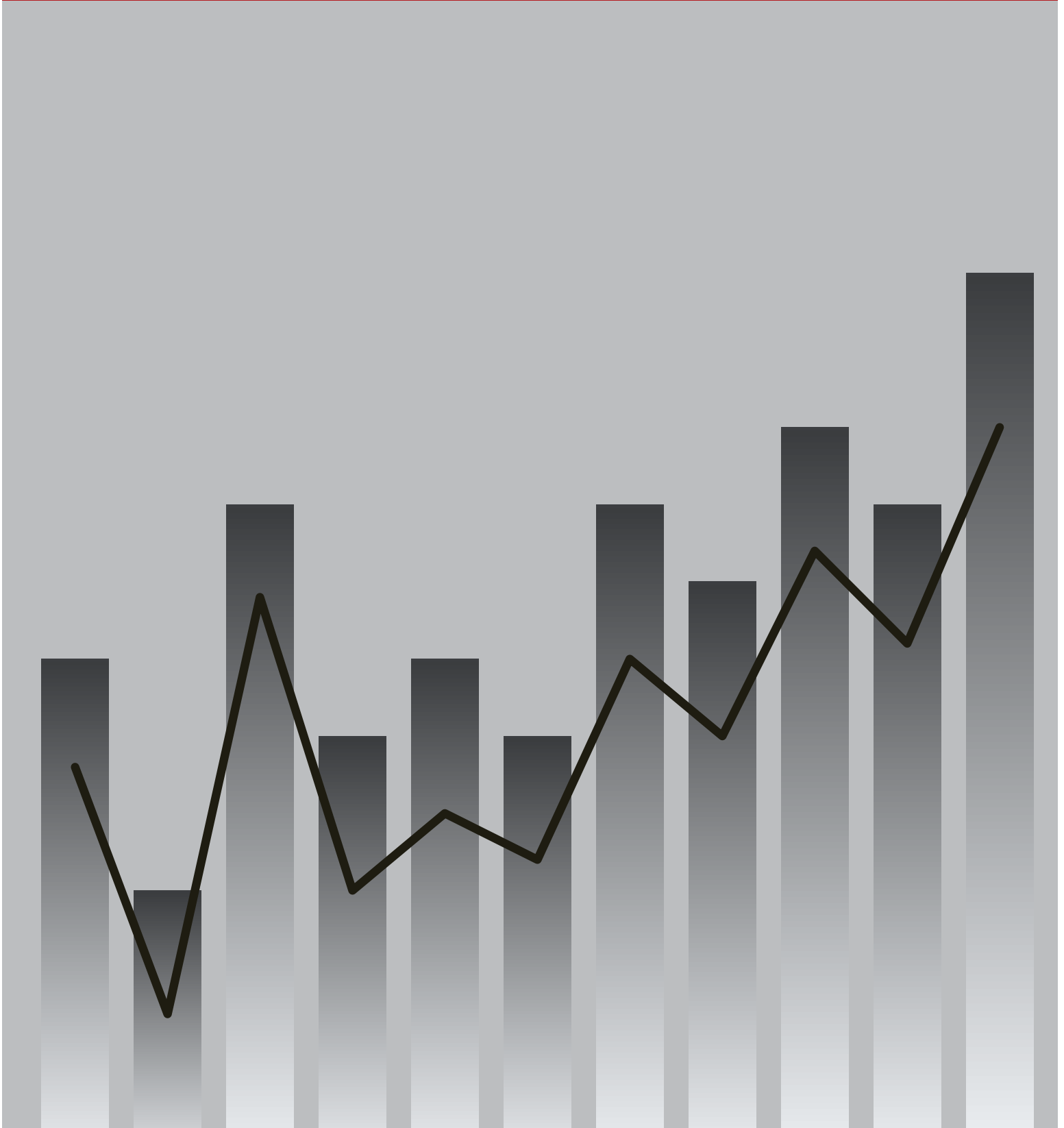


Massachusetts Credit Union Profile

Year-End 2018

CUNA Economics & Statistics



Massachusetts Credit Union Profile

Year-End 2018

Overview by Year

	U.S. CUs	Massachusetts CUs
Demographic Information		
	2018	2018
Number of CUs	5,489	162
Assets per CU (\$ mil)	268.0	244.2
Median assets (\$ mil)	33.4	30.9
Total assets (\$ mil)	1,470,839	39,556
Total loans (\$ mil)	1,058,922	31,335
Total surplus funds (\$ mil)	350,554	7,017
Total savings (\$ mil)	1,234,750	31,776
Total memberships (thousands)	117,549	3,059
Growth Rates (%)		
Total assets	5.4	4.3
Total loans	8.9	8.6
Total surplus funds	-4.1	-11.6
Total savings	5.2	3.6
Total memberships	4.4	4.9
% CUs with increasing assets	63.4	64.2
Earnings - Basis Pts.		
Yield on total assets	380	355
Dividend/interest cost of assets	68	69
Net interest margin	311	285
Fee & other income	139	87
Operating expense	313	279
Loss Provisions	46	30
Net Income (ROA) with Stab Exp	91	64
Net Income (ROA) without Stab Exp	91	64
% CUs with positive ROA	88.2	91.4
Capital Adequacy (%)		
Net worth/assets	11.3	11.1
% CUs with NW > 7% of assets	98.5	98.8
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.71	0.63
Net chargeoffs/average loans (%)	0.57	0.28
Total borrower-bankruptcies	173,214	1,660
Bankruptcies per CU	31.6	10.2
Bankruptcies per 1000 members	1.5	0.5
Asset/Liability Management		
Loans/savings	85.8	98.6
Loans/assets	72.0	79.2
Net Long-term assets/assets	33.1	39.6
Liquid assets/assets	11.4	9.2
Core deposits/shares & borrowings	50.0	49.9
Productivity		
Members/potential members (%)	3	4
Borrowers/members (%)	59	51
Members/FTE	386	438
Average shares/member (\$)	10,504	10,387
Average loan balance (\$)	15,347	20,173
Employees per million in assets	0.21	0.18
Structure (%)		
Fed CUs w/ single-sponsor	11.7	16.7
Fed CUs w/ community charter	18.0	16.7
Other Fed CUs	31.8	25.3
CUs state chartered	38.5	41.4

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

Massachusetts Credit Union Profile

Year-End 2018

Overview: State Trends

	U.S.	Massachusetts Credit Unions						
	2018	2018	2017	2016	2015	2014	2013	2012
Demographic Information								
Number of CUs	5,489	162	166	172	177	186	191	202
Assets per CU (\$ mil)	268.0	244.2	228.5	209.5	191.4	171.2	159.1	153.4
Median assets (\$ mil)	33.4	30.9	30.0	28.6	27.6	25.2	23.8	21.5
Total assets (\$ mil)	1,470,839	39,556	37,937	36,037	33,877	31,844	30,389	30,993
Total loans (\$ mil)	1,058,922	31,335	28,845	27,394	24,841	22,787	20,871	20,975
Total surplus funds (\$ mil)	350,554	7,017	7,938	7,577	8,042	8,105	8,667	9,185
Total savings (\$ mil)	1,234,750	31,776	30,684	29,276	27,430	25,906	25,054	25,688
Total memberships (thousands)	117,549	3,059	2,917	2,797	2,687	2,568	2,486	2,533
Growth Rates (%)								
Total assets	5.4	4.3	5.3	6.4	6.4	4.8	-1.9	4.2
Total loans	8.9	8.6	5.3	10.3	9.0	9.2	-0.5	5.0
Total surplus funds	-4.1	-11.6	4.8	-5.8	-0.8	-6.5	-5.6	2.2
Total savings	5.2	3.6	4.8	6.7	5.9	3.4	-2.5	4.2
Total memberships	4.4	4.9	4.3	4.1	4.7	3.3	-1.9	1.7
% CUs with increasing assets	63.4	64.2	71.7	79.1	76.8	60.8	61.3	70.3
Earnings - Basis Pts.								
Yield on total assets	380	355	331	319	315	319	327	354
Dividend/interest cost of assets	68	69	56	52	53	55	60	80
Net interest margin	311	285	275	267	262	264	268	273
Fee & other income	139	87	78	85	82	79	86	90
Operating expense	313	279	264	268	269	269	283	282
Loss Provisions	46	30	23	19	14	12	18	22
Net Income (ROA) with Stab Exp	91	64	66	65	61	63	53	59
Net Income (ROA) without Stab Exp	91	64	66	65	61	63	59	67
% CUs with positive ROA	88.2	91.4	82.5	76.2	76.3	71.0	66.0	68.3
Capital Adequacy (%)								
Net worth/assets	11.3	11.1	10.9	10.8	10.8	10.9	10.8	10.6
% CUs with NW > 7% of assets	98.5	98.8	98.8	98.3	98.9	98.9	97.4	97.5
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.71	0.63	0.64	0.62	0.77	0.82	1.00	1.16
Net chargeoffs/average loans (%)	0.57	0.28	0.28	0.24	0.22	0.25	0.35	0.49
Total borrower-bankruptcies	173,214	1,660	1,446	1,762	1,613	2,108	2,586	3,653
Bankruptcies per CU	31.6	10.2	8.7	10.2	9.1	11.3	13.5	18.1
Bankruptcies per 1000 members	1.5	0.5	0.5	0.6	0.6	0.8	1.0	1.4
Asset/Liability Management								
Loans/savings	85.8	98.6	94.0	93.6	90.6	88.0	83.3	81.7
Loans/assets	72.0	79.2	76.0	76.0	73.3	71.6	68.7	67.7
Net Long-term assets/assets	33.1	39.6	40.8	40.9	41.0	41.2	43.7	41.2
Liquid assets/assets	11.4	9.2	10.9	10.0	10.6	10.0	11.6	13.2
Core deposits/shares & borrowings	50.0	49.9	49.0	47.6	45.9	43.3	41.1	38.9
Productivity								
Members/potential members (%)	3	4	4	4	4	4	4	4
Borrowers/members (%)	59	51	50	49	48	50	47	46
Members/FTE	386	438	434	433	422	411	407	400
Average shares/member (\$)	10,504	10,387	10,520	10,467	10,207	10,089	10,079	10,139
Average loan balance (\$)	15,347	20,173	19,686	19,793	19,436	17,878	17,937	17,925
Employees per million in assets	0.21	0.18	0.18	0.18	0.19	0.20	0.20	0.20
Structure (%)								
Fed CUs w/ single-sponsor	11.7	16.7	16.9	17.4	18.6	18.3	17.8	18.3
Fed CUs w/ community charter	18.0	16.7	17.5	18.0	17.5	17.2	17.3	16.3
Other Fed CUs	31.8	25.3	25.3	25.0	24.3	23.7	24.1	23.8
CUs state chartered	38.5	41.4	40.4	39.5	39.5	40.9	40.8	41.6

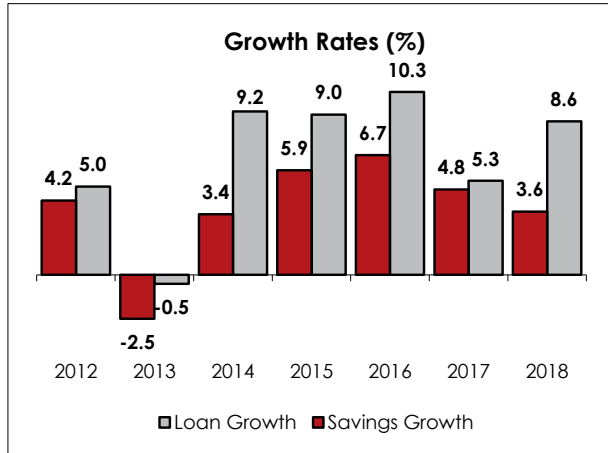
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

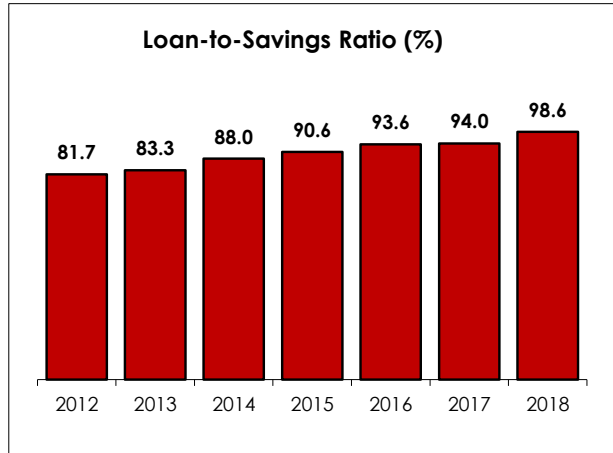
Massachusetts Credit Union Profile

Year-End 2018

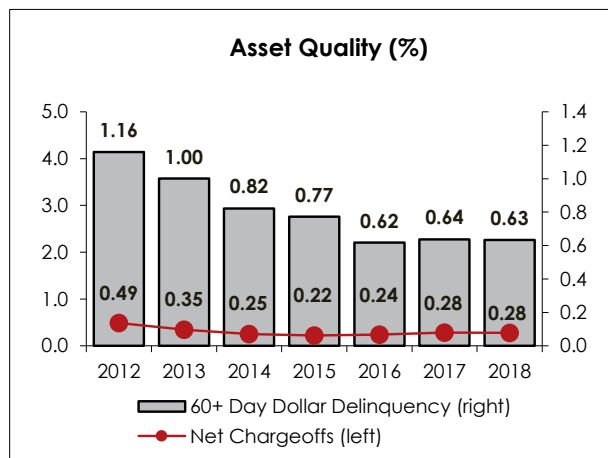
Loan and Savings Growth Trends



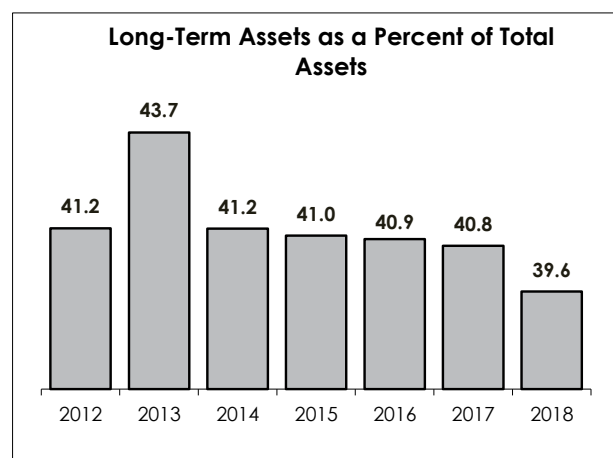
Liquidity Trends



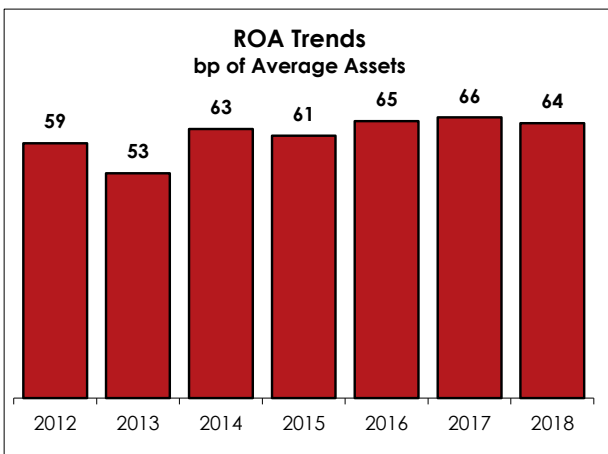
Credit Risk Trends



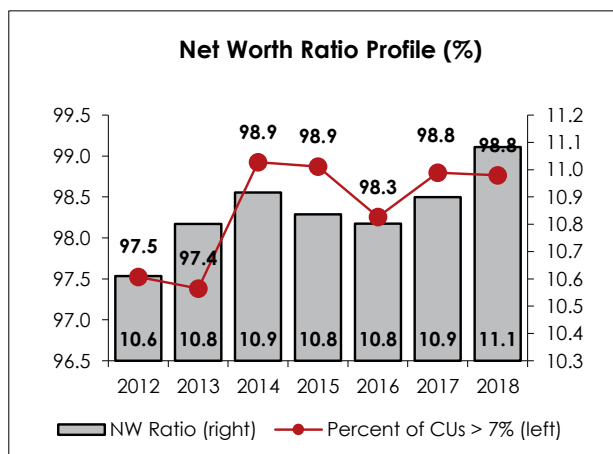
Interest Rate Risk Trends



Earnings Trends



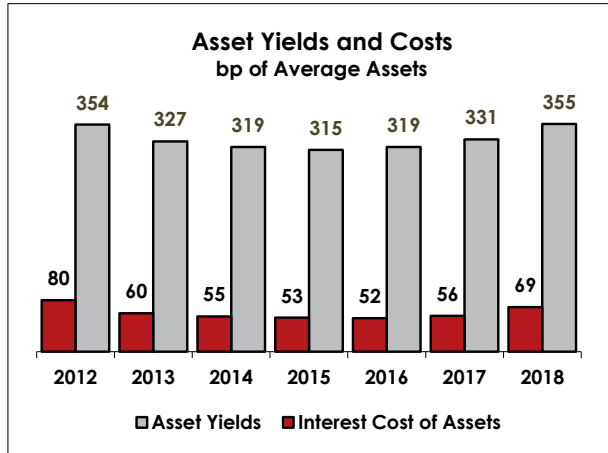
Solvency Trends



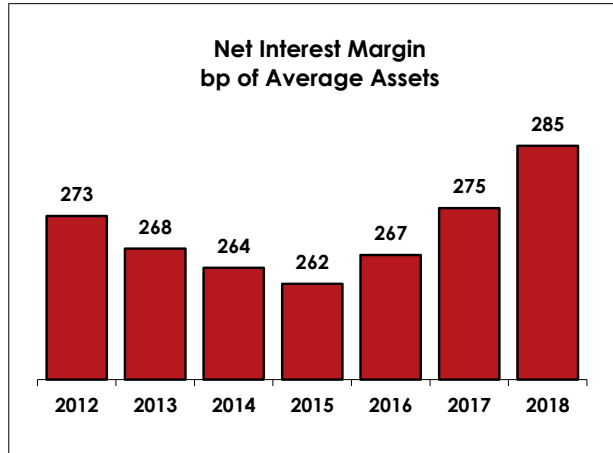
Massachusetts Credit Union Profile

Year-End 2018

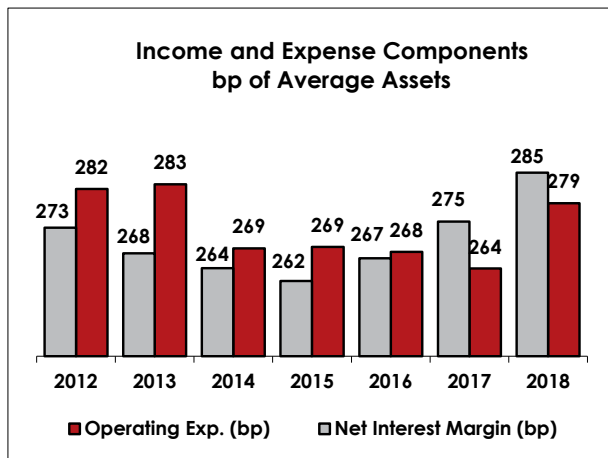
Asset Yields and Funding Costs



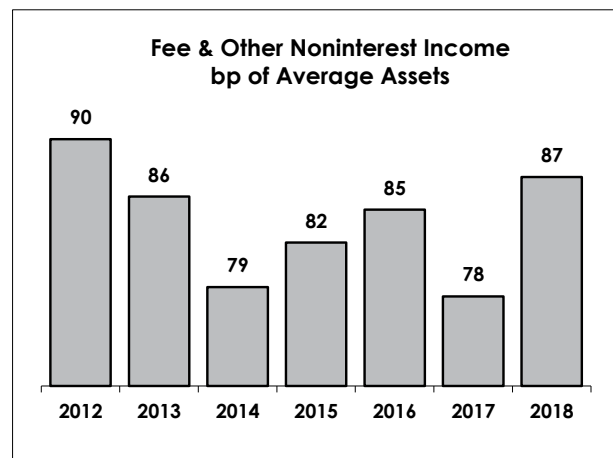
Interest Margins



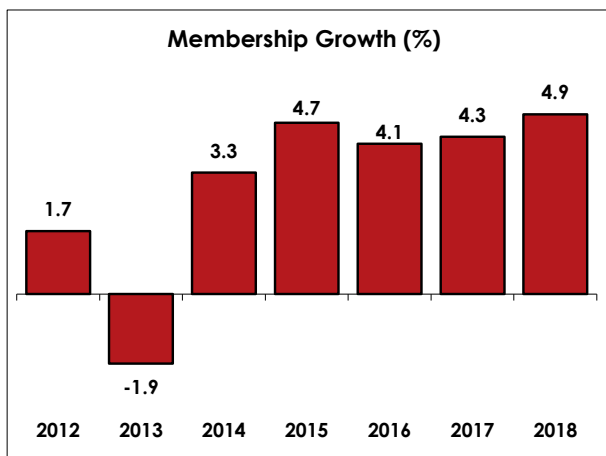
Interest Margins & Overhead



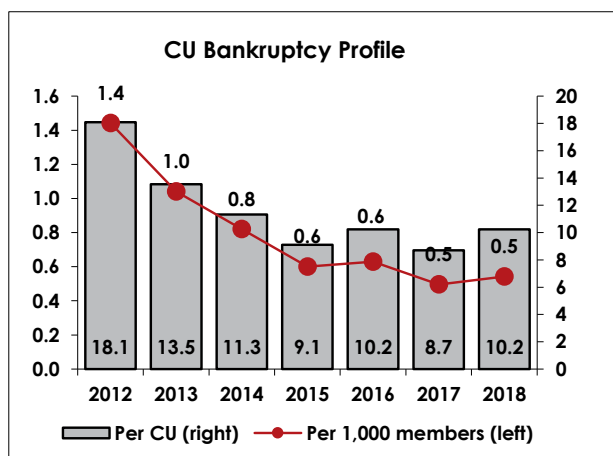
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Massachusetts Credit Union Profile

Year-End 2018

Overview: State Results by Asset Size

	MA	Massachusetts Credit Union Asset Groups - 2018						
	2018	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	162	64	28	14	23	8	18	7
Assets per CU (\$ mil)	244.2	8.4	31.0	75.3	167.4	386.7	680.7	2,557.0
Median assets (\$ mil)	30.9	8.1	28.6	74.6	163.8	384.9	648.9	1,760.2
Total assets (\$ mil)	39,556	539	868	1,054	3,850	3,094	12,253	17,899
Total loans (\$ mil)	31,335	266	392	718	2,662	2,371	9,597	15,329
Total surplus funds (\$ mil)	7,017	262	456	298	1,054	577	2,208	2,160
Total savings (\$ mil)	31,776	453	749	885	3,165	2,492	9,623	14,410
Total memberships (thousands)	3,059	66	70	86	270	226	785	1,555
Growth Rates (%)								
Total assets	4.3	0.9	1.0	3.6	2.6	4.7	4.3	5.3
Total loans	8.6	7.5	8.0	7.5	6.5	7.2	8.1	10.0
Total surplus funds	-11.6	-4.9	-4.2	-5.4	-6.2	-5.7	-9.4	-19.1
Total savings	3.6	0.2	0.6	3.2	2.6	3.5	3.3	4.7
Total memberships	4.9	-0.5	0.4	0.5	-1.1	4.8	2.3	8.7
% CUs with increasing assets	64.2	53.1	53.6	71.4	73.9	87.5	77.8	100.0
Earnings - Basis Pts.								
Yield on total assets	355	336	293	368	347	375	341	366
Dividend/interest cost of assets	69	26	37	56	57	63	65	80
Net interest margin	285	310	256	312	291	311	276	285
Fee & other income	87	32	55	93	84	87	75	99
Operating expense	279	292	269	347	321	322	277	259
Loss Provisions	30	13	9	17	8	15	18	47
Net Income (ROA) with Stab Exp	64	36	34	42	45	62	56	78
Net Income (ROA) without Stab Exp	64	36	34	42	45	62	56	78
% CUs with positive ROA	91.4	89.1	92.9	85.7	91.3	100.0	94.4	100.0
Capital Adequacy (%)								
Net worth/assets	11.1	15.1	12.7	11.3	11.8	12.3	11.7	10.1
% CUs with NW > 7% of assets	98.8	100.0	96.4	92.9	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	0.99	0.90	0.83	0.61	0.67	0.57	0.65
Net chargeoffs/average loans (%)	0.28	0.23	0.13	0.24	0.18	0.17	0.13	0.41
Total borrower-bankruptcies	1,660	24	21	42	105	109	453	906
Bankruptcies per CU	10.2	0.4	0.8	3.0	4.6	13.6	25.2	129.4
Bankruptcies per 1000 members	0.5	0.4	0.3	0.5	0.4	0.5	0.6	0.6
Asset/Liability Management (%)								
Loans/savings	98.6	58.7	52.3	81.1	84.1	95.2	99.7	106.4
Loans/assets	79.2	49.3	45.1	68.1	69.1	76.6	78.3	85.6
Net Long-term assets/assets	39.6	18.7	34.6	42.6	48.8	47.5	47.6	31.4
Liquid assets/assets	9.2	23.7	22.4	12.7	11.0	8.0	7.6	8.9
Core deposits/shares & borrowings	49.9	80.5	62.4	56.0	52.8	53.2	48.4	47.9
Productivity								
Members/potential members (%)	4	14	5	1	1	8	3	7
Borrowers/members (%)	51	40	40	46	39	42	47	57
Members/FTE	438	408	414	362	336	356	370	545
Average shares/member (\$)	10,387	6,887	10,649	10,248	11,713	11,014	12,258	9,266
Average loan balance (\$)	20,173	10,170	13,857	18,173	25,371	25,008	26,253	17,145
Employees per million in assets	0.18	0.30	0.20	0.23	0.21	0.21	0.17	0.16
Structure (%)								
Fed CUs w/ single-sponsor	16.7	37.5	7.1	0.0	4.3	0.0	0.0	0.0
Fed CUs w/ community charter	16.7	6.3	17.9	35.7	21.7	12.5	27.8	28.6
Other Fed CUs	25.3	26.6	53.6	21.4	0.0	12.5	16.7	28.6
CUs state chartered	41.4	29.7	21.4	42.9	73.9	75.0	55.6	42.9

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

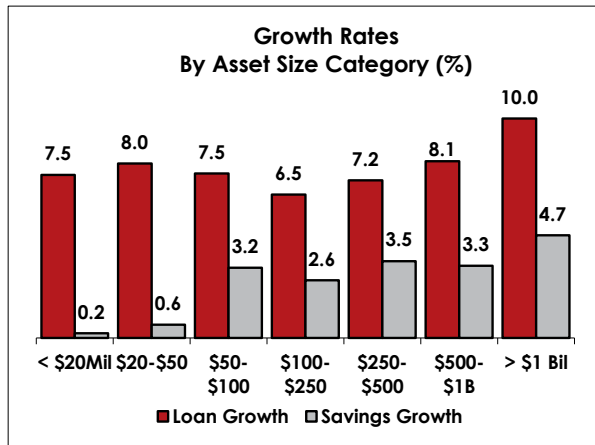
Source: NCUA and CUNA E&S.

Massachusetts Credit Union Profile

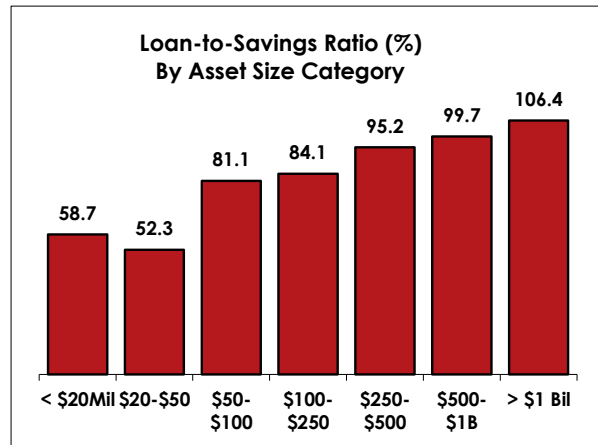
Year-End 2018

Results By Asset Size

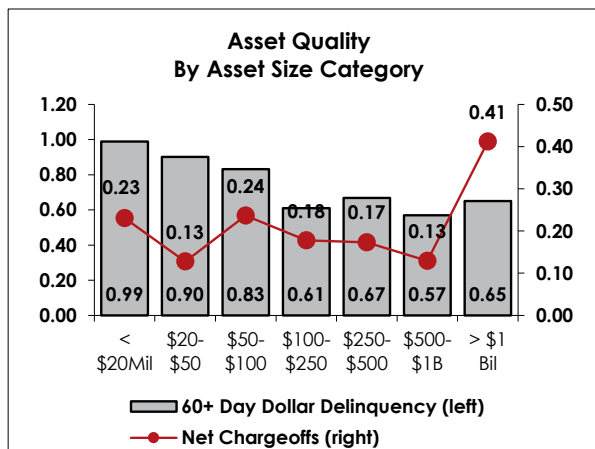
Loan and Savings growth



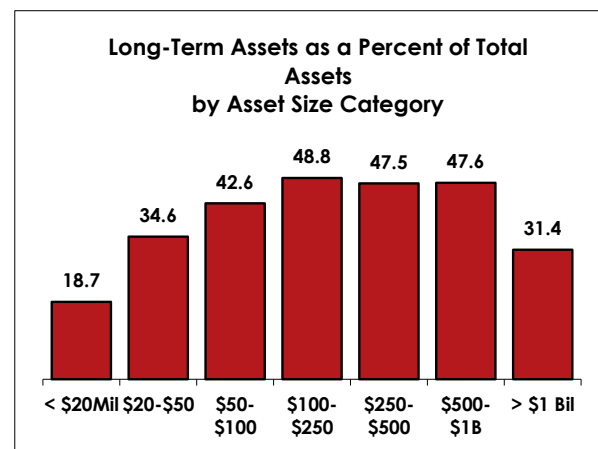
Liquidity Risk Exposure



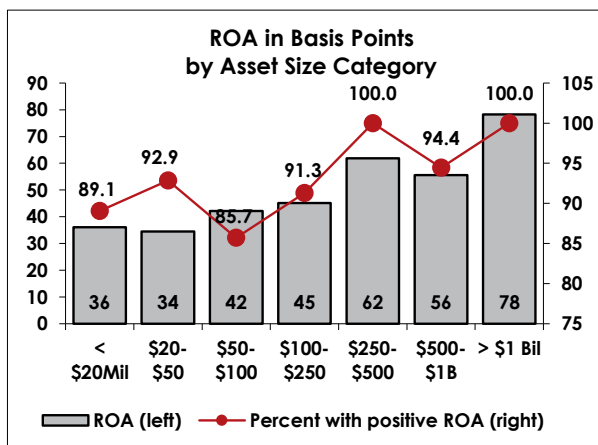
Credit Risk Exposure



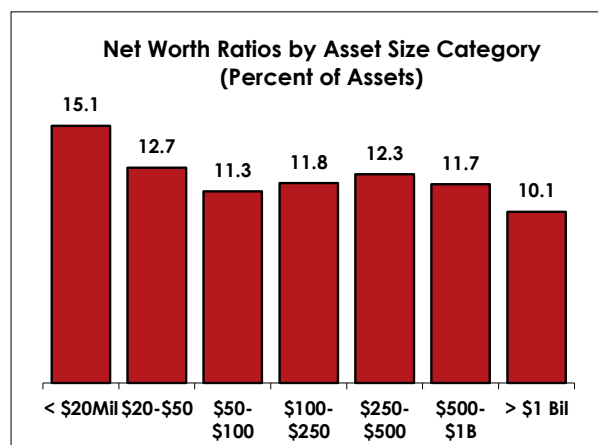
Interest Rate Risk Exposure



Earnings



Solvency



Massachusetts Credit Union Profile

Year-End 2018

Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
	2018	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	5,489	2,136	1,037	705	702	355	243	311
Assets per CU (\$ mil)	268.0	7.5	32.4	71.7	158.7	356.2	704.5	3,091.8
Median assets (\$ mil)	33.4	6.4	31.1	70.3	149.7	345.4	682.4	1,708.4
Total assets (\$ mil)	1,470,839	16,093	33,559	50,540	111,435	126,459	171,187	961,565
Total loans (\$ mil)	1,058,922	8,284	18,301	29,895	74,404	89,218	124,532	714,289
Total surplus funds (\$ mil)	350,554	7,459	14,037	18,332	31,203	30,660	38,080	210,782
Total savings (\$ mil)	1,234,750	13,643	29,083	43,964	96,921	108,910	144,796	797,433
Total memberships (thousands)	117,549	2,550	3,914	5,392	10,791	11,675	14,121	69,106
Growth Rates (%)								
Total assets	5.4	0.0	1.2	2.2	3.5	4.4	5.2	7.0
Total loans	8.9	4.8	5.3	6.2	7.9	8.9	9.1	10.0
Total surplus funds	-4.1	-4.9	-4.0	-3.9	-5.8	-6.6	-6.4	-2.3
Total savings	5.2	-0.5	0.7	1.8	3.1	4.1	4.6	7.0
Total memberships	4.4	-1.1	0.0	0.4	2.0	3.4	3.7	6.7
% CUs with increasing assets	63.4	47.4	60.0	70.2	77.9	84.2	86.4	95.5
Earnings - Basis Pts.								
Yield on total assets	380	374	360	362	374	376	374	384
Dividend/interest cost of assets	68	37	34	37	43	51	55	80
Net interest margin	311	337	326	325	331	325	319	304
Fee & other income	139	91	117	134	147	159	155	135
Operating expense	313	361	358	367	373	372	354	286
Loss Provisions	46	33	30	32	36	45	40	50
Net Income (ROA) with Stab Exp	91	34	54	60	68	67	80	103
Net Income (ROA) without Stab Exp	91	34	54	60	68	67	80	103
% CUs with positive ROA	88.2	77.9	91.2	94.0	95.9	98.3	96.7	100.0
Capital Adequacy (%)								
Net worth/assets	11.3	14.7	12.7	12.0	11.4	11.3	11.3	11.2
% CUs with NW > 7% of assets	98.5	98.1	98.3	98.6	98.7	99.2	99.6	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.71	1.47	1.07	0.91	0.80	0.86	0.68	0.66
Net chargeoffs/average loans (%)	0.57	0.59	0.52	0.52	0.52	0.60	0.50	0.59
Total borrower-bankruptcies	173,214	2,518	4,465	6,849	15,247	19,511	24,385	100,239
Bankruptcies per CU	31.6	1.2	4.3	9.7	21.7	55.0	100.3	322.3
Bankruptcies per 1000 members	1.5	1.0	1.1	1.3	1.4	1.7	1.7	1.5
Asset/Liability Management								
Loans/savings	85.8	60.7	62.9	68.0	76.8	81.9	86.0	89.6
Loans/assets	72.0	51.5	54.5	59.2	66.8	70.6	72.7	74.3
Net Long-term assets/assets	33.1	12.1	20.5	24.6	28.6	31.6	34.9	34.7
Liquid assets/assets	11.4	26.6	21.2	18.1	14.1	11.6	10.4	10.3
Core deposits/shares & borrowings	50.0	79.6	70.7	65.7	60.0	56.8	54.1	45.0
Productivity								
Members/potential members (%)	3	5	3	3	3	3	3	4
Borrowers/members (%)	59	42	53	54	55	54	57	62
Members/FTE	386	420	400	370	339	344	345	413
Average shares/member (\$)	10,504	5,350	7,430	8,154	8,982	9,328	10,254	11,539
Average loan balance (\$)	15,347	7,660	8,846	10,312	12,435	14,055	15,381	16,798
Employees per million in assets	0.21	0.38	0.29	0.29	0.29	0.27	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.7	23.5	7.5	3.5	2.6	2.0	2.9	2.3
Fed CUs w/ community charter	18.0	8.6	21.4	26.4	32.3	24.5	19.3	11.3
Other Fed CUs	31.8	36.6	35.1	28.9	23.2	23.4	21.4	30.9
CUs state chartered	38.5	31.3	36.0	41.1	41.9	50.1	56.4	55.6

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

Massachusetts Credit Union Profile

Year-End 2018

Portfolio: State Trends

	U.S.	Massachusetts Credit Unions						
	2018	2018	2017	2016	2015	2014	2013	2012
Growth Rates								
Credit cards	7.5%	6.5%	6.8%	3.8%	2.5%	6.5%	3.2%	5.0%
Other unsecured loans	6.9%	7.3%	7.7%	7.8%	9.5%	17.4%	3.5%	0.7%
New automobile	11.7%	13.8%	0.5%	14.1%	11.0%	22.0%	-0.8%	17.9%
Used automobile	9.1%	13.6%	3.1%	16.7%	8.9%	22.4%	5.0%	4.5%
First mortgage	9.2%	4.5%	5.2%	8.5%	8.4%	3.7%	-1.4%	5.6%
HEL & 2nd Mtg	7.0%	6.6%	7.4%	8.2%	6.6%	6.2%	-2.4%	-4.6%
Commercial loans*	12.0%	17.2%	-9.9%	21.0%	15.6%	20.0%	7.5%	12.6%
Share drafts	12.7%	4.4%	10.7%	7.5%	15.6%	8.6%	5.5%	8.0%
Certificates	12.2%	7.0%	0.9%	-1.1%	-4.9%	-5.3%	-13.2%	-4.3%
IRAs	-0.1%	-4.8%	-3.9%	-2.0%	-3.6%	-4.7%	-8.0%	-1.3%
Money market shares	0.9%	-0.7%	3.6%	8.2%	6.9%	4.9%	2.7%	5.8%
Regular shares	2.0%	5.6%	6.3%	11.2%	11.9%	9.7%	2.4%	12.7%
Portfolio \$ Distribution								
Credit cards/total loans	5.9%	3.1%	3.2%	3.1%	3.3%	3.5%	3.6%	3.5%
Other unsecured loans/total loans	4.1%	2.8%	2.8%	2.8%	2.8%	2.8%	2.6%	2.5%
New automobile/total loans	14.1%	9.0%	8.6%	9.0%	8.7%	8.6%	7.7%	7.7%
Used automobile/total loans	20.9%	16.8%	16.1%	16.5%	15.6%	15.6%	13.9%	13.2%
First mortgage/total loans	40.8%	46.9%	48.7%	48.8%	49.6%	49.9%	52.5%	52.9%
HEL & 2nd Mtg/total loans	8.4%	14.9%	15.2%	14.9%	15.2%	15.5%	16.0%	16.3%
Commercial loans/total loans	6.9%	8.4%	7.8%	9.1%	8.3%	7.8%	7.1%	6.6%
Share drafts/total savings	15.6%	15.2%	15.0%	14.2%	14.1%	12.9%	12.3%	11.4%
Certificates/total savings	19.5%	19.2%	18.6%	19.3%	20.9%	23.3%	25.4%	28.6%
IRAs/total savings	6.3%	6.0%	6.6%	7.2%	7.8%	8.6%	9.3%	9.8%
Money market shares/total savings	21.4%	18.8%	19.6%	19.8%	19.6%	19.4%	19.1%	18.1%
Regular shares/total savings	35.3%	37.7%	37.0%	36.5%	35.0%	33.1%	31.2%	29.7%
Percent of CUs Offering								
Credit cards	61.9%	46.3%	45.2%	44.8%	42.9%	40.9%	39.3%	37.6%
Other unsecured loans	99.4%	99.4%	99.4%	97.7%	98.3%	98.4%	98.4%	99.0%
New automobile	95.7%	96.9%	97.0%	96.5%	96.6%	95.7%	96.3%	96.5%
Used automobile	97.0%	98.8%	99.4%	98.8%	98.9%	98.9%	99.0%	98.0%
First mortgage	69.0%	75.3%	75.9%	75.6%	72.3%	71.5%	70.2%	67.8%
HEL & 2nd Mtg	69.8%	81.5%	81.9%	83.1%	82.5%	82.3%	80.1%	79.2%
Commercial loans	34.6%	35.2%	33.7%	33.1%	32.8%	32.8%	32.5%	32.2%
Share drafts	80.4%	77.8%	77.7%	78.5%	76.8%	77.4%	75.9%	73.8%
Certificates	81.7%	83.3%	83.7%	83.1%	83.6%	83.9%	82.7%	82.2%
IRAs	68.7%	67.3%	66.9%	66.9%	65.5%	65.6%	65.4%	64.9%
Money market shares	52.2%	63.0%	62.0%	62.2%	61.6%	59.1%	57.1%	55.9%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	15.9%	16.5%	17.1%	17.3%	24.2%	23.7%	23.5%
Other unsecured loans	12.0%	7.5%	7.7%	7.6%	7.6%	7.7%	7.5%	7.4%
New automobile	6.2%	5.9%	5.8%	5.6%	5.2%	4.8%	4.2%	4.4%
Used automobile	15.0%	16.2%	15.9%	15.1%	14.0%	13.1%	11.7%	11.5%
First mortgage	2.5%	2.6%	2.7%	2.8%	2.8%	2.8%	2.8%	2.8%
HEL & 2nd Mtg	2.1%	3.3%	3.4%	3.5%	3.5%	3.5%	3.6%	3.7%
Commercial loans	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%
Share drafts	58.3%	52.6%	52.1%	51.7%	49.3%	48.4%	46.9%	45.6%
Certificates	7.8%	6.9%	7.2%	7.6%	8.4%	9.4%	10.5%	11.9%
IRAs	4.1%	3.8%	4.2%	4.7%	5.0%	5.5%	6.0%	6.5%
Money market shares	6.9%	6.2%	6.4%	6.5%	6.7%	7.0%	7.2%	7.3%

Current period flow statistics are trailing four quarters.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.
Source: NCUA and CUNA E&S.

Massachusetts Credit Union Profile

Year-End 2018

Portfolio Detail: State Results by Asset Size

	MA	Massachusetts Credit Union Asset Groups - 2018							
	2018	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Growth Rates									
Credit cards	6.5%	-3.1%	-4.6%	1.3%	-0.4%	3.1%	0.1%	9.2%	
Other unsecured loans	7.3%	-0.7%	-1.4%	10.3%	-5.5%	-1.8%	6.1%	19.2%	
New automobile	13.8%	11.0%	22.4%	11.4%	8.9%	22.2%	17.8%	12.2%	
Used automobile	13.6%	11.6%	17.3%	16.3%	-0.4%	11.7%	17.8%	13.5%	
First mortgage	4.5%	3.4%	10.2%	5.9%	7.8%	7.6%	5.7%	2.2%	
HEL & 2nd Mtg	6.6%	12.9%	1.6%	4.9%	8.5%	-2.4%	4.0%	9.2%	
Commercial loans*	17.2%	1117.5%	-4.1%	-32.2%	17.4%	45.9%	27.8%	12.0%	
Share drafts	4.4%	1.7%	2.5%	7.5%	10.7%	4.0%	4.0%	3.3%	
Certificates	7.0%	-1.9%	-5.2%	9.3%	6.0%	5.6%	9.4%	6.9%	
IRAs	-4.8%	-21.2%	-10.5%	-3.3%	-5.7%	-8.0%	-4.2%	-3.8%	
Money market shares	-0.7%	-9.2%	-1.5%	-3.5%	-5.9%	0.6%	0.4%	-0.2%	
Regular shares	5.6%	0.9%	3.4%	2.3%	3.1%	6.5%	3.2%	8.7%	
Portfolio \$ Distribution									
Credit cards/total loans	3.1%	2.3%	4.1%	2.6%	1.0%	1.4%	1.7%	4.6%	
Other unsecured loans/total loans	2.8%	19.7%	7.9%	6.5%	3.8%	5.3%	1.7%	2.3%	
New automobile/total loans	9.0%	18.1%	9.1%	4.9%	5.6%	4.9%	7.2%	11.5%	
Used automobile/total loans	16.8%	23.5%	11.8%	12.2%	10.1%	13.7%	13.6%	20.7%	
First mortgage/total loans	46.9%	20.4%	44.5%	53.6%	59.6%	57.7%	56.2%	37.4%	
HEL & 2nd Mtg/total loans	14.9%	12.4%	20.3%	17.7%	17.3%	10.4%	13.7%	15.7%	
Commercial loans/total loans	8.4%	0.2%	0.1%	4.1%	5.3%	6.1%	8.1%	10.0%	
Share drafts/total savings	15.2%	8.4%	11.9%	15.2%	17.9%	20.6%	19.2%	11.3%	
Certificates/total savings	19.2%	9.5%	17.6%	22.3%	22.9%	21.9%	22.3%	16.2%	
IRAs/total savings	6.0%	1.7%	5.5%	6.5%	5.6%	7.3%	7.8%	4.9%	
Money market shares/total savings	18.8%	6.7%	12.6%	10.3%	13.7%	14.5%	16.8%	23.3%	
Regular shares/total savings	37.7%	72.2%	50.7%	42.4%	35.7%	34.5%	32.6%	40.1%	
Percent of CUs Offering									
Credit cards	46.3%	18.8%	64.3%	71.4%	47.8%	75.0%	66.7%	85.7%	
Other unsecured loans	99.4%	98.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
New automobile	96.9%	92.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Used automobile	98.8%	96.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
First mortgage	75.3%	42.2%	89.3%	100.0%	100.0%	100.0%	100.0%	100.0%	
HEL & 2nd Mtg	81.5%	54.7%	96.4%	100.0%	100.0%	100.0%	100.0%	100.0%	
Commercial loans	35.2%	3.1%	3.6%	50.0%	73.9%	75.0%	94.4%	100.0%	
Share drafts	77.8%	43.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Certificates	83.3%	59.4%	96.4%	100.0%	100.0%	100.0%	100.0%	100.0%	
IRAs	67.3%	29.7%	78.6%	100.0%	91.3%	100.0%	100.0%	100.0%	
Money market shares	63.0%	25.0%	64.3%	85.7%	100.0%	100.0%	100.0%	100.0%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	15.9%	15.4%	21.9%	15.7%	9.2%	9.2%	15.9%	17.0%	
Other unsecured loans	7.5%	18.7%	11.1%	13.7%	9.4%	10.6%	6.4%	6.4%	
New automobile	5.9%	4.3%	2.9%	2.4%	3.7%	2.8%	5.4%	7.4%	
Used automobile	16.2%	8.6%	5.8%	9.1%	10.9%	13.2%	14.1%	19.7%	
First mortgage	2.6%	1.2%	2.0%	3.2%	3.9%	3.5%	3.8%	1.7%	
HEL & 2nd Mtg	3.3%	1.8%	2.6%	3.5%	4.0%	2.5%	4.1%	3.0%	
Commercial loans	0.2%	1.1%	0.1%	0.3%	0.4%	0.2%	0.3%	0.2%	
Share drafts	52.6%	30.2%	37.0%	48.4%	50.6%	47.6%	49.8%	56.6%	
Certificates	6.9%	5.2%	9.5%	8.2%	8.6%	8.6%	8.7%	5.2%	
IRAs	3.8%	2.5%	4.6%	4.3%	4.5%	4.7%	5.0%	3.0%	
Money market shares	6.2%	5.5%	8.2%	3.4%	4.0%	3.3%	7.1%	6.5%	

Current period flow statistics are trailing four quarters.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Massachusetts Credit Union Profile

Year-End 2018

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018							
Growth Rates	2018	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Credit cards	7.5%	-2.0%	0.0%	0.5%	2.5%	2.7%	3.8%	9.3%	
Other unsecured loans	6.9%	-0.9%	1.0%	1.3%	3.0%	5.3%	9.3%	9.4%	
New automobile	11.7%	11.1%	12.6%	13.1%	16.6%	15.2%	14.6%	10.8%	
Used automobile	9.1%	6.9%	7.3%	7.9%	9.4%	10.3%	7.8%	10.1%	
First mortgage	9.2%	2.1%	5.2%	4.3%	6.6%	8.2%	9.1%	10.2%	
HEL & 2nd Mtg	7.0%	-2.3%	-0.9%	3.1%	4.0%	8.6%	8.1%	7.8%	
Commercial loans*	12.0%	3.1%	-2.8%	5.5%	8.9%	10.2%	13.5%	17.1%	
Share drafts	12.7%	4.6%	4.3%	4.7%	5.9%	5.5%	5.7%	19.3%	
Certificates	12.2%	-3.1%	-3.1%	2.0%	4.8%	9.8%	11.9%	15.6%	
IRAs	-0.1%	-8.2%	-5.0%	-4.0%	-3.0%	-1.8%	-1.4%	1.9%	
Money market shares	0.9%	-5.0%	-4.1%	-3.4%	-2.5%	-1.8%	0.0%	2.1%	
Regular shares	2.0%	-0.3%	1.9%	2.6%	3.9%	4.2%	4.0%	1.8%	
Portfolio \$ Distribution									
Credit cards/total loans	5.9%	2.7%	4.1%	4.0%	3.8%	4.2%	4.3%	6.8%	
Other unsecured loans/total loans	4.1%	15.7%	8.6%	6.5%	5.0%	4.5%	4.3%	3.6%	
New automobile/total loans	14.1%	21.2%	15.5%	14.0%	13.0%	13.6%	13.8%	14.2%	
Used automobile/total loans	20.9%	35.3%	30.5%	28.6%	27.0%	25.6%	22.8%	18.6%	
First mortgage/total loans	40.8%	10.7%	24.6%	29.2%	33.6%	35.3%	39.5%	43.7%	
HEL & 2nd Mtg/total loans	8.4%	5.6%	9.1%	9.5%	9.4%	9.9%	8.9%	8.0%	
Commercial loans/total loans	6.9%	0.7%	1.8%	3.8%	5.6%	7.3%	8.7%	7.0%	
Share drafts/total savings	15.6%	10.0%	15.3%	17.7%	18.7%	19.3%	19.6%	14.0%	
Certificates/total savings	19.5%	11.1%	12.6%	14.0%	16.3%	17.5%	18.2%	21.1%	
IRAs/total savings	6.3%	3.1%	5.5%	6.1%	6.2%	5.8%	5.9%	6.6%	
Money market shares/total savings	21.4%	4.0%	9.3%	12.1%	15.2%	17.1%	19.3%	24.4%	
Regular shares/total savings	35.3%	69.6%	55.4%	48.2%	41.6%	38.1%	35.4%	32.1%	
Percent of CUs Offering									
Credit cards	61.9%	26.0%	74.3%	85.7%	88.2%	91.3%	94.2%	94.2%	
Other unsecured loans	99.4%	98.6%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	
New automobile	95.7%	89.3%	99.8%	99.7%	100.0%	100.0%	99.6%	100.0%	
Used automobile	97.0%	92.6%	99.8%	99.9%	100.0%	99.7%	100.0%	99.7%	
First mortgage	69.0%	29.6%	84.3%	95.9%	99.1%	100.0%	100.0%	99.7%	
HEL & 2nd Mtg	69.8%	32.7%	83.9%	94.5%	98.4%	98.9%	100.0%	100.0%	
Commercial loans	34.6%	5.3%	23.6%	42.3%	68.5%	78.0%	85.2%	89.7%	
Share drafts	80.4%	51.8%	96.5%	99.1%	99.4%	100.0%	100.0%	99.4%	
Certificates	81.7%	58.0%	93.1%	97.2%	98.7%	99.4%	99.2%	98.7%	
IRAs	68.7%	31.9%	82.4%	91.9%	97.6%	98.6%	99.6%	99.4%	
Money market shares	52.2%	14.0%	54.5%	74.9%	88.7%	91.3%	93.4%	95.5%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	18.9%	13.1%	13.7%	13.8%	14.9%	15.4%	16.7%	21.3%	
Other unsecured loans	12.0%	17.7%	14.2%	12.7%	11.5%	11.6%	11.7%	11.8%	
New automobile	6.2%	4.0%	5.5%	5.0%	4.9%	4.9%	6.0%	6.9%	
Used automobile	15.0%	11.9%	15.6%	15.7%	16.2%	15.5%	15.8%	14.6%	
First mortgage	2.5%	1.3%	2.0%	2.5%	2.7%	2.5%	2.4%	2.5%	
HEL & 2nd Mtg	2.1%	1.2%	1.6%	1.6%	2.0%	2.1%	2.1%	2.2%	
Commercial loans	0.2%	0.6%	0.6%	0.4%	0.3%	0.3%	0.3%	0.2%	
Share drafts	58.3%	34.1%	43.6%	48.6%	53.0%	54.8%	58.6%	61.9%	
Certificates	7.8%	4.8%	5.1%	5.6%	6.4%	6.4%	7.0%	8.9%	
IRAs	4.1%	2.3%	2.8%	3.2%	3.5%	3.5%	3.7%	4.5%	
Money market shares	6.9%	3.6%	3.6%	3.8%	4.3%	5.3%	5.9%	8.0%	

Current period flow statistics are trailing four quarters.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Massachusetts Credit Union Profile

Year-End 2018

Massachusetts CU Profile - Quarterly Trends

	U.S.	Massachusetts Credit Unions				
	Dec 18	Dec 18	Sep 18	Jun 18	Mar 18	Dec 17
Demographic Information						
Number CUs	5,488	162	164	164	165	166
Growth Rates (Quarterly % Change)						
Total loans	1.9	2.0	2.8	2.7	0.9	0.7
Credit cards	4.3	4.5	0.1	-0.2	2.1	5.1
Other unsecured loans	3.4	3.1	2.9	2.1	-0.7	5.1
New automobile	2.4	3.8	6.3	4.5	-1.2	0.2
Used automobile	0.7	2.2	4.7	4.5	1.6	0.6
First mortgage	1.7	0.6	0.9	1.8	1.3	0.2
HEL & 2nd Mtg	2.6	1.9	2.8	1.9	0.0	2.1
Commercial loans*	3.5	3.3	4.7	6.4	1.9	-0.8
Total savings	1.1	0.5	-0.2	0.3	3.1	0.6
Share drafts	8.1	0.9	-1.7	0.7	4.7	5.2
Certificates	5.0	2.5	2.3	1.6	0.7	0.2
IRAs	-0.1	-1.9	-0.9	-0.6	-1.5	-1.5
Money market shares	0.4	-0.3	-0.8	-1.2	1.7	-0.4
Regular shares	-3.0	0.3	-0.4	0.5	5.5	-0.2
Total memberships	0.9	0.7	1.4	1.4	1.5	0.5
Earnings (Basis Points)						
Yield on total assets	396	373	363	348	335	340
Dividend/interest cost of assets	82	82	71	65	60	59
Fee & other income	137	84	95	83	87	81
Operating expense	323	280	282	276	276	270
Loss Provisions	49	39	31	23	25	34
Net Income (ROA)	78	54	73	67	62	58
% CUs with positive ROA	88	91	89	84	81	83
Capital Adequacy (%)						
Net worth/assets	11.3	11.1	11.0	10.9	10.8	10.9
% CUs with NW > 7% of assets	98.5	98.8	98.8	98.8	98.8	98.8
Asset Quality (%)						
Loan delinquency rate - Total loans	0.71	0.64	0.59	0.56	0.54	0.64
Total Consumer	0.88	0.89	0.86	0.78	0.81	0.81
Credit Cards	1.35	1.72	1.80	1.85	1.77	1.72
All Other Consumer	0.81	0.82	0.78	0.68	0.71	0.72
Total Mortgages	0.54	0.48	0.43	0.44	0.38	0.54
First Mortgages	0.55	0.51	0.45	0.46	0.40	0.56
All Other Mortgages	0.52	0.39	0.36	0.37	0.34	0.48
Total Commercial Loans	0.75	0.26	0.23	0.21	0.23	0.23
Commercial Ag Loans	1.29	0.42	0.98	0.00	0.00	0.00
All Other Commercial Loans	0.72	0.25	0.19	0.22	0.23	0.23
Net chargeoffs/average loans	0.61	0.33	0.32	0.22	0.24	0.41
Total Consumer	1.17	0.84	0.81	0.61	0.63	1.12
Credit Cards	2.99	3.30	3.65	2.10	2.17	2.35
All Other Consumer	0.94	0.62	0.55	0.46	0.48	1.01
Total Mortgages	0.02	0.03	0.03	0.01	0.02	0.01
First Mortgages	0.02	0.01	0.02	0.01	0.01	0.02
All Other Mortgages	0.03	0.08	0.04	-0.01	0.04	0.00
Total Commercial Loans	1.39	0.18	0.17	0.01	-0.03	0.22
Commercial Ag Loans	0.01	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	1.46	0.19	0.18	0.01	-0.03	0.22
Asset/Liability Management						
Loans/savings	85.5	98.1	96.7	93.9	91.7	93.6

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

Massachusetts Credit Union Profile

Year-End 2018

Bank Comparisons

	MA Credit Unions				MA Banks			
Demographic Information	2018	2017	2016	3 Yr Avg	2018	2017	2016	3 Yr Avg
Number of Institutions	162	166	172	167	120	124	133	126
Assets per Institution (\$ mil)	244	229	210	227	3,392	3,147	2,892	3,143
Total assets (\$ mil)	39,556	37,937	36,037	37,843	406,992	390,217	384,589	393,933
Total loans (\$ mil)	31,335	28,845	27,394	29,191	155,253	143,492	131,106	143,283
Total surplus funds (\$ mil)	7,017	7,938	7,577	7,511	195,301	196,736	197,414	196,484
Total savings (\$ mil)	31,776	30,684	29,276	30,579	316,079	311,650	307,485	311,738
Avg number of branches (1)	3	3	3	3	11	11	10	11
12 Month Growth Rates (%)								
Total assets	4.3	5.3	6.4	5.3	4.5	2.6	2.7	3.3
Total loans	8.6	5.3	10.3	8.1	8.8	12.1	10.1	10.3
Real estate loans	5.0	5.7	8.5	6.4	8.8	10.7	10.8	10.1
Commercial loans*	17.2	-9.9	21.0	9.4	15.5	11.5	11.0	12.7
Total consumer	14.4	9.4	11.3	11.7	-0.5	4.0	4.6	2.7
Consumer credit card	6.5	6.8	3.8	5.7	-20.7	-48.8	100.5	10.4
Other consumer	15.4	9.7	12.4	12.5	-0.5	4.2	4.5	2.7
Total surplus funds	-11.6	4.8	-5.8	-4.2	-0.7	0.2	-3.8	-1.4
Total savings	3.6	4.8	6.7	5.0	1.7	2.6	0.8	1.7
YTD Earnings Annualized (BP)								
Yield on Total Assets	355	331	319	335	245	212	190	216
Dividend/Interest cost of assets	69	56	52	59	48	31	24	34
Net Interest Margin	285	275	267	275	197	181	167	181
Fee and other income (2)	87	78	85	83	244	247	231	241
Operating expense	279	264	268	270	331	338	307	325
Loss provisions	30	23	19	24	4	3	4	4
Net income	64	66	65	65	106	86	87	93
Capital Adequacy (%)								
Net worth/assets	11.1	10.9	10.8	10.9	10.8	10.2	9.7	10.2
Asset Quality (%)								
Delinquencies/loans (3)	0.63	0.64	0.62	0.63	0.39	0.39	0.49	0.43
Real estate loans	0.48	0.54	0.63	0.55	0.41	0.42	0.51	0.45
Consumer loans	0.25	0.23	0.47	0.32	0.81	0.80	0.96	0.86
Total consumer	1.06	0.96	0.64	0.89	0.15	0.12	0.14	0.14
Consumer credit card	1.72	1.72	1.11	1.52	1.71	1.31	0.47	1.16
Other consumer	0.98	0.86	0.58	0.81	0.15	0.12	0.13	0.13
Net chargeoffs/avg loans	0.28	0.28	0.24	0.27	0.04	0.04	0.03	0.04
Real estate loans	0.02	0.03	0.08	0.04	0.01	0.01	0.01	0.01
Commercial loans	0.05	0.05	0.18	0.09	0.24	0.20	0.18	0.21
Total consumer	0.89	0.94	0.62	0.82	0.29	0.27	0.18	0.25
Consumer credit card	2.78	1.99	1.68	2.15	6.77	2.00	2.96	3.91
Other consumer	0.66	0.81	0.47	0.65	0.28	0.27	0.18	0.24
Asset Liability Management (%)								
Loans/savings	98.6	94.0	93.6	95.4	49.1	46.0	42.6	45.9
Loans/assets	79.2	76.0	76.0	77.1	37.9	36.5	33.8	36.0
Core deposits/total deposits	52.9	52.0	50.7	51.9	37.1	35.1	26.5	32.9
Productivity								
Employees per million assets	0.18	0.18	0.18	0.18	0.13	0.14	0.14	0.14

*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

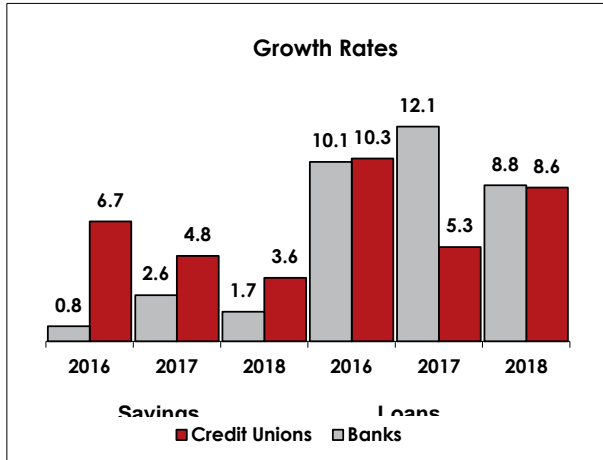
Source: FDIC, NCUA and CUNA E&S

Massachusetts Credit Union Profile

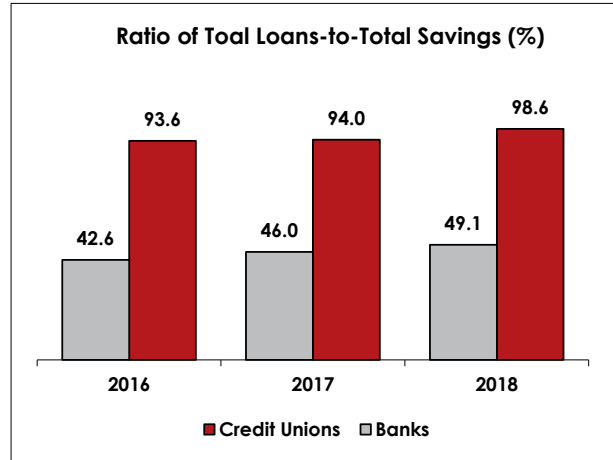
Year-End 2018

Credit Union and Bank Comparisons

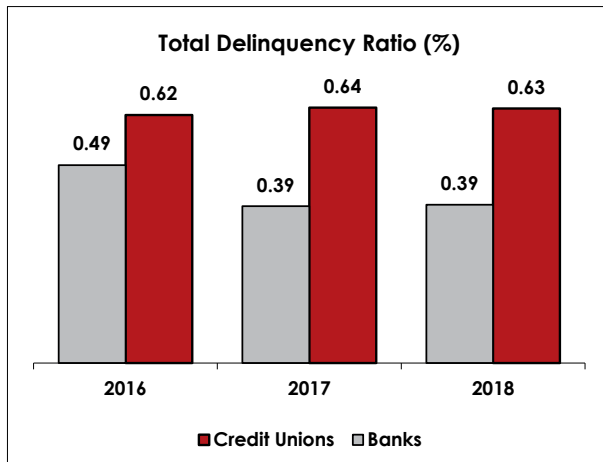
Loan and Savings Growth Trends



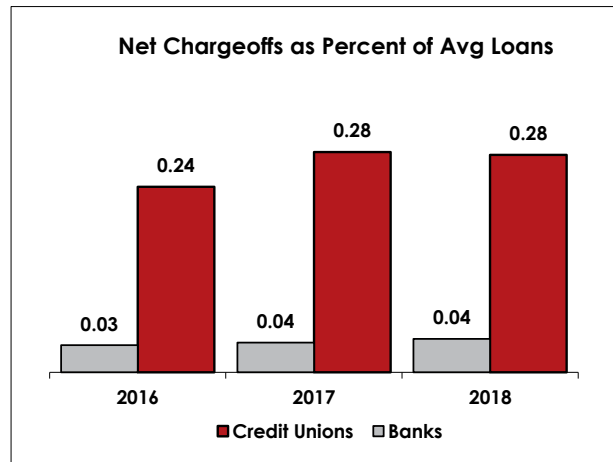
Liquidity Risk Trends



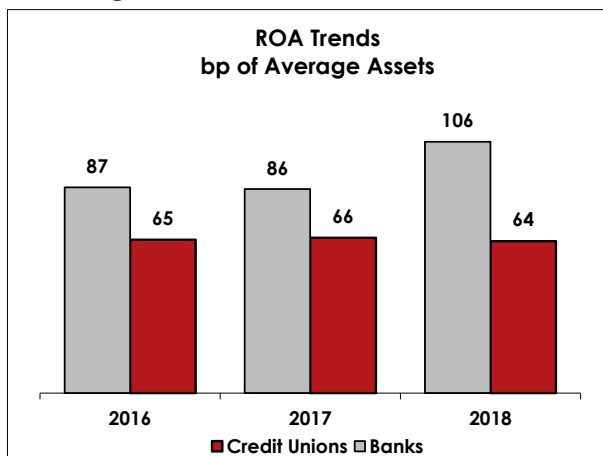
Credit Risk Trends



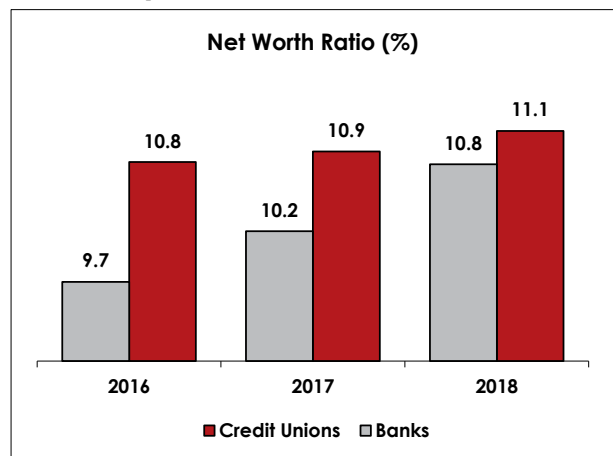
Credit Risk Trends



Earnings Trends



Solvency Trends



Massachusetts Credit Union Profile

Year-End 2018

Massachusetts Credit Union Financial Summary

Data as of December 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mfgs. Assets
Digital Federal Credit Union	MA	0	\$8,530,261,736	802,007	23	3.1%	12.2%	12.8%	9.9%	0.86%	0.60%	0.76%	104.3%	25.2%
Metro CU	MA	0	\$1,877,534,258	209,717	15	11.6%	12.8%	6.7%	9.5%	0.15%	0.06%	0.82%	111.2%	36.1%
Workers CU	MA	0	\$1,797,705,514	101,732	15	9.9%	11.9%	5.6%	10.2%	0.43%	0.14%	0.67%	114.0%	21.9%
Rockland FCU	MA	0	\$1,760,195,777	179,689	9	7.6%	6.9%	-0.1%	12.1%	0.26%	0.13%	1.03%	112.7%	30.9%
Jeanne D Arc CU	MA	0	\$1,388,832,412	87,462	11	3.6%	2.9%	4.4%	8.6%	0.62%	0.21%	0.72%	105.7%	66.4%
Hanscom FCU	MA	0	\$1,327,579,561	88,107	21	4.4%	5.7%	8.8%	10.8%	0.54%	0.19%	0.87%	103.0%	16.7%
Greylock FCU	MA	0	\$1,216,670,707	86,489	13	5.2%	7.6%	5.0%	10.4%	1.01%	0.29%	0.71%	101.0%	30.3%
Webster First FCU	MA	1	\$976,994,009	74,243	18	8.4%	14.0%	10.0%	19.4%	0.48%	0.09%	1.24%	120.0%	42.3%
St Anne's CU of Fall River	MA	0	\$960,436,823	55,704	8	3.4%	5.3%	-0.5%	10.5%	0.48%	0.02%	0.76%	105.0%	50.1%
St Marys CU	MA	0	\$876,189,714	60,370	7	5.1%	8.1%	4.8%	10.3%	0.26%	0.05%	0.49%	107.7%	38.6%
RTN FCU	MA	0	\$875,355,296	45,331	21	-0.6%	2.8%	-1.8%	11.7%	0.41%	0.12%	0.28%	68.1%	37.6%
First Citizens FCU	MA	0	\$773,194,521	83,435	11	5.3%	7.6%	-0.2%	9.9%	0.38%	0.18%	0.53%	111.8%	25.2%
Harvard University ECU	MA	0	\$732,369,481	49,704	6	15.3%	19.1%	1.6%	8.8%	0.56%	0.23%	0.97%	117.0%	56.4%
Leominster CU	MA	0	\$706,489,736	50,901	9	4.4%	8.1%	-4.1%	8.6%	0.57%	0.11%	0.39%	112.9%	27.2%
DIRECT FCU	MA	0	\$686,641,299	31,246	1	13.2%	12.4%	11.7%	12.1%	0.54%	0.06%	0.61%	113.8%	33.6%
Liberty Bay CU	MA	0	\$667,405,236	27,513	5	-2.4%	2.3%	1.9%	15.3%	1.28%	0.08%	0.15%	102.5%	32.1%
Merrimack Valley CU	MA	0	\$630,368,872	50,141	6	5.6%	12.0%	4.1%	10.7%	1.38%	0.16%	0.69%	75.2%	34.1%
Polish National CU	MA	0	\$602,874,739	24,329	9	6.4%	14.0%	2.3%	12.7%	0.30%	0.01%	0.29%	102.1%	47.3%
Sharon CU	MA	0	\$583,979,434	35,814	5	1.9%	9.1%	3.6%	12.1%	0.40%	0.09%	0.96%	96.4%	54.8%
Align CU	MA	0	\$571,624,893	27,787	7	-1.3%	5.0%	-0.7%	12.5%	0.13%	0.11%	0.12%	92.3%	35.9%
Massachusetts Institute Tech FCU	MA	0	\$564,203,340	36,660	3	1.9%	3.5%	3.5%	7.4%	1.23%	0.28%	-0.34%	99.0%	43.1%
Quincy CU	MA	0	\$523,552,029	34,630	2	1.4%	1.2%	3.3%	14.2%	0.10%	0.12%	0.86%	78.7%	35.3%
Central One FCU	MA	0	\$514,198,088	33,779	10	7.1%	7.4%	1.3%	9.7%	0.90%	0.12%	0.75%	108.2%	39.1%
IC Federal Credit Union	MA	0	\$504,356,362	34,753	8	-0.2%	-1.8%	0.3%	13.2%	0.66%	0.15%	0.55%	96.8%	30.0%
GFA FCU	MA	0	\$502,519,017	28,676	9	0.9%	9.9%	1.8%	10.7%	0.39%	0.12%	0.40%	82.4%	33.3%
UMassFive College FCU	MA	0	\$485,377,499	39,566	5	5.0%	6.1%	2.9%	9.2%	1.10%	0.25%	0.88%	88.1%	28.3%
Freedom Credit Union	MA	1	\$477,578,498	28,422	11	-0.9%	10.3%	2.4%	16.8%	0.55%	0.04%	0.85%	96.4%	45.3%
Crescent Credit Union	MA	0	\$437,671,704	46,384	8	2.8%	4.6%	-0.4%	14.9%	0.51%	0.09%	0.59%	111.5%	40.4%
City of Boston CU	MA	1	\$391,018,610	26,077	7	1.8%	1.1%	3.3%	12.5%	1.26%	0.51%	0.32%	102.5%	46.6%
Bridgewater CU	MA	0	\$378,870,669	32,248	5	6.2%	7.7%	3.6%	9.6%	0.31%	0.04%	0.10%	87.9%	33.7%
Millbury FCU	MA	0	\$348,194,555	30,111	5	5.8%	8.6%	7.7%	8.0%	0.36%	0.05%	0.66%	92.8%	35.9%
Members Plus CU	MA	0	\$305,910,962	13,763	6	22.0%	18.1%	43.3%	14.5%	0.80%	0.07%	0.42%	84.4%	42.7%
Boston Firefighters CU	MA	0	\$269,283,599	9,698	2	1.7%	7.4%	5.4%	12.7%	0.27%	0.07%	1.10%	96.5%	40.3%
St Jean's CU	MA	0	\$248,882,370	18,914	5	10.5%	11.4%	1.5%	9.1%	0.09%	0.01%	0.52%	99.5%	30.6%
Mass Bay CU	MA	0	\$247,175,333	19,011	4	-0.6%	5.6%	0.8%	10.5%	0.70%	0.25%	0.42%	107.6%	53.9%
MassMutual FCU	MA	0	\$232,333,652	12,787	2	2.1%	3.7%	2.4%	12.9%	0.30%	0.26%	0.95%	66.7%	24.9%
Luso FCU	MA	0	\$222,379,831	8,199	2	1.8%	6.2%	3.2%	10.7%	0.83%	0.09%	0.65%	105.3%	65.3%
Southern Mass CU	MA	0	\$222,044,474	15,005	5	5.8%	26.6%	1.0%	11.3%	0.75%	0.07%	0.47%	88.4%	43.6%
Fall River Municipal CU	MA	0	\$209,341,796	11,985	4	0.3%	2.7%	-11.7%	13.1%	0.44%	0.19%	0.53%	81.4%	39.8%
Holyoke CU	MA	0	\$196,262,314	21,227	3	0.5%	-0.3%	3.7%	9.5%	0.22%	0.05%	0.33%	90.7%	33.5%
Southbridge CU	MA	0	\$186,345,741	12,762	5	0.2%	4.4%	3.1%	11.7%	0.44%	0.30%	0.13%	117.5%	46.9%
Tremont Credit Union	MA	0	\$184,831,034	17,532	5	6.0%	8.3%	-1.8%	13.6%	1.59%	-0.06%	0.68%	81.3%	35.7%
Alden CU	MA	0	\$164,262,619	16,011	3	2.7%	-1.3%	-10.3%	7.8%	1.06%	0.66%	0.12%	64.7%	23.1%
Greater Springfield CU	MA	0	\$163,873,173	10,285	2	-1.0%	3.2%	1.2%	16.0%	0.11%	0.02%	1.69%	62.5%	31.8%
Taunton FCU	MA	0	\$163,814,602	18,105	3	9.1%	10.6%	-1.3%	13.1%	1.36%	0.25%	0.81%	94.6%	24.2%
Shrewsbury FCU	MA	0	\$154,488,631	9,054	1	5.3%	8.9%	3.1%	8.2%	0.05%	0.07%	0.75%	59.0%	18.8%
Homefield CU	MA	0	\$152,585,158	8,806	2	2.8%	5.2%	-3.7%	9.4%	0.91%	0.05%	0.35%	98.8%	39.5%
Community CU of Lynn	MA	0	\$146,213,606	5,119	3	0.9%	-0.5%	-20.6%	11.1%	0.25%	0.28%	-0.15%	101.1%	30.5%
Somerset FCU	MA	0	\$144,548,972	11,126	1	1.1%	4.6%	-1.7%	14.4%	1.10%	0.00%	-0.82%	67.6%	46.1%
Arnaa Credit Union	MA	0	\$137,981,380	9,006	3	5.9%	9.4%	-3.5%	8.1%	0.68%	0.08%	0.16%	86.4%	47.3%
Naveo CU	MA	0	\$130,867,039	8,822	3	3.7%	3.3%	11.3%	8.2%	0.15%	0.02%	0.69%	72.7%	27.4%
New Bedford CU	MA	0	\$126,480,555	10,552	2	5.2%	14.4%	2.4%	9.5%	0.48%	0.14%	0.35%	70.5%	34.3%
First Priority CU	MA	0	\$105,997,996	6,784	2	-0.2%	3.0%	-1.4%	18.5%	1.04%	0.02%	0.25%	81.6%	39.0%
Brotherhood CU	MA	0	\$105,972,782	5,335	2	-3.5%	4.4%	-1.2%	28.2%	0.00%	0.01%	0.20%	70.2%	25.2%
River Works CU	MA	0	\$102,786,327	5,932	2	-3.4%	10.6%	-3.1%	13.7%	0.40%	0.18%	0.19%	72.7%	28.1%
MetroWest Community FCU	MA	0	\$100,709,888	7,848	1	-0.3%	0.9%	-3.3%	10.6%	0.53%	0.23%	0.25%	57.4%	4.4%
Athol CU	MA	0	\$95,457,242	7,192	2	-8.6%	-3.8%	3.4%	8.2%	0.81%	0.10%	-0.10%	105.1%	31.6%

Massachusetts Credit Union Profile

Year-End 2018

Massachusetts Credit Union Financial Summary

Data as of December 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mfgs. Assets
Luso-American CU	MA	1	\$94,536,034	7,928	3	3.6%	2.1%	5.4%	14.2%	0.30%	0.13%	0.69%	82.2%	47.1%
Energy CU	MA	0	\$90,949,634	4,141	2	9.0%	6.9%	-0.6%	16.6%	2.14%	0.06%	0.25%	80.7%	27.4%
Pioneer Valley FCU	MA	0	\$89,099,304	9,783	3	21.5%	33.8%	7.8%	11.3%	0.29%	0.50%	2.08%	102.6%	33.5%
NESC FCU	MA	0	\$86,498,767	8,685	4	1.5%	4.3%	-2.6%	9.8%	0.13%	0.22%	0.45%	100.0%	17.0%
New England Teamsters FCU	MA	0	\$84,167,621	6,186	1	11.1%	9.1%	2.1%	10.0%	1.15%	0.22%	-1.00%	70.6%	24.9%
Worcester CU	MA	0	\$80,657,563	7,159	2	-0.1%	5.2%	-2.5%	9.8%	1.16%	0.12%	0.28%	81.5%	33.2%
St Michaels Fall River FCU	MA	0	\$68,588,778	3,628	2	16.7%	6.6%	-3.0%	8.7%	0.99%	0.11%	1.12%	98.2%	67.3%
AllCom CU	MA	0	\$66,251,837	4,574	2	-2.8%	6.4%	-3.5%	16.7%	0.17%	0.03%	0.59%	65.8%	30.9%
Tewksbury FCU	MA	0	\$62,490,746	4,353	1	2.2%	6.7%	0.3%	11.0%	2.13%	0.28%	0.18%	78.8%	10.2%
Franklin First FCU	MA	0	\$62,261,673	6,965	1	2.2%	12.0%	2.0%	8.2%	0.62%	0.28%	0.85%	71.7%	18.6%
Premier Source CU	MA	0	\$62,230,801	4,990	2	-3.2%	4.2%	-3.1%	13.8%	1.30%	0.47%	0.16%	70.1%	27.8%
Westport FCU	MA	0	\$60,581,847	6,763	2	0.9%	12.3%	-1.6%	6.5%	0.19%	0.04%	0.13%	65.1%	35.3%
Notre Dame Community FCU	MA	0	\$50,089,760	3,976	1	0.3%	6.5%	-5.2%	12.4%	0.54%	0.02%	0.31%	40.1%	26.4%
SouthCoast FCU	MA	0	\$49,144,399	4,431	6	2.9%	17.5%	-4.3%	13.4%	0.72%	0.07%	0.28%	75.6%	30.1%
Stoneham Municipal EFCU	MA	0	\$49,102,624	4,295	3	28.4%	71.4%	46.1%	10.3%	0.02%	0.02%	0.53%	49.4%	19.2%
Plymouth County Teachers FCU	MA	0	\$43,953,518	3,858	2	2.4%	4.8%	-9.9%	9.9%	0.40%	0.09%	0.01%	58.5%	24.9%
Woburn Municipal FCU	MA	0	\$43,117,097	3,008	0	-5.1%	9.3%	-0.8%	9.1%	1.87%	0.10%	0.30%	44.8%	16.8%
Somerville Municipal FCU	MA	0	\$42,972,926	2,434	1	2.2%	16.7%	-0.1%	15.0%	0.11%	0.02%	0.95%	68.9%	27.9%
Commonwealth Utilities ECU	MA	0	\$40,212,186	1,835	1	-2.7%	-0.8%	-4.0%	16.5%	0.83%	0.03%	0.63%	31.2%	5.7%
Worcester Fire Dept CU	MA	0	\$39,711,296	1,948	1	0.5%	5.8%	0.4%	14.0%	0.86%	0.09%	0.10%	28.4%	7.2%
Brookline Municipal CU	MA	0	\$37,221,542	2,666	2	-5.3%	-9.0%	-2.1%	13.9%	1.41%	0.00%	1.05%	39.1%	24.7%
Cambridge Teachers FCU	MA	0	\$32,317,788	2,212	0	4.0%	0.0%	3.6%	9.3%	1.35%	0.13%	0.07%	27.2%	2.1%
Andover FCU	MA	0	\$31,310,962	2,579	3	3.5%	1.6%	-1.5%	11.1%	0.93%	0.11%	0.63%	32.2%	0.0%
Alpha CU	MA	0	\$31,211,585	4,760	2	2.2%	18.0%	1.7%	13.8%	0.63%	0.21%	0.67%	44.4%	0.0%
600 Atlantic FCU	MA	0	\$30,634,787	1,587	1	4.3%	11.4%	-0.2%	12.4%	0.50%	0.00%	0.67%	59.7%	19.5%
Goldmark FCU	MA	0	\$30,171,356	3,195	1	-0.9%	4.3%	-2.3%	12.8%	1.08%	0.01%	0.44%	55.7%	23.1%
Wellesley Municipal EFCU	MA	0	\$28,695,932	1,868	0	-3.3%	-3.0%	-2.2%	11.0%	0.24%	0.02%	0.22%	42.2%	13.1%
West Springfield FCU	MA	0	\$28,600,621	2,800	1	-1.1%	2.0%	-3.1%	8.0%	1.34%	0.16%	0.03%	40.0%	19.6%
St Dominics FCU	MA	0	\$27,833,458	2,132	1	-3.1%	1.9%	8.6%	17.3%	0.70%	0.32%	0.03%	56.5%	25.8%
Peabody Municipal FCU	MA	0	\$27,489,270	2,127	1	2.0%	-2.8%	-1.4%	11.3%	0.20%	0.18%	0.43%	21.0%	0.0%
Somerville School EFCU	MA	0	\$26,011,222	1,936	1	-4.7%	-8.2%	2.2%	15.9%	1.60%	0.03%	0.24%	37.2%	0.0%
St Anthony of Padua FCU	MA	0	\$24,572,929	2,078	1	-1.6%	-0.7%	-2.7%	25.1%	6.32%	0.08%	0.50%	45.9%	18.3%
Methuen Municipal EFCU	MA	0	\$24,437,592	2,440	1	2.5%	15.8%	0.0%	13.2%	0.40%	0.00%	0.93%	63.8%	7.2%
Taupa Lithuanian FCU	MA	0	\$24,276,335	1,745	0	7.0%	11.8%	1.0%	9.1%	2.12%	0.06%	0.45%	106.4%	68.8%
Acushnet FCU	MA	0	\$23,285,274	2,318	1	1.8%	9.6%	-1.1%	8.6%	0.00%	0.22%	-0.39%	41.6%	25.4%
Malden FCU	MA	0	\$23,275,943	1,803	1	-3.1%	6.3%	0.6%	18.7%	0.88%	-0.01%	0.37%	65.4%	14.6%
Massachusetts Family CU	MA	0	\$23,156,896	1,536	1	1.0%	6.2%	-3.6%	16.5%	0.31%	0.06%	0.61%	97.8%	49.3%
Northeastern University FCU	MA	0	\$22,482,956	2,150	1	-7.3%	-2.7%	-7.2%	11.0%	2.45%	-0.01%	0.83%	73.0%	32.2%
Chadwick FCU	MA	0	\$21,426,377	1,932	2	-7.3%	-2.6%	-8.6%	3.6%	0.20%	0.03%	-2.92%	51.2%	21.4%
Mills42 FCU	MA	0	\$20,895,416	2,719	2	-0.6%	0.6%	3.3%	10.5%	0.21%	0.14%	0.67%	98.3%	14.2%
HTM CU	MA	0	\$20,487,951	1,972	1	2.9%	6.4%	-1.2%	16.2%	0.00%	0.04%	0.48%	58.0%	22.7%
MyCom FCU	MA	0	\$19,302,617	2,232	1	6.2%	24.0%	-0.3%	12.9%	1.05%	0.19%	1.54%	62.3%	0.3%
Attleboro Municipal EFCU	MA	0	\$19,212,594	1,685	1	2.2%	2.9%	-2.1%	11.3%	0.26%	0.17%	0.35%	26.9%	4.2%
Credit Union of the Berkshires	MA	0	\$19,028,431	1,912	1	-4.8%	6.2%	0.7%	14.1%	0.33%	0.03%	-0.26%	43.6%	1.2%
Norfolk Community FCU	MA	0	\$18,977,891	3,436	1	2.1%	9.2%	3.7%	11.1%	0.37%	0.14%	0.61%	95.9%	21.3%
Leominster Employees FCU	MA	0	\$18,269,222	1,972	1	0.6%	1.5%	-1.0%	11.2%	1.19%	0.17%	0.52%	72.3%	19.6%
Worcester Police Dept CU	MA	0	\$18,074,403	1,135	1	9.1%	10.2%	0.9%	11.5%	0.34%	0.04%	0.30%	96.6%	23.6%
Haverhill Fire Dept CU	MA	0	\$17,764,889	1,176	1	-0.9%	-7.4%	-1.2%	12.6%	0.20%	-0.01%	0.40%	37.7%	12.2%
Lowell Firefighters CU	MA	0	\$16,899,514	1,712	1	3.5%	4.1%	-1.9%	18.5%	1.12%	0.02%	0.39%	73.2%	9.3%
RAH FCU	MA	0	\$16,235,597	1,912	1	2.4%	-4.7%	0.3%	12.4%	0.87%	0.11%	0.41%	85.1%	31.6%
St Anne CU	MA	0	\$15,763,393	1,951	1	-0.2%	3.5%	0.2%	8.8%	1.98%	0.31%	-0.55%	72.3%	35.8%
BillERICA Municipal ECU	MA	0	\$14,844,767	1,227	1	3.7%	16.1%	0.9%	21.6%	0.00%	-0.06%	0.72%	33.6%	7.4%
Greater Salem EFCU	MA	0	\$13,676,160	1,503	0	0.6%	11.7%	-1.4%	7.5%	4.17%	0.13%	0.04%	42.5%	9.8%
Revere Municipal EFCU	MA	0	\$13,517,272	2,277	2	19.8%	25.2%	9.4%	10.6%	0.38%	0.28%	0.01%	105.5%	0.0%
Chelsea EFCU	MA	0	\$13,440,005	2,086	1	-3.0%	8.9%	0.5%	9.6%	1.43%	-0.01%	0.27%	67.0%	0.0%
St Vincent Hospital CU	MA	0	\$12,586,511	1,669	2	-2.1%	-3.1%	-2.5%	9.5%	0.86%	0.38%	0.13%	41.4%	0.0%
Lynn Police CU	MA	0	\$12,182,289	1,038	2	0.9%	0.1%	-1.9%	22.6%	1.82%	0.30%	0.64%	47.6%	0.0%

Massachusetts Credit Union Profile

Year-End 2018

Massachusetts Credit Union Financial Summary

Data as of December 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mfgs. Assets			
Beverly Municipal FCU	MA	0	\$11,921,675	1,558	1	7.9%	26.3%	0.5%	16.8%	0.35%	0.19%	0.12%	69.2%	22.2%			
Lynn Firemens FCU	MA	0	\$11,732,898	1,498	1	-2.4%	-5.1%	-0.8%	19.8%	0.03%	0.14%	0.68%	77.1%	19.8%			
Santo Christo FCU	MA	0	\$11,518,448	2,363	1	-1.3%	4.6%	4.7%	10.2%	0.22%	0.90%	0.22%	72.8%	28.2%			
Cambridge Firefighters FCU	MA	0	\$11,364,777	905	1	1.2%	3.3%	0.3%	20.9%	0.25%	0.06%	1.14%	77.1%	22.5%			
St Anthony of New Bedford FCU	MA	0	\$11,058,483	1,349	1	-1.9%	2.0%	-1.5%	9.6%	1.10%	0.00%	0.04%	30.6%	7.2%			
Ocean Spray EFCU	MA	0	\$10,949,456	1,019	1	-5.2%	-6.8%	-15.1%	13.1%	0.81%	0.45%	0.06%	56.1%	11.7%			
Watertown Municipal CU	MA	0	\$10,426,243	776	1	-4.8%	1.5%	0.3%	31.0%	0.50%	-0.01%	0.18%	29.3%	9.9%			
Lexington MA FCU	MA	0	\$10,201,191	1,192	1	-8.6%	6.0%	-1.7%	11.2%	0.33%	-0.06%	0.30%	69.5%	10.6%			
Arlington Municipal FCU	MA	0	\$10,141,518	1,043	1	4.4%	44.8%	-2.7%	19.9%	4.94%	0.13%	0.76%	90.4%	34.7%			
Burlington Municipal EFCU	MA	0	\$9,972,120	1,406	0	2.3%	12.2%	-4.8%	8.2%	0.65%	0.01%	0.53%	48.9%	0.0%			
Marblehead Municipal FCU	MA	0	\$9,778,055	1,337	1	3.1%	20.1%	-1.7%	17.6%	0.32%	0.01%	0.63%	75.0%	0.0%			
Cambridge Municipal EFCU	MA	0	\$9,588,022	1,500	1	-1.1%	-0.1%	-4.2%	20.5%	0.17%	0.00%	0.12%	27.3%	0.0%			
Reading MA Town EFCU	MA	0	\$8,801,133	720	1	2.3%	2.6%	-2.8%	14.6%	1.41%	0.17%	0.69%	43.0%	8.6%			
Waltham Municipal ECU	MA	0	\$8,758,650	891	1	1.0%	5.9%	-0.8%	18.1%	0.44%	0.22%	0.13%	27.2%	0.0%			
Morton Federal Credit Union	MA	0	\$8,368,796	1,163	1	-0.6%	0.9%	-2.8%	12.9%	0.00%	0.06%	-0.82%	44.8%	9.0%			
Dedham Town EFCU	MA	0	\$8,310,574	1,236	1	-1.9%	-2.0%	-7.4%	13.4%	1.45%	0.41%	0.61%	45.1%	0.0%			
Danvers Municipal FCU	MA	0	\$7,841,265	1,258	1	1.7%	13.6%	2.0%	34.9%	0.21%	0.00%	0.22%	73.3%	0.0%			
Somerville Mass Firefighters FCU	MA	0	\$7,557,260	301	1	1.7%	-0.7%	-4.1%	15.6%	0.00%	0.00%	0.55%	31.5%	0.0%			
Medford Municipal EFCU	MA	0	\$7,386,013	816	1	0.9%	20.0%	-2.7%	21.1%	0.00%	0.00%	0.82%	42.1%	0.0%			
Cabot Boston CU	MA	0	\$7,112,025	860	1	2.7%	3.0%	-2.3%	16.4%	0.47%	0.06%	0.10%	62.7%	10.4%			
Norhampton VAF FCU	MA	0	\$7,055,987	879	1	-6.3%	2.8%	-1.5%	14.6%	2.43%	0.26%	0.34%	46.5%	0.0%			
Revere Firefighters CU	MA	0	\$6,898,709	205	1	1.8%	-11.8%	4.6%	14.1%	0.00%	0.00%	0.13%	26.3%	0.0%			
Lowell Municipal EFCU	MA	0	\$6,204,314	1,271	1	0.8%	34.1%	5.0%	8.0%	0.14%	0.24%	0.16%	52.2%	0.0%			
Norwood Town EFCU	MA	0	\$5,454,442	887	1	2.7%	0.5%	2.3%	22.9%	1.07%	0.44%	0.65%	71.2%	0.0%			
Middlesex Essex Postal EFCU	MA	0	\$5,179,319	839	1	3.0%	17.6%	0.0%	29.7%	3.23%	0.16%	0.49%	59.3%	0.0%			
Lincoln Sudbury Town EFCU	MA	0	\$4,883,285	527	1	-4.1%	-6.8%	-3.8%	13.8%	9.71%	0.13%	0.43%	37.6%	9.4%			
Lynn Teachers CU	MA	0	\$4,596,352	764	1	3.2%	-3.4%	-1.8%	16.9%	0.39%	0.00%	0.73%	34.9%	0.0%			
Belmont Municipal FCU	MA	0	\$4,493,369	437	1	8.6%	22.7%	0.5%	13.6%	0.39%	0.67%	0.86%	59.1%	0.0%			
Health Alliance FCU	MA	0	\$4,457,654	1,172	1	13.0%	8.3%	2.7%	9.9%	1.20%	0.48%	1.14%	66.7%	0.0%			
Wakefield Town EFCU	MA	0	\$3,808,822	626	1	-0.2%	9.9%	1.8%	14.8%	0.00%	0.00%	0.32%	35.8%	0.0%			
New England Lee FCU	MA	0	\$3,178,087	282	0	-8.7%	24.0%	-6.3%	46.4%	3.92%	0.00%	0.62%	71.7%	6.9%			
Bedford VA FCU	MA	0	\$2,925,876	719	1	-8.2%	18.9%	-1.5%	25.5%	2.24%	0.25%	0.09%	94.3%	0.0%			
Symphony FCU	MA	0	\$2,913,558	309	1	-7.9%	12.3%	-0.3%	11.7%	0.00%	0.07%	0.03%	80.7%	13.5%			
Holyoke Postal CU	MA	0	\$2,880,327	262	1	-11.7%	18.4%	-5.1%	25.5%	2.54%	0.00%	0.24%	20.5%	0.0%			
Winchester Federal Credit Union	MA	0	\$2,767,126	498	0	6.6%	22.4%	-0.4%	12.5%	4.24%	0.16%	0.04%	46.5%	0.0%			
Stoughton Town EFCU	MA	0	\$2,667,675	512	1	-1.3%	0.1%	-8.9%	12.5%	2.67%	0.00%	0.28%	56.6%	0.0%			
Lynn Municipal ECU	MA	0	\$2,456,332	440	1	4.6%	7.8%	0.9%	24.2%	0.00%	-0.23%	1.10%	60.3%	0.0%			
Boston Customs FCU	MA	0	\$2,391,078	295	1	-5.9%	0.1%	-6.3%	13.7%	0.00%	0.00%	-0.16%	41.7%	0.0%			
Gloucester Municipal Credit Union	MA	0	\$1,949,983	514	1	-1.6%	-3.2%	-1.9%	19.8%	0.00%	0.00%	-0.33%	31.6%	0.0%			
Moses FCU	MA	0	\$1,780,680	352	0	-5.8%	8.6%	-1.9%	16.8%	2.50%	0.00%	-0.67%	51.0%	0.0%			
North Adams Municipal EFCU	MA	0	\$1,747,231	463	1	5.0%	3.2%	0.7%	24.6%	0.18%	0.00%	0.32%	67.5%	0.0%			
Springfield St Railway ECU	MA	0	\$1,575,190	235	1	0.5%	0.9%	0.0%	24.0%	3.34%	0.16%	0.45%	49.6%	0.0%			
Manchester FCU	MA	0	\$1,538,408	408	1	-8.3%	14.4%	-1.4%	13.5%	0.00%	0.00%	0.00%	46.2%	0.0%			
Messiah Baptist-Jubilee FCU	MA	0	\$881,982	401	1	-4.5%	82.0%	19.3%	12.4%	0.00%	-0.43%	0.92%	44.9%	0.0%			
Gloucester Fire Dept CU	MA	0	\$526,032	103	1	7.5%	2.5%	1.0%	39.3%	0.00%	0.00%	0.27%	93.0%	0.0%			
Artmet FCU	MA	0	\$440,829	66	1	-0.8%	-30.5%	-8.3%	15.8%	0.51%	0.00%	-0.01%	70.2%	0.0%			
One Twenty CU	MA	0	\$390,692	125	1	-2.0%	-41.0%	-13.2%	13.9%	1.71%	1.59%	1.57%	22.1%	0.0%			
Pressers Union Local 12 ILGWU CU	MA	0	\$138,877	40	1	-11.0%	0.4%	-23.1%	11.9%	0.00%	0.00%	0.52%	40.0%	0.0%			
Medians			\$30,923,186	2,510	1	1.7%	5.9%	-0.2%	12.5%	0.51%	0.09%	0.42%	70.4%	22.0%			
By Asset Size			Number of Insts.														
\$5 million and less			23	408	1	-1.0%	8.4%	-1.0%	18.3%	1.83%	0.11%	0.41%	51.9%	1.9%			
\$5 to \$10 million			16	889	1	0.8%	7.9%	-1.7%	17.3%	0.72%	0.10%	0.33%	47.4%	1.8%			
\$10 to \$20 million			25	1,558	1	1.2%	7.2%	0.1%	13.9%	0.96%	0.14%	0.37%	63.4%	13.5%			
\$20 to \$50 million			28	2,181	1	1.0%	8.0%	0.4%	12.7%	0.90%	0.06%	0.34%	52.3%	18.7%			
\$50 to \$100 million			14	6,475	2	3.6%	7.5%	0.5%	11.3%	0.83%	0.17%	0.42%	81.1%	31.2%			
\$100 to \$250 million			23	10,552	3	2.6%	6.5%	-1.1%	11.8%	0.61%	0.13%	0.45%	84.1%	36.0%			

Massachusetts Credit Union Profile

Year-End 2018

Massachusetts Credit Union Financial Summary

Data as of December 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Migs. Assets
\$250 million+			33	39,566	8	4.9%	9.1%	6.3%	10.9%	0.62%	0.24%	0.69%	102.9%	33.9%

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians.