

## Massachusetts State Statistical Overview 1Q2019

Total Credit Unions	159	CUs <\$5 M Total Assets	22
Federal Charters	93	CUs \$5-100 M Total Assets	81
State Charters	66	CUs >\$100 M Total Assets	56

	<b>1Q2019</b>		<b>1Q2019 Growth</b>
Assets*	\$41,426,536		4.37%
Members (actual)	3,091,498		2.37%
Savings *	\$33,657,949		5.42%
Loans*	\$31,091,228		0.67%
Total Capital*	\$4,308,847		1.08%
Investments*	\$4,998,438		1.28%
Capital/Assets	10.40%		
Delinquency Ratio	0.55%		
Average Share Balance/Member	\$10,887		
Average Loan Balance/Loan	\$20,364		
Full-time Employees	6,540	Part-time Employees	851
Employee Wages*	\$143,844	Volunteers	1,840
Population of Massachusetts <sup>^</sup>	6,861,490	Percent of MA population with CU memberships	45.06%

### 1Q2019 MBL/Commercial Lending Totals

Total MBLs	\$\$2,661,064,362	Number MBLs	6,411
Average MBL	\$415,078		
CUs with MBLs	56	Percent CUs with MBLs	35.2%

### Estimated Financial Benefits for Massachusetts Credit Union Members<sup>o</sup>

Total CU Member benefit arising from interest rates on loans, savings products, and lower fees	\$204,454,667
Total CU member benefit/member	\$69
Total CU member benefit/member household	\$146

### 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, 2019 (1Q2019)*

\*(\$000)

<sup>o</sup>Source: CUNA Massachusetts Membership Benefits Report (YE2018)

<sup>^</sup>Source: US Census data estimate as of July, 2017