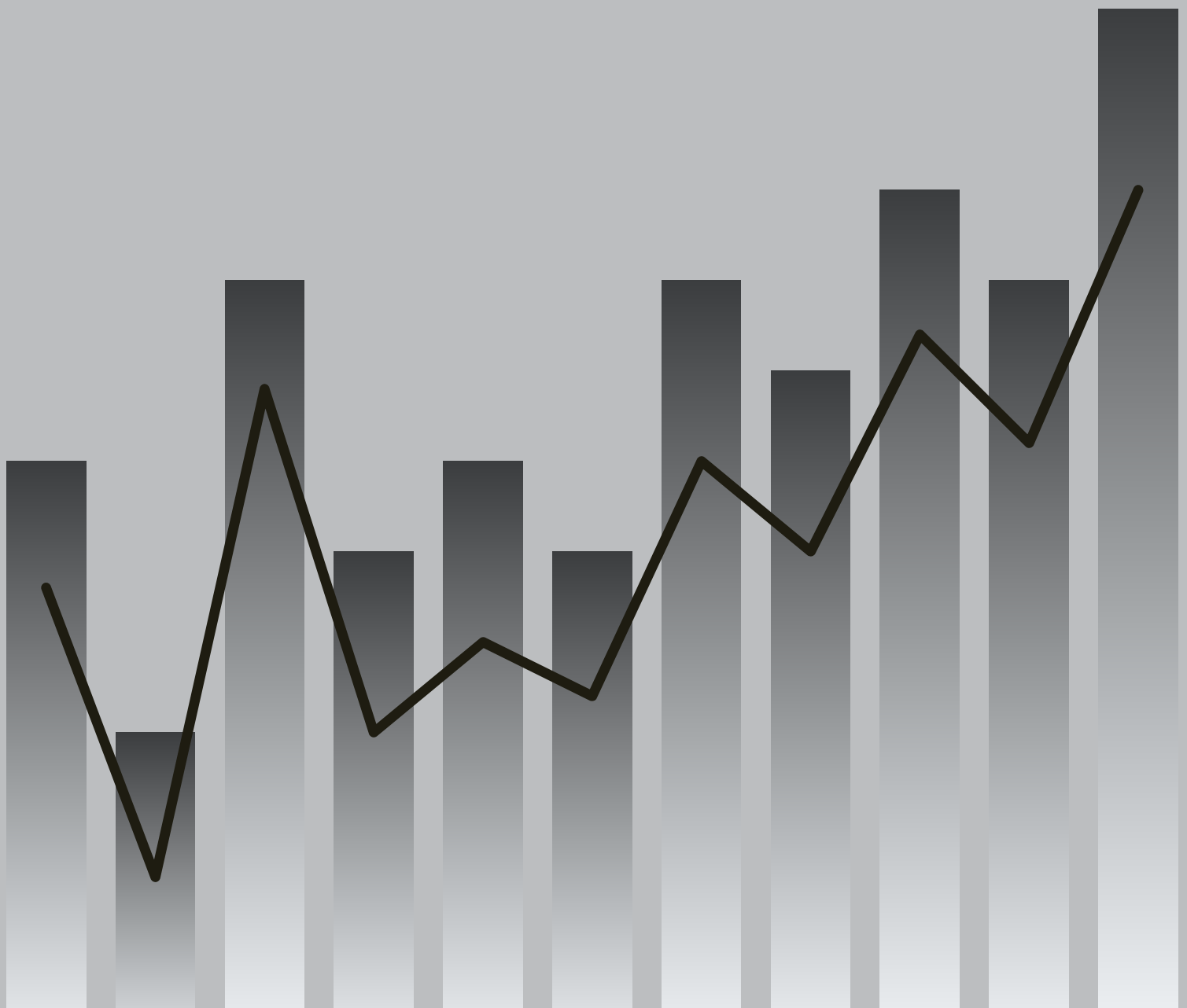


Massachusetts Credit Union Profile

Mid-Year 2018

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Massachusetts CUs
Demographic Information		
	Jun 18	Jun 18
Number of CUs	5,594	164
Assets per CU (\$ mil)	258.6	238.8
Median assets (\$ mil)	32.9	31.2
Total assets (\$ mil)	1,446,368	39,166
Total loans (\$ mil)	1,017,569	29,833
Total surplus funds (\$ mil)	369,688	8,141
Total savings (\$ mil)	1,222,323	31,721
Total memberships (thousands)	115,375	3,001
Growth Rates (%)		
Total assets	5.8	4.4
Total loans	9.6	5.3
Total surplus funds	-3.8	0.9
Total savings	5.4	4.0
Total memberships	4.3	4.7
% CUs with increasing assets	66.8	66.5
Earnings - Basis Pts.		
Yield on total assets	368	342
Dividend/interest cost of assets	61	62
Net interest margin	306	279
Fee & other income	140	85
Operating expense	309	276
Loss Provisions	48	24
Net Income (ROA) with Stab Exp	90	65
Net Income (ROA) without Stab Exp	90	65
% CUs with positive ROA	84.9	83.5
Capital Adequacy (%)		
Net worth/assets	11.0	10.9
% CUs with NW > 7% of assets	97.6	98.8
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.67	0.56
Net chargeoffs/average loans (%)	0.60	0.23
Total borrower-bankruptcies	197,564	2,022
Bankruptcies per CU	35.3	12.3
Bankruptcies per 1000 members	1.7	0.7
Asset/Liability Management		
Loans/savings	83.2	94.0
Loans/assets	70.4	76.2
Net Long-term assets/assets	33.1	39.6
Liquid assets/assets	12.2	11.2
Core deposits/shares & borrowings	51.0	50.2
Productivity		
Members/potential members (%)	4	4
Borrowers/members (%)	58	50
Members/FTE	386	437
Average shares/member (\$)	10,594	10,571
Average loan balance (\$)	15,298	19,889
Employees per million in assets	0.21	0.18
Structure (%)		
Fed CUs w/ single-sponsor	11.9	16.5
Fed CUs w/ community charter	17.9	17.7
Other Fed CUs	31.8	25.0
CUs state chartered	38.5	40.9

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

Mid-Year 2018

Overview: State Trends

	U.S.	Massachusetts Credit Unions						
	Jun 18	Jun 18	2017	2016	2015	2014	2013	2012
Demographic Information								
Number of CUs	5,594	164	166	172	177	186	191	202
Assets per CU (\$ mil)	258.6	238.8	228.5	209.5	191.4	171.2	159.1	153.4
Median assets (\$ mil)	32.9	31.2	30.0	28.6	27.6	25.2	23.8	21.5
Total assets (\$ mil)	1,446,368	39,166	37,937	36,037	33,877	31,844	30,389	30,993
Total loans (\$ mil)	1,017,569	29,833	28,845	27,394	24,841	22,787	20,871	20,975
Total surplus funds (\$ mil)	369,688	8,141	7,938	7,577	8,042	8,105	8,667	9,185
Total savings (\$ mil)	1,222,323	31,721	30,684	29,276	27,430	25,906	25,054	25,688
Total memberships (thousands)	115,375	3,001	2,917	2,797	2,687	2,568	2,486	2,533
Growth Rates (%)								
Total assets	5.8	4.4	5.3	6.4	6.4	4.8	-1.9	4.2
Total loans	9.6	5.3	5.3	10.3	9.0	9.2	-0.5	5.0
Total surplus funds	-3.8	0.9	4.8	-5.8	-0.8	-6.5	-5.6	2.2
Total savings	5.4	4.0	4.8	6.7	5.9	3.4	-2.5	4.2
Total memberships	4.3	4.7	4.3	4.1	4.7	3.3	-1.9	1.7
% CUs with increasing assets	66.8	66.5	71.7	79.1	76.8	60.8	61.3	70.3
Earnings - Basis Pts.								
Yield on total assets	368	342	331	319	315	319	327	354
Dividend/interest cost of assets	61	62	56	52	53	55	60	80
Net interest margin	306	279	275	267	262	264	268	273
Fee & other income	140	85	78	85	82	79	86	90
Operating expense	309	276	264	268	269	269	283	282
Loss Provisions	48	24	23	19	14	12	18	22
Net Income (ROA) with Stab Exp	90	65	66	65	61	63	53	59
Net Income (ROA) without Stab Exp	90	65	66	65	61	63	59	67
% CUs with positive ROA	84.9	83.5	82.5	76.2	76.3	71.0	66.0	68.3
Capital Adequacy (%)								
Net worth/assets	11.0	10.9	10.9	10.8	10.8	10.9	10.8	10.6
% CUs with NW > 7% of assets	97.6	98.8	98.8	98.3	98.9	98.9	97.4	97.5
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.67	0.56	0.64	0.62	0.77	0.82	1.00	1.16
Net chargeoffs/average loans (%)	0.60	0.23	0.28	0.24	0.22	0.25	0.35	0.49
Total borrower-bankruptcies	197,564	2,022	1,446	1,762	1,613	2,108	2,586	3,653
Bankruptcies per CU	35.3	12.3	8.7	10.2	9.1	11.3	13.5	18.1
Bankruptcies per 1000 members	1.7	0.7	0.5	0.6	0.6	0.8	1.0	1.4
Asset/Liability Management								
Loans/savings	83.2	94.0	94.0	93.6	90.6	88.0	83.3	81.7
Loans/assets	70.4	76.2	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	12.2	11.2	10.9	10.0	10.6	10.0	11.6	13.2
Core deposits/shares & borrowings	51.0	50.2	49.0	47.6	45.9	43.3	41.1	38.9
Productivity								
Members/potential members (%)	4	4	4	4	4	4	4	4
Borrowers/members (%)	58	50	50	49	48	50	47	46
Members/FTE	386	437	434	433	422	411	407	400
Average shares/member (\$)	10,594	10,571	10,520	10,467	10,207	10,089	10,079	10,139
Average loan balance (\$)	15,298	19,889	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	11.9	16.5	16.9	17.4	18.6	18.3	17.8	18.3
Fed CUs w/ community charter	17.9	17.7	17.5	18.0	17.5	17.2	17.3	16.3
Other Fed CUs	31.8	25.0	25.3	25.0	24.3	23.7	24.1	23.8
CUs state chartered	38.5	40.9	40.4	39.5	39.5	40.9	40.8	41.6

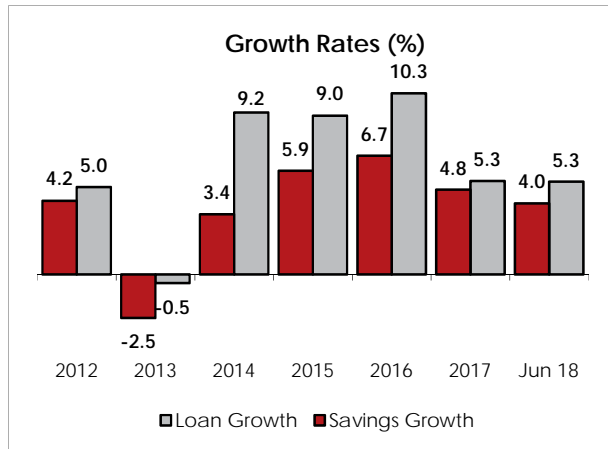
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

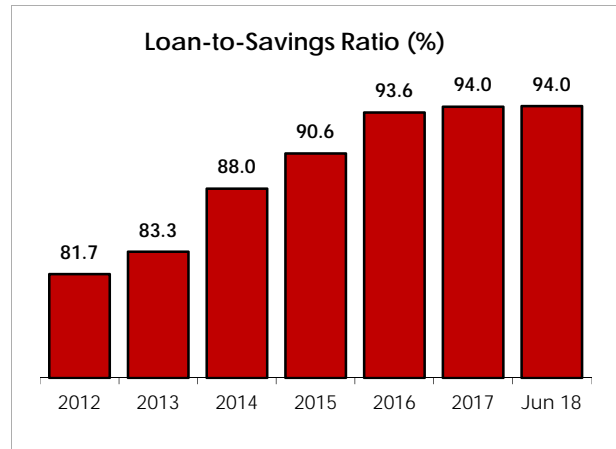
Massachusetts Credit Union Profile

Mid-Year 2018

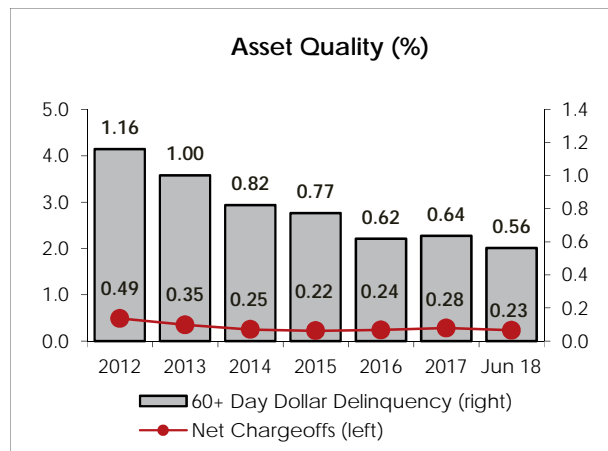
Loan and Savings Growth Trends



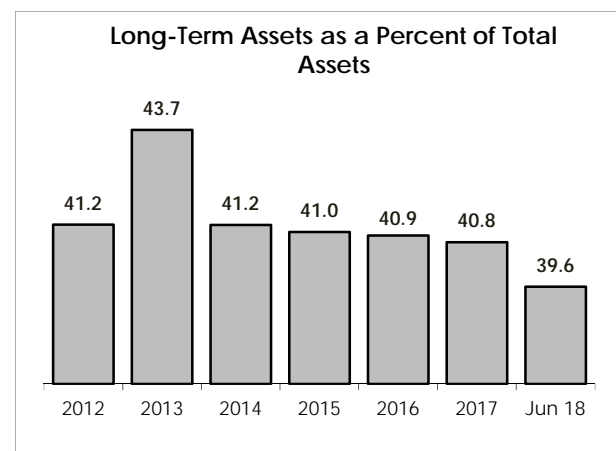
Liquidity Trends



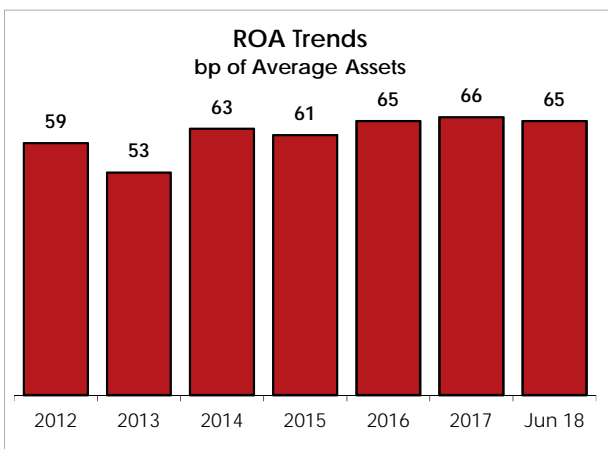
Credit Risk Trends



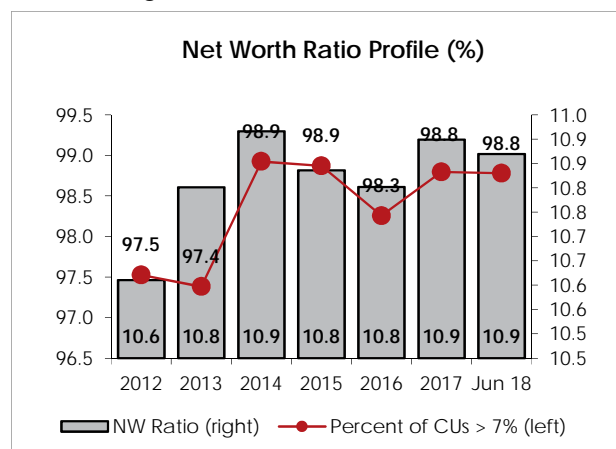
Interest Rate Risk Trends



Earnings Trends



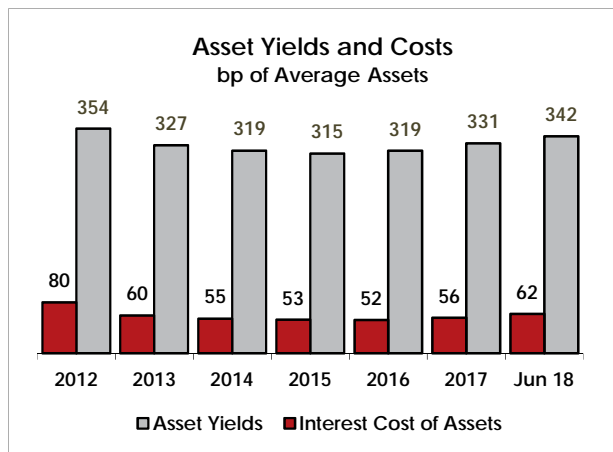
Solvency Trends



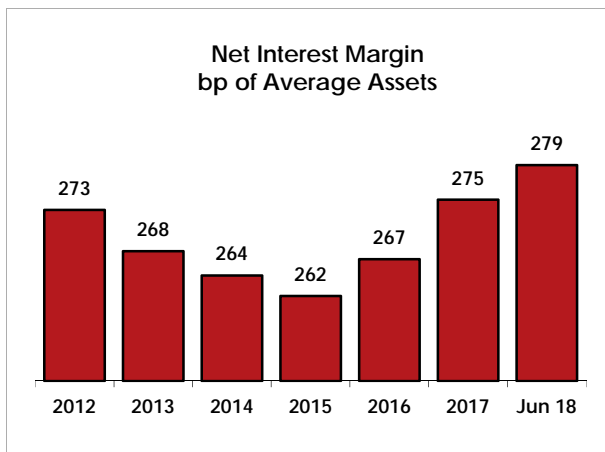
Massachusetts Credit Union Profile

Mid-Year 2018

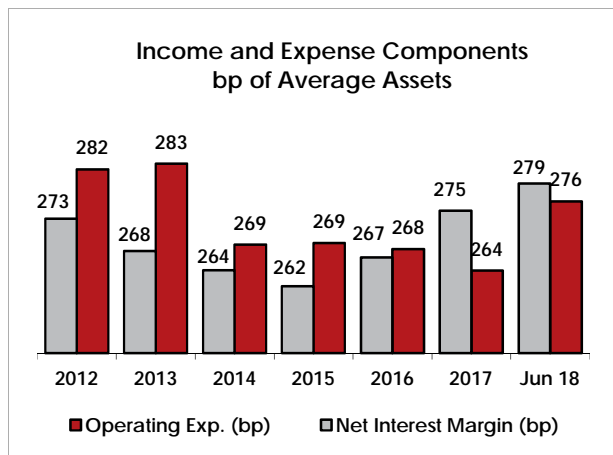
Asset Yields and Funding Costs



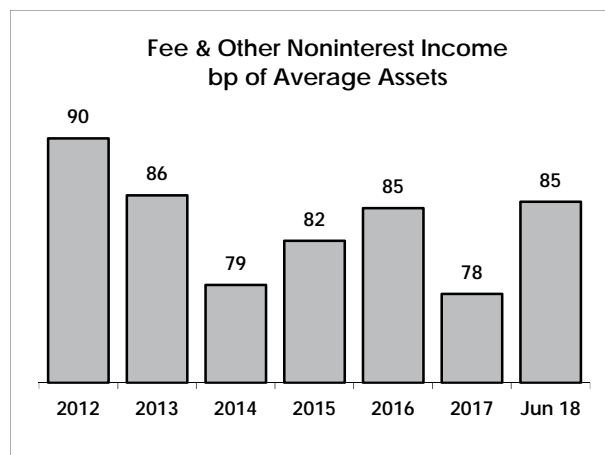
Interest Margins



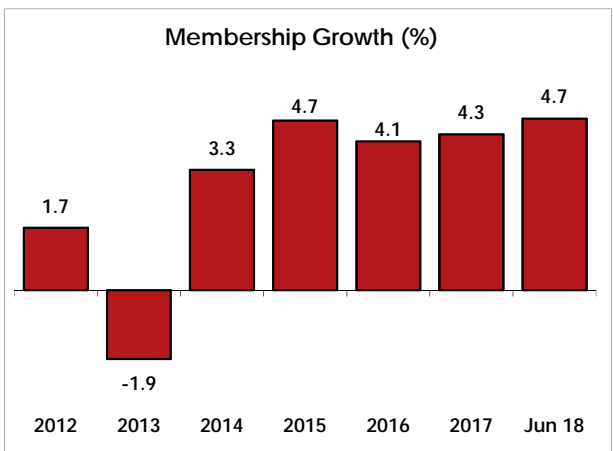
Interest Margins & Overhead



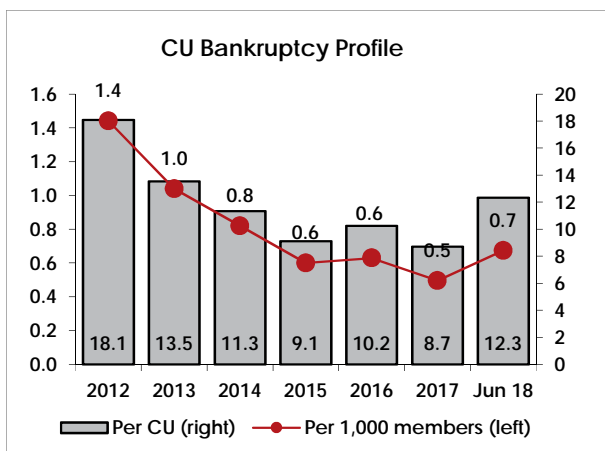
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	MA	Massachusetts Credit Union Asset Groups - 2018						
	Jun 18	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	164	65	29	13	23	10	17	7
Assets per CU (\$ mil)	238.8	8.6	31.8	73.5	159.9	379.5	677.4	2,534.2
Median assets (\$ mil)	31.2	8.6	30.0	68.5	155.1	389.3	652.6	1,704.9
Total assets (\$ mil)	39,166	561	922	955	3,677	3,795	11,515	17,739
Total loans (\$ mil)	29,833	260	396	625	2,439	2,910	8,742	14,460
Total surplus funds (\$ mil)	8,141	289	505	298	1,112	712	2,356	2,868
Total savings (\$ mil)	31,721	476	801	822	3,052	3,089	9,170	14,311
Total memberships (thousands)	3,001	68	74	80	263	272	746	1,499
Growth Rates (%)								
Total assets	4.4	1.7	0.6	7.4	1.3	3.3	2.9	6.5
Total loans	5.3	6.7	2.2	14.5	5.4	5.0	6.3	4.4
Total surplus funds	0.9	-2.3	-1.0	-4.6	-6.9	-4.3	-8.4	17.5
Total savings	4.0	1.5	0.5	6.1	2.5	2.0	2.4	6.2
Total memberships	4.7	-0.8	-3.5	0.1	1.0	2.2	1.6	8.7
<i>% CUs with increasing assets</i>	66.5	61.5	55.2	84.6	60.9	90.0	70.6	100.0
Earnings - Basis Pts.								
Yield on total assets	342	321	284	364	334	364	330	348
Dividend/interest cost of assets	62	23	34	45	53	56	57	73
Net interest margin	279	298	250	319	281	308	273	276
Fee & other income	85	22	46	90	78	82	71	100
Operating expense	276	290	261	352	310	318	274	258
Loss Provisions	24	14	10	18	7	16	14	36
Net Income (ROA) with Stab Exp	65	15	26	39	42	56	56	82
Net Income (ROA) without Stab Exp	65	15	26	39	42	56	56	82
<i>% CUs with positive ROA</i>	83.5	70.8	86.2	76.9	95.7	100.0	100.0	100.0
Capital Adequacy (%)								
Net worth/assets	10.9	14.6	12.3	11.3	11.6	11.5	11.8	9.8
<i>% CUs with NW > 7% of assets</i>	98.8	100.0	96.6	92.3	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.56	0.78	1.00	0.66	0.59	0.67	0.44	0.59
Net chargeoffs/average loans (%)	0.23	0.27	0.12	0.23	0.16	0.18	0.12	0.32
Total borrower-bankruptcies	2,022	50	60	58	152	138	492	1,072
Bankruptcies per CU	12.3	0.8	2.1	4.5	6.6	13.8	28.9	153.1
Bankruptcies per 1000 members	0.7	0.7	0.8	0.7	0.6	0.5	0.7	0.7
Asset/Liability Management (%)								
Loans/savings	94.0	54.7	49.4	76.0	79.9	94.2	95.3	101.0
Loans/assets	76.2	46.4	42.9	65.4	66.3	76.7	75.9	81.5
Net Long-term assets/assets	39.6	20.7	35.0	41.5	47.6	45.5	48.4	31.6
Liquid assets/assets	11.2	24.8	23.5	14.2	11.7	8.8	8.4	12.3
Core deposits/shares & borrowings	50.2	81.2	62.2	59.2	51.9	52.4	49.3	47.9
Productivity								
Members/potential members (%)	4	15	1	1	1	5	3	7
Borrowers/members (%)	50	38	39	45	39	41	45	57
Members/FTE	437	405	412	363	351	343	377	538
Average shares/member (\$)	10,571	7,037	10,865	10,329	11,623	11,355	12,289	9,547
Average loan balance (\$)	19,889	10,006	13,856	17,471	23,967	25,912	25,916	16,849
Employees per million in assets	0.18	0.30	0.19	0.23	0.20	0.21	0.17	0.16
Structure (%)								
Fed CUs w/ single-sponsor	16.5	36.9	6.9	0.0	4.3	0.0	0.0	0.0
Fed CUs w/ community charter	17.7	6.2	17.2	38.5	21.7	20.0	35.3	28.6
Other Fed CUs	25.0	27.7	51.7	23.1	0.0	10.0	11.8	28.6
CUs state chartered	40.9	29.2	24.1	38.5	73.9	70.0	52.9	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.

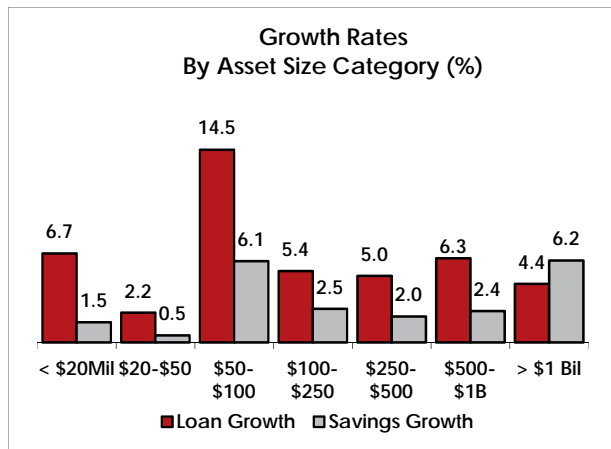
Source: NCUA and CUNA E&S.

Massachusetts Credit Union Profile

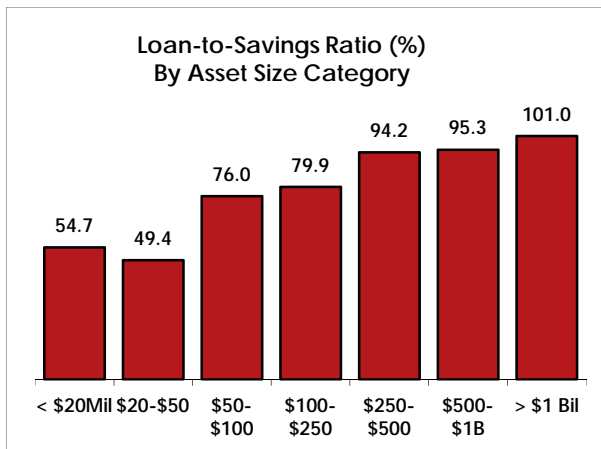
Mid-Year 2018

Results By Asset Size

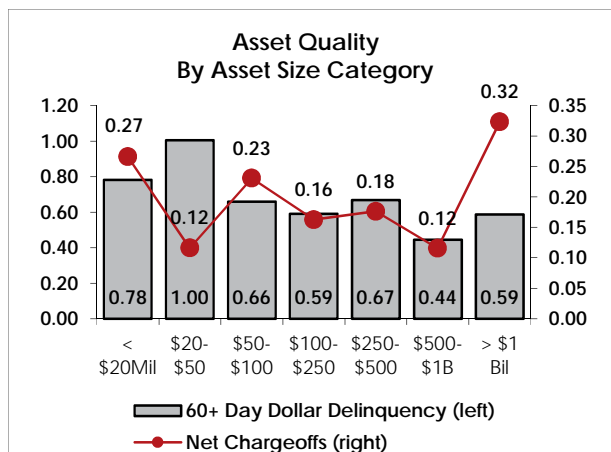
Loan and Savings growth



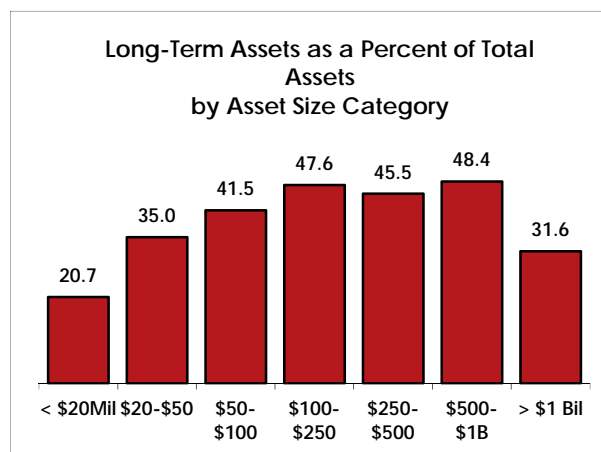
Liquidity Risk Exposure



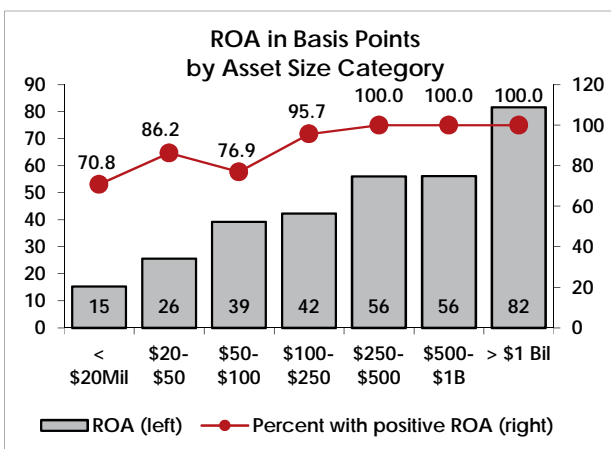
Credit Risk Exposure



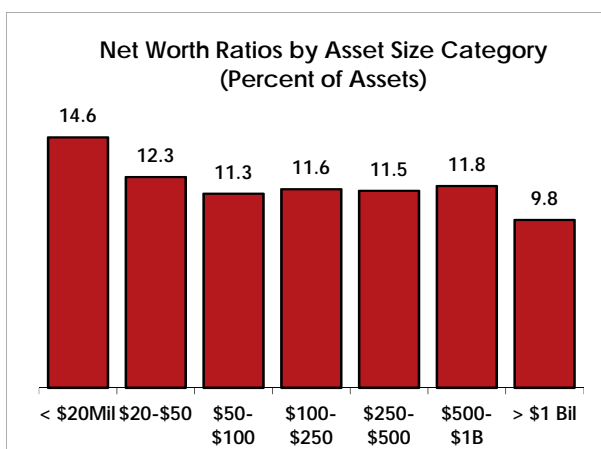
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
Demographic Information	Jun 18	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,594	2,204	1,049	727	709	354	246	305
Assets per CU (\$ mil)	258.6	7.5	32.4	71.9	159.6	357.1	707.9	3,048.9
Median assets (\$ mil)	32.9	6.4	31.2	70.0	151.0	348.0	687.1	1,700.6
Total assets (\$ mil)	1,446,368	16,544	33,952	52,263	113,134	126,417	174,142	929,917
Total loans (\$ mil)	1,017,569	8,130	17,646	29,758	73,141	86,405	123,520	678,970
Total surplus funds (\$ mil)	369,688	8,057	15,122	20,128	34,171	33,498	41,991	216,721
Total savings (\$ mil)	1,222,323	14,118	29,597	45,718	98,970	109,452	148,560	775,909
Total memberships (thousands)	115,375	2,587	3,885	5,553	10,934	11,519	14,338	66,558
Growth Rates (%)								
Total assets	5.8	0.5	1.8	2.8	3.6	4.7	6.3	7.2
Total loans	9.6	4.2	5.3	6.4	7.9	8.6	9.8	10.8
Total surplus funds	-3.8	-3.0	-2.1	-2.7	-5.0	-4.3	-3.4	-3.1
Total savings	5.4	0.2	1.5	2.4	3.3	4.5	5.5	6.9
Total memberships	4.3	-1.2	-0.4	0.4	1.7	3.8	4.4	6.8
<i>% CUs with increasing assets</i>	66.8	49.4	65.9	75.5	82.4	86.7	92.3	95.4
Earnings - Basis Pts.								
Yield on total assets	368	361	345	350	363	364	363	372
Dividend/interest cost of assets	61	33	31	34	39	45	50	72
Net interest margin	306	329	314	317	324	318	313	300
Fee & other income	140	82	108	128	145	157	154	138
Operating expense	309	358	349	362	369	365	347	282
Loss Provisions	48	28	25	29	37	39	39	54
Net Income (ROA) with Stab Exp	90	25	47	54	62	72	82	102
Net Income (ROA) without Stab Exp	90	25	47	54	62	72	82	102
<i>% CUs with positive ROA</i>	84.9	72.1	87.9	93.0	94.8	98.6	98.0	99.7
Capital Adequacy (%)								
Net worth/assets	11.0	14.2	12.2	11.6	11.0	11.0	11.0	10.9
<i>% CUs with NW > 7% of assets</i>	97.6	96.9	96.9	98.2	98.0	99.2	99.6	99.3
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.67	1.37	0.98	0.81	0.76	0.82	0.62	0.62
Net chargeoffs/average loans (%)	0.60	0.55	0.48	0.52	0.55	0.58	0.52	0.63
Total borrower-bankruptcies	197,564	3,610	6,030	12,164	19,218	21,048	26,908	108,586
Bankruptcies per CU	35.3	1.6	5.7	16.7	27.1	59.5	109.4	356.0
Bankruptcies per 1000 members	1.7	1.4	1.6	2.2	1.8	1.8	1.9	1.6
Asset/Liability Management								
Loans/savings	83.2	57.6	59.6	65.1	73.9	78.9	83.1	87.5
Loans/assets	70.4	49.1	52.0	56.9	64.6	68.3	70.9	73.0
Net Long-term assets/assets	33.1	12.6	21.0	24.6	28.4	31.9	34.2	35.0
Liquid assets/assets	12.2	27.6	22.7	19.1	15.2	12.7	11.4	10.9
Core deposits/shares & borrowings	51.0	79.8	71.1	65.9	60.6	57.2	55.0	46.1
Productivity								
Members/potential members (%)	4	5	3	3	3	3	3	5
Borrowers/members (%)	58	41	49	53	54	54	57	61
Members/FTE	386	420	403	374	342	344	348	412
Average shares/member (\$)	10,594	5,457	7,618	8,233	9,051	9,502	10,361	11,658
Average loan balance (\$)	15,298	7,627	9,289	10,127	12,390	13,986	15,187	16,807
Employees per million in assets	0.21	0.37	0.28	0.28	0.28	0.26	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.9	23.2	8.0	3.9	2.5	2.0	2.8	2.3
Fed CUs w/ community charter	17.9	8.7	20.9	26.5	31.9	25.4	19.1	11.8
Other Fed CUs	31.8	36.6	34.4	29.6	23.1	23.4	21.5	30.8
CUs state chartered	38.5	31.4	36.7	40.0	42.5	49.2	56.5	55.1

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

Mid-Year 2018

Portfolio: State Trends

	U.S.	Massachusetts Credit Unions						
Growth Rates	Jun 18	Jun 18	2017	2016	2015	2014	2013	2012
Credit cards	9.1%	7.6%	6.8%	3.8%	2.5%	6.5%	3.2%	5.0%
Other unsecured loans	7.3%	7.5%	7.7%	7.8%	9.5%	17.4%	3.5%	0.7%
New automobile	11.7%	2.5%	0.5%	14.1%	11.0%	22.0%	-0.8%	17.9%
Used automobile	9.9%	7.1%	3.1%	16.7%	8.9%	22.4%	5.0%	4.5%
First mortgage	10.6%	4.5%	5.2%	8.5%	8.4%	3.7%	-1.4%	5.6%
HEL & 2nd Mtg	5.1%	4.6%	7.4%	8.2%	6.6%	6.2%	-2.4%	-4.6%
Commercial loans*	-6.6%	-13.3%	-9.9%	21.0%	15.6%	20.0%	7.5%	12.6%
Share drafts	8.2%	8.3%	10.7%	7.5%	15.6%	8.6%	5.5%	8.0%
Certificates	7.2%	2.8%	0.9%	-1.1%	-4.9%	-5.3%	-13.2%	-4.3%
IRAs	-1.1%	-4.4%	-3.9%	-2.0%	-3.6%	-4.7%	-8.0%	-1.3%
Money market shares	1.9%	0.1%	3.6%	8.2%	6.9%	4.9%	2.7%	5.8%
Regular shares	6.5%	6.2%	6.3%	11.2%	11.9%	9.7%	2.4%	12.7%
Portfolio \$ Distribution								
Credit cards/total loans	5.7%	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	13.8%	8.6%	8.6%	9.0%	8.7%	8.6%	7.7%	7.7%
Used automobile/total loans	21.1%	16.5%	16.1%	16.5%	15.6%	15.6%	13.9%	13.2%
First mortgage/total loans	40.8%	48.6%	48.7%	48.8%	49.6%	49.9%	52.5%	52.9%
HEL & 2nd Mtg/total loans	8.3%	15.0%	15.2%	14.9%	15.2%	15.5%	16.0%	16.3%
Commercial loans/total loans	6.8%	8.1%	7.8%	9.1%	8.3%	7.8%	7.1%	6.6%
Share drafts/total savings	14.9%	15.3%	15.0%	14.2%	14.1%	12.9%	12.3%	11.4%
Certificates/total savings	18.2%	18.4%	18.6%	19.3%	20.9%	23.3%	25.4%	28.6%
IRAs/total savings	6.4%	6.2%	6.6%	7.2%	7.8%	8.6%	9.3%	9.8%
Money market shares/total savings	21.7%	19.1%	19.6%	19.8%	19.6%	19.4%	19.1%	18.1%
Regular shares/total savings	37.0%	37.9%	37.0%	36.5%	35.0%	33.1%	31.2%	29.7%
Percent of CUs Offering								
Credit cards	61.3%	46.3%	45.2%	44.8%	42.9%	40.9%	39.3%	37.6%
Other unsecured loans	99.2%	99.4%	99.4%	97.7%	98.3%	98.4%	98.4%	99.0%
New automobile	95.7%	97.0%	97.0%	96.5%	96.6%	95.7%	96.3%	96.5%
Used automobile	96.9%	99.4%	99.4%	98.8%	98.9%	98.9%	99.0%	98.0%
First mortgage	68.3%	75.6%	75.9%	75.6%	72.3%	71.5%	70.2%	67.8%
HEL & 2nd Mtg	69.6%	81.7%	81.9%	83.1%	82.5%	82.3%	80.1%	79.2%
Commercial loans	34.0%	34.1%	33.7%	33.1%	32.8%	32.8%	32.5%	32.2%
Share drafts	79.8%	78.0%	77.7%	78.5%	76.8%	77.4%	75.9%	73.8%
Certificates	81.1%	84.1%	83.7%	83.1%	83.6%	83.9%	82.7%	82.2%
IRAs	68.4%	67.1%	66.9%	66.9%	65.5%	65.6%	65.4%	64.9%
Money market shares	51.3%	62.8%	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	18.7%	15.9%	16.5%	17.1%	17.3%	24.2%	23.7%	23.5%
Other unsecured loans	11.6%	7.5%	7.7%	7.6%	7.6%	7.7%	7.5%	7.4%
New automobile	6.0%	5.8%	5.8%	5.6%	5.2%	4.8%	4.2%	4.4%
Used automobile	14.9%	15.9%	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	57.0%	52.2%	52.1%	51.7%	49.3%	48.4%	46.9%	45.6%
Certificates	7.7%	6.9%	7.2%	7.6%	8.4%	9.4%	10.5%	11.9%
IRAs	4.2%	4.0%	4.2%	4.7%	5.0%	5.5%	6.0%	6.5%
Money market shares	6.9%	6.3%	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.

Portfolio Detail: State Results by Asset Size

	MA	Massachusetts Credit Union Asset Groups - 2018						
	Jun 18	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	7.6%	-0.5%	-4.2%	1.8%	-8.5%	1.3%	0.2%	11.3%
Other unsecured loans	7.5%	4.8%	-2.0%	13.3%	11.1%	-0.1%	-0.2%	15.9%
New automobile	2.5%	9.9%	8.6%	13.0%	9.5%	11.0%	7.9%	-0.8%
Used automobile	7.1%	11.2%	2.3%	13.8%	-1.6%	6.1%	11.4%	6.4%
First mortgage	4.5%	6.9%	8.9%	16.9%	5.6%	4.6%	6.1%	2.1%
HEL & 2nd Mtg	4.6%	7.7%	-8.2%	12.1%	6.9%	3.6%	7.0%	3.4%
Commercial loans*	-13.3%	-17.5%	-83.8%	2.0%	-33.8%	-21.1%	17.4%	-20.4%
Share drafts	8.3%	1.9%	8.1%	5.8%	9.4%	13.6%	12.2%	2.6%
Certificates	2.8%	-7.1%	-4.1%	0.6%	0.9%	-0.6%	3.8%	4.4%
IRAs	-4.4%	-11.0%	-9.2%	-3.4%	-5.5%	-7.2%	-4.4%	-2.9%
Money market shares	0.1%	-1.2%	-0.9%	8.4%	-4.8%	-1.6%	1.1%	0.5%
Regular shares	6.2%	3.1%	2.0%	5.7%	5.4%	0.9%	-0.3%	12.1%
Portfolio \$ Distribution								
Credit cards/total loans	3.1%	2.3%	4.0%	2.9%	1.1%	1.7%	1.6%	4.6%
Other unsecured loans/total loans	2.8%	20.0%	8.0%	6.8%	3.4%	5.0%	1.7%	2.2%
New automobile/total loans	8.6%	17.6%	7.9%	4.1%	5.7%	4.5%	6.8%	11.1%
Used automobile/total loans	16.5%	23.4%	10.4%	11.3%	11.0%	12.5%	13.1%	20.6%
First mortgage/total loans	48.6%	22.2%	47.4%	54.4%	58.7%	57.5%	57.5%	39.9%
HEL & 2nd Mtg/total loans	15.0%	11.4%	19.5%	17.8%	17.1%	13.5%	13.3%	15.7%
Commercial loans/total loans	8.1%	0.1%	0.1%	5.7%	5.3%	5.3%	7.8%	9.9%
Share drafts/total savings	15.3%	8.4%	12.5%	15.0%	17.2%	21.3%	19.4%	11.5%
Certificates/total savings	18.4%	9.0%	17.9%	19.9%	22.0%	21.2%	21.0%	15.6%
IRAs/total savings	6.2%	1.8%	5.6%	6.8%	5.7%	7.6%	8.0%	5.0%
Money market shares/total savings	19.1%	7.0%	12.8%	11.3%	14.2%	15.9%	16.7%	23.5%
Regular shares/total savings	37.9%	72.8%	49.9%	44.2%	35.9%	33.0%	33.4%	40.1%
Percent of CUs Offering								
Credit cards	46.3%	18.5%	65.5%	76.9%	47.8%	70.0%	64.7%	85.7%
Other unsecured loans	99.4%	98.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	97.0%	92.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	99.4%	98.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	75.6%	43.1%	89.7%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	81.7%	55.4%	96.6%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	34.1%	1.5%	3.4%	46.2%	73.9%	80.0%	94.1%	100.0%
Share drafts	78.0%	44.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	84.1%	60.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
IRAs	67.1%	29.2%	79.3%	100.0%	91.3%	100.0%	100.0%	100.0%
Money market shares	62.8%	24.6%	65.5%	84.6%	100.0%	100.0%	100.0%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	15.9%	15.2%	21.0%	15.3%	8.9%	10.0%	16.0%	17.2%
Other unsecured loans	7.5%	18.5%	10.9%	14.2%	8.9%	10.3%	6.2%	6.3%
New automobile	5.8%	4.1%	2.6%	1.9%	3.8%	2.8%	5.1%	7.4%
Used automobile	15.9%	8.3%	5.4%	8.2%	11.7%	12.4%	13.5%	19.7%
First mortgage	2.6%	1.3%	2.0%	2.9%	3.8%	3.5%	3.8%	1.8%
HEL & 2nd Mtg	3.3%	1.6%	2.4%	3.1%	3.9%	3.2%	3.9%	3.0%
Commercial loans	0.2%	1.0%	0.1%	0.4%	0.3%	0.2%	0.3%	0.2%
Share drafts	52.2%	29.1%	38.4%	49.5%	49.3%	47.1%	49.4%	56.6%
Certificates	6.9%	5.3%	9.0%	7.7%	8.6%	8.8%	8.5%	5.4%
IRAs	4.0%	2.6%	4.6%	4.7%	4.5%	5.0%	5.0%	3.2%
Money market shares	6.3%	5.6%	7.8%	3.7%	4.0%	6.0%	6.5%	6.6%

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.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
	Jun 18	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	9.1%	-0.5%	-0.1%	0.7%	3.3%	3.0%	4.4%	11.3%
Other unsecured loans	7.3%	2.7%	3.2%	4.0%	4.0%	5.3%	12.4%	8.9%
New automobile	11.7%	8.2%	9.3%	12.2%	15.1%	13.6%	14.8%	11.3%
Used automobile	9.9%	5.7%	6.7%	8.3%	9.3%	10.8%	9.0%	11.3%
First mortgage	10.6%	2.7%	5.6%	4.9%	8.2%	7.8%	10.9%	11.7%
HEL & 2nd Mtg	5.1%	-2.1%	-0.3%	3.6%	2.7%	8.0%	7.6%	5.4%
Commercial loans*	-6.6%	-15.9%	-20.2%	-12.2%	-10.3%	-9.4%	-0.5%	-6.4%
Share drafts	8.2%	6.9%	7.2%	6.6%	7.7%	8.3%	9.1%	9.1%
Certificates	7.2%	-4.9%	-4.3%	-1.9%	0.4%	4.2%	5.6%	9.9%
IRAs	-1.1%	-7.9%	-4.2%	-4.0%	-3.6%	-2.0%	-2.0%	0.3%
Money market shares	1.9%	-3.4%	-2.1%	-1.5%	-0.6%	-0.2%	1.0%	3.1%
Regular shares	6.5%	0.6%	2.6%	3.9%	5.0%	5.5%	6.7%	8.5%
Portfolio \$ Distribution								
Credit cards/total loans	5.7%	2.7%	4.0%	4.0%	3.8%	4.1%	4.2%	6.6%
Other unsecured loans/total loans	4.1%	15.8%	8.5%	6.5%	5.0%	4.4%	4.2%	3.5%
New automobile/total loans	13.8%	20.3%	14.6%	13.5%	12.4%	12.8%	13.7%	14.0%
Used automobile/total loans	21.1%	35.5%	30.2%	28.8%	27.1%	25.6%	23.8%	18.7%
First mortgage/total loans	40.8%	10.8%	25.2%	29.2%	33.7%	36.1%	38.9%	43.8%
HEL & 2nd Mtg/total loans	8.3%	5.6%	9.3%	9.5%	9.3%	9.9%	8.6%	8.0%
Commercial loans/total loans	6.8%	0.7%	1.8%	3.9%	5.7%	7.5%	8.4%	6.9%
Share drafts/total savings	14.9%	10.1%	15.4%	17.9%	18.8%	19.6%	19.6%	12.7%
Certificates/total savings	18.2%	10.8%	12.2%	13.8%	15.4%	16.6%	16.9%	19.6%
IRAs/total savings	6.4%	3.1%	5.5%	6.1%	6.2%	5.9%	6.0%	6.7%
Money market shares/total savings	21.7%	4.0%	9.2%	12.4%	15.6%	17.5%	19.7%	24.8%
Regular shares/total savings	37.0%	69.7%	55.6%	48.2%	42.0%	38.2%	36.2%	34.4%
Percent of CUs Offering								
Credit cards	61.3%	25.5%	74.8%	85.0%	87.7%	92.1%	93.1%	94.4%
Other unsecured loans	99.2%	98.2%	100.0%	99.7%	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	96.9%	92.3%	99.8%	99.9%	99.9%	99.4%	100.0%	99.7%
First mortgage	68.3%	28.9%	84.2%	95.5%	99.3%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.6%	32.8%	84.4%	94.5%	98.3%	99.4%	100.0%	100.0%
Commercial loans	34.0%	5.2%	23.5%	42.1%	67.8%	78.0%	83.7%	89.5%
Share drafts	79.8%	51.1%	96.4%	99.2%	99.4%	100.0%	100.0%	99.0%
Certificates	81.1%	57.4%	92.7%	97.1%	98.6%	99.4%	99.2%	98.7%
IRAs	68.4%	31.8%	82.6%	92.0%	97.7%	98.6%	99.6%	99.3%
Money market shares	51.3%	13.5%	53.6%	74.6%	88.2%	91.0%	92.7%	95.1%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.7%	13.0%	13.4%	13.8%	15.0%	15.2%	16.9%	20.9%
Other unsecured loans	11.6%	17.1%	13.5%	12.1%	11.3%	11.1%	11.4%	11.5%
New automobile	6.0%	3.7%	4.2%	5.2%	4.3%	4.6%	5.7%	6.8%
Used automobile	14.9%	11.6%	13.8%	15.7%	15.7%	15.4%	15.9%	14.5%
First mortgage	2.5%	1.3%	1.9%	2.4%	2.6%	2.5%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	2.0%	2.0%	2.0%	2.2%
Commercial loans	0.2%	0.7%	0.5%	0.4%	0.3%	0.3%	0.3%	0.2%
Share drafts	57.0%	33.1%	42.7%	48.1%	53.1%	55.1%	58.4%	60.3%
Certificates	7.7%	4.8%	5.1%	5.6%	6.3%	6.4%	6.7%	8.7%
IRAs	4.2%	2.4%	2.9%	3.3%	3.6%	3.6%	3.8%	4.7%
Money market shares	6.9%	3.8%	3.6%	3.8%	4.5%	5.4%	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 CU Profile - Quarterly Trends

	U.S.	Massachusetts Credit Unions				
	Jun 18	Jun 18	Mar 18	Dec 17	Sep 17	Jun 17
Demographic Information						
Number CUs	5,594	164	165	166	167	167
Growth Rates (Quarterly % Change)						
Total loans	3.2	2.7	0.9	0.7	0.9	2.7
Credit cards	2.2	-0.2	2.1	5.1	0.6	1.0
Other unsecured loans	3.0	2.1	-0.7	5.1	1.0	3.5
New automobile	3.6	4.5	-1.2	0.2	-0.9	3.1
Used automobile	3.5	4.5	1.6	0.6	0.3	3.9
First mortgage	3.0	1.8	1.3	0.2	1.1	1.9
HEL & 2nd Mtg	2.3	1.9	0.0	2.1	0.6	3.6
Commercial loans*	3.6	6.4	1.9	-0.8	-19.4	8.4
Total savings	0.4	0.3	3.1	0.6	0.0	0.7
Share drafts	-0.6	0.7	4.7	5.2	-2.3	2.7
Certificates	1.9	1.6	0.7	0.2	0.3	0.4
IRAs	0.1	-0.6	-1.5	-1.5	-0.9	-0.5
Money market shares	-0.5	-1.2	1.7	-0.4	0.1	0.4
Regular shares	0.4	0.5	5.5	-0.2	0.5	0.3
Total memberships	1.3	1.4	1.5	0.5	1.3	1.5
Earnings (Basis Points)						
Yield on total assets	372	348	335	340	335	324
Dividend/interest cost of assets	63	65	60	59	57	55
Fee & other income	137	83	87	81	80	78
Operating expense	310	276	276	270	264	260
Loss Provisions	47	23	25	34	25	18
Net Income (ROA)	89	67	62	58	69	70
% CUs with positive ROA	85	84	81	83	78	76
Capital Adequacy (%)						
Net worth/assets	11.0	10.9	10.8	10.9	10.8	10.7
% CUs with NW > 7% of assets	97.6	98.8	98.8	98.8	98.2	98.8
Asset Quality (%)						
Loan delinquency rate - Total loans	0.67	0.56	0.54	0.64	0.62	0.58
Total Consumer	0.83	0.78	0.81	0.81	0.74	0.65
Credit Cards	1.15	1.85	1.77	1.72	1.59	1.42
All Other Consumer	0.79	0.68	0.71	0.72	0.66	0.57
Total Mortgages	0.51	0.44	0.38	0.54	0.55	0.55
First Mortgages	0.52	0.46	0.40	0.56	0.58	0.59
All Other Mortgages	0.48	0.37	0.34	0.48	0.44	0.42
Total Commercial Loans	1.42	0.21	0.23	0.23	0.20	0.22
Commercial Ag Loans	1.67	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	1.40	0.22	0.23	0.23	0.20	0.22
Net chargeoffs/average loans	0.61	0.22	0.24	0.41	0.24	0.22
Total Consumer	1.18	0.61	0.63	1.12	0.60	0.56
Credit Cards	2.95	2.10	2.17	2.35	2.23	1.71
All Other Consumer	0.95	0.46	0.48	1.01	0.44	0.45
Total Mortgages	0.03	0.01	0.02	0.01	0.04	0.03
First Mortgages	0.03	0.01	0.01	0.02	0.03	0.02
All Other Mortgages	0.02	-0.01	0.04	0.00	0.06	0.06
Total Commercial Loans	1.45	0.01	-0.03	0.22	0.12	0.08
Commercial Ag Loans	0.22	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	1.51	0.01	-0.03	0.22	0.12	0.08
Asset/Liability Management						
Loans/savings	82.9	93.9	91.7	93.6	93.5	92.7

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

Mid-Year 2018

Bank Comparisons

	MA Credit Unions				MA Banks			
Demographic Information	Jun 18	2017	2016	3 Yr Avg	Jun 18	2017	2016	3 Yr Avg
Number of Institutions	164	166	172	167	122	124	133	126
Assets per Institution (\$ mil)	239	229	210	226	3,325	3,147	2,892	3,121
Total assets (\$ mil)	39,166	37,937	36,037	37,713	405,670	390,217	384,589	393,492
Total loans (\$ mil)	29,833	28,845	27,394	28,690	148,976	143,492	131,106	141,191
Total surplus funds (\$ mil)	8,141	7,938	7,577	7,886	198,032	196,736	197,414	197,394
Total savings (\$ mil)	31,721	30,684	29,276	30,560	317,593	311,650	307,485	312,243
Avg number of branches (1)	3	3	3	3	11	11	10	11
12 Month Growth Rates (%)								
Total assets	4.4	5.3	6.4	5.3	5.9	2.6	2.7	3.7
Total loans	5.3	5.3	10.3	6.9	7.6	12.1	10.1	9.9
Real estate loans	4.5	5.7	8.5	6.2	9.3	10.7	10.8	10.3
Commercial loans*	-13.3	-9.9	21.0	-0.7	9.8	11.5	11.0	10.8
Total consumer	14.2	9.4	11.3	11.6	3.6	4.0	4.6	4.1
Consumer credit card	7.6	6.8	3.8	6.1	-63.4	-48.8	100.5	-3.9
Other consumer	15.1	9.7	12.4	12.4	3.9	4.2	4.5	4.2
Total surplus funds	0.9	4.8	-5.8	-0.1	3.4	0.2	-3.8	-0.1
Total savings	4.0	4.8	6.7	5.2	4.7	2.6	0.8	2.7
YTD Earnings Annualized (BP)								
Yield on Total Assets	342	331	319	330	235	212	190	212
Dividend/Interest cost of assets	62	56	52	57	42	31	24	32
Net Interest Margin	279	275	267	273	193	181	167	180
Fee and other income (2)	85	78	85	83	250	247	231	242
Operating expense	276	264	268	269	329	338	307	325
Loss provisions	24	23	19	22	4	3	4	3
Net income	65	66	65	65	110	86	87	94
Capital Adequacy (%)								
Net worth/assets	10.9	10.9	10.8	10.9	10.0	10.2	9.7	10.0
Asset Quality (%)								
Delinquencies/loans (3)	0.56	0.64	0.62	0.61	0.40	0.39	0.49	0.43
Real estate loans	0.44	0.54	0.63	0.54	0.40	0.42	0.51	0.45
Consumer loans	0.21	0.23	0.47	0.31	0.90	0.80	0.96	0.89
Total consumer	0.93	0.96	0.64	0.84	0.11	0.12	0.14	0.12
Consumer credit card	1.85	1.72	1.11	1.56	0.85	1.31	0.47	0.87
Other consumer	0.82	0.86	0.58	0.75	0.11	0.12	0.13	0.12
Net chargeoffs/avg loans	0.23	0.28	0.24	0.25	0.03	0.04	0.03	0.03
Real estate loans	0.01	0.03	0.08	0.04	0.01	0.01	0.01	0.01
Commercial loans	0.00	0.05	0.18	0.08	0.16	0.20	0.18	0.18
Total consumer	0.78	0.94	0.62	0.78	0.25	0.27	0.18	0.24
Consumer credit card	2.15	1.99	1.68	1.94	9.02	2.00	2.96	4.66
Other consumer	0.61	0.81	0.47	0.63	0.24	0.27	0.18	0.23
Asset Liability Management (%)								
Loans/savings	94.0	94.0	93.6	93.9	46.9	46.0	42.6	45.2
Loans/assets	76.2	76.0	76.0	76.1	36.4	36.5	33.8	35.6
Core deposits/total deposits	53.2	52.0	50.7	52.0	37.8	35.1	26.5	33.1
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.

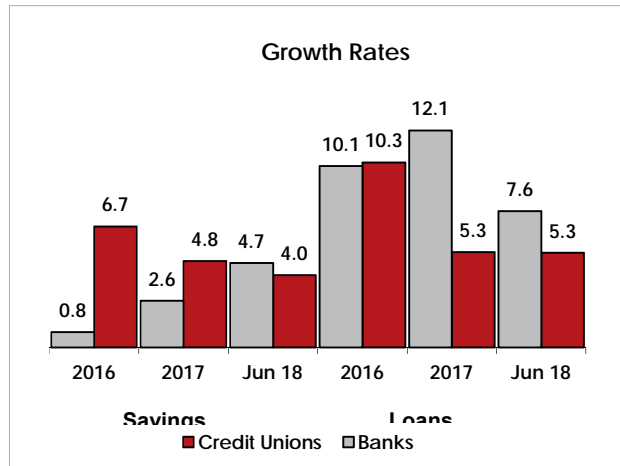
Source: FDIC, NCUA and CUNA E&S

Massachusetts Credit Union Profile

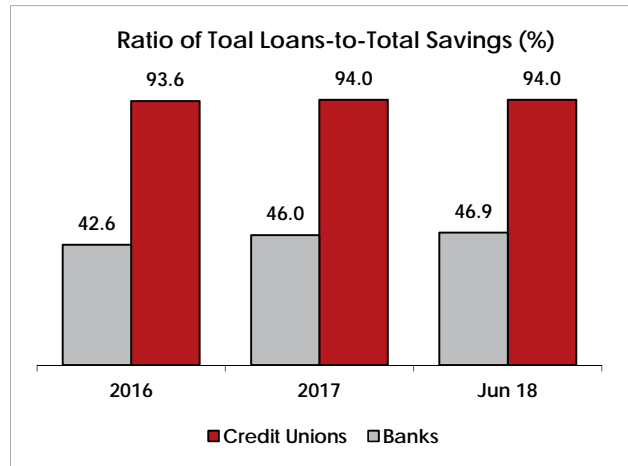
Mid-Year 2018

Credit Union and Bank Comparisons

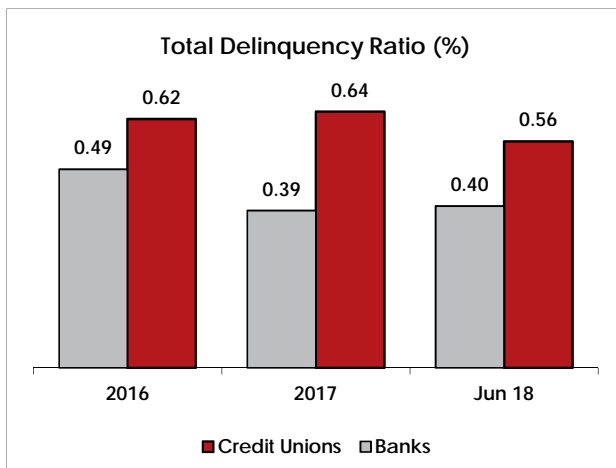
Loan and Savings Growth Trends



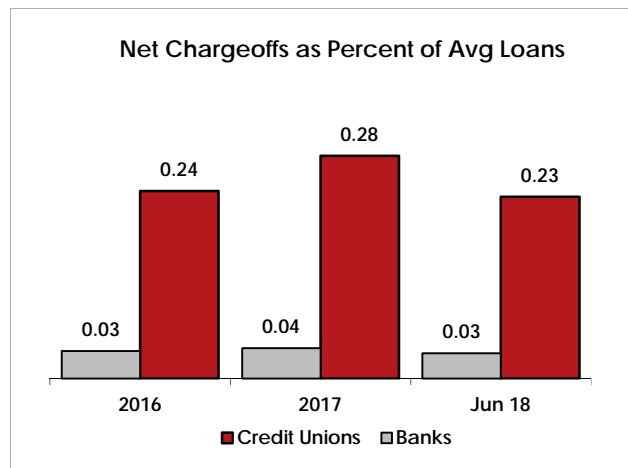
Liquidity Risk Trends



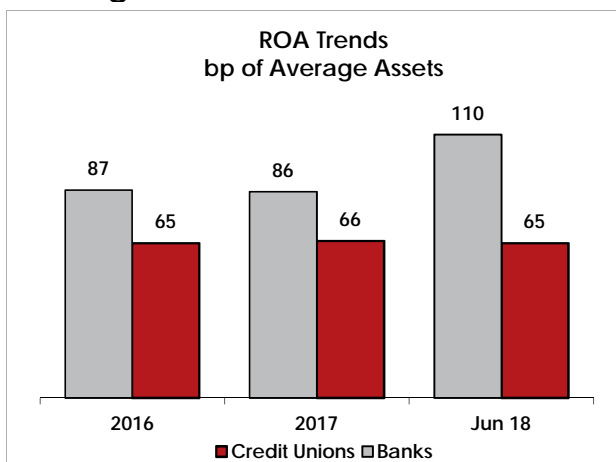
Credit Risk Trends



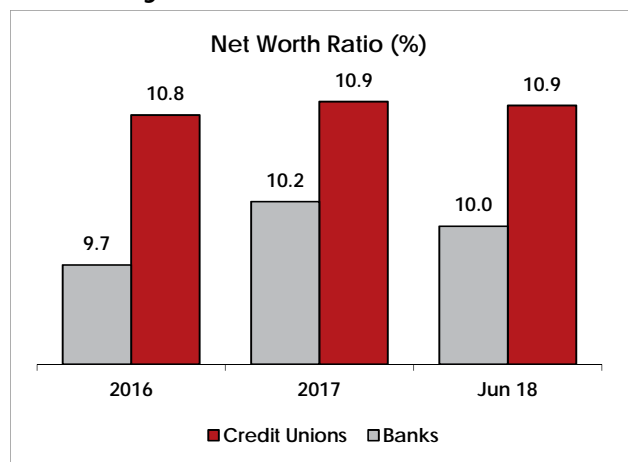
Credit Risk Trends



Earnings Trends



Solvency Trends



Massachusetts Credit Union Profile

Mid-Year 2018

Massachusetts Credit Union Financial Summary

Data as of June 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/	Fixed Rate
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		Loans/ Savings	1st Mtgs. Assets
Digital Federal Credit Union	MA	0	\$8,607,702,746	754,982	22	6.6%	1.8%	13.8%	9.5%	0.78%	0.44%	0.84%	95.9%	25.5%
Metro CU	MA	0	\$1,821,186,906	203,252	15	7.7%	8.4%	4.5%	9.3%	0.19%	0.07%	0.70%	109.0%	37.1%
Workers CU	MA	0	\$1,732,267,667	101,873	16	8.6%	8.9%	7.4%	10.2%	0.27%	0.20%	0.58%	109.0%	23.2%
Rockland FCU	MA	0	\$1,704,879,592	183,269	9	6.0%	3.3%	-1.2%	12.1%	0.18%	0.13%	1.10%	113.9%	32.1%
Jeanne D Arc CU	MA	0	\$1,386,569,274	86,761	11	6.8%	7.5%	5.8%	8.3%	0.53%	0.18%	0.82%	104.9%	66.1%
Hanscom FCU	MA	1	\$1,311,999,177	84,169	21	4.8%	6.8%	9.2%	10.4%	0.41%	0.20%	0.71%	98.9%	17.1%
Greylock FCU	MA	1	\$1,174,601,373	84,633	13	3.6%	6.7%	4.6%	10.5%	1.17%	0.15%	0.85%	97.8%	30.9%
St Anne's CU of Fall River	MA	0	\$954,585,067	56,240	8	4.8%	2.4%	-0.6%	10.2%	0.37%	0.01%	0.78%	99.7%	48.8%
Webster First FCU	MA	1	\$916,826,761	71,381	18	4.7%	7.7%	5.3%	20.0%	0.48%	0.09%	1.21%	107.7%	45.1%
RTN FCU	MA	0	\$892,746,169	47,693	21	0.3%	4.3%	1.2%	11.3%	0.55%	0.12%	0.22%	65.0%	35.9%
St Marys CU	MA	0	\$860,918,387	57,636	6	3.2%	2.8%	-0.4%	10.3%	0.22%	0.07%	0.60%	107.3%	38.9%
First Citizens FCU	MA	0	\$741,159,157	83,261	11	-0.1%	-0.9%	-1.3%	10.3%	0.31%	0.22%	0.58%	108.3%	25.7%
Leominster CU	MA	0	\$706,128,010	53,400	9	7.8%	15.3%	-0.3%	8.6%	0.23%	0.09%	0.35%	112.6%	27.3%
Liberty Bay CU	MA	1	\$684,963,013	27,332	6	-1.2%	0.3%	2.0%	14.8%	1.03%	0.06%	0.07%	99.8%	31.4%
Harvard University ECU	MA	0	\$665,836,730	48,597	6	9.2%	11.9%	-0.3%	9.1%	0.67%	0.19%	0.87%	107.1%	55.5%
DIRECT FCU	MA	0	\$652,557,545	29,845	1	14.1%	13.8%	10.5%	12.4%	0.48%	0.05%	0.56%	112.6%	33.5%
Merrimack Valley FCU	MA	0	\$616,619,669	49,199	6	2.5%	11.1%	3.3%	10.6%	0.88%	0.21%	0.76%	71.7%	33.3%
Sharon CU	MA	0	\$583,320,030	35,506	5	3.0%	8.6%	3.7%	11.5%	0.24%	0.10%	0.78%	91.4%	54.5%
Polish National CU	MA	0	\$572,423,522	24,248	9	-1.0%	9.2%	2.6%	13.3%	0.10%	0.01%	0.42%	94.5%	45.0%
Align CU	MA	0	\$564,872,895	28,332	7	-5.9%	3.7%	1.0%	12.5%	0.13%	0.03%	0.10%	88.2%	35.9%
Massachusetts Institute Tech FCU	MA	0	\$564,214,293	36,048	3	4.1%	4.1%	1.8%	7.9%	0.94%	0.09%	0.27%	98.1%	44.7%
Quincy CU	MA	0	\$528,243,541	34,138	2	3.0%	2.9%	3.4%	13.6%	0.06%	0.11%	0.71%	76.7%	35.2%
GFA FCU	MA	0	\$506,451,562	28,414	9	2.8%	17.3%	0.5%	10.5%	0.43%	0.11%	0.48%	80.8%	32.9%
IC Federal Credit Union	MA	0	\$503,541,786	34,958	8	-2.5%	3.3%	0.6%	12.5%	0.42%	0.15%	0.52%	99.2%	31.0%
Central One FCU	MA	0	\$492,479,072	34,053	10	6.3%	8.2%	4.2%	9.7%	0.84%	0.14%	0.64%	103.0%	39.0%
Freedom Credit Union	MA	0	\$491,353,007	28,009	11	0.7%	5.2%	0.8%	15.9%	0.72%	0.02%	0.80%	86.1%	44.7%
UMassFive College FCU	MA	0	\$478,214,704	38,900	5	2.3%	7.7%	3.6%	8.9%	0.65%	0.14%	0.85%	83.7%	27.5%
Crescent Credit Union	MA	0	\$431,878,488	46,856	8	-1.3%	-2.2%	-2.1%	14.5%	0.67%	0.08%	0.48%	110.6%	39.4%
City of Boston CU	MA	0	\$396,365,089	25,997	5	3.4%	-2.1%	4.4%	12.1%	1.37%	0.61%	0.22%	97.7%	45.7%
Bridgewater CU	MA	0	\$382,203,950	31,604	5	7.3%	4.9%	0.9%	9.5%	0.20%	0.07%	0.13%	90.0%	34.5%
Millbury FCU	MA	0	\$344,797,705	28,479	5	8.4%	11.6%	7.0%	7.9%	0.47%	0.06%	0.71%	92.8%	38.0%
Boston Firefighters CU	MA	0	\$267,578,151	9,469	2	1.5%	12.0%	5.6%	12.2%	0.07%	0.09%	1.02%	91.4%	39.3%
Mass Bay CU	MA	0	\$255,634,539	19,061	4	5.2%	8.7%	1.7%	9.9%	0.61%	0.24%	0.25%	100.5%	50.7%
Members Plus CU	MA	0	\$254,663,540	9,586	5	0.2%	-1.9%	-1.0%	14.5%	0.81%	0.10%	0.31%	86.6%	43.3%
MassMutual FCU	MA	0	\$244,530,428	12,879	2	-0.2%	3.2%	2.7%	11.8%	0.42%	0.15%	0.85%	61.5%	23.5%
St Jean's CU	MA	0	\$237,983,875	19,065	5	7.4%	14.8%	2.2%	9.3%	0.20%	0.01%	0.50%	97.6%	31.5%
Luso FCU	MA	0	\$220,490,028	8,018	2	1.2%	7.1%	4.1%	10.5%	0.52%	0.06%	0.65%	103.7%	66.3%
Fall River Municipal CU	MA	1	\$211,784,332	13,603	5	0.8%	1.3%	8.4%	12.5%	0.29%	0.17%	0.22%	81.9%	39.5%
Southern Mass CU	MA	0	\$211,012,899	15,205	6	-0.4%	24.3%	3.0%	11.0%	0.40%	0.09%	0.58%	80.2%	38.7%
Holyoke CU	MA	0	\$199,373,803	20,716	3	6.1%	9.4%	4.9%	9.2%	0.19%	0.01%	0.26%	92.7%	34.0%
Southbridge CU	MA	0	\$183,699,328	12,607	5	-0.7%	0.9%	2.8%	11.8%	0.83%	0.15%	0.06%	109.9%	44.7%
Tremont Credit Union	MA	0	\$180,125,991	17,868	5	2.5%	5.8%	-5.7%	13.5%	1.93%	-0.11%	0.41%	78.9%	34.6%
Greater Springfield CU	MA	0	\$166,589,665	10,294	2	0.4%	5.3%	11.6%	14.8%	0.05%	0.03%	1.59%	59.7%	31.0%
Taunton FCU	MA	0	\$160,573,636	19,033	3	6.9%	4.9%	6.9%	12.8%	1.28%	0.26%	0.55%	90.6%	22.0%
Alden CU	MA	0	\$158,483,209	17,157	3	-4.4%	-6.6%	-0.9%	8.0%	0.66%	0.95%	0.01%	68.9%	27.0%
Shrewsbury FCU	MA	0	\$155,131,311	8,935	1	5.7%	-0.5%	-0.3%	7.8%	0.03%	0.06%	0.78%	52.1%	18.2%
Homefield CU	MA	0	\$151,029,826	9,128	2	4.5%	6.0%	-3.9%	9.3%	0.77%	0.01%	0.33%	94.3%	37.1%
Community CU of Lynn	MA	0	\$146,349,658	5,796	3	1.2%	2.1%	-11.8%	11.1%	0.12%	0.34%	-0.18%	98.9%	28.3%
Somerset FCU	MA	0	\$145,227,663	11,720	1	1.8%	0.1%	2.2%	15.4%	0.68%	0.00%	0.47%	63.7%	44.4%
Naveo CU	MA	0	\$130,419,275	7,944	3	4.0%	14.2%	0.0%	7.8%	0.09%	0.02%	0.55%	73.0%	27.8%
Arrha Credit Union	MA	0	\$126,772,517	8,597	3	-6.6%	-0.7%	-9.9%	8.9%	0.85%	-0.01%	0.42%	76.4%	47.6%
New Bedford CU	MA	0	\$120,961,220	10,495	2	-1.5%	11.7%	1.3%	9.8%	1.08%	0.16%	0.27%	68.9%	32.8%
Brotherhood CU	MA	0	\$109,908,198	5,437	2	-0.9%	-0.4%	-1.7%	27.0%	0.74%	0.01%	0.04%	67.2%	24.6%
First Priority CU	MA	0	\$106,581,984	6,828	2	0.9%	1.7%	-2.2%	18.2%	1.50%	0.02%	0.22%	80.2%	38.5%
MetroWest Community FCU	MA	0	\$104,133,820	8,130	1	2.1%	6.1%	-2.4%	10.0%	0.50%	0.27%	0.16%	54.5%	3.6%
River Works CU	MA	0	\$103,823,266	5,982	2	-2.6%	-4.2%	-6.6%	13.5%	0.47%	0.22%	0.14%	68.0%	24.8%
Athol CU	MA	0	\$102,435,347	7,132	2	-3.9%	1.4%	4.1%	7.7%	0.34%	0.14%	0.03%	102.4%	31.9%

Massachusetts Credit Union Profile

Mid-Year 2018

Massachusetts Credit Union Financial Summary

Data as of June 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/	Fixed Rate
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		Loans/ Savings	1st Mtgs. Assets
Luso-American CU	MA	0	\$93,867,400	7,830	3	3.6%	6.5%	4.0%	13.9%	0.49%	0.13%	0.55%	81.2%	46.9%
Energy CU	MA	0	\$92,473,790	4,211	2	12.3%	11.4%	-2.1%	16.1%	0.79%	0.10%	0.12%	76.0%	25.5%
NESC FCU	MA	0	\$87,422,176	8,803	4	3.2%	4.2%	-2.2%	9.4%	0.45%	0.16%	0.42%	96.2%	17.5%
Pioneer Valley FCU	MA	0	\$84,665,859	9,391	3	30.1%	31.9%	5.7%	10.7%	0.19%	0.53%	1.77%	95.1%	32.0%
Worcester CU	MA	0	\$82,409,586	7,323	2	3.5%	8.8%	0.1%	9.4%	0.32%	0.14%	0.11%	75.5%	31.3%
New England Teamsters FCU	MA	0	\$80,603,266	6,118	1	22.4%	54.1%	2.7%	10.7%	1.31%	0.27%	-1.02%	69.9%	22.9%
AllCom CU	MA	0	\$68,481,347	4,703	2	0.1%	5.1%	-3.4%	15.8%	0.46%	0.01%	0.45%	59.0%	28.4%
St Michaels Fall River FCU	MA	0	\$65,421,384	3,777	3	22.9%	19.0%	-2.5%	8.6%	0.72%	0.02%	1.78%	106.6%	2.8%
Premier Source CU	MA	0	\$64,477,869	5,060	2	-5.7%	3.5%	-3.5%	13.1%	1.64%	0.43%	-0.08%	64.5%	26.1%
Franklin First FCU	MA	0	\$62,863,788	6,946	1	4.1%	9.2%	2.0%	7.7%	0.59%	0.30%	0.73%	66.5%	18.8%
Tewksbury FCU	MA	0	\$62,579,183	4,401	1	4.3%	13.8%	2.3%	10.9%	1.52%	0.07%	0.28%	78.6%	10.0%
Westport FCU	MA	0	\$59,881,712	6,872	2	-2.3%	30.9%	-2.5%	6.4%	0.03%	0.09%	-0.10%	62.4%	25.8%
Notre Dame Community FCU	MA	0	\$50,311,571	4,162	1	1.3%	1.3%	-4.1%	12.1%	0.07%	0.00%	0.18%	36.8%	23.3%
Everett CU	MA	0	\$49,044,034	4,150	1	3.4%	-5.8%	-1.6%	13.5%	2.76%	0.00%	0.04%	70.0%	48.1%
SouthCoast FCU	MA	1	\$48,432,529	4,521	5	-3.1%	1.9%	-6.2%	13.4%	0.66%	0.12%	0.15%	63.8%	28.3%
Woburn Municipal FCU	MA	0	\$45,144,908	3,032	0	3.4%	12.7%	-1.9%	8.5%	1.89%	0.14%	0.25%	41.2%	13.8%
Plymouth County Teachers FCU	MA	0	\$44,846,458	3,829	2	-0.5%	1.2%	-18.2%	9.6%	0.25%	0.11%	-0.02%	56.0%	23.8%
Somerville Municipal FCU	MA	0	\$42,484,735	2,448	1	0.2%	6.4%	-1.5%	14.4%	0.44%	-0.08%	0.45%	59.9%	27.5%
Commonwealth Utilities ECU	MA	0	\$40,956,668	1,883	1	-1.3%	-3.1%	-3.3%	15.8%	0.80%	-0.09%	0.50%	30.6%	6.0%
Worcester Fire Dept CU	MA	0	\$40,769,768	1,952	1	0.3%	7.4%	0.1%	13.6%	0.37%	0.07%	0.05%	26.5%	7.9%
Stoneham Municipal EFCU	MA	0	\$39,650,786	2,969	2	4.0%	8.1%	-0.5%	8.4%	0.01%	0.04%	0.54%	35.3%	11.0%
Brookline Municipal CU	MA	0	\$38,328,209	2,674	1	-3.0%	-6.6%	-3.4%	12.8%	1.37%	0.00%	0.59%	39.9%	26.0%
Cambridge Teachers FCU	MA	0	\$33,871,990	2,173	0	8.2%	-1.5%	4.2%	8.8%	1.06%	-0.01%	0.14%	25.6%	2.0%
Alpha CU	MA	0	\$32,722,826	4,745	2	4.3%	10.1%	0.7%	12.5%	0.64%	0.26%	0.44%	37.2%	0.0%
600 Atlantic FCU	MA	0	\$31,282,257	1,600	1	9.6%	12.1%	-19.8%	11.8%	0.24%	0.00%	0.68%	56.0%	19.3%
Andover FCU	MA	0	\$31,164,972	2,626	3	2.2%	2.4%	-3.1%	11.4%	1.07%	-0.01%	0.43%	31.8%	0.0%
Goldmark FCU	MA	0	\$30,403,181	3,258	1	-3.0%	12.6%	-2.6%	12.3%	0.58%	0.02%	0.22%	50.9%	21.9%
Wellesley Municipal EFCU	MA	0	\$29,959,085	1,905	0	2.6%	-5.9%	-1.5%	10.4%	0.03%	0.05%	0.13%	40.7%	12.3%
West Springfield FCU	MA	0	\$29,372,399	2,861	1	-0.8%	8.0%	-3.2%	7.7%	1.26%	0.27%	-0.07%	38.5%	20.6%
St Dominics FCU	MA	0	\$28,402,522	2,160	1	-4.3%	-2.0%	-4.3%	16.7%	0.38%	0.52%	-0.34%	55.0%	24.6%
Peabody Municipal FCU	MA	0	\$26,667,381	2,151	1	-1.7%	-4.3%	-1.1%	11.3%	1.61%	0.01%	0.23%	22.5%	0.0%
Somerville School EFCU	MA	0	\$26,477,648	1,904	1	-1.3%	-5.3%	2.0%	15.5%	1.33%	0.06%	0.22%	37.3%	0.0%
St Anthony of Padua FCU	MA	0	\$25,242,052	2,133	1	-1.5%	6.3%	-2.6%	24.1%	6.62%	0.12%	0.23%	44.9%	17.4%
Methuen Municipal EFCU	MA	0	\$25,064,825	2,437	1	3.3%	8.1%	-0.4%	12.3%	0.36%	-0.02%	0.62%	56.2%	3.0%
Malden FCU	MA	0	\$24,581,589	1,793	1	1.7%	3.4%	-2.3%	17.4%	0.89%	0.00%	0.18%	59.6%	11.9%
Taupa Lithuanian FCU	MA	0	\$24,004,672	1,742	0	4.5%	11.9%	2.4%	8.9%	1.44%	0.00%	0.39%	112.5%	68.6%
Chadwick FCU	MA	0	\$23,397,012	2,059	2	-5.9%	0.6%	-5.6%	6.2%	0.12%	0.00%	0.07%	46.8%	21.7%
Acushnet FCU	MA	0	\$23,305,444	2,306	1	1.1%	-8.6%	-3.4%	8.8%	0.06%	0.45%	-0.36%	37.3%	23.9%
Massachusetts Family CU	MA	0	\$22,967,285	1,522	1	-0.2%	2.5%	-2.8%	16.3%	0.26%	0.04%	0.51%	89.6%	48.6%
Northeastern University FCU	MA	0	\$22,791,782	2,218	1	-11.5%	-9.6%	-10.5%	10.4%	2.59%	-0.24%	0.81%	69.7%	29.3%
HTM CU	MA	0	\$20,641,387	2,008	1	3.4%	5.0%	-0.9%	15.8%	0.00%	0.03%	0.27%	55.5%	22.0%
Mills42 FCU	MA	0	\$20,475,489	2,656	2	3.2%	1.2%	1.9%	10.1%	0.22%	0.29%	0.12%	94.4%	15.8%
Credit Union of the Berkshires	MA	0	\$19,507,025	1,928	1	-5.6%	3.0%	-1.3%	13.7%	0.39%	0.21%	-0.56%	40.4%	1.1%
Norfolk Community FCU	MA	0	\$19,448,504	3,386	1	7.1%	9.5%	-0.1%	10.2%	0.41%	0.24%	-0.09%	87.5%	21.1%
MyCom FCU	MA	0	\$19,331,998	2,516	1	4.0%	24.9%	14.6%	12.0%	1.99%	0.09%	1.31%	55.0%	0.5%
Attleboro Municipal EFCU	MA	0	\$19,309,340	1,699	1	3.2%	1.0%	-2.4%	10.9%	0.06%	0.35%	0.00%	26.4%	3.6%
Leominster Employees FCU	MA	0	\$18,491,509	1,994	1	-1.1%	5.6%	-3.5%	10.8%	1.08%	0.25%	0.48%	71.0%	19.9%
Worcester Police Dept CU	MA	0	\$17,836,942	1,136	1	8.4%	12.7%	2.4%	11.4%	0.11%	0.08%	0.08%	93.8%	22.0%
Lowell Firefighters CU	MA	0	\$17,426,264	1,729	1	0.3%	1.1%	-0.6%	17.7%	0.70%	-0.10%	0.32%	66.6%	15.9%
RAH FCU	MA	0	\$17,358,270	1,877	1	6.7%	2.1%	0.2%	11.2%	1.24%	0.20%	0.09%	77.4%	28.7%
Haverhill Fire Dept CU	MA	0	\$17,319,795	1,168	1	-2.8%	-6.6%	-4.2%	12.7%	0.26%	-0.01%	0.32%	39.9%	12.4%
St Anne CU	MA	0	\$16,043,797	1,974	1	-3.4%	-0.7%	-5.4%	8.5%	1.16%	0.52%	-1.68%	70.5%	37.2%
Billerica Municipal ECU	MA	0	\$15,189,264	1,231	1	2.8%	-0.2%	-0.6%	20.6%	0.00%	-0.02%	0.36%	28.2%	7.8%
Greater Salem EFCU	MA	0	\$14,234,838	1,520	0	6.8%	2.8%	-0.9%	7.1%	1.83%	0.17%	-0.13%	38.7%	9.8%
Chelsea EFCU	MA	0	\$14,001,225	2,092	1	-2.4%	6.3%	2.1%	9.1%	0.35%	0.18%	0.19%	60.4%	0.0%
St Vincent Hospital CU	MA	0	\$13,143,893	1,687	2	0.7%	0.9%	-2.4%	9.0%	0.75%	0.43%	0.10%	38.9%	0.0%

Massachusetts Credit Union Profile

Mid-Year 2018

Massachusetts Credit Union Financial Summary

Data as of June 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans			
Revere Municipal EFCU	MA	0	\$12,884,639	2,130	2	8.7%	27.8%	7.6%	11.1%	0.37%	0.16%	0.09%	99.3%	0.0%
Lynn Police CU	MA	0	\$12,269,201	1,063	2	2.7%	2.3%	0.9%	22.2%	1.89%	0.00%	0.72%	46.7%	0.0%
Lynn Firemens FCU	MA	0	\$12,198,243	1,497	1	-1.0%	-4.0%	-2.2%	18.7%	0.00%	0.00%	0.44%	71.2%	19.8%
Melrose First FCU	MA	0	\$12,074,885	1,567	0	11.1%	17.3%	-4.0%	15.3%	0.01%	0.00%	0.11%	65.3%	30.7%
Santo Christo FCU	MA	0	\$11,903,211	2,318	1	1.1%	-5.6%	4.6%	9.7%	1.32%	0.43%	0.12%	66.0%	24.5%
Beverly Municipal FCU	MA	0	\$11,567,391	1,569	1	5.7%	18.8%	1.0%	17.2%	0.64%	0.06%	0.13%	61.8%	18.4%
Cambridge Firefighters FCU	MA	0	\$11,477,194	916	1	3.4%	1.9%	-0.9%	20.0%	0.17%	0.12%	1.03%	76.9%	23.0%
Ocean Spray EFCU	MA	0	\$11,345,924	1,011	1	0.1%	-6.1%	-17.8%	12.5%	0.91%	0.44%	-0.18%	55.7%	12.4%
St Anthony of New Bedford FCU	MA	0	\$11,282,333	1,133	1	2.1%	1.4%	-2.2%	9.3%	0.58%	0.01%	-0.15%	29.5%	7.5%
Lexington MA FCU	MA	0	\$11,186,320	1,191	1	0.7%	22.3%	-0.9%	10.0%	0.09%	0.05%	0.20%	61.2%	9.8%
Watertown Municipal CU	MA	0	\$11,102,966	777	1	-3.5%	8.8%	-1.6%	29.0%	0.41%	-0.01%	0.12%	26.5%	9.9%
Cambridge Municipal EFCU	MA	0	\$10,054,076	1,538	1	3.0%	-3.8%	-2.7%	19.3%	0.04%	0.00%	-0.28%	24.0%	0.0%
Burlington Municipal EFCU	MA	0	\$10,024,563	1,434	0	3.5%	5.9%	-2.6%	7.8%	1.58%	0.02%	0.31%	43.0%	0.0%
Arlington Municipal FCU	MA	0	\$10,020,139	1,069	1	2.6%	39.9%	-2.7%	19.7%	0.32%	0.18%	0.66%	77.2%	25.1%
Marblehead Municipal FCU	MA	0	\$9,894,186	1,401	1	5.6%	19.4%	2.0%	17.1%	0.57%	-0.01%	0.61%	68.8%	0.0%
Morton Federal Credit Union	MA	0	\$8,748,472	1,184	1	-0.1%	-6.7%	-4.6%	12.6%	0.32%	0.25%	-1.14%	41.9%	10.6%
Waltham Municipal ECU	MA	0	\$8,697,818	894	1	-6.0%	-4.9%	-0.6%	18.0%	0.43%	0.45%	-0.21%	25.1%	0.0%
Dedham Town EFCU	MA	0	\$8,673,918	1,285	1	1.7%	-5.9%	-5.0%	12.4%	1.11%	0.62%	0.37%	42.2%	0.0%
Reading MA Town EFCU	MA	0	\$8,550,851	738	1	2.9%	2.0%	-0.9%	14.5%	1.36%	0.23%	0.38%	41.8%	8.2%
Danvers Municipal FCU	MA	0	\$8,039,527	1,245	1	0.5%	4.3%	-0.8%	33.9%	0.03%	0.00%	0.08%	64.3%	0.0%
Somerville Mass Firefighters FCU	MA	0	\$7,531,212	311	1	3.0%	8.2%	-0.3%	15.4%	0.00%	0.00%	0.54%	30.0%	0.0%
Medford Municipal EFCU	MA	0	\$7,394,510	837	1	1.7%	15.9%	0.0%	20.5%	1.19%	0.00%	0.61%	39.1%	0.0%
Northampton VAF FCU	MA	0	\$7,311,537	892	1	-2.2%	16.0%	1.0%	13.9%	0.37%	0.40%	0.30%	46.2%	0.0%
Cabot Boston CU	MA	0	\$6,995,517	881	1	-2.0%	14.4%	-1.7%	16.6%	1.10%	0.06%	0.07%	61.8%	12.7%
Revere Firefighters CU	MA	0	\$6,727,251	203	1	0.8%	-2.9%	0.5%	14.2%	0.00%	0.00%	-0.13%	28.2%	0.0%
Lowell Municipal EFCU	MA	0	\$6,177,392	1,241	1	-3.1%	28.4%	0.1%	8.0%	0.18%	0.36%	0.20%	42.9%	0.0%
Norwood Town EFCU	MA	0	\$5,536,494	871	1	5.9%	7.7%	2.2%	22.3%	1.98%	-0.06%	0.78%	67.0%	0.0%
Lynn Teachers CU	MA	0	\$5,165,618	766	1	-2.0%	-17.4%	-3.6%	14.4%	0.12%	0.00%	0.29%	27.7%	0.0%
Middlesex Essex Postal EFCU	MA	0	\$5,140,201	836	1	1.6%	2.3%	-5.4%	29.6%	2.11%	0.00%	0.36%	55.8%	0.0%
Lincoln Sudbury Town EFCU	MA	0	\$5,046,507	539	1	-0.8%	-8.9%	-2.9%	13.1%	8.75%	0.33%	0.31%	37.8%	9.5%
Health Alliance FCU	MA	0	\$4,485,939	1,149	1	15.2%	23.9%	4.0%	9.2%	0.71%	0.95%	0.94%	65.9%	0.0%
Belmont Municipal FCU	MA	0	\$4,353,434	442	1	7.0%	13.5%	2.1%	13.6%	0.79%	0.45%	0.82%	54.0%	0.0%
Wakefield Town EFCU	MA	0	\$4,036,797	638	1	-0.3%	0.7%	-1.1%	13.8%	0.00%	0.00%	0.27%	31.0%	0.0%
New England Lee FCU	MA	0	\$3,285,821	290	0	-11.3%	31.1%	-6.8%	44.5%	4.42%	0.00%	0.53%	61.0%	6.9%
Bedford VA FCU	MA	0	\$3,236,539	718	1	-0.8%	22.2%	-2.2%	23.3%	2.07%	0.01%	0.73%	74.1%	0.0%
Holyoke Postal CU	MA	0	\$3,159,109	270	1	-3.5%	30.3%	-0.7%	23.1%	0.37%	0.00%	0.17%	16.1%	0.0%
Symphony FCU	MA	0	\$2,999,473	308	1	-12.1%	-0.7%	-1.0%	11.2%	0.00%	0.16%	-0.19%	76.4%	14.6%
Winchester Federal Credit Union	MA	0	\$2,898,403	495	0	12.7%	2.3%	-2.4%	11.5%	5.59%	-0.08%	-0.95%	40.8%	0.0%
Stoughton Town EFCU	MA	0	\$2,748,120	564	1	-2.6%	0.3%	0.2%	12.0%	0.72%	0.00%	0.28%	55.8%	0.0%
Lynn Municipal ECU	MA	0	\$2,514,497	429	1	5.9%	-3.0%	-4.9%	24.2%	0.08%	-0.18%	1.13%	52.5%	0.0%
Boston Customs FCU	MA	0	\$2,453,090	304	1	-2.9%	3.3%	-6.7%	13.1%	0.00%	0.57%	-0.71%	43.5%	0.0%
Gloucester Municipal Credit Union	MA	0	\$2,006,691	522	1	0.7%	-6.8%	-8.6%	19.4%	2.86%	0.00%	-0.28%	31.0%	0.0%
Moses FCU	MA	0	\$1,860,056	348	0	1.5%	-14.5%	-4.9%	16.0%	1.26%	2.13%	-1.47%	40.5%	0.0%
North Adams Municipal EFCU	MA	0	\$1,842,813	453	1	4.3%	4.8%	-2.6%	23.0%	0.20%	0.00%	-0.12%	66.9%	0.0%
Springfield St Railway ECU	MA	0	\$1,629,736	234	1	5.7%	-2.1%	1.3%	22.9%	1.21%	0.00%	0.40%	47.8%	0.0%
Manchester FCU	MA	0	\$1,628,364	415	1	-9.1%	19.3%	-4.2%	12.7%	0.00%	0.00%	-0.18%	44.2%	0.0%
Messiah Baptist-Jubilee FCU	MA	0	\$934,790	407	1	21.9%	13.3%	-5.6%	11.8%	0.00%	-0.02%	1.97%	31.2%	0.0%
Gloucester Fire Dept CU	MA	0	\$524,900	105	1	8.9%	-8.0%	2.9%	39.2%	0.00%	0.00%	0.10%	85.6%	0.0%
Artmet FCU	MA	0	\$432,501	69	1	-0.8%	-1.6%	1.5%	15.8%	0.39%	0.00%	-0.50%	92.5%	0.0%
One Twenty CU	MA	0	\$391,953	143	1	-3.7%	-46.9%	-1.4%	13.3%	16.35%	-0.42%	-0.96%	28.3%	0.0%
Pressers Union Local 12 ILGWU CU	MA	0	\$127,631	45	1	-18.7%	-11.2%	-13.5%	13.1%	0.00%	0.00%	1.49%	36.5%	0.0%
Medians			\$31,223,615	2,571	1	1.8%	4.3%	-0.6%	12.1%	0.48%	0.07%	0.31%	66.3%	21.8%
By Asset Size			Number of Insts.											
\$5 million and less			21	407	1	0.9%	7.2%	-2.0%	18.0%	1.20%	0.25%	0.21%	50.6%	1.4%
\$5 to \$10 million			16	876	1	0.5%	5.5%	-1.4%	17.2%	1.06%	0.17%	0.19%	44.8%	2.6%

Massachusetts Credit Union Profile

Mid-Year 2018

Massachusetts Credit Union Financial Summary

Data as of June 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 Mtgs. Assets
\$10 to \$20 million			28	1,553	1	2.1%	6.9%	-0.4%	13.5%	0.68%	0.16%	0.14%	58.0%	13.0%
\$20 to \$50 million			29	2,218	1	0.6%	2.2%	-3.5%	12.3%	1.00%	0.07%	0.26%	49.4%	19.2%
\$50 to \$100 million			13	6,118	2	7.4%	14.5%	0.1%	11.3%	0.66%	0.18%	0.39%	76.0%	24.9%
\$100 to \$250 million			23	10,294	2	1.3%	5.4%	1.0%	11.6%	0.59%	0.13%	0.42%	79.9%	33.8%
\$250 million+			34	37,474	8	4.9%	5.1%	5.8%	10.7%	0.55%	0.21%	0.70%	98.3%	34.2%

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.