



Credit Union Index

AN ANALYSIS OF NEW YORK CREDIT UNIONS





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

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

New York

Performance Analysis

Performance Analysis

March 31, 2018

Run Date: June 7, 2018

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 - \$0 to \$250 million in total assets												
	Greater Niagara Federal Credit Union	\$51,684	\$75	0.59%	5.26%	80.68%	\$41	\$75	0.59%	5.26%	80.68%	\$41
	Leatherstocking Region Federal Credit Union	\$51,765	\$161	1.25%	13.06%	72.99%	\$67	\$161	1.25%	13.06%	72.99%	\$67
	Western New York Federal Credit Union	\$52,741	\$50	0.39%	4.18%	86.27%	\$70	\$50	0.39%	4.18%	86.27%	\$70
	M. C. T. Federal Credit Union	\$55,455	\$49	0.36%	4.02%	83.56%	\$57	\$49	0.36%	4.02%	83.56%	\$57
	Jamestown Area Community Federal Credit Union	\$55,657	\$84	0.61%	8.56%	83.75%	\$42	\$84	0.61%	8.56%	83.75%	\$42
	Educational & Governmental Employees Federal Credit Union											
	United	\$55,772	\$54	0.39%	3.74%	79.77%	\$63	\$54	0.39%	3.74%	79.77%	\$63
	Riverside Federal Credit Union	\$56,185	\$65	0.47%	4.81%	88.77%	\$65	\$65	0.47%	4.81%	88.77%	\$65
	Buffalo Service Credit Union	\$56,646	\$123	0.88%	7.97%	78.16%	\$66	\$123	0.88%	7.97%	78.16%	\$66
	Lower East Side People's Federal Credit Union	\$56,876	(\$41)	(0.29%)	(4.25%)	105.18%	\$73	(\$41)	(0.29%)	(4.25%)	105.18%	\$73
	Hudson River Financial Federal Credit Union	\$56,981	\$39	0.28%	3.89%	90.06%	\$110	\$39	0.28%	3.89%	90.06%	\$110
	Compass Federal Credit Union	\$57,651	\$192	1.35%	8.56%	70.68%	\$58	\$192	1.35%	8.56%	70.68%	\$58
	Yonkers Teachers Federal Credit Union	\$59,210	\$49	0.33%	2.71%	69.90%	\$140	\$49	0.33%	2.71%	69.90%	\$140
	North Franklin Federal Credit Union	\$60,902	\$175	1.18%	9.45%	66.86%	\$57	\$175	1.18%	9.45%	66.86%	\$57
	Consumers Federal Credit Union	\$61,969	\$88	0.57%	4.11%	81.74%	\$104	\$88	0.57%	4.11%	81.74%	\$104
	ACMG Federal Credit Union	\$62,905	\$32	0.21%	2.57%	94.83%	\$68	\$32	0.21%	2.57%	94.83%	\$68
	Utica Gas & Electric Employees Federal Credit Union	\$65,632	\$184	1.12%	6.68%	65.45%	\$80	\$184	1.12%	6.68%	65.45%	\$80
	Greater Chautauqua Federal Credit Union	\$65,929	\$10	0.06%	0.69%	89.03%	\$49	\$10	0.06%	0.69%	89.03%	\$49
	SJP Federal Credit Union	\$66,152	\$234	1.45%	14.85%	56.13%	\$75	\$234	1.45%	14.85%	56.13%	\$75
	Northeastern Operating Engineers Federal Credit Union	\$68,012	\$53	0.30%	3.84%	88.58%	\$102	\$53	0.30%	3.84%	88.58%	\$102
	Crossroads Community Federal Credit Union	\$68,664	\$56	0.33%	2.74%	84.67%	\$50	\$56	0.33%	2.74%	84.67%	\$50
	Van Cortlandt Cooperative Federal Credit Union	\$69,176	\$976	5.58%	63.55%	33.41%	\$83	\$976	5.58%	63.55%	33.41%	\$83
	1199 SEIU Federal Credit Union	\$69,552	\$24	0.14%	1.84%	81.92%	\$80	\$24	0.14%	1.84%	81.92%	\$80
	Meridia Community Federal Credit Union	\$73,607	\$147	0.82%	6.93%	76.53%	\$52	\$147	0.82%	6.93%	76.53%	\$52
	Empire ONE Federal Credit Union	\$75,366	\$31	0.17%	1.54%	88.37%	\$54	\$31	0.17%	1.54%	88.37%	\$54
	New York Times Employees Federal Credit Union	\$78,069	\$281	1.50%	9.71%	58.12%	\$91	\$281	1.50%	9.71%	58.12%	\$91
	Financial Trust Federal Credit Union	\$78,305	\$174	0.90%	7.33%	75.26%	\$61	\$174	0.90%	7.33%	75.26%	\$61
	UFirst Federal Credit Union	\$79,838	\$24	0.13%	1.08%	83.23%	\$60	\$24	0.13%	1.08%	83.23%	\$60
	St. Pius X Church Federal Credit Union	\$80,786	\$145	0.72%	7.60%	70.87%	\$52	\$145	0.72%	7.60%	70.87%	\$52
	Oswego County Federal Credit Union	\$82,198	\$71	0.35%	4.40%	84.18%	\$54	\$71	0.35%	4.40%	84.18%	\$54
	Genesee Valley Federal Credit Union	\$82,518	\$277	1.37%	14.55%	75.48%	\$58	\$277	1.37%	14.55%	75.48%	\$58
	Southern Chautauqua Federal Credit Union	\$83,792	\$22	0.11%	1.39%	73.68%	\$52	\$22	0.11%	1.39%	73.68%	\$52
	Greater Metro Federal Credit Union	\$85,702	\$37	0.17%	1.62%	88.45%	\$82	\$37	0.17%	1.62%	88.45%	\$82
	Community Resource Federal Credit Union	\$87,593	\$139	0.64%	5.37%	78.27%	\$70	\$139	0.64%	5.37%	78.27%	\$70
	School Systems Federal Credit Union	\$88,581	\$74	0.34%	4.49%	84.85%	\$64	\$74	0.34%	4.49%	84.85%	\$64
	Inner Lakes Federal Credit Union	\$88,642	\$225	1.03%	14.90%	70.46%	\$47	\$225	1.03%	14.90%	70.46%	\$47
	Great Erie Federal Credit Union	\$89,211	\$209	0.95%	9.94%	75.30%	\$62	\$209	0.95%	9.94%	75.30%	\$62
	Syracuse Fire Department Employees Federal Credit Union	\$89,418	\$206	0.93%	7.28%	72.45%	\$66	\$206	0.93%	7.28%	72.45%	\$66
	Ontario Shores Federal Credit Union	\$91,806	\$247	1.10%	12.99%	61.15%	\$60	\$247	1.10%	12.99%	61.15%	\$60
	Lufthansa Employees Federal Credit Union	\$96,017	\$103	0.43%	2.88%	52.75%	\$94	\$103	0.43%	2.88%	52.75%	\$94
	Auburn Community Federal Credit Union	\$96,493	\$207	0.87%	9.44%	76.53%	\$67	\$207	0.87%	9.44%	76.53%	\$67
	Core Federal Credit Union	\$102,895	\$230	0.91%	8.05%	72.61%	\$62	\$230	0.91%	8.05%	72.61%	\$62
	First Choice Financial Federal Credit Union	\$103,702	\$94	0.37%	3.10%	80.34%	\$59	\$94	0.37%	3.10%	80.34%	\$59
	Alternatives Federal Credit Union	\$105,967	\$283	1.08%	15.36%	79.80%	\$63	\$283	1.08%	15.36%	79.80%	\$63
	Ticonderoga Federal Credit Union	\$106,180	(\$3)	(0.01%)	(0.13%)	94.30%	\$72	(\$3)	(0.01%)	(0.13%)	94.30%	\$72
	Tonawanda Valley Federal Credit Union	\$108,252	\$153	0.58%	6.83%	82.92%	\$54	\$153	0.58%	6.83%	82.92%	\$54
	American Broadcast Employees Federal Credit Union	\$108,829	\$95	0.35%	3.77%	86.42%	\$78	\$95	0.35%	3.77%	86.42%	\$78
	Buffalo Metropolitan Federal Credit Union	\$109,484	\$61	0.23%	2.51%	83.48%	\$78	\$61	0.23%	2.51%	83.48%	\$78
	Horizons Federal Credit Union	\$112,097	\$8	0.03%	0.25%	95.33%	\$58	\$8	0.03%	0.25%	95.33%	\$58
	Finger Lakes Federal Credit Union	\$120,579	\$325	1.09%	12.32%	76.13%	\$71	\$325	1.09%	12.32%	76.13%	\$71
	Town of Hempstead Employees Federal Credit Union	\$125,553	\$126	0.41%	11.11%	71.39%	\$82	\$126	0.41%	11.11%	71.39%	\$82
	Ulster Federal Credit Union	\$125,751	\$129	0.41%	5.57%	82.77%	\$65	\$129	0.41%	5.57%	82.77%	\$65
	Greater Woodlawn Federal Credit Union	\$126,526	\$243	0.78%	3.84%	64.73%	\$57	\$243	0.78%	3.84%	64.73%	\$57
	Triboro Postal Federal Credit Union	\$131,553	\$181	0.55%	4.16%	69.22%	\$72	\$181	0.55%	4.16%	69.22%	\$72
	Ukrainian National Federal Credit Union	\$143,830	\$175	0.48%	4.35%	83.04%	\$73	\$175	0.48%	4.35%	83.04%	\$73
	Western Division Federal Credit Union	\$144,121	\$330	0.93%	6.19%	69.94%	\$68	\$330	0.93%	6.19%	69.94%	\$68
	GHS Federal Credit Union	\$147,484	\$58	0.16%	1.67%	90.44%	\$68	\$58	0.16%	1.67%	90.44%	\$68
	Countryside Federal Credit Union	\$157,297	(\$14)	(0.04%)	(0.27%)	55.09%	\$93	(\$14)	(0.04%)	(0.27%)	55.09%	\$93
	Saint Lawrence Federal Credit Union	\$161,793	\$268	0.67%	7.35%	82.93%	\$56	\$268	0.67%	7.35%	82.93%	\$56

Source: SNL Financial

NA = data was not available.

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Performance Analysis

March 31, 2018

Run Date: June 7, 2018

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 - \$0 to \$250 million in total assets (continued)												
	Lomto Federal Credit Union	\$170,265	(\$5,204)	(11.70%)	NA	242.92%	\$114	(\$5,204)	(11.70%)	NA	242.92%	\$114
	Moog Employees Federal Credit Union	\$173,428	\$701	1.63%	8.13%	40.14%	\$78	\$701	1.63%	8.13%	40.14%	\$78
	Access Federal Credit Union	\$175,309	\$372	0.86%	10.92%	78.47%	\$67	\$372	0.86%	10.92%	78.47%	\$67
	Dannemora Federal Credit Union	\$178,789	\$256	0.59%	4.58%	84.91%	\$56	\$256	0.59%	4.58%	84.91%	\$56
	Niagara's Choice Federal Credit Union	\$185,953	\$539	1.19%	14.34%	62.89%	\$49	\$539	1.19%	14.34%	62.89%	\$49
	Bay Ridge Federal Credit Union	\$188,263	(\$2,361)	(4.96%)	(72.40%)	61.99%	\$94	(\$2,361)	(4.96%)	(72.40%)	61.99%	\$94
	SECNY Federal Credit Union	\$188,319	\$225	0.48%	5.95%	83.84%	\$57	\$225	0.48%	5.95%	83.84%	\$57
	Palisades Federal Credit Union	\$194,334	\$3	0.01%	0.07%	96.33%	\$111	\$3	0.01%	0.07%	96.33%	\$111
	TCT Federal Credit Union	\$200,993	\$470	0.94%	11.88%	75.85%	\$64	\$470	0.94%	11.88%	75.85%	\$64
	Family First of NY Federal Credit Union	\$204,296	\$245	0.49%	4.75%	83.76%	\$78	\$245	0.49%	4.75%	83.76%	\$78
	Actors Federal Credit Union	\$221,454	(\$283)	(0.52%)	(7.74%)	65.48%	\$77	(\$283)	(0.52%)	(7.74%)	65.48%	\$77
	Ukrainian Federal Credit Union	\$227,727	\$446	0.78%	8.35%	79.43%	\$52	\$446	0.78%	8.35%	79.43%	\$52
	Northern Federal Credit Union	\$244,448	\$203	0.34%	4.47%	89.13%	\$73	\$203	0.34%	4.47%	89.13%	\$73
	Average of Asset Group A	\$107,731	\$52	0.41%	5.51%	79.50%	\$70	\$52	0.41%	5.51%	79.50%	\$70
Asset Group B - \$251 to \$500 million in total assets												
	Hudson River Community Credit Union	\$261,176	\$704	1.10%	9.33%	76.88%	\$74	\$704	1.10%	9.33%	76.88%	\$74
	Sperry Associates Federal Credit Union	\$262,429	\$436	0.66%	9.48%	77.32%	\$99	\$436	0.66%	9.48%	77.32%	\$99
	People's Alliance Federal Credit Union	\$267,568	\$157	0.24%	3.49%	81.61%	\$75	\$157	0.24%	3.49%	81.61%	\$75
	G.P.O. Federal Credit Union	\$267,782	\$668	1.02%	11.20%	66.25%	\$66	\$668	1.02%	11.20%	66.25%	\$66
	Olean Area Federal Credit Union	\$273,426	\$721	1.06%	7.24%	68.87%	\$59	\$721	1.06%	7.24%	68.87%	\$59
	TEG Federal Credit Union	\$287,500	\$83	0.12%	1.64%	86.22%	\$75	\$83	0.12%	1.64%	86.22%	\$75
	ServU Federal Credit Union	\$304,194	\$633	0.85%	6.67%	75.52%	\$49	\$633	0.85%	6.67%	75.52%	\$49
	Ocean Financial Federal Credit Union	\$313,655	\$455	0.58%	8.84%	75.64%	\$85	\$455	0.58%	8.84%	75.64%	\$85
	First New York Federal Credit Union	\$326,710	\$628	0.78%	8.36%	77.59%	\$58	\$628	0.78%	8.36%	77.59%	\$58
	Advantage Federal Credit Union	\$328,989	\$287	0.35%	4.05%	81.51%	\$69	\$287	0.35%	4.05%	81.51%	\$69
	Suma Yonkers Federal Credit Union	\$335,687	\$164	0.20%	1.36%	72.23%	\$80	\$164	0.20%	1.36%	72.23%	\$80
	Pittsford Federal Credit Union	\$388,432	\$769	0.79%	7.04%	69.96%	\$98	\$769	0.79%	7.04%	69.96%	\$98
	Hudson Heritage Federal Credit Union	\$398,815	\$191	0.19%	2.07%	80.89%	\$69	\$191	0.19%	2.07%	80.89%	\$69
	Nassau Financial Federal Credit Union	\$405,184	\$669	0.66%	9.37%	75.21%	\$75	\$669	0.66%	9.37%	75.21%	\$75
	Cornerstone Community Federal Credit Union	\$437,461	\$210	0.20%	2.89%	83.46%	\$72	\$210	0.20%	2.89%	83.46%	\$72
	Reliant Community Federal Credit Union	\$446,880	\$491	0.45%	4.80%	90.74%	\$77	\$491	0.45%	4.80%	90.74%	\$77
	First Heritage Federal Credit Union	\$455,144	\$480	0.42%	3.82%	83.37%	\$71	\$480	0.42%	3.82%	83.37%	\$71
	Progressive Credit Union	\$468,103	\$3,611	3.07%	14.88%	42.27%	\$197	\$3,611	3.07%	14.88%	42.27%	\$197
	Sidney Federal Credit Union	\$475,634	\$716	0.61%	4.73%	74.56%	\$64	\$716	0.61%	4.73%	74.56%	\$64
	Average of Asset Group B	\$352,883	\$635	0.70%	6.38%	75.79%	\$80	\$635	0.70%	6.38%	75.79%	\$80

Source: SNL Financial

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Performance Analysis

March 31, 2018

Run Date: June 7, 2018

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												
	First Source Federal Credit Union	\$535,845	\$1,136	0.87%	8.72%	65.17%	\$72	\$1,136	0.87%	8.72%	65.17%	\$72
	Sea Comm Federal Credit Union	\$554,904	\$1,774	1.29%	9.50%	67.51%	\$67	\$1,774	1.29%	9.50%	67.51%	\$67
	Sunmark Federal Credit Union	\$608,366	\$691	0.46%	5.86%	84.73%	\$81	\$691	0.46%	5.86%	84.73%	\$81
	N C P D Federal Credit Union	\$741,738	\$1,571	0.85%	6.36%	47.41%	\$111	\$1,571	0.85%	6.36%	47.41%	\$111
	Quorum Federal Credit Union	\$867,368	(\$2,737)	(1.27%)	(17.64%)	68.43%	\$138	(\$2,737)	(1.27%)	(17.64%)	68.43%	\$138
	Summit Federal Credit Union	\$880,149	\$1,589	0.73%	7.92%	80.24%	\$73	\$1,589	0.73%	7.92%	80.24%	\$73
	Average of Asset Group C	\$698,062	\$671	0.49%	3.45%	68.92%	\$90	\$671	0.49%	3.45%	68.92%	\$90
Asset Group D - \$1 billion and over in total assets												
	Mid-Hudson Valley Federal Credit Union	\$1,002,122	\$1,580	0.64%	7.58%	77.23%	\$69	\$1,580	0.64%	7.58%	77.23%	\$69
	CFCU Community Credit Union	\$1,065,418	\$3,093	1.17%	8.79%	69.53%	\$94	\$3,093	1.17%	8.79%	69.53%	\$94
	Suffolk Federal Credit Union	\$1,084,429	\$1,439	0.53%	6.06%	75.71%	\$90	\$1,439	0.53%	6.06%	75.71%	\$90
	Melrose Credit Union	\$1,208,052	(\$111,189)	(34.61%)	NA	NA	\$104	(\$111,189)	(34.61%)	NA	NA	\$104
	Self Reliance NY Federal Credit Union	\$1,336,030	\$2,633	0.79%	5.00%	46.73%	\$117	\$2,633	0.79%	5.00%	46.73%	\$117
	Corning Federal Credit Union	\$1,418,514	\$4,016	1.16%	12.66%	70.93%	\$73	\$4,016	1.16%	12.66%	70.93%	\$73
	Island Federal Credit Union	\$1,448,097	\$1,607	0.45%	7.04%	72.33%	\$77	\$1,607	0.45%	7.04%	72.33%	\$77
	AmeriCU Credit Union	\$1,511,214	\$1,985	0.53%	5.46%	71.75%	\$77	\$1,985	0.53%	5.46%	71.75%	\$77
	USAlliance Federal Credit Union	\$1,514,407	\$3,678	1.02%	13.71%	65.71%	\$92	\$3,678	1.02%	13.71%	65.71%	\$92
	Capital Communications Federal Credit Union	\$1,635,933	\$3,762	0.93%	9.22%	72.16%	\$102	\$3,762	0.93%	9.22%	72.16%	\$102
	Empower Federal Credit Union	\$1,742,118	\$4,333	1.02%	10.34%	74.77%	\$76	\$4,333	1.02%	10.34%	74.77%	\$76
	Polish & Slavic Federal Credit Union	\$1,878,450	\$5,140	1.10%	12.05%	69.96%	\$84	\$5,140	1.10%	12.05%	69.96%	\$84
	Municipal Credit Union	\$2,851,943	\$4,622	0.67%	15.68%	83.99%	\$122	\$4,622	0.67%	15.68%	83.99%	\$122
	Nassau Educators Federal Credit Union	\$2,974,263	\$8,032	1.10%	11.90%	61.45%	\$90	\$8,032	1.10%	11.90%	61.45%	\$90
	State Employees Federal Credit Union	\$3,688,652	\$9,754	1.08%	14.57%	69.72%	\$82	\$9,754	1.08%	14.57%	69.72%	\$82
	Visions Federal Credit Union	\$4,072,796	\$8,298	0.82%	7.16%	63.26%	\$83	\$8,298	0.82%	7.16%	63.26%	\$83
	Hudson Valley Federal Credit Union	\$4,756,292	\$1,947	0.17%	1.65%	55.62%	\$78	\$1,947	0.17%	1.65%	55.62%	\$78
	United Nations Federal Credit Union	\$5,177,071	\$14,933	1.16%	12.36%	63.89%	\$138	\$14,933	1.16%	12.36%	63.89%	\$138
	ESL Federal Credit Union	\$5,819,092	\$21,842	1.45%	8.41%	55.95%	\$99	\$21,842	1.45%	8.41%	55.95%	\$99
	Teachers Federal Credit Union	\$5,993,547	\$8,462	0.57%	5.87%	76.54%	\$85	\$8,462	0.57%	5.87%	76.54%	\$85
	Bethpage Federal Credit Union	\$7,889,308	\$19,013	0.96%	12.17%	63.17%	\$109	\$19,013	0.96%	12.17%	63.17%	\$109
	Average of Asset Group D	\$2,860,369	\$904	(0.82%)	9.38%	68.02%	\$92	\$904	(0.82%)	9.38%	68.02%	\$92

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Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 7, 2018

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 - \$0 to \$250 million in total assets											
	Greater Niagara Federal Credit Union	\$51,684	\$23,585	\$45,807	51.49%	\$3,334	3.21%	0.09%	3.11%	12.59%	14.30%
	Leatherstocking Region Federal Credit Union	\$51,765	\$21,673	\$46,713	46.40%	\$4,930	2.93%	0.12%	2.82%	5.75%	5.38%
	Western New York Federal Credit Union	\$52,741	\$31,610	\$47,696	66.27%	\$3,637	3.50%	0.11%	3.39%	21.73%	23.96%
	M. C. T. Federal Credit Union	\$55,455	\$6,953	\$50,473	13.78%	\$6,162	2.04%	0.12%	1.93%	6.99%	7.24%
	Jamestown Area Community Federal Credit Union	\$55,657	\$25,778	\$51,402	50.15%	\$2,650	3.12%	0.10%	3.02%	14.00%	13.84%
	Educational & Governmental Employees Federal Credit Union	\$55,772	\$14,768	\$49,757	29.68%	\$5,871	2.86%	0.19%	2.67%	8.29%	9.72%
	Riverside Federal Credit Union	\$56,185	\$35,419	\$50,523	70.10%	\$4,322	3.41%	0.16%	3.25%	15.18%	16.35%
	Buffalo Service Credit Union	\$56,646	\$22,561	\$50,359	44.80%	\$4,357	3.26%	0.14%	3.12%	6.59%	8.49%
	Lower East Side People's Federal Credit Union	\$56,876	\$41,243	\$50,931	80.98%	\$2,107	4.61%	0.20%	4.42%	14.52%	16.49%
	Hudson River Financial Federal Credit Union	\$56,981	\$20,767	\$52,510	39.55%	\$6,331	2.83%	0.50%	2.35%	20.83%	25.28%
	Compass Federal Credit Union	\$57,651	\$32,296	\$47,762	67.62%	\$3,603	4.14%	0.39%	3.75%	9.88%	8.12%
	Yonkers Teachers Federal Credit Union	\$59,210	\$4,018	\$51,946	7.73%	\$19,737	2.16%	0.84%	1.32%	0.14%	(0.19%)
	North Franklin Federal Credit Union	\$60,902	\$28,942	\$53,313	54.29%	\$5,075	3.15%	0.47%	2.69%	25.43%	27.69%
	Consumers Federal Credit Union	\$61,969	\$52,316	\$52,960	98.78%	\$6,197	4.09%	1.19%	2.90%	1.82%	17.06%
	ACMG Federal Credit Union	\$62,905	\$38,816	\$57,290	67.75%	\$2,330	4.05%	0.27%	3.98%	17.45%	20.20%
	Utica Gas & Electric Employees Federal Credit Union	\$65,632	\$43,743	\$53,065	82.43%	\$7,721	4.00%	0.80%	3.21%	(1.50%)	6.50%
	Greater Chautauqua Federal Credit Union	\$65,929	\$37,852	\$59,986	63.10%	\$1,968	3.70%	0.29%	3.41%	12.57%	13.62%
	SJP Federal Credit Union	\$66,152	\$59,396	\$59,181	100.36%	\$6,300	5.12%	1.38%	3.73%	18.19%	18.54%
	Northeastern Operating Engineers Federal Credit Union	\$68,012	\$55,008	\$59,528	92.41%	\$6,801	3.53%	0.43%	3.10%	(25.71%)	(32.32%)
	Crossroads Community Federal Credit Union	\$68,664	\$23,285	\$60,163	38.70%	\$5,282	2.42%	0.32%	2.10%	7.04%	8.22%
	Van Cortlandt Cooperative Federal Credit Union	\$69,176	\$29,657	\$62,734	47.27%	\$12,577	2.55%	0.23%	2.32%	(8.66%)	(7.79%)
	1199 SEIU Federal Credit Union	\$69,552	\$22,024	\$64,192	34.31%	\$4,347	3.69%	0.05%	3.64%	18.31%	21.32%
	Meridia Community Federal Credit Union	\$73,607	\$59,249	\$64,034	92.53%	\$3,680	3.38%	0.13%	3.24%	20.83%	21.08%
	Empire ONE Federal Credit Union	\$75,366	\$33,616	\$66,991	50.18%	\$5,583	2.77%	0.08%	2.69%	12.55%	15.06%
	New York Times Employees Federal Credit Union	\$78,069	\$32,367	\$66,046	49.01%	\$7,097	2.91%	0.45%	2.46%	32.49%	36.91%
	Financial Trust Federal Credit Union	\$78,305	\$49,593	\$68,396	72.51%	\$4,475	3.19%	0.17%	3.02%	11.03%	11.57%
	UFirst Federal Credit Union	\$79,838	\$48,209	\$69,962	68.91%	\$3,548	3.67%	0.08%	3.59%	36.75%	29.60%
	St. Pius X Church Federal Credit Union	\$80,786	\$65,781	\$72,921	90.21%	\$4,367	3.65%	0.57%	3.08%	3.41%	1.88%
	Oswego County Federal Credit Union	\$82,198	\$66,419	\$75,631	87.82%	\$2,418	5.29%	0.39%	4.90%	17.15%	18.69%
	Genesee Valley Federal Credit Union	\$82,518	\$67,525	\$74,197	91.01%	\$2,751	3.80%	0.12%	3.69%	16.93%	17.31%
	Southern Chautauqua Federal Credit Union	\$83,792	\$63,496	\$75,856	83.71%	\$1,764	5.93%	0.76%	5.17%	22.68%	25.05%
	Greater Metro Federal Credit Union	\$85,702	\$31,912	\$75,384	42.33%	\$7,142	2.74%	0.36%	2.38%	(1.67%)	(1.04%)
	Community Resource Federal Credit Union	\$87,593	\$71,004	\$75,176	94.45%	\$3,435	4.57%	0.81%	3.76%	12.97%	16.07%
	School Systems Federal Credit Union	\$88,581	\$32,950	\$81,808	40.28%	\$6,327	2.41%	0.25%	2.16%	18.02%	19.18%
	Inner Lakes Federal Credit Union	\$88,642	\$35,379	\$82,568	42.85%	\$3,772	3.10%	0.32%	2.78%	15.17%	16.93%
	Great Erie Federal Credit Union	\$89,211	\$54,955	\$80,241	68.49%	\$4,352	3.02%	0.14%	2.88%	11.85%	12.47%
	Syracuse Fire Department Employees Federal Credit Union	\$89,418	\$50,781	\$77,498	65.53%	\$5,769	3.29%	0.46%	2.83%	7.71%	9.06%
	Ontario Shores Federal Credit Union	\$91,806	\$43,557	\$83,558	52.13%	\$7,344	2.82%	0.17%	2.65%	15.10%	15.43%
	Lufthansa Employees Federal Credit Union	\$96,017	\$7,681	\$81,538	9.42%	\$27,433	2.24%	1.31%	0.93%	3.74%	4.06%
	Auburn Community Federal Credit Union	\$96,493	\$25,377	\$85,987	29.51%	\$5,216	2.66%	0.06%	2.60%	15.70%	15.94%
	Core Federal Credit Union	\$102,895	\$44,467	\$90,399	49.19%	\$4,287	2.94%	0.10%	2.84%	14.52%	15.81%
	First Choice Financial Federal Credit Union	\$103,702	\$50,691	\$91,346	55.49%	\$3,515	3.19%	0.19%	2.99%	11.93%	14.60%
	Alternatives Federal Credit Union	\$105,967	\$81,327	\$93,897	86.61%	\$2,163	3.80%	0.26%	3.53%	8.56%	6.69%
	Ticonderoga Federal Credit Union	\$106,180	\$39,982	\$96,288	41.52%	\$3,726	3.39%	0.11%	3.28%	12.38%	15.41%
	Tonawanda Valley Federal Credit Union	\$108,252	\$47,585	\$99,045	48.04%	\$3,866	2.48%	0.06%	2.42%	18.32%	19.56%
	American Broadcast Employees Federal Credit Union	\$108,829	\$63,685	\$97,340	65.43%	\$3,628	3.53%	0.22%	3.30%	(1.83%)	(2.73%)
	Buffalo Metropolitan Federal Credit Union	\$109,484	\$87,250	\$99,458	87.73%	\$2,638	4.52%	0.27%	4.25%	8.90%	9.61%
	Horizons Federal Credit Union	\$112,097	\$68,904	\$98,856	69.70%	\$3,397	3.27%	0.29%	2.98%	16.71%	18.21%
	Finger Lakes Federal Credit Union	\$120,579	\$91,662	\$109,275	83.88%	\$3,546	3.73%	0.14%	3.60%	11.34%	11.64%
	Town of Hempstead Employees Federal Credit Union	\$125,553	\$63,229	\$120,365	52.53%	\$6,278	3.21%	0.39%	2.82%	7.68%	7.68%
	Ulster Federal Credit Union	\$125,751	\$45,074	\$116,579	38.66%	\$4,192	2.83%	0.14%	2.69%	6.01%	8.62%
	Greater Woodlawn Federal Credit Union	\$126,526	\$39,599	\$100,816	39.28%	\$8,435	2.17%	0.28%	1.89%	8.08%	8.85%
	Triboro Postal Federal Credit Union	\$131,553	\$10,883	\$114,292	9.52%	\$13,155	2.45%	0.97%	1.48%	6.63%	10.91%
	Ukrainian National Federal Credit Union	\$143,830	\$78,091	\$127,249	61.37%	\$5,047	3.26%	0.81%	2.45%	(4.84%)	(5.70%)
	Western Division Federal Credit Union	\$144,121	\$55,778	\$122,500	45.53%	\$6,405	2.67%	0.23%	2.44%	9.06%	9.94%
	GHS Federal Credit Union	\$147,484	\$113,151	\$133,163	84.97%	\$4,041	4.02%	0.31%	3.71%	13.69%	15.02%
	Countryside Federal Credit Union	\$157,297	\$138,857	\$134,177	103.49%	\$10,148	3.57%	1.02%	2.56%	3.80%	7.93%
	Saint Lawrence Federal Credit Union	\$161,793	\$108,860	\$131,807	82.59%	\$3,677	3.47%	0.85%	2.62%	5.67%	13.20%

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.

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 7, 2018

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 - \$0 to \$250 million in total assets (continued)											
	Lomto Federal Credit Union	\$170,265	\$138,920	\$129,241	107.49%	\$6,306	3.12%	1.55%	1.57%	(32.89%)	(77.23%)
	Moog Employees Federal Credit Union	\$173,428	\$78,576	\$138,340	56.80%	\$14,452	2.76%	0.21%	2.55%	4.27%	3.23%
	Access Federal Credit Union	\$175,309	\$101,553	\$159,339	63.73%	\$4,077	3.20%	0.28%	2.91%	10.12%	11.27%
	Dannemora Federal Credit Union	\$178,789	\$98,390	\$156,065	63.04%	\$3,725	3.31%	0.22%	3.09%	21.28%	26.90%
	Niagara's Choice Federal Credit Union	\$185,953	\$107,677	\$168,629	63.85%	\$3,795	3.28%	0.05%	3.23%	19.02%	20.93%
	Bay Ridge Federal Credit Union	\$188,263	\$168,845	\$173,634	97.24%	\$6,275	4.85%	1.26%	3.59%	(9.41%)	(4.60%)
	SECNY Federal Credit Union	\$188,319	\$114,918	\$170,144	67.54%	\$3,520	2.93%	0.20%	2.73%	10.84%	11.55%
	Palisades Federal Credit Union	\$194,334	\$131,001	\$152,933	85.66%	\$6,588	3.52%	0.58%	2.94%	(5.35%)	4.75%
	TCT Federal Credit Union	\$200,993	\$154,889	\$174,616	88.70%	\$3,621	3.73%	0.46%	3.27%	0.64%	6.27%
	Family First of NY Federal Credit Union	\$204,296	\$165,544	\$166,543	99.40%	\$4,301	4.20%	0.62%	3.58%	18.19%	17.16%
	Actors Federal Credit Union	\$221,454	\$95,379	\$206,567	46.17%	\$4,474	2.18%	0.10%	2.08%	10.63%	11.81%
	Ukrainian Federal Credit Union	\$227,727	\$201,318	\$204,199	98.59%	\$3,077	4.07%	0.68%	3.39%	1.46%	2.59%
	Northern Federal Credit Union	\$244,448	\$216,706	\$224,961	96.33%	\$2,778	4.62%	0.38%	4.25%	8.81%	25.54%
	Average of Asset Group A	\$107,731	\$63,582	\$94,903	63.65%	\$5,510	3.38%	0.40%	2.99%	9.69%	10.88%
Asset Group B - \$251 to \$500 million in total assets											
	Hudson River Community Credit Union	\$261,176	\$221,226	\$226,884	97.51%	\$3,306	4.30%	0.53%	3.77%	16.47%	18.51%
	Sperry Associates Federal Credit Union	\$262,429	\$173,190	\$243,351	71.17%	\$7,498	3.20%	0.71%	2.49%	(2.34%)	(1.80%)
	People's Alliance Federal Credit Union	\$267,568	\$171,282	\$240,667	71.17%	\$3,204	3.90%	0.35%	3.55%	11.36%	12.28%
	G.P.O. Federal Credit Union	\$267,782	\$164,941	\$240,239	68.66%	\$3,668	3.78%	0.38%	3.39%	18.72%	19.49%
	Olean Area Federal Credit Union	\$273,426	\$158,547	\$232,583	68.17%	\$4,883	3.37%	0.46%	2.91%	6.28%	8.17%
	TEG Federal Credit Union	\$287,500	\$200,809	\$261,773	76.71%	\$2,764	4.41%	0.51%	3.90%	18.75%	20.80%
	ServU Federal Credit Union	\$304,194	\$210,025	\$264,192	79.50%	\$2,765	3.04%	0.18%	2.86%	16.49%	18.47%
	Ocean Financial Federal Credit Union	\$313,655	\$191,335	\$292,545	65.40%	\$7,745	2.99%	0.62%	2.38%	0.61%	1.09%
	First New York Federal Credit Union	\$326,710	\$200,834	\$292,224	68.73%	\$3,097	3.47%	0.12%	3.35%	14.58%	15.83%
	Advantage Federal Credit Union	\$328,989	\$241,704	\$246,960	97.87%	\$3,557	3.95%	0.67%	3.27%	6.04%	24.98%
	Suma Yonkers Federal Credit Union	\$335,687	\$211,780	\$287,218	73.73%	\$10,657	3.01%	1.13%	1.88%	2.08%	2.08%
	Pittsford Federal Credit Union	\$388,432	\$287,761	\$343,462	83.78%	\$8,632	2.87%	0.44%	2.43%	(0.12%)	0.68%
	Hudson Heritage Federal Credit Union	\$398,815	\$335,411	\$357,515	93.82%	\$2,799	4.35%	0.37%	3.98%	9.56%	16.73%
	Nassau Financial Federal Credit Union	\$405,184	\$280,591	\$371,240	75.58%	\$6,535	2.75%	0.53%	2.22%	1.93%	2.19%
	Cornerstone Community Federal Credit Union	\$437,461	\$259,281	\$406,581	63.77%	\$3,923	3.12%	0.13%	2.99%	13.94%	15.62%
	Reliant Community Federal Credit Union	\$446,880	\$321,636	\$395,461	81.33%	\$2,989	3.82%	0.16%	3.66%	15.78%	17.83%
	First Heritage Federal Credit Union	\$455,144	\$291,951	\$401,894	72.64%	\$4,398	3.00%	0.32%	2.68%	4.02%	5.70%
	Progressive Credit Union	\$468,103	\$432,322	\$279,758	154.53%	\$12,159	3.48%	1.45%	2.03%	(3.94%)	(13.04%)
	Sidney Federal Credit Union	\$475,634	\$267,126	\$410,578	65.06%	\$3,049	3.64%	0.19%	3.45%	10.34%	12.53%
	Average of Asset Group B	\$352,883	\$243,250	\$305,007	80.48%	\$5,138	3.50%	0.49%	3.01%	8.45%	10.43%

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.

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 7, 2018

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											
	First Source Federal Credit Union	\$535,845	\$483,315	\$463,273	104.33%	\$3,747	4.68%	0.44%	4.24%	21.63%	19.50%
	Sea Comm Federal Credit Union	\$554,904	\$316,831	\$472,875	67.00%	\$4,804	4.02%	0.68%	3.34%	7.99%	12.33%
	Sunmark Federal Credit Union	\$608,366	\$543,804	\$538,348	101.01%	\$3,315	3.96%	0.43%	3.53%	11.21%	16.80%
	N C P D Federal Credit Union	\$741,738	\$177,357	\$640,045	27.71%	\$35,321	2.56%	1.06%	1.51%	2.18%	4.62%
	Quorum Federal Credit Union	\$867,368	\$728,157	\$786,783	92.55%	\$7,351	5.05%	0.85%	4.21%	3.22%	14.99%
	Summit Federal Credit Union	\$880,149	\$815,094	\$778,433	104.71%	\$3,714	3.45%	0.55%	2.90%	7.64%	9.71%
	Average of Asset Group C	\$698,062	\$510,760	\$613,293	82.89%	\$9,709	3.95%	0.67%	3.29%	8.98%	12.99%
Asset Group D - \$1 billion and over in total assets											
	Mid-Hudson Valley Federal Credit Union	\$1,002,122	\$703,784	\$909,199	77.41%	\$4,074	3.62%	0.34%	3.28%	5.92%	6.99%
	CFCU Community Credit Union	\$1,065,418	\$740,176	\$917,541	80.67%	\$5,549	3.44%	0.30%	3.13%	3.25%	3.13%
	Suffolk Federal Credit Union	\$1,084,429	\$654,415	\$950,297	68.86%	\$6,863	3.06%	0.40%	2.66%	3.70%	5.39%
	Melrose Credit Union	\$1,208,052	\$1,376,350	\$1,323,673	103.98%	\$14,382	3.51%	2.15%	1.36%	(45.15%)	(26.67%)
	Self Reliance NY Federal Credit Union	\$1,336,030	\$713,393	\$1,123,660	63.49%	\$33,401	3.16%	1.70%	1.45%	2.46%	2.59%
	Corning Federal Credit Union	\$1,418,514	\$1,074,795	\$1,262,151	85.16%	\$4,365	3.41%	0.55%	2.87%	22.42%	25.19%
	Island Federal Credit Union	\$1,448,097	\$718,881	\$1,030,488	69.76%	\$12,759	2.70%	1.09%	1.61%	15.30%	12.62%
	AmeriCU Credit Union	\$1,511,214	\$1,325,677	\$1,329,195	99.74%	\$4,790	3.70%	0.63%	3.07%	7.86%	8.39%
	USAlliance Federal Credit Union	\$1,514,407	\$1,273,868	\$1,135,991	112.14%	\$5,870	4.26%	0.99%	3.27%	39.64%	46.88%
	Capital Communications Federal Credit Union	\$1,635,933	\$1,423,719	\$1,395,771	102.00%	\$4,769	3.89%	0.53%	3.36%	9.86%	16.77%
	Empower Federal Credit Union	\$1,742,118	\$1,354,486	\$1,539,407	87.99%	\$3,426	4.23%	0.38%	3.86%	19.28%	21.17%
	Polish & Slavic Federal Credit Union	\$1,878,450	\$1,060,562	\$1,697,443	62.48%	\$6,109	3.26%	0.35%	2.91%	0.55%	7.52%
	Municipal Credit Union	\$2,851,943	\$1,805,119	\$2,658,299	67.91%	\$3,964	4.08%	0.16%	3.92%	24.75%	26.56%
	Nassau Educators Federal Credit Union	\$2,974,263	\$2,366,755	\$2,659,232	89.00%	\$8,093	3.51%	0.82%	2.69%	17.75%	18.41%
	State Employees Federal Credit Union	\$3,688,652	\$2,194,748	\$3,359,274	65.33%	\$4,394	3.28%	0.29%	2.98%	15.03%	15.23%
	Visions Federal Credit Union	\$4,072,796	\$2,586,431	\$3,263,339	79.26%	\$7,670	3.12%	0.67%	2.45%	4.98%	6.84%
	Hudson Valley Federal Credit Union	\$4,756,292	\$2,771,931	\$4,254,741	65.15%	\$6,312	3.74%	0.73%	3.02%	6.30%	9.21%
	United Nations Federal Credit Union	\$5,177,071	\$2,748,659	\$4,653,553	59.07%	\$9,605	3.12%	0.39%	2.74%	5.24%	5.89%
	ESL Federal Credit Union	\$5,819,092	\$2,735,367	\$3,437,850	79.57%	\$8,043	3.75%	0.71%	3.06%	(27.15%)	14.21%
	Teachers Federal Credit Union	\$5,993,547	\$3,696,351	\$5,361,778	68.94%	\$9,047	2.66%	0.70%	1.96%	10.76%	11.01%
	Bethpage Federal Credit Union	\$7,889,308	\$5,696,266	\$7,008,708	81.27%	\$12,279	3.32%	0.95%	2.36%	(2.95%)	20.39%
	Average of Asset Group D	\$2,860,369	\$1,858,178	\$2,441,504	79.48%	\$8,370	3.47%	0.71%	2.76%	6.66%	12.27%

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

Asset Quality
March 31, 2018
Run Date: June 7, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPLs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Greater Niagara Federal Credit Union	\$51,684	\$98	0.42%	0.43%	104.08%	1.68%	0.19%
	Leatherstocking Region Federal Credit Union	\$51,765	\$223	1.03%	0.25%	24.66%	4.43%	0.43%
	Western New York Federal Credit Union	\$52,741	\$314	0.99%	0.40%	40.76%	6.37%	0.60%
	M. C. T. Federal Credit Union	\$55,455	\$55	0.79%	0.20%	25.45%	1.12%	0.10%
	Jamestown Area Community Federal Credit Union	\$55,657	\$11	0.04%	0.24%	563.64%	0.27%	0.02%
	Educational & Governmental Employees Federal Credit Union	\$55,772	\$168	1.14%	1.28%	112.50%	2.82%	0.30%
	Riverside Federal Credit Union	\$56,185	\$106	0.30%	0.80%	266.04%	1.85%	0.19%
	Buffalo Service Credit Union	\$56,646	\$80	0.35%	0.18%	51.25%	1.30%	0.14%
	Lower East Side People's Federal Credit Union	\$56,876	\$755	1.83%	0.79%	43.31%	20.64%	1.33%
	Hudson River Financial Federal Credit Union	\$56,981	\$18	0.09%	0.40%	461.11%	0.45%	0.03%
	Compass Federal Credit Union	\$57,651	\$250	0.77%	0.68%	88.40%	2.69%	0.43%
	Yonkers Teachers Federal Credit Union	\$59,210	\$153	3.81%	1.24%	32.68%	2.09%	0.26%
	North Franklin Federal Credit Union	\$60,902	\$213	0.74%	0.44%	60.09%	2.86%	0.35%
	Consumers Federal Credit Union	\$61,969	\$1,641	3.14%	0.26%	8.29%	19.40%	2.65%
	ACMG Federal Credit Union	\$62,905	\$178	0.46%	0.70%	151.69%	3.38%	0.28%
	Utica Gas & Electric Employees Federal Credit Union	\$65,632	\$754	1.72%	0.51%	29.84%	6.75%	1.15%
	Greater Chautauqua Federal Credit Union	\$65,929	\$802	2.12%	0.67%	31.67%	13.84%	1.22%
	SJP Federal Credit Union	\$66,152	\$285	0.48%	0.39%	80.35%	4.29%	0.43%
	Northeastern Operating Engineers Federal Credit Union	\$68,012	\$1,142	2.08%	0.41%	19.79%	20.39%	1.68%
	Crossroads Community Federal Credit Union	\$68,664	\$5	0.02%	0.43%	NM	0.06%	0.01%
	Van Cortlandt Cooperative Federal Credit Union	\$69,176	\$7,002	23.61%	16.67%	70.59%	64.72%	10.12%
	1199 SEIU Federal Credit Union	\$69,552	\$447	2.03%	3.30%	162.64%	7.64%	0.64%
	Meridia Community Federal Credit Union	\$73,607	\$87	0.15%	0.41%	275.86%	0.99%	0.12%
	Empire ONE Federal Credit Union	\$75,366	\$119	0.35%	0.41%	115.13%	1.46%	0.16%
	New York Times Employees Federal Credit Union	\$78,069	\$1,272	3.93%	1.52%	38.68%	10.46%	1.63%
	Financial Trust Federal Credit Union	\$78,305	\$186	0.38%	0.58%	155.38%	1.89%	0.24%
	UFirst Federal Credit Union	\$79,838	\$103	0.21%	0.47%	218.45%	1.37%	0.13%
	St. Pius X Church Federal Credit Union	\$80,786	\$278	0.42%	0.55%	131.29%	3.41%	0.34%
	Oswego County Federal Credit Union	\$82,198	\$1,018	1.53%	0.80%	52.46%	15.40%	1.24%
	Genesee Valley Federal Credit Union	\$82,518	\$107	0.16%	0.37%	231.78%	1.34%	0.13%
	Southern Chautauqua Federal Credit Union	\$83,792	\$1,118	1.76%	1.87%	106.44%	14.82%	1.33%
	Greater Metro Federal Credit Union	\$85,702	\$901	2.82%	5.50%	194.67%	9.97%	1.05%
	Community Resource Federal Credit Union	\$87,593	\$687	0.97%	0.81%	83.55%	6.69%	0.78%
	School Systems Federal Credit Union	\$88,581	\$564	1.71%	0.08%	4.61%	8.47%	0.64%
	Inner Lakes Federal Credit Union	\$88,642	\$151	0.43%	0.66%	154.30%	2.44%	0.17%
	Great Erie Federal Credit Union	\$89,211	\$231	0.42%	0.49%	115.58%	2.64%	0.26%
	Syracuse Fire Department Employees Federal Credit Union	\$89,418	\$520	1.02%	0.04%	4.23%	5.48%	0.58%
	Ontario Shores Federal Credit Union	\$91,806	\$27	0.06%	0.51%	818.52%	0.34%	0.03%
	Lufthansa Employees Federal Credit Union	\$96,017	\$9	0.12%	0.85%	722.22%	0.06%	0.01%
	Auburn Community Federal Credit Union	\$96,493	\$3	0.01%	0.14%	NM	0.03%	0.00%
	Core Federal Credit Union	\$102,895	\$1,073	2.41%	2.91%	120.50%	8.36%	1.04%
	First Choice Financial Federal Credit Union	\$103,702	\$593	1.17%	0.75%	64.08%	4.86%	0.57%
	Alternatives Federal Credit Union	\$105,967	\$536	0.66%	0.55%	83.40%	7.10%	0.51%
	Ticonderoga Federal Credit Union	\$106,180	\$383	0.96%	0.98%	102.61%	4.73%	0.36%
	Tonawanda Valley Federal Credit Union	\$108,252	\$182	0.38%	0.15%	39.56%	2.20%	0.17%
	American Broadcast Employees Federal Credit Union	\$108,829	\$576	0.90%	0.48%	52.78%	5.52%	0.53%
	Buffalo Metropolitan Federal Credit Union	\$109,484	\$1,154	1.32%	0.61%	46.10%	11.23%	1.05%
	Horizons Federal Credit Union	\$112,097	\$391	0.57%	0.64%	112.02%	2.96%	0.35%
	Finger Lakes Federal Credit Union	\$120,579	\$248	0.27%	0.43%	160.48%	2.24%	0.21%
	Town of Hempstead Employees Federal Credit Union	\$125,553	\$1,233	1.95%	1.58%	81.02%	22.03%	0.98%
	Ulster Federal Credit Union	\$125,751	\$706	1.57%	1.60%	102.41%	10.92%	0.56%
	Greater Woodlawn Federal Credit Union	\$126,526	\$156	0.39%	0.87%	221.79%	0.61%	0.12%
	Triboro Postal Federal Credit Union	\$131,553	\$94	0.86%	0.38%	43.62%	0.55%	0.07%
	Ukrainian National Federal Credit Union	\$143,830	\$0	0.00%	0.13%	NA	0.76%	0.00%
	Western Division Federal Credit Union	\$144,121	\$246	0.44%	0.17%	38.21%	1.14%	0.17%
	GHS Federal Credit Union	\$147,484	\$1,634	1.44%	0.57%	39.35%	11.80%	1.11%
	Countryside Federal Credit Union	\$157,297	\$1,200	0.86%	0.47%	54.17%	5.63%	0.76%
	Saint Lawrence Federal Credit Union	\$161,793	\$196	0.18%	0.25%	141.33%	1.53%	0.12%

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
March 31, 2018
Run Date: June 7, 2018

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 - \$0 to \$250 million in total assets (continued)								
	Lomto Federal Credit Union	\$170,265	\$18,192	13.10%	16.94%	129.35%	NA	10.68%
	Moog Employees Federal Credit Union	\$173,428	\$166	0.21%	1.28%	607.83%	0.46%	0.10%
	Access Federal Credit Union	\$175,309	\$867	0.85%	0.60%	70.01%	6.70%	0.49%
	Dannemora Federal Credit Union	\$178,789	\$500	0.51%	0.70%	138.00%	2.51%	0.28%
	Niagara's Choice Federal Credit Union	\$185,953	\$2,645	2.46%	1.28%	52.14%	16.30%	1.42%
	Bay Ridge Federal Credit Union	\$188,263	\$3,860	2.29%	4.41%	193.08%	35.92%	2.05%
	SECNY Federal Credit Union	\$188,319	\$191	0.17%	0.39%	234.55%	1.98%	0.10%
	Palisades Federal Credit Union	\$194,334	\$1,151	0.88%	0.70%	79.50%	7.19%	0.59%
	TCT Federal Credit Union	\$200,993	\$512	0.33%	0.49%	149.02%	3.09%	0.25%
	Family First of NY Federal Credit Union	\$204,296	\$722	0.44%	0.71%	162.33%	3.30%	0.35%
	Actors Federal Credit Union	\$221,454	\$1,995	2.09%	2.95%	141.00%	11.54%	0.90%
	Ukrainian Federal Credit Union	\$227,727	\$502	0.25%	0.25%	99.40%	2.27%	0.22%
	Northern Federal Credit Union	\$244,448	\$991	0.46%	0.87%	189.40%	7.48%	0.41%
	Average of Asset Group A	\$107,731	\$915	1.48%	1.29%	141.19%	6.85%	0.82%
Asset Group B - \$251 to \$500 million in total assets								
	Hudson River Community Credit Union	\$261,176	\$1,744	0.79%	0.54%	68.98%	6.55%	0.67%
	Sperry Associates Federal Credit Union	\$262,429	\$2,707	1.56%	1.59%	101.44%	12.93%	1.03%
	People's Alliance Federal Credit Union	\$267,568	\$2,247	1.31%	1.69%	128.66%	10.71%	0.84%
	G.P.O. Federal Credit Union	\$267,782	\$2,078	1.26%	2.26%	179.26%	10.68%	0.78%
	Olean Area Federal Credit Union	\$273,426	\$658	0.42%	1.53%	369.30%	1.92%	0.24%
	TEG Federal Credit Union	\$287,500	\$1,751	0.87%	0.83%	94.80%	11.43%	0.61%
	ServU Federal Credit Union	\$304,194	\$996	0.47%	0.35%	72.89%	2.69%	0.33%
	Ocean Financial Federal Credit Union	\$313,655	\$6,398	3.34%	2.58%	77.12%	26.79%	2.04%
	First New York Federal Credit Union	\$326,710	\$816	0.41%	0.69%	169.24%	2.68%	0.25%
	Advantage Federal Credit Union	\$328,989	\$1,011	0.42%	0.47%	113.25%	3.47%	0.31%
	Suma Yonkers Federal Credit Union	\$335,687	\$5,308	2.51%	0.37%	14.71%	13.09%	1.58%
	Pittsford Federal Credit Union	\$388,432	\$270	0.09%	0.74%	788.89%	0.62%	0.07%
	Hudson Heritage Federal Credit Union	\$398,815	\$2,691	0.80%	1.14%	142.25%	7.28%	0.67%
	Nassau Financial Federal Credit Union	\$405,184	\$15,361	5.47%	2.73%	49.96%	48.43%	3.79%
	Cornerstone Community Federal Credit Union	\$437,461	\$1,389	0.54%	1.01%	188.05%	4.40%	0.32%
	Reliant Community Federal Credit Union	\$446,880	\$1,029	0.32%	0.40%	123.52%	2.51%	0.23%
	First Heritage Federal Credit Union	\$455,144	\$482	0.17%	0.69%	420.54%	1.14%	0.11%
	Progressive Credit Union	\$468,103	\$84,536	19.55%	21.28%	108.84%	56.39%	18.06%
	Sidney Federal Credit Union	\$475,634	\$1,472	0.55%	0.90%	163.93%	3.24%	0.31%
	Average of Asset Group B	\$352,883	\$6,997	2.15%	2.20%	177.66%	11.94%	1.70%

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.

Asset Quality
March 31, 2018
Run Date: June 7, 2018

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 C - \$501 million to \$1 billion in total assets								
	First Source Federal Credit Union	\$535,845	\$2,555	0.53%	1.38%	261.57%	4.58%	0.48%
	Sea Comm Federal Credit Union	\$554,904	\$3,336	1.05%	0.52%	49.31%	4.82%	0.60%
	Sunmark Federal Credit Union	\$608,366	\$4,878	0.90%	0.34%	37.97%	13.27%	0.80%
	N C P D Federal Credit Union	\$741,738	\$1,848	1.04%	1.47%	141.13%	1.86%	0.25%
	Quorum Federal Credit Union	\$867,368	\$42,709	5.87%	4.60%	78.44%	48.92%	4.92%
	Summit Federal Credit Union	\$880,149	\$1,736	0.21%	0.30%	140.03%	2.08%	0.20%
	Average of Asset Group C	\$698,062	\$9,510	1.60%	1.44%	118.08%	12.59%	1.21%
Asset Group D - \$1 billion and over in total assets								
	Mid-Hudson Valley Federal Credit Union	\$1,002,122	\$5,074	0.72%	0.79%	110.01%	8.16%	0.51%
	CFCU Community Credit Union	\$1,065,418	\$8,666	1.17%	0.62%	53.08%	6.04%	0.81%
	Suffolk Federal Credit Union	\$1,084,429	\$3,516	0.54%	1.06%	197.41%	3.68%	0.32%
	Melrose Credit Union	\$1,208,052	\$450,584	32.74%	22.28%	68.04%	NA	37.30%
	Self Reliance NY Federal Credit Union	\$1,336,030	\$2,989	0.42%	0.59%	141.62%	1.44%	0.22%
	Corning Federal Credit Union	\$1,418,514	\$3,222	0.30%	0.57%	190.07%	2.49%	0.23%
	Island Federal Credit Union	\$1,448,097	\$3,159	0.44%	0.24%	54.19%	3.60%	0.22%
	AmeriCU Credit Union	\$1,511,214	\$10,496	0.79%	0.59%	75.04%	8.01%	0.69%
	USAlliance Federal Credit Union	\$1,514,407	\$8,713	0.68%	0.87%	126.90%	7.84%	0.58%
	Capital Communications Federal Credit Union	\$1,635,933	\$17,710	1.24%	1.42%	114.55%	10.23%	1.08%
	Empower Federal Credit Union	\$1,742,118	\$6,779	0.50%	1.06%	210.96%	3.93%	0.39%
	Polish & Slavic Federal Credit Union	\$1,878,450	\$4,002	0.38%	0.10%	25.89%	2.65%	0.21%
	Municipal Credit Union	\$2,851,943	\$19,256	1.07%	1.01%	94.88%	14.27%	0.68%
	Nassau Educators Federal Credit Union	\$2,974,263	\$14,250	0.60%	0.54%	89.99%	5.17%	0.48%
	State Employees Federal Credit Union	\$3,688,652	\$11,767	0.54%	1.13%	210.95%	5.41%	0.32%
	Visions Federal Credit Union	\$4,072,796	\$22,893	0.89%	1.92%	216.55%	5.50%	0.56%
	Hudson Valley Federal Credit Union	\$4,756,292	\$23,812	0.86%	2.20%	256.36%	5.36%	0.50%
	United Nations Federal Credit Union	\$5,177,071	\$11,749	0.43%	0.83%	194.99%	2.60%	0.23%
	ESL Federal Credit Union	\$5,819,092	\$17,032	0.62%	1.38%	222.19%	1.74%	0.29%
	Teachers Federal Credit Union	\$5,993,547	\$12,395	0.34%	0.46%	136.14%	2.17%	0.21%
	Bethpage Federal Credit Union	\$7,889,308	\$80,334	1.41%	1.07%	76.12%	12.33%	1.02%
	Average of Asset Group D	\$2,860,369	\$35,162	2.22%	1.94%	136.47%	5.63%	2.23%

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.

Net Worth

Net Worth

March 31, 2018

Run Date: June 7, 2018

Region	Institution Name	As of Date					
		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 - \$0 to \$250 million in total assets							
	Greater Niagara Federal Credit Union	\$51,684	\$5,745	11.12%	5.29%	1.71%	1.78%
	Leatherstocking Region Federal Credit Union	\$51,765	\$5,139	9.93%	12.85%	4.34%	1.07%
	Western New York Federal Credit Union	\$52,741	\$4,804	9.11%	4.21%	6.54%	2.66%
	M. C. T. Federal Credit Union	\$55,455	\$4,894	8.83%	4.05%	1.12%	0.29%
	Jamestown Area Community Federal Credit Union	\$55,657	\$3,967	7.13%	8.65%	0.28%	1.56%
	Educational & Governmental Employees Federal Credit Union	\$55,772	\$6,040	10.83%	3.68%	2.78%	3.13%
	Riverside Federal Credit Union	\$56,185	\$5,443	9.69%	4.83%	1.95%	5.18%
	Buffalo Service Credit Union	\$56,646	\$5,857	10.34%	8.65%	1.37%	0.70%
	Lower East Side People's Federal Credit Union	\$56,876	\$5,340	9.39%	(2.97%)	14.14%	6.12%
	Hudson River Financial Federal Credit Union	\$56,981	\$4,494	7.89%	3.50%	0.40%	1.85%
	Compass Federal Credit Union	\$57,651	\$9,065	15.72%	8.66%	2.76%	2.44%
	Yonkers Teachers Federal Credit Union	\$59,210	\$7,261	12.26%	2.72%	2.11%	0.69%
	North Franklin Federal Credit Union	\$60,902	\$7,492	12.30%	9.57%	2.84%	1.71%
	Consumers Federal Credit Union	\$61,969	\$8,789	14.18%	4.05%	18.67%	1.55%
	ACMG Federal Credit Union	\$62,905	\$5,018	7.98%	2.57%	3.55%	5.38%
	Utica Gas & Electric Employees Federal Credit Union	\$65,632	\$11,897	18.13%	6.28%	6.34%	1.89%
	Greater Chautauqua Federal Credit Union	\$65,929	\$5,829	8.84%	0.62%	13.76%	4.36%
	SJP Federal Credit Union	\$66,152	\$6,418	9.70%	15.14%	4.44%	3.57%
	Northeastern Operating Engineers Federal Credit Union	\$68,012	\$5,552	8.16%	3.86%	20.57%	4.07%
	Crossroads Community Federal Credit Union	\$68,664	\$8,209	11.96%	2.75%	0.06%	1.22%
	Van Cortlandt Cooperative Federal Credit Union	\$69,176	\$5,999	8.67%	(18.26%)	116.72%	82.40%
	1199 SEIU Federal Credit Union	\$69,552	\$5,404	7.77%	1.78%	8.27%	13.45%
	Meridia Community Federal Credit Union	\$73,607	\$8,557	11.63%	6.99%	1.02%	2.80%
	Empire ONE Federal Credit Union	\$75,366	\$8,171	10.84%	1.47%	1.46%	1.68%
	New York Times Employees Federal Credit Union	\$78,069	\$13,143	16.84%	8.74%	9.68%	3.74%
	Financial Trust Federal Credit Union	\$78,305	\$9,576	12.23%	7.40%	1.94%	3.02%
	UFirst Federal Credit Union	\$79,838	\$12,906	16.17%	0.75%	0.80%	1.74%
	St. Pius X Church Federal Credit Union	\$80,786	\$7,783	9.63%	16.26%	3.57%	4.69%
	Oswego County Federal Credit Union	\$82,198	\$6,417	7.81%	4.48%	15.86%	8.32%
	Genesee Valley Federal Credit Union	\$82,518	\$7,755	9.40%	14.82%	1.38%	3.20%
	Southern Chautauqua Federal Credit Union	\$83,792	\$7,353	8.78%	1.15%	15.20%	16.18%
	Greater Metro Federal Credit Union	\$85,702	\$10,733	12.52%	1.38%	8.39%	16.34%
	Community Resource Federal Credit Union	\$87,593	\$10,446	11.93%	5.43%	6.58%	5.49%
	School Systems Federal Credit Union	\$88,581	\$6,629	7.48%	4.52%	8.51%	0.39%
	Inner Lakes Federal Credit Union	\$88,642	\$6,561	7.40%	14.27%	2.30%	3.55%
	Great Erie Federal Credit Union	\$89,211	\$8,595	9.63%	9.48%	2.69%	3.11%
	Syracuse Fire Department Employees Federal Credit Union	\$89,418	\$11,428	12.78%	7.34%	4.55%	0.19%
	Ontario Shores Federal Credit Union	\$91,806	\$7,716	8.40%	13.17%	0.35%	2.86%
	Lufthansa Employees Federal Credit Union	\$96,017	\$14,318	14.91%	2.93%	0.06%	0.45%
	Auburn Community Federal Credit Union	\$96,493	\$8,870	9.19%	9.61%	0.03%	0.39%
	Core Federal Credit Union	\$102,895	\$11,537	11.21%	8.14%	9.30%	11.21%
	First Choice Financial Federal Credit Union	\$103,702	\$12,661	12.21%	2.96%	4.68%	3.00%
	Alternatives Federal Credit Union	\$105,967	\$8,928	8.43%	13.09%	6.00%	5.01%
	Ticonderoga Federal Credit Union	\$106,180	\$9,931	9.35%	(0.12%)	3.86%	3.96%
	Tonawanda Valley Federal Credit Union	\$108,252	\$9,038	8.35%	6.89%	2.01%	0.80%
	American Broadcast Employees Federal Credit Union	\$108,829	\$10,661	9.80%	3.60%	5.40%	2.85%
	Buffalo Metropolitan Federal Credit Union	\$109,484	\$11,998	10.96%	2.04%	9.62%	4.43%
	Horizons Federal Credit Union	\$112,097	\$12,756	11.38%	0.25%	3.07%	3.43%
	Finger Lakes Federal Credit Union	\$120,579	\$10,705	8.88%	12.48%	2.32%	3.72%
	Town of Hempstead Employees Federal Credit Union	\$125,553	\$7,901	6.29%	6.48%	15.61%	12.64%
	Ulster Federal Credit Union	\$125,751	\$10,268	8.17%	5.09%	6.88%	7.04%
	Greater Woodlawn Federal Credit Union	\$126,526	\$25,427	20.10%	3.86%	0.61%	1.36%
	Triboro Postal Federal Credit Union	\$131,553	\$20,330	15.45%	3.59%	0.46%	0.20%
	Ukrainian National Federal Credit Union	\$143,830	\$16,186	11.25%	4.37%	0.00%	0.64%
	Western Division Federal Credit Union	\$144,121	\$21,486	14.91%	6.24%	1.14%	0.44%
	GHS Federal Credit Union	\$147,484	\$14,668	9.95%	1.59%	11.14%	4.38%
	Countryside Federal Credit Union	\$157,297	\$20,668	13.14%	(0.27%)	5.81%	3.14%
	Saint Lawrence Federal Credit Union	\$161,793	\$15,639	9.67%	6.95%	1.25%	1.77%

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.

Net Worth
March 31, 2018
Run Date: June 7, 2018

Region	Institution Name	As of Date					
		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 - \$0 to \$250 million in total assets (continued)							
	Lomto Federal Credit Union	\$170,265	(\$42,704)	(25.08%)	NA	NA	NA
	Moog Employees Federal Credit Union	\$173,428	\$34,840	20.09%	8.21%	0.48%	2.90%
	Access Federal Credit Union	\$175,309	\$14,580	8.32%	10.47%	5.95%	4.16%
	Dannemora Federal Credit Union	\$178,789	\$23,033	12.88%	4.50%	2.17%	3.00%
	Niagara's Choice Federal Credit Union	\$185,953	\$16,129	8.67%	13.83%	16.40%	8.55%
	Bay Ridge Federal Credit Union	\$188,263	\$12,331	6.55%	(64.28%)	31.30%	60.44%
	SECNY Federal Credit Union	\$188,319	\$15,240	8.09%	5.99%	1.25%	2.94%
	Palisades Federal Credit Union	\$194,334	\$20,129	10.36%	0.04%	5.72%	4.55%
	TCT Federal Credit Union	\$200,993	\$16,533	8.23%	11.70%	3.10%	4.62%
	Family First of NY Federal Credit Union	\$204,296	\$20,806	10.18%	4.75%	3.47%	5.63%
	Actors Federal Credit Union	\$221,454	\$14,780	6.67%	(7.52%)	13.50%	19.03%
	Ukrainian Federal Credit Union	\$227,727	\$21,596	9.48%	8.43%	2.32%	2.31%
	Northern Federal Credit Union	\$244,448	\$18,261	7.47%	4.50%	5.43%	10.28%
	Average of Asset Group A	\$107,731	\$10,450	10.13%	4.44%	7.13%	6.05%
Asset Group B - \$251 to \$500 million in total assets							
	Hudson River Community Credit Union	\$261,176	\$30,537	11.69%	9.44%	5.71%	3.94%
	Sperry Associates Federal Credit Union	\$262,429	\$20,583	7.84%	8.66%	13.15%	13.34%
	People's Alliance Federal Credit Union	\$267,568	\$24,138	9.02%	2.62%	9.31%	11.98%
	G.P.O. Federal Credit Union	\$267,782	\$24,198	9.04%	11.36%	8.59%	15.39%
	Olean Area Federal Credit Union	\$273,426	\$40,378	14.77%	7.27%	1.63%	6.02%
	TEG Federal Credit Union	\$287,500	\$22,913	7.97%	6.64%	7.64%	7.24%
	ServU Federal Credit Union	\$304,194	\$38,278	12.58%	6.83%	2.60%	1.90%
	Ocean Financial Federal Credit Union	\$313,655	\$24,976	7.96%	6.96%	25.62%	19.75%
	First New York Federal Credit Union	\$326,710	\$30,825	9.43%	8.32%	2.65%	4.48%
	Advantage Federal Credit Union	\$328,989	\$29,791	9.06%	3.90%	3.39%	3.84%
	Suma Yonkers Federal Credit Union	\$335,687	\$48,216	14.36%	1.37%	11.01%	1.62%
	Pittsford Federal Credit Union	\$388,432	\$44,088	11.35%	7.10%	0.61%	4.83%
	Hudson Heritage Federal Credit Union	\$398,815	\$36,959	9.27%	2.07%	7.28%	10.36%
	Nassau Financial Federal Credit Union	\$405,184	\$30,107	7.43%	9.09%	51.02%	25.49%
	Cornerstone Community Federal Credit Union	\$437,461	\$29,743	6.80%	2.84%	4.67%	8.78%
	Reliant Community Federal Credit Union	\$446,880	\$41,710	9.33%	4.76%	2.47%	3.05%
	First Heritage Federal Credit Union	\$455,144	\$52,323	11.50%	3.70%	0.92%	3.87%
	Progressive Credit Union	\$468,103	\$104,382	22.30%	17.74%	80.99%	88.15%
	Sidney Federal Credit Union	\$475,634	\$62,859	13.22%	4.61%	2.34%	3.84%
	Average of Asset Group B	\$352,883	\$38,790	10.79%	6.59%	12.72%	12.52%

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.

Net Worth
March 31, 2018
Run Date: June 7, 2018

Region	Institution Name	As of Date					
		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							
	First Source Federal Credit Union	\$535,845	\$52,699	9.83%	8.81%	4.85%	12.68%
	Sea Comm Federal Credit Union	\$554,904	\$77,648	13.99%	9.36%	4.30%	2.12%
	Sunmark Federal Credit Union	\$608,366	\$54,148	8.90%	5.17%	9.01%	3.42%
	N C P D Federal Credit Union	\$741,738	\$109,229	14.73%	5.84%	1.69%	2.39%
	Quorum Federal Credit Union	\$867,368	\$64,552	7.44%	(16.36%)	66.16%	51.90%
	Summit Federal Credit Union	\$880,149	\$85,550	9.72%	7.57%	2.03%	2.84%
	Average of Asset Group C	\$698,062	\$73,971	10.77%	3.40%	14.67%	12.56%
Asset Group D - \$1 billion and over in total assets							
	Mid-Hudson Valley Federal Credit Union	\$1,002,122	\$87,063	8.69%	7.39%	5.83%	6.41%
	CFCU Community Credit Union	\$1,065,418	\$143,322	13.45%	8.82%	6.05%	3.21%
	Suffolk Federal Credit Union	\$1,084,429	\$103,616	9.55%	5.63%	3.39%	6.70%
	Melrose Credit Union	\$1,208,052	(\$299,055)	(24.76%)	NA	NA	NA
	Self Reliance NY Federal Credit Union	\$1,336,030	\$217,782	16.30%	4.90%	1.37%	1.94%
	Corning Federal Credit Union	\$1,418,514	\$131,610	9.28%	12.59%	2.45%	4.65%
	Island Federal Credit Union	\$1,448,097	\$118,245	8.17%	5.51%	2.67%	1.45%
	AmeriCU Credit Union	\$1,511,214	\$145,608	9.64%	5.53%	7.21%	5.41%
	USAlliance Federal Credit Union	\$1,514,407	\$121,118	8.00%	12.53%	7.19%	9.13%
	Capital Communications Federal Credit Union	\$1,635,933	\$165,657	10.13%	9.29%	10.69%	12.25%
	Empower Federal Credit Union	\$1,742,118	\$173,686	9.97%	10.23%	3.90%	8.23%
	Polish & Slavic Federal Credit Union	\$1,878,450	\$185,485	9.87%	11.40%	2.16%	0.56%
	Municipal Credit Union	\$2,851,943	\$220,856	7.74%	8.55%	8.72%	8.27%
	Nassau Educators Federal Credit Union	\$2,974,263	\$291,413	9.80%	11.34%	4.89%	4.40%
	State Employees Federal Credit Union	\$3,688,652	\$273,863	7.42%	14.77%	4.30%	9.06%
	Visions Federal Credit Union	\$4,072,796	\$510,849	12.54%	6.55%	4.48%	9.70%
	Hudson Valley Federal Credit Union	\$4,756,292	\$512,044	10.77%	1.53%	4.65%	11.92%
	United Nations Federal Credit Union	\$5,177,071	\$527,858	10.20%	11.65%	2.23%	4.34%
	ESL Federal Credit Union	\$5,819,092	\$1,045,870	17.97%	8.53%	1.63%	3.62%
	Teachers Federal Credit Union	\$5,993,547	\$618,466	10.32%	5.55%	2.00%	2.73%
	Bethpage Federal Credit Union	\$7,889,308	\$665,780	8.44%	11.76%	12.07%	9.18%
	Average of Asset Group D	\$2,860,369	\$283,864	8.74%	8.70%	4.89%	6.16%

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 (\$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.