

Massachusetts State Statistical Overview 1Q2018

Total Credit Unions	166	CUs <\$5 M Total Assets	22
Federal Charters	99	CUs \$5-100 M Total Assets	86
State Charters	67	CUs >\$100 M Total Assets	58

	1Q2018		1Q2018 Growth
Assets*	\$39,550,993		2.77%
Members (actual)	2,960,597		1.54%
Savings *	\$32,264,330		3.49%
Loans*	\$29,000,297		0.94%
Total Capital*	\$4,105,011		1.06%
Investments*	\$5,426,122		-0.81%
Capital/Assets	10.38%		
Delinquency Ratio	0.54%		
Average Share Balance/Member	\$10,898		
Average Loan Balance/Loan	\$19,677		
Full-time Employees	6,342	Part-time Employees	885
Employee Wages*	\$136,035	Volunteers	1,980
Population of Massachusetts [^]	6,810,281	Percent of MA population with CU memberships	43.47%

2017Q4 MBL/Commercial Lending Totals

Total MBLs	\$2,240,668,784	Number MBLs	5,712
Average MBL	\$392,274		
CUs with MBLs	56	Percent CUs with MBLs	33.7%

Estimated Financial Benefits for Massachusetts Credit Union Members[°]

Total CU Member benefit arising from interest rates on loans, savings products, and lower fees	\$233,852,237
Total CU member benefit/member	\$81
Total CU member benefit/member household	\$170

Estimated Cost of Regulatory Burden in 2017

Total Cost (\$Mil)	\$178
Average Total Cost Per Credit Union	\$1,067,497
Average Total Cost per Member Household	\$131

Source: National Credit Union Administration Call Report Data as of March 31, 2018 (1Q2018)

*(\$000)

[°]Source: CUNA Massachusetts Membership Benefits Report (1Q2018)

[^]Source: US Census data estimate as of July, 2017