	7.48%	7.35%
	Alden Credit Union	\$155,475	\$97,958	\$143,750	68.14%	\$4,380	3.51%	0.98%	2.53%	(3.77%)	4.67%
	Taunton Federal Credit Union	\$161,640	\$131,337	\$139,858	93.91%	\$3,368	4.30%	0.36%	3.94%	10.14%	10.84%
	Greater Springfield Credit Union	\$163,809	\$85,736	\$138,590	61.86%	\$9,636	2.86%	0.58%	2.28%	(1.41%)	(3.72%)
	Tremont Credit Union	\$176,829	\$126,802	\$152,374	83.22%	\$4,112	4.03%	0.19%	3.84%	1.84%	2.10%
	Southbridge Credit Union	\$187,180	\$155,342	\$137,629	112.87%	\$4,404	3.68%	0.65%	3.02%	0.92%	5.00%
	Holyoke Credit Union	\$196,014	\$132,915	\$146,977	90.43%	\$4,962	3.43%	0.72%	2.71%	0.53%	9.03%
	Fall River Municipal Credit Union	\$209,022	\$125,643	\$154,029	81.57%	\$5,098	3.09%	0.56%	2.53%	0.19%	4.21%
	Southern Mass Credit Union	\$215,958	\$161,269	\$185,300	87.03%	\$4,965	3.25%	0.47%	2.77%	3.81%	3.80%
	Luso Federal Credit Union	\$222,378	\$200,520	\$192,142	104.36%	\$7,173	3.48%	0.99%	2.49%	2.44%	1.79%
	MassMutual Federal Credit Union	\$237,473	\$131,623	\$205,436	64.07%	\$8,189	3.00%	0.59%	2.40%	5.86%	5.20%
	St. Jean's Credit Union	\$243,717	\$200,062	\$200,093	99.98%	\$4,555	3.47%	0.62%	2.86%	10.91%	5.29%
	Average of Asset Group A	\$46,881	\$29,153	\$39,256	60.90%	\$4,357	3.30%	0.36%	2.92%	1.99%	1.78%

Source: SNL Financial

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## Balance Sheet &amp; Net Interest Margin

September 30, 2018

Run Date: November 12, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	Mass Bay Credit Union	\$250,644	\$205,164	\$196,387	104.47%	\$4,213	3.81%	0.47%	3.34%	1.00%	0.09%
	Members Plus Credit Union	\$256,060	\$153,015	\$174,650	87.61%	\$6,483	3.55%	0.69%	2.86%	2.88%	(0.55%)
	Boston Firefighters Credit Union	\$268,150	\$214,865	\$228,814	93.90%	\$7,661	4.05%	0.87%	3.19%	1.66%	0.63%
	Millbury Federal Credit Union	\$350,414	\$290,375	\$309,471	93.83%	\$4,300	3.55%	0.47%	3.08%	8.58%	4.18%
	Bridgewater Credit Union	\$380,171	\$272,019	\$305,470	89.05%	\$6,034	3.01%	0.61%	2.40%	8.69%	7.98%
	City of Boston Credit Union	\$394,988	\$307,375	\$304,858	100.83%	\$4,876	4.49%	0.68%	3.81%	3.79%	4.30%
	Crescent Credit Union	\$438,150	\$364,689	\$328,898	110.88%	\$4,564	3.32%	0.50%	2.82%	3.91%	4.52%
	UMassFive College Federal Credit Union	\$478,017	\$377,357	\$430,183	87.72%	\$4,175	4.11%	0.66%	3.45%	4.51%	2.58%
	Freedom Credit Union	\$499,126	\$336,755	\$371,885	90.55%	\$4,822	3.55%	0.48%	3.07%	4.72%	(3.08%)
	Average of Asset Group B	\$368,413	\$280,179	\$294,513	95.43%	\$5,236	3.72%	0.60%	3.11%	4.42%	2.29%

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## Balance Sheet &amp; Net Interest Margin

September 30, 2018

Run Date: November 12, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets											
	Central One Federal Credit Union	\$501,611	\$441,057	\$421,337	104.68%	\$4,942	3.57%	0.58%	2.96%	5.97%	8.58%
	I-C Federal Credit Union	\$503,602	\$387,787	\$394,490	98.30%	\$4,937	3.31%	0.43%	2.88%	(0.45%)	3.13%
	GFA Federal Credit Union	\$505,196	\$307,090	\$382,123	80.36%	\$5,582	3.02%	0.79%	2.23%	1.97%	4.23%
	Quincy Credit Union	\$526,724	\$350,215	\$450,224	77.79%	\$7,316	3.00%	0.51%	2.49%	2.65%	2.08%
	Align Credit Union	\$567,206	\$391,555	\$437,344	89.53%	\$4,380	3.52%	0.64%	2.88%	(2.69%)	0.57%
	Sharon Credit Union	\$582,719	\$473,687	\$497,722	95.17%	\$7,875	3.20%	0.50%	2.70%	2.28%	2.78%
	Massachusetts Institute of Technology Federal Credit Union	\$585,424	\$525,878	\$505,919	103.95%	\$6,363	3.89%	0.33%	3.56%	7.66%	0.04%
	Polish National Credit Union	\$586,757	\$478,637	\$481,266	99.45%	\$5,334	2.89%	0.59%	2.30%	4.77%	2.18%
	Merrimack Valley Credit Union	\$614,175	\$404,156	\$537,226	75.23%	\$5,992	3.16%	0.54%	2.63%	3.86%	4.03%
	Liberty Bay Credit Union	\$674,759	\$480,376	\$472,656	101.63%	\$7,539	3.16%	0.61%	2.55%	(1.75%)	(1.02%)
	Direct Federal Credit Union	\$676,374	\$597,246	\$530,245	112.64%	\$10,171	3.50%	0.92%	2.59%	15.28%	19.30%
	Leominster Credit Union	\$706,304	\$525,082	\$461,325	113.82%	\$5,561	3.40%	0.94%	2.46%	5.80%	3.74%
	Harvard University Employees Credit Union	\$712,742	\$628,605	\$558,360	112.58%	\$6,724	4.22%	0.44%	3.78%	16.30%	8.23%
	First Citizens' Federal Credit Union	\$756,378	\$662,287	\$587,274	112.77%	\$3,534	3.44%	0.72%	2.71%	4.08%	6.67%
	St. Mary's Credit Union	\$866,843	\$693,572	\$637,487	108.80%	\$7,377	3.19%	0.71%	2.48%	5.27%	5.87%
	RTN Federal Credit Union	\$881,594	\$508,525	\$757,766	67.11%	\$6,038	3.13%	0.59%	2.54%	0.12%	(0.57%)
	St. Anne's Credit Union	\$951,480	\$804,052	\$786,688	102.21%	\$5,873	3.23%	0.61%	2.62%	3.19%	3.37%
	Webster First Federal Credit Union	\$952,418	\$787,054	\$683,870	115.09%	\$4,242	3.58%	0.39%	3.18%	7.59%	(0.06%)
	Average of Asset Group C	\$675,128	\$524,826	\$532,407	98.40%	\$6,099	3.36%	0.60%	2.75%	4.55%	4.06%
Asset Group D - \$1 billion and over in total assets											
	Greylock Federal Credit Union	\$1,191,298	\$1,013,477	\$1,021,839	99.18%	\$4,210	3.39%	0.49%	2.90%	3.97%	1.01%
	Hanscom Federal Credit Union	\$1,300,662	\$1,161,767	\$1,145,288	101.44%	\$5,846	3.72%	0.82%	2.96%	3.02%	2.74%
	Jeanne D'Arc Credit Union	\$1,389,098	\$1,208,461	\$1,165,289	103.70%	\$6,387	3.55%	0.88%	2.71%	4.88%	6.01%
	Rockland Federal Credit Union	\$1,754,002	\$1,563,812	\$1,403,420	111.43%	\$9,882	3.15%	0.83%	2.32%	9.62%	9.35%
	Workers Credit Union	\$1,800,000	\$1,318,876	\$1,156,732	114.02%	\$5,687	3.67%	1.08%	2.80%	13.40%	6.03%
	Metro Credit Union	\$1,851,413	\$1,589,171	\$1,437,047	110.59%	\$6,141	3.16%	0.72%	2.44%	13.39%	10.47%
	Digital Federal Credit Union	\$8,491,214	\$7,006,741	\$6,997,284	100.14%	\$6,769	3.74%	0.69%	3.08%	3.51%	4.63%
	Average of Asset Group D	\$2,539,670	\$2,123,186	\$2,046,700	105.79%	\$6,417	3.48%	0.79%	2.74%	7.40%	5.75%

Source: SNL Financial

Note: Report includes only bank-level data.

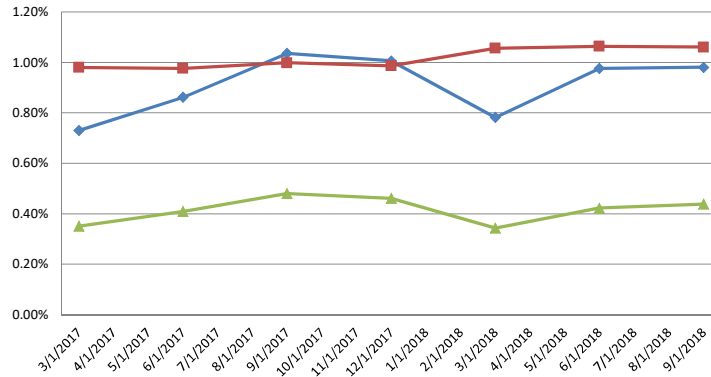
NA = data was not available.

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

# Asset Quality

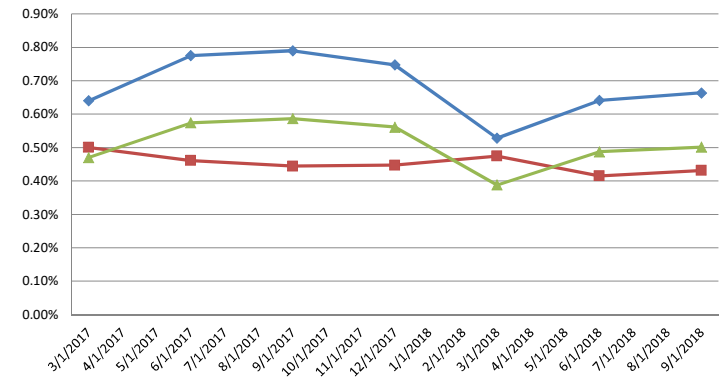
## Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans &amp; Delinquent Loans/Total Assets

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



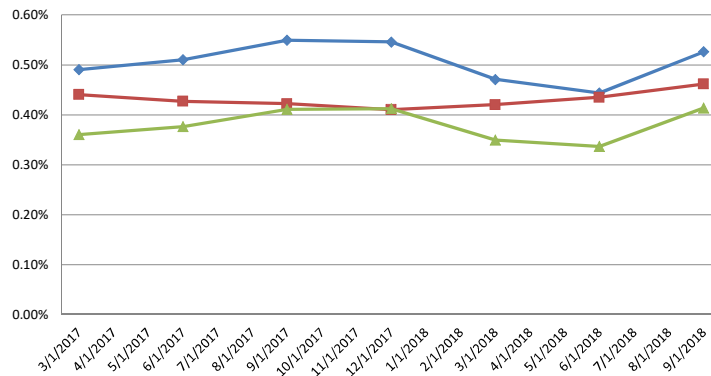
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.73%	0.86%	1.04%	1.01%	0.78%	0.98%	0.98%
Reserves/Loans	0.98%	0.98%	1.00%	0.99%	1.06%	1.06%	1.06%
Delinquent Loans/Total Assets	0.35%	0.41%	0.48%	0.46%	0.34%	0.42%	0.44%

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



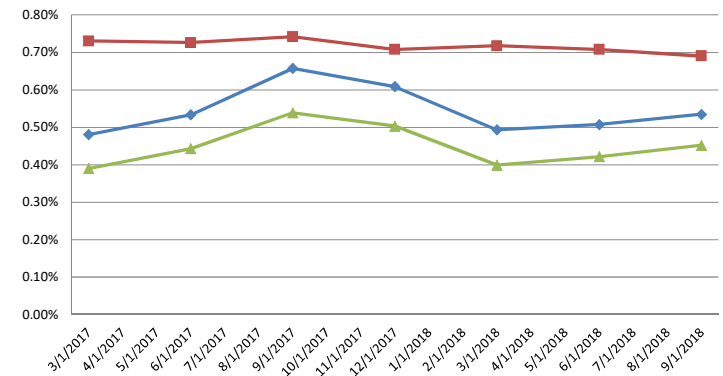
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.64%	0.78%	0.79%	0.75%	0.53%	0.64%	0.66%
Reserves/Loans	0.50%	0.46%	0.44%	0.45%	0.47%	0.42%	0.43%
Delinquent Loans/Total Assets	0.47%	0.57%	0.59%	0.56%	0.39%	0.49%	0.50%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.49%	0.51%	0.55%	0.55%	0.47%	0.44%	0.53%
Reserves/Loans	0.44%	0.43%	0.42%	0.41%	0.42%	0.43%	0.46%
Delinquent Loans/Total Assets	0.36%	0.38%	0.41%	0.41%	0.35%	0.34%	0.41%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.48%	0.53%	0.66%	0.61%	0.49%	0.51%	0.53%
Reserves/Loans	0.73%	0.73%	0.74%	0.71%	0.72%	0.71%	0.69%
Delinquent Loans/Total Assets	0.39%	0.44%	0.54%	0.50%	0.40%	0.42%	0.45%

Source: SNL Financial

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**Asset Quality**
**September 30, 2018**
**Run Date: November 12, 2018**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Pressers Union Local 12 ILGWU Credit Union	\$140	\$0	0.00%	5.41%	NA	0.00%	0.00%
	One Twenty Credit Union	\$396	\$8	9.20%	32.18%	350.00%	6.84%	2.02%
	Artmet Federal Credit Union	\$424	\$1	0.34%	3.37%	NM	1.25%	0.24%
	Gloucester Fire Department Credit Union	\$535	\$0	0.00%	1.00%	NA	0.00%	0.00%
	Messiah Baptist-Jubilee Federal Credit Union	\$969	\$0	0.00%	2.67%	NA	0.00%	0.00%
	Manchester Federal Credit Union	\$1,602	\$0	0.00%	1.17%	NA	0.00%	0.00%
	Springfield Street Railway Employees Credit Union	\$1,649	\$7	1.18%	1.52%	128.57%	1.82%	0.42%
	North Adams M.E. Federal Credit Union	\$1,779	\$2	0.21%	0.86%	400.00%	0.46%	0.11%
	M.O.S.E.S. Federal Credit Union	\$1,791	\$19	2.69%	1.42%	52.63%	6.17%	1.06%
	Gloucester Municipal Credit Union	\$1,992	\$15	3.06%	1.02%	33.33%	3.82%	0.75%
	Boston Customs Federal Credit Union	\$2,381	\$0	0.00%	0.42%	NA	0.00%	0.00%
	Lynn Municipal Employees Credit Union	\$2,527	\$10	0.94%	1.51%	160.00%	1.58%	0.40%
	Stoughton Town Employees Federal Credit Union	\$2,737	\$40	3.02%	0.53%	17.50%	11.73%	1.46%
	Winchester Federal Credit Union	\$2,750	\$26	2.52%	0.97%	38.46%	7.47%	0.95%
	Symphony Federal Credit Union	\$2,978	\$0	0.00%	1.67%	NA	0.00%	0.00%
	Holyoke Postal Credit Union	\$3,034	\$5	1.17%	0.47%	40.00%	0.68%	0.16%
	Bedford VA Federal Credit Union	\$3,093	\$41	2.65%	0.58%	21.95%	5.34%	1.33%
	New England Lee Federal Credit Union	\$3,194	\$48	4.16%	0.52%	12.50%	3.26%	1.50%
	Wakefield Town Employees Federal Credit Union	\$3,976	\$0	0.00%	1.02%	NA	0.00%	0.00%
	Lynn Teachers Credit Union	\$4,254	\$4	0.29%	2.66%	925.00%	0.50%	0.09%
	Belmont Municipal Federal Credit Union	\$4,355	\$22	1.11%	1.81%	163.64%	3.43%	0.51%
	Health Alliance Federal Credit Union	\$4,384	\$25	0.94%	2.77%	296.00%	4.97%	0.57%
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,074	\$166	9.95%	1.44%	14.46%	23.95%	3.27%
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,102	\$39	1.77%	1.04%	58.97%	2.51%	0.76%
	Norwood Town Employees Federal Credit Union	\$5,511	\$36	1.22%	1.12%	91.67%	2.83%	0.65%
	Lowell Municipal Employees Federal Credit Union	\$6,177	\$7	0.26%	0.94%	357.14%	1.34%	0.11%
	Revere Firefighters Credit Union	\$6,842	\$0	0.00%	0.96%	NA	0.00%	0.00%
	Cabot Boston Credit Union	\$7,129	\$15	0.43%	1.15%	266.67%	1.25%	0.21%
	Northampton V.A.F. Federal Credit Union	\$7,167	\$44	1.52%	0.14%	9.09%	4.26%	0.61%
	Medford Municipal Employees Federal Credit Union	\$7,336	\$0	0.00%	0.48%	NA	0.00%	0.00%
	Somerville Mass Firefighters Federal Credit Union	\$7,637	\$0	0.00%	1.35%	NA	0.00%	0.00%
	Danvers Municipal Federal Credit Union	\$7,920	\$0	0.00%	0.13%	NA	0.00%	0.00%
	Morton Federal Credit Union	\$8,338	\$0	0.00%	0.12%	NA	0.00%	0.00%
	Reading Mass Town Employees Federal Credit Union	\$8,350	\$86	2.78%	0.61%	22.09%	6.69%	1.03%
	Dedham Town Employees Federal Credit Union	\$8,544	\$38	1.18%	0.84%	71.05%	3.40%	0.44%
	Waltham Municipal Employees Credit Union	\$8,808	\$8	0.44%	0.44%	100.00%	0.50%	0.09%
	Marblehead Municipal Federal Credit Union	\$9,688	\$15	0.26%	0.43%	166.67%	0.87%	0.15%
	Cambridge Municipal Employees Federal Credit Union	\$9,958	\$3	0.15%	0.15%	100.00%	0.15%	0.03%
	Arlington Municipal Federal Credit Union	\$10,033	\$8	0.11%	0.33%	300.00%	0.39%	0.08%
	Burlington Municipal Employees Federal Credit Union	\$10,108	\$37	0.89%	0.24%	27.03%	4.44%	0.37%
	Watertown Municipal Credit Union	\$10,876	\$31	1.48%	0.29%	19.35%	0.96%	0.29%
	Lexington MA Federal Credit Union	\$10,887	\$12	0.19%	0.37%	191.67%	1.04%	0.11%
	Ocean Spray Employees Federal Credit Union	\$11,249	\$42	0.77%	1.13%	147.62%	2.80%	0.37%
	Cambridge Firefighters Federal Credit Union	\$11,280	\$12	0.17%	0.83%	475.00%	0.50%	0.11%
	St. Anthony of New Bedford Federal Credit Union	\$11,287	\$9	0.30%	0.33%	111.11%	0.83%	0.08%
	Santo Christo Federal Credit Union	\$11,562	\$54	0.74%	1.17%	157.41%	4.32%	0.47%
	Melrose First Federal Credit Union	\$11,697	\$1	0.01%	0.73%	NM	0.05%	0.01%
	Beverly Municipal Federal Credit Union	\$12,027	\$43	0.69%	0.81%	118.60%	2.08%	0.36%

Source: SNL Financial

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**Asset Quality**
**September 30, 2018**
**Run Date: November 12, 2018**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)								
	Lynn Police Credit Union	\$12,196	\$130	2.95%	1.79%	60.77%	4.61%	1.07%
	Lynn Firemens Federal Credit Union	\$12,238	\$3	0.04%	0.43%	NM	0.13%	0.02%
	Revere Municipal Employees Federal Credit Union	\$12,953	\$40	0.33%	0.26%	80.00%	6.49%	0.31%
	Saint Vincent Hospital Credit Union	\$13,028	\$42	0.91%	0.50%	54.76%	3.46%	0.32%
	Greater Salem Employees Federal Credit Union	\$13,799	\$120	2.34%	0.53%	22.50%	11.35%	0.87%
	Chelsea Employees Federal Credit Union	\$14,107	\$57	0.72%	0.33%	45.61%	4.35%	0.40%
	Billerica Municipal Employees Credit Union	\$15,213	\$7	0.19%	0.72%	371.43%	0.22%	0.05%
	St. Anne Credit Union	\$15,729	\$282	2.74%	0.61%	22.34%	19.45%	1.79%
	RAH Federal Credit Union	\$16,918	\$70	0.57%	0.52%	91.43%	3.40%	0.41%
	Lowell Firefighters Credit Union	\$17,344	\$50	0.51%	0.66%	130.00%	1.57%	0.29%
	Haverhill Fire Department Credit Union	\$17,766	\$14	0.24%	0.10%	42.86%	0.62%	0.08%
	Worcester Police Department Federal Credit Union	\$17,843	\$23	0.15%	0.19%	126.09%	1.10%	0.13%
	Leominster Employees Federal Credit Union	\$17,906	\$217	1.83%	0.96%	52.53%	10.20%	1.21%
	Norfolk Community Federal Credit Union	\$19,068	\$44	0.29%	0.41%	140.91%	2.38%	0.23%
	Attleboro ME Federal Credit Union	\$19,359	\$13	0.28%	0.71%	253.85%	0.60%	0.07%
	Credit Union of the Berkshires	\$19,508	\$61	0.87%	2.33%	268.85%	2.14%	0.31%
	HTM Credit Union	\$20,494	\$0	0.00%	0.41%	NA	0.00%	0.00%
	MyCom Federal Credit Union	\$20,647	\$163	1.73%	0.29%	16.56%	6.72%	0.79%
	Mills42 Federal Credit Union	\$20,678	\$70	0.42%	0.44%	102.86%	3.16%	0.34%
	Massachusetts Family Credit Union	\$22,550	\$75	0.44%	1.17%	269.33%	1.88%	0.33%
	Northeastern University Federal Credit Union	\$22,745	\$127	0.90%	2.66%	295.28%	4.51%	0.56%
	Chadwick Federal Credit Union	\$22,916	\$14	0.14%	0.16%	114.29%	0.94%	0.06%
	Malden Federal Credit Union	\$22,917	\$176	1.41%	0.59%	42.05%	3.99%	0.77%
	Acushnet Federal Credit Union	\$22,981	\$5	0.06%	0.73%	NM	0.24%	0.02%
	Taupa Lithuanian Federal Credit Union	\$24,643	\$294	1.39%	0.42%	29.93%	12.96%	1.19%
	Methuen Federal Credit Union	\$24,913	\$77	0.62%	0.49%	79.22%	2.38%	0.31%
	St. Anthony of Padua Federal Credit Union	\$25,043	\$568	6.65%	0.50%	7.57%	9.20%	2.27%
	Somerville School Employees Federal Credit Union	\$25,291	\$228	2.82%	0.26%	9.21%	5.48%	0.90%
	Peabody Municipal Federal Credit Union	\$27,007	\$42	0.79%	1.70%	214.29%	1.33%	0.16%
	Saint Dominics Federal Credit Union	\$28,205	\$64	0.49%	0.68%	139.06%	1.31%	0.23%
	West Springfield Federal Credit Union	\$28,776	\$153	1.51%	0.95%	62.75%	6.41%	0.53%
	Goldmark Federal Credit Union	\$29,545	\$129	0.93%	0.07%	7.75%	3.39%	0.44%
	Wellesley Municipal Employees Federal Credit Union	\$29,571	\$10	0.09%	0.23%	260.00%	0.39%	0.03%
	600 Atlantic Federal Credit Union	\$30,063	\$71	0.45%	0.65%	143.66%	1.85%	0.24%
	Andovers Federal Credit Union	\$31,810	\$109	1.21%	1.74%	144.04%	3.06%	0.34%
	Alpha Credit Union	\$32,519	\$51	0.45%	0.53%	119.61%	1.22%	0.16%
	Cambridge Teachers Federal Credit Union	\$33,815	\$132	1.63%	0.25%	15.15%	4.54%	0.39%
	Brookline Municipal Credit Union	\$36,409	\$177	1.38%	0.70%	50.85%	3.38%	0.49%
	Stoneham Municipal Employees Federal Credit Union	\$39,166	\$4	0.03%	0.39%	NM	0.12%	0.01%
	Worcester Fire Department Credit Union	\$40,268	\$43	0.46%	0.31%	67.44%	0.77%	0.11%
	Commonwealth Utilities Employees Credit Union	\$40,961	\$88	0.82%	1.59%	194.32%	1.31%	0.21%
	Somerville Municipal Federal Credit Union	\$43,362	\$43	0.19%	1.37%	709.30%	0.66%	0.10%
	Plymouth County Teachers Federal Credit Union	\$43,726	\$70	0.31%	0.44%	140.00%	1.55%	0.16%
	Woburn Municipal Federal Credit Union	\$44,358	\$316	1.96%	0.43%	22.15%	7.97%	0.71%
	Southcoast Federal Credit Union	\$47,739	\$185	0.68%	0.73%	107.03%	9.96%	0.39%
	Notre Dame Community Federal Credit Union	\$49,547	\$18	0.10%	0.57%	544.44%	0.30%	0.04%
	Westport Federal Credit Union	\$60,139	\$55	0.16%	0.25%	160.00%	1.45%	0.09%
	Tewksbury Federal Credit Union	\$60,336	\$1,016	2.34%	0.36%	15.45%	14.45%	1.68%

Source: SNL Financial

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**Asset Quality**
**September 30, 2018**
**Run Date: November 12, 2018**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)								
	Franklin First Federal Credit Union	\$62,599	\$308	0.80%	0.63%	78.25%	5.89%	0.49%
	Premier Source Credit Union	\$62,817	\$594	1.62%	2.41%	148.48%	6.68%	0.95%
	AllCom Credit Union	\$67,456	\$68	0.19%	0.60%	316.18%	0.61%	0.10%
	St. Michaels Fall River Federal Credit Union	\$68,479	\$609	1.03%	0.29%	27.59%	9.85%	0.89%
	Worcester Credit Union	\$81,394	\$276	0.48%	0.61%	127.90%	3.40%	0.34%
	New England Teamsters Federal Credit Union	\$82,692	\$785	1.53%	0.59%	38.73%	12.17%	0.95%
	NESC Federal Credit Union	\$85,760	\$168	0.22%	0.34%	152.38%	1.95%	0.20%
	Energy Credit Union	\$91,527	\$78	0.15%	0.26%	179.49%	0.53%	0.09%
	Pioneer Valley Federal Credit Union	\$92,868	\$208	0.30%	0.58%	196.15%	2.11%	0.22%
	Luso-American Credit Union	\$94,947	\$360	0.54%	0.15%	27.22%	2.69%	0.38%
	Athol Credit Union	\$100,085	\$193	0.28%	0.69%	243.01%	7.10%	0.19%
	MetroWest Community Federal Credit Union	\$102,123	\$258	0.50%	0.39%	79.46%	2.70%	0.25%
	River Works Credit Union	\$102,658	\$293	0.47%	0.69%	147.44%	2.73%	0.29%
	Brotherhood Credit Union	\$107,649	\$14	0.03%	0.03%	107.14%	0.03%	0.01%
	First Priority Credit Union	\$109,239	\$979	1.40%	0.48%	34.53%	5.05%	0.90%
	New Bedford Credit Union	\$120,636	\$616	0.78%	0.24%	30.84%	5.05%	0.51%
	Arrha Credit Union	\$127,229	\$991	1.13%	0.40%	35.22%	8.91%	0.78%
	Naveo Credit Union	\$130,179	\$59	0.07%	0.74%	NM	0.55%	0.05%
	Somerset Federal Credit Union	\$143,693	\$542	0.66%	0.14%	21.22%	2.73%	0.38%
	Community Credit Union of Lynn	\$146,824	\$76	0.06%	0.28%	432.89%	1.06%	0.05%
	Homefield Credit Union	\$152,664	\$1,652	1.56%	0.49%	31.11%	12.09%	1.08%
	Shrewsbury Federal Credit Union	\$154,940	\$33	0.04%	0.38%	887.88%	0.29%	0.02%
	Alden Credit Union	\$155,475	\$844	0.86%	0.99%	115.28%	8.18%	0.54%
	Taunton Federal Credit Union	\$161,640	\$1,551	1.18%	2.10%	178.21%	8.37%	0.96%
	Greater Springfield Credit Union	\$163,809	\$131	0.15%	0.79%	516.79%	0.54%	0.08%
	Tremont Credit Union	\$176,829	\$2,173	1.71%	1.67%	97.47%	8.90%	1.23%
	Southbridge Credit Union	\$187,180	\$655	0.42%	0.52%	122.60%	3.02%	0.35%
	Holyoke Credit Union	\$196,014	\$192	0.14%	0.75%	518.75%	1.05%	0.10%
	Fall River Municipal Credit Union	\$209,022	\$551	0.44%	0.70%	159.71%	2.26%	0.26%
	Southern Mass Credit Union	\$215,958	\$836	0.52%	0.36%	68.54%	3.26%	0.39%
	Luso Federal Credit Union	\$222,378	\$833	0.42%	0.49%	118.49%	3.41%	0.37%
	MassMutual Federal Credit Union	\$237,473	\$515	0.39%	0.41%	105.83%	1.72%	0.22%
	St. Jean's Credit Union	\$243,717	\$191	0.10%	0.37%	390.58%	0.81%	0.08%
	Average of Asset Group A	\$46,881	\$189	0.98%	1.06%	154.80%	3.48%	0.44%

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**
**September 30, 2018**
**Run Date: November 12, 2018**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Mass Bay Credit Union	\$250,644	\$1,876	0.91%	0.23%	25.27%	7.54%	0.75%
	Members Plus Credit Union	\$256,060	\$1,416	0.93%	0.20%	21.61%	3.95%	0.55%
	Boston Firefighters Credit Union	\$268,150	\$395	0.18%	0.35%	190.63%	1.16%	0.15%
	Millbury Federal Credit Union	\$350,414	\$691	0.24%	0.29%	122.14%	17.17%	0.20%
	Bridgewater Credit Union	\$380,171	\$925	0.34%	0.40%	118.59%	2.62%	0.24%
	City of Boston Credit Union	\$394,988	\$3,622	1.18%	0.66%	56.24%	7.25%	0.92%
	Crescent Credit Union	\$438,150	\$2,694	0.74%	0.50%	68.30%	4.07%	0.61%
	UMassFive College Federal Credit Union	\$478,017	\$3,372	0.89%	0.59%	66.28%	7.63%	0.71%
	Freedom Credit Union	\$499,126	\$1,890	0.56%	0.66%	118.10%	2.58%	0.38%
	Average of Asset Group B	\$368,413	\$1,876	0.66%	0.43%	87.46%	6.00%	0.50%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**
**September 30, 2018**
**Run Date: November 12, 2018**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Central One Federal Credit Union	\$501,611	\$4,659	1.06%	0.28%	26.96%	9.73%	0.93%
	I-C Federal Credit Union	\$503,602	\$1,664	0.43%	0.86%	199.52%	2.87%	0.33%
	GFA Federal Credit Union	\$505,196	\$1,647	0.54%	0.54%	99.82%	3.27%	0.33%
	Quincy Credit Union	\$526,724	\$276	0.08%	0.22%	284.42%	0.39%	0.05%
	Align Credit Union	\$567,206	\$1,174	0.30%	0.22%	72.32%	1.75%	0.21%
	Sharon Credit Union	\$582,719	\$1,265	0.27%	0.42%	156.13%	1.80%	0.22%
	Massachusetts Institute of Technology Federal Credit Union	\$585,424	\$6,055	1.15%	1.18%	102.08%	12.54%	1.03%
	Polish National Credit Union	\$586,757	\$1,871	0.39%	0.32%	81.99%	2.39%	0.32%
	Merrimack Valley Credit Union	\$614,175	\$4,340	1.07%	0.47%	43.94%	7.09%	0.71%
	Liberty Bay Credit Union	\$674,759	\$3,304	0.69%	0.48%	70.25%	3.41%	0.49%
	Direct Federal Credit Union	\$676,374	\$4,028	0.67%	0.40%	59.56%	4.76%	0.60%
	Leominster Credit Union	\$706,304	\$2,319	0.44%	0.38%	86.89%	3.82%	0.33%
	Harvard University Employees Credit Union	\$712,742	\$4,806	0.76%	0.72%	93.61%	7.20%	0.67%
	First Citizens' Federal Credit Union	\$756,378	\$2,008	0.30%	0.29%	94.12%	3.48%	0.27%
	St. Mary's Credit Union	\$866,843	\$1,214	0.18%	0.38%	217.55%	1.47%	0.14%
	RTN Federal Credit Union	\$881,594	\$2,621	0.52%	0.41%	79.24%	2.90%	0.30%
	St. Anne's Credit Union	\$951,480	\$2,021	0.25%	0.47%	186.05%	2.03%	0.21%
	Webster First Federal Credit Union	\$952,418	\$2,902	0.37%	0.27%	72.23%	2.13%	0.30%
	Average of Asset Group C	\$675,128	\$2,676	0.53%	0.46%	112.59%	4.06%	0.41%
Asset Group D - \$1 billion and over in total assets								
	Greylock Federal Credit Union	\$1,191,298	\$12,899	1.27%	0.93%	72.75%	10.23%	1.08%
	Hanscom Federal Credit Union	\$1,300,662	\$5,817	0.50%	0.56%	111.05%	4.23%	0.45%
	Jeanne D'Arc Credit Union	\$1,389,098	\$7,075	0.59%	0.51%	87.15%	5.76%	0.51%
	Rockland Federal Credit Union	\$1,754,002	\$3,242	0.21%	0.82%	396.55%	1.47%	0.18%
	Workers Credit Union	\$1,800,000	\$3,564	0.27%	0.43%	157.49%	2.19%	0.20%
	Metro Credit Union	\$1,851,413	\$1,906	0.12%	0.51%	421.72%	1.16%	0.10%
	Digital Federal Credit Union	\$8,491,214	\$54,724	0.78%	1.07%	136.87%	6.16%	0.64%
	Average of Asset Group D	\$2,539,670	\$12,747	0.53%	0.69%	197.65%	4.46%	0.45%

Source: SNL Financial

Note: Report includes only bank-level data.

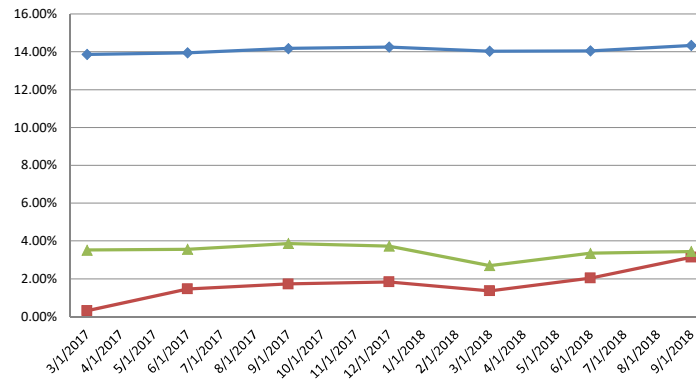
NA = data was not available.

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

Net Worth

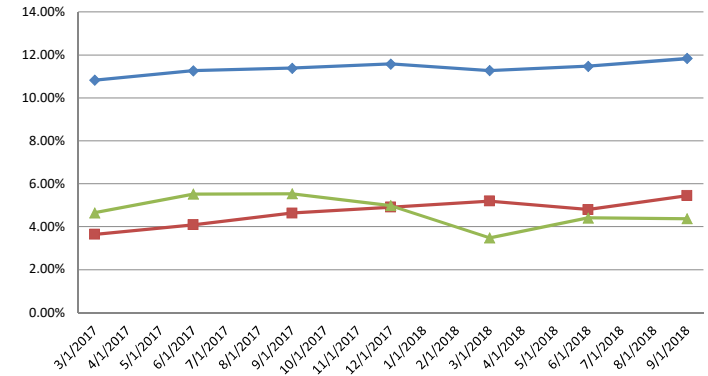
## Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth &amp; Total Delinquent Loans/Net Worth

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



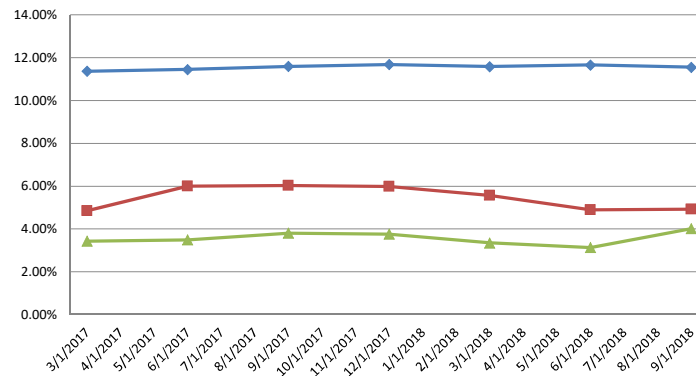
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	13.86%	13.95%	14.17%	14.25%	14.03%	14.05%	14.34%
Net Worth Growth (Decline) - YTD	0.30%	1.45%	1.72%	1.82%	1.35%	2.03%	3.14%
Total Delinquent Lns/ Net Worth	3.51%	3.55%	3.86%	3.73%	2.69%	3.34%	3.43%

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



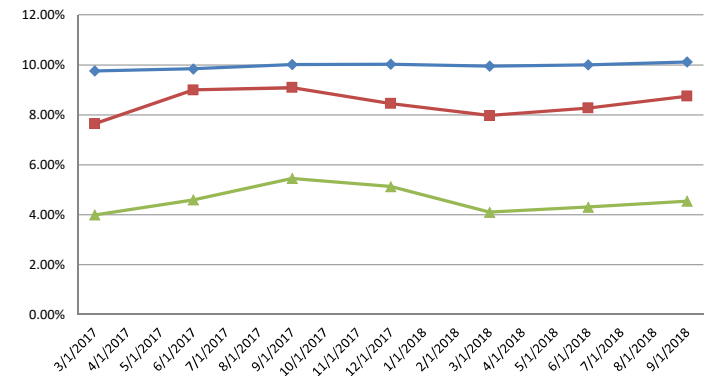
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	10.82%	11.26%	11.38%	11.57%	11.27%	11.47%	11.83%
Net Worth Growth (Decline) - YTD	3.64%	4.09%	4.63%	4.91%	5.19%	4.79%	5.44%
Total Delinquent Lns/ Net Worth	4.64%	5.52%	5.53%	4.98%	3.48%	4.40%	4.36%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	11.37%	11.45%	11.59%	11.68%	11.58%	11.65%	11.55%
Net Worth Growth (Decline) - YTD	4.84%	6.00%	6.03%	5.98%	5.56%	4.89%	4.92%
Total Delinquent Lns/ Net Worth	3.42%	3.49%	3.80%	3.76%	3.34%	3.13%	4.01%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	9.75%	9.84%	10.01%	10.02%	9.95%	10.00%	10.11%
Net Worth Growth (Decline) - YTD	7.64%	8.99%	9.08%	8.45%	7.97%	8.27%	8.74%
Total Delinquent Lns/ Net Worth	3.99%	4.59%	5.45%	5.12%	4.10%	4.30%	4.54%

Source: SNL Financial

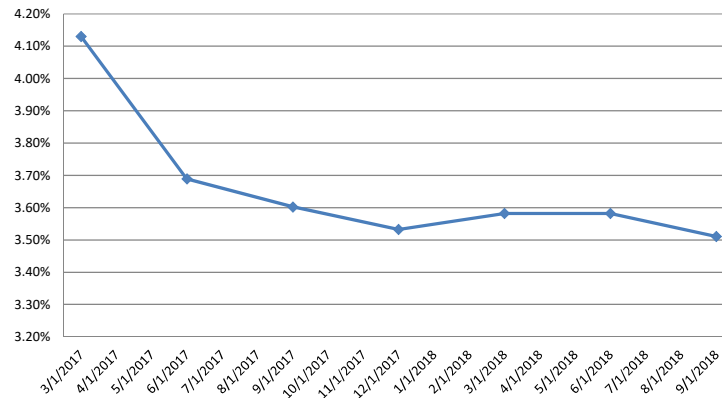
Note: Report includes only bank-level data.

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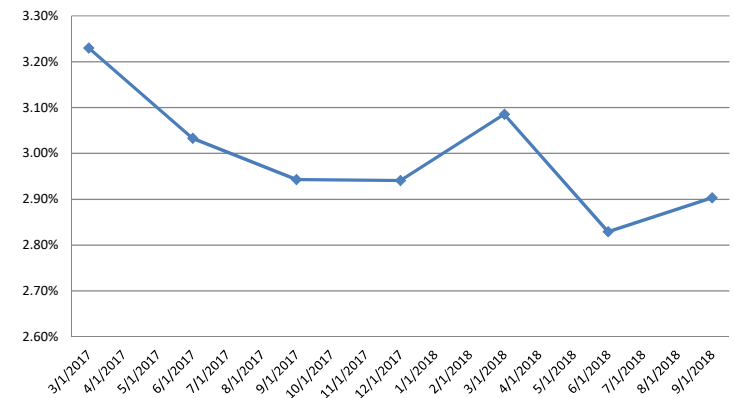
## Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



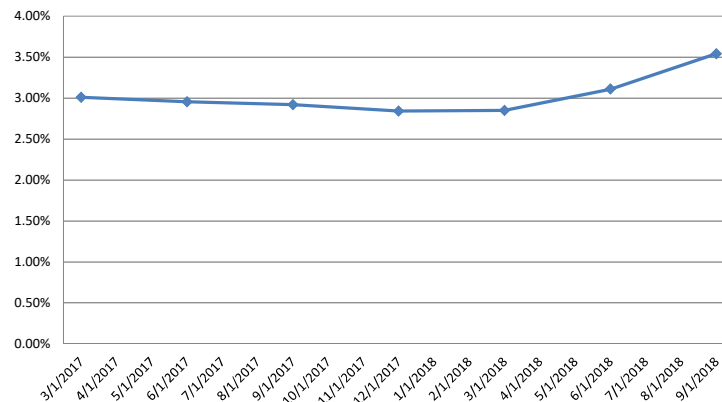
As of Date	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Classified Assets/ Net Worth	4.13%	3.69%	3.60%	3.53%	3.58%	3.58%	3.51%

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



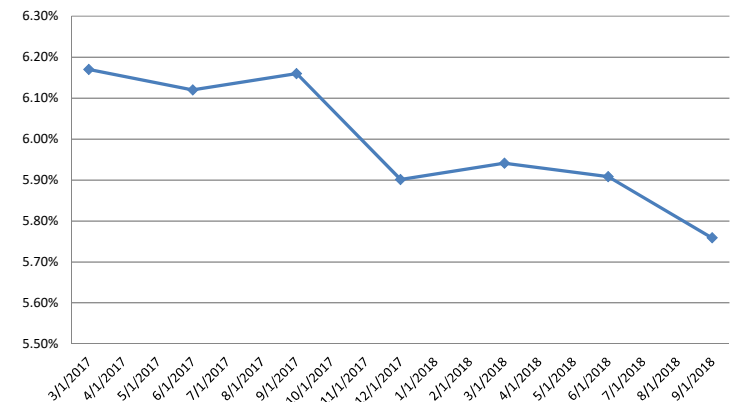
As of Date	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Classified Assets/ Net Worth	3.23%	3.03%	2.94%	2.94%	3.09%	2.83%	2.90%

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



As of Date	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Classified Assets/ Net Worth	3.01%	2.95%	2.92%	2.84%	2.85%	3.11%	3.54%

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



As of Date	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Classified Assets/ Net Worth	6.17%	6.12%	6.16%	5.90%	5.94%	5.91%	5.76%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Net Worth

September 30, 2018

Run Date: November 12, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Pressers Union Local 12 ILGWU Credit Union	\$140	\$16	11.43%	0.00%	0.00%	12.50%
	One Twenty Credit Union	\$396	\$58	14.65%	4.76%	13.79%	51.72%
	Artmet Federal Credit Union	\$424	\$69	16.27%	(1.90%)	1.45%	14.49%
	Gloucester Fire Department Credit Union	\$535	\$207	38.69%	1.96%	0.00%	1.45%
	Messiah Baptist-Jubilee Federal Credit Union	\$969	\$114	11.76%	17.16%	0.00%	7.02%
	Manchester Federal Credit Union	\$1,602	\$208	12.98%	0.00%	0.00%	2.88%
	Springfield Street Railway Employees Credit Union	\$1,649	\$376	22.80%	1.80%	1.86%	2.39%
	North Adams M.E. Federal Credit Union	\$1,779	\$425	23.89%	0.00%	0.47%	1.88%
	M.O.S.E.S. Federal Credit Union	\$1,791	\$298	16.64%	(5.57%)	6.38%	3.36%
	Gloucester Municipal Credit Union	\$1,992	\$388	19.48%	(1.36%)	3.87%	1.29%
	Boston Customs Federal Credit Union	\$2,381	\$323	13.57%	(2.83%)	0.00%	1.24%
	Lynn Municipal Employees Credit Union	\$2,527	\$615	24.34%	8.54%	1.63%	2.60%
	Stoughton Town Employees Federal Credit Union	\$2,737	\$334	12.20%	2.85%	11.98%	2.10%
	Winchester Federal Credit Union	\$2,750	\$338	12.29%	(1.17%)	7.69%	2.96%
	Symphony Federal Credit Union	\$2,978	\$340	11.42%	0.00%	0.00%	10.29%
	Holyoke Postal Credit Union	\$3,034	\$733	24.16%	1.29%	0.68%	0.27%
	Bedford VA Federal Credit Union	\$3,093	\$758	24.51%	2.69%	5.41%	1.19%
	New England Lee Federal Credit Union	\$3,194	\$1,468	45.96%	1.47%	3.27%	0.41%
	Wakefield Town Employees Federal Credit Union	\$3,976	\$563	14.16%	2.66%	0.00%	1.95%
	Lynn Teachers Credit Union	\$4,254	\$771	18.12%	5.02%	0.52%	4.80%
	Belmont Municipal Federal Credit Union	\$4,355	\$606	13.92%	7.43%	3.63%	5.94%
	Health Alliance Federal Credit Union	\$4,384	\$429	9.79%	11.84%	5.83%	17.25%
	Lincoln Sudbury Town Employee Federal Credit Union	\$5,074	\$669	13.18%	3.48%	24.81%	3.59%
	Middlesex-Essex Postal Employees Federal Credit Union	\$5,102	\$1,533	30.05%	1.76%	2.54%	1.50%
	Norwood Town Employees Federal Credit Union	\$5,511	\$1,241	22.52%	3.19%	2.90%	2.66%
	Lowell Municipal Employees Federal Credit Union	\$6,177	\$499	8.08%	3.01%	1.40%	5.01%
	Revere Firefighters Credit Union	\$6,842	\$968	14.15%	0.83%	0.00%	1.55%
	Cabot Boston Credit Union	\$7,129	\$1,162	16.30%	0.58%	1.29%	3.44%
	Northampton V.A.F. Federal Credit Union	\$7,167	\$1,030	14.37%	2.91%	4.27%	0.39%
	Medford Municipal Employees Federal Credit Union	\$7,336	\$1,542	21.02%	4.28%	0.00%	0.71%
	Somerville Mass Firefighters Federal Credit Union	\$7,637	\$1,175	15.39%	4.46%	0.00%	2.13%
	Danvers Municipal Federal Credit Union	\$7,920	\$2,731	34.48%	0.59%	0.00%	0.18%
	Morton Federal Credit Union	\$8,338	\$1,087	13.04%	(7.19%)	0.00%	0.37%
	Reading Mass Town Employees Federal Credit Union	\$8,350	\$1,265	15.15%	4.35%	6.80%	1.50%
	Dedham Town Employees Federal Credit Union	\$8,544	\$1,091	12.77%	3.77%	3.48%	2.47%
	Waltham Municipal Employees Credit Union	\$8,808	\$1,579	17.93%	0.08%	0.51%	0.51%
	Marblehead Municipal Federal Credit Union	\$9,688	\$1,703	17.58%	3.62%	0.88%	1.47%
	Cambridge Municipal Employees Federal Credit Union	\$9,958	\$1,953	19.61%	(0.34%)	0.15%	0.15%
	Arlington Municipal Federal Credit Union	\$10,033	\$2,012	20.05%	4.59%	0.40%	1.19%
	Burlington Municipal Employees Federal Credit Union	\$10,108	\$803	7.94%	5.90%	4.61%	1.25%
	Watertown Municipal Credit Union	\$10,876	\$3,228	29.68%	0.79%	0.96%	0.19%
	Lexington MA Federal Credit Union	\$10,887	\$1,129	10.37%	2.90%	1.06%	2.04%
	Ocean Spray Employees Federal Credit Union	\$11,249	\$1,437	12.77%	0.65%	2.92%	4.31%
	Cambridge Firefighters Federal Credit Union	\$11,280	\$2,329	20.65%	5.30%	0.52%	2.45%
	St. Anthony of New Bedford Federal Credit Union	\$11,287	\$1,070	9.48%	1.77%	0.84%	0.93%
	Santo Christo Federal Credit Union	\$11,562	\$1,165	10.08%	2.21%	4.64%	7.30%
	Melrose First Federal Credit Union	\$11,697	\$1,875	16.03%	2.17%	0.05%	2.67%
	Beverly Municipal Federal Credit Union	\$12,027	\$2,019	16.79%	2.15%	2.13%	2.53%

Source: SNL Financial

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# Net Worth

September 30, 2018

Run Date: November 12, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Lynn Police Credit Union	\$12,196	\$2,754	22.58%	3.99%	4.72%	2.87%
	Lynn Firemens Federal Credit Union	\$12,238	\$2,296	18.76%	1.11%	0.13%	1.35%
	Revere Municipal Employees Federal Credit Union	\$12,953	\$1,447	11.17%	1.87%	2.76%	2.21%
	Saint Vincent Hospital Credit Union	\$13,028	\$1,190	9.13%	1.59%	3.53%	1.93%
	Greater Salem Employees Federal Credit Union	\$13,799	\$1,029	7.46%	0.39%	11.66%	2.62%
	Chelsea Employees Federal Credit Union	\$14,107	\$1,284	9.10%	2.65%	4.44%	2.02%
	Billerica Municipal Employees Credit Union	\$15,213	\$3,171	20.84%	2.97%	0.22%	0.82%
	St. Anne Credit Union	\$15,729	\$1,387	8.82%	(10.70%)	20.33%	4.54%
	RAH Federal Credit Union	\$16,918	\$1,993	11.78%	3.36%	3.51%	3.21%
	Lowell Firefighters Credit Union	\$17,344	\$3,115	17.96%	2.26%	1.61%	2.09%
	Haverhill Fire Department Credit Union	\$17,766	\$2,254	12.69%	5.16%	0.62%	0.27%
	Worcester Police Department Federal Credit Union	\$17,843	\$2,062	11.56%	2.37%	1.12%	1.41%
	Leominster Employees Federal Credit Union	\$17,906	\$2,034	11.36%	5.32%	10.67%	5.60%
	Norfolk Community Federal Credit Union	\$19,068	\$2,039	10.69%	3.35%	2.16%	3.04%
	Attleboro ME Federal Credit Union	\$19,359	\$2,138	11.04%	2.54%	0.61%	1.54%
	Credit Union of the Berkshires	\$19,508	\$2,685	13.76%	(2.10%)	2.27%	6.11%
	HTM Credit Union	\$20,494	\$3,303	16.12%	3.18%	0.00%	1.24%
	MyCom Federal Credit Union	\$20,647	\$2,398	11.61%	12.53%	6.80%	1.13%
	Mills42 Federal Credit Union	\$20,678	\$2,143	10.36%	5.24%	3.27%	3.36%
	Massachusetts Family Credit Union	\$22,550	\$3,788	16.80%	3.91%	1.98%	5.33%
	Northeastern University Federal Credit Union	\$22,745	\$2,442	10.74%	8.97%	5.20%	15.36%
	Chadwick Federal Credit Union	\$22,916	\$1,477	6.45%	3.33%	0.95%	1.08%
	Malden Federal Credit Union	\$22,917	\$4,335	18.92%	2.38%	4.06%	1.71%
	Acushnet Federal Credit Union	\$22,981	\$2,060	8.96%	(2.04%)	0.24%	3.06%
	Taupa Lithuanian Federal Credit Union	\$24,643	\$2,180	8.85%	5.41%	13.49%	4.04%
	Methuen Federal Credit Union	\$24,913	\$3,158	12.68%	6.93%	2.44%	1.93%
	St. Anthony of Padua Federal Credit Union	\$25,043	\$6,129	24.47%	1.81%	9.27%	0.70%
	Somerville School Employees Federal Credit Union	\$25,291	\$4,135	16.35%	2.23%	5.51%	0.51%
	Peabody Municipal Federal Credit Union	\$27,007	\$3,066	11.35%	3.80%	1.37%	2.94%
	Saint Dominics Federal Credit Union	\$28,205	\$4,787	16.97%	(0.19%)	1.34%	1.86%
	West Springfield Federal Credit Union	\$28,776	\$2,292	7.96%	1.47%	6.68%	4.19%
	Goldmark Federal Credit Union	\$29,545	\$3,793	12.84%	2.65%	3.40%	0.26%
	Wellesley Municipal Employees Federal Credit Union	\$29,571	\$3,144	10.63%	1.98%	0.32%	0.83%
	600 Atlantic Federal Credit Union	\$30,063	\$3,733	12.42%	5.74%	1.90%	2.73%
	Andovers Federal Credit Union	\$31,810	\$3,401	10.69%	(2.69%)	3.20%	4.62%
	Alpha Credit Union	\$32,519	\$4,252	13.08%	5.11%	1.20%	1.43%
	Cambridge Teachers Federal Credit Union	\$33,815	\$3,014	8.91%	1.75%	4.38%	0.66%
	Brookline Municipal Credit Union	\$36,409	\$4,961	13.63%	5.22%	3.57%	1.81%
	Stoneham Municipal Employees Federal Credit Union	\$39,166	\$3,369	8.60%	6.34%	0.12%	1.60%
	Worcester Fire Department Credit Union	\$40,268	\$5,546	13.77%	0.73%	0.78%	0.52%
	Commonwealth Utilities Employees Credit Union	\$40,961	\$6,567	16.03%	3.99%	1.34%	2.60%
	Somerville Municipal Federal Credit Union	\$43,362	\$6,228	14.36%	4.33%	0.69%	4.90%
	Plymouth County Teachers Federal Credit Union	\$43,726	\$4,367	9.99%	1.20%	1.60%	2.24%
	Woburn Municipal Federal Credit Union	\$44,358	\$3,895	8.78%	3.95%	8.11%	1.80%
	Southcoast Federal Credit Union	\$47,739	\$6,540	13.70%	2.01%	2.83%	3.03%
	Notre Dame Community Federal Credit Union	\$49,547	\$6,183	12.48%	2.64%	0.29%	1.58%
	Westport Federal Credit Union	\$60,139	\$3,918	6.51%	1.72%	1.40%	2.25%
	Tewksbury Federal Credit Union	\$60,336	\$6,900	11.44%	2.34%	14.72%	2.28%

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

September 30, 2018

Run Date: November 12, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Franklin First Federal Credit Union	\$62,599	\$5,017	8.01%	11.96%	6.14%	4.80%
	Premier Source Credit Union	\$62,817	\$8,565	13.63%	1.30%	6.94%	10.30%
	AllCom Credit Union	\$67,456	\$10,991	16.29%	3.81%	0.62%	1.96%
	St. Michaels Fall River Federal Credit Union	\$68,479	\$6,013	8.78%	23.32%	10.13%	2.79%
	Worcester Credit Union	\$81,394	\$7,899	9.70%	3.27%	3.49%	4.47%
	New England Teamsters Federal Credit Union	\$82,692	\$8,362	10.11%	(9.75%)	9.39%	3.64%
	NESC Federal Credit Union	\$85,760	\$8,361	9.75%	4.67%	2.01%	3.06%
	Energy Credit Union	\$91,527	\$15,037	16.43%	1.51%	0.52%	0.93%
	Pioneer Valley Federal Credit Union	\$92,868	\$9,556	10.29%	19.28%	2.18%	4.27%
	Luso-American Credit Union	\$94,947	\$13,287	13.99%	6.03%	2.71%	0.74%
	Athol Credit Union	\$100,085	\$7,862	7.86%	(0.93%)	2.45%	5.97%
	MetroWest Community Federal Credit Union	\$102,123	\$10,605	10.38%	2.86%	2.43%	1.93%
	River Works Credit Union	\$102,658	\$14,092	13.73%	1.58%	2.08%	3.07%
	Brotherhood Credit Union	\$107,649	\$29,810	27.69%	0.68%	0.05%	0.05%
	First Priority Credit Union	\$109,239	\$19,573	17.92%	1.89%	5.00%	1.73%
	New Bedford Credit Union	\$120,636	\$11,996	9.94%	3.97%	5.14%	1.58%
	Arrha Credit Union	\$127,229	\$11,354	8.92%	3.95%	8.73%	3.07%
	Naveo Credit Union	\$130,179	\$10,452	8.03%	8.31%	0.56%	6.14%
	Somerset Federal Credit Union	\$143,693	\$20,513	14.28%	(8.73%)	2.64%	0.56%
	Community Credit Union of Lynn	\$146,824	\$16,316	11.11%	(1.09%)	0.47%	2.02%
	Homefield Credit Union	\$152,664	\$14,315	9.38%	4.47%	11.54%	3.59%
	Shrewsbury Federal Credit Union	\$154,940	\$12,357	7.98%	10.05%	0.27%	2.37%
	Alden Credit Union	\$155,475	\$12,667	8.15%	0.62%	6.66%	7.68%
	Taunton Federal Credit Union	\$161,640	\$20,965	12.97%	5.41%	7.40%	13.18%
	Greater Springfield Credit Union	\$163,809	\$25,392	15.50%	11.39%	0.52%	2.67%
	Tremont Credit Union	\$176,829	\$24,551	13.88%	3.36%	8.85%	8.63%
	Southbridge Credit Union	\$187,180	\$21,764	11.63%	0.86%	3.01%	3.69%
	Holyoke Credit Union	\$196,014	\$18,587	9.48%	3.71%	1.03%	5.36%
	Fall River Municipal Credit Union	\$209,022	\$27,141	12.98%	4.72%	2.03%	3.24%
	Southern Mass Credit Union	\$215,958	\$25,034	11.59%	13.74%	3.34%	2.29%
	Luso Federal Credit Union	\$222,378	\$23,454	10.55%	6.37%	3.55%	4.21%
	MassMutual Federal Credit Union	\$237,473	\$29,426	12.39%	8.00%	1.75%	1.85%
	St. Jean's Credit Union	\$243,717	\$22,362	9.18%	5.55%	0.85%	3.34%
	Average of Asset Group A	\$46,881	\$5,673	14.34%	3.14%	3.43%	3.51%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Net Worth

September 30, 2018

Run Date: November 12, 2018

		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 (%)
Region	Institution Name						
Asset Group B - \$251 to \$500 million in total assets							
	Mass Bay Credit Union	\$250,644	\$25,639	10.23%	3.41%	7.32%	1.85%
	Members Plus Credit Union	\$256,060	\$37,322	14.58%	2.60%	3.79%	0.82%
	Boston Firefighters Credit Union	\$268,150	\$33,316	12.42%	9.25%	1.19%	2.26%
	Millbury Federal Credit Union	\$350,414	\$27,152	7.75%	9.64%	2.54%	3.11%
	Bridgewater Credit Union	\$380,171	\$36,277	9.54%	1.15%	2.55%	3.02%
	City of Boston Credit Union	\$394,988	\$48,637	12.31%	2.87%	7.45%	4.19%
	Crescent Credit Union	\$438,150	\$64,546	14.73%	4.19%	4.17%	2.85%
	UMassFive College Federal Credit Union	\$478,017	\$42,839	8.96%	10.07%	7.87%	5.22%
	Freedom Credit Union	\$499,126	\$79,535	15.93%	5.78%	2.38%	2.81%
	Average of Asset Group B	\$368,413	\$43,918	11.83%	5.44%	4.36%	2.90%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Net Worth

September 30, 2018

Run Date: November 12, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group C - \$501 million to \$1 billion in total assets							
	Central One Federal Credit Union	\$501,611	\$49,036	9.78%	8.72%	9.50%	2.56%
	I-C Federal Credit Union	\$503,602	\$59,673	11.85%	5.10%	2.79%	5.56%
	GFA Federal Credit Union	\$505,196	\$53,575	10.60%	3.76%	3.07%	3.07%
	Quincy Credit Union	\$526,724	\$72,994	13.86%	6.15%	0.38%	1.08%
	Align Credit Union	\$567,206	\$71,196	12.55%	1.09%	1.65%	1.19%
	Sharon Credit Union	\$582,719	\$68,785	11.80%	7.87%	1.84%	2.87%
	Massachusetts Institute of Technology Federal Credit Union	\$585,424	\$42,981	7.34%	(2.53%)	14.09%	14.38%
	Polish National Credit Union	\$586,757	\$76,609	13.06%	2.77%	2.44%	2.00%
	Merrimack Valley Credit Union	\$614,175	\$66,368	10.81%	6.84%	6.54%	2.87%
	Liberty Bay Credit Union	\$674,759	\$101,305	15.01%	0.56%	3.26%	2.29%
	Direct Federal Credit Union	\$676,374	\$82,111	12.14%	4.79%	4.91%	2.92%
	Leominster Credit Union	\$706,304	\$59,781	8.46%	5.31%	3.88%	3.37%
	Harvard University Employees Credit Union	\$712,742	\$62,611	8.78%	10.93%	7.68%	7.19%
	First Citizens' Federal Credit Union	\$756,378	\$75,288	9.95%	4.83%	2.67%	2.51%
	St. Mary's Credit Union	\$866,843	\$89,135	10.28%	5.19%	1.36%	2.96%
	RTN Federal Credit Union	\$881,594	\$101,879	11.56%	2.58%	2.57%	2.04%
	St. Anne's Credit Union	\$951,480	\$99,329	10.44%	7.70%	2.03%	3.79%
	Webster First Federal Credit Union	\$952,418	\$186,559	19.59%	6.87%	1.56%	1.12%
	Average of Asset Group C	\$675,128	\$78,845	11.55%	4.92%	4.01%	3.54%
Asset Group D - \$1 billion and over in total assets							
	Greylock Federal Credit Union	\$1,191,298	\$124,431	10.44%	7.83%	10.37%	7.54%
	Hanscom Federal Credit Union	\$1,300,662	\$140,102	10.77%	8.65%	4.15%	4.61%
	Jeanne D'Arc Credit Union	\$1,389,098	\$116,722	8.40%	9.54%	6.06%	5.28%
	Rockland Federal Credit Union	\$1,754,002	\$208,490	11.89%	9.35%	1.55%	6.17%
	Workers Credit Union	\$1,800,000	\$182,184	10.12%	7.91%	1.96%	3.08%
	Metro Credit Union	\$1,851,413	\$173,183	9.35%	8.59%	1.10%	4.64%
	Digital Federal Credit Union	\$8,491,214	\$833,573	9.82%	9.33%	6.56%	8.99%
	Average of Asset Group D	\$2,539,670	\$254,098	10.11%	8.74%	4.54%	5.76%

Source: SNL Financial

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# Definitions



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

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