

NAME	Nation			Eastern			Maine		
	6/30/23	12/31/23	6/30/24	6/30/23	12/31/23	6/30/24	6/30/23	12/31/23	6/30/24
NET WORTH/TOTAL ASSETS	10.91	10.94	11.07	10.89	10.96	11.07	10.18	10.17	10.33
CLASSIFIED ASSETS (EST.)/ NET WORTH	7.55	8.32	8.13	5.73	6.25	6.08	4.46	4.66	4.50
NET CHARGE OFFS/AVG. LOANS	0.53	0.61	0.79	0.32	0.37	0.52	0.17	0.20	0.27
DELINQUENT LOANS/TOTAL LOANS	0.63	0.83	0.84	0.59	0.76	0.75	0.46	0.66	0.65
RETURN ON AVERAGE ASSETS	0.80	0.68	0.69	0.74	0.62	0.69	0.80	0.78	0.61
GROSS INCOME/AVERAGE ASSETS	5.26	5.50	5.97	4.75	4.96	5.60	5.32	5.58	6.03
YIELD ON AVERAGE LOANS	4.98	5.24	5.70	4.58	4.81	5.45	4.97	5.20	5.67
YIELD ON AVERAGE INVESTMENTS	2.91	3.05	3.72	2.46	2.58	3.27	2.71	2.95	3.61
FEE AND OTHER OP. INCOME / AVERAGE ASSETS	1.05	1.07	1.04	0.95	0.96	0.96	1.24	1.26	1.20
COST OF FUNDS/AVG. ASSETS	1.19	1.42	1.88	1.07	1.28	1.77	0.92	1.12	1.66
NET MARGIN/AVG. ASSETS	4.07	4.08	4.09	3.69	3.68	3.83	4.41	4.46	4.38
NET INTEREST MARGIN /AVG. ASSETS	3.02	3.01	3.05	2.74	2.72	2.87	3.17	3.20	3.18
NET OPERATING EXP./AVG. ASSETS	2.49	2.51	2.56	2.35	2.38	2.54	3.01	3.03	3.16
NON-INTEREST EXPENSE /GROSS INCOME	55.41	53.58	49.96	57.66	55.92	52.49	66.05	63.48	60.28
PLLL OR CREDIT LOSS EXPENSE / AVERAGE ASSETS	0.42	0.51	0.57	0.25	0.31	0.36	0.13	0.18	0.19
NET LONG TERM ASSETS/ TOTAL ASSETS	37.89	36.57	35.44	39.38	38.26	36.74	38.83	37.76	37.13
TOTAL LOANS/TOTAL SHARES	83.17	85.21	83.97	81.11	83.27	81.80	78.38	81.01	79.71
CASH + SHORT-TERM INVESTMENTS/ASSETS	11.01	11.47	12.74	10.89	11.22	13.08	13.76	13.32	14.35
AVERAGE SHARES PER MEMBER	\$ 13,634	\$ 13,508	\$ 13,662	\$ 14,171	\$ 14,109	\$ 14,328	\$ 13,870	\$ 13,908	\$ 14,263
AVERAGE LOAN BALANCE	\$ 17,529	\$ 17,921	\$ 18,222	\$ 20,410	\$ 20,868	\$ 21,264	\$ 15,738	\$ 16,316	\$ 16,590
NET WORTH GROWTH	7.71	5.82	6.10	(7.84)	(2.01)	6.08	7.90	7.63	5.63
MARKET (SHARE) GROWTH	3.00	1.69	4.84	(12.00)	(5.82)	5.01	2.63	2.23	8.01
LOAN GROWTH	7.30	6.38	1.86	(7.95)	(1.23)	1.39	6.63	7.76	4.66
ASSET GROWTH	4.68	4.06	3.66	(10.31)	(3.93)	3.75	4.15	4.18	5.69
INDIRECT LOANS OUTSTANDING / TOTAL LOANS	22.43	21.94	21.29	22.28	22.16	21.60	13.91	14.15	14.75
TOTAL FIXED RATE 1- TO 4-FAMILY AND OTHER NON-COMMERCIAL RE / TOTAL ASSETS	23.24	23.09	22.81	25.28	25.24	24.71	28.85	28.91	28.37
TOTAL FIXED RATE 1- TO 4-FAMILY AND OTHER NON-COMMERCIAL RE / TOTAL LOANS	33.02	32.50	32.39	36.59	35.97	35.62	41.83	41.02	40.45
TOTAL FIXED RATE 1- TO 4-FAMILY AND OTHER NON-COMMERCIAL RE GRANTED YTD / TOTAL LOANS GRANTED YTD	16.39	16.85	17.44	18.39	18.80	17.97	14.04	16.33	15.32
1- TO 4-FAMILY RE LOANS SECURED BY FIRST LIEN SOLD YTD/ 1- TO 4-FAMILY RE LOANS SECURED BY FIRST LIEN GRANTED YTD	22.25	24.75	33.65	14.77	17.38	22.23	2.46	3.53	4.08
NUMBER OF CREDIT UNIONS	4,686	4,604	4,533	1,554	1,522	1,495	49	49	49

Source - FPRs for National, Eastern Region and Maine downloaded on 10/10/2024.