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Credit Union Index

An Analysis of New York Credit Unions



The Credit Union Index is published by Moss Adams LLP. For more information on the data presented in this report, consult **Rebecca Radell, Senior Manager**, at (209) 955-6136.

Asset Size Definition:

GROUP A \$0-\$250 million

GROUP B \$251-\$500 million

GROUP C \$501 million-\$1 billion

GROUP D Over \$1 billion

New York

Performance Analysis

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Jamestown Area Community Federal Credit Union	\$51,219	\$23	0.18%	2.51%	94.95%	\$41	\$23	0.18%	2.51%	94.95%	\$41
	M. C. T. Federal Credit Union	\$53,215	\$38	0.29%	3.28%	82.29%	\$53	\$38	0.29%	3.28%	82.29%	\$53
	Hudson River Financial Federal Credit Union	\$54,078	\$18	0.14%	1.76%	93.90%	\$105	\$18	0.14%	1.76%	93.90%	\$105
	Educational & Governmental Employees Federal Credit Union	\$54,337	\$27	0.20%	1.88%	89.69%	\$61	\$27	0.20%	1.88%	89.69%	\$61
	Buffalo Service Credit Union	\$54,688	\$7	0.05%	0.46%	97.06%	\$73	\$7	0.05%	0.46%	97.06%	\$73
	Compass Federal Credit Union	\$55,943	\$198	1.42%	9.52%	65.97%	\$69	\$198	1.42%	9.52%	65.97%	\$69
	Riverside Federal Credit Union	\$55,943	(\$2)	(0.01%)	(0.15%)	94.76%	\$67	(\$2)	(0.01%)	(0.15%)	94.76%	\$67
	North Franklin Federal Credit Union	\$56,404	\$3	0.02%	0.18%	72.27%	\$52	\$3	0.02%	0.18%	72.27%	\$52
	Yonkers Teachers Federal Credit Union	\$58,112	\$41	0.28%	2.33%	72.68%	\$135	\$41	0.28%	2.33%	72.68%	\$135
	SJP Federal Credit Union	\$61,307	\$194	1.31%	15.02%	60.00%	\$67	\$194	1.31%	15.02%	60.00%	\$67
	Consumers Federal Credit Union	\$61,600	\$156	1.01%	7.77%	74.32%	\$106	\$156	1.01%	7.77%	74.32%	\$106
	ACMG Federal Credit Union	\$62,305	\$149	0.98%	12.93%	88.03%	\$65	\$149	0.98%	12.93%	88.03%	\$65
	Utica Gas & Electric Employees Federal Credit Union	\$63,475	\$154	0.98%	5.97%	69.10%	\$83	\$154	0.98%	5.97%	69.10%	\$83
	Greater Chautauqua Federal Credit Union	\$64,002	\$47	0.30%	3.35%	89.63%	\$47	\$47	0.30%	3.35%	89.63%	\$47
	1199 SEIU Federal Credit Union	\$67,252	\$35	0.21%	2.71%	89.94%	\$74	\$35	0.21%	2.71%	89.94%	\$74
	Crossroads Community Federal Credit Union	\$67,340	\$35	0.21%	1.75%	89.03%	\$50	\$35	0.21%	1.75%	89.03%	\$50
	Meridia Community Federal Credit Union	\$67,584	\$166	1.00%	8.49%	76.46%	\$48	\$166	1.00%	8.49%	76.46%	\$48
	UFirst Federal Credit Union	\$68,277	\$142	0.86%	7.36%	81.77%	\$69	\$142	0.86%	7.36%	81.77%	\$69
	Northeastern Operating Engineers Federal Credit Union	\$71,017	\$32	0.18%	2.37%	92.16%	\$99	\$32	0.18%	2.37%	92.16%	\$99
	New York Times Employees Federal Credit Union	\$74,225	\$34	0.19%	1.20%	93.91%	\$96	\$34	0.19%	1.20%	93.91%	\$96
	Empire ONE Federal Credit Union	\$74,359	(\$38)	(0.21%)	(1.89%)	98.66%	\$50	(\$38)	(0.21%)	(1.89%)	98.66%	\$50
	Van Cortlandt Cooperative Federal Credit Union	\$75,681	\$105	0.56%	5.64%	73.93%	\$89	\$105	0.56%	5.64%	73.93%	\$89
	Financial Trust Federal Credit Union	\$75,711	\$83	0.45%	3.72%	83.00%	\$55	\$83	0.45%	3.72%	83.00%	\$55
	Genesee Valley Federal Credit Union	\$76,091	\$214	1.14%	13.01%	81.24%	\$58	\$214	1.14%	13.01%	81.24%	\$58
	Oswego County Federal Credit Union	\$77,071	\$131	0.69%	8.87%	80.99%	\$51	\$131	0.69%	8.87%	80.99%	\$51
	Southern Chautauqua Federal Credit Union	\$78,542	\$65	0.34%	4.26%	72.87%	\$45	\$65	0.34%	4.26%	72.87%	\$45
	St. Pius X Church Federal Credit Union	\$79,769	\$147	0.76%	8.42%	74.31%	\$51	\$147	0.76%	8.42%	74.31%	\$51
	Great Erie Federal Credit Union	\$82,198	\$55	0.27%	2.75%	86.02%	\$60	\$55	0.27%	2.75%	86.02%	\$60
	Inner Lakes Federal Credit Union	\$83,220	\$112	0.55%	7.90%	77.14%	\$46	\$112	0.55%	7.90%	77.14%	\$46
	Syracuse Fire Department Employees Federal Credit Union	\$85,672	\$176	0.83%	6.61%	71.73%	\$66	\$176	0.83%	6.61%	71.73%	\$66
	Community Resource Federal Credit Union	\$85,751	\$82	0.39%	3.28%	85.74%	\$67	\$82	0.39%	3.28%	85.74%	\$67
	School Systems Federal Credit Union	\$86,085	\$38	0.18%	2.43%	92.34%	\$65	\$38	0.18%	2.43%	92.34%	\$65
	Ontario Shores Federal Credit Union	\$87,492	\$173	0.81%	10.22%	68.51%	\$58	\$173	0.81%	10.22%	68.51%	\$58
	Greater Metro Federal Credit Union	\$88,158	\$53	0.24%	2.17%	88.14%	\$79	\$53	0.24%	2.17%	88.14%	\$79
	Auburn Community Federal Credit Union	\$91,291	\$87	0.39%	4.26%	87.65%	\$60	\$87	0.39%	4.26%	87.65%	\$60
	NEA Federal Credit Union	\$94,384	(\$2,036)	(8.57%)	(156.65%)	189.11%	\$94	(\$2,036)	(8.57%)	(156.65%)	189.11%	\$94
	Lufthansa Employees Federal Credit Union	\$97,259	\$63	0.26%	1.81%	63.43%	\$90	\$63	0.26%	1.81%	63.43%	\$90
	First Choice Financial Federal Credit Union	\$99,359	\$155	0.64%	5.38%	80.98%	\$62	\$155	0.64%	5.38%	80.98%	\$62
	Ticonderoga Federal Credit Union	\$101,837	\$54	0.22%	2.31%	92.98%	\$66	\$54	0.22%	2.31%	92.98%	\$66
	Alternatives Federal Credit Union	\$102,135	\$118	0.46%	6.94%	87.95%	\$65	\$118	0.46%	6.94%	87.95%	\$65
	Tonawanda Valley Federal Credit Union	\$103,279	\$116	0.46%	5.54%	85.94%	\$51	\$116	0.46%	5.54%	85.94%	\$51
	Buffalo Metropolitan Federal Credit Union	\$105,150	\$151	0.59%	6.19%	84.86%	\$73	\$151	0.59%	6.19%	84.86%	\$73
	Horizons Federal Credit Union	\$108,670	\$47	0.18%	1.50%	90.24%	\$52	\$47	0.18%	1.50%	90.24%	\$52
	American Broadcast Employees Federal Credit Union	\$110,145	(\$2)	(0.01%)	(0.08%)	95.45%	\$80	(\$2)	(0.01%)	(0.08%)	95.45%	\$80
	Core Federal Credit Union	\$110,832	\$57	0.21%	2.03%	73.98%	\$58	\$57	0.21%	2.03%	73.98%	\$58
	Finger Lakes Federal Credit Union	\$116,956	\$115	0.40%	4.74%	84.31%	\$67	\$115	0.40%	4.74%	84.31%	\$67
	Northwell Health Federal Credit Union	\$118,162	\$134	0.46%	4.20%	85.61%	\$99	\$134	0.46%	4.20%	85.61%	\$99
	Ulster Federal Credit Union	\$121,697	\$116	0.39%	5.00%	84.92%	\$61	\$116	0.39%	5.00%	84.92%	\$61
	Town of Hempstead Employees Federal Credit Union	\$125,129	(\$36)	(0.12%)	(6.04%)	89.12%	\$86	(\$36)	(0.12%)	(6.04%)	89.12%	\$86
	Greater Woodlawn Federal Credit Union	\$127,526	\$219	0.70%	3.59%	67.07%	\$53	\$219	0.70%	3.59%	67.07%	\$53
	Triboro Postal Federal Credit Union	\$132,109	\$176	0.54%	4.05%	67.80%	\$77	\$176	0.54%	4.05%	67.80%	\$77
	Western Division Federal Credit Union	\$141,731	\$242	0.69%	4.64%	72.13%	\$74	\$242	0.69%	4.64%	72.13%	\$74
	Ukrainian National Federal Credit Union	\$143,891	\$90	0.25%	2.30%	90.04%	\$70	\$90	0.25%	2.30%	90.04%	\$70
	GHS Federal Credit Union	\$146,699	(\$44)	(0.12%)	(1.31%)	91.34%	\$67	(\$44)	(0.12%)	(1.31%)	91.34%	\$67
	Saint Lawrence Federal Credit Union	\$150,098	\$390	1.07%	11.41%	69.81%	\$44	\$390	1.07%	11.41%	69.81%	\$44
	Countryside Federal Credit Union	\$153,141	\$434	1.14%	8.86%	55.06%	\$85	\$434	1.14%	8.86%	55.06%	\$85
	Moog Employees Federal Credit Union	\$165,623	\$525	1.28%	6.56%	48.04%	\$77	\$525	1.28%	6.56%	48.04%	\$77
	Access Federal Credit Union	\$168,201	\$205	0.50%	6.54%	85.65%	\$66	\$205	0.50%	6.54%	85.65%	\$66

Source: SNL Financial

NA = data was not available.

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

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	Dannemora Federal Credit Union	\$172,972	\$228	0.54%	4.32%	85.47%	\$49	\$228	0.54%	4.32%	85.47%	\$49
	Niagara's Choice Federal Credit Union	\$173,044	\$257	0.61%	7.28%	72.55%	\$47	\$257	0.61%	7.28%	72.55%	\$47
	SECNY Federal Credit Union	\$181,752	\$284	0.64%	8.17%	79.86%	\$59	\$284	0.64%	8.17%	79.86%	\$59
	Family First of NY Federal Credit Union	\$188,922	\$195	0.42%	4.02%	85.54%	\$66	\$195	0.42%	4.02%	85.54%	\$66
	TCT Federal Credit Union	\$192,333	\$284	0.59%	7.69%	76.99%	\$58	\$284	0.59%	7.69%	76.99%	\$58
	Palisades Federal Credit Union	\$200,369	(\$100)	(0.21%)	(2.32%)	94.19%	\$110	(\$100)	(0.21%)	(2.32%)	94.19%	\$110
	Bay Ridge Federal Credit Union	\$203,478	\$19	0.04%	0.41%	71.48%	\$87	\$19	0.04%	0.41%	71.48%	\$87
	Ukrainian Federal Credit Union	\$221,913	\$343	0.62%	6.89%	84.16%	\$49	\$343	0.62%	6.89%	84.16%	\$49
	Actors Federal Credit Union	\$229,744	(\$361)	(0.62%)	(8.77%)	74.60%	\$75	(\$361)	(0.62%)	(8.77%)	74.60%	\$75
	Hudson River Community Credit Union	\$231,668	\$515	0.91%	7.32%	79.80%	\$69	\$515	0.91%	7.32%	79.80%	\$69
	Lomto Federal Credit Union	\$236,469	\$462	0.78%	15.93%	90.41%	\$91	\$462	0.78%	15.93%	90.41%	\$91
	Northern Federal Credit Union	\$240,922	\$81	0.14%	1.93%	91.22%	\$73	\$81	0.14%	1.93%	91.22%	\$73
	G.P.O. Federal Credit Union	\$249,347	\$662	1.08%	11.54%	69.66%	\$66	\$662	1.08%	11.54%	69.66%	\$66
	Average of Asset Group A	\$112,906	\$101	0.34%	2.34%	82.84%	\$69	\$101	0.34%	2.34%	82.84%	\$69
Asset Group B - \$251 to \$500 million in total assets												
	Sperry Associates Federal Credit Union	\$259,222	\$84	0.13%	1.86%	92.71%	\$101	\$84	0.13%	1.86%	92.71%	\$101
	People's Alliance Federal Credit Union	\$263,142	\$44	0.07%	0.97%	84.06%	\$76	\$44	0.07%	0.97%	84.06%	\$76
	Olean Area Federal Credit Union	\$267,806	\$644	0.97%	6.88%	68.91%	\$60	\$644	0.97%	6.88%	68.91%	\$60
	TEG Federal Credit Union	\$268,153	\$61	0.09%	1.21%	89.88%	\$73	\$61	0.09%	1.21%	89.88%	\$73
	ServU Federal Credit Union	\$286,892	\$400	0.56%	4.46%	80.82%	\$47	\$400	0.56%	4.46%	80.82%	\$47
	Advantage Federal Credit Union	\$302,415	\$686	0.93%	10.41%	74.31%	\$70	\$686	0.93%	10.41%	74.31%	\$70
	First New York Federal Credit Union	\$314,595	\$166	0.21%	2.32%	87.64%	\$60	\$166	0.21%	2.32%	87.64%	\$60
	Ocean Financial Federal Credit Union	\$316,648	(\$260)	(0.33%)	(4.35%)	85.96%	\$92	(\$260)	(0.33%)	(4.35%)	85.96%	\$92
	Suma Yonkers Federal Credit Union	\$321,175	\$453	0.57%	3.83%	67.12%	\$81	\$453	0.57%	3.83%	67.12%	\$81
	Hudson Heritage Federal Credit Union	\$361,263	\$140	0.16%	1.59%	84.89%	\$69	\$140	0.16%	1.59%	84.89%	\$69
	Pittsford Federal Credit Union	\$386,417	\$317	0.33%	2.99%	84.98%	\$123	\$317	0.33%	2.99%	84.98%	\$123
	Cornerstone Community Federal Credit Union	\$419,781	(\$90)	(0.09%)	(1.25%)	87.12%	\$68	(\$90)	(0.09%)	(1.25%)	87.12%	\$68
	Nassau Financial Federal Credit Union	\$419,833	\$40	0.04%	0.42%	90.23%	\$72	\$40	0.04%	0.42%	90.23%	\$72
	Reliant Community Federal Credit Union	\$427,163	\$226	0.22%	2.32%	94.39%	\$79	\$226	0.22%	2.32%	94.39%	\$79
	First Heritage Federal Credit Union	\$444,725	\$459	0.42%	3.81%	78.97%	\$70	\$459	0.42%	3.81%	78.97%	\$70
	Sidney Federal Credit Union	\$462,160	\$335	0.30%	2.30%	80.34%	\$64	\$335	0.30%	2.30%	80.34%	\$64
	First Source Federal Credit Union	\$489,102	\$1,194	0.99%	10.16%	67.33%	\$70	\$1,194	0.99%	10.16%	67.33%	\$70
	Average of Asset Group B	\$353,558	\$288	0.33%	2.94%	82.33%	\$75	\$288	0.33%	2.94%	82.33%	\$75

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	Sea Comm Federal Credit Union	\$537,127	\$1,391	1.06%	7.91%	68.68%	\$67	\$1,391	1.06%	7.91%	68.68%	\$67
	Progressive Credit Union	\$544,584	(\$25,598)	(18.02%)	(57.58%)	77.71%	\$204	(\$25,598)	(18.02%)	(57.58%)	77.71%	\$204
	Sunmark Federal Credit Union	\$585,273	\$473	0.33%	4.51%	89.92%	\$82	\$473	0.33%	4.51%	89.92%	\$82
	N C P D Federal Credit Union	\$737,661	\$2,033	1.11%	8.37%	36.45%	\$113	\$2,033	1.11%	8.37%	36.45%	\$113
	Summit Federal Credit Union	\$859,450	\$914	0.43%	4.80%	84.78%	\$70	\$914	0.43%	4.80%	84.78%	\$70
	Quorum Federal Credit Union	\$923,737	\$1,875	0.82%	11.96%	65.73%	\$152	\$1,875	0.82%	11.96%	65.73%	\$152
	Mid-Hudson Valley Federal Credit Union	\$975,571	\$675	0.28%	3.35%	81.54%	\$71	\$675	0.28%	3.35%	81.54%	\$71
	Average of Asset Group C	\$737,629	(\$2,605)	(2.00%)	(2.38%)	72.12%	\$108	(\$2,605)	(2.00%)	(2.38%)	72.12%	\$108
Asset Group D - \$1 billion and over in total assets												
	CFCU Community Credit Union	\$1,045,293	\$1,775	0.68%	5.32%	75.01%	\$87	\$1,775	0.68%	5.32%	75.01%	\$87
	Suffolk Federal Credit Union	\$1,068,917	\$426	0.16%	1.83%	87.92%	\$95	\$426	0.16%	1.83%	87.92%	\$95
	USAlliance Federal Credit Union	\$1,238,932	\$3,061	1.00%	13.00%	67.23%	\$76	\$3,061	1.00%	13.00%	67.23%	\$76
	Self Reliance NY Federal Credit Union	\$1,295,758	\$2,358	0.74%	4.68%	51.10%	\$117	\$2,358	0.74%	4.68%	51.10%	\$117
	Island Federal Credit Union	\$1,314,283	\$1,062	0.33%	4.81%	79.19%	\$73	\$1,062	0.33%	4.81%	79.19%	\$73
	Corning Federal Credit Union	\$1,353,779	\$2,330	0.70%	8.09%	78.92%	\$70	\$2,330	0.70%	8.09%	78.92%	\$70
	Capital Communications Federal Credit Union	\$1,448,306	\$2,812	0.79%	7.51%	75.67%	\$98	\$2,812	0.79%	7.51%	75.67%	\$98
	AmeriCU Credit Union	\$1,482,162	\$1,977	0.54%	5.87%	77.31%	\$81	\$1,977	0.54%	5.87%	77.31%	\$81
	Empower Federal Credit Union	\$1,625,543	\$3,255	0.82%	8.44%	76.94%	\$73	\$3,255	0.82%	8.44%	76.94%	\$73
	Melrose Credit Union	\$1,707,790	(\$38,193)	(8.76%)	(215.31%)	61.97%	\$102	(\$38,193)	(8.76%)	(215.31%)	61.97%	\$102
	Polish & Slavic Federal Credit Union	\$1,810,395	\$2,307	0.51%	5.55%	83.41%	\$81	\$2,307	0.51%	5.55%	83.41%	\$81
	Municipal Credit Union	\$2,641,155	\$2,859	0.45%	9.91%	87.66%	\$121	\$2,859	0.45%	9.91%	87.66%	\$121
	Nassau Educators Federal Credit Union	\$2,655,544	\$5,261	0.80%	8.44%	65.68%	\$84	\$5,261	0.80%	8.44%	65.68%	\$84
	State Employees Federal Credit Union	\$3,444,981	\$5,077	0.60%	8.32%	80.60%	\$83	\$5,077	0.60%	8.32%	80.60%	\$83
	Visions Federal Credit Union	\$4,011,205	\$7,157	0.74%	6.21%	68.74%	\$83	\$7,157	0.74%	6.21%	68.74%	\$83
	Hudson Valley Federal Credit Union	\$4,605,833	\$7,985	0.71%	7.11%	60.60%	\$72	\$7,985	0.71%	7.11%	60.60%	\$72
	United Nations Federal Credit Union	\$4,850,890	\$8,598	0.72%	7.73%	72.22%	\$132	\$8,598	0.72%	7.73%	72.22%	\$132
	Teachers Federal Credit Union	\$5,596,972	\$8,990	0.65%	6.55%	73.67%	\$83	\$8,990	0.65%	6.55%	73.67%	\$83
	ESL Federal Credit Union	\$6,224,455	\$25,594	1.67%	11.05%	50.73%	\$97	\$25,594	1.67%	11.05%	50.73%	\$97
	Bethpage Federal Credit Union	\$6,982,232	\$14,536	0.84%	9.97%	67.53%	\$110	\$14,536	0.84%	9.97%	67.53%	\$110
	Average of Asset Group D	\$2,820,221	\$3,461	0.23%	(3.75%)	72.11%	\$91	\$3,461	0.23%	(3.75%)	72.11%	\$91

Balance Sheet & Net Interest Margin

Region	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 A - \$50 to \$250 million in total assets											
	Jamestown Area Community Federal Credit Union	\$51,219	\$22,275	\$47,449	46.95%	\$2,439	2.99%	0.11%	2.88%	7.02%	8.08%
	M. C. T. Federal Credit Union	\$53,215	\$6,558	\$48,472	13.53%	\$5,913	1.89%	0.12%	1.76%	10.91%	11.53%
	Hudson River Financial Federal Credit Union	\$54,078	\$20,872	\$49,645	42.04%	\$6,009	3.27%	0.42%	2.86%	22.04%	26.06%
	Educational & Governmental Employees Federal Credit Union	\$54,337	\$14,182	\$48,450	29.27%	\$5,720	2.74%	0.18%	2.55%	12.79%	12.63%
	Buffalo Service Credit Union	\$54,688	\$20,674	\$48,521	42.61%	\$4,207	2.97%	0.13%	2.85%	7.15%	8.49%
	Compass Federal Credit Union	\$55,943	\$31,340	\$47,184	66.42%	\$3,996	4.13%	0.32%	3.82%	3.89%	3.77%
	Riverside Federal Credit Union	\$55,943	\$32,446	\$50,618	64.10%	\$4,303	3.08%	0.17%	2.91%	8.90%	9.95%
	North Franklin Federal Credit Union	\$56,404	\$26,529	\$49,425	53.68%	\$4,339	3.18%	0.48%	2.70%	16.23%	18.70%
	Yonkers Teachers Federal Credit Union	\$58,112	\$4,099	\$51,034	8.03%	\$19,371	2.12%	0.85%	1.27%	4.24%	4.54%
	SJP Federal Credit Union	\$61,307	\$53,606	\$55,605	96.40%	\$5,839	4.87%	1.28%	3.59%	30.52%	31.67%
	Consumers Federal Credit Union	\$61,600	\$49,328	\$53,240	92.65%	\$6,484	4.00%	1.09%	2.91%	(4.77%)	(6.15%)
	ACMG Federal Credit Union	\$62,305	\$36,830	\$56,664	65.00%	\$2,396	4.25%	0.24%	3.84%	21.11%	21.41%
	Utica Gas & Electric Employees Federal Credit Union	\$63,475	\$39,267	\$51,227	76.65%	\$7,468	3.75%	0.70%	3.05%	6.01%	7.69%
	Greater Chautauqua Federal Credit Union	\$64,002	\$37,927	\$58,263	65.10%	\$1,855	3.62%	0.30%	3.31%	5.10%	5.29%
	1199 SEIU Federal Credit Union	\$67,252	\$21,895	\$61,805	35.43%	\$3,956	3.26%	0.05%	3.21%	18.74%	20.19%
	Crossroads Community Federal Credit Union	\$67,340	\$24,241	\$59,076	41.03%	\$5,180	2.18%	0.23%	1.95%	7.71%	8.97%
	Meridia Community Federal Credit Union	\$67,584	\$53,296	\$58,806	90.63%	\$3,466	3.28%	0.10%	3.18%	13.12%	13.03%
	UFirst Federal Credit Union	\$68,277	\$36,679	\$59,671	61.47%	\$3,902	3.73%	0.08%	3.65%	27.81%	29.80%
	Northeastern Operating Engineers Federal Credit Union	\$71,017	\$54,007	\$64,439	83.81%	\$7,102	3.21%	0.44%	2.76%	(6.86%)	(5.38%)
	New York Times Employees Federal Credit Union	\$74,225	\$32,854	\$62,682	52.41%	\$6,748	2.72%	0.41%	2.31%	8.09%	9.68%
	Empire ONE Federal Credit Union	\$74,359	\$33,215	\$66,007	50.32%	\$4,131	2.66%	0.08%	2.58%	6.16%	7.29%
	Van Cortlandt Cooperative Federal Credit Union	\$75,681	\$26,163	\$67,724	38.63%	\$12,614	2.35%	0.41%	1.95%	2.55%	3.20%
	Financial Trust Federal Credit Union	\$75,711	\$46,061	\$66,581	69.18%	\$4,092	2.91%	0.17%	2.74%	13.92%	15.93%
	Genesee Valley Federal Credit Union	\$76,091	\$56,314	\$69,077	81.52%	\$2,670	3.34%	0.13%	3.21%	9.94%	10.62%
	Oswego County Federal Credit Union	\$77,071	\$60,348	\$70,307	85.83%	\$2,408	5.18%	0.37%	4.81%	12.89%	18.06%
	Southern Chautauqua Federal Credit Union	\$78,542	\$60,728	\$72,309	83.98%	\$1,689	5.96%	0.77%	5.18%	16.06%	18.32%
	St. Pius X Church Federal Credit Union	\$79,769	\$59,361	\$72,588	81.78%	\$4,312	3.41%	0.54%	2.87%	24.61%	26.17%
	Great Erie Federal Credit Union	\$82,198	\$52,698	\$73,841	71.37%	\$3,914	3.04%	0.14%	2.90%	7.23%	8.45%
	Inner Lakes Federal Credit Union	\$83,220	\$32,096	\$77,366	41.49%	\$3,783	2.77%	0.24%	2.52%	14.21%	14.40%
	Syracuse Fire Department Employees Federal Credit Union	\$85,672	\$48,758	\$74,571	65.38%	\$6,119	3.19%	0.44%	2.75%	8.46%	9.47%
	Community Resource Federal Credit Union	\$85,751	\$65,203	\$73,115	89.18%	\$3,118	4.61%	0.70%	3.91%	20.62%	24.76%
	School Systems Federal Credit Union	\$86,085	\$31,418	\$79,699	39.42%	\$6,149	2.18%	0.19%	1.98%	23.88%	25.75%
	Ontario Shores Federal Credit Union	\$87,492	\$39,380	\$80,218	49.09%	\$7,291	2.49%	0.17%	2.32%	24.67%	26.45%
	Greater Metro Federal Credit Union	\$88,158	\$29,337	\$77,203	38.00%	\$7,347	2.46%	0.30%	2.16%	9.20%	10.56%
	Auburn Community Federal Credit Union	\$91,291	\$21,658	\$81,682	26.52%	\$4,453	2.58%	0.06%	2.52%	13.72%	13.43%
	NEA Federal Credit Union	\$94,384	\$63,309	\$89,729	70.56%	\$3,146	3.69%	0.10%	3.59%	(5.34%)	3.22%
	Lufthansa Employees Federal Credit Union	\$97,259	\$8,155	\$83,245	9.80%	\$27,788	1.58%	1.02%	0.55%	3.57%	6.95%
	First Choice Financial Federal Credit Union	\$99,359	\$47,453	\$87,372	54.31%	\$3,896	2.97%	0.21%	2.75%	15.67%	17.02%
	Ticonderoga Federal Credit Union	\$101,837	\$35,511	\$91,721	38.72%	\$3,573	3.27%	0.12%	3.14%	17.62%	19.10%
	Alternatives Federal Credit Union	\$102,135	\$73,795	\$90,519	81.52%	\$2,245	3.67%	0.28%	3.40%	3.88%	5.09%
	Tonawanda Valley Federal Credit Union	\$103,279	\$41,919	\$94,659	44.28%	\$3,825	2.33%	0.04%	2.29%	12.75%	13.40%
	Buffalo Metropolitan Federal Credit Union	\$105,150	\$84,747	\$95,078	89.13%	\$2,662	4.38%	0.27%	4.11%	23.98%	25.56%
	Horizons Federal Credit Union	\$108,670	\$63,120	\$95,727	65.94%	\$3,150	3.14%	0.30%	2.83%	9.74%	10.90%
	American Broadcast Employees Federal Credit Union	\$110,145	\$60,530	\$99,501	60.83%	\$3,497	3.22%	0.21%	3.01%	6.02%	7.93%
	Core Federal Credit Union	\$110,832	\$44,814	\$91,687	48.88%	\$4,346	2.75%	0.17%	2.58%	19.25%	36.93%
	Finger Lakes Federal Credit Union	\$116,956	\$88,478	\$106,519	83.06%	\$3,491	3.57%	0.15%	3.43%	15.24%	15.24%
	Northwell Health Federal Credit Union	\$118,162	\$68,920	\$103,586	66.53%	\$6,951	3.38%	0.29%	3.10%	12.25%	13.22%
	Ulster Federal Credit Union	\$121,697	\$41,546	\$112,120	37.05%	\$4,057	2.80%	0.14%	2.66%	19.14%	19.85%
	Town of Hempstead Employees Federal Credit Union	\$125,129	\$65,690	\$121,949	53.87%	\$5,820	3.00%	0.42%	2.58%	3.22%	8.22%
	Greater Woodlawn Federal Credit Union	\$127,526	\$38,474	\$102,825	37.42%	\$8,502	2.13%	0.32%	1.81%	11.44%	13.67%
	Triboro Postal Federal Credit Union	\$132,109	\$12,152	\$114,437	10.62%	\$13,906	2.35%	0.99%	1.36%	6.86%	6.09%
	Western Division Federal Credit Union	\$141,731	\$54,434	\$120,614	45.13%	\$7,661	2.47%	0.25%	2.21%	9.17%	10.28%
	Ukrainian National Federal Credit Union	\$143,891	\$80,048	\$127,830	62.62%	\$4,878	3.26%	0.77%	2.48%	1.53%	1.50%
	GHS Federal Credit Union	\$146,699	\$108,380	\$132,661	81.70%	\$3,762	3.53%	0.32%	3.22%	10.34%	11.44%
	Saint Lawrence Federal Credit Union	\$150,098	\$97,469	\$122,905	79.30%	\$4,057	3.37%	0.57%	2.80%	27.77%	14.80%
	Countryside Federal Credit Union	\$153,141	\$140,015	\$132,314	105.82%	\$9,281	3.40%	0.88%	2.52%	7.59%	16.58%
	Moog Employees Federal Credit Union	\$165,623	\$72,165	\$133,091	54.22%	\$13,250	2.52%	0.19%	2.32%	7.64%	7.93%
	Access Federal Credit Union	\$168,201	\$92,687	\$153,522	60.37%	\$4,005	3.04%	0.28%	2.76%	16.33%	15.71%

Region	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 A - \$50 to \$250 million in total assets (continued)											
	Dannemora Federal Credit Union	\$172,972	\$87,384	\$151,018	57.86%	\$3,530	3.16%	0.26%	2.90%	21.60%	24.78%
	Niagara's Choice Federal Credit Union	\$173,044	\$92,761	\$157,108	59.04%	\$3,643	3.01%	0.10%	2.91%	20.03%	22.35%
	SECNY Federal Credit Union	\$181,752	\$112,045	\$165,349	67.76%	\$4,039	2.76%	0.11%	2.65%	15.73%	18.19%
	Family First of NY Federal Credit Union	\$188,922	\$150,424	\$152,845	98.42%	\$3,633	3.98%	0.47%	3.51%	19.78%	10.80%
	TCT Federal Credit Union	\$192,333	\$137,676	\$166,149	82.86%	\$3,497	3.58%	0.40%	3.19%	3.85%	10.16%
	Palisades Federal Credit Union	\$200,369	\$130,201	\$153,646	84.74%	\$6,792	3.56%	0.46%	3.10%	40.84%	12.85%
	Bay Ridge Federal Credit Union	\$203,478	\$175,953	\$181,843	96.76%	\$5,426	4.51%	1.15%	3.36%	6.23%	6.86%
	Ukrainian Federal Credit Union	\$221,913	\$195,036	\$197,733	98.64%	\$2,863	3.99%	0.68%	3.31%	6.44%	7.45%
	Actors Federal Credit Union	\$229,744	\$109,905	\$213,058	51.58%	\$4,177	2.03%	0.19%	1.84%	(11.19%)	(11.58%)
	Hudson River Community Credit Union	\$231,668	\$191,643	\$200,252	95.70%	\$2,914	4.34%	0.42%	3.92%	18.74%	21.72%
	Lomto Federal Credit Union	\$236,469	\$208,235	\$220,899	94.27%	\$8,297	3.93%	1.34%	2.59%	0.87%	10.73%
	Northern Federal Credit Union	\$240,922	\$201,493	\$214,756	93.82%	\$2,834	4.43%	0.45%	3.98%	28.30%	31.67%
	G.P.O. Federal Credit Union	\$249,347	\$159,510	\$223,672	71.31%	\$3,614	3.73%	0.38%	3.35%	15.30%	16.73%
	Average of Asset Group A	\$112,906	\$66,447	\$99,810	62.44%	\$5,462	3.26%	0.38%	2.87%	12.24%	13.47%
Asset Group B - \$251 to \$500 million in total assets											
	Sperry Associates Federal Credit Union	\$259,222	\$165,031	\$240,622	68.59%	\$7,624	2.96%	0.58%	2.38%	6.18%	6.48%
	People's Alliance Federal Credit Union	\$263,142	\$172,987	\$237,405	72.87%	\$3,114	3.91%	0.32%	3.59%	15.62%	17.78%
	Olean Area Federal Credit Union	\$267,806	\$155,468	\$228,478	68.05%	\$4,914	3.02%	0.44%	2.58%	7.96%	7.97%
	TEG Federal Credit Union	\$268,153	\$181,098	\$243,143	74.48%	\$2,655	4.16%	0.44%	3.72%	6.54%	7.90%
	ServU Federal Credit Union	\$286,892	\$199,840	\$249,391	80.13%	\$2,528	2.88%	0.18%	2.70%	9.55%	10.48%
	Advantage Federal Credit Union	\$302,415	\$223,650	\$231,266	96.71%	\$3,622	3.95%	0.51%	3.44%	17.63%	14.63%
	First New York Federal Credit Union	\$314,595	\$181,352	\$282,913	64.10%	\$3,146	3.18%	0.13%	3.06%	14.27%	16.65%
	Ocean Financial Federal Credit Union	\$316,648	\$173,267	\$292,047	59.33%	\$8,558	2.80%	0.55%	2.25%	1.01%	1.31%
	Suma Yonkers Federal Credit Union	\$321,175	\$205,289	\$273,452	75.07%	\$10,360	2.90%	1.03%	1.88%	1.45%	1.00%
	Hudson Heritage Federal Credit Union	\$361,263	\$298,722	\$323,702	92.28%	\$2,737	4.25%	0.27%	3.98%	3.74%	4.24%
	Pittsford Federal Credit Union	\$386,417	\$280,131	\$342,795	81.72%	\$8,050	2.67%	0.31%	2.37%	6.54%	6.70%
	Cornerstone Community Federal Credit Union	\$419,781	\$232,839	\$389,150	59.83%	\$3,782	2.93%	0.14%	2.79%	16.50%	18.06%
	Nassau Financial Federal Credit Union	\$419,833	\$280,787	\$378,996	74.09%	\$6,509	2.40%	0.50%	1.90%	5.47%	6.65%
	Reliant Community Federal Credit Union	\$427,163	\$298,087	\$379,755	78.49%	\$3,129	3.45%	0.17%	3.28%	16.06%	18.35%
	First Heritage Federal Credit Union	\$444,725	\$267,989	\$393,235	68.15%	\$4,633	2.79%	0.30%	2.49%	12.71%	13.74%
	Sidney Federal Credit Union	\$462,160	\$244,474	\$400,465	61.05%	\$3,001	3.47%	0.20%	3.27%	15.32%	18.25%
	First Source Federal Credit Union	\$489,102	\$427,971	\$432,265	99.01%	\$3,650	4.41%	0.36%	4.05%	11.98%	22.82%
	Average of Asset Group B	\$353,558	\$234,646	\$312,887	74.94%	\$4,824	3.30%	0.38%	2.93%	9.91%	11.35%

MOSS ADAMS_{LLP}

Balance Sheet & Net Interest Margin

March 31, 2017

Run Date: May 19, 2017

Region	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 C - \$501 million to \$1 billion in total assets											
	Sea Comm Federal Credit Union	\$537,127	\$272,089	\$462,596	58.82%	\$5,371	3.88%	0.70%	3.18%	15.42%	17.00%
	Progressive Credit Union	\$544,584	\$503,547	\$291,073	173.00%	\$15,560	3.53%	1.08%	2.45%	(31.79%)	(15.54%)
	Sunmark Federal Credit Union	\$585,273	\$517,402	\$506,774	102.10%	\$3,288	3.69%	0.38%	3.30%	16.29%	24.97%
	N C P D Federal Credit Union	\$737,661	\$169,227	\$635,489	26.63%	\$36,883	2.35%	0.65%	1.70%	5.77%	5.27%
	Summit Federal Credit Union	\$859,450	\$771,406	\$765,486	100.77%	\$3,778	3.21%	0.45%	2.76%	10.18%	10.61%
	Quorum Federal Credit Union	\$923,737	\$732,459	\$850,862	86.08%	\$8,068	4.47%	0.63%	3.84%	9.62%	9.28%
	Mid-Hudson Valley Federal Credit Union	\$975,571	\$639,070	\$878,649	72.73%	\$4,178	3.48%	0.33%	3.15%	6.30%	7.25%
	Average of Asset Group C	\$737,629	\$515,029	\$627,276	88.59%	\$11,018	3.52%	0.60%	2.91%	4.54%	8.41%
Asset Group D - \$1 billion and over in total assets											
	CFCU Community Credit Union	\$1,045,293	\$695,422	\$906,831	76.69%	\$5,856	3.09%	0.34%	2.75%	4.88%	5.18%
	Suffolk Federal Credit Union	\$1,068,917	\$623,283	\$927,851	67.17%	\$6,919	2.83%	0.43%	2.40%	10.37%	12.81%
	USAlliance Federal Credit Union	\$1,238,932	\$1,043,827	\$1,030,557	101.29%	\$4,811	4.15%	0.73%	3.41%	11.07%	13.68%
	Self Reliance NY Federal Credit Union	\$1,295,758	\$742,257	\$1,090,256	68.08%	\$30,851	3.14%	1.67%	1.47%	9.15%	9.25%
	Island Federal Credit Union	\$1,314,283	\$635,879	\$989,807	64.24%	\$11,948	2.49%	0.92%	1.57%	22.41%	37.39%
	Corning Federal Credit Union	\$1,353,779	\$964,008	\$1,212,913	79.48%	\$4,388	2.97%	0.36%	2.61%	18.46%	21.52%
	Capital Communications Federal Credit Union	\$1,448,306	\$1,295,068	\$1,256,951	103.03%	\$4,519	3.85%	0.45%	3.40%	15.16%	17.52%
	AmeriCU Credit Union	\$1,482,162	\$1,288,956	\$1,294,443	99.58%	\$4,868	3.40%	0.62%	2.78%	13.88%	17.24%
	Empower Federal Credit Union	\$1,625,543	\$1,259,806	\$1,439,159	87.54%	\$3,390	4.14%	0.33%	3.81%	21.15%	20.80%
	Melrose Credit Union	\$1,707,790	\$1,713,978	\$1,580,345	108.46%	\$22,471	3.12%	1.58%	1.54%	(16.62%)	(8.31%)
	Polish & Slavic Federal Credit Union	\$1,810,395	\$990,909	\$1,606,465	61.68%	\$6,232	2.96%	0.30%	2.65%	7.38%	7.44%
	Municipal Credit Union	\$2,641,155	\$1,637,964	\$2,466,210	66.42%	\$3,770	3.98%	0.17%	3.81%	25.56%	29.26%
	Nassau Educators Federal Credit Union	\$2,655,544	\$2,090,865	\$2,371,144	88.18%	\$7,753	3.24%	0.68%	2.55%	10.57%	11.44%
	State Employees Federal Credit Union	\$3,444,981	\$1,973,708	\$3,151,426	62.63%	\$4,041	3.03%	0.24%	2.79%	14.00%	15.44%
	Visions Federal Credit Union	\$4,011,205	\$2,391,259	\$3,207,744	74.55%	\$8,038	2.90%	0.62%	2.28%	32.37%	12.22%
	Hudson Valley Federal Credit Union	\$4,605,833	\$2,541,567	\$4,041,255	62.89%	\$6,005	3.53%	0.56%	2.97%	14.47%	7.37%
	United Nations Federal Credit Union	\$4,850,890	\$2,390,753	\$4,353,015	54.92%	\$9,249	2.89%	0.33%	2.55%	8.91%	7.98%
	Teachers Federal Credit Union	\$5,596,972	\$3,295,977	\$5,008,635	65.81%	\$9,006	2.42%	0.52%	1.90%	9.88%	10.52%
	ESL Federal Credit Union	\$6,224,455	\$2,586,297	\$3,313,093	78.06%	\$9,242	3.37%	0.44%	2.93%	10.12%	10.33%
	Bethpage Federal Credit Union	\$6,982,232	\$5,031,408	\$6,272,919	80.21%	\$11,437	3.08%	0.67%	2.42%	3.68%	11.37%
	Average of Asset Group D	\$2,820,221	\$1,759,660	\$2,376,051	77.55%	\$8,740	3.23%	0.60%	2.63%	12.34%	13.52%

Source: SNL Financial

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

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Jamestown Area Community Federal Credit Union	\$51,219	\$74	0.33%	0.32%	95.95%	1.97%	0.14%
	M. C. T. Federal Credit Union	\$53,215	\$73	1.11%	0.61%	54.79%	1.56%	0.14%
	Hudson River Financial Federal Credit Union	\$54,078	\$1	0.00%	0.28%	NM	0.02%	0.00%
	Educational & Governmental Employees Federal Credit Union	\$54,337	\$121	0.85%	1.13%	132.23%	2.05%	0.22%
	Buffalo Service Credit Union	\$54,688	\$37	0.18%	0.16%	91.89%	0.61%	0.07%
	Compass Federal Credit Union	\$55,943	\$102	0.33%	0.76%	233.33%	1.22%	0.18%
	Riverside Federal Credit Union	\$55,943	\$348	1.07%	0.84%	78.74%	6.36%	0.62%
	North Franklin Federal Credit Union	\$56,404	\$39	0.15%	0.82%	556.41%	0.68%	0.07%
	Yonkers Teachers Federal Credit Union	\$58,112	\$152	3.71%	1.51%	40.79%	2.13%	0.26%
	SJP Federal Credit Union	\$61,307	\$359	0.67%	0.37%	55.15%	6.68%	0.59%
	Consumers Federal Credit Union	\$61,600	\$1,653	3.35%	0.17%	5.20%	43.86%	2.68%
	ACMG Federal Credit Union	\$62,305	\$288	0.78%	0.95%	121.88%	5.72%	0.46%
	Utica Gas & Electric Employees Federal Credit Union	\$63,475	\$1,017	2.59%	1.24%	47.98%	9.35%	1.60%
	Greater Chautauqua Federal Credit Union	\$64,002	\$684	1.80%	0.53%	29.39%	12.73%	1.07%
	1199 SEIU Federal Credit Union	\$67,252	\$750	3.43%	2.74%	80.00%	12.96%	1.12%
	Crossroads Community Federal Credit Union	\$67,340	\$136	0.56%	0.38%	67.65%	1.68%	0.20%
	Meridia Community Federal Credit Union	\$67,584	\$167	0.31%	0.36%	116.17%	2.06%	0.25%
	UFirst Federal Credit Union	\$68,277	\$53	0.14%	0.38%	260.38%	0.72%	0.08%
	Northeastern Operating Engineers Federal Credit Union	\$71,017	\$1,381	2.56%	0.41%	16.22%	25.45%	1.94%
	New York Times Employees Federal Credit Union	\$74,225	\$572	1.74%	0.76%	43.88%	4.94%	0.77%
	Empire ONE Federal Credit Union	\$74,359	\$213	0.64%	0.48%	74.18%	2.61%	0.29%
	Van Cortlandt Cooperative Federal Credit Union	\$75,681	\$6,640	25.38%	11.22%	44.22%	63.64%	8.77%
	Financial Trust Federal Credit Union	\$75,711	\$384	0.83%	0.48%	58.07%	4.18%	0.51%
	Genesee Valley Federal Credit Union	\$76,091	\$99	0.18%	0.40%	227.27%	1.43%	0.13%
	Oswego County Federal Credit Union	\$77,071	\$1,282	2.12%	0.82%	38.46%	19.74%	1.66%
	Southern Chautauqua Federal Credit Union	\$78,542	\$1,193	1.96%	1.07%	54.32%	17.58%	1.52%
	St. Pius X Church Federal Credit Union	\$79,769	\$449	0.76%	0.76%	100.45%	5.98%	0.56%
	Great Erie Federal Credit Union	\$82,198	\$238	0.45%	0.51%	113.87%	3.06%	0.29%
	Inner Lakes Federal Credit Union	\$83,220	\$228	0.71%	0.51%	71.93%	4.99%	0.27%
	Syracuse Fire Department Employees Federal Credit Union	\$85,672	\$459	0.94%	0.13%	13.51%	4.25%	0.54%
	Community Resource Federal Credit Union	\$85,751	\$717	1.10%	0.97%	88.01%	7.78%	0.84%
	School Systems Federal Credit Union	\$86,085	\$522	1.66%	0.08%	4.98%	8.27%	0.61%
	Ontario Shores Federal Credit Union	\$87,492	\$59	0.15%	0.44%	291.53%	0.84%	0.07%
	Greater Metro Federal Credit Union	\$88,158	\$3,101	10.57%	4.91%	46.44%	32.39%	3.52%
	Auburn Community Federal Credit Union	\$91,291	\$14	0.06%	0.17%	264.29%	0.17%	0.02%
	NEA Federal Credit Union	\$94,384	\$7,458	11.78%	6.21%	52.72%	100.41%	7.90%
	Lufthansa Employees Federal Credit Union	\$97,259	\$5	0.06%	0.76%	NM	0.04%	0.01%
	First Choice Financial Federal Credit Union	\$99,359	\$485	1.02%	0.59%	57.94%	4.20%	0.49%
	Ticonderoga Federal Credit Union	\$101,837	\$372	1.05%	1.07%	101.88%	4.22%	0.37%
	Alternatives Federal Credit Union	\$102,135	\$369	0.50%	0.45%	90.24%	8.91%	0.36%
	Tonawanda Valley Federal Credit Union	\$103,279	\$151	0.36%	0.22%	62.25%	1.77%	0.15%
	Buffalo Metropolitan Federal Credit Union	\$105,150	\$617	0.73%	0.60%	81.85%	5.97%	0.59%
	Horizons Federal Credit Union	\$108,670	\$532	0.84%	0.72%	85.71%	4.08%	0.49%
	American Broadcast Employees Federal Credit Union	\$110,145	\$484	0.80%	0.63%	79.34%	4.92%	0.44%
	Core Federal Credit Union	\$110,832	\$1,086	2.42%	3.39%	139.69%	8.90%	0.98%
	Finger Lakes Federal Credit Union	\$116,956	\$423	0.48%	0.40%	84.16%	4.18%	0.36%
	Northwell Health Federal Credit Union	\$118,162	\$4,570	6.63%	3.60%	54.25%	30.08%	3.87%
	Ulster Federal Credit Union	\$121,697	\$567	1.36%	1.49%	108.99%	7.43%	0.47%
	Town of Hempstead Employees Federal Credit Union	\$125,129	\$1,467	2.23%	0.84%	37.49%	50.33%	1.17%
	Greater Woodlawn Federal Credit Union	\$127,526	\$146	0.38%	1.06%	278.77%	0.62%	0.11%
	Triboro Postal Federal Credit Union	\$132,109	\$317	2.61%	1.54%	58.99%	1.78%	0.24%
	Western Division Federal Credit Union	\$141,731	\$91	0.17%	0.24%	143.96%	0.43%	0.06%
	Ukrainian National Federal Credit Union	\$143,891	\$1,212	1.51%	0.13%	8.83%	8.59%	0.84%
	GHS Federal Credit Union	\$146,699	\$1,251	1.15%	0.54%	46.76%	8.91%	0.85%
	Saint Lawrence Federal Credit Union	\$150,098	\$343	0.35%	0.31%	88.34%	2.90%	0.23%
	Countryside Federal Credit Union	\$153,141	\$1,205	0.86%	0.09%	10.79%	6.04%	0.79%
	Moog Employees Federal Credit Union	\$165,623	\$215	0.30%	1.42%	477.67%	0.92%	0.13%
	Access Federal Credit Union	\$168,201	\$754	0.81%	0.63%	77.98%	5.69%	0.45%

Source: SNL Financial

NA = data was not available.

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

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)								
	Dannemora Federal Credit Union	\$172,972	\$363	0.42%	0.88%	212.40%	2.64%	0.21%
	Niagara's Choice Federal Credit Union	\$173,044	\$1,013	1.09%	1.21%	110.37%	6.58%	0.59%
	SECNY Federal Credit Union	\$181,752	\$350	0.31%	0.34%	110.00%	2.43%	0.19%
	Family First of NY Federal Credit Union	\$188,922	\$651	0.43%	0.75%	173.73%	3.15%	0.34%
	TCT Federal Credit Union	\$192,333	\$411	0.30%	0.54%	180.78%	2.63%	0.21%
	Palisades Federal Credit Union	\$200,369	\$1,207	0.93%	0.69%	74.73%	7.86%	0.60%
	Bay Ridge Federal Credit Union	\$203,478	\$6,430	3.65%	2.37%	64.91%	28.57%	3.16%
	Ukrainian Federal Credit Union	\$221,913	\$862	0.44%	0.33%	73.78%	4.16%	0.39%
	Actors Federal Credit Union	\$229,744	\$6,538	5.95%	6.26%	105.28%	28.49%	2.85%
	Hudson River Community Credit Union	\$231,668	\$1,453	0.76%	0.54%	71.78%	5.34%	0.63%
	Lomto Federal Credit Union	\$236,469	\$42,799	20.55%	10.52%	51.20%	167.32%	18.10%
	Northern Federal Credit Union	\$240,922	\$1,057	0.52%	0.86%	164.33%	8.47%	0.44%
	G.P.O. Federal Credit Union	\$249,347	\$7,062	4.43%	4.24%	95.68%	24.85%	2.83%
	Average of Asset Group A	\$112,906	\$1,661	2.13%	1.33%	106.34%	12.44%	1.18%
Asset Group B - \$251 to \$500 million in total assets								
	Sperry Associates Federal Credit Union	\$259,222	\$4,799	2.91%	1.76%	60.60%	24.54%	1.85%
	People's Alliance Federal Credit Union	\$263,142	\$2,303	1.33%	1.64%	123.10%	10.94%	0.88%
	Olean Area Federal Credit Union	\$267,806	\$648	0.42%	1.60%	384.72%	1.73%	0.24%
	TEG Federal Credit Union	\$268,153	\$1,850	1.02%	0.60%	58.43%	11.32%	0.69%
	ServU Federal Credit Union	\$286,892	\$967	0.48%	0.34%	70.22%	2.79%	0.34%
	Advantage Federal Credit Union	\$302,415	\$1,308	0.58%	0.40%	68.35%	4.72%	0.43%
	First New York Federal Credit Union	\$314,595	\$544	0.30%	0.51%	169.30%	1.93%	0.17%
	Ocean Financial Federal Credit Union	\$316,648	\$3,108	1.79%	1.18%	65.80%	13.69%	0.98%
	Suma Yonkers Federal Credit Union	\$321,175	\$6,087	2.97%	0.85%	28.67%	12.36%	1.90%
	Hudson Heritage Federal Credit Union	\$361,263	\$2,308	0.77%	1.05%	135.27%	6.73%	0.64%
	Pittsford Federal Credit Union	\$386,417	\$648	0.23%	0.68%	293.52%	1.46%	0.17%
	Cornerstone Community Federal Credit Union	\$419,781	\$1,471	0.63%	1.13%	178.38%	4.84%	0.35%
	Nassau Financial Federal Credit Union	\$419,833	\$16,743	5.96%	0.51%	8.48%	43.42%	3.99%
	Reliant Community Federal Credit Union	\$427,163	\$648	0.22%	0.45%	207.25%	1.76%	0.15%
	First Heritage Federal Credit Union	\$444,725	\$1,240	0.46%	0.72%	155.16%	2.46%	0.28%
	Sidney Federal Credit Union	\$462,160	\$2,363	0.97%	0.62%	64.03%	4.76%	0.51%
	First Source Federal Credit Union	\$489,102	\$2,401	0.56%	1.18%	210.08%	5.55%	0.49%
	Average of Asset Group B	\$353,558	\$2,908	1.27%	0.90%	134.20%	9.12%	0.83%

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Sea Comm Federal Credit Union	\$537,127	\$2,396	0.88%	0.57%	65.23%	3.66%	0.45%
	Progressive Credit Union	\$544,584	\$46,127	9.16%	12.45%	135.88%	33.38%	8.47%
	Sunmark Federal Credit Union	\$585,273	\$4,148	0.80%	0.28%	34.45%	10.84%	0.71%
	N C P D Federal Credit Union	\$737,661	\$2,865	1.69%	1.48%	87.68%	2.84%	0.39%
	Summit Federal Credit Union	\$859,450	\$2,232	0.29%	0.30%	104.35%	2.83%	0.26%
	Quorum Federal Credit Union	\$923,737	\$42,600	5.82%	3.80%	65.26%	47.34%	4.61%
	Mid-Hudson Valley Federal Credit Union	\$975,571	\$7,941	1.24%	0.80%	64.10%	10.50%	0.81%
	Average of Asset Group C	\$737,629	\$15,473	2.84%	2.81%	79.56%	15.91%	2.24%
Asset Group D - \$1 billion and over in total assets								
	CFCU Community Credit Union	\$1,045,293	\$7,828	1.13%	0.55%	49.00%	5.77%	0.75%
	Suffolk Federal Credit Union	\$1,068,917	\$3,042	0.49%	0.57%	116.57%	3.32%	0.28%
	USAlliance Federal Credit Union	\$1,238,932	\$7,745	0.74%	0.87%	116.80%	9.01%	0.63%
	Self Reliance NY Federal Credit Union	\$1,295,758	\$2,507	0.34%	0.56%	166.97%	1.44%	0.19%
	Island Federal Credit Union	\$1,314,283	\$2,954	0.46%	0.25%	54.03%	3.25%	0.22%
	Corning Federal Credit Union	\$1,353,779	\$2,387	0.25%	0.63%	255.01%	2.12%	0.18%
	Capital Communications Federal Credit Union	\$1,448,306	\$19,933	1.54%	1.41%	91.75%	12.20%	1.38%
	AmeriCU Credit Union	\$1,482,162	\$8,814	0.68%	0.48%	70.61%	6.98%	0.59%
	Empower Federal Credit Union	\$1,625,543	\$7,684	0.61%	1.00%	163.64%	5.15%	0.47%
	Melrose Credit Union	\$1,707,790	\$577,764	33.71%	10.98%	32.57%	242.89%	33.83%
	Polish & Slavic Federal Credit Union	\$1,810,395	\$6,302	0.64%	0.13%	20.20%	4.60%	0.35%
	Municipal Credit Union	\$2,641,155	\$19,701	1.20%	1.04%	86.69%	15.12%	0.75%
	Nassau Educators Federal Credit Union	\$2,655,544	\$14,251	0.68%	0.60%	87.99%	5.87%	0.54%
	State Employees Federal Credit Union	\$3,444,981	\$9,289	0.47%	1.02%	217.45%	5.19%	0.27%
	Visions Federal Credit Union	\$4,011,205	\$31,153	1.30%	1.15%	87.92%	6.68%	0.78%
	Hudson Valley Federal Credit Union	\$4,605,833	\$22,162	0.87%	1.61%	184.98%	5.28%	0.48%
	United Nations Federal Credit Union	\$4,850,890	\$15,648	0.65%	0.88%	134.22%	3.52%	0.32%
	Teachers Federal Credit Union	\$5,596,972	\$10,580	0.32%	0.61%	189.91%	1.89%	0.19%
	ESL Federal Credit Union	\$6,224,455	\$14,904	0.58%	1.23%	213.28%	1.68%	0.24%
	Bethpage Federal Credit Union	\$6,982,232	\$54,264	1.08%	0.59%	54.58%	9.22%	0.78%
	Average of Asset Group D	\$2,820,221	\$41,946	2.39%	1.31%	119.71%	17.56%	2.16%

Net Worth

		As of Date					
Region	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 (%)
Asset Group A - \$50 to \$250 million in total assets							
	Jamestown Area Community Federal Credit Union	\$51,219	\$3,676	7.18%	2.52%	2.01%	1.93%
	M. C. T. Federal Credit Union	\$53,215	\$4,652	8.74%	3.21%	1.57%	0.86%
	Hudson River Financial Federal Credit Union	\$54,078	\$4,275	7.91%	1.69%	0.02%	1.36%
	Educational & Governmental Employees Federal Credit Union	\$54,337	\$5,918	10.89%	1.83%	2.04%	2.70%
	Buffalo Service Credit Union	\$54,688	\$5,557	10.16%	0.50%	0.67%	0.61%
	Compass Federal Credit Union	\$55,943	\$8,419	15.05%	9.63%	1.21%	2.83%
	Riverside Federal Credit Union	\$55,943	\$5,198	9.29%	(0.15%)	6.69%	5.27%
	North Franklin Federal Credit Union	\$56,404	\$6,850	12.14%	0.12%	0.57%	3.17%
	Yonkers Teachers Federal Credit Union	\$58,112	\$7,073	12.17%	2.33%	2.15%	0.88%
	SJP Federal Credit Union	\$61,307	\$5,265	8.59%	15.30%	6.82%	3.76%
	Consumers Federal Credit Union	\$61,600	\$8,282	13.44%	7.68%	19.96%	1.04%
	ACMG Federal Credit Union	\$62,305	\$4,678	7.51%	13.16%	6.16%	7.50%
	Utica Gas & Electric Employees Federal Credit Union	\$63,475	\$11,148	17.56%	5.60%	9.12%	4.38%
	Greater Chautauqua Federal Credit Union	\$64,002	\$5,643	8.82%	3.36%	12.12%	3.56%
	1199 SEIU Federal Credit Union	\$67,252	\$5,245	7.80%	2.69%	14.30%	11.44%
	Crossroads Community Federal Credit Union	\$67,340	\$8,008	11.89%	1.76%	1.70%	1.15%
	Meridia Community Federal Credit Union	\$67,584	\$7,900	11.69%	8.53%	2.11%	2.46%
	UFirst Federal Credit Union	\$68,277	\$11,791	17.27%	4.91%	0.45%	1.17%
	Northeastern Operating Engineers Federal Credit Union	\$71,017	\$5,418	7.63%	2.38%	25.49%	4.13%
	New York Times Employees Federal Credit Union	\$74,225	\$12,762	17.19%	1.07%	4.48%	1.97%
	Empire ONE Federal Credit Union	\$74,359	\$8,014	10.78%	(1.94%)	2.66%	1.97%
	Van Cortlandt Cooperative Federal Credit Union	\$75,681	\$7,497	9.91%	5.68%	88.57%	39.16%
	Financial Trust Federal Credit Union	\$75,711	\$8,962	11.84%	3.74%	4.28%	2.49%
	Genesee Valley Federal Credit Union	\$76,091	\$6,685	8.79%	13.23%	1.48%	3.37%
	Oswego County Federal Credit Union	\$77,071	\$5,932	7.70%	8.96%	21.61%	8.31%
	Southern Chautauqua Federal Credit Union	\$78,542	\$6,138	7.81%	4.21%	19.44%	10.56%
	St. Pius X Church Federal Credit Union	\$79,769	\$7,054	8.84%	8.51%	6.37%	6.39%
	Great Erie Federal Credit Union	\$82,198	\$8,054	9.80%	2.75%	2.96%	3.36%
	Inner Lakes Federal Credit Union	\$83,220	\$5,937	7.13%	7.69%	3.84%	2.76%
	Syracuse Fire Department Employees Federal Credit Union	\$85,672	\$10,731	12.53%	6.67%	4.28%	0.58%
	Community Resource Federal Credit Union	\$85,751	\$10,015	11.68%	3.30%	7.16%	6.30%
	School Systems Federal Credit Union	\$86,085	\$6,286	7.30%	2.43%	8.30%	0.41%
	Ontario Shores Federal Credit Union	\$87,492	\$6,849	7.83%	10.30%	0.86%	2.51%
	Greater Metro Federal Credit Union	\$88,158	\$11,230	12.74%	1.90%	27.61%	12.82%
	Auburn Community Federal Credit Union	\$91,291	\$8,206	8.99%	4.29%	0.17%	0.45%
	NEA Federal Credit Union	\$94,384	\$4,240	4.49%	(129.81%)	175.90%	92.74%
	Lufthansa Employees Federal Credit Union	\$97,259	\$13,863	14.25%	(2.24%)	0.04%	0.45%
	First Choice Financial Federal Credit Union	\$99,359	\$11,935	12.01%	5.26%	4.06%	2.35%
	Ticonderoga Federal Credit Union	\$101,837	\$9,788	9.61%	2.22%	3.80%	3.87%
	Alternatives Federal Credit Union	\$102,135	\$8,457	8.28%	5.66%	4.36%	3.94%
	Tonawanda Valley Federal Credit Union	\$103,279	\$8,425	8.16%	5.54%	1.79%	1.12%
	Buffalo Metropolitan Federal Credit Union	\$105,150	\$11,444	10.88%	5.35%	5.39%	4.41%
	Horizons Federal Credit Union	\$108,670	\$12,598	11.59%	1.50%	4.22%	3.62%
	American Broadcast Employees Federal Credit Union	\$110,145	\$10,412	9.45%	(0.08%)	4.65%	3.69%
	Core Federal Credit Union	\$110,832	\$11,270	10.17%	2.03%	9.64%	13.46%
	Finger Lakes Federal Credit Union	\$116,956	\$9,690	8.29%	4.80%	4.37%	3.67%
	Northwell Health Federal Credit Union	\$118,162	\$13,157	11.13%	4.12%	34.73%	18.84%
	Ulster Federal Credit Union	\$121,697	\$9,783	8.04%	4.80%	5.80%	6.32%
	Town of Hempstead Employees Federal Credit Union	\$125,129	\$8,658	6.92%	(1.66%)	16.94%	6.35%
	Greater Woodlawn Federal Credit Union	\$127,526	\$24,514	19.22%	3.61%	0.60%	1.66%
	Triboro Postal Federal Credit Union	\$132,109	\$19,511	14.77%	3.66%	1.62%	0.96%
	Western Division Federal Credit Union	\$141,731	\$20,978	14.80%	4.67%	0.43%	0.62%
	Ukrainian National Federal Credit Union	\$143,891	\$15,535	10.80%	2.33%	7.80%	0.69%
	GHS Federal Credit Union	\$146,699	\$14,374	9.80%	(1.22%)	8.70%	4.07%
	Saint Lawrence Federal Credit Union	\$150,098	\$14,739	9.82%	10.87%	2.33%	2.06%
	Countryside Federal Credit Union	\$153,141	\$19,815	12.94%	8.98%	6.08%	0.66%
	Moog Employees Federal Credit Union	\$165,623	\$32,260	19.48%	6.62%	0.67%	3.18%
	Access Federal Credit Union	\$168,201	\$13,413	7.97%	6.21%	5.62%	4.38%

MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 19, 2017

		As of Date					
Region	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 (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Dannemora Federal Credit Union	\$172,972	\$21,605	12.49%	4.25%	1.68%	3.57%
	Niagara's Choice Federal Credit Union	\$173,044	\$14,823	8.57%	7.06%	6.83%	7.54%
	SECNY Federal Credit Union	\$181,752	\$14,046	7.73%	8.28%	2.49%	2.74%
	Family First of NY Federal Credit Union	\$188,922	\$19,537	10.34%	4.03%	3.33%	5.79%
	TCT Federal Credit Union	\$192,333	\$14,934	7.76%	7.75%	2.75%	4.98%
	Palisades Federal Credit Union	\$200,369	\$19,901	9.93%	(2.00%)	6.07%	4.53%
	Bay Ridge Federal Credit Union	\$203,478	\$19,009	9.34%	0.40%	33.83%	21.96%
	Ukrainian Federal Credit Union	\$221,913	\$20,101	9.06%	6.92%	4.29%	3.16%
	Actors Federal Credit Union	\$229,744	\$16,277	7.08%	(8.68%)	40.17%	42.29%
	Hudson River Community Credit Union	\$231,668	\$28,381	12.25%	7.39%	5.12%	3.67%
	Lomto Federal Credit Union	\$236,469	\$14,135	5.98%	13.52%	302.79%	155.04%
	Northern Federal Credit Union	\$240,922	\$16,924	7.02%	7.98%	6.25%	10.26%
	G.P.O. Federal Credit Union	\$249,347	\$23,268	9.33%	11.71%	30.35%	29.04%
	Average of Asset Group A	\$112,906	\$11,509	10.37%	2.70%	15.14%	9.03%
Asset Group B - \$251 to \$500 million in total assets							
	Sperry Associates Federal Credit Union	\$259,222	\$19,683	7.59%	1.71%	24.38%	14.77%
	People's Alliance Federal Credit Union	\$263,142	\$23,640	8.98%	0.75%	9.74%	11.99%
	Olean Area Federal Credit Union	\$267,806	\$37,574	14.03%	6.98%	1.72%	6.63%
	TEG Federal Credit Union	\$268,153	\$22,334	8.33%	1.10%	8.28%	4.84%
	ServU Federal Credit Union	\$286,892	\$36,082	12.58%	4.48%	2.68%	1.88%
	Advantage Federal Credit Union	\$302,415	\$27,863	9.21%	10.10%	4.69%	3.21%
	First New York Federal Credit Union	\$314,595	\$28,869	9.18%	2.30%	1.88%	3.19%
	Ocean Financial Federal Credit Union	\$316,648	\$27,708	8.75%	(3.73%)	11.22%	7.38%
	Suma Yonkers Federal Credit Union	\$321,175	\$47,502	14.79%	3.85%	12.81%	3.67%
	Hudson Heritage Federal Credit Union	\$361,263	\$35,185	9.74%	1.61%	6.56%	8.87%
	Pittsford Federal Credit Union	\$386,417	\$42,596	11.02%	3.00%	1.52%	4.47%
	Cornerstone Community Federal Credit Union	\$419,781	\$28,841	6.87%	0.78%	5.10%	9.10%
	Nassau Financial Federal Credit Union	\$419,833	\$38,345	9.13%	0.42%	43.66%	3.70%
	Reliant Community Federal Credit Union	\$427,163	\$39,411	9.23%	2.31%	1.64%	3.41%
	First Heritage Federal Credit Union	\$444,725	\$49,617	11.16%	3.73%	2.50%	3.88%
	Sidney Federal Credit Union	\$462,160	\$59,262	12.82%	2.27%	3.99%	2.55%
	First Source Federal Credit Union	\$489,102	\$47,599	9.73%	10.29%	5.04%	10.60%
	Average of Asset Group B	\$353,558	\$36,007	10.18%	3.06%	8.67%	6.13%

Source: SNL Financial

NA = data was not available.

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

MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 19, 2017

		As of Date					
Region	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 (%)
Asset Group C - \$501 million to \$1 billion in total assets							
	Sea Comm Federal Credit Union	\$537,127	\$72,207	13.44%	7.86%	3.32%	2.16%
	Progressive Credit Union	\$544,584	\$169,394	31.11%	(52.51%)	27.23%	37.00%
	Sunmark Federal Credit Union	\$585,273	\$48,812	8.34%	3.91%	8.50%	2.93%
	N C P D Federal Credit Union	\$737,661	\$103,465	14.03%	8.02%	2.77%	2.43%
	Summit Federal Credit Union	\$859,450	\$80,777	9.40%	4.92%	2.76%	2.88%
	Quorum Federal Credit Union	\$923,737	\$67,353	7.29%	11.45%	63.25%	41.28%
	Mid-Hudson Valley Federal Credit Union	\$975,571	\$87,783	9.00%	3.10%	9.05%	5.80%
	Average of Asset Group C	\$737,629	\$89,970	13.23%	(1.89%)	16.70%	13.50%
Asset Group D - \$1 billion and over in total assets							
	CFCU Community Credit Union	\$1,045,293	\$134,175	12.84%	5.37%	5.83%	2.86%
	Suffolk Federal Credit Union	\$1,068,917	\$100,144	9.37%	1.70%	3.04%	3.54%
	USAlliance Federal Credit Union	\$1,238,932	\$108,913	8.79%	11.57%	7.11%	8.31%
	Self Reliance NY Federal Credit Union	\$1,295,758	\$207,358	16.00%	4.60%	1.21%	2.02%
	Island Federal Credit Union	\$1,314,283	\$110,904	8.44%	3.86%	2.66%	1.44%
	Corning Federal Credit Union	\$1,353,779	\$118,399	8.75%	8.03%	2.02%	5.14%
	Capital Communications Federal Credit Union	\$1,448,306	\$152,027	10.50%	7.54%	13.11%	12.03%
	AmeriCU Credit Union	\$1,482,162	\$135,462	9.14%	5.92%	6.51%	4.59%
	Empower Federal Credit Union	\$1,625,543	\$157,697	9.70%	8.43%	4.87%	7.97%
	Melrose Credit Union	\$1,707,790	\$64,045	3.75%	(149.43%)	902.12%	293.84%
	Polish & Slavic Federal Credit Union	\$1,810,395	\$171,848	9.49%	5.44%	3.67%	0.74%
	Municipal Credit Union	\$2,641,155	\$201,515	7.63%	5.75%	9.78%	8.48%
	Nassau Educators Federal Credit Union	\$2,655,544	\$262,757	9.89%	8.17%	5.42%	4.77%
	State Employees Federal Credit Union	\$3,444,981	\$247,355	7.18%	8.38%	3.76%	8.17%
	Visions Federal Credit Union	\$4,011,205	\$497,130	12.39%	5.84%	6.27%	5.51%
	Hudson Valley Federal Credit Union	\$4,605,833	\$479,310	10.41%	6.78%	4.62%	8.55%
	United Nations Federal Credit Union	\$4,850,890	\$478,382	9.86%	7.32%	3.27%	4.39%
	Teachers Federal Credit Union	\$5,596,972	\$578,533	10.34%	6.31%	1.83%	3.47%
	ESL Federal Credit Union	\$6,224,455	\$953,821	15.32%	11.03%	1.56%	3.33%
	Bethpage Federal Credit Union	\$6,982,232	\$608,416	8.71%	9.79%	8.92%	4.87%
	Average of Asset Group D	\$2,820,221	\$288,410	9.93%	(0.88%)	49.88%	19.70%

Source: SNL Financial

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	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Cost of Funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net Income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Non-controlling interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes non-controlling interests for fiscal years starting after December 15, 2008).	Net Interest Margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Return on Average Assets (%)	Return on average assets; net income as a percent of average assets.	Asset Growth Rate (%)	Growth in total assets. Annualized: [(Current Period Total Assets - Previous Period Total Assets) / Previous Period Total Assets].
Return on Average Equity (%)	Return on average equity; net income as a percent of average equity.	Deposit Growth Rate (%)	Growth in deposits. Annualized: [(Current Period Deposits - Previous Period Deposits (Domestic & Foreign Office)) / Previous Period Deposits].
Efficiency Ratio (FTE) (%)	Non-interest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and non-interest revenues, excluding only gains from securities transactions and nonrecurring items.	Total Loans & Leases Non-accrual	The amount of loans and finance leases, gross of reserves, on which the interest is no longer accruing.
Salary Expense / Employees	Salary and benefits expense / number of full-time equivalent employees at end of period.	Non-accrual Loans / Total Loans (%)	Non-accrual loans, net of guaranteed loans, as a percent of total gross loans.
Total Loans & Leases	The total of loans and lease financing receivables, net of 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 U.S. 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 U.S.; other loans (e.g., for purchasing or carrying securities, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.	Reserves / Loans (%)	Reserves for loan losses as a percent of loans before reserves.
Total Deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that are not insured but subject to the FDIC deposit regulations.	Reserves / NPLs (%)	Loan loss reserves as a percent of nonperforming loans.
Liquidity Ratio (%)	Liquid Assets (Cash & Bal Due to Dep Inst + Securities + Fed Fund&Repos + Trading Accounts - Pledged Secs) / Total Liabilities.	NPAs / Total Assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Total Assets / Employees	Total assets / number of full-time equivalent employees at end of period.	NPA+ Loans 90PD / Tang Equity + LLRs [Texas Ratio] (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas Ratio.
Loans / Deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.	Total Equity Capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes minority interest for fiscal years starting after December 15, 2008).
Yield on Earning Assets (%)	Return earned on interest-earning assets, expressed as a percent. Total Interest & Dividend Income / Average Earning Assets.	Tier 1 Capital	For OTS-regulated institutions it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
Cost of Interest Bearing Liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total Interest Expense / Average Interest Bearing Liabilities.	Leverage Ratio (%)	The Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		Tier 1 Risk-Based Ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
		Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.