Credit Union Index

AN ANALYSIS OF MASSACHUSETTS CREDIT UNIONS

The Credit Union Index is published by Baker Tilly.

For more information on the data presented in this report, contact **Jane Han**, **Senior Manager**, at **(858) 627-1430**.

ASSET SIZE DEFINITION

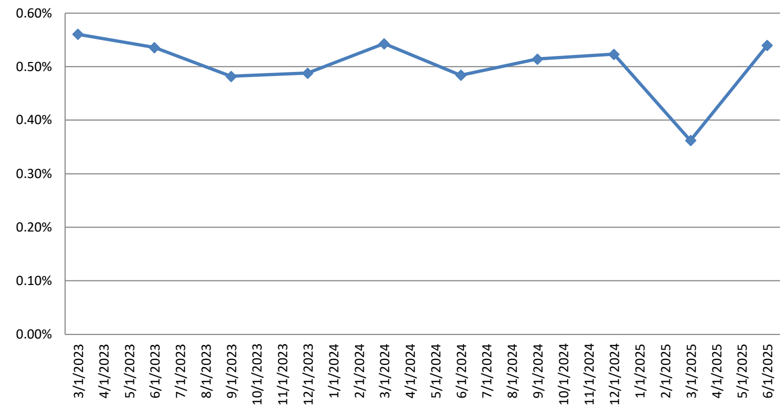
Group A	$0–$250 million
Group B	$251 million–$500 million
Group C	$501 million–$1 billion
Group D	Over $1 billion

Massachusetts

Performance Analysis

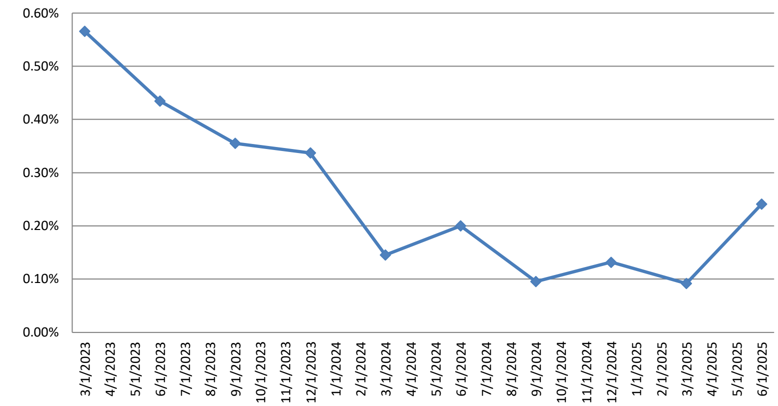
Summary Trends of Historical Asset Group Averages: Return on Average Assets

Asset Group A - $50 million to $250 million in Total Assets
Year-to-Date



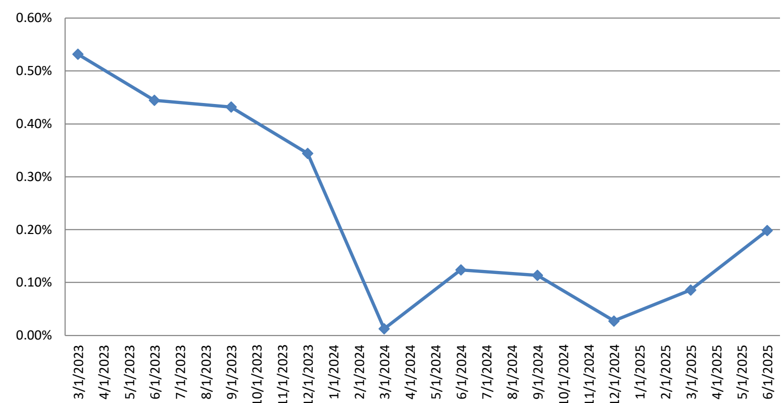
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.56%	0.54%	0.48%	0.49%	0.54%	0.48%	0.51%	0.52%	0.36%	0.54%

Asset Group B - $251 million to $500 million in Total Assets
Year-to-Date



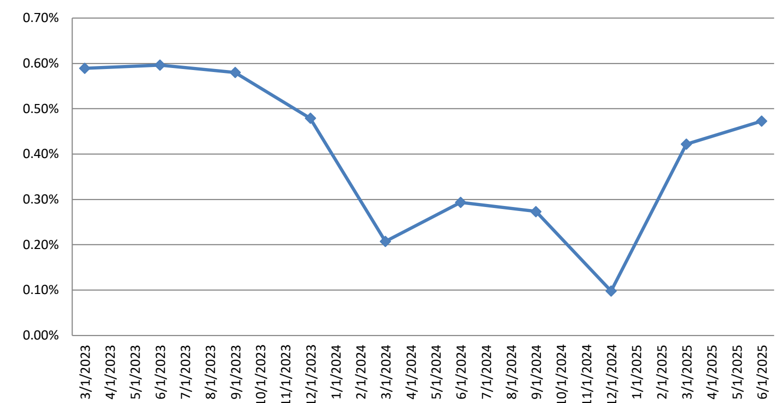
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.57%	0.43%	0.36%	0.34%	0.15%	0.20%	0.10%	0.13%	0.09%	0.24%

Asset Group C - $501 million to $1 billion in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.53%	0.44%	0.43%	0.34%	0.01%	0.12%	0.11%	0.03%	0.09%	0.20%

Asset Group D - Over $1 billion in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.59%	0.60%	0.58%	0.48%	0.21%	0.29%	0.27%	0.10%	0.42%	0.47%

Source: SNL Financial

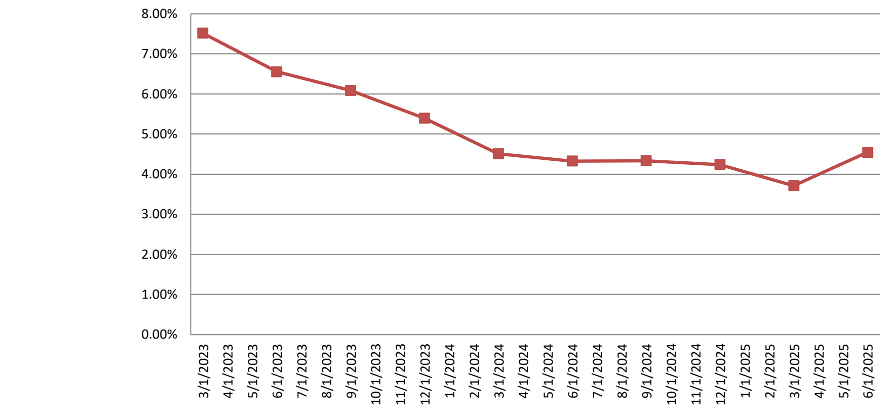
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

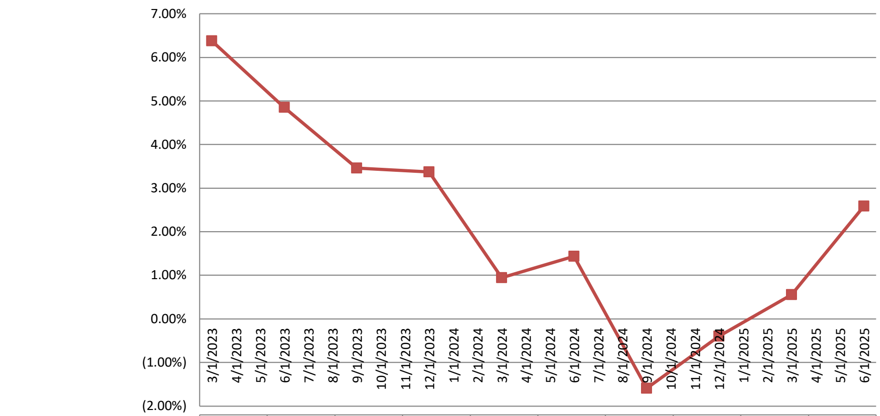
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date



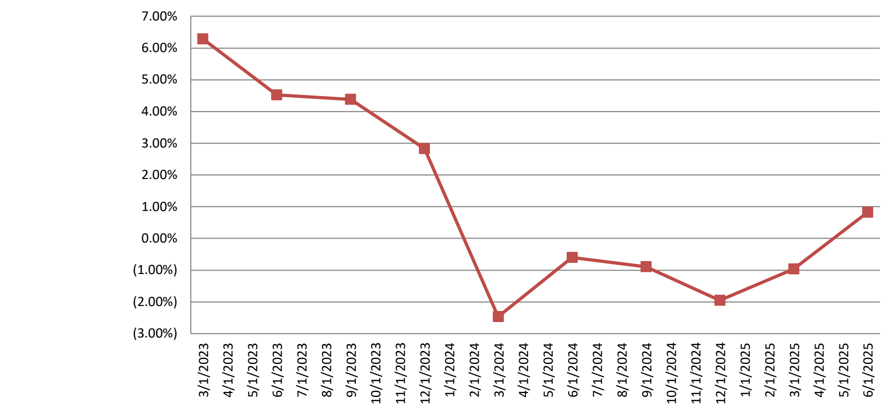
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	7.51%	6.55%	6.08%	5.39%	4.51%	4.33%	4.33%	4.24%	3.71%	4.55%

Asset Group B - \$251 million to \$500 million in Total Assets
Year-to-Date



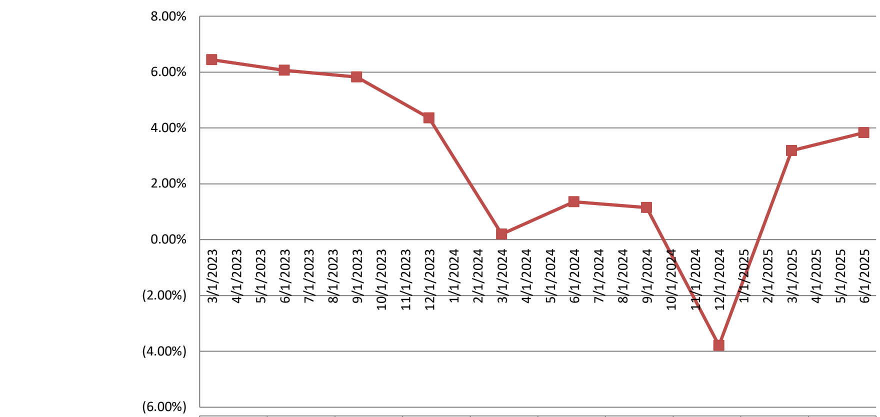
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	6.38%	4.85%	3.46%	3.37%	0.94%	1.43%	(1.60%)	(0.40%)	0.56%	2.59%

Asset Group C - \$501 million to \$1 billion in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	6.29%	4.52%	4.38%	2.83%	(2.47%)	(0.60%)	(0.89%)	(1.95%)	(0.97%)	0.82%

Asset Group D - Over \$1 billion in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	6.44%	6.07%	5.83%	4.36%	0.20%	1.36%	1.15%	(3.79%)	3.19%	3.83%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 million to $250 million in total assets											
Notre Dame Community Federal Credit Union	$57,251	$88	0.61%	5.11%	79.32%	$72	$107	0.37%	3.12%	86.58%	$73
Southcoast Federal Credit Union	$59,999	$54	0.36%	2.69%	89.06%	$57	$100	0.33%	2.49%	89.85%	$54
Cranberry Federal Credit Union	$64,169	($43)	(0.27%)	(3.42%)	98.66%	$80	($12)	(0.04%)	(0.48%)	95.16%	$78
Stoneham Municipal Employees Federal Credit Union	$71,246	$208	1.17%	7.62%	70.82%	$105	$316	0.89%	5.83%	76.99%	$98
New England Teamsters Federal Credit Union	$76,879	$117	0.62%	6.53%	81.41%	$151	$266	0.72%	7.67%	80.11%	$150
Westport Federal Credit Union	$78,925	$224	1.16%	12.86%	69.03%	$72	$387	1.03%	11.26%	73.41%	$79
AllCom Credit Union	$81,319	$112	0.55%	3.58%	84.15%	$99	$244	0.60%	3.94%	82.33%	$95
Franklin First Federal Credit Union	$84,826	$205	0.95%	12.67%	76.89%	$66	$341	0.79%	10.75%	78.87%	$66
Common Trust Federal Credit Union	$86,796	$35	0.19%	3.28%	95.28%	$120	$69	0.21%	4.06%	93.70%	$93
Athol Credit Union	$91,223	$182	0.78%	8.87%	80.08%	$63	$75	0.16%	1.83%	89.37%	$65
Tewksbury Federal Credit Union	$95,933	$130	0.55%	5.39%	85.78%	$93	$334	0.71%	6.99%	83.31%	$94
Worcester Credit Union	$102,411	$327	1.28%	13.45%	72.65%	$86	$663	1.31%	14.07%	71.87%	$85
NESC Federal Credit Union	$120,990	$227	0.75%	7.32%	81.74%	$111	$446	0.75%	7.26%	82.78%	$112
Saint Michaels Fall River Federal Credit Union	$122,496	$200	0.66%	7.69%	80.34%	$155	$143	0.24%	2.76%	92.82%	$201
Luso-American Credit Union	$125,293	$320	1.02%	6.71%	72.22%	$82	$551	0.88%	5.82%	75.32%	$82
Brotherhood Credit Union	$126,297	$2,003	6.44%	16.40%	30.63%	$96	$1,701	2.78%	7.02%	50.78%	$93
First Priority Credit Union	$127,910	$126	0.38%	2.94%	89.84%	$85	$198	0.30%	2.32%	91.77%	$89
Energy Credit Union	$128,173	$173	0.54%	3.52%	82.44%	$105	$350	0.54%	3.60%	82.10%	$103
MetroWest Community Federal Credit Union	$139,956	$134	0.39%	4.74%	84.06%	$89	$192	0.28%	3.43%	87.35%	$92
Pioneer Valley Federal Credit Union	$157,832	$144	0.36%	3.18%	80.51%	$92	$324	0.41%	3.59%	81.15%	$92
Arrha Credit Union	$165,330	($140)	(0.35%)	(4.52%)	109.15%	$96	($215)	(0.28%)	(3.46%)	106.36%	$94
New Bedford Credit Union	$167,774	$321	0.76%	7.46%	81.55%	$71	$640	0.77%	7.51%	81.35%	$70
Homefield Credit Union	$171,745	$174	0.40%	5.21%	87.86%	$99	$185	0.21%	2.80%	92.33%	$101
Naveo Credit Union	$178,900	$116	0.26%	4.76%	91.99%	$121	$152	0.17%	3.24%	94.50%	$117
Community Credit Union of Lynn	$183,294	($333)	(0.75%)	(11.98%)	115.68%	$112	($607)	(0.69%)	(10.89%)	113.88%	$103
River Works Credit Union	$186,660	$99	0.22%	2.36%	92.35%	$101	$297	0.35%	3.56%	89.71%	$100
Alden Credit Union	$188,630	$78	0.16%	2.53%	91.92%	$80	$124	0.13%	2.05%	92.92%	$79
Shrewsbury Federal Credit Union	$226,985	$755	1.32%	16.91%	59.66%	$102	$1,569	1.39%	18.19%	60.31%	$105
Southbridge Credit Union	$231,823	$250	0.43%	4.13%	86.58%	$91	$413	0.36%	3.43%	88.58%	$88
Greater Springfield Credit Union	$235,850	$747	1.25%	7.99%	61.23%	$83	$1,302	1.09%	7.09%	64.16%	$79
Luso Federal Credit Union	$240,741	$91	0.15%	1.39%	95.08%	$152	$24	0.02%	0.18%	99.72%	$148
Somerset Federal Credit Union	$243,128	$322	0.53%	4.82%	82.77%	$101	$580	0.48%	4.41%	84.80%	$99
Average of Asset Group A	$138,150	$233	0.71%	5.38%	82.52%	$97	$352	0.54%	4.55%	84.82%	$96

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group B - $251 million to $500 million in total assets											
Tremont Credit Union	$263,797	$315	0.48%	5.58%	97.34%	$119	$466	0.35%	4.19%	93.95%	$110
Holyoke Credit Union	$288,632	$318	0.44%	7.63%	82.99%	$95	$592	0.40%	7.39%	83.66%	$89
Fall River Municipal Credit Union	$294,440	$296	0.40%	5.44%	82.33%	$69	$14	0.01%	0.13%	94.44%	$72
AllTrust Credit union	$309,460	($1,088)	(1.39%)	(15.64%)	106.87%	$103	($2,470)	(1.56%)	(17.37%)	113.71%	$109
MassMutual Federal Credit Union	$324,704	$32	0.04%	0.34%	89.28%	$109	$246	0.15%	1.29%	82.05%	$101
Members Plus Credit Union	$344,099	$573	0.67%	12.22%	75.97%	$97	$296	0.18%	3.27%	89.38%	$94
Mass Bay Credit Union	$359,002	$461	0.51%	5.19%	83.26%	$116	$787	0.44%	4.48%	85.20%	$117
St. Jean's Credit Union	$389,109	$451	0.46%	5.62%	84.96%	$103	$727	0.38%	4.58%	87.79%	$102
Taunton Federal Credit Union	$408,748	$1,047	1.03%	8.51%	76.52%	$93	$1,930	0.96%	7.92%	76.76%	$90
Boston Firefighters Credit Union	$431,268	$1,256	1.17%	9.57%	66.97%	$133	$2,112	0.99%	8.15%	71.18%	$149
Millbury Federal Credit Union	$486,586	$523	0.43%	5.48%	86.43%	$99	$840	0.35%	4.47%	87.85%	$96
Average of Asset Group B	$354,531	$380	0.39%	4.54%	84.81%	$103	$504	0.24%	2.59%	87.82%	$103
Asset Group C - $501 million to $1 billion in total assets											
I C Federal Credit Union	$527,041	($559)	(0.42%)	(7.28%)	106.16%	$102	($1,496)	(0.55%)	(9.74%)	110.19%	$104
City of Boston Credit Union	$552,137	$853	0.61%	9.57%	67.98%	$135	$1,232	0.44%	7.06%	77.07%	$130
Align Credit Union	$652,072	($1,201)	(0.73%)	(13.57%)	121.90%	$120	($3,416)	(1.04%)	(19.66%)	134.63%	$128
First Citizens Federal Credit Union	$686,270	$1,841	1.07%	5.50%	69.27%	$78	$3,815	1.11%	5.74%	71.76%	$80
UMassFive College Federal Credit Union	$705,084	$1,021	0.57%	8.05%	80.69%	$102	$1,029	0.29%	4.14%	84.30%	$103
Massachusetts Institute of Technology Federal Credit U	$708,321	$900	0.50%	5.46%	84.65%	$130	$1,538	0.43%	4.71%	85.67%	$131
Quincy Credit Union	$708,697	$1,099	0.62%	5.92%	77.69%	$117	$2,080	0.59%	5.71%	79.40%	$115
GFA Federal Credit Union	$710,072	$170	0.10%	1.90%	91.32%	$108	($179)	(0.05%)	(1.03%)	95.53%	$107
Freedom Credit Union	$738,352	$134	0.07%	0.58%	94.99%	$91	$1,086	0.29%	2.37%	89.46%	$88
Polish National Credit Union	$757,145	$911	0.48%	3.66%	85.80%	$98	$1,401	0.37%	2.83%	88.79%	$99
Direct Federal Credit Union	$788,676	($605)	(0.30%)	(2.76%)	114.41%	$161	($1,427)	(0.36%)	(3.25%)	117.57%	$162
Liberty Bay Credit Union	$811,972	$1,371	0.67%	5.13%	77.05%	$153	$1,945	0.48%	3.68%	83.03%	$152
Central One Federal Credit Union	$837,195	$1,619	0.77%	8.28%	77.04%	$115	$2,834	0.68%	7.37%	79.05%	$117
All One Credit Union	$883,764	$775	0.35%	5.30%	83.93%	$107	$435	0.10%	1.51%	89.33%	$105
Average of Asset Group C	$719,057	$595	0.31%	2.55%	88.06%	$116	$777	0.20%	0.82%	91.84%	$116
Asset Group D - Over $1 billion in total assets											
Saint Mary's Credit Union	$1,009,228	$920	0.36%	4.36%	83.79%	$112	$1,533	0.30%	3.71%	86.75%	$111
Eastern Corporate Federal Credit Union	$1,044,180	$1,824	0.68%	5.67%	73.08%	$684	$3,545	0.68%	5.55%	72.96%	$650
Harvard Federal Credit Union	$1,217,259	$990	0.33%	3.89%	83.26%	$123	$1,933	0.32%	3.82%	83.50%	$120
Sharon & Crescent United Credit Union	$1,396,378	$2,694	0.80%	6.56%	73.91%	$112	$4,304	0.66%	5.29%	78.41%	$114
St. Anne's Credit Union	$1,399,958	$1,092	0.31%	3.75%	82.78%	$99	$1,609	0.23%	2.79%	84.98%	$97
Webster First Federal Credit Union	$1,501,277	$5,684	1.53%	8.68%	58.23%	$85	$10,669	1.45%	8.24%	59.40%	$85
Greylock Federal Credit Union	$1,634,710	$2,118	0.52%	5.50%	82.44%	$125	$4,223	0.52%	5.58%	83.60%	$128
Hanscom Federal Credit Union	$1,838,324	$2,105	0.46%	4.16%	82.70%	$139	$3,067	0.33%	3.06%	83.11%	$139
BrightBridge Credit Union	$2,205,315	$1,968	0.35%	3.88%	88.35%	$126	$3,474	0.31%	3.47%	89.24%	$125
Jeanne D'Arc Credit Union	$2,258,238	$2,660	0.47%	6.45%	82.45%	$104	$3,940	0.35%	4.81%	86.56%	$106
Workers Federal Credit Union	$2,435,302	($1,955)	(0.32%)	(9.54%)	92.81%	$95	($5,084)	(0.42%)	(12.45%)	97.95%	$107
Metro Credit Union	$3,273,236	$3,049	0.37%	4.30%	81.58%	$110	$7,512	0.45%	5.34%	80.58%	$109
Rockland Federal Credit Union	$3,336,214	$5,017	0.61%	5.67%	66.68%	$132	$10,345	0.63%	5.89%	65.40%	$134
Digital Federal Credit Union	$12,722,988	$27,786	0.87%	9.11%	58.99%	$111	$51,739	0.81%	8.58%	61.66%	$109
Average of Asset Group D	$2,662,329	$3,997	0.52%	4.46%	77.93%	$154	$7,344	0.47%	3.83%	79.58%	$152

Source: SNL Financial

Note: Report includes only bank-level data.

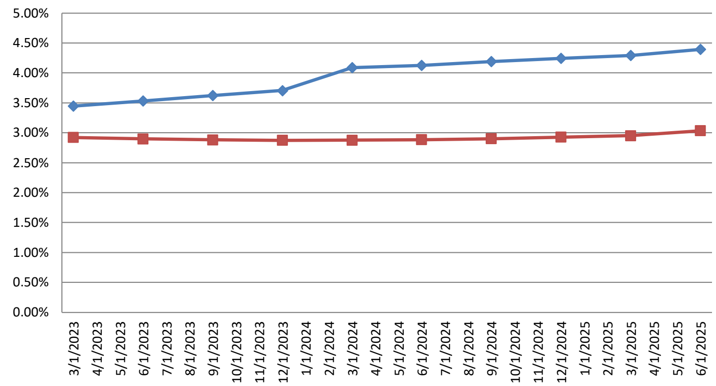
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

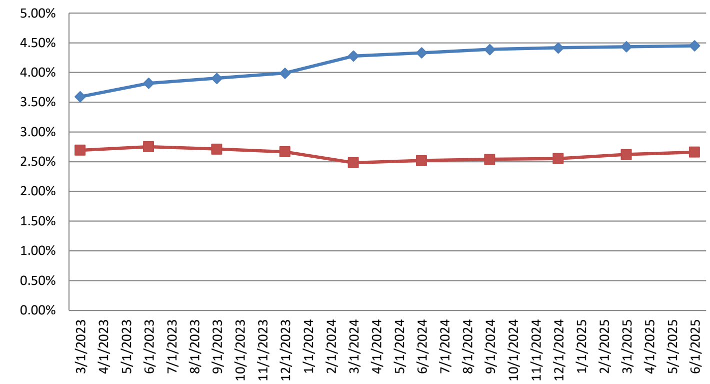
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - $50 million to $250 million in Total Assets
Year-to-Date



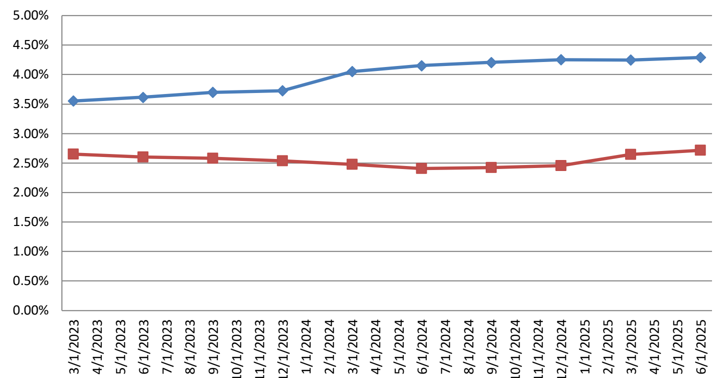
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.45%	3.53%	3.62%	3.71%	4.09%	4.13%	4.19%	4.25%	4.29%	4.40%
Net Interest Income/ Avg Assets	2.92%	2.90%	2.88%	2.88%	2.88%	2.88%	2.90%	2.93%	2.95%	3.03%

Asset Group B - $251 million to $500 million in Total Assets
Year-to-Date



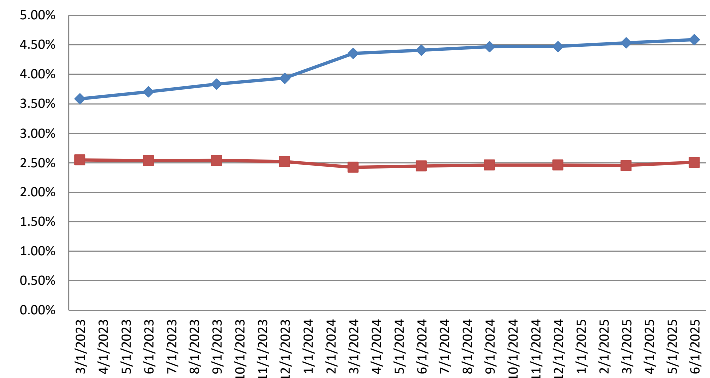
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.60%	3.82%	3.90%	3.99%	4.28%	4.33%	4.39%	4.42%	4.43%	4.45%
Net Interest Income/ Avg Assets	2.69%	2.76%	2.71%	2.67%	2.48%	2.52%	2.54%	2.55%	2.62%	2.66%

Asset Group C - $501 million to $1 billion in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.55%	3.61%	3.70%	3.73%	4.05%	4.15%	4.21%	4.25%	4.25%	4.29%
Net Interest Income/ Avg Assets	2.65%	2.60%	2.58%	2.54%	2.48%	2.41%	2.42%	2.45%	2.65%	2.72%

Asset Group D - Over $1 billion in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.59%	3.70%	3.83%	3.94%	4.35%	4.41%	4.47%	4.47%	4.53%	4.59%
Net Interest Income/ Avg Assets	2.55%	2.54%	2.54%	2.52%	2.42%	2.44%	2.46%	2.46%	2.45%	2.51%

Source: SNL Financial

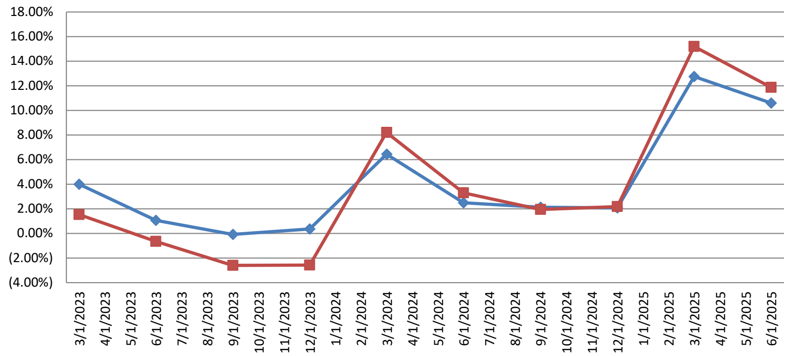
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

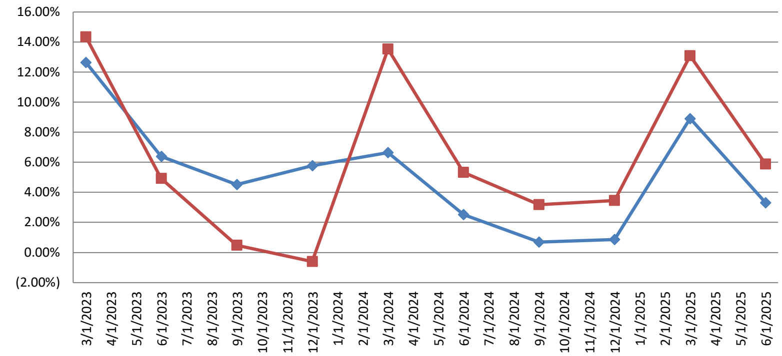
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

Asset Group A - $50 million to $250 million in Total Assets
Year-to-Date



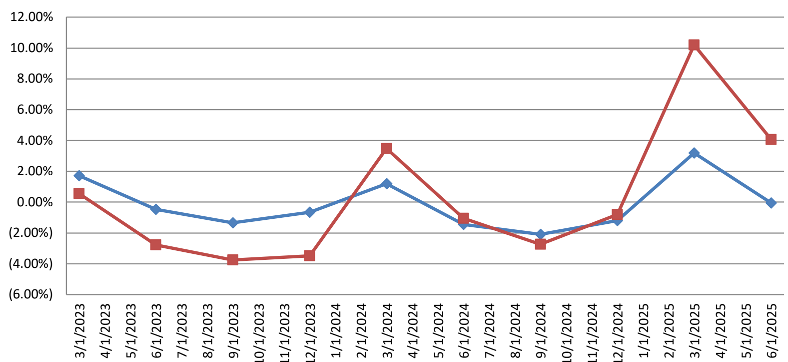
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	3.99%	1.06%	(0.09%)	0.36%	6.43%	2.49%	2.12%	2.06%	12.75%	10.58%
Market Growth Rate	1.51%	(0.66%)	(2.61%)	(2.57%)	8.20%	3.30%	1.93%	2.18%	15.19%	11.87%

Asset Group B - $251 million to $500 million in Total Assets
Year-to-Date



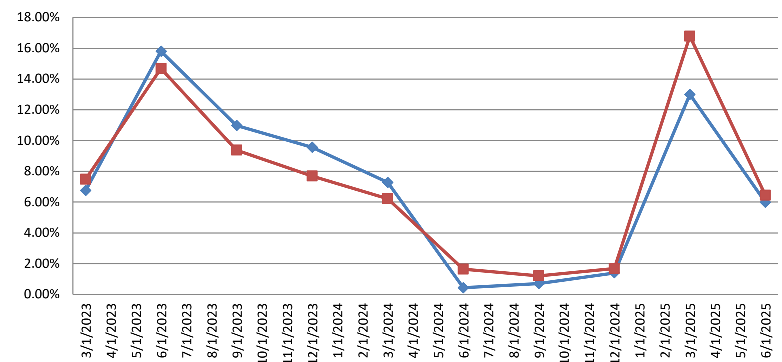
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	12.64%	6.40%	4.53%	5.76%	6.65%	2.52%	0.69%	0.87%	8.91%	3.31%
Market Growth Rate	14.33%	4.92%	0.48%	(0.61%)	13.54%	5.33%	3.19%	3.46%	13.09%	5.88%

Asset Group C - $501 million to $1 billion in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	1.71%	(0.47%)	(1.34%)	(0.65%)	1.19%	(1.45%)	(2.10%)	(1.20%)	3.20%	(0.06%)
Market Growth Rate	0.54%	(2.77%)	(3.76%)	(3.49%)	3.47%	(1.06%)	(2.73%)	(0.80%)	10.20%	4.05%

Asset Group D - Over $1 billion in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	6.76%	15.80%	10.98%	9.57%	7.27%	0.43%	0.69%	1.40%	12.99%	5.99%
Market Growth Rate	7.49%	14.69%	9.38%	7.68%	6.21%	1.65%	1.20%	1.68%	16.78%	6.45%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - $50 million to $250 million in total assets										
Notre Dame Community Federal Credit Union	$57,251	$20,001	$50,180	39.86%	$5,452	3.50%	1.04%	2.46%	(1.11%)	1.95%
Southcoast Federal Credit Union	$59,999	$37,900	$48,018	78.93%	$3,158	3.54%	0.65%	2.89%	0.93%	0.00%
Cranberry Federal Credit Union	$64,169	$35,803	$58,682	61.01%	$5,580	4.06%	1.43%	2.64%	13.43%	14.17%
Stoneham Municipal Employees Federal Credit Union	$71,246	$20,641	$60,095	34.35%	$6,785	3.79%	0.33%	3.46%	3.57%	3.26%
New England Teamsters Federal Credit Union	$76,879	$27,137	$69,323	39.15%	$12,813	3.67%	0.76%	2.91%	13.50%	12.34%
Westport Federal Credit Union	$78,925	$34,093	$71,614	47.61%	$6,314	4.30%	0.71%	3.59%	22.14%	23.30%
AllCom Credit Union	$81,319	$44,769	$68,065	65.77%	$6,506	4.17%	1.06%	3.11%	5.93%	5.02%
Franklin First Federal Credit Union	$84,826	$46,672	$76,762	60.80%	$4,713	4.76%	0.71%	4.05%	(4.60%)	(6.83%)
Common Trust Federal Credit Union	$86,796	$39,075	$80,969	48.26%	$5,986	5.38%	1.45%	3.92%	111.42%	104.35%
Athol Credit Union	$91,223	$80,947	$74,752	108.29%	$3,649	5.30%	2.02%	3.28%	(7.78%)	2.83%
Tewksbury Federal Credit Union	$95,933	$52,878	$85,907	61.55%	$4,680	4.69%	0.90%	3.79%	12.72%	18.30%
Worcester Credit Union	$102,411	$63,669	$91,760	69.39%	$6,607	4.16%	0.67%	3.49%	10.62%	10.23%
NESC Federal Credit Union	$120,990	$86,495	$107,578	80.40%	$5,377	4.90%	0.91%	3.99%	12.51%	12.44%
Saint Michaels Fall River Federal Credit Union	$122,496	$105,931	$108,793	97.37%	$10,652	5.83%	2.70%	3.13%	6.74%	5.38%
Luso-American Credit Union	$125,293	$78,454	$105,385	74.45%	$6,961	4.46%	1.01%	3.44%	1.93%	0.89%
Brotherhood Credit Union	$126,297	$61,875	$75,524	81.93%	$6,014	3.62%	1.24%	2.37%	14.03%	18.46%
First Priority Credit Union	$127,910	$92,335	$110,939	83.23%	$4,488	4.40%	1.00%	3.39%	(1.92%)	(2.51%)
Energy Credit Union	$128,173	$85,491	$106,887	79.98%	$8,840	4.39%	1.61%	2.78%	(4.78%)	(7.54%)
MetroWest Community Federal Credit Union	$139,956	$74,522	$131,157	56.82%	$11,196	4.19%	2.14%	2.05%	9.54%	9.55%
Pioneer Valley Federal Credit Union	$157,832	$124,270	$134,155	92.63%	$4,856	5.47%	2.31%	3.16%	4.27%	16.36%
Arrha Credit Union	$165,330	$122,405	$138,854	88.15%	$5,905	4.38%	1.80%	2.58%	21.01%	26.09%
New Bedford Credit Union	$167,774	$112,855	$150,138	75.17%	$4,043	4.65%	0.95%	3.71%	6.39%	6.47%
Homefield Credit Union	$171,745	$140,408	$142,562	98.49%	$5,922	4.41%	1.69%	2.72%	(6.26%)	6.50%
Naveo Credit Union	$178,900	$112,441	$151,664	74.14%	$5,866	4.28%	1.07%	3.21%	8.89%	(2.76%)
Community Credit Union of Lynn	$183,294	$138,243	$152,923	90.40%	$5,819	5.21%	2.27%	2.94%	16.73%	20.45%
River Works Credit Union	$186,660	$144,326	$169,444	85.18%	$7,778	5.32%	2.30%	3.02%	46.58%	54.42%
Alden Credit Union	$188,630	$143,835	$151,397	95.01%	$8,027	3.78%	1.88%	1.90%	(5.59%)	(0.25%)
Shrewsbury Federal Credit Union	$226,985	$108,881	$206,463	52.74%	$10,809	3.90%	1.30%	2.60%	9.36%	7.89%
Southbridge Credit Union	$231,823	$176,874	$203,661	86.85%	$5,329	4.57%	1.34%	3.23%	8.41%	11.06%
Greater Springfield Credit Union	$235,850	$109,198	$197,221	55.37%	$7,608	3.76%	1.21%	2.55%	2.07%	0.57%
Luso Federal Credit Union	$240,741	$187,805	$213,494	87.97%	$12,671	4.03%	2.01%	2.02%	2.62%	2.96%
Somerset Federal Credit Union	$243,128	$159,781	$214,955	74.33%	$6,754	3.78%	1.12%	2.66%	5.28%	4.52%
Average of Asset Group A	$138,150	$89,688	$119,041	72.67%	$6,786	4.40%	1.36%	3.03%	10.58%	11.87%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Institution Name	As of Date					Year to Date				
	Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - $251 million to $500 million in total assets										
Tremont Credit Union	$263,797	$174,252	$217,099	80.26%	$5,798	4.81%	1.72%	3.10%	2.56%	5.13%
Holyoke Credit Union	$288,632	$181,013	$228,673	79.16%	$7,697	4.74%	2.00%	2.74%	(1.23%)	3.82%
Fall River Municipal Credit Union	$294,440	$178,388	$221,827	80.42%	$6,332	3.90%	2.16%	1.74%	(1.63%)	7.96%
AllTrust Credit union	$309,460	$238,201	$245,594	96.99%	$7,457	3.93%	2.10%	1.83%	(4.13%)	2.56%
MassMutual Federal Credit Union	$324,704	$202,183	$284,509	71.06%	$9,550	4.16%	1.87%	2.29%	7.41%	8.51%
Members Plus Credit Union	$344,099	$178,912	$269,620	66.36%	$7,169	4.16%	1.85%	2.31%	13.60%	15.30%
Mass Bay Credit Union	$359,002	$299,964	$251,071	119.47%	$7,180	4.67%	1.88%	2.79%	2.44%	2.25%
St. Jean's Credit Union	$389,109	$254,732	$334,904	76.06%	$6,432	4.48%	1.76%	2.72%	5.53%	8.68%
Taunton Federal Credit Union	$408,748	$285,595	$357,030	79.99%	$5,207	5.02%	1.40%	3.62%	7.99%	8.22%
Boston Firefighters Credit Union	$431,268	$346,461	$362,702	95.52%	$10,649	4.82%	1.52%	3.30%	5.06%	4.71%
Millbury Federal Credit Union	$486,586	$351,354	$435,821	80.62%	$5,204	4.28%	1.44%	2.84%	(1.15%)	(2.44%)
Average of Asset Group B	$354,531	$244,641	$291,714	84.17%	$7,152	4.45%	1.79%	2.66%	3.31%	5.88%
Asset Group C - $501 million to $1 billion in total assets										
I C Federal Credit Union	$527,041	$390,890	$489,857	79.80%	$4,685	3.92%	0.96%	2.96%	(12.90%)	(2.22%)
City of Boston Credit Union	$552,137	$400,184	$477,848	83.75%	$8,241	4.38%	1.36%	3.02%	(0.22%)	(1.37%)
Align Credit Union	$652,072	$384,825	$565,897	68.00%	$6,828	3.91%	1.78%	2.13%	(4.73%)	2.80%
First Citizens Federal Credit Union	$686,270	$446,095	$547,062	81.54%	$5,102	4.26%	0.55%	3.71%	2.92%	3.56%
UMassFive College Federal Credit Union	$705,084	$538,775	$623,331	86.43%	$5,686	5.02%	1.78%	3.25%	2.38%	7.90%
Massachusetts Institute of Technology Federal Credit Union	$708,321	$542,560	$635,367	85.39%	$8,142	4.06%	1.12%	2.93%	(3.72%)	1.76%
Quincy Credit Union	$708,697	$437,878	$631,796	69.31%	$8,914	3.96%	1.36%	2.60%	4.43%	3.13%
GFA Federal Credit Union	$710,072	$439,547	$551,775	79.66%	$6,795	4.13%	1.70%	2.42%	9.67%	9.82%
Freedom Credit Union	$738,352	$537,474	$584,105	92.02%	$6,231	4.22%	1.50%	2.72%	1.17%	5.21%
Polish National Credit Union	$757,145	$615,736	$599,311	102.74%	$5,693	3.82%	1.11%	2.71%	3.37%	6.28%
Direct Federal Credit Union	$788,676	$691,431	$616,543	112.15%	$10,804	4.47%	2.64%	1.83%	(4.14%)	4.74%
Liberty Bay Credit Union	$811,972	$636,902	$556,286	114.49%	$11,600	4.56%	2.15%	2.41%	0.96%	5.97%
Central One Federal Credit Union	$837,195	$658,800	$702,574	93.77%	$6,415	4.78%	1.92%	2.86%	4.27%	5.39%
All One Credit Union	$883,764	$643,472	$690,930	93.13%	$6,620	4.62%	2.12%	2.51%	(4.31%)	3.78%
Average of Asset Group C	$719,057	$526,041	$590,906	88.73%	$7,268	4.29%	1.58%	2.72%	(0.06%)	4.05%
Asset Group D - Over $1 billion in total assets										
Saint Mary's Credit Union	$1,009,228	$758,820	$828,223	91.62%	$8,589	4.23%	1.86%	2.37%	1.30%	5.05%
Eastern Corporate Federal Credit Union	$1,044,180	$0	$902,493	0.00%	$54,957	4.13%	3.46%	0.66%	38.18%	43.72%
Harvard Federal Credit Union	$1,217,259	$1,035,096	$877,383	117.98%	$8,512	4.38%	1.83%	2.55%	0.07%	(1.16%)
Sharon & Crescent United Credit Union	$1,396,378	$901,123	$1,070,761	84.16%	$9,309	4.29%	1.62%	2.67%	24.51%	8.63%
St. Anne's Credit Union	$1,399,958	$1,082,992	$1,025,860	105.57%	$10,646	4.05%	1.91%	2.14%	7.49%	1.04%
Webster First Federal Credit Union	$1,501,277	$1,205,214	$1,061,348	113.56%	$7,253	4.61%	1.39%	3.21%	7.98%	11.85%
Greylock Federal Credit Union	$1,634,710	$1,311,226	$1,392,109	94.19%	$6,111	4.80%	1.39%	3.41%	2.71%	3.70%
Hanscom Federal Credit Union	$1,838,324	$1,473,715	$1,597,580	92.25%	$7,692	5.21%	2.04%	3.17%	2.56%	4.54%
BrightBridge Credit Union	$2,205,315	$1,620,561	$1,901,965	85.20%	$7,091	4.58%	1.59%	3.00%	(0.28%)	(0.16%)
Jeanne D'Arc Credit Union	$2,258,238	$1,794,910	$1,796,600	99.91%	$9,033	4.33%	2.32%	2.01%	4.30%	6.56%
Workers Federal Credit Union	$2,435,302	$1,794,926	$1,838,073	97.65%	$7,079	4.65%	2.80%	1.84%	(2.56%)	(2.07%)
Metro Credit Union	$3,273,236	$2,799,759	$2,644,085	105.89%	$10,229	4.35%	2.51%	1.84%	(9.70%)	(5.61%)
Rockland Federal Credit Union	$3,336,214	$3,055,922	$2,907,323	105.11%	$15,481	5.11%	2.75%	2.36%	6.07%	7.18%
Digital Federal Credit Union	$12,722,988	$10,720,404	$11,377,797	94.22%	$7,295	5.55%	1.65%	3.89%	1.28%	7.03%
Average of Asset Group D	$2,662,329	$2,111,048	$2,230,114	91.95%	$12,091	4.59%	2.08%	2.51%	5.99%	6.45%

Source: SNL Financial

Note: Report includes only bank-level data.

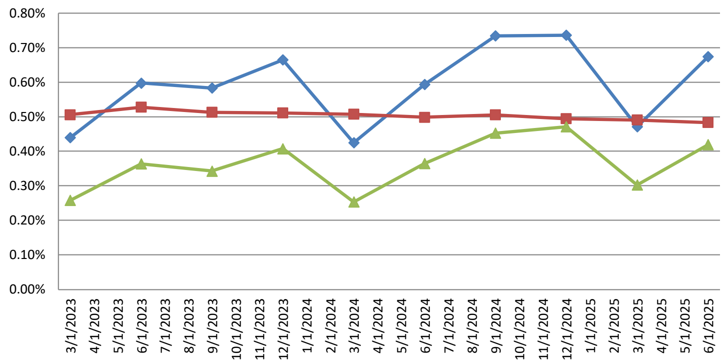
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

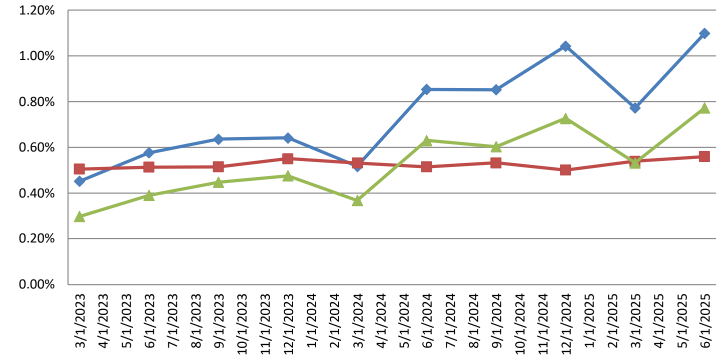
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - $50 million to $250 million in Total Assets
As of Date



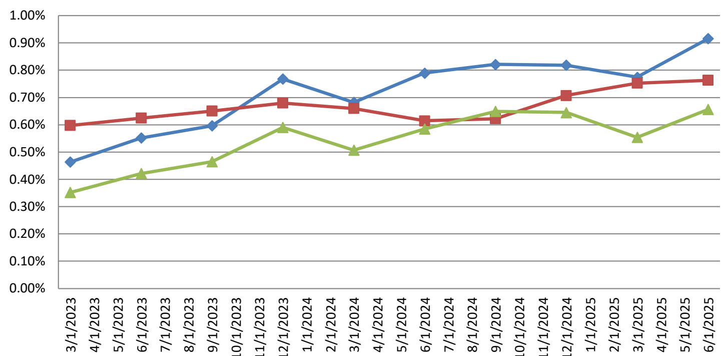
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.44%	0.60%	0.58%	0.66%	0.43%	0.59%	0.73%	0.74%	0.47%	0.67%
Reserves/Loans	0.51%	0.53%	0.51%	0.51%	0.51%	0.50%	0.51%	0.49%	0.49%	0.48%
Delinquent Loans/Total Assets	0.26%	0.36%	0.34%	0.41%	0.25%	0.36%	0.45%	0.47%	0.30%	0.42%

Asset Group B - $251 million to $500 million in Total Assets
As of Date



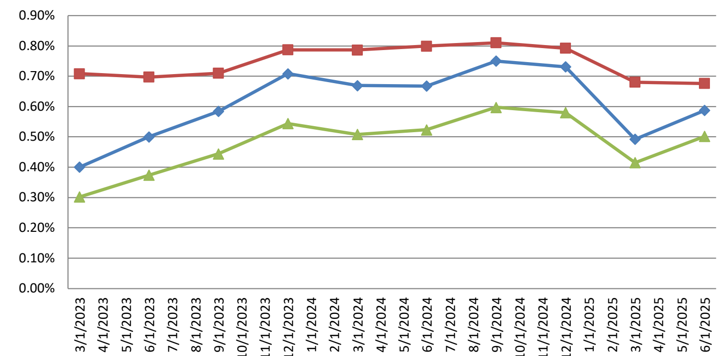
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.45%	0.58%	0.64%	0.64%	0.52%	0.85%	0.85%	1.04%	0.77%	1.10%
Reserves/Loans	0.51%	0.51%	0.51%	0.55%	0.53%	0.51%	0.53%	0.50%	0.54%	0.56%
Delinquent Loans/Total Assets	0.30%	0.39%	0.45%	0.48%	0.37%	0.63%	0.60%	0.73%	0.53%	0.77%

Asset Group C - $501 million to $1 billion in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.46%	0.55%	0.60%	0.77%	0.68%	0.79%	0.82%	0.82%	0.77%	0.92%
Reserves/Loans	0.60%	0.62%	0.65%	0.68%	0.66%	0.61%	0.62%	0.71%	0.75%	0.76%
Delinquent Loans/Total Assets	0.35%	0.42%	0.46%	0.59%	0.51%	0.58%	0.65%	0.65%	0.55%	0.66%

Asset Group D - Over $1 billion in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.40%	0.50%	0.58%	0.71%	0.67%	0.67%	0.75%	0.73%	0.49%	0.59%
Reserves/Loans	0.71%	0.70%	0.71%	0.79%	0.79%	0.80%	0.81%	0.79%	0.68%	0.68%
Delinquent Loans/Total Assets	0.30%	0.37%	0.44%	0.54%	0.51%	0.52%	0.60%	0.58%	0.42%	0.50%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $50 million to $250 million in total assets							
Notre Dame Community Federal Credit Union	$57,251	$99	0.49%	0.47%	94.95%	1.41%	0.17%
Southcoast Federal Credit Union	$59,999	$200	0.53%	0.36%	69.00%	6.09%	0.33%
Cranberry Federal Credit Union	$64,169	$186	0.52%	0.53%	102.15%	3.58%	0.29%
Stoneham Municipal Employees Federal Credit Union	$71,246	$326	1.58%	0.43%	27.30%	2.93%	0.46%
New England Teamsters Federal Credit Union	$76,879	$381	1.40%	1.82%	129.40%	4.87%	0.50%
Westport Federal Credit Union	$78,925	$378	1.11%	0.33%	29.89%	5.25%	0.48%
AllCom Credit Union	$81,319	$36	0.08%	0.58%	725.00%	0.28%	0.04%
Franklin First Federal Credit Union	$84,826	$140	0.30%	0.81%	268.57%	2.01%	0.17%
Common Trust Federal Credit Union	$86,796	$103	0.26%	0.39%	146.60%	1.72%	0.12%
Athol Credit Union	$91,223	$141	0.17%	0.32%	185.82%	1.65%	0.15%
Tewksbury Federal Credit Union	$95,933	$180	0.34%	0.66%	193.33%	1.79%	0.19%
Worcester Credit Union	$102,411	$582	0.91%	0.50%	54.98%	5.65%	0.57%
NESC Federal Credit Union	$120,990	$432	0.50%	0.37%	74.07%	3.37%	0.36%
Saint Michaels Fall River Federal Credit Union	$122,496	$1,266	1.20%	0.12%	10.11%	11.91%	1.03%
Luso-American Credit Union	$125,293	$140	0.18%	0.50%	277.86%	0.71%	0.11%
Brotherhood Credit Union	$126,297	$125	0.20%	0.21%	104.80%	0.25%	0.10%
First Priority Credit Union	$127,910	$261	0.28%	0.33%	116.48%	1.48%	0.20%
Energy Credit Union	$128,173	$1,909	2.23%	0.50%	22.52%	9.42%	1.49%
MetroWest Community Federal Credit Union	$139,956	$278	0.37%	0.42%	112.95%	2.37%	0.20%
Pioneer Valley Federal Credit Union	$157,832	$300	0.24%	0.80%	331.67%	1.56%	0.19%
Arrha Credit Union	$165,330	$884	0.72%	0.28%	38.12%	6.97%	0.53%
New Bedford Credit Union	$167,774	$996	0.88%	0.19%	21.29%	5.72%	0.59%
Homefield Credit Union	$171,745	$2,373	1.69%	0.65%	38.18%	16.48%	1.38%
Naveo Credit Union	$178,900	$603	0.54%	0.51%	94.36%	5.66%	0.34%
Community Credit Union of Lynn	$183,294	$1,065	0.77%	0.27%	35.59%	9.40%	0.58%
River Works Credit Union	$186,660	$502	0.35%	0.15%	44.42%	2.95%	0.27%
Alden Credit Union	$188,630	$1,155	0.80%	0.27%	34.20%	8.93%	0.61%
Shrewsbury Federal Credit Union	$226,985	$430	0.39%	0.43%	108.60%	2.28%	0.19%
Southbridge Credit Union	$231,823	$318	0.18%	0.99%	548.43%	1.22%	0.14%
Greater Springfield Credit Union	$235,850	$577	0.53%	0.75%	142.11%	1.49%	0.24%
Luso Federal Credit Union	$240,741	$3,043	1.62%	0.33%	20.44%	11.31%	1.26%
Somerset Federal Credit Union	$243,128	$335	0.21%	0.19%	91.64%	2.04%	0.14%
Average of Asset Group A	$138,150	$617	0.67%	0.48%	134.21%	4.46%	0.42%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group B - $251 million to $500 million in total assets							
Tremont Credit Union	$263,797	$3,614	2.07%	1.27%	61.43%	14.40%	1.37%
Holyoke Credit Union	$288,632	$840	0.46%	0.34%	73.21%	4.73%	0.29%
Fall River Municipal Credit Union	$294,440	$527	0.30%	0.30%	101.52%	2.34%	0.18%
AllTrust Credit union	$309,460	$8,750	3.67%	1.42%	38.53%	28.54%	2.83%
MassMutual Federal Credit Union	$324,704	$2,779	1.37%	0.29%	20.80%	7.17%	0.86%
Members Plus Credit Union	$344,099	$1,532	0.86%	0.35%	41.19%	7.74%	0.45%
Mass Bay Credit Union	$359,002	$2,133	0.71%	0.17%	24.29%	5.86%	0.59%
St. Jean's Credit Union	$389,109	$952	0.37%	0.39%	103.89%	2.90%	0.24%
Taunton Federal Credit Union	$408,748	$3,019	1.06%	0.60%	56.34%	5.87%	0.74%
Boston Firefighters Credit Union	$431,268	$2,922	0.84%	0.45%	53.08%	5.34%	0.68%
Millbury Federal Credit Union	$486,586	$1,317	0.37%	0.58%	153.76%	3.28%	0.27%
Average of Asset Group B	$354,531	$2,580	1.10%	0.56%	66.19%	8.02%	0.77%
Asset Group C - $501 million to $1 billion in total assets							
I C Federal Credit Union	$527,041	$7,103	1.82%	1.62%	89.02%	19.33%	1.35%
City of Boston Credit Union	$552,137	$5,801	1.45%	1.47%	101.60%	13.75%	1.05%
Align Credit Union	$652,072	$2,881	0.75%	0.67%	89.41%	7.46%	0.44%
First Citizens Federal Credit Union	$686,270	$3,238	0.73%	0.64%	87.55%	2.85%	0.47%
UMassFive College Federal Credit Union	$705,084	$5,084	0.94%	0.97%	102.32%	8.93%	0.72%
Massachusetts Institute of Technology Federal Credit Union	$708,321	$3,941	0.73%	0.74%	101.88%	5.59%	0.56%
Quincy Credit Union	$708,697	$2,049	0.47%	0.47%	99.80%	2.65%	0.29%
GFA Federal Credit Union	$710,072	$6,754	1.54%	0.58%	37.67%	17.03%	0.95%
Freedom Credit Union	$738,352	$12,821	2.39%	0.43%	18.03%	13.47%	1.74%
Polish National Credit Union	$757,145	$1,588	0.26%	0.36%	139.92%	1.55%	0.21%
Direct Federal Credit Union	$788,676	$3,404	0.49%	0.75%	153.11%	4.06%	0.43%
Liberty Bay Credit Union	$811,972	$2,453	0.39%	0.57%	147.04%	2.20%	0.30%
Central One Federal Credit Union	$837,195	$3,844	0.58%	0.47%	80.23%	4.68%	0.46%
All One Credit Union	$883,764	$1,836	0.29%	0.95%	333.33%	3.29%	0.21%
Average of Asset Group C	$719,057	$4,486	0.92%	0.76%	112.92%	7.63%	0.66%
Asset Group D - Over $1 billion in total assets							
Saint Mary's Credit Union	$1,009,228	$375	0.05%	0.48%	968.00%	0.43%	0.04%
Eastern Corporate Federal Credit Union	$1,044,180	NA	0.00%	0.00%	0.00%	NA	NA
Harvard Federal Credit Union	$1,217,259	$9,926	0.96%	0.76%	79.18%	8.98%	0.82%
Sharon & Crescent United Credit Union	$1,396,378	$2,827	0.31%	0.47%	150.23%	1.77%	0.20%
St. Anne's Credit Union	$1,399,958	$5,293	0.49%	0.62%	126.71%	4.27%	0.38%
Webster First Federal Credit Union	$1,501,277	$6,220	0.52%	0.65%	126.66%	2.48%	0.41%
Greylock Federal Credit Union	$1,634,710	$17,995	1.37%	0.57%	41.35%	11.08%	1.10%
Hanscom Federal Credit Union	$1,838,324	$9,213	0.63%	0.43%	68.47%	4.45%	0.50%
BrightBridge Credit Union	$2,205,315	$9,156	0.56%	0.89%	157.49%	4.17%	0.42%
Jeanne D'Arc Credit Union	$2,258,238	$5,230	0.29%	0.48%	164.36%	3.00%	0.23%
Workers Federal Credit Union	$2,435,302	$26,127	1.46%	1.13%	77.63%	25.50%	1.07%
Metro Credit Union	$3,273,236	$5,015	0.18%	0.51%	283.77%	2.01%	0.15%
Rockland Federal Credit Union	$3,336,214	$8,798	0.29%	0.82%	284.26%	2.42%	0.26%
Digital Federal Credit Union	$12,722,988	$119,211	1.11%	1.66%	148.84%	8.57%	0.94%
Average of Asset Group D	$2,662,329	$17,337	0.59%	0.68%	191.21%	6.09%	0.50%

Source: SNL Financial

Note: Report includes only bank-level data.

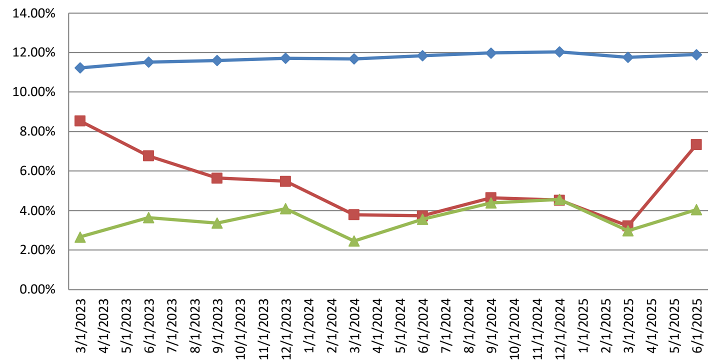
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

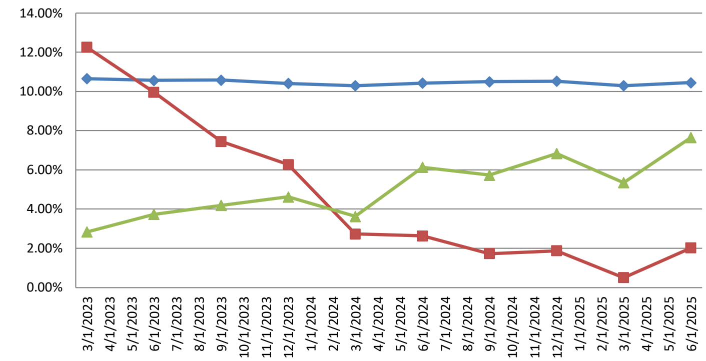
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

Asset Group A - $50 million to $250 million in Total Assets
As of Date



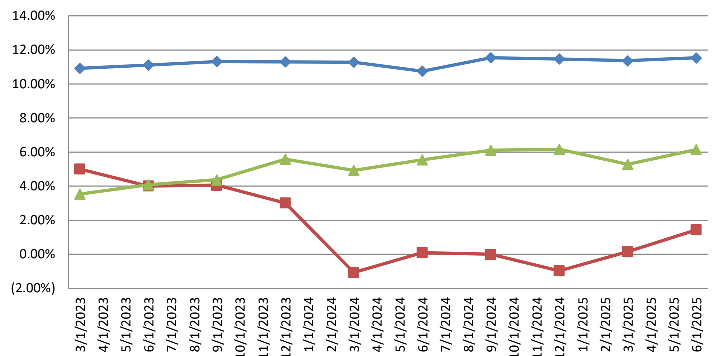
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	11.23%	11.52%	11.59%	11.72%	11.68%	11.84%	11.98%	12.04%	11.76%	11.90%
Net Worth Growth (Decline) - YTD	8.54%	6.76%	5.64%	5.48%	3.79%	3.73%	4.64%	4.52%	3.22%	7.34%
Total Delinquent Lns/ Net Worth	2.66%	3.64%	3.36%	4.09%	2.46%	3.56%	4.38%	4.56%	2.97%	4.04%

Asset Group B - $251 million to $500 million in Total Assets
As of Date



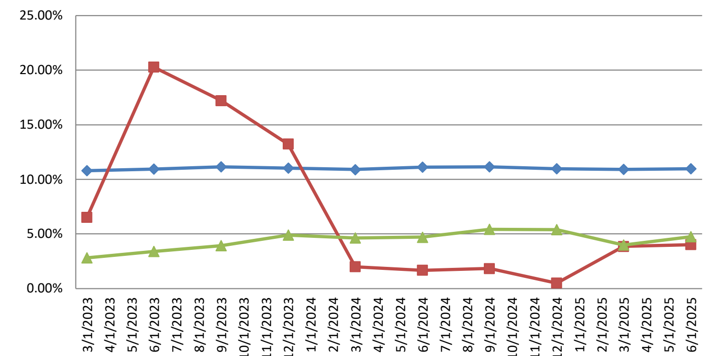
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.66%	10.56%	10.58%	10.41%	10.30%	10.43%	10.50%	10.53%	10.30%	10.45%
Net Worth Growth (Decline) - YTD	12.26%	9.96%	7.45%	6.27%	2.73%	2.63%	1.73%	1.87%	0.51%	2.02%
Total Delinquent Lns/ Net Worth	2.84%	3.73%	4.19%	4.62%	3.62%	6.14%	5.73%	6.83%	5.35%	7.66%

Asset Group C - $501 million to $1 billion in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.93%	11.11%	11.31%	11.30%	11.28%	10.76%	11.54%	11.47%	11.36%	11.53%
Net Worth Growth (Decline) - YTD	5.00%	4.00%	4.05%	3.01%	(1.07%)	0.10%	(0.01%)	(0.98%)	0.15%	1.43%
Total Delinquent Lns/ Net Worth	3.53%	4.08%	4.37%	5.58%	4.92%	5.55%	6.11%	6.18%	5.28%	6.15%

Asset Group D - Over $1 billion in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.79%	10.94%	11.16%	11.03%	10.90%	11.11%	11.15%	10.96%	10.91%	10.97%
Net Worth Growth (Decline) - YTD	6.50%	20.28%	17.21%	13.23%	1.98%	1.66%	1.82%	0.49%	3.85%	4.02%
Total Delinquent Lns/ Net Worth	2.81%	3.38%	3.92%	4.89%	4.62%	4.70%	5.41%	5.40%	3.98%	4.74%

Source: SNL Financial

Note: Report includes only bank-level data.

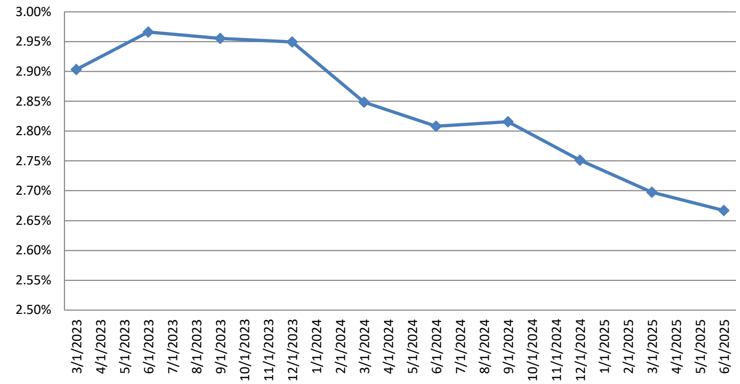
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth	June 30, 2025	Run Date: August 22, 2025

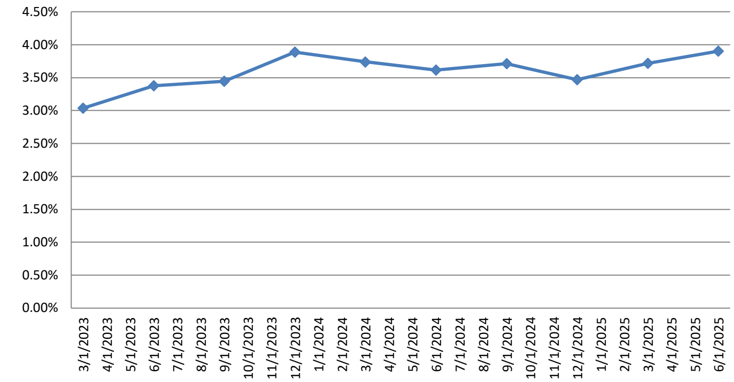
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

Asset Group A - $50 million to $250 million in Total Assets
As of Date



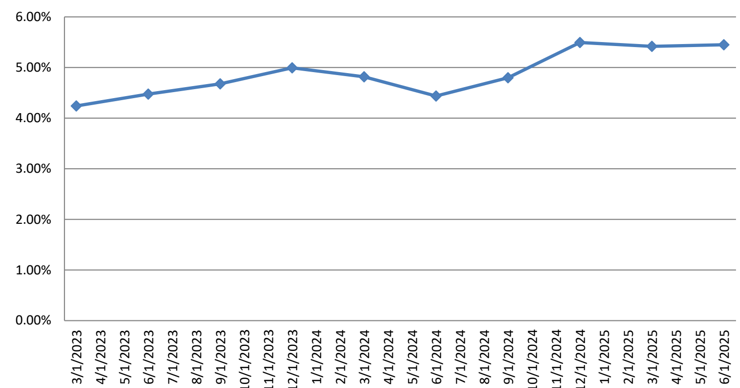
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	2.90%	2.97%	2.96%	2.95%	2.85%	2.81%	2.82%	2.75%	2.70%	2.67%

Asset Group B - $251 million to $500 million in Total Assets
As of Date



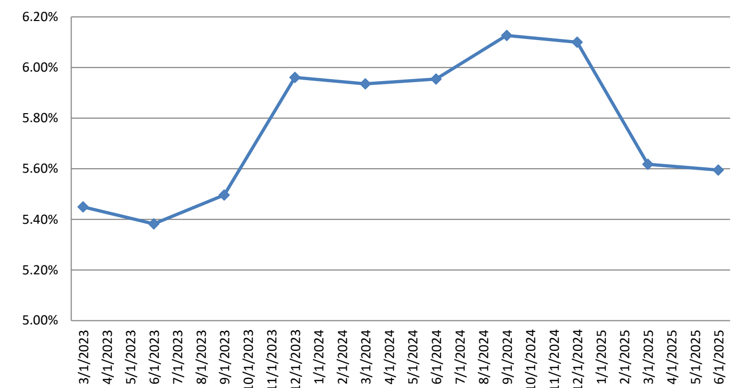
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	3.04%	3.38%	3.45%	3.89%	3.74%	3.61%	3.71%	3.47%	3.72%	3.90%

Asset Group C - $501 million to $1 billion in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	4.24%	4.48%	4.68%	4.99%	4.82%	4.44%	4.80%	5.50%	5.42%	5.45%

Asset Group D - Over $1 billion in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	5.45%	5.38%	5.50%	5.96%	5.94%	5.96%	6.13%	6.10%	5.62%	5.60%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group A - $50 million to $250 million in total assets						
Notre Dame Community Federal Credit Union	$57,251	$7,215	12.60%	3.04%	1.37%	1.30%
Southcoast Federal Credit Union	$59,999	$8,070	13.45%	2.51%	2.48%	1.71%
Cranberry Federal Credit Union	$64,169	$5,040	7.85%	(0.59%)	3.69%	3.77%
Stoneham Municipal Employees Federal Credit Union	$71,246	$9,905	13.90%	6.59%	3.29%	0.90%
New England Teamsters Federal Credit Union	$76,879	$9,142	11.89%	5.05%	4.17%	5.39%
Westport Federal Credit Union	$78,925	$7,221	9.15%	11.33%	5.23%	1.56%
AllCom Credit Union	$81,319	$13,189	16.22%	3.75%	0.27%	1.98%
Franklin First Federal Credit Union	$84,826	$6,918	8.16%	10.37%	2.02%	5.44%
Common Trust Federal Credit Union	$86,796	$8,794	10.13%	103.29%	1.17%	1.72%
Athol Credit Union	$91,223	$8,619	9.45%	1.24%	1.64%	3.04%
Tewksbury Federal Credit Union	$95,933	$9,718	10.13%	7.36%	1.85%	3.58%
Worcester Credit Union	$102,411	$11,804	11.53%	11.45%	4.93%	2.71%
NESC Federal Credit Union	$120,990	$12,516	10.34%	7.39%	3.45%	2.56%
Saint Michaels Fall River Federal Credit Union	$122,496	$10,505	8.58%	2.76%	12.05%	1.22%
Luso-American Credit Union	$125,293	$19,224	15.34%	5.90%	0.73%	2.02%
Brotherhood Credit Union	$126,297	$49,906	39.51%	7.06%	0.25%	0.26%
First Priority Credit Union	$127,910	$17,734	13.86%	2.26%	1.47%	1.71%
Energy Credit Union	$128,173	$21,161	16.51%	3.36%	9.02%	2.03%
MetroWest Community Federal Credit Union	$139,956	$12,255	8.76%	3.17%	2.27%	2.56%
Pioneer Valley Federal Credit Union	$157,832	$18,186	11.52%	3.63%	1.65%	5.47%
Arrha Credit Union	$165,330	$12,803	7.74%	(3.30%)	6.90%	2.63%
New Bedford Credit Union	$167,774	$17,406	10.37%	7.62%	5.72%	1.22%
Homefield Credit Union	$171,745	$16,880	9.83%	2.22%	14.06%	5.37%
Naveo Credit Union	$178,900	$14,620	8.17%	1.66%	4.12%	3.89%
Community Credit Union of Lynn	$183,294	$13,048	7.12%	(8.90%)	8.16%	2.90%
River Works Credit Union	$186,660	$16,801	9.00%	3.60%	2.99%	1.33%
Alden Credit Union	$188,630	$16,690	8.85%	(0.04%)	6.92%	2.37%
Shrewsbury Federal Credit Union	$226,985	$19,868	8.75%	17.15%	2.16%	2.35%
Southbridge Credit Union	$231,823	$24,855	10.72%	3.39%	1.28%	7.02%
Greater Springfield Credit Union	$235,850	$41,654	17.66%	6.45%	1.39%	1.97%
Luso Federal Credit Union	$240,741	$26,290	10.92%	0.18%	11.57%	2.37%
Somerset Federal Credit Union	$243,128	$30,995	12.75%	3.81%	1.08%	0.99%
Average of Asset Group A	$138,150	$16,220	11.90%	7.34%	4.04%	2.67%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group B - $251 million to $500 million in total assets						
Tremont Credit Union	$263,797	$27,143	10.29%	3.49%	13.31%	8.18%
Holyoke Credit Union	$288,632	$25,881	8.97%	4.67%	3.25%	2.38%
Fall River Municipal Credit Union	$294,440	$29,414	9.99%	0.10%	1.79%	1.82%
AllTrust Credit union	$309,460	$27,283	8.82%	(16.61%)	32.07%	12.36%
MassMutual Federal Credit Union	$324,704	$38,198	11.76%	1.17%	7.28%	1.51%
Members Plus Credit Union	$344,099	$39,908	11.60%	1.34%	3.84%	1.58%
Mass Bay Credit Union	$359,002	$39,666	11.05%	4.05%	5.38%	1.31%
St. Jean's Credit Union	$389,109	$35,457	9.11%	4.19%	2.68%	2.79%
Taunton Federal Credit Union	$408,748	$48,023	11.75%	8.37%	6.29%	3.54%
Boston Firefighters Credit Union	$431,268	$54,281	12.59%	7.50%	5.38%	2.86%
Millbury Federal Credit Union	$486,586	$43,953	9.03%	3.90%	3.00%	4.61%
Average of Asset Group B	$354,531	$37,201	10.45%	2.02%	7.66%	3.90%
Asset Group C - $501 million to $1 billion in total assets						
I C Federal Credit Union	$527,041	$50,223	9.53%	(5.79%)	14.14%	12.59%
City of Boston Credit Union	$552,137	$47,868	8.67%	5.28%	12.12%	12.31%
Align Credit Union	$652,072	$60,093	9.22%	(10.76%)	4.79%	4.29%
First Citizens Federal Credit Union	$686,270	$135,501	19.74%	6.18%	2.39%	2.09%
UMassFive College Federal Credit Union	$705,084	$64,254	9.11%	3.26%	7.91%	8.10%
Massachusetts Institute of Technology Federal Credit Union	$708,321	$70,078	9.89%	4.49%	5.62%	5.73%
Quincy Credit Union	$708,697	$101,394	14.31%	4.19%	2.02%	2.02%
GFA Federal Credit Union	$710,072	$68,762	9.68%	(0.52%)	9.82%	3.70%
Freedom Credit Union	$738,352	$102,057	13.82%	2.15%	12.56%	2.27%
Polish National Credit Union	$757,145	$102,077	13.48%	2.78%	1.56%	2.18%
Direct Federal Credit Union	$788,676	$90,498	11.47%	(3.10%)	3.76%	5.76%
Liberty Bay Credit Union	$811,972	$119,859	14.76%	3.30%	2.05%	3.01%
Central One Federal Credit Union	$837,195	$80,107	9.57%	7.34%	4.80%	3.85%
All One Credit Union	$883,764	$72,657	8.22%	1.20%	2.53%	8.42%
Average of Asset Group C	$719,057	$83,245	11.53%	1.43%	6.15%	5.45%
Asset Group D - Over $1 billion in total assets						
Saint Mary's Credit Union	$1,009,228	$116,441	11.54%	2.67%	0.32%	3.12%
Eastern Corporate Federal Credit Union	$1,044,180	NA	NA	NA	NA	NA
Harvard Federal Credit Union	$1,217,259	$105,975	8.71%	3.72%	9.37%	7.42%
Sharon & Crescent United Credit Union	$1,396,378	$168,796	12.09%	5.09%	1.67%	2.52%
St. Anne's Credit Union	$1,399,958	$123,448	8.82%	2.64%	4.29%	5.43%
Webster First Federal Credit Union	$1,501,277	$275,435	18.35%	8.06%	2.26%	2.86%
Greylock Federal Credit Union	$1,634,710	$201,237	12.31%	4.29%	8.94%	3.70%
Hanscom Federal Credit Union	$1,838,324	$216,966	11.80%	2.87%	4.25%	2.91%
BrightBridge Credit Union	$2,205,315	$226,019	10.25%	3.92%	4.05%	6.38%
Jeanne D'Arc Credit Union	$2,258,238	$191,996	8.50%	4.19%	2.72%	4.48%
Workers Federal Credit Union	$2,435,302	$263,384	10.82%	(3.79%)	9.92%	7.70%
Metro Credit Union	$3,273,236	$293,267	8.96%	5.26%	1.71%	4.85%
Rockland Federal Credit Union	$3,336,214	$359,167	10.77%	4.53%	2.45%	6.96%
Digital Federal Credit Union	$12,722,988	$1,231,463	9.68%	8.77%	9.68%	14.41%
Average of Asset Group D	$2,662,329	$290,276	10.97%	4.02%	4.74%	5.60%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Definitions

Total assets ($000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income ($000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases ($000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
Total shares and deposits ($000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.

Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Delinquent loans => 2 months ($000)	Loans that are greater than or equal to 60 days delinquent.
NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total net worth ($000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Net worth ÷ assets (%)	Net worth as a percent of total assets.
Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.