

Massachusetts Credit Union Profile

Mid-Year 2020

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Massachusetts CUs
Demographic Information		
	Jun 20	Jun 20
Number of CUs	5,271	153
Assets per CU (\$ mil)	335.6	301.6
Median assets (\$ mil)	40.3	36.6
Total assets (\$ mil)	1,769,037	46,140
Total loans (\$ mil)	1,161,697	32,835
Total surplus funds (\$ mil)	533,761	11,964
Total savings (\$ mil)	1,507,955	38,566
Total memberships (thousands)	123,692	3,179
Growth Rates (%)		
Total assets	15.0	12.5
Total loans	7.1	3.9
Total surplus funds	38.2	46.2
Total savings	16.4	15.8
Total memberships	3.3	1.8
% CUs with increasing assets	90.5	94.1
Earnings - Basis Pts.		
Yield on total assets	368	344
Dividend/interest cost of assets	79	83
Net interest margin	289	261
Fee & other income	130	89
Operating expense	304	277
Loss Provisions	58	40
Net Income (ROA) with Stab Exp	57	33
Net Income (ROA) without Stab Exp	57	33
% CUs with positive ROA	80.6	78.4
Capital Adequacy (%)		
Net worth/assets	10.5	10.2
% CUs with NW > 7% of assets	96.7	97.4
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.57	0.71
Net chargeoffs/average loans (%)	0.52	0.27
Total borrower-bankruptcies	175,728	2,052
Bankruptcies per CU	33.3	13.4
Bankruptcies per 1000 members	1.4	0.6
Asset/Liability Management		
Loans/savings	77.0	85.1
Loans/assets	65.7	71.2
Net Long-term assets/assets	33.4	38.1
Liquid assets/assets	17.7	17.9
Core deposits/shares & borrowings	52.0	52.8
Productivity		
Members/potential members (%)	3	4
Borrowers/members (%)	57	48
Members/FTE	391	446
Average shares/member (\$)	12,191	12,132
Average loan balance (\$)	16,406	21,477
Employees per million in assets	0.18	0.15
Structure (%)		
Fed CUs w/ single-sponsor	11.3	15.7
Fed CUs w/ community charter	17.5	19.6
Other Fed CUs	32.4	24.8
CUs state chartered	38.7	39.9

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 2020

Overview: State Trends

	U.S.	Massachusetts Credit Unions						
	Jun 20	Jun 20	2019	2018	2017	2016	2015	2014
Demographic Information								
Number of CUs	5,271	153	157	162	166	172	177	186
Assets per CU (\$ mil)	335.6	301.6	268.5	244.2	228.5	209.5	191.4	171.2
Median assets (\$ mil)	40.3	36.6	31.8	30.9	30.0	28.6	27.6	25.2
Total assets (\$ mil)	1,769,037	46,140	42,152	39,556	37,937	36,037	33,877	31,844
Total loans (\$ mil)	1,161,697	32,835	32,538	31,335	28,845	27,394	24,841	22,787
Total surplus funds (\$ mil)	533,761	11,964	8,327	7,017	7,938	7,577	8,042	8,105
Total savings (\$ mil)	1,507,955	38,566	34,327	31,776	30,684	29,276	27,430	25,906
Total memberships (thousands)	123,692	3,179	3,153	3,059	2,917	2,797	2,687	2,568
Growth Rates (%)								
Total assets	15.0	12.5	6.6	4.3	5.3	6.4	6.4	4.8
Total loans	7.1	3.9	3.8	8.6	5.3	10.3	9.0	9.2
Total surplus funds	38.2	46.2	18.7	-11.6	4.8	-5.8	-0.8	-6.5
Total savings	16.4	15.8	8.0	3.6	4.8	6.7	5.9	3.4
Total memberships	3.3	1.8	3.1	4.9	4.3	4.1	4.7	3.3
% CUs with increasing assets	90.5	94.1	72.0	64.2	71.7	79.1	76.8	60.8
Earnings - Basis Pts.								
Yield on total assets	368	344	384	355	331	319	315	319
Dividend/interest cost of assets	79	83	93	69	56	52	53	55
Net interest margin	289	261	291	285	275	267	262	264
Fee & other income	130	89	90	87	78	85	82	79
Operating expense	304	277	284	279	264	268	269	269
Loss Provisions	58	40	33	30	23	19	14	12
Net Income (ROA) with Stab Exp	57	33	64	64	66	65	61	63
Net Income (ROA) without Stab Exp	57	33	64	64	66	65	61	63
% CUs with positive ROA	80.6	78.4	87.3	91.4	82.5	76.2	76.3	71.0
Capital Adequacy (%)								
Net worth/assets	10.5	10.2	11.0	11.1	10.9	10.8	10.8	10.9
% CUs with NW > 7% of assets	96.7	97.4	99.4	98.8	98.8	98.3	98.9	98.9
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.57	0.71	0.67	0.63	0.64	0.62	0.77	0.82
Net chargeoffs/average loans (%)	0.52	0.27	0.31	0.28	0.28	0.24	0.22	0.25
Total borrower-bankruptcies	175,728	2,052	1,702	1,660	1,446	1,762	1,613	2,108
Bankruptcies per CU	33.3	13.4	10.8	10.2	8.7	10.2	9.1	11.3
Bankruptcies per 1000 members	1.4	0.6	0.5	0.5	0.5	0.6	0.6	0.8
Asset/Liability Management								
Loans/savings	77.0	85.1	94.8	98.6	94.0	93.6	90.6	88.0
Loans/assets	65.7	71.2	77.2	79.2	76.0	76.0	73.3	71.6
Net Long-term assets/assets	33.4	38.1	40.1	41.1	41.7	40.9	41.0	41.2
Liquid assets/assets	17.7	17.9	12.2	9.2	10.9	10.0	10.6	10.0
Core deposits/shares & borrowings	52.0	52.8	48.7	49.9	49.0	47.6	45.9	43.3
Productivity								
Members/potential members (%)	3	4	4	4	4	4	4	4
Borrowers/members (%)	57	48	49	51	50	49	48	50
Members/FTE	391	446	439	438	434	433	422	411
Average shares/member (\$)	12,191	12,132	10,888	10,387	10,520	10,467	10,207	10,089
Average loan balance (\$)	16,406	21,477	20,946	20,173	19,686	19,793	19,436	17,878
Employees per million in assets	0.18	0.15	0.17	0.18	0.18	0.18	0.19	0.20
Structure (%)								
Fed CUs w/ single-sponsor	11.3	15.7	15.9	16.7	16.9	17.4	18.6	18.3
Fed CUs w/ community charter	17.5	19.6	19.1	16.7	17.5	18.0	17.5	17.2
Other Fed CUs	32.4	24.8	24.2	25.3	25.3	25.0	24.3	23.7
CUs state chartered	38.7	39.9	40.8	41.4	40.4	39.5	39.5	40.9

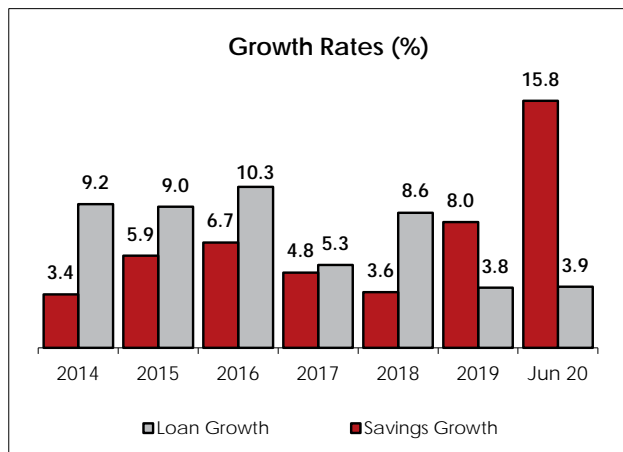
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

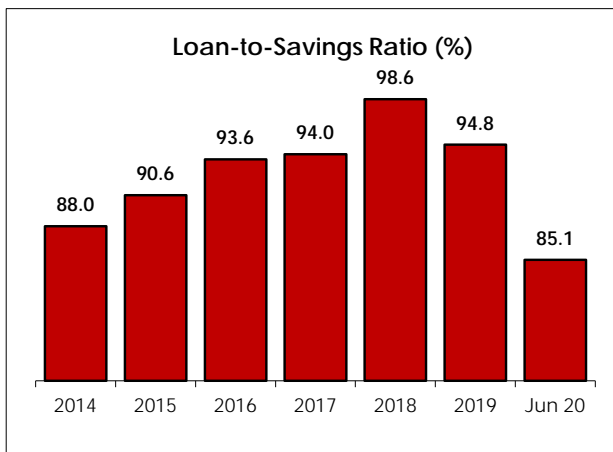
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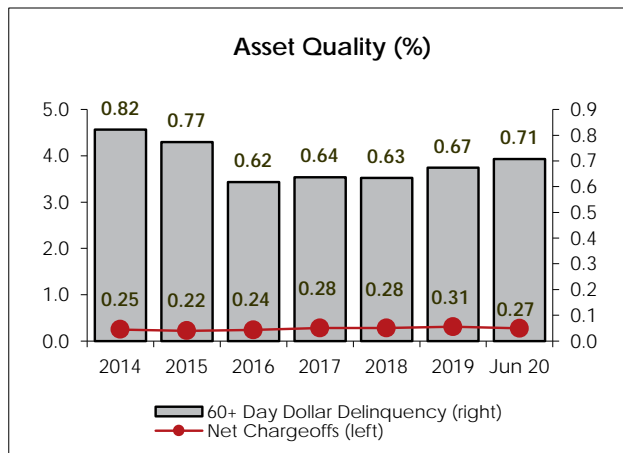
Loan and Savings Growth Trends



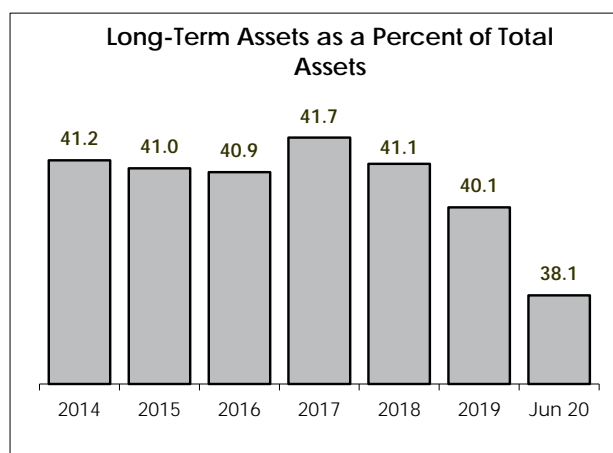
Liquidity Trends



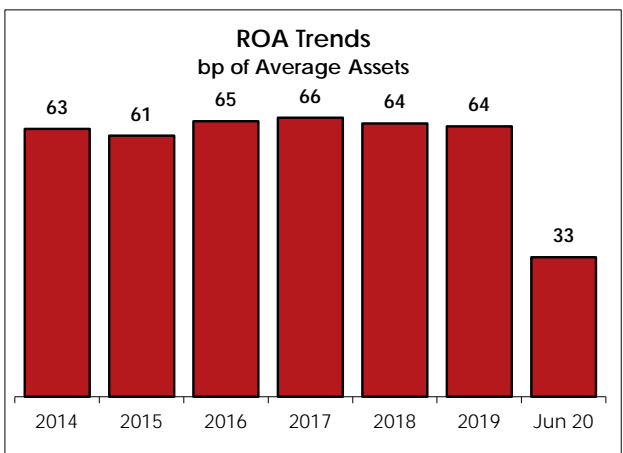
Credit Risk Trends



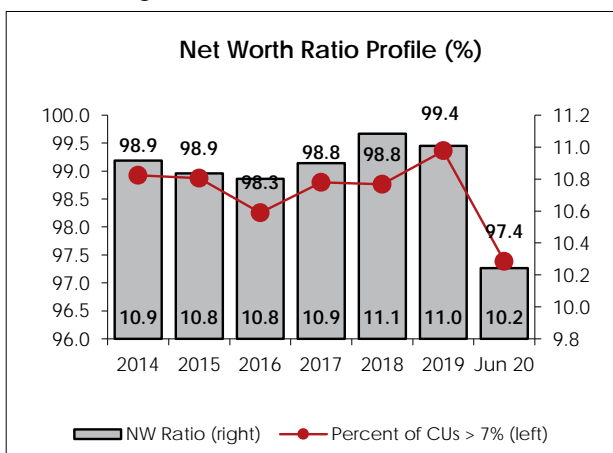
Interest Rate Risk Trends



Earnings Trends



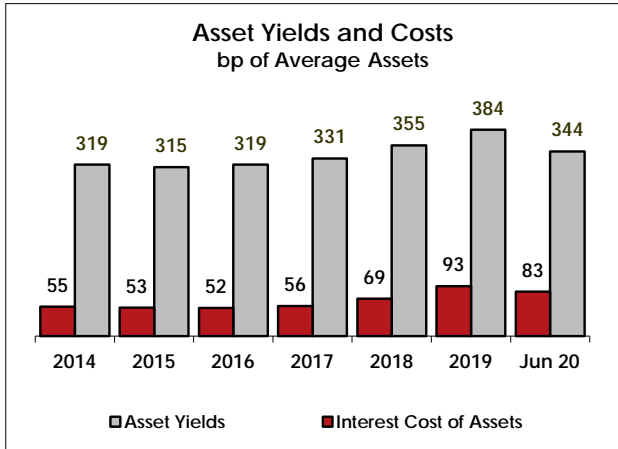
Solvency Trends



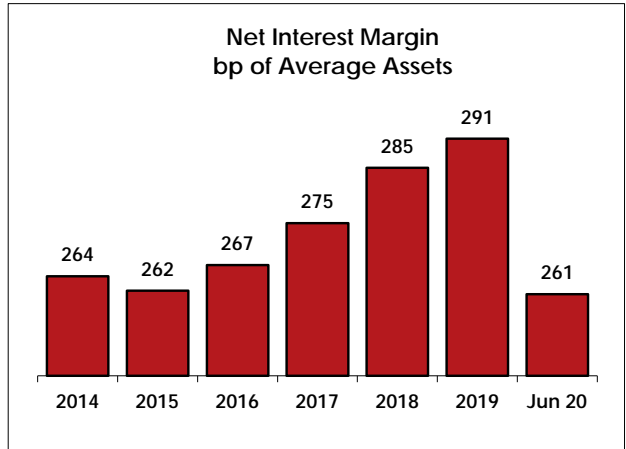
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Mid-Year 2020

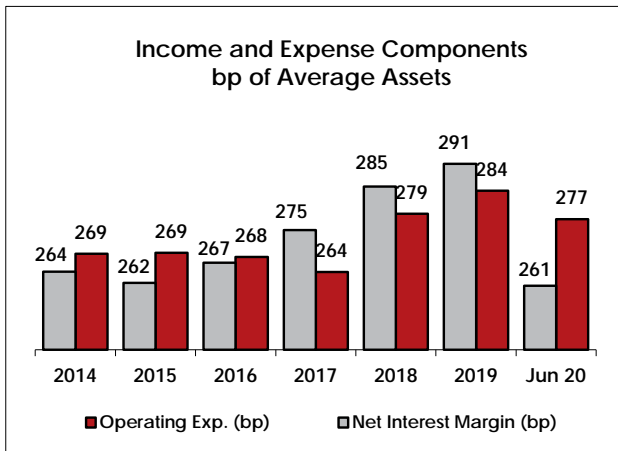
Asset Yields and Funding Costs



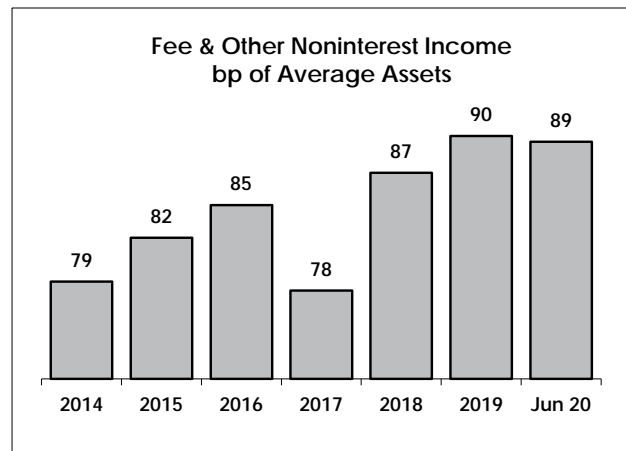
Interest Margins



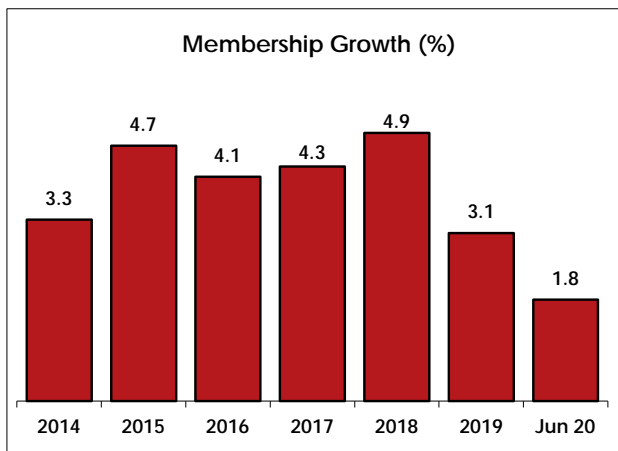
Interest Margins & Overhead



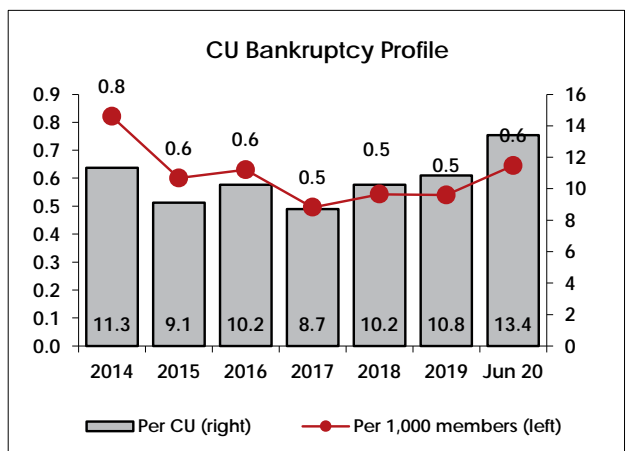
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	MA	Massachusetts Credit Union Asset Groups - 2020						
	Jun 20	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	153	53	29	13	23	7	17	11
Assets per CU (\$ mil)	301.6	7.9	30.1	70.1	160.0	314.1	699.3	2,378.9
Median assets (\$ mil)	36.6	7.4	27.4	71.9	158.7	299.4	644.5	1,580.3
Total assets (\$ mil)	46,140	419	874	911	3,681	2,198	11,889	26,168
Total loans (\$ mil)	32,835	177	358	521	2,339	1,527	8,442	19,471
Total surplus funds (\$ mil)	11,964	235	487	355	1,221	586	3,030	6,050
Total savings (\$ mil)	38,566	355	756	799	3,094	1,836	9,778	21,948
Total memberships (thousands)	3,179	49	65	67	231	121	670	1,976
Growth Rates (%)								
Total assets	12.5	7.2	9.5	8.0	8.9	12.5	9.7	17.2
Total loans	3.9	-4.4	-1.5	-2.1	2.3	7.1	3.0	6.8
Total surplus funds	46.2	18.0	16.6	28.1	23.8	31.4	35.7	70.6
Total savings	15.8	8.4	11.1	10.1	11.7	14.4	13.8	20.3
Total memberships	1.8	0.8	-0.4	-1.6	-0.6	1.9	-0.7	6.0
<i>% CUs with increasing assets</i>	94.1	86.8	100.0	92.3	95.7	100.0	100.0	100.0
Earnings - Basis Pts.								
Yield on total assets	344	323	297	331	304	345	335	356
Dividend/interest cost of assets	83	31	55	61	70	80	78	90
Net interest margin	261	291	241	270	233	265	257	266
Fee & other income	89	20	38	74	81	74	81	99
Operating expense	277	282	254	309	306	290	280	271
Loss Provisions	40	9	3	5	13	10	27	56
Net Income (ROA) with Stab Exp	33	20	23	30	-5	40	32	39
Net Income (ROA) without Stab Exp	33	20	23	30	-5	40	32	39
<i>% CUs with positive ROA</i>	78.4	69.8	79.3	76.9	78.3	85.7	88.2	100.0
Capital Adequacy (%)								
Net worth/assets	10.2	15.0	12.6	9.8	11.6	10.3	10.6	9.7
<i>% CUs with NW > 7% of assets</i>	97.4	96.2	100.0	92.3	100.0	100.0	94.1	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.71	0.79	0.56	0.72	0.64	0.50	0.61	0.78
Net chargeoffs/average loans (%)	0.27	0.15	0.12	0.13	0.10	0.05	0.20	0.35
Total borrower-bankruptcies	2,052	8	18	16	148	64	402	1,396
Bankruptcies per CU	13.4	0.2	0.6	1.2	6.4	9.1	23.6	126.9
Bankruptcies per 1000 members	0.6	0.2	0.3	0.2	0.6	0.5	0.6	0.7
Asset/Liability Management (%)								
Loans/savings	85.1	49.8	47.4	65.2	75.6	83.2	86.3	88.7
Loans/assets	71.2	42.2	41.0	57.2	63.5	69.5	71.0	74.4
Net Long-term assets/assets	38.1	16.7	26.8	34.8	44.9	45.5	46.6	33.4
Liquid assets/assets	17.9	38.3	29.4	22.6	18.7	14.2	13.6	19.2
Core deposits/shares & borrowings	52.8	85.3	61.1	61.1	57.8	50.7	51.2	51.9
Productivity								
Members/potential members (%)	4	6	4	2	1	2	3	6
Borrowers/members (%)	48	34	54	40	43	42	48	50
Members/FTE	446	424	446	373	345	338	365	517
Average shares/member (\$)	12,132	7,287	11,679	11,873	13,403	15,192	14,584	11,107
Average loan balance (\$)	21,477	10,535	10,227	19,499	23,776	30,170	26,267	19,870
Employees per million in assets	0.15	0.27	0.17	0.20	0.18	0.16	0.15	0.15
Structure (%)								
Fed CUs w/ single-sponsor	15.7	39.6	6.9	0.0	0.0	14.3	0.0	0.0
Fed CUs w/ community charter	19.6	5.7	27.6	46.2	21.7	14.3	23.5	27.3
Other Fed CUs	24.8	28.3	37.9	30.8	8.7	0.0	23.5	18.2
CUs state chartered	39.9	26.4	27.6	23.1	69.6	71.4	52.9	54.5

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.

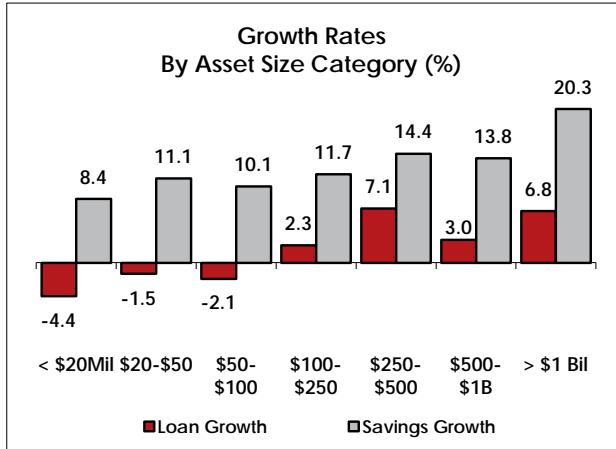
Source: NCUA and CUNA E&S.

Massachusetts Credit Union Profile

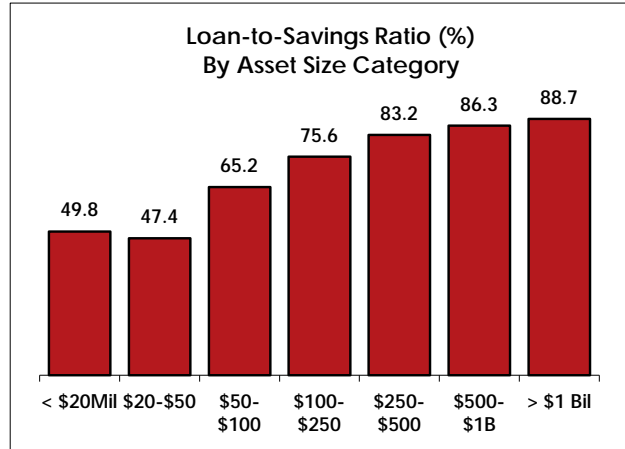
Mid-Year 2020

Results By Asset Size

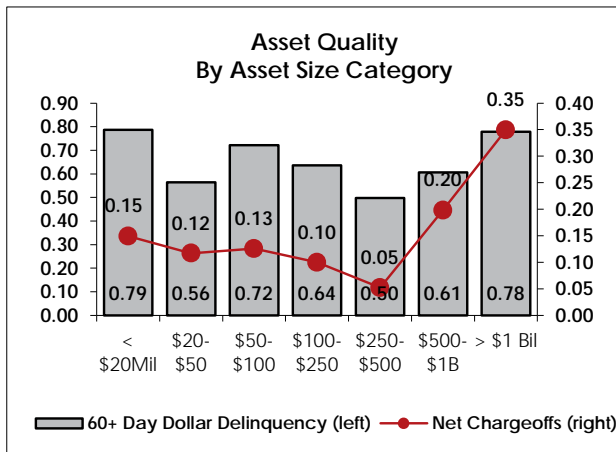
Loan and Savings growth



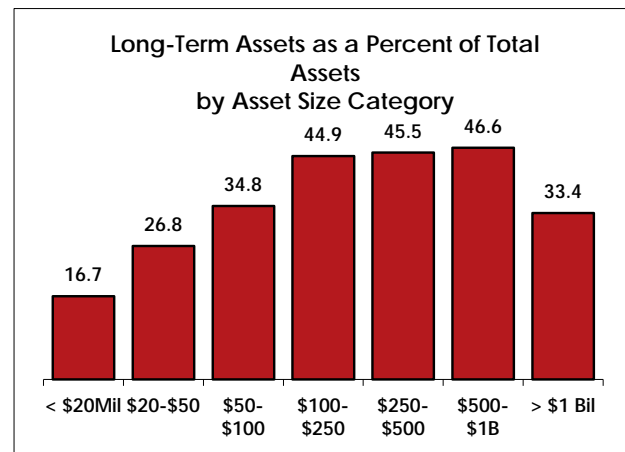
Liquidity Risk Exposure



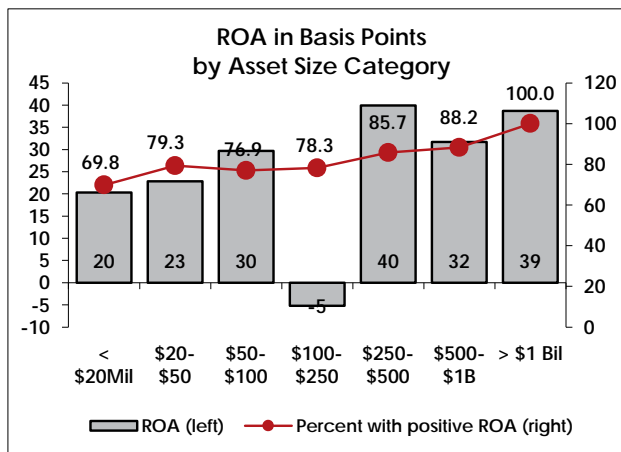
Credit Risk Exposure



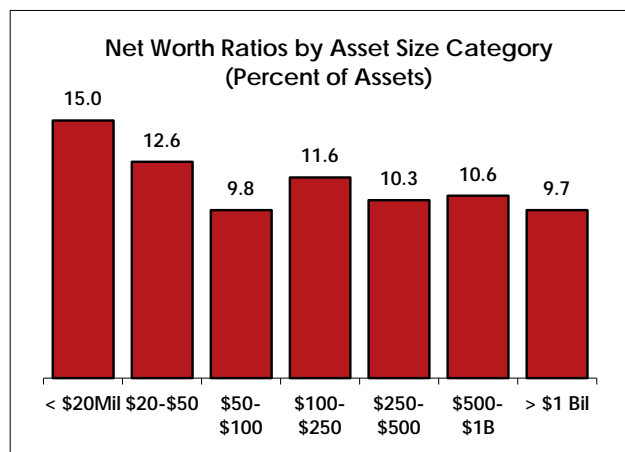
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2020						
Demographic Information	Jun 20	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,271	1,864	994	684	726	366	276	361
Assets per CU (\$ mil)	335.6	7.6	32.8	72.0	158.2	350.6	706.6	3,420.7
Median assets (\$ mil)	40.3	6.7	31.5	70.7	149.1	340.5	693.5	1,935.2
Total assets (\$ mil)	1,769,037	14,108	32,639	49,254	114,828	128,322	195,017	1,234,871
Total loans (\$ mil)	1,161,697	6,564	15,830	25,823	67,789	80,781	128,809	836,101
Total surplus funds (\$ mil)	533,761	7,263	15,735	21,266	41,314	40,850	56,295	351,038
Total savings (\$ mil)	1,507,955	12,016	28,500	43,100	100,769	112,041	168,030	1,043,499
Total memberships (thousands)	123,692	2,045	3,369	4,672	9,789	10,369	14,210	79,239
Growth Rates (%)								
Total assets	15.0	6.8	10.0	11.2	12.6	13.5	14.6	16.7
Total loans	7.1	-2.6	0.2	1.1	3.6	5.1	6.4	8.9
Total surplus funds	38.2	17.3	22.3	27.0	31.8	36.1	39.5	42.2
Total savings	16.4	7.7	11.0	12.2	13.6	14.6	15.8	18.3
Total memberships	3.3	-2.1	-0.7	-0.9	0.6	1.2	2.4	5.7
<i>% CUs with increasing assets</i>	90.5	76.3	96.9	98.5	98.5	99.2	98.9	99.7
Earnings - Basis Pts.								
Yield on total assets	368	370	352	352	357	358	360	372
Dividend/interest cost of assets	79	42	44	45	53	61	67	88
Net interest margin	289	329	308	307	304	297	294	284
Fee & other income	130	74	93	115	127	137	137	132
Operating expense	304	351	347	357	358	355	344	284
Loss Provisions	58	22	20	23	29	33	41	69
Net Income (ROA) with Stab Exp	57	30	34	42	44	45	46	62
Net Income (ROA) without Stab Exp	57	30	34	42	44	45	46	62
<i>% CUs with positive ROA</i>	80.6	70.5	81.1	85.2	86.5	89.1	89.5	95.0
Capital Adequacy (%)								
Net worth/assets	10.5	14.3	12.1	11.5	10.8	10.5	10.3	10.3
<i>% CUs with NW > 7% of assets</i>	96.7	95.4	96.1	96.5	97.8	98.6	98.9	99.7
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.57	1.30	0.87	0.75	0.64	0.59	0.60	0.55
Net chargeoffs/average loans (%)	0.52	0.46	0.38	0.41	0.40	0.41	0.44	0.57
Total borrower-bankruptcies	175,728	2,364	4,052	5,586	12,780	14,402	22,226	114,318
Bankruptcies per CU	33.3	1.3	4.1	8.2	17.6	39.3	80.5	316.7
Bankruptcies per 1000 members	1.4	1.2	1.2	1.2	1.3	1.4	1.6	1.4
Asset/Liability Management								
Loans/savings	77.0	54.6	55.5	59.9	67.3	72.1	76.7	80.1
Loans/assets	65.7	46.5	48.5	52.4	59.0	63.0	66.1	67.7
Net Long-term assets/assets	33.4	10.3	18.4	22.7	28.0	30.3	34.6	35.1
Liquid assets/assets	17.7	35.2	30.4	26.9	22.0	19.3	17.0	16.3
Core deposits/shares & borrowings	52.0	80.8	73.1	69.1	63.9	59.7	57.3	47.7
Productivity								
Members/potential members (%)	3	6	3	3	2	3	3	3
Borrowers/members (%)	57	42	60	57	55	55	55	58
Members/FTE	391	420	409	378	344	345	345	415
Average shares/member (\$)	12,191	5,877	8,459	9,225	10,294	10,805	11,825	13,169
Average loan balance (\$)	16,406	7,678	7,831	9,663	12,482	14,090	16,573	18,049
Employees per million in assets	0.18	0.35	0.25	0.25	0.25	0.23	0.21	0.15
Structure (%)								
Fed CUs w/ single-sponsor	11.3	24.0	8.2	3.8	2.6	1.9	2.2	2.2
Fed CUs w/ community charter	17.5	8.5	21.5	25.6	28.5	22.4	19.6	9.4
Other Fed CUs	32.4	37.2	32.4	31.6	27.1	26.0	25.7	31.6
CUs state chartered	38.7	30.2	37.8	39.0	41.7	49.7	52.5	56.8

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.

Portfolio: State Trends

	U.S.	Massachusetts Credit Unions						
Growth Rates	Jun 20	Jun 20	2019	2018	2017	2016	2015	2014
Credit cards	-2.4%	-8.6%	1.8%	6.5%	6.8%	3.8%	2.5%	6.5%
Other unsecured loans	18.2%	18.4%	7.7%	7.3%	7.7%	7.8%	9.5%	17.4%
New automobile	-3.3%	-11.9%	-8.5%	13.8%	0.5%	14.1%	11.0%	22.0%
Used automobile	3.8%	0.4%	-0.2%	13.6%	3.1%	16.7%	8.9%	22.4%
First mortgage	12.8%	9.9%	6.7%	4.5%	5.2%	8.5%	8.4%	3.7%
HEL & 2nd Mtg	-2.5%	-6.4%	-0.1%	6.6%	7.4%	8.2%	6.6%	6.2%
Commercial loans*	17.0%	10.4%	9.3%	17.2%	-9.9%	21.0%	15.6%	20.0%
Share drafts	37.3%	25.2%	6.4%	4.4%	10.7%	7.5%	15.6%	8.6%
Certificates	9.0%	8.8%	17.0%	7.0%	0.9%	-1.1%	-4.9%	-5.3%
IRAs	4.2%	0.9%	-0.1%	-4.8%	-3.9%	-2.0%	-3.6%	-4.7%
Money market shares	15.2%	16.0%	11.5%	-0.7%	3.6%	8.2%	6.9%	4.9%
Regular shares	14.9%	18.9%	4.0%	5.6%	6.3%	11.2%	11.9%	9.7%
Portfolio \$ Distribution								
Credit cards/total loans	5.3%	2.7%	3.0%	3.1%	3.2%	3.1%	3.3%	3.5%
Other unsecured loans/total loans	4.6%	3.3%	2.9%	2.8%	2.8%	2.8%	2.8%	2.8%
New automobile/total loans	12.3%	7.3%	8.0%	9.0%	8.6%	9.0%	8.7%	8.6%
Used automobile/total loans	20.2%	16.0%	16.2%	16.8%	16.1%	16.5%	15.6%	15.6%
First mortgage/total loans	43.1%	49.6%	48.2%	46.9%	48.7%	48.8%	49.6%	49.9%
HEL & 2nd Mtg/total loans	7.7%	13.4%	14.4%	14.9%	15.2%	14.9%	15.2%	15.5%
Commercial loans/total loans	7.8%	9.1%	8.8%	8.4%	7.8%	9.1%	8.3%	7.8%
Share drafts/total savings	17.5%	16.5%	14.9%	15.2%	15.0%	14.2%	14.1%	12.9%
Certificates/total savings	19.3%	18.7%	20.9%	19.2%	18.6%	19.3%	20.9%	23.3%
IRAs/total savings	5.5%	5.0%	5.6%	6.0%	6.6%	7.2%	7.8%	8.6%
Money market shares/total savings	20.4%	18.9%	19.4%	18.8%	19.6%	19.8%	19.6%	19.4%
Regular shares/total savings	35.4%	38.3%	36.3%	37.7%	37.0%	36.5%	35.0%	33.1%
Percent of CUs Offering								
Credit cards	62.8%	46.4%	47.1%	46.3%	45.2%	44.8%	42.9%	40.9%
Other unsecured loans	99.4%	99.3%	99.4%	99.4%	99.4%	97.7%	98.3%	98.4%
New automobile	96.0%	97.4%	97.5%	96.9%	97.0%	96.5%	96.6%	95.7%
Used automobile	96.9%	98.7%	98.7%	98.8%	99.4%	98.8%	98.9%	98.9%
First mortgage	70.0%	76.5%	75.2%	75.3%	75.9%	75.6%	72.3%	71.5%
HEL & 2nd Mtg	69.2%	81.0%	81.5%	81.5%	81.9%	83.1%	82.5%	82.3%
Commercial loans	35.5%	38.6%	37.6%	35.2%	33.7%	33.1%	32.8%	32.8%
Share drafts	81.3%	79.1%	78.3%	77.8%	77.7%	78.5%	76.8%	77.4%
Certificates	82.6%	84.3%	84.1%	83.3%	83.7%	83.1%	83.6%	83.9%
IRAs	69.5%	67.3%	66.9%	67.3%	66.9%	66.9%	65.5%	65.6%
Money market shares	53.4%	65.4%	65.0%	63.0%	62.0%	62.2%	61.6%	59.1%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.6%	13.3%	13.9%	15.9%	16.5%	17.1%	17.3%	24.2%
Other unsecured loans	11.0%	7.8%	7.5%	7.5%	7.7%	7.6%	7.6%	7.7%
New automobile	6.1%	5.1%	5.5%	5.9%	5.8%	5.6%	5.2%	4.8%
Used automobile	14.9%	15.5%	15.9%	16.2%	15.9%	15.1%	14.0%	13.1%
First mortgage	2.5%	2.6%	2.5%	2.6%	2.7%	2.8%	2.8%	2.8%
HEL & 2nd Mtg	2.0%	3.1%	3.2%	3.3%	3.4%	3.5%	3.5%	3.5%
Commercial loans	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
Share drafts	60.2%	53.0%	53.2%	52.6%	52.1%	51.7%	49.3%	48.4%
Certificates	8.1%	7.0%	7.1%	6.9%	7.2%	7.6%	8.4%	9.4%
IRAs	3.9%	3.5%	3.6%	3.8%	4.2%	4.7%	5.0%	5.5%
Money market shares	7.0%	6.3%	6.3%	6.2%	6.4%	6.5%	6.7%	7.0%

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.

Portfolio Detail: State Results by Asset Size

	Massachusetts Credit Union Asset Groups - 2020							
	MA	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	-8.6%	-14.1%	-11.1%	-2.9%	-8.1%	-11.5%	-12.4%	-7.7%
Other unsecured loans	18.4%	-10.7%	-6.2%	-0.2%	10.1%	-3.4%	29.5%	25.7%
New automobile	-11.9%	-2.1%	-3.5%	-12.2%	-13.5%	3.7%	-17.4%	-10.4%
Used automobile	0.4%	1.7%	-0.5%	-5.5%	-8.2%	4.6%	-4.2%	5.3%
First mortgage	9.9%	5.7%	1.1%	-0.2%	6.2%	11.0%	8.5%	14.3%
HEL & 2nd Mtg	-6.4%	-20.2%	-2.5%	-4.7%	-1.2%	-3.6%	-5.4%	-6.5%
Commercial loans*	10.4%	-31.4%	82.8%	-20.6%	7.6%	36.1%	5.9%	12.9%
Share drafts	25.2%	25.7%	21.0%	17.6%	25.3%	29.7%	24.9%	29.9%
Certificates	8.8%	7.6%	8.6%	6.4%	5.2%	18.1%	6.8%	12.5%
IRAs	0.9%	-10.1%	-1.9%	7.1%	-1.3%	-0.8%	-0.2%	5.1%
Money market shares	16.0%	0.7%	10.5%	8.6%	11.6%	15.7%	14.3%	18.6%
Regular shares	18.9%	8.3%	11.0%	12.7%	12.8%	10.7%	14.9%	25.2%
Portfolio \$ Distribution								
Credit cards/total loans	2.7%	2.0%	3.1%	2.4%	1.0%	1.1%	1.7%	3.5%
Other unsecured loans/total loans	3.3%	18.1%	9.7%	4.9%	4.9%	3.6%	3.3%	2.7%
New automobile/total loans	7.3%	19.4%	11.5%	4.7%	4.4%	5.3%	5.8%	8.3%
Used automobile/total loans	16.0%	23.8%	15.1%	11.9%	9.3%	10.7%	12.9%	18.6%
First mortgage/total loans	49.6%	22.7%	38.4%	53.2%	62.4%	60.8%	55.5%	44.9%
HEL & 2nd Mtg/total loans	13.4%	11.7%	19.1%	19.9%	14.9%	14.6%	13.1%	13.1%
Commercial loans/total loans	9.1%	0.1%	0.7%	2.7%	7.9%	3.4%	7.2%	11.0%
Share drafts/total savings	16.5%	7.8%	12.9%	16.9%	20.4%	19.2%	22.7%	13.2%
Certificates/total savings	18.7%	8.9%	19.4%	19.3%	23.0%	21.3%	21.3%	16.9%
IRAs/total savings	5.0%	1.3%	4.2%	4.9%	4.9%	6.3%	6.1%	4.5%
Money market shares/total savings	18.9%	3.8%	13.2%	11.5%	10.9%	17.8%	17.4%	21.4%
Regular shares/total savings	38.3%	77.5%	48.2%	45.5%	38.0%	32.0%	31.4%	40.7%
Percent of CUs Offering								
Credit cards	46.4%	15.1%	51.7%	84.6%	47.8%	57.1%	76.5%	81.8%
Other unsecured loans	99.3%	98.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	97.4%	92.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	98.7%	96.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	76.5%	37.7%	89.7%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	81.0%	47.2%	96.6%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	38.6%	1.9%	13.8%	46.2%	73.9%	71.4%	88.2%	100.0%
Share drafts	79.1%	39.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	84.3%	56.6%	96.6%	100.0%	100.0%	100.0%	100.0%	100.0%
IRAs	67.3%	30.2%	62.1%	100.0%	91.3%	100.0%	100.0%	100.0%
Money market shares	65.4%	20.8%	72.4%	84.6%	95.7%	100.0%	100.0%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	13.3%	16.7%	23.1%	13.7%	10.6%	18.8%	14.9%	12.8%
Other unsecured loans	7.8%	15.6%	25.7%	9.6%	11.5%	11.3%	8.3%	6.1%
New automobile	5.1%	4.2%	3.6%	2.3%	3.5%	3.0%	4.7%	5.8%
Used automobile	15.5%	7.6%	7.4%	8.4%	10.1%	9.6%	14.2%	17.7%
First mortgage	2.6%	1.5%	1.5%	3.2%	4.0%	4.0%	3.7%	1.9%
HEL & 2nd Mtg	3.1%	1.6%	2.2%	3.7%	3.4%	4.4%	3.9%	2.7%
Commercial loans	0.2%	0.3%	0.5%	0.2%	0.4%	0.3%	0.4%	0.2%
Share drafts	53.0%	25.4%	36.6%	46.1%	54.3%	50.0%	52.6%	54.3%
Certificates	7.0%	4.8%	9.9%	7.9%	8.6%	9.3%	8.9%	5.9%
IRAs	3.5%	1.9%	4.7%	4.0%	4.1%	4.8%	4.6%	3.0%
Money market shares	6.3%	3.6%	8.1%	4.3%	3.5%	5.3%	5.8%	6.9%

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

Growth Rates	U.S.	All U.S. Credit Unions Asset Groups - 2020						
	Jun 20	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	-2.4%	-10.8%	-9.3%	-8.3%	-7.0%	-7.4%	-7.6%	-0.7%
Other unsecured loans	18.2%	-8.1%	-4.0%	0.4%	6.8%	13.3%	17.9%	24.2%
New automobile	-3.3%	-1.7%	-1.6%	-3.4%	-3.4%	-1.6%	-4.6%	-2.5%
Used automobile	3.8%	-1.6%	-0.4%	0.2%	1.8%	2.4%	2.3%	6.1%
First mortgage	12.8%	0.3%	4.3%	6.9%	9.7%	11.7%	13.3%	13.9%
HEL & 2nd Mtg	-2.5%	-6.4%	-2.3%	-3.7%	-3.0%	-3.5%	-2.9%	-1.3%
Commercial loans*	17.0%	4.2%	6.8%	8.5%	13.0%	15.3%	16.6%	18.1%
Share drafts	37.3%	18.9%	20.6%	22.4%	23.9%	23.3%	26.2%	47.4%
Certificates	9.0%	7.0%	8.0%	7.4%	7.2%	9.3%	10.3%	9.4%
IRAs	4.2%	-3.7%	-0.6%	0.4%	1.4%	2.9%	3.4%	5.5%
Money market shares	15.2%	3.8%	5.0%	7.2%	9.5%	10.2%	11.5%	17.3%
Regular shares	14.9%	7.1%	11.0%	12.6%	15.3%	17.1%	17.3%	16.1%
Portfolio \$ Distribution								
Credit cards/total loans	5.3%	2.2%	3.4%	3.5%	3.3%	3.7%	3.4%	6.0%
Other unsecured loans/total loans	4.6%	14.5%	8.4%	6.6%	5.3%	5.0%	4.6%	4.2%
New automobile/total loans	12.3%	22.9%	15.9%	13.7%	12.3%	12.7%	11.9%	12.2%
Used automobile/total loans	20.2%	36.4%	31.3%	29.3%	26.8%	25.5%	23.0%	18.2%
First mortgage/total loans	43.1%	9.6%	24.3%	29.8%	35.0%	36.9%	41.6%	45.6%
HEL & 2nd Mtg/total loans	7.7%	4.8%	8.4%	9.0%	8.5%	9.1%	8.3%	7.4%
Commercial loans/total loans	7.8%	0.7%	1.8%	4.0%	5.8%	7.0%	9.9%	8.0%
Share drafts/total savings	17.5%	10.5%	17.1%	19.2%	20.6%	21.0%	21.9%	16.1%
Certificates/total savings	19.3%	11.1%	12.2%	13.5%	15.4%	17.2%	18.3%	20.6%
IRAs/total savings	5.5%	2.6%	4.6%	5.1%	5.3%	5.2%	5.1%	5.8%
Money market shares/total savings	20.4%	3.2%	8.2%	10.4%	13.3%	15.8%	16.7%	23.1%
Regular shares/total savings	35.4%	70.4%	55.9%	50.1%	43.5%	39.1%	36.3%	32.5%
Percent of CUs Offering								
Credit cards	62.8%	23.1%	73.1%	85.8%	87.6%	90.2%	94.6%	93.9%
Other unsecured loans	99.4%	98.3%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.0%	88.9%	99.6%	100.0%	99.9%	100.0%	99.6%	100.0%
Used automobile	96.9%	91.5%	99.7%	100.0%	99.7%	100.0%	100.0%	99.7%
First mortgage	70.0%	26.9%	82.6%	94.4%	98.9%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.2%	27.5%	80.3%	91.8%	97.5%	99.2%	100.0%	100.0%
Commercial loans	35.5%	4.6%	20.0%	39.8%	64.2%	77.9%	86.6%	89.2%
Share drafts	81.3%	49.5%	96.6%	99.3%	99.3%	100.0%	100.0%	99.4%
Certificates	82.6%	56.7%	93.5%	96.5%	98.6%	99.2%	99.3%	98.9%
IRAs	69.5%	30.0%	79.5%	90.2%	96.8%	98.6%	99.6%	99.4%
Money market shares	53.4%	12.1%	53.2%	71.6%	86.1%	92.6%	93.1%	96.1%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.6%	13.3%	13.3%	13.5%	14.3%	15.7%	15.5%	20.6%
Other unsecured loans	11.0%	17.1%	14.9%	13.0%	11.8%	10.9%	10.2%	10.6%
New automobile	6.1%	4.8%	9.1%	6.9%	5.2%	5.4%	5.6%	6.2%
Used automobile	14.9%	11.8%	19.5%	17.8%	16.2%	16.2%	15.9%	14.2%
First mortgage	2.5%	1.2%	1.7%	2.4%	2.8%	2.6%	2.6%	2.5%
HEL & 2nd Mtg	2.0%	1.2%	1.4%	1.6%	1.8%	2.0%	2.0%	2.0%
Commercial loans	0.3%	0.7%	0.6%	0.4%	0.4%	0.5%	0.3%	0.2%
Share drafts	60.2%	32.4%	44.1%	48.6%	54.5%	56.4%	59.1%	63.5%
Certificates	8.1%	4.7%	5.1%	5.5%	6.4%	6.8%	7.2%	9.0%
IRAs	3.9%	2.1%	2.7%	3.0%	3.3%	3.4%	3.6%	4.2%
Money market shares	7.0%	3.7%	3.5%	3.4%	4.3%	4.6%	5.2%	8.2%

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 20	Jun 20	Mar 20	Dec 19	Sep 19	Jun 19
Demographic Information						
Number CUs	5,272	153	153	157	158	158
Growth Rates (Quarterly % Change)						
Total loans	1.9	-0.2	1.7	1.4	1.2	1.1
Credit cards	-5.4	-11.4	1.3	2.0	-0.1	-1.2
Other unsecured loans	13.8	16.4	-0.7	1.0	2.3	3.4
New automobile	-2.2	-6.2	-1.1	-2.4	-2.3	0.4
Used automobile	1.6	-2.2	3.6	0.1	0.8	1.8
First mortgage	3.6	2.5	2.5	3.8	2.0	0.5
HEL & 2nd Mtg	-2.7	-4.3	-0.4	-1.1	0.1	1.0
Commercial loans*	4.1	2.1	2.9	4.3	1.5	1.9
Total savings	8.4	8.0	5.1	2.5	0.6	1.0
Share drafts	14.9	18.4	6.6	3.0	-2.2	0.5
Certificates	-2.0	-2.4	4.6	3.3	4.4	3.6
IRAs	1.1	0.5	2.1	-0.8	0.5	0.5
Money market shares	8.2	4.4	5.2	4.4	1.8	1.7
Regular shares	13.4	13.5	5.5	1.5	-1.1	-0.4
Total memberships	0.9	0.1	2.3	-0.1	1.2	1.0
Earnings (Basis Points)						
Yield on total assets	359	330	361	383	389	384
Dividend/interest cost of assets	73	74	92	96	96	92
Fee & other income	133	88	97	95	93	95
Operating expense	297	270	288	294	285	281
Loss Provisions	64	47	33	29	31	35
Net Income (ROA)	61	25	41	57	69	68
% CUs with positive ROA	81	78	80	87	89	88
Capital Adequacy (%)						
Net worth/assets	10.5	10.2	10.8	11.0	11.1	11.0
% CUs with NW > 7% of assets	96.8	97.4	98.7	99.4	99.4	99.4
Asset Quality (%)						
Loan delinquency rate - Total loans	0.58	0.72	0.65	0.68	0.66	0.59
Total Consumer	0.62	1.07	0.97	0.96	0.96	0.86
Credit Cards	1.01	1.98	1.73	1.78	1.73	1.54
All Other Consumer	0.58	1.00	0.90	0.89	0.89	0.80
Total Mortgages	0.54	0.52	0.46	0.51	0.48	0.42
First Mortgages	0.53	0.53	0.47	0.53	0.52	0.44
All Other Mortgages	0.60	0.48	0.45	0.46	0.37	0.37
Total Commercial Loans	0.98	0.68	0.82	0.31	0.35	0.34
Commercial Ag Loans	1.54	0.82	0.48	0.46	0.47	0.42
All Other Commercial Loans	0.96	0.68	0.83	0.31	0.34	0.34
Net chargeoffs/average loans	0.48	0.26	0.28	0.33	0.30	0.31
Total Consumer	0.99	0.65	0.78	0.86	0.78	0.79
Credit Cards	3.25	2.62	2.76	3.09	2.79	2.86
All Other Consumer	0.70	0.48	0.59	0.66	0.60	0.61
Total Mortgages	0.01	0.04	0.00	0.02	0.01	0.02
First Mortgages	0.01	0.05	0.00	0.02	0.01	0.01
All Other Mortgages	-0.01	0.02	-0.02	0.01	0.03	0.03
Total Commercial Loans	0.22	0.27	0.02	0.06	0.05	0.02
Commercial Ag Loans	0.04	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.22	0.28	0.02	0.06	0.05	0.02
Asset/Liability Management						
Loans/savings	76.2	83.9	90.8	93.9	94.9	94.4

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 2020

Bank Comparisons

	MA Credit Unions				MA Banks			
Demographic Information	Jun 20	2019	2018	3 Yr Avg	Jun 20	2019	2018	3 Yr Avg
Number of Institutions	153	157	162	157	109	112	120	114
Assets per Institution (\$ mil)	302	268	244	271	4,267	3,681	3,392	3,780
Total assets (\$ mil)	46,140	42,152	39,556	42,616	465,086	412,307	406,992	428,128
Total loans (\$ mil)	32,835	32,538	31,335	32,236	169,254	158,972	155,253	161,160
Total surplus funds (\$ mil)	11,964	8,327	7,017	9,103	243,081	197,158	195,301	211,847
Total savings (\$ mil)	38,566	34,327	31,776	34,890	361,211	323,889	316,079	333,726
Avg number of branches (1)	3	3	3	3	13	12	11	12
12 Month Growth Rates (%)								
Total assets	12.5	6.6	4.3	7.8	15.2	3.3	4.5	7.7
Total loans	3.9	3.8	8.6	5.5	9.5	7.0	8.8	8.4
Real estate loans	5.9	5.1	5.0	5.3	4.7	9.4	8.8	7.6
Commercial loans*	10.4	9.3	17.2	12.3	46.5	5.9	15.5	22.7
Total consumer	-2.2	-0.3	14.4	4.0	-11.4	-9.3	-0.5	-7.1
Consumer credit card	-8.6	1.8	6.5	-0.1	-16.5	-1.1	-20.7	-12.8
Other consumer	-1.5	-0.5	15.4	4.5	-11.4	-9.4	-0.5	-7.1
Total surplus funds	46.2	18.7	-11.6	17.7	29.7	1.5	-0.7	10.2
Total savings	15.8	8.0	3.6	9.1	17.6	4.4	1.7	7.9
YTD Earnings Annualized (BP)								
Yield on Total Assets	344	384	355	361	215	259	245	240
Dividend/Interest cost of assets	83	93	69	82	38	62	48	49
Net Interest Margin	261	291	285	279	177	197	197	190
Fee and other income (2)	89	90	87	89	227	229	244	233
Operating expense	277	284	279	280	320	325	331	325
Loss provisions	40	33	30	34	23	4	4	10
Net income	33	64	64	54	59	97	106	88
Capital Adequacy (%)								
Net worth/assets	10.2	11.0	11.1	10.8	9.8	11.0	10.8	10.5
Asset Quality (%)								
Delinquencies/loans (3)	0.71	0.67	0.63	0.67	0.43	0.38	0.39	0.40
Real estate loans	0.52	0.51	0.48	0.50	0.48	0.40	0.41	0.43
Consumer loans	0.68	0.31	0.25	0.42	0.56	0.75	0.81	0.70
Total consumer	1.14	1.13	1.06	1.11	0.44	0.22	0.15	0.27
Consumer credit card	1.98	1.78	1.72	1.83	1.64	2.50	1.71	1.95
Other consumer	1.05	1.06	0.98	1.03	0.44	0.21	0.15	0.27
Net chargeoffs/avg loans	0.27	0.31	0.28	0.29	0.08	0.06	0.04	0.06
Real estate loans	0.02	0.01	0.02	0.02	0.03	0.02	0.01	0.02
Commercial loans	0.14	0.02	0.05	0.07	0.32	0.29	0.24	0.29
Total consumer	0.87	1.02	0.89	0.93	0.31	0.33	0.29	0.31
Consumer credit card	2.78	2.90	2.78	2.82	1.12	4.18	6.77	4.02
Other consumer	0.66	0.79	0.66	0.71	0.31	0.32	0.28	0.30
Asset Liability Management (%)								
Loans/savings	85.1	94.8	98.6	92.8	46.9	49.1	49.1	48.4
Loans/assets	71.2	77.2	79.2	75.9	36.0	38.3	37.9	37.4
Core deposits/total deposits	54.8	51.3	52.9	53.0	53.3	39.3	37.1	43.2
Productivity								
Employees per million assets	0.15	0.17	0.18	0.17	0.11	0.13	0.13	0.12

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

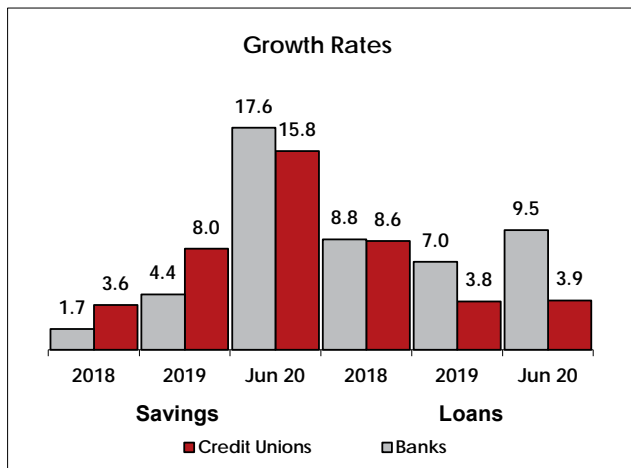
Source: FDIC, NCUA and CUNA E&S

Massachusetts Credit Union Profile

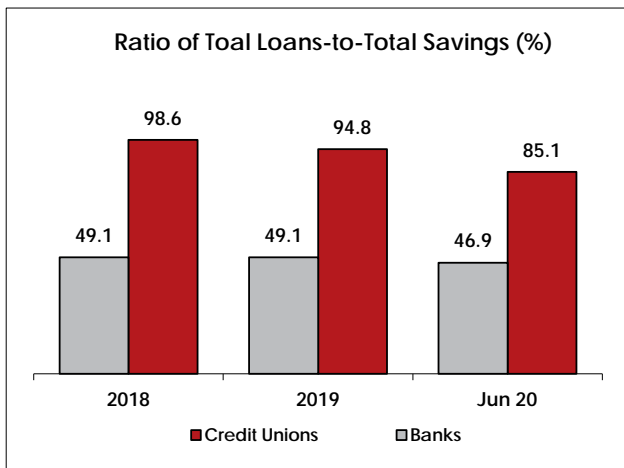
Mid-Year 2020

Credit Union and Bank Comparisons

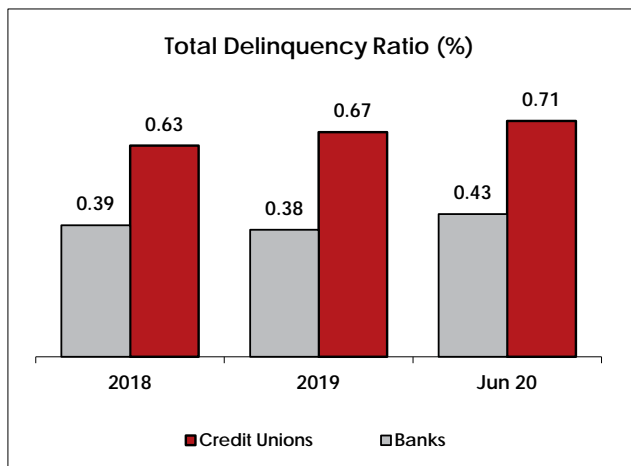
Loan and Savings Growth Trends



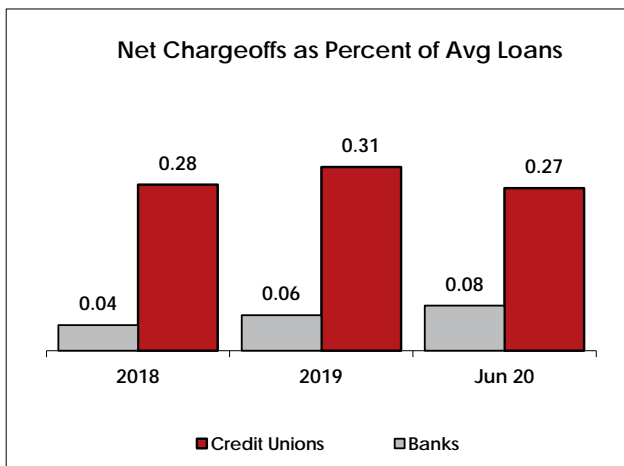
Liquidity Risk Trends



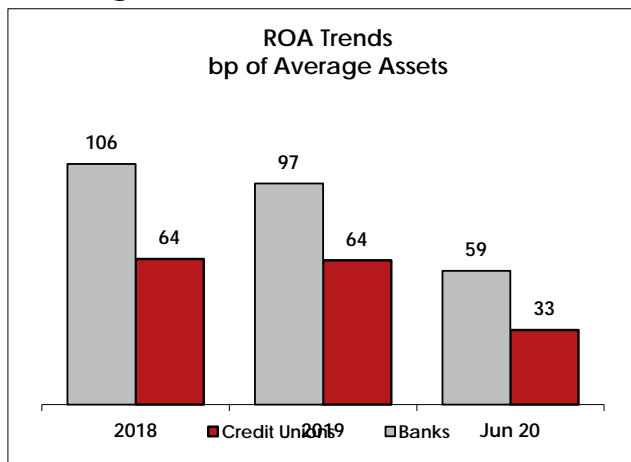
Credit Risk Trends



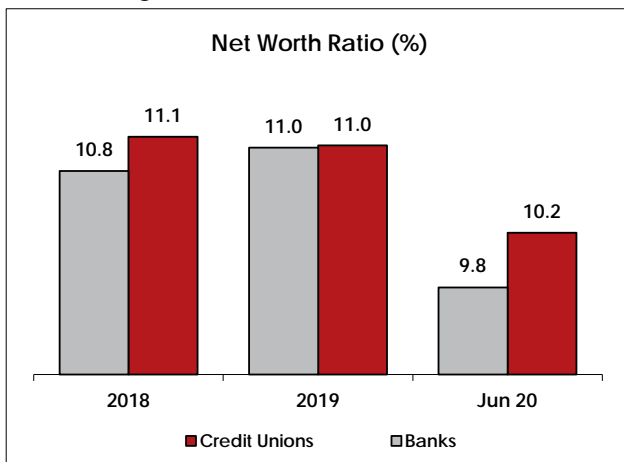
Credit Risk Trends



Earnings Trends



Solvency Trends



Massachusetts Credit Union Profile

Mid-Year 2020

Massachusetts Credit Union Financial Summary

Data as of June 2020

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
						Asset Growth	Loan Growth	Member Growth						
Digital Federal Credit Union	MA	0	\$10,393,652,106	889,497	23	15.8%	2.2%	6.6%	9.0%	1.00%	0.58%	0.29%	81.5%	23.0%
Metro CU	MA	0	\$2,347,460,652	217,397	14	19.1%	19.9%	1.2%	8.4%	0.11%	0.02%	0.56%	107.4%	41.1%
Rockland FCU	MA	0	\$2,153,418,578	185,164	9	17.1%	9.1%	0.7%	11.3%	0.46%	0.09%	0.75%	99.1%	28.4%
Workers CU	MA	0	\$1,948,582,308	106,974	17	6.8%	0.0%	1.1%	10.5%	1.09%	0.40%	0.38%	101.0%	20.7%
Hanscom FCU	MA	0	\$1,607,488,498	90,460	22	13.0%	6.9%	-0.7%	9.4%	0.37%	0.19%	0.16%	88.9%	22.3%
Jeanne D Arc CU	MA	0	\$1,580,349,313	91,940	11	10.0%	2.6%	2.2%	8.3%	0.65%	0.18%	0.45%	90.9%	60.3%
Greylock FCU	MA	0	\$1,428,820,962	89,457	13	15.3%	5.2%	1.0%	9.6%	0.82%	0.13%	0.51%	92.2%	26.3%
Merrimack Valley CU	MA	1	\$1,220,737,983	82,797	10	18.2%	3.5%	-1.8%	8.8%	1.29%	0.08%	0.10%	68.9%	31.2%
Webster First FCU	MA	0	\$1,170,286,608	82,474	18	14.2%	5.5%	5.4%	17.6%	0.91%	0.02%	0.85%	105.2%	37.0%
Sharon & Crescent United Credit Union	MA	1	\$1,161,893,669	83,413	12	94.5%	77.2%	127.7%	12.1%	0.57%	0.05%	0.32%	86.5%	44.4%
St Anne's CU of Fall River	MA	0	\$1,155,020,304	56,455	8	18.6%	0.5%	0.9%	9.3%	0.88%	0.01%	0.24%	86.7%	41.0%
RTN FCU	MA	1	\$992,536,171	44,096	19	9.5%	3.5%	-1.8%	10.7%	0.95%	0.06%	0.00%	61.7%	37.4%
St Marys CU	MA	0	\$945,586,514	59,019	7	7.2%	2.2%	-1.4%	10.0%	0.09%	0.04%	0.35%	96.3%	38.1%
Harvard University ECU	MA	0	\$866,449,110	49,986	6	9.7%	9.1%	-1.1%	8.6%	0.55%	0.24%	0.81%	104.5%	47.3%
First Citizens FCU	MA	0	\$852,743,012	81,072	12	9.5%	9.4%	-2.4%	9.4%	0.41%	0.17%	0.25%	103.5%	26.3%
DIRECT FCU	MA	0	\$783,483,590	32,967	1	8.1%	2.7%	1.8%	11.5%	0.69%	0.12%	1.07%	104.4%	37.6%
Leominster CU	MA	0	\$752,036,305	48,001	9	3.4%	-1.0%	-2.8%	8.9%	0.17%	0.12%	0.20%	89.6%	24.6%
Liberty Bay CU	MA	0	\$708,033,208	27,561	5	5.8%	2.1%	-0.8%	14.5%	0.83%	0.17%	0.06%	91.5%	31.9%
Align CU	MA	0	\$699,608,258	27,515	7	17.6%	3.9%	-1.5%	10.6%	0.76%	0.02%	0.21%	79.1%	34.2%
Polish National CU	MA	0	\$644,470,047	25,142	8	3.9%	2.1%	-0.3%	12.3%	0.32%	0.03%	0.24%	100.3%	49.1%
Massachusetts Institute Tech FCU	MA	0	\$641,049,506	35,722	4	12.3%	0.3%	-3.6%	7.2%	1.30%	0.93%	-0.23%	84.0%	44.1%
Quincy CU	MA	0	\$636,558,368	34,653	2	15.1%	-1.4%	-1.6%	12.4%	0.08%	0.10%	0.32%	62.9%	28.7%
Central One FCU	MA	0	\$606,633,768	35,256	8	15.2%	12.7%	2.3%	9.2%	0.24%	0.05%	0.76%	98.6%	44.2%
GFA FCU	MA	0	\$587,674,577	31,209	10	9.2%	0.8%	-2.3%	10.1%	0.94%	0.12%	0.31%	71.5%	31.7%
UMassFive College FCU	MA	1	\$572,641,755	42,433	6	14.4%	0.3%	6.1%	9.4%	0.74%	0.20%	0.26%	76.2%	25.6%
Freedom Credit Union	MA	0	\$562,749,239	31,137	11	11.4%	4.7%	0.6%	15.3%	0.87%	0.03%	-0.02%	83.5%	41.5%
IC Federal Credit Union	MA	0	\$532,121,650	33,664	8	5.6%	-8.5%	-1.8%	12.9%	0.61%	0.18%	0.56%	72.3%	26.2%
City of Boston CU	MA	0	\$504,405,259	31,020	8	12.6%	-0.8%	1.6%	10.5%	1.53%	0.40%	0.12%	80.0%	39.1%
Millbury FCU	MA	0	\$388,457,123	32,332	5	8.4%	2.7%	9.3%	8.4%	0.52%	0.08%	0.84%	87.5%	32.7%
Members Plus CU	MA	0	\$330,452,028	12,942	6	6.7%	-1.7%	-2.5%	14.1%	1.07%	-0.02%	-0.18%	75.1%	37.9%
Boston Firefighters CU	MA	0	\$327,614,341	10,608	2	13.7%	10.0%	5.4%	11.5%	0.22%	0.01%	0.63%	85.3%	39.7%
MassMutual FCU	MA	0	\$299,364,839	13,329	2	19.2%	26.5%	2.7%	11.1%	0.36%	0.07%	0.48%	64.3%	30.0%
St Jean's CU	MA	0	\$293,240,504	18,250	5	13.7%	3.2%	-0.7%	8.6%	0.16%	0.05%	0.18%	88.8%	31.5%
Southern Mass CU	MA	0	\$281,865,255	14,237	3	21.6%	16.4%	-6.0%	9.0%	0.48%	0.02%	0.49%	84.1%	47.6%
Mass Bay CU	MA	0	\$277,359,061	19,163	4	7.6%	1.9%	-0.3%	10.1%	0.79%	0.07%	0.25%	97.6%	50.3%
Fall River Municipal CU	MA	0	\$236,197,465	11,464	4	10.5%	-2.5%	-3.7%	11.8%	0.30%	0.16%	0.13%	73.0%	37.1%
Tremont Credit Union	MA	0	\$231,021,649	16,589	5	17.0%	14.9%	-1.0%	11.3%	1.34%	-0.01%	-0.18%	74.7%	38.6%
Luso FCU	MA	0	\$227,245,165	8,272	2	-0.1%	0.3%	-1.2%	11.2%	0.91%	0.04%	0.06%	100.5%	62.0%
Holyoke CU	MA	0	\$218,476,013	21,403	3	7.0%	-5.3%	1.3%	9.3%	0.38%	0.05%	0.55%	74.3%	29.7%
Taunton FCU	MA	0	\$212,933,707	18,296	4	17.7%	7.0%	4.0%	11.2%	0.87%	0.08%	0.22%	86.9%	28.0%
Southbridge CU	MA	0	\$202,448,904	12,915	5	7.0%	0.6%	0.1%	11.1%	0.78%	0.06%	0.07%	99.0%	50.9%
Greater Springfield CU	MA	0	\$200,003,383	10,738	2	15.1%	6.5%	3.1%	15.0%	0.10%	0.00%	1.23%	54.8%	30.8%
Shrewsbury FCU	MA	0	\$175,670,075	9,258	1	14.3%	0.9%	-0.2%	8.0%	0.02%	0.05%	0.29%	52.2%	20.0%
Alden CU	MA	0	\$171,681,853	15,026	2	9.5%	9.0%	-2.5%	7.9%	0.94%	0.13%	0.30%	73.1%	20.9%
Somerset FCU	MA	0	\$167,398,399	11,078	1	10.5%	14.0%	-0.7%	13.1%	1.45%	0.01%	0.33%	69.9%	46.7%
Homefield CU	MA	0	\$162,305,047	8,543	2	6.4%	7.0%	-2.9%	9.4%	1.37%	0.02%	0.01%	88.7%	39.9%
Community CU of Lynn	MA	0	\$158,662,925	4,220	3	2.4%	-15.7%	-15.3%	10.2%	0.05%	0.12%	-0.36%	81.3%	30.6%
Naveo CU	MA	0	\$156,111,944	7,528	3	14.7%	4.1%	-1.6%	8.0%	0.53%	0.01%	0.98%	66.7%	21.6%
Arrha Credit Union	MA	0	\$139,124,339	9,058	2	1.1%	-8.9%	0.6%	8.1%	1.19%	0.09%	0.11%	76.8%	43.3%
New Bedford CU	MA	0	\$138,232,529	10,595	2	8.5%	2.2%	-0.7%	9.3%	1.03%	0.23%	0.35%	66.9%	35.5%
Pioneer Valley FCU	MA	0	\$120,789,613	10,511	4	4.0%	10.3%	3.0%	10.3%	0.50%	0.45%	1.17%	78.9%	24.3%
First Priority CU	MA	0	\$119,164,887	6,236	2	5.7%	0.8%	0.7%	16.1%	0.03%	0.05%	-0.94%	73.1%	38.5%
MetroWest Community FCU	MA	0	\$113,134,877	7,645	1	8.6%	5.4%	-3.0%	9.8%	0.31%	0.07%	0.18%	54.4%	11.0%
River Works CU	MA	0	\$110,079,911	5,751	2	7.4%	2.2%	-2.4%	12.9%	0.19%	0.08%	-0.07%	70.0%	25.5%
Brotherhood CU	MA	0	\$109,848,095	5,232	2	3.2%	0.9%	-2.1%	35.8%	0.03%	0.00%	-9.80%	63.8%	26.1%
NESC FCU	MA	0	\$106,078,109	8,421	4	14.6%	-0.6%	-1.8%	8.7%	0.16%	0.15%	0.50%	81.7%	14.2%
Luso-American CU	MA	0	\$103,745,355	7,967	3	7.8%	8.0%	-0.2%	13.9%	0.05%	0.01%	0.44%	83.2%	49.8%

Massachusetts Credit Union Profile

Mid-Year 2020

Massachusetts Credit Union Financial Summary

Data as of June 2020

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
						Asset Growth	Loan Growth	Member Growth						
Energy CU	MA	0	\$100,759,265	4,121	2	9.1%	4.7%	1.2%	15.4%	0.11%	0.14%	0.21%	82.4%	35.7%
Worcester CU	MA	0	\$97,978,034	6,954	2	20.1%	-1.2%	-1.1%	8.6%	0.24%	0.00%	0.58%	63.2%	27.2%
New England Teamsters FCU	MA	0	\$85,742,811	5,760	1	5.5%	-21.8%	-4.2%	8.1%	1.22%	0.16%	-0.17%	53.1%	20.0%
St Michaels Fall River FCU	MA	0	\$80,454,163	3,554	2	12.6%	8.6%	-1.1%	8.6%	0.80%	-0.06%	1.37%	93.3%	57.4%
Athol CU	MA	0	\$80,393,409	7,224	2	-14.7%	-1.6%	-0.8%	8.8%	0.37%	0.09%	-0.16%	106.5%	34.0%
Franklin First FCU	MA	0	\$72,474,785	7,136	1	12.5%	-0.9%	1.1%	7.6%	0.75%	0.49%	0.00%	59.5%	15.7%
AllCom CU	MA	0	\$72,282,642	4,412	2	7.1%	9.5%	-2.2%	15.7%	0.30%	0.05%	0.09%	65.5%	36.2%
Tewksbury FCU	MA	0	\$71,927,325	4,426	1	11.5%	-7.7%	0.6%	9.5%	1.25%	0.17%	0.32%	61.4%	10.5%
Premier Source CU	MA	0	\$66,746,045	4,803	1	6.3%	-3.6%	-2.4%	13.4%	1.34%	0.22%	0.64%	65.1%	24.8%
Westport FCU	MA	0	\$65,589,132	6,975	1	5.5%	-7.7%	-2.3%	6.9%	0.17%	0.03%	0.36%	63.0%	29.3%
Notre Dame Community FCU	MA	0	\$56,364,584	3,851	1	10.3%	-2.9%	-2.5%	11.3%	0.91%	-0.01%	0.02%	34.9%	23.8%
Stoneham Municipal EFCU	MA	0	\$55,991,950	4,089	3	10.4%	3.3%	-4.1%	10.1%	0.08%	0.01%	0.60%	45.1%	21.0%
SouthCoast FCU	MA	0	\$54,318,866	4,287	6	14.8%	-10.1%	-2.7%	11.1%	2.13%	-0.01%	0.03%	66.0%	25.2%
Plymouth County Teachers FCU	MA	0	\$50,657,086	3,839	2	13.7%	19.3%	0.7%	8.8%	0.27%	0.09%	0.18%	58.6%	31.6%
Common Trust FCU	MA	0	\$49,461,880	3,002	0	10.0%	1.0%	-0.8%	8.3%	0.79%	-0.01%	0.46%	49.0%	21.1%
Somerville Municipal FCU	MA	1	\$46,549,481	2,460	1	5.3%	3.3%	0.4%	14.7%	0.25%	0.00%	0.37%	68.4%	29.3%
Commonwealth Utilities ECU	MA	0	\$43,939,301	1,726	1	7.8%	-10.1%	-3.7%	15.9%	0.44%	0.20%	0.46%	26.4%	5.4%
Worcester Fire Dept CU	MA	0	\$41,673,253	1,924	1	6.8%	-9.4%	-1.3%	13.4%	0.93%	0.07%	0.02%	25.6%	5.3%
Brookline Municipal CU	MA	0	\$41,478,481	2,607	2	11.9%	-10.8%	-1.6%	13.4%	1.19%	0.00%	0.46%	30.4%	18.4%
Goldmark FCU	MA	0	\$36,645,150	3,196	1	14.5%	12.4%	-1.4%	10.9%	0.02%	0.00%	0.10%	52.2%	24.2%
Alpha CU	MA	0	\$35,569,054	4,549	2	10.6%	-0.6%	-5.2%	12.4%	0.07%	-0.02%	0.33%	40.0%	0.0%
Andover FCU	MA	0	\$34,963,771	2,491	3	9.0%	-7.7%	-2.8%	10.7%	0.09%	-0.04%	0.50%	27.1%	0.0%
Cambridge Teachers FCU	MA	0	\$32,804,784	2,311	0	1.0%	-7.9%	2.4%	8.6%	1.40%	0.05%	-0.33%	25.6%	1.9%
600 Atlantic FCU	MA	0	\$32,359,777	1,561	1	6.0%	13.4%	-2.1%	12.8%	0.00%	0.35%	0.69%	66.8%	23.4%
St Dominics FCU	MA	0	\$30,317,453	2,276	1	8.9%	-17.0%	6.9%	16.1%	1.05%	0.17%	-0.43%	39.9%	19.5%
Wellesley Municipal EFCU	MA	0	\$30,282,378	1,783	0	3.0%	-3.8%	-4.0%	10.8%	0.04%	0.00%	0.13%	38.0%	14.3%
St Anthony of Padua FCU	MA	0	\$28,629,730	2,065	1	8.9%	-1.3%	-0.8%	22.0%	1.72%	0.00%	-0.08%	37.6%	15.3%
Peabody Municipal FCU	MA	0	\$28,397,027	2,099	1	7.1%	0.3%	-1.1%	11.6%	3.22%	-0.08%	0.38%	22.0%	0.0%
Methuen Municipal EFCU	MA	0	\$27,403,210	2,431	1	8.7%	-5.2%	-0.5%	12.5%	0.24%	0.14%	-0.21%	57.5%	7.3%
Acushnet FCU	MA	0	\$26,274,323	2,355	1	13.6%	-0.3%	1.4%	7.8%	0.03%	0.17%	0.17%	40.0%	19.1%
Somerville School EFCU	MA	0	\$25,656,602	1,677	1	1.2%	-10.2%	1.9%	16.2%	0.34%	0.00%	-0.01%	31.1%	0.0%
Mills42 FCU	MA	0	\$25,487,045	2,878	2	17.1%	5.3%	4.3%	9.7%	0.03%	0.10%	0.33%	79.2%	15.0%
Malden FCU	MA	0	\$25,440,938	1,779	1	4.6%	-12.0%	-0.6%	17.5%	0.09%	0.00%	0.08%	52.1%	12.2%
MyCom FCU	MA	0	\$24,477,071	2,391	1	33.5%	-10.0%	3.1%	11.2%	1.93%	0.02%	0.99%	38.4%	0.2%
Taupa Lithuanian FCU	MA	0	\$24,446,241	1,742	0	0.8%	-2.5%	-1.4%	9.2%	1.95%	0.31%	0.06%	112.6%	66.4%
Massachusetts Family CU	MA	0	\$24,325,025	1,623	1	5.8%	1.0%	3.8%	16.4%	0.63%	0.03%	0.47%	93.0%	36.7%
Norfolk Community FCU	MA	0	\$23,768,120	3,491	1	20.9%	6.0%	-0.2%	10.0%	0.24%	0.09%	0.70%	81.4%	21.3%
Attleboro Municipal EFCU	MA	0	\$23,109,075	1,666	1	16.6%	-7.1%	-0.9%	10.2%	0.72%	0.07%	0.50%	21.4%	2.8%
HTM CU	MA	0	\$22,926,156	1,935	1	9.3%	-6.8%	-1.3%	15.1%	0.00%	0.02%	0.38%	49.3%	21.0%
Credit Union of the Berkshires	MA	0	\$22,866,134	1,876	1	10.9%	-2.0%	-2.8%	11.2%	0.09%	0.46%	-0.71%	33.8%	0.9%
Lowell Firefighters FCU	MA	0	\$22,544,893	1,754	1	27.4%	-0.9%	2.0%	14.1%	0.84%	0.00%	0.12%	54.7%	7.2%
Leominster Employees FCU	MA	0	\$21,207,613	1,924	1	5.0%	-3.0%	-1.3%	10.1%	0.26%	0.03%	0.27%	57.0%	17.8%
Worcester Police Dept CU	MA	0	\$20,633,729	1,148	1	11.4%	6.4%	1.0%	10.6%	0.09%	-0.01%	0.08%	86.9%	22.8%
St Anne CU	MA	0	\$19,839,287	2,595	1	22.9%	10.9%	32.2%	6.7%	0.13%	0.50%	-0.55%	71.4%	25.6%
Haverhill Fire Dept CU	MA	0	\$19,677,725	1,162	1	9.1%	5.3%	-6.7%	11.6%	0.08%	-0.04%	0.10%	33.8%	10.9%
RAH FCU	MA	0	\$17,491,329	1,889	1	7.1%	0.3%	-3.2%	11.9%	0.95%	0.05%	0.30%	78.8%	27.9%
Billerica Municipal ECU	MA	0	\$17,125,676	1,225	1	13.3%	-2.6%	-1.0%	19.7%	1.43%	0.00%	0.60%	32.5%	10.0%
Revere Municipal EFCU	MA	0	\$16,353,506	2,363	2	10.2%	-17.0%	2.8%	9.4%	1.27%	-0.02%	0.82%	69.1%	0.0%
Chelsea EFCU	MA	0	\$16,198,966	2,116	1	15.7%	-2.5%	0.0%	8.4%	0.52%	0.02%	0.12%	51.0%	0.0%
St Vincent Hospital CU	MA	0	\$14,827,376	1,612	2	12.6%	-21.0%	-2.8%	8.0%	0.92%	0.12%	-0.26%	27.2%	0.0%
Greater Salem EFCU	MA	0	\$14,634,620	1,386	0	4.8%	0.1%	-8.0%	7.3%	1.43%	-0.09%	-0.12%	39.9%	10.8%
Santo Christo FCU	MA	0	\$13,853,110	2,508	1	11.5%	-3.8%	4.2%	8.9%	0.35%	-0.02%	0.11%	58.1%	21.1%
Lynn Firemens FCU	MA	0	\$13,420,183	1,474	1	14.0%	6.2%	-2.2%	18.2%	0.00%	0.00%	0.48%	67.2%	21.9%
Beverly Municipal FCU	MA	0	\$13,082,312	1,512	1	2.8%	-2.1%	-1.0%	15.3%	0.18%	0.01%	0.27%	62.5%	24.1%
Cambridge Firefighters FCU	MA	0	\$12,432,222	919	1	7.7%	-4.4%	0.3%	20.1%	0.49%	0.00%	0.32%	74.3%	23.7%
Lynn Police CU	MA	0	\$11,718,692	1,061	2	0.1%	-10.2%	1.8%	24.6%	0.51%	-0.06%	0.57%	45.1%	0.0%
St Anthony of New Bedford FCU	MA	0	\$11,576,867	1,260	1	8.1%	-4.1%	-3.5%	8.4%	0.95%	0.42%	-1.20%	27.6%	5.5%

Massachusetts Credit Union Profile

Mid-Year 2020

Massachusetts Credit Union Financial Summary

Data as of June 2020

Credit Union Name	State	# of Mergers (Last 12mo)				12-Month	12-Month	12-Month	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. Assets
			Assets	Members	Branches	Asset Growth	Loan Growth	Member Growth						
Marblehead Municipal FCU	MA	0	\$11,295,849	1,348	1	7.0%	-6.6%	-1.2%	15.8%	0.19%	-0.04%	0.36%	60.3%	0.0%
Burlington Municipal EFCU	MA	0	\$10,845,998	1,354	0	10.4%	0.2%	-2.0%	8.3%	0.17%	0.01%	0.26%	43.5%	0.0%
Lexington MA FCU	MA	0	\$10,734,204	1,194	1	3.8%	-2.3%	0.8%	11.4%	0.10%	-0.06%	0.30%	65.0%	9.6%
Watertown Municipal CU	MA	0	\$10,670,087	753	1	2.3%	-3.6%	-1.4%	30.6%	0.39%	-0.02%	0.19%	27.6%	10.4%
Cambridge Municipal EFCU	MA	0	\$10,534,499	1,452	1	5.3%	-6.6%	-1.8%	18.9%	0.00%	0.00%	-0.03%	22.3%	0.0%
Arlington Municipal FCU	MA	0	\$10,224,278	985	1	5.0%	-11.3%	-1.9%	21.4%	1.63%	0.00%	1.24%	87.6%	33.5%
Dedham Town EFCU	MA	0	\$9,663,383	1,132	1	10.8%	-8.9%	-7.5%	11.8%	3.16%	0.56%	-0.51%	34.9%	0.0%
Morton Federal Credit Union	MA	0	\$8,753,175	1,117	1	2.7%	-5.0%	-3.3%	11.2%	0.00%	0.24%	-1.07%	38.4%	5.4%
Reading MA Town EFCU	MA	0	\$8,581,100	696	1	0.6%	-5.6%	-1.6%	15.9%	0.70%	0.13%	0.29%	42.7%	8.4%
Danvers Municipal FCU	MA	0	\$8,347,074	1,216	1	4.1%	-17.3%	-4.3%	33.3%	0.00%	0.00%	0.22%	56.3%	0.0%
Somerville Mass Firefighters FCU	MA	0	\$8,002,615	303	1	2.9%	2.4%	-0.3%	15.7%	0.00%	0.00%	0.70%	29.6%	3.0%
Medford Municipal EFCU	MA	0	\$7,982,394	822	1	5.1%	-8.8%	1.5%	20.7%	0.00%	0.00%	0.96%	34.9%	0.0%
Cabot Boston CU	MA	0	\$7,363,412	833	1	1.5%	-6.6%	-2.9%	15.8%	0.38%	0.00%	-0.14%	52.2%	4.1%
Revere Firefighters CU	MA	0	\$7,316,083	207	1	1.7%	0.0%	1.0%	13.5%	0.00%	0.00%	0.17%	25.8%	0.0%
Lowell Municipal EFCU	MA	0	\$6,510,408	1,280	1	-2.5%	3.5%	-1.0%	8.0%	0.53%	-0.12%	0.01%	64.0%	0.0%
Norwood Town EFCU	MA	0	\$5,914,712	849	1	8.7%	-8.5%	-4.6%	22.5%	1.39%	0.13%	0.77%	59.3%	0.0%
Lynn Teachers CU	MA	0	\$5,409,528	738	1	0.1%	-11.9%	-2.9%	15.4%	0.98%	0.23%	0.82%	23.0%	0.0%
Health Alliance FCU	MA	0	\$5,360,544	1,234	1	13.9%	1.4%	2.9%	9.6%	0.45%	0.19%	0.76%	55.7%	0.0%
Middlesex Essex Postal EFCU	MA	0	\$5,316,930	805	1	2.3%	-18.1%	155.6%	29.3%	0.93%	1.20%	0.43%	49.1%	0.0%
Lincoln Sudbury Town EFCU	MA	0	\$5,051,159	518	1	1.8%	0.5%	-1.0%	14.1%	8.34%	0.00%	0.14%	39.2%	7.1%
Belmont Municipal FCU	MA	0	\$4,645,098	418	1	8.0%	-12.6%	-3.7%	14.9%	1.66%	-0.27%	1.32%	51.5%	0.0%
Wakefield Town EFCU	MA	0	\$4,271,107	646	1	7.9%	5.4%	4.7%	13.9%	0.00%	0.00%	0.41%	39.5%	0.0%
Holyoke Postal CU	MA	0	\$3,012,082	245	1	2.6%	11.1%	-0.4%	24.4%	0.00%	0.00%	-0.05%	22.7%	0.0%
Winchester Federal Credit Union	MA	0	\$2,995,581	469	0	-0.4%	-1.3%	-2.1%	11.7%	3.16%	2.35%	-0.11%	42.6%	0.0%
New England Lee FCU	MA	0	\$2,936,596	273	0	-6.3%	-31.6%	-2.5%	49.3%	1.04%	-0.27%	0.38%	54.8%	4.7%
Bedford VA FCU	MA	0	\$2,905,516	707	1	-2.1%	16.6%	-5.5%	26.5%	6.44%	0.05%	1.94%	107.3%	0.0%
Stoughton Town EFCU	MA	0	\$2,823,675	552	1	3.3%	-9.5%	2.6%	12.1%	0.69%	0.27%	0.33%	45.6%	0.0%
Lynn Municipal ECU	MA	0	\$2,812,376	460	1	11.6%	-11.2%	2.9%	22.8%	0.74%	0.62%	-0.47%	45.8%	0.0%
Symphony FCU	MA	0	\$2,631,346	296	1	-0.6%	-18.9%	-3.9%	11.3%	0.00%	-0.05%	-0.75%	71.5%	12.8%
Boston Customs FCU	MA	0	\$2,379,396	295	1	2.1%	-4.3%	0.0%	14.7%	0.00%	0.00%	1.42%	45.4%	0.0%
Gloucester Municipal Credit Union	MA	0	\$2,242,753	489	1	12.5%	-22.8%	-2.2%	15.9%	2.34%	0.00%	-0.94%	18.4%	0.0%
North Adams Municipal EFCU	MA	0	\$2,019,202	396	1	6.9%	-8.6%	-8.5%	21.5%	0.54%	-0.05%	-1.04%	57.3%	0.0%
Moses FCU	MA	0	\$1,827,733	340	0	0.2%	-10.0%	-3.7%	15.4%	1.08%	0.00%	-0.67%	43.4%	0.0%
Manchester FCU	MA	0	\$1,728,331	411	1	15.3%	-17.9%	0.0%	12.0%	0.00%	0.00%	-0.04%	32.9%	0.0%
Springfield St Railway ECU	MA	0	\$1,394,600	225	1	-5.5%	-4.0%	-3.4%	26.1%	2.07%	1.09%	0.35%	55.8%	0.0%
Messiah Baptist-Jubilee FCU	MA	0	\$959,955	312	1	3.3%	-11.6%	-14.8%	14.1%	0.00%	0.00%	1.59%	35.6%	0.0%
Gloucester Fire Dept CU	MA	0	\$619,693	101	1	10.8%	-12.7%	-1.9%	34.5%	0.00%	0.00%	0.91%	66.7%	0.0%
One Twenty CU	MA	0	\$416,952	96	1	5.3%	-100.0%	-13.5%	27.4%	NA	-0.14%	13.22%	0.0%	0.0%
Artmet FCU	MA	0	\$411,510	55	1	-0.2%	-30.8%	-14.1%	14.7%	16.62%	0.00%	-1.56%	46.5%	0.0%
Medians			\$36,645,150	2,607	1	8.6%	-0.6%	-1.0%	11.3%	0.52%	0.04%	0.27%	63.2%	21.1%
By Asset Size			Number of Insts.											
\$5 million and less			19	340	1	3.7%	-8.6%	-2.6%	19.5%	1.70%	0.21%	0.40%	47.6%	1.1%
\$5 to \$10 million			14	828	1	3.7%	-6.2%	2.0%	16.9%	1.05%	0.17%	0.19%	42.4%	2.1%
\$10 to \$20 million			20	1,370	1	9.1%	-3.3%	1.0%	13.6%	0.60%	0.05%	0.18%	52.7%	12.1%
\$20 to \$50 million			29	2,065	1	9.5%	-1.5%	-0.4%	12.6%	0.56%	0.07%	0.23%	47.4%	14.7%
\$50 to \$100 million			13	4,426	2	8.0%	-2.1%	-1.6%	9.8%	0.72%	0.10%	0.30%	65.2%	27.8%
\$100 to \$250 million			23	9,058	2	8.9%	2.3%	-0.6%	11.6%	0.64%	0.08%	-0.05%	75.6%	34.2%
\$250 million+			35	35,722	8	14.6%	5.7%	4.1%	10.0%	0.71%	0.25%	0.37%	87.7%	32.2%

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.