

EASTERN REGION FICUs*	Nation		Eastern Region*		Massachusetts		New Hampshire		Rhode Island	
	12/2017	12/2018	12/2017	12/2018	12/2017	12/2018	New Hampshire		12/2017	12/2018
SELECT RATIOS										
NET WORTH	10.99%	11.30%	10.96%	11.16%	10.89%	11.08%	10.47%	10.59%	10.31%	10.23%
LOANS TO ASSETS	69.41%	71.80%	67.50%	69.79%	75.77%	78.85%	81.39%	82.03%	82.10%	83.44%
LOANS TO SHARES	82.58%	85.56%	79.78%	82.61%	93.68%	98.15%	97.78%	98.51%	101.97%	102.65%
CASH+SHORT TERM INVESTMENTS TO ASSETS	12.42%	11.36%	13.05%	12.00%	10.90%	9.23%	8.19%	7.91%	7.00%	6.81%
NET LONG-TERM ASSETS TO ASSETS	33.76%	33.91%	36.00%	35.70%	41.15%	41.12%	29.45%	29.03%	49.21%	47.47%
REAL ESTATE LOANS TO LOANS	49.50%	49.30%	54.89%	54.30%	64.15%	62.09%	41.57%	41.09%	70.27%	68.30%
DELINQUENT LOANS TO LOANS	0.76%	0.71%	0.88%	0.79%	0.64%	0.64%	0.33%	0.29%	0.26%	0.44%
DELINQUENT RE LOANS (60+ days) TO TOTAL RE LOANS	0.61%	0.54%	0.66%	0.58%	0.54%	0.48%	0.28%	0.21%	0.22%	0.41%
DELINQUENT LOANS TO NET WORTH	4.79%	4.52%	5.39%	4.95%	4.44%	4.53%	2.57%	2.21%	2.09%	3.62%
NET CHARGE-OFFS TO AVERAGE LOANS	0.57%	0.58%	0.48%	0.49%	0.28%	0.28%	0.32%	0.31%	0.21%	0.13%
GROSS INCOME TO AVERAGE ASSETS	4.88%	5.21%	4.59%	4.90%	4.11%	4.44%	4.81%	5.11%	3.97%	4.26%
COST OF FUNDS TO AVERAGE ASSETS	0.57%	0.69%	0.52%	0.66%	0.57%	0.70%	0.61%	0.75%	0.71%	0.89%
OPERATING EXPENSES TO AVERAGE ASSETS	3.09%	3.15%	3.05%	3.12%	2.67%	2.81%	3.29%	3.29%	2.01%	2.05%
OPERATING EXPENSES TO GROSS INCOME	63.18%	60.53%	66.46%	63.63%	64.86%	63.20%	68.32%	64.44%	60.65%	57.33%
RETURN ON AVERAGE ASSETS	0.81%	0.92%	0.64%	0.76%	0.66%	0.65%	0.65%	0.82%	0.70%	0.82%
NET WORTH GROWTH	8.12%	8.92%	6.41%	7.47%	6.48%	6.29%	7.64%	7.56%	7.02%	8.36%
SHARE GROWTH	6.71%	5.73%	5.50%	5.42%	5.14%	3.76%	7.69%	6.39%	6.58%	10.32%
ASSET GROWTH	7.27%	5.90%	5.94%	5.57%	5.57%	4.46%	7.89%	6.35%	6.63%	9.26%
LOAN GROWTH	10.71%	9.54%	9.46%	9.16%	5.46%	8.71%	10.16%	7.18%	9.63%	11.05%
NON-FEDERALLY GUARANTEED STUDENT LOANS GROWTH	14.80%	17.08%	7.94%	3.82%	6.51%	7.45%	0.01%	-6.89%	-11.10%	-21.34%
AUTO LOAN GROWTH	12.04%	10.51%	10.38%	12.48%	2.30%	13.70%	10.50%	8.77%	16.77%	17.90%
MORTGAGE LOAN GROWTH – FIXED RATE	11.54%	10.17%	9.18%	7.94%	4.44%	6.96%	13.05%	7.65%	7.76%	9.47%
MORTGAGE LOAN GROWTH – ADJ RATE	7.61%	7.12%	9.44%	8.04%	9.00%	1.91%	4.41%	2.65%	3.35%	3.83%
MEMBER BUSINESS LOAN GROWTH	16.53%	3.13%	14.33%	5.18%	17.11%	-9.67%	-7.70%	24.93%	17.85%	-9.94%
COMMERCIAL LOAN GROWTH	-4.19%	15.84%	-4.50%	15.25%	-9.94%	17.18%	-8.42%	19.10%	-21.53%	18.08%
INDIRECT LOAN GROWTH	18.34%	14.43%	18.49%	16.81%	11.14%	13.88%	16.74%	12.29%	20.07%	18.29%
PARTICIPATION LOAN GROWTH	19.49%	11.92%	18.45%	12.36%	38.83%	13.47%	30.67%	81.01%	25.65%	18.42%
INVESTMENT GROWTH	-1.16%	-3.92%	-1.66%	-3.00%	-4.89%	-7.48%	5.38%	-6.80%	-4.58%	-1.69%
INVESTMENTS >3 YEARS TO NET WORTH	67.95%	57.60%	72.83%	62.46%	1.49%	1.22%	20.21%	18.62%	28.37%	18.32%
MORTGAGE BACKED ASSETS TO NET WORTH	379.78%	373.09%	412.11%	406.23%	450.01%	445.65%	328.14%	322.94%	559.78%	558.14%
COMMERCIAL REAL ESTATE BACKED ASSETS TO NET WORTH	47.10%	49.37%	49.02%	51.81%	50.03%	51.79%	42.78%	46.17%	49.55%	54.20%
NUMBER OF CREDIT UNIONS	5,689	5,375	2,097	2,013	166	162	15	15	20	20

\*Eastern Region figures include each state in the Eastern Region as of 2019. The Eastern Region was established in January 2019 but aggregate data is used for both 2017 and 2018 for these ratios.