

Massachusetts State Statistical Overview 4Q2018

Total Credit Unions	159	CUs <\$5 M Total Assets	23
Federal Charters	93	CUs \$5-100 M Total Assets	80
State Charters	66	CUs >\$100 M Total Assets	56

	4Q2018		4Q2018 Growth
Assets*	\$39,692,827		0.63%
Members (actual)	3,019,997		0.70%
Savings *	\$31,926,318		0.41%
Loans*	\$30,882,906		1.99%
Total Capital*	\$4,262,940		2.38%
Investments*	\$4,935,361		-3.37%
Capital/Assets	10.74		
Delinquency Ratio	0.64%		
Average Share Balance/Member	\$10,572		
Average Loan Balance/Loan	\$20,068		
Full-time Employees	6,460	Part-time Employees	872
Employee Wages*	\$140,417	Volunteers	1,840
Population of Massachusetts^	6,861,490	Percent of MA population with CU memberships	44.01%

4Q2018 MBL/Commercial Lending Totals

Total MBLs	\$2,626,909,708	Number MBLs	6,334
Average MBL	\$414,078		
CUs with MBLs	57	Percent CUs with MBLs	35.2%

Estimated Financial Benefits for Massachusetts Credit Union Members°

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 Dec. 31, 2018 (4Q2018)

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°Source: CUNA Massachusetts Membership Benefits Report (YE2018)

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