



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

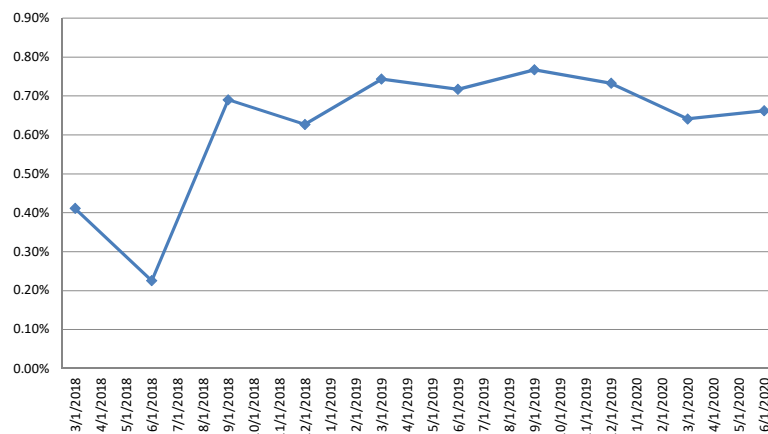
Group A	\$50–\$250 million
Group B	\$251 million–\$500 million
Group C	\$501 million–\$1 billion
Group D	Over \$1 billion

New York

Performance Analysis

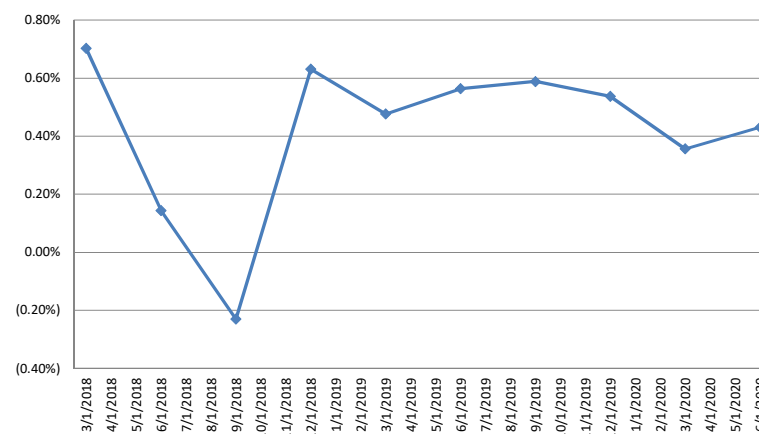
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



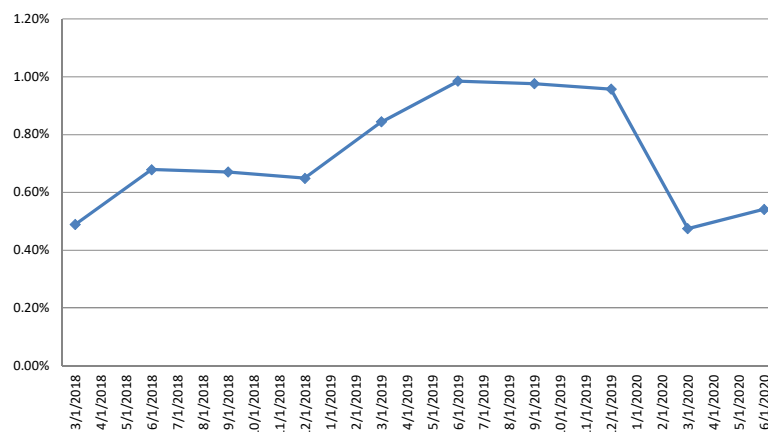
Return on Avg Assets	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	0.41%	0.23%	0.69%	0.63%	0.74%	0.72%	0.77%	0.73%	0.64%	0.66%

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



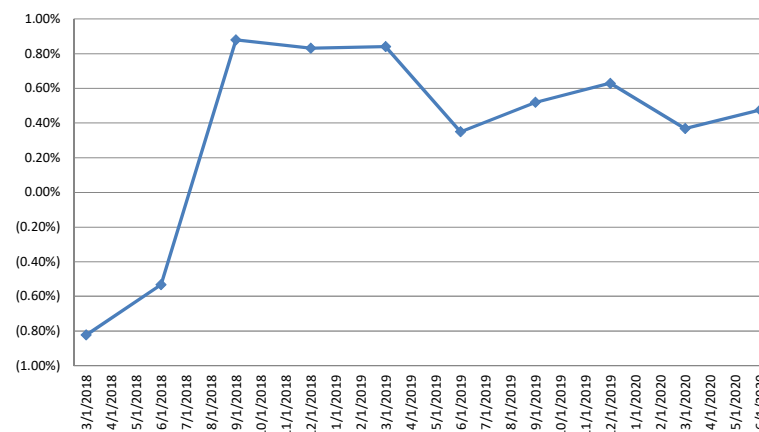
Return on Avg Assets	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	0.70%	0.14%	(0.23)%	0.63%	0.48%	0.56%	0.59%	0.54%	0.36%	0.43%

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



Return on Avg Assets	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	0.49%	0.68%	0.67%	0.65%	0.84%	0.98%	0.98%	0.96%	0.47%	0.54%

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



Return on Avg Assets	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	(0.82)%	(0.53)%	0.88%	0.83%	0.84%	0.35%	0.52%	0.63%	0.37%	0.47%

Source: SNL Financial

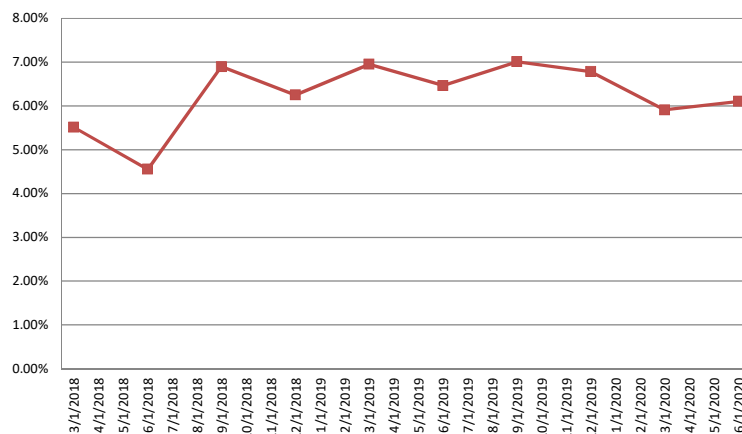
Note: Report includes only bank-level data.

NA = data was not available.

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

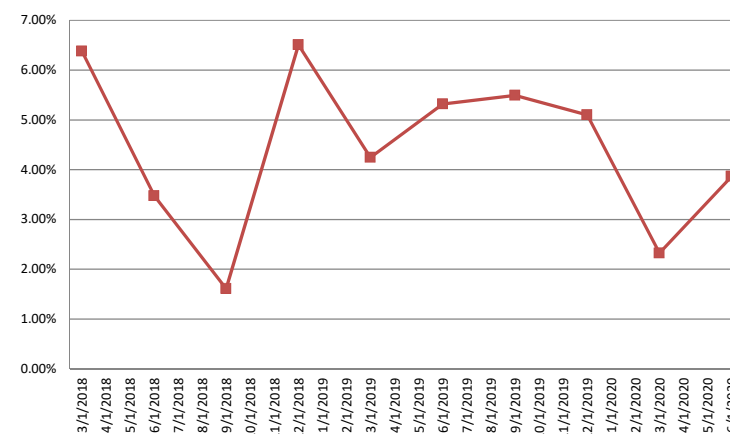
Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



Return on Avg Net Worth

3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
5.51%	4.55%	6.90%	6.25%	6.95%	6.47%	7.01%	6.78%	5.91%	6.10%

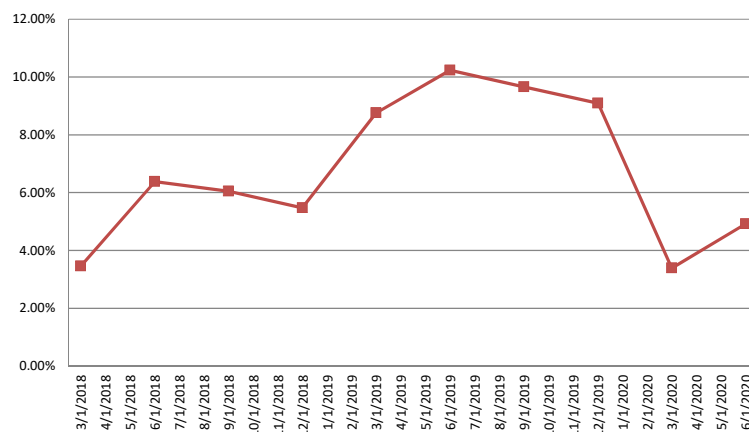
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



Return on Avg Net Worth

3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
6.38%	3.48%	1.61%	6.51%	4.25%	5.32%	5.49%	5.10%	2.32%	3.87%

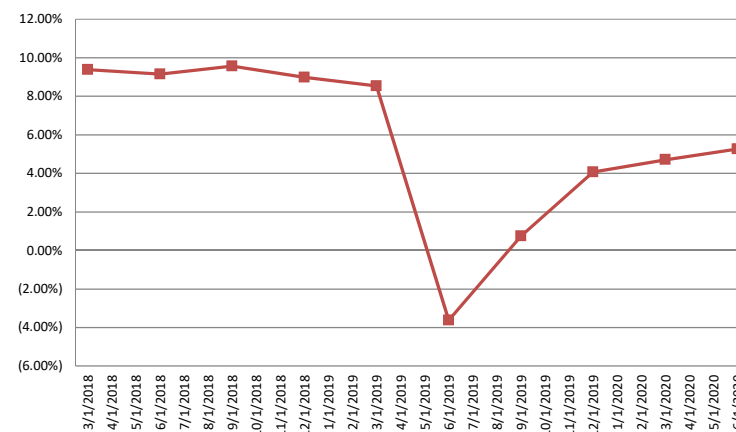
Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Return on Avg Net Worth

3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
3.45%	6.38%	6.05%	5.47%	8.76%	10.24%	9.66%	9.10%	3.39%	4.92%

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



Return on Avg Net Worth

3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
9.38%	9.16%	9.57%	9.00%	8.53%	(3.62%)	0.74%	4.07%	4.71%	5.27%

Source: SNL Financial

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Performance Analysis

June 30, 2020

Run Date: August 14, 2020

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												
	Leatherstocking Region Federal Credit Union	\$58,833	\$156	1.12%	9.64%	65.60%	\$83	\$370	1.38%	11.62%	64.11%	\$80
	Greater Niagara Federal Credit Union	\$60,005	\$218	1.53%	13.58%	64.89%	\$45	\$292	1.06%	9.19%	71.93%	\$50
	M. C. T. Federal Credit Union	\$60,833	\$100	0.69%	6.63%	66.89%	\$58	\$246	0.86%	8.23%	62.39%	\$58
	Educational & Governmental Employees Federal Credit Union	\$61,301	\$3	0.02%	0.17%	95.43%	\$82	\$109	0.38%	3.17%	82.97%	\$79
	Riverside Federal Credit Union	\$61,796	\$81	0.54%	4.96%	81.85%	\$76	\$150	0.51%	4.62%	83.29%	\$77
	Adirondack Regional Federal Credit Union	\$62,450	\$16	0.11%	1.42%	92.89%	\$59	\$51	0.19%	2.27%	93.63%	\$56
	Good Neighbors Federal Credit Union	\$62,789	\$186	1.25%	11.81%	73.37%	\$60	\$236	0.82%	7.56%	78.62%	\$64
	Van Cortlandt Cooperative Federal Credit Union	\$63,673	\$61	0.39%	6.72%	75.00%	\$85	\$181	0.58%	9.93%	70.45%	\$84
	Yonkers Teachers Federal Credit Union	\$64,211	\$14	0.09%	0.73%	88.96%	\$152	\$64	0.21%	1.67%	81.04%	\$152
	Western New York Federal Credit Union	\$64,545	\$105	0.68%	7.23%	80.18%	\$65	\$181	0.61%	6.33%	81.72%	\$71
	Jamestown Area Community Federal Credit Union	\$64,790	\$119	0.78%	9.81%	74.79%	\$46	\$218	0.74%	9.08%	76.24%	\$48
	Consumers Federal Credit Union	\$67,498	\$61	0.36%	2.66%	89.48%	\$104	\$193	0.58%	4.23%	82.97%	\$98
	Lower East Side People's Federal Credit Union	\$68,449	\$617	3.86%	47.72%	54.47%	\$78	\$834	2.72%	33.37%	64.40%	\$79
	Buffalo Service Credit Union	\$69,863	\$94	0.57%	4.72%	86.27%	\$89	\$275	0.87%	7.01%	79.60%	\$86
	Hudson River Financial Federal Credit Union	\$70,123	\$10	0.06%	0.72%	91.89%	\$97	\$99	0.30%	3.63%	84.79%	\$94
	North Franklin Federal Credit Union	\$73,022	\$163	0.93%	7.17%	76.68%	\$66	\$262	0.77%	5.88%	76.85%	\$65
	Compass Federal Credit Union	\$73,343	\$175	1.02%	6.53%	71.83%	\$81	\$391	1.20%	7.36%	68.69%	\$74
	Northeastern Operating Engineers Federal Credit Union	\$75,593	\$33	0.18%	2.16%	93.27%	\$110	\$103	0.28%	3.38%	91.20%	\$108
	New York Times Employees Federal Credit Union	\$76,908	(\$322)	(1.70%)	(11.66%)	117.18%	\$123	(\$288)	(0.76%)	(5.22%)	109.14%	\$125
	Crossroads Community Federal Credit Union	\$76,968	\$89	0.48%	3.89%	81.09%	\$61	\$193	0.53%	4.24%	78.73%	\$59
	ACMG Federal Credit Union	\$77,358	\$150	0.81%	11.43%	80.57%	\$75	\$94	0.26%	3.60%	89.24%	\$81
	Greater Chautauqua Federal Credit Union	\$78,059	\$36	0.19%	2.14%	94.59%	\$54	\$139	0.38%	4.15%	88.85%	\$55
	Utica Gas & Electric Employees Federal Credit Union	\$79,387	\$192	0.99%	5.62%	67.25%	\$85	\$388	1.01%	5.75%	68.15%	\$86
	Empire ONE Federal Credit Union	\$80,079	\$68	0.35%	3.11%	86.52%	\$63	\$125	0.33%	2.87%	86.23%	\$65
	1199 SEIU Federal Credit Union	\$83,371	\$84	0.42%	5.20%	82.69%	\$76	\$157	0.41%	4.94%	84.25%	\$78
	St. Pius X Church Federal Credit Union	\$85,966	\$62	0.30%	2.90%	83.71%	\$68	\$94	0.23%	2.20%	82.54%	\$64
	Greater Metro Federal Credit Union	\$86,048	(\$18)	(0.09%)	(0.89%)	105.12%	\$85	(\$10)	(0.02%)	(0.25%)	100.10%	\$85
	Meridia Community Federal Credit Union	\$94,775	\$160	0.72%	6.08%	78.03%	\$58	\$369	0.87%	7.07%	76.22%	\$60
	UFirst Federal Credit Union	\$95,713	\$155	0.68%	5.88%	90.87%	\$75	\$287	0.65%	5.51%	90.02%	\$67
	Community Resource Federal Credit Union	\$99,745	\$87	0.36%	3.08%	80.49%	\$68	\$170	0.35%	3.02%	83.75%	\$71
	Lufthansa Employees Federal Credit Union	\$100,271	\$2,002	8.05%	53.80%	3.24%	\$88	\$2,126	4.30%	28.71%	8.24%	\$86
	SJP Federal Credit Union	\$101,346	\$436	1.80%	18.87%	43.11%	\$96	\$777	1.65%	17.18%	44.06%	\$89
	School Systems Federal Credit Union	\$103,796	\$162	0.65%	8.42%	71.56%	\$56	\$305	0.63%	8.00%	73.44%	\$56
	Southern Chautauqua Federal Credit Union	\$104,189	\$91	0.37%	4.12%	71.87%	\$53	\$480	1.00%	11.01%	72.02%	\$57
	Syracuse Fire Department Employees Federal Credit Union	\$104,824	\$198	0.79%	6.01%	74.18%	\$75	\$450	0.92%	6.89%	70.40%	\$76
	Auburn Community Federal Credit Union	\$106,014	\$72	0.28%	2.76%	83.40%	\$61	\$264	0.53%	5.08%	81.70%	\$67
	Great Erie Federal Credit Union	\$107,724	\$184	0.72%	7.19%	66.78%	\$60	\$327	0.67%	6.45%	70.70%	\$69
	Genesee Valley Federal Credit Union	\$108,223	\$360	1.41%	13.26%	67.30%	\$62	\$672	1.37%	12.55%	69.83%	\$67
	Oswego County Federal Credit Union	\$111,726	\$273	1.01%	13.10%	82.60%	\$56	\$429	0.82%	10.38%	81.93%	\$57
	American Broadcast Employees Federal Credit Union	\$114,850	(\$36)	(0.13%)	(1.30%)	94.94%	\$82	\$13	0.02%	0.24%	91.30%	\$82
	Ontario Shores Federal Credit Union	\$117,067	\$299	1.08%	11.38%	64.34%	\$67	\$561	1.05%	10.82%	65.83%	\$74
	Inner Lakes Federal Credit Union	\$117,554	\$249	0.90%	10.43%	68.26%	\$51	\$480	0.90%	10.41%	70.35%	\$51
	Core Federal Credit Union	\$119,254	\$271	0.95%	8.88%	64.14%	\$62	\$705	1.28%	11.71%	60.74%	\$63
	Horizons Federal Credit Union	\$124,851	\$54	0.18%	1.60%	89.02%	\$61	\$149	0.26%	2.21%	89.59%	\$62
	Buffalo Metropolitan Federal Credit Union	\$126,775	\$51	0.17%	1.94%	93.51%	\$95	\$144	0.25%	2.75%	92.31%	\$94
	TrailNorth Federal Credit Union	\$128,308	\$174	0.57%	5.91%	87.40%	\$79	\$270	0.45%	4.66%	88.57%	\$80
	Triboro Postal Federal Credit Union	\$130,051	(\$6)	(0.02%)	(0.11%)	101.14%	\$90	\$35	0.05%	0.32%	95.64%	\$90
	Tonawanda Valley Federal Credit Union	\$131,604	\$33	0.10%	1.25%	93.16%	\$62	\$141	0.23%	2.68%	88.80%	\$63

Source: SNL Financial

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Performance Analysis

June 30, 2020

Run Date: August 14, 2020

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)

First Choice Financial Federal Credit Union	\$132,432	\$72	0.23%	1.92%	85.18%	\$73	\$269	0.44%	3.64%	84.89%	\$70
Town of Hempstead Employees Federal Credit Union	\$134,919	\$425	1.30%	22.94%	51.49%	\$16	\$601	0.94%	15.82%	66.42%	\$49
Greater Woodlawn Federal Credit Union	\$135,582	\$230	0.70%	3.32%	67.37%	\$62	\$514	0.80%	3.73%	65.81%	\$60
Alternatives Federal Credit Union	\$138,401	\$66	0.21%	3.29%	79.76%	\$67	\$76	0.12%	1.90%	87.20%	\$71
Financial Trust Federal Credit Union	\$140,120	\$234	0.70%	5.72%	75.23%	\$71	\$567	0.88%	6.98%	72.51%	\$72
Ulster Federal Credit Union	\$149,171	\$14	0.04%	0.45%	102.92%	\$77	\$80	0.12%	1.32%	96.49%	\$78
Ukrainian National Federal Credit Union	\$151,574	\$78	0.21%	1.97%	87.39%	\$73	(\$780)	(1.04%)	(9.74%)	89.52%	\$74
Western Division Federal Credit Union	\$153,652	\$298	0.80%	5.12%	72.60%	\$71	\$588	0.81%	5.08%	71.11%	\$75
Countryside Federal Credit Union	\$157,424	\$461	1.19%	7.56%	51.86%	\$89	\$817	1.07%	6.76%	57.89%	\$91
GHS Federal Credit Union	\$172,114	(\$15)	(0.04%)	(0.43%)	82.78%	\$74	(\$11)	(0.01%)	(0.16%)	81.86%	\$76
Saint Lawrence Federal Credit Union	\$182,230	\$440	0.99%	10.79%	72.55%	\$67	\$737	0.86%	9.06%	76.69%	\$63
Moog Employees Federal Credit Union	\$194,252	\$795	1.68%	7.59%	37.08%	\$88	\$1,598	1.72%	7.70%	37.99%	\$96
Finger Lakes Federal Credit Union	\$194,321	\$47	0.10%	1.04%	93.15%	\$72	\$436	0.49%	4.87%	86.30%	\$73
Palisades Federal Credit Union	\$196,989	(\$155)	(0.32%)	(3.55%)	102.70%	\$108	(\$753)	(0.78%)	(8.67%)	115.39%	\$98
Access Federal Credit Union	\$211,551	\$375	0.75%	8.93%	81.73%	\$79	\$882	0.92%	10.65%	79.60%	\$80
Dannemora Federal Credit Union	\$221,212	\$545	1.02%	7.81%	73.45%	\$60	\$895	0.86%	6.52%	77.24%	\$61
Niagara's Choice Federal Credit Union	\$223,985	\$90	0.17%	1.71%	84.23%	\$60	\$594	0.57%	5.74%	80.05%	\$57
SECNy Federal Credit Union	\$228,394	\$114	0.21%	2.70%	91.39%	\$66	\$251	0.24%	2.98%	91.22%	\$66
Average of Asset Group A	\$111,731	\$181	0.70%	6.63%	78.56%	\$74	\$328	0.66%	6.10%	78.27%	\$74

Asset Group B - \$251 to \$500 million in total assets

Actors Federal Credit Union	\$251,125	\$189	0.31%	4.03%	78.00%	\$75	\$1,564	1.32%	16.75%	72.89%	\$77
Family First of NY Federal Credit Union	\$252,624	\$468	0.76%	7.71%	76.56%	\$74	\$837	0.70%	6.97%	79.25%	\$73
TCT Federal Credit Union	\$256,453	\$186	0.30%	3.66%	82.75%	\$64	\$400	0.33%	4.01%	83.67%	\$65
Sperry Associates Federal Credit Union	\$278,398	\$97	0.14%	1.73%	91.50%	\$112	\$256	0.19%	2.31%	91.85%	\$110
Ukrainian Federal Credit Union	\$294,185	\$289	0.41%	4.58%	82.91%	\$60	\$633	0.46%	5.05%	79.20%	\$57
People's Alliance Federal Credit Union	\$300,179	(\$28)	(0.04%)	(0.60%)	91.56%	\$77	\$194	0.14%	2.09%	88.57%	\$80
Hudson River Community Credit Union	\$314,582	\$340	0.45%	3.76%	80.64%	\$79	\$1,237	0.84%	6.90%	75.88%	\$79
Olean Area Federal Credit Union	\$341,284	\$384	0.47%	3.14%	80.36%	\$65	\$973	0.61%	4.03%	77.98%	\$65
TEG Federal Credit Union	\$344,747	\$173	0.21%	3.29%	80.36%	\$86	\$358	0.23%	3.36%	83.44%	\$89
Ocean Financial Federal Credit Union	\$345,326	\$220	0.26%	3.26%	86.08%	\$96	\$369	0.22%	2.83%	87.48%	\$97
G.P.O. Federal Credit Union	\$353,136	\$1,105	1.30%	13.51%	78.03%	\$68	\$2,088	1.27%	12.92%	72.36%	\$69
Suma Yonkers Federal Credit Union	\$356,906	\$221	0.25%	1.79%	82.58%	\$89	\$605	0.35%	2.45%	78.03%	\$91
Northern Credit Union	\$358,036	\$937	1.13%	17.14%	78.56%	\$72	\$1,025	0.65%	9.49%	85.19%	\$73
ServU Federal Credit Union	\$361,685	\$882	1.02%	7.67%	70.92%	\$55	\$1,843	1.10%	8.09%	70.60%	\$56
First New York Federal Credit Union	\$381,470	(\$106)	(0.12%)	(1.21%)	91.44%	\$61	\$228	0.13%	1.30%	87.58%	\$61
Nassau Financial Federal Credit Union	\$404,342	(\$501)	(0.50%)	(8.92%)	104.89%	\$85	(\$3,253)	(1.65%)	(28.17%)	158.48%	\$87
Advantage Federal Credit Union	\$423,332	\$299	0.29%	3.26%	82.15%	\$77	\$749	0.37%	4.14%	80.89%	\$76
Pittsford Federal Credit Union	\$463,026	\$662	0.60%	5.45%	76.09%	\$94	\$1,391	0.64%	5.76%	75.41%	\$96
Heritage Financial Credit Union	\$486,401	\$580	0.50%	5.92%	84.11%	\$77	\$627	0.28%	3.21%	83.69%	\$78
Average of Asset Group B	\$345,644	\$337	0.41%	4.17%	83.13%	\$77	\$638	0.43%	3.87%	84.87%	\$78

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Performance Analysis

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Asset Group C - \$501 million to \$1 billion in total assets												
	Cornerstone Community Federal Credit Union	\$503,324	\$678	0.57%	7.53%	85.64%	\$75	\$1,338	0.58%	7.55%	85.96%	\$78
	Reliant Community Federal Credit Union	\$544,385	\$303	0.23%	2.42%	91.40%	\$90	\$978	0.39%	3.93%	88.30%	\$88
	First Heritage Federal Credit Union	\$555,162	\$407	0.31%	2.72%	84.43%	\$71	\$848	0.33%	2.87%	85.99%	\$73
	Sidney Federal Credit Union	\$584,838	\$811	0.58%	4.35%	80.14%	\$70	\$2,331	0.85%	6.33%	75.71%	\$71
	Sea Comm Federal Credit Union	\$635,931	\$1,855	1.21%	7.76%	68.63%	\$62	\$2,749	0.92%	5.88%	73.29%	\$64
	First Source Federal Credit Union	\$747,924	\$19	0.01%	0.11%	71.97%	\$71	\$847	0.24%	2.54%	71.57%	\$73
	Sunmark Credit Union	\$805,857	\$3,143	1.60%	21.01%	67.16%	\$84	\$2,706	0.70%	9.16%	78.80%	\$86
	N C P D Federal Credit Union	\$808,960	\$1,395	0.70%	4.26%	58.26%	\$135	\$3,035	0.77%	4.74%	57.20%	\$136
	Quorum Federal Credit Union	\$871,397	\$213	0.10%	1.39%	79.77%	\$166	\$394	0.09%	1.29%	73.47%	\$142
	Average of Asset Group C	\$673,086	\$980	0.59%	5.73%	76.38%	\$92	\$1,692	0.54%	4.92%	76.70%	\$90
Asset Group D - Over \$1 billion in total assets												
	Summit Federal Credit Union	\$1,091,250	\$1,473	0.56%	6.48%	78.39%	\$77	\$2,972	0.58%	6.59%	77.82%	\$75
	CFCU Community Credit Union	\$1,195,903	\$3,655	1.27%	9.04%	65.27%	\$106	\$658	0.12%	0.81%	87.83%	\$110
	Mid-Hudson Valley Federal Credit Union	\$1,213,018	\$1,520	0.53%	5.65%	77.92%	\$80	\$2,886	0.51%	5.43%	78.84%	\$81
	Suffolk Federal Credit Union	\$1,338,942	\$988	0.30%	3.17%	84.22%	\$100	\$1,976	0.31%	3.24%	83.12%	\$101
	Self Reliance NY Federal Credit Union	\$1,413,648	\$586	0.17%	0.99%	72.55%	\$120	\$2,056	0.29%	1.74%	65.48%	\$121
	Island Federal Credit Union	\$1,593,913	\$40	0.01%	0.12%	83.08%	\$76	\$1,157	0.15%	1.77%	81.20%	\$77
	Corning Federal Credit Union	\$1,714,314	\$3,362	0.82%	8.23%	73.84%	\$82	\$6,462	0.82%	8.01%	75.42%	\$79
	USAlliance Federal Credit Union	\$1,931,731	\$2,078	0.43%	5.98%	62.64%	\$94	\$4,598	0.48%	6.68%	65.44%	\$98
	AmeriCU Credit Union	\$2,057,567	\$2,714	0.55%	6.65%	59.66%	\$68	\$1,521	0.16%	1.86%	74.05%	\$77
	Capital Communications Federal Credit Union	\$2,150,319	\$7,544	1.46%	14.70%	60.71%	\$107	\$13,398	1.33%	13.29%	64.60%	\$105
	Polish & Slavic Federal Credit Union	\$2,227,379	\$1,087	0.20%	1.92%	89.13%	\$83	\$2,969	0.28%	2.67%	87.92%	\$85
	Empower Federal Credit Union	\$2,291,813	\$2,812	0.52%	5.06%	77.36%	\$84	\$7,812	0.75%	7.11%	75.47%	\$84
	Municipal Credit Union	\$3,617,362	\$6,476	0.76%	16.51%	69.86%	\$75	\$14,922	0.91%	19.51%	74.16%	\$120
	Jovia Financial Federal Credit Union	\$3,737,090	(\$10,555)	(1.15%)	(12.70%)	80.81%	\$96	(\$7,763)	(0.43%)	(4.68%)	76.37%	\$93
	State Employees Federal Credit Union	\$4,683,181	\$10,710	0.96%	12.85%	71.81%	\$97	\$11,488	0.53%	6.98%	77.92%	\$95
	Visions Federal Credit Union	\$4,946,565	\$4,251	0.35%	3.08%	77.84%	\$87	\$3,615	0.16%	1.33%	82.25%	\$89
	Hudson Valley Credit Union	\$5,906,473	\$8,416	0.59%	4.97%	62.68%	\$86	\$23,783	0.85%	7.27%	62.67%	\$87
	United Nations Federal Credit Union	\$6,440,636	\$12,829	0.82%	8.44%	64.97%	\$138	\$19,392	0.63%	6.44%	72.29%	\$141
	ESL Federal Credit Union	\$7,365,884	\$37,334	2.09%	11.80%	50.14%	\$102	\$17,287	0.49%	2.78%	72.46%	\$98
	Teachers Federal Credit Union	\$8,133,362	\$17,692	0.89%	10.05%	63.29%	\$96	\$31,626	0.81%	9.10%	65.70%	\$95
	Bethpage Federal Credit Union	\$9,967,322	(\$770)	(0.03%)	(0.37%)	64.27%	\$92	\$11,389	0.23%	2.82%	66.22%	\$103
	Average of Asset Group D	\$3,572,270	\$5,440	0.58%	5.84%	70.97%	\$93	\$8,295	0.47%	5.27%	74.63%	\$96

Source: SNL Financial

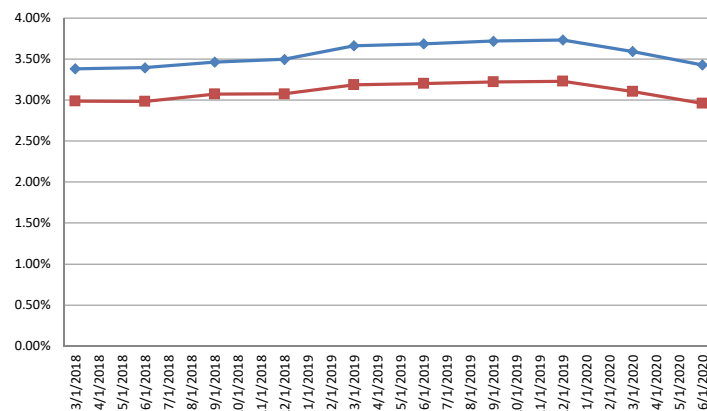
Note: Report includes only bank-level data.

NA = data was not available.

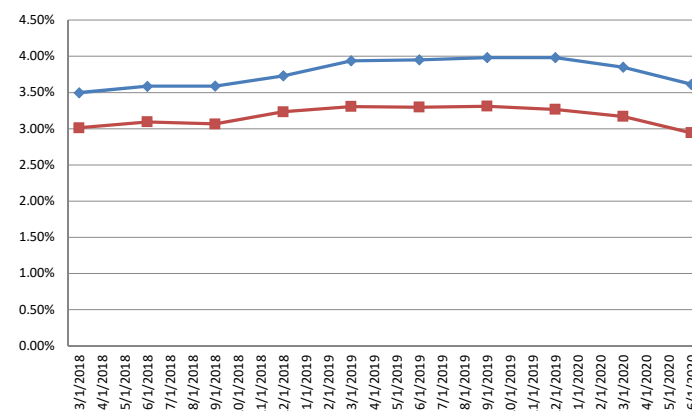
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

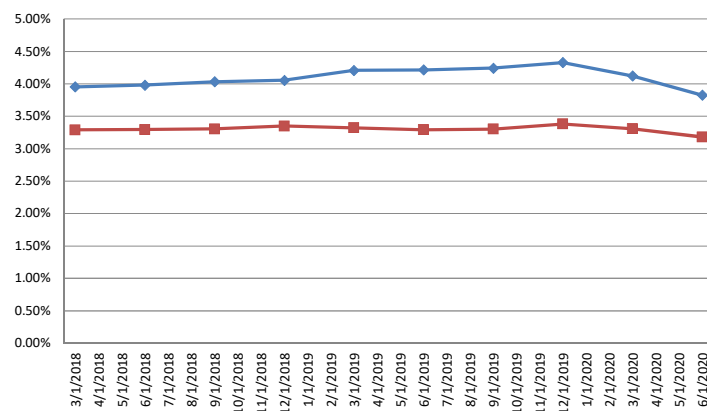
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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

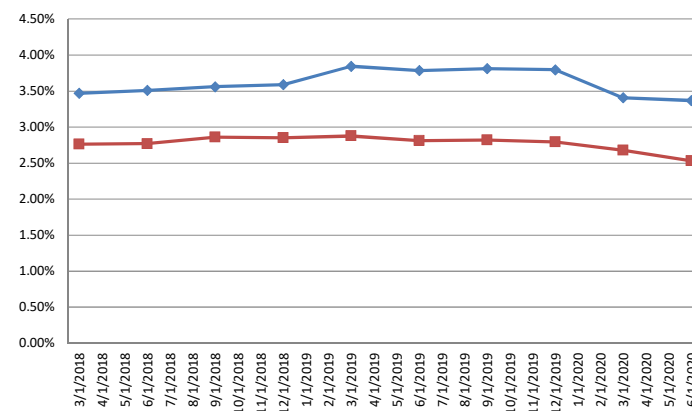
Yield on Avg Assets	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Interest Income/ Avg Assets	2.99%	2.98%	3.07%	3.07%	3.19%	3.20%	3.22%	3.23%	3.10%	2.96%

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

Yield on Avg Assets	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Interest Income/ Avg Assets	3.01%	3.09%	3.06%	3.23%	3.30%	3.30%	3.31%	3.26%	3.17%	2.94%

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

Yield on Avg Assets	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Interest Income/ Avg Assets	3.29%	3.29%	3.30%	3.35%	3.32%	3.29%	3.30%	3.38%	3.31%	3.18%

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

Yield on Avg Assets	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Interest Income/ Avg Assets	2.76%	2.77%	2.86%	2.85%	2.88%	2.81%	2.82%	2.79%	2.68%	2.53%

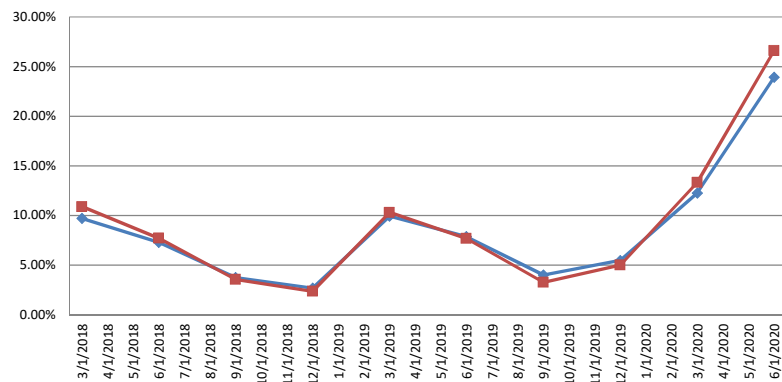
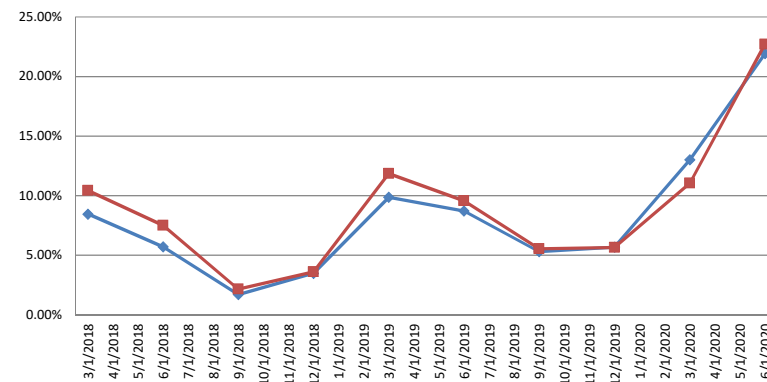
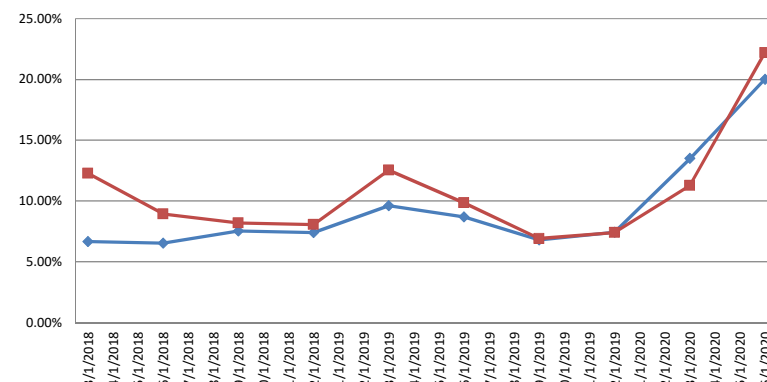
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

Asset Group A - \$50 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - Over \$1 billion in Total Assets
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

June 30, 2020

Run Date: August 14, 2020

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											
	Leatherstocking Region Federal Credit Union	\$58,833	\$28,404	\$52,195	54.42%	\$5,883	3.43%	0.18%	3.25%	30.52%	32.64%
	Greater Niagara Federal Credit Union	\$60,005	\$30,063	\$53,077	56.64%	\$4,000	4.16%	0.09%	3.56%	27.17%	30.23%
	M. C. T. Federal Credit Union	\$60,833	\$8,749	\$54,657	16.01%	\$7,604	2.21%	0.11%	2.10%	21.33%	22.87%
	Educational & Governmental Employees Federal Credit Union	\$61,301	\$13,380	\$53,095	25.20%	\$6,453	2.79%	0.18%	2.61%	21.58%	20.21%
	Riverside Federal Credit Union	\$61,796	\$41,841	\$55,056	76.00%	\$5,150	3.68%	0.33%	3.34%	23.52%	25.62%
	Adirondack Regional Federal Credit Union	\$62,450	\$35,299	\$57,638	61.24%	\$3,469	3.78%	0.26%	3.53%	49.15%	53.57%
	Good Neighbors Federal Credit Union	\$62,789	\$34,608	\$56,257	61.52%	\$4,485	3.67%	0.14%	3.52%	28.67%	31.85%
	Van Cortlandt Cooperative Federal Credit Union	\$63,673	\$15,415	\$59,924	25.72%	\$10,612	2.45%	0.16%	2.30%	6.42%	7.18%
	Yonkers Teachers Federal Credit Union	\$64,211	\$3,048	\$56,536	5.39%	\$21,404	2.46%	1.28%	1.19%	13.95%	15.75%
	Western New York Federal Credit Union	\$64,545	\$34,439	\$58,411	58.96%	\$4,451	3.33%	0.14%	3.19%	29.35%	31.25%
	Jamestown Area Community Federal Credit Union	\$64,790	\$31,046	\$59,712	51.99%	\$3,240	3.33%	0.10%	3.23%	28.29%	29.84%
	Consumers Federal Credit Union	\$67,498	\$56,578	\$57,696	98.06%	\$5,625	4.32%	1.54%	2.78%	5.97%	11.86%
	Lower East Side People's Federal Credit Union	\$68,449	\$46,868	\$60,773	77.12%	\$2,794	4.77%	0.16%	4.61%	36.35%	37.98%
	Buffalo Service Credit Union	\$69,863	\$26,669	\$61,502	43.36%	\$6,075	3.49%	0.19%	3.30%	32.26%	35.05%
	Hudson River Financial Federal Credit Union	\$70,123	\$27,132	\$64,286	42.21%	\$7,012	2.85%	0.54%	2.31%	18.05%	18.71%
	North Franklin Federal Credit Union	\$73,022	\$35,871	\$63,561	56.44%	\$4,868	3.30%	0.33%	2.97%	27.82%	29.41%
	Compass Federal Credit Union	\$73,343	\$36,546	\$61,826	59.11%	\$5,058	4.04%	0.49%	3.55%	40.98%	48.40%
	Northeastern Operating Engineers Federal Credit Union	\$75,593	\$59,153	\$67,148	88.09%	\$6,047	3.57%	0.43%	3.15%	13.78%	20.32%
	New York Times Employees Federal Credit Union	\$76,908	\$28,409	\$65,618	43.29%	\$6,992	2.74%	0.66%	2.07%	5.33%	5.67%
	Crossroads Community Federal Credit Union	\$76,968	\$23,733	\$67,553	35.13%	\$6,157	2.70%	0.21%	2.50%	18.34%	20.67%
	ACMG Federal Credit Union	\$77,358	\$44,635	\$71,451	62.47%	\$3,438	4.16%	0.63%	3.67%	31.78%	34.78%
	Greater Chautauqua Federal Credit Union	\$78,059	\$33,749	\$71,167	47.42%	\$2,478	3.54%	0.45%	3.10%	27.21%	29.56%
	Utica Gas & Electric Employees Federal Credit Union	\$79,387	\$55,444	\$65,995	84.01%	\$8,357	4.09%	1.12%	2.97%	12.80%	19.97%
	Empire ONE Federal Credit Union	\$80,079	\$36,298	\$70,886	51.21%	\$5,932	3.00%	0.14%	2.86%	21.69%	24.55%
	1199 SEIU Federal Credit Union	\$83,371	\$23,884	\$76,715	31.13%	\$4,904	3.36%	0.05%	3.30%	28.37%	29.77%
	St. Pius X Church Federal Credit Union	\$85,966	\$55,578	\$77,263	71.93%	\$4,912	3.67%	0.79%	2.88%	17.70%	19.55%
	Greater Metro Federal Credit Union	\$86,048	\$34,164	\$76,861	44.45%	\$7,171	2.60%	0.52%	2.08%	2.08%	2.10%
	Meridia Community Federal Credit Union	\$94,775	\$66,885	\$83,045	80.54%	\$4,860	3.46%	0.36%	3.10%	40.02%	43.85%
	UFirst Federal Credit Union	\$95,713	\$58,924	\$83,656	70.44%	\$3,545	4.09%	0.08%	4.01%	28.82%	35.74%
	Community Resource Federal Credit Union	\$99,745	\$77,990	\$88,056	88.57%	\$3,836	4.29%	1.10%	3.18%	13.71%	18.30%
	Lufthansa Employees Federal Credit Union	\$100,271	\$5,983	\$85,184	7.02%	\$33,424	2.01%	1.30%	0.71%	5.19%	5.69%
	SJP Federal Credit Union	\$101,346	\$79,592	\$91,053	87.41%	\$9,652	4.71%	1.59%	3.12%	23.82%	24.64%
	School Systems Federal Credit Union	\$103,796	\$36,498	\$95,748	38.12%	\$6,487	2.86%	0.43%	2.43%	24.05%	25.71%
	Southern Chautauqua Federal Credit Union	\$104,189	\$76,289	\$94,039	81.12%	\$2,395	5.60%	0.84%	4.76%	31.37%	30.95%
	Syracuse Fire Department Employees Federal Credit Union	\$104,824	\$52,582	\$91,176	57.67%	\$6,988	3.33%	0.60%	2.73%	23.59%	26.40%
	Auburn Community Federal Credit Union	\$106,014	\$26,943	\$93,270	28.89%	\$5,301	2.73%	0.06%	2.67%	22.30%	25.55%
	Great Erie Federal Credit Union	\$107,724	\$65,917	\$96,875	68.04%	\$5,823	3.23%	0.25%	2.98%	30.55%	33.56%
	Genesee Valley Federal Credit Union	\$108,223	\$80,193	\$96,723	82.91%	\$3,669	4.00%	0.31%	3.69%	36.85%	40.06%
	Oswego County Federal Credit Union	\$111,726	\$76,605	\$102,834	74.49%	\$2,759	5.12%	0.83%	4.29%	28.28%	30.36%
	American Broadcast Employees Federal Credit Union	\$114,850	\$68,722	\$102,775	66.87%	\$3,960	3.69%	0.31%	3.38%	10.13%	12.05%
	Ontario Shores Federal Credit Union	\$117,067	\$54,642	\$105,624	51.73%	\$7,804	2.98%	0.18%	2.80%	29.40%	31.29%
	Inner Lakes Federal Credit Union	\$117,554	\$42,652	\$107,593	39.64%	\$5,002	3.10%	0.40%	2.70%	34.42%	34.74%
	Core Federal Credit Union	\$119,254	\$39,618	\$106,561	37.18%	\$5,679	2.97%	0.19%	2.78%	27.91%	29.94%
	Horizons Federal Credit Union	\$124,851	\$86,872	\$110,723	78.46%	\$4,093	3.74%	0.43%	3.31%	23.35%	26.38%
	Buffalo Metropolitan Federal Credit Union	\$126,775	\$89,746	\$116,022	77.35%	\$2,881	4.59%	0.19%	4.40%	34.50%	37.66%
	TrailNorth Federal Credit Union	\$128,308	\$53,631	\$114,579	46.81%	\$4,277	3.73%	0.09%	3.64%	27.72%	28.38%
	Triboro Postal Federal Credit Union	\$130,051	\$10,376	\$107,066	9.69%	\$14,450	2.31%	1.21%	1.10%	9.29%	6.63%
	Tonawanda Valley Federal Credit Union	\$131,604	\$53,160	\$120,961	43.95%	\$5,062	2.61%	0.06%	2.55%	29.78%	33.12%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

June 30, 2020

Run Date: August 14, 2020

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)											
	First Choice Financial Federal Credit Union	\$132,432	\$69,546	\$116,914	59.48%	\$4,567	3.33%	0.39%	2.91%	32.32%	35.22%
	Town of Hempstead Employees Federal Credit Union	\$134,919	\$59,342	\$127,442	46.56%	\$6,746	3.00%	0.45%	2.55%	16.46%	18.77%
	Greater Woodlawn Federal Credit Union	\$135,582	\$41,879	\$107,420	38.99%	\$9,039	2.38%	0.39%	1.99%	15.14%	18.06%
	Alternatives Federal Credit Union	\$138,401	\$97,313	\$126,620	76.85%	\$2,741	3.94%	0.42%	3.52%	39.50%	44.90%
	Financial Trust Federal Credit Union	\$140,120	\$71,805	\$123,225	58.27%	\$5,288	3.28%	0.28%	3.01%	29.91%	33.34%
	Ulster Federal Credit Union	\$149,171	\$38,306	\$136,380	28.09%	\$5,967	2.17%	0.12%	2.06%	29.92%	31.06%
	Ukrainian National Federal Credit Union	\$151,574	\$82,233	\$135,091	60.87%	\$5,227	3.41%	1.11%	2.29%	1.54%	2.60%
	Western Division Federal Credit Union	\$153,652	\$66,326	\$130,049	51.00%	\$7,317	3.01%	0.34%	2.67%	17.55%	20.12%
	Countryside Federal Credit Union	\$157,424	\$134,624	\$130,540	103.13%	\$10,156	3.52%	1.25%	2.27%	8.73%	7.45%
	GHS Federal Credit Union	\$172,114	\$122,988	\$157,228	78.22%	\$5,296	4.44%	0.46%	3.98%	32.93%	36.55%
	Saint Lawrence Federal Credit Union	\$182,230	\$128,795	\$156,110	82.50%	\$3,919	4.14%	0.94%	3.20%	26.43%	41.89%
	Moog Employees Federal Credit Union	\$194,252	\$87,388	\$151,590	57.65%	\$19,425	2.93%	0.31%	2.62%	14.52%	16.40%
	Finger Lakes Federal Credit Union	\$194,321	\$125,975	\$175,067	71.96%	\$4,134	3.42%	0.15%	3.27%	32.26%	34.55%
	Palisades Federal Credit Union	\$196,989	\$131,231	\$158,916	82.58%	\$5,794	3.22%	0.79%	2.43%	9.29%	16.78%
	Access Federal Credit Union	\$211,551	\$136,066	\$192,392	70.72%	\$5,160	3.39%	0.36%	3.03%	35.55%	37.90%
	Dannemora Federal Credit Union	\$221,212	\$143,011	\$191,114	74.83%	\$4,515	3.59%	0.28%	3.31%	26.93%	31.18%
	Niagara's Choice Federal Credit Union	\$223,985	\$128,862	\$200,762	64.19%	\$3,613	3.37%	0.07%	3.30%	28.25%	30.09%
	SECNY Federal Credit Union	\$228,394	\$125,634	\$208,594	60.23%	\$4,350	3.09%	0.29%	2.80%	26.77%	29.48%
	Average of Asset Group A	\$111,731	\$59,033	\$98,725	57.75%	\$6,360	3.43%	0.46%	2.96%	23.93%	26.62%
Asset Group B - \$251 to \$500 million in total assets											
	Actors Federal Credit Union	\$251,125	\$95,652	\$232,464	41.15%	\$5,232	2.34%	0.20%	2.14%	17.13%	18.29%
	Family First of NY Federal Credit Union	\$252,624	\$200,867	\$202,969	98.96%	\$4,318	4.26%	0.82%	3.44%	20.00%	18.15%
	TCT Federal Credit Union	\$256,453	\$182,331	\$225,201	80.96%	\$4,007	3.77%	0.73%	3.04%	17.47%	21.34%
	Sperry Associates Federal Credit Union	\$278,398	\$173,989	\$254,864	68.27%	\$7,138	3.08%	1.04%	2.04%	7.14%	6.58%
	Ukrainian Federal Credit Union	\$294,185	\$247,606	\$263,660	93.91%	\$3,566	4.33%	1.03%	3.30%	17.08%	17.38%
	People's Alliance Federal Credit Union	\$300,179	\$170,717	\$272,837	62.57%	\$3,706	3.75%	0.48%	3.27%	22.71%	24.77%
	Hudson River Community Credit Union	\$314,582	\$246,225	\$262,943	93.64%	\$4,059	4.28%	0.70%	3.58%	25.80%	26.56%
	Olean Area Federal Credit Union	\$341,284	\$183,927	\$290,164	63.39%	\$5,333	3.31%	0.63%	2.69%	23.97%	25.95%
	TEG Federal Credit Union	\$344,747	\$227,002	\$318,174	71.35%	\$3,347	4.53%	0.56%	3.97%	25.67%	29.15%
	Ocean Financial Federal Credit Union	\$345,326	\$201,717	\$316,792	63.67%	\$9,209	3.03%	0.91%	2.12%	14.59%	13.32%
	G.P.O. Federal Credit Union	\$353,136	\$188,047	\$317,209	59.28%	\$4,255	3.69%	0.68%	3.01%	28.46%	30.80%
	Suma Yonkers Federal Credit Union	\$356,906	\$219,012	\$307,169	71.30%	\$10,982	3.14%	1.33%	1.81%	8.00%	8.83%
	Northern Credit Union	\$358,036	\$292,700	\$329,142	88.93%	\$3,168	4.46%	0.58%	3.88%	53.27%	54.16%
	ServU Federal Credit Union	\$361,685	\$231,919	\$313,296	74.03%	\$3,334	3.17%	0.21%	2.97%	25.40%	28.80%
	First New York Federal Credit Union	\$381,470	\$230,209	\$342,778	67.16%	\$3,028	3.68%	0.11%	3.57%	28.03%	31.23%
	Nassau Financial Federal Credit Union	\$404,342	\$206,328	\$377,956	54.59%	\$5,990	2.85%	0.66%	2.19%	7.65%	9.80%
	Advantage Federal Credit Union	\$423,332	\$257,997	\$303,861	84.91%	\$4,456	3.76%	0.80%	2.96%	29.77%	18.81%
	Pittsford Federal Credit Union	\$463,026	\$321,308	\$413,246	77.75%	\$9,079	3.06%	0.76%	2.30%	21.23%	23.90%
	Heritage Financial Credit Union	\$486,401	\$360,303	\$426,854	84.41%	\$3,512	4.12%	0.49%	3.63%	23.12%	23.76%
	Average of Asset Group B	\$345,644	\$223,045	\$303,767	73.70%	\$5,143	3.61%	0.67%	2.94%	21.92%	22.71%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2020

Run Date: August 14, 2020

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											
	Cornerstone Community Federal Credit Union	\$503,324	\$263,542	\$464,175	56.78%	\$4,177	3.17%	0.09%	3.08%	28.00%	29.22%
	Reliant Community Federal Credit Union	\$544,385	\$368,721	\$482,506	76.42%	\$3,654	3.92%	0.38%	3.54%	30.09%	33.20%
	First Heritage Federal Credit Union	\$555,162	\$363,233	\$491,425	73.91%	\$4,807	3.19%	0.59%	2.60%	25.23%	27.20%
	Sidney Federal Credit Union	\$584,838	\$393,635	\$506,323	77.74%	\$3,492	4.03%	0.41%	3.62%	24.18%	32.56%
	Sea Comm Federal Credit Union	\$635,931	\$337,698	\$532,850	63.38%	\$4,911	3.88%	0.66%	3.22%	23.55%	26.20%
	First Source Federal Credit Union	\$747,924	\$603,388	\$675,554	89.32%	\$4,144	4.83%	0.89%	3.94%	27.93%	37.24%
	Sunmark Credit Union	\$805,857	\$654,533	\$726,761	90.06%	\$3,688	4.36%	0.81%	3.56%	17.74%	26.43%
	N C P D Federal Credit Union	\$808,960	\$218,330	\$672,823	32.45%	\$34,424	2.58%	0.87%	1.70%	11.53%	10.00%
	Quorum Federal Credit Union	\$871,397	\$686,653	\$801,762	85.64%	\$6,916	4.44%	1.08%	3.36%	7.17%	9.07%
	Average of Asset Group C	\$673,086	\$432,193	\$594,909	71.74%	\$7,801	3.82%	0.64%	3.18%	21.71%	25.68%
Asset Group D - Over \$1 billion in total assets											
	Summit Federal Credit Union	\$1,091,250	\$891,892	\$983,372	90.70%	\$4,663	3.48%	0.82%	2.67%	18.10%	19.16%
	CFCU Community Credit Union	\$1,195,903	\$808,851	\$1,018,927	79.38%	\$6,196	3.21%	0.37%	2.95%	18.94%	22.57%
	Mid-Hudson Valley Federal Credit Union	\$1,213,018	\$826,626	\$1,092,973	75.63%	\$4,842	3.86%	0.53%	3.33%	23.75%	25.55%
	Suffolk Federal Credit Union	\$1,338,942	\$749,904	\$1,187,043	63.17%	\$7,853	3.14%	0.63%	2.51%	18.12%	20.75%
	Self Reliance NY Federal Credit Union	\$1,413,648	\$675,201	\$1,174,568	57.49%	\$34,905	2.72%	1.77%	0.95%	3.62%	3.63%
	Island Federal Credit Union	\$1,593,913	\$907,812	\$1,151,133	78.86%	\$10,250	2.67%	1.28%	1.39%	8.76%	(2.40%)
	Corning Federal Credit Union	\$1,714,314	\$1,238,234	\$1,526,146	81.13%	\$4,749	3.31%	0.60%	2.71%	27.93%	30.69%
	USAlliance Federal Credit Union	\$1,931,731	\$1,658,098	\$1,448,918	114.44%	\$8,701	3.84%	1.49%	2.35%	9.53%	11.11%
	AmeriCU Credit Union	\$2,057,567	\$1,471,524	\$1,829,575	80.43%	\$6,440	3.25%	1.26%	2.00%	26.83%	30.72%
	Capital Communications Federal Credit Union	\$2,150,319	\$1,831,597	\$1,902,029	96.30%	\$5,812	4.05%	0.71%	3.35%	21.33%	29.18%
	Polish & Slavic Federal Credit Union	\$2,227,379	\$1,179,997	\$1,988,237	59.35%	\$6,551	3.00%	0.43%	2.57%	15.39%	16.08%
	Empower Federal Credit Union	\$2,291,813	\$1,704,428	\$2,023,969	84.21%	\$4,182	4.32%	0.68%	3.63%	34.53%	37.96%
	Municipal Credit Union	\$3,617,362	\$1,865,963	\$3,386,644	55.10%	\$7,528	3.67%	0.15%	3.53%	37.03%	39.07%
	Jovia Financial Federal Credit Union	\$3,737,090	\$2,844,609	\$3,360,463	84.65%	\$8,465	3.50%	1.20%	2.30%	14.65%	15.76%
	State Employees Federal Credit Union	\$4,683,181	\$2,615,379	\$4,284,388	61.04%	\$5,307	3.20%	0.48%	2.78%	30.93%	32.58%
	Visions Federal Credit Union	\$4,946,565	\$3,005,711	\$3,795,180	79.20%	\$7,495	3.13%	0.91%	2.23%	31.42%	22.57%
	Hudson Valley Credit Union	\$5,906,473	\$2,884,695	\$5,176,864	55.72%	\$7,875	3.44%	0.80%	2.64%	20.75%	19.58%
	United Nations Federal Credit Union	\$6,440,636	\$3,685,056	\$5,775,374	63.81%	\$10,430	3.20%	0.63%	2.56%	15.38%	16.08%
	ESL Federal Credit Union	\$7,365,884	\$3,081,709	\$4,522,609	68.14%	\$9,027	3.33%	1.08%	2.51%	16.21%	40.79%
	Teachers Federal Credit Union	\$8,133,362	\$5,061,053	\$7,352,037	68.84%	\$10,903	3.11%	1.13%	1.98%	16.64%	16.66%
	Bethpage Federal Credit Union	\$9,967,322	\$6,668,064	\$8,852,936	75.32%	\$13,796	3.30%	1.01%	2.24%	10.56%	18.20%
	Average of Asset Group D	\$3,572,270	\$2,174,114	\$3,039,685	74.90%	\$8,856	3.37%	0.86%	2.53%	20.02%	22.20%

Source: SNL Financial

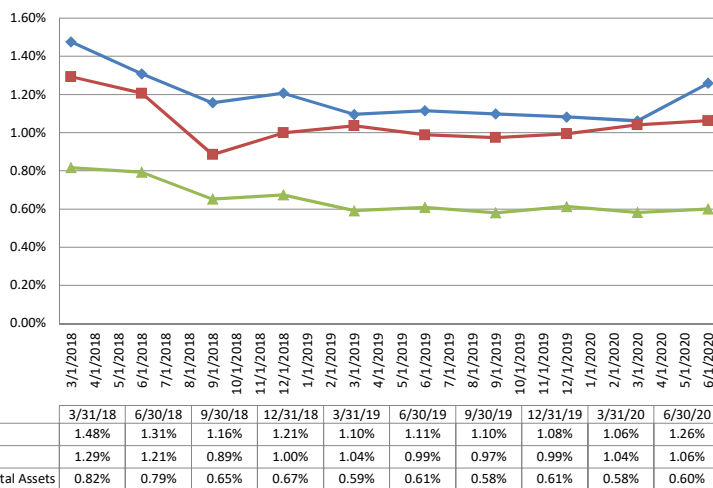
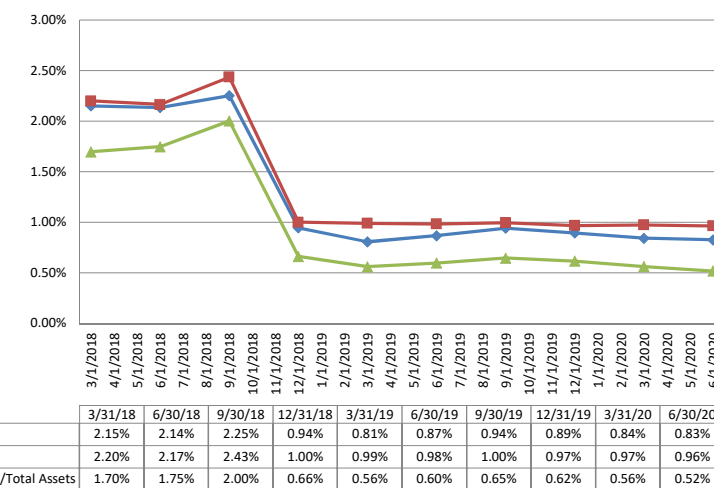
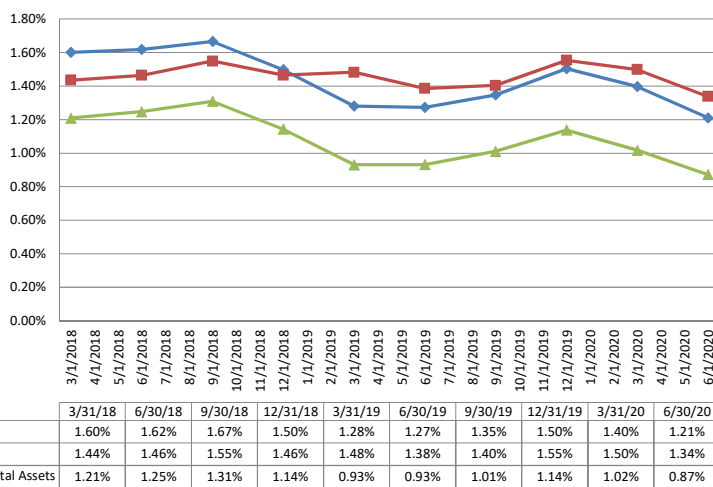
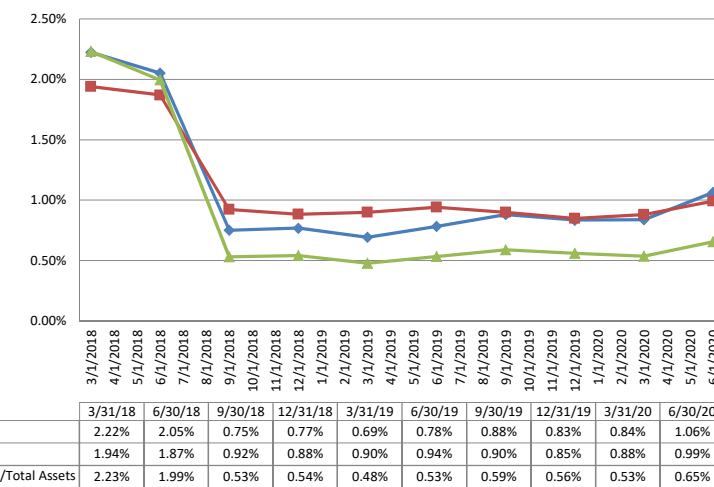
Note: Report includes only bank-level data.

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Asset Quality

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

Asset Group A - \$50 to \$250 million in Total Assets
As of DateAsset Group B - \$251 to \$500 million in Total Assets
As of DateAsset Group C - \$501 to \$1 billion in Total Assets
As of DateAsset Group D - Over \$1 billion in Total Assets
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

June 30, 2020

Run Date: August 14, 2020

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								
	Leatherstocking Region Federal Credit Union	\$58,833	\$356	1.25%	0.67%	53.37%	5.27%	0.61%
	Greater Niagara Federal Credit Union	\$60,005	\$300	1.00%	0.64%	64.33%	4.46%	0.50%
	M. C. T. Federal Credit Union	\$60,833	\$62	0.71%	0.55%	77.42%	1.01%	0.10%
	Educational & Governmental Employees Federal Credit Union	\$61,301	\$200	1.49%	1.46%	97.50%	2.81%	0.33%
	Riverside Federal Credit Union	\$61,796	\$148	0.35%	1.06%	299.32%	2.11%	0.24%
	Adirondack Regional Federal Credit Union	\$62,450	\$95	0.27%	0.40%	149.47%	2.04%	0.15%
	Good Neighbors Federal Credit Union	\$62,789	\$285	0.82%	0.73%	88.42%	4.76%	0.45%
	Van Cortlandt Cooperative Federal Credit Union	\$63,673	\$196	1.27%	0.34%	27.04%	5.45%	0.31%
	Yonkers Teachers Federal Credit Union	\$64,211	\$66	2.17%	2.10%	96.97%	0.85%	0.10%
	Western New York Federal Credit Union	\$64,545	\$46	0.13%	0.67%	502.17%	2.79%	0.07%
	Jamestown Area Community Federal Credit Union	\$64,790	\$28	0.09%	0.49%	546.43%	0.55%	0.04%
	Consumers Federal Credit Union	\$67,498	\$1,671	2.95%	0.31%	10.35%	17.82%	2.48%
	Lower East Side People's Federal Credit Union	\$68,449	\$1,483	3.16%	0.47%	14.90%	27.71%	2.17%
	Buffalo Service Credit Union	\$69,863	\$92	0.34%	0.31%	89.13%	1.12%	0.13%
	Hudson River Financial Federal Credit Union	\$70,123	\$343	1.26%	0.57%	45.48%	5.94%	0.49%
	North Franklin Federal Credit Union	\$73,022	\$54	0.15%	0.28%	185.19%	0.69%	0.07%
	Compass Federal Credit Union	\$73,343	\$369	1.01%	0.77%	75.88%	4.16%	0.50%
	Northeastern Operating Engineers Federal Credit Union	\$75,593	\$1,551	2.62%	0.51%	19.54%	29.04%	2.05%
	New York Times Employees Federal Credit Union	\$76,908	\$692	2.44%	2.24%	92.05%	8.90%	0.90%
	Crossroads Community Federal Credit Union	\$76,968	\$80	0.34%	0.55%	163.75%	0.86%	0.10%
	ACMG Federal Credit Union	\$77,358	\$268	0.60%	0.72%	119.78%	4.77%	0.35%
	Greater Chautauqua Federal Credit Union	\$78,059	\$638	1.89%	0.89%	47.02%	10.94%	0.82%
	Utica Gas & Electric Employees Federal Credit Union	\$79,387	\$646	1.17%	0.48%	41.18%	4.58%	0.81%
	Empire ONE Federal Credit Union	\$80,079	\$127	0.35%	0.55%	157.48%	1.42%	0.16%
	1199 SEIU Federal Credit Union	\$83,371	\$1,462	6.12%	4.15%	67.72%	19.49%	1.75%
	St. Pius X Church Federal Credit Union	\$85,966	\$430	0.77%	0.52%	67.44%	4.84%	0.50%
	Greater Metro Federal Credit Union	\$86,048	\$3,384	9.91%	10.46%	105.59%	28.93%	3.93%
	Meridia Community Federal Credit Union	\$94,775	\$153	0.23%	0.34%	147.06%	1.41%	0.16%
	UFirst Federal Credit Union	\$95,713	\$114	0.19%	0.27%	137.72%	1.05%	0.12%
	Community Resource Federal Credit Union	\$99,745	\$69	0.09%	0.55%	620.29%	0.83%	0.07%
	Lufthansa Employees Federal Credit Union	\$100,271	\$20	0.33%	2.62%	785.00%	0.13%	0.02%
	SJP Federal Credit Union	\$101,346	\$527	0.66%	0.44%	67.17%	5.37%	0.52%
	School Systems Federal Credit Union	\$103,796	\$315	0.86%	0.27%	31.75%	4.00%	0.30%
	Southern Chautauqua Federal Credit Union	\$104,189	\$745	0.98%	1.43%	146.85%	7.46%	0.72%
	Syracuse Fire Department Employees Federal Credit Union	\$104,824	\$349	0.66%	0.03%	4.87%	2.63%	0.33%
	Auburn Community Federal Credit Union	\$106,014	\$47	0.17%	0.32%	182.98%	0.44%	0.04%
	Great Erie Federal Credit Union	\$107,724	\$123	0.19%	0.50%	267.48%	1.15%	0.11%
	Genesee Valley Federal Credit Union	\$108,223	\$9	0.01%	0.15%	NM	0.08%	0.01%
	Oswego County Federal Credit Union	\$111,726	\$1,407	1.84%	1.14%	62.26%	15.11%	1.26%
	American Broadcast Employees Federal Credit Union	\$114,850	\$705	1.03%	0.65%	63.12%	6.14%	0.61%
	Ontario Shores Federal Credit Union	\$117,067	\$92	0.17%	0.48%	282.61%	0.84%	0.08%
	Inner Lakes Federal Credit Union	\$117,554	\$222	0.52%	0.47%	90.99%	2.21%	0.19%
	Core Federal Credit Union	\$119,254	\$426	1.08%	5.73%	532.86%	4.84%	0.36%
	Horizons Federal Credit Union	\$124,851	\$545	0.63%	0.79%	126.61%	4.11%	0.44%
	Buffalo Metropolitan Federal Credit Union	\$126,775	\$721	0.80%	0.77%	95.84%	6.42%	0.57%
	TrailNorth Federal Credit Union	\$128,308	\$292	0.54%	0.81%	149.32%	2.37%	0.23%
	Triboro Postal Federal Credit Union	\$130,051	\$261	2.52%	0.47%	18.77%	1.13%	0.20%
	Tonawanda Valley Federal Credit Union	\$131,604	\$88	0.17%	0.29%	173.86%	0.82%	0.07%

Source: SNL Financial

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Asset Quality

June 30, 2020

Run Date: August 14, 2020

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)								
	First Choice Financial Federal Credit Union	\$132,432	\$466	0.67%	0.90%	134.12%	3.43%	0.35%
	Town of Hempstead Employees Federal Credit Union	\$134,919	\$2,940	4.95%	3.80%	76.73%	34.56%	2.18%
	Greater Woodlawn Federal Credit Union	\$135,582	\$281	0.67%	0.80%	119.57%	1.00%	0.21%
	Alternatives Federal Credit Union	\$138,401	\$1,888	1.94%	0.78%	39.99%	23.74%	1.36%
	Financial Trust Federal Credit Union	\$140,120	\$345	0.48%	0.59%	122.32%	2.04%	0.25%
	Ulster Federal Credit Union	\$149,171	\$1,603	4.18%	2.52%	60.14%	14.66%	1.07%
	Ukrainian National Federal Credit Union	\$151,574	\$1,581	1.92%	1.42%	73.94%	9.24%	1.04%
	Western Division Federal Credit Union	\$153,652	\$29	0.04%	0.24%	548.28%	0.12%	0.02%
	Countryside Federal Credit Union	\$157,424	\$1,031	0.77%	0.41%	53.25%	4.10%	0.65%
	GHS Federal Credit Union	\$172,114	\$3,292	2.68%	1.13%	42.38%	21.24%	1.91%
	Saint Lawrence Federal Credit Union	\$182,230	\$735	0.57%	0.51%	88.57%	4.40%	0.40%
	Moog Employees Federal Credit Union	\$194,252	\$164	0.19%	1.13%	600.00%	0.38%	0.08%
	Finger Lakes Federal Credit Union	\$194,321	\$347	0.28%	0.38%	137.75%	1.86%	0.18%
	Palisades Federal Credit Union	\$196,989	\$3,102	2.36%	1.46%	61.96%	16.10%	1.57%
	Access Federal Credit Union	\$211,551	\$541	0.40%	0.52%	130.68%	3.06%	0.26%
	Dannemora Federal Credit Union	\$221,212	\$270	0.19%	0.64%	340.00%	1.14%	0.12%
	Niagara's Choice Federal Credit Union	\$223,985	\$2,850	2.21%	1.07%	48.35%	12.52%	1.27%
	SECNY Federal Credit Union	\$228,394	\$374	0.30%	0.42%	141.98%	2.14%	0.16%
	Average of Asset Group A	\$111,731	\$669	1.26%	1.06%	155.57%	6.48%	0.60%

Asset Group B - \$251 to \$500 million in total assets

Actors Federal Credit Union	\$251,125	\$180	0.19%	1.32%	702.22%	0.92%	0.07%
Family First of NY Federal Credit Union	\$252,624	\$1,082	0.54%	0.66%	122.74%	4.18%	0.43%
TCT Federal Credit Union	\$256,453	\$496	0.27%	0.64%	235.89%	2.28%	0.19%
Sperry Associates Federal Credit Union	\$278,398	\$2,007	1.15%	0.97%	83.86%	8.23%	0.72%
Ukrainian Federal Credit Union	\$294,185	\$1,527	0.62%	0.51%	82.91%	5.73%	0.52%
People's Alliance Federal Credit Union	\$300,179	\$1,387	0.81%	1.49%	183.27%	6.57%	0.46%
Hudson River Community Credit Union	\$314,582	\$1,621	0.66%	0.59%	89.14%	4.29%	0.52%
Olean Area Federal Credit Union	\$341,284	\$381	0.21%	1.55%	746.98%	0.85%	0.11%
TEG Federal Credit Union	\$344,747	\$3,340	1.47%	0.98%	66.86%	14.56%	0.97%
Ocean Financial Federal Credit Union	\$345,326	\$2,954	1.46%	0.73%	50.07%	10.12%	0.86%
G.P.O. Federal Credit Union	\$353,136	\$594	0.32%	1.45%	459.93%	3.81%	0.17%
Suma Yonkers Federal Credit Union	\$356,906	\$6,107	2.79%	1.57%	56.15%	14.20%	1.71%
Northern Credit Union	\$358,036	\$1,337	0.46%	0.89%	194.47%	7.14%	0.37%
ServU Federal Credit Union	\$361,685	\$662	0.29%	0.35%	123.41%	1.49%	0.18%
First New York Federal Credit Union	\$381,470	\$796	0.35%	0.99%	285.55%	2.25%	0.21%
Nassau Financial Federal Credit Union	\$404,342	\$5,723	2.77%	1.32%	47.70%	31.55%	1.42%
Advantage Federal Credit Union	\$423,332	\$954	0.37%	0.69%	187.63%	2.49%	0.23%
Pittsford Federal Credit Union	\$463,026	\$1,235	0.38%	0.59%	154.57%	2.43%	0.27%
Heritage Financial Credit Union	\$486,401	\$2,098	0.58%	1.03%	176.12%	7.01%	0.43%
Average of Asset Group B	\$345,644	\$1,815	0.83%	0.96%	213.13%	6.85%	0.52%

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Asset Quality

June 30, 2020

Run Date: August 14, 2020

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								
	Cornerstone Community Federal Credit Union	\$503,324	\$795	0.30%	1.03%	340.25%	2.50%	0.16%
	Reliant Community Federal Credit Union	\$544,385	\$1,244	0.34%	0.46%	136.74%	2.39%	0.23%
	First Heritage Federal Credit Union	\$555,162	\$1,044	0.29%	0.68%	238.12%	1.84%	0.19%
	Sidney Federal Credit Union	\$584,838	\$1,912	0.49%	1.21%	248.12%	3.21%	0.33%
	Sea Comm Federal Credit Union	\$635,931	\$2,140	0.63%	0.58%	92.29%	2.26%	0.34%
	First Source Federal Credit Union	\$747,924	\$9,114	1.51%	2.07%	137.32%	12.11%	1.22%
	Sunmark Credit Union	\$805,857	\$7,209	1.10%	0.61%	55.43%	11.57%	0.89%
	N C P D Federal Credit Union	\$808,960	\$1,787	0.82%	0.95%	115.78%	1.34%	0.22%
	Quorum Federal Credit Union	\$871,397	\$37,123	5.41%	4.44%	82.16%	42.34%	4.26%
	Average of Asset Group C	\$673,086	\$6,930	1.21%	1.34%	160.69%	8.84%	0.87%
Asset Group D - Over \$1 billion in total assets								
	Summit Federal Credit Union	\$1,091,250	\$6,417	0.72%	0.32%	43.87%	6.83%	0.59%
	CFCU Community Credit Union	\$1,195,903	\$7,204	0.89%	0.62%	69.18%	4.66%	0.60%
	Mid-Hudson Valley Federal Credit Union	\$1,213,018	\$8,594	1.04%	0.99%	95.51%	8.12%	0.71%
	Suffolk Federal Credit Union	\$1,338,942	\$2,631	0.35%	0.73%	209.27%	2.31%	0.20%
	Self Reliance NY Federal Credit Union	\$1,413,648	\$21,811	3.23%	0.72%	22.26%	9.04%	1.54%
	Island Federal Credit Union	\$1,593,913	\$7,919	0.87%	0.38%	43.33%	7.26%	0.50%
	Corning Federal Credit Union	\$1,714,314	\$1,811	0.15%	0.69%	471.67%	1.05%	0.11%
	USAlliance Federal Credit Union	\$1,931,731	\$14,327	0.86%	1.01%	116.54%	9.75%	0.74%
	AmeriCU Credit Union	\$2,057,567	\$10,815	0.73%	1.17%	159.24%	6.14%	0.53%
	Capital Communications Federal Credit Union	\$2,150,319	\$19,098	1.04%	1.49%	142.58%	8.77%	0.89%
	Polish & Slavic Federal Credit Union	\$2,227,379	\$8,051	0.68%	0.11%	16.30%	3.53%	0.36%
	Empower Federal Credit Union	\$2,291,813	\$12,446	0.73%	1.30%	178.29%	5.20%	0.54%
	Municipal Credit Union	\$3,617,362	\$16,931	0.91%	2.02%	222.56%	8.92%	0.47%
	Jovia Financial Federal Credit Union	\$3,737,090	\$42,701	1.50%	0.97%	64.52%	12.01%	1.14%
	State Employees Federal Credit Union	\$4,683,181	\$16,967	0.65%	1.25%	193.23%	5.62%	0.36%
	Visions Federal Credit Union	\$4,946,565	\$62,124	2.07%	1.77%	85.57%	10.53%	1.26%
	Hudson Valley Credit Union	\$5,906,473	\$18,033	0.63%	1.19%	190.06%	2.53%	0.31%
	United Nations Federal Credit Union	\$6,440,636	\$21,288	0.58%	0.82%	141.22%	3.43%	0.33%
	ESL Federal Credit Union	\$7,365,884	\$67,151	2.18%	1.75%	80.18%	4.97%	0.91%
	Teachers Federal Credit Union	\$8,133,362	\$18,715	0.37%	0.21%	57.70%	2.59%	0.23%
	Bethpage Federal Credit Union	\$9,967,322	\$140,846	2.11%	1.28%	60.65%	15.55%	1.41%
	Average of Asset Group D	\$3,572,270	\$25,042	1.06%	0.99%	126.84%	6.61%	0.65%

Source: SNL Financial

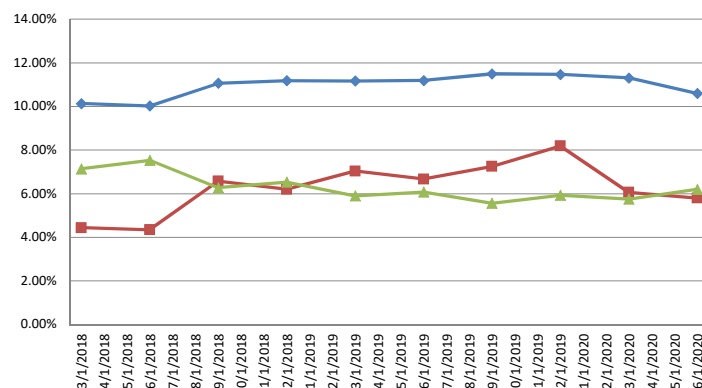
Note: Report includes only bank-level data.

NA = data was not available.

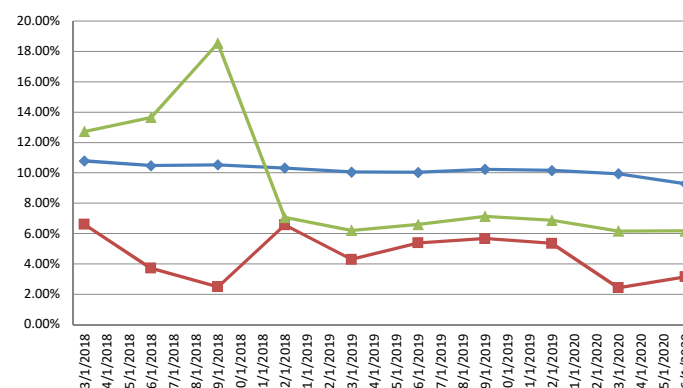
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

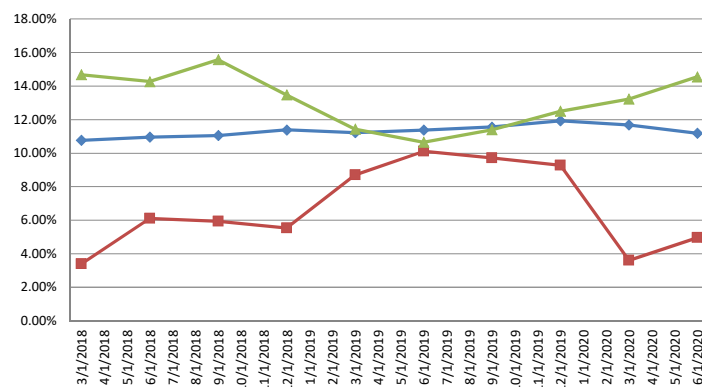
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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

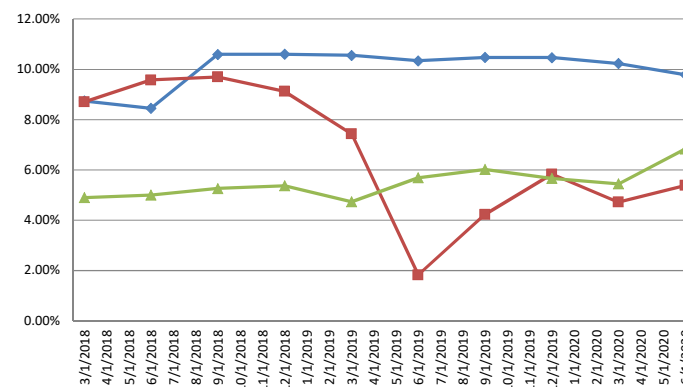
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	10.13%	10.01%	11.06%	11.17%	11.16%	11.18%	11.49%	11.46%	11.30%	10.58%
Net Worth Growth (Decline) - YTD	4.44%	4.35%	6.57%	6.20%	7.03%	6.67%	7.24%	8.18%	6.06%	5.79%
Total Delinquent Lns/ Net Worth	7.13%	7.53%	6.27%	6.53%	5.90%	6.07%	5.56%	5.92%	5.75%	6.20%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	10.79%	10.47%	10.52%	10.31%	10.04%	10.02%	10.23%	10.15%	9.93%	9.28%
Net Worth Growth (Decline) - YTD	6.59%	3.70%	2.48%	6.57%	4.29%	5.37%	5.66%	5.34%	2.42%	3.14%
Total Delinquent Lns/ Net Worth	12.72%	13.64%	18.54%	7.05%	6.20%	6.59%	7.12%	6.86%	6.16%	6.16%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	10.77%	10.95%	11.05%	11.38%	11.22%	11.37%	11.55%	11.92%	11.68%	11.18%
Net Worth Growth (Decline) - YTD	3.40%	6.10%	5.93%	5.53%	8.70%	10.10%	9.71%	9.27%	3.61%	4.95%
Total Delinquent Lns/ Net Worth	14.67%	14.26%	15.57%	13.47%	11.42%	10.64%	11.39%	12.50%	13.22%	14.55%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/ Assets	8.74%	8.45%	10.59%	10.60%	10.55%	10.33%	10.46%	10.46%	10.23%	9.78%
Net Worth Growth (Decline) - YTD	8.70%	9.57%	9.69%	9.12%	7.43%	1.83%	4.23%	5.83%	4.72%	5.38%
Total Delinquent Lns/ Net Worth	4.89%	5.00%	5.26%	5.37%	4.73%	5.68%	6.01%	5.66%	5.44%	6.84%

Source: SNL Financial

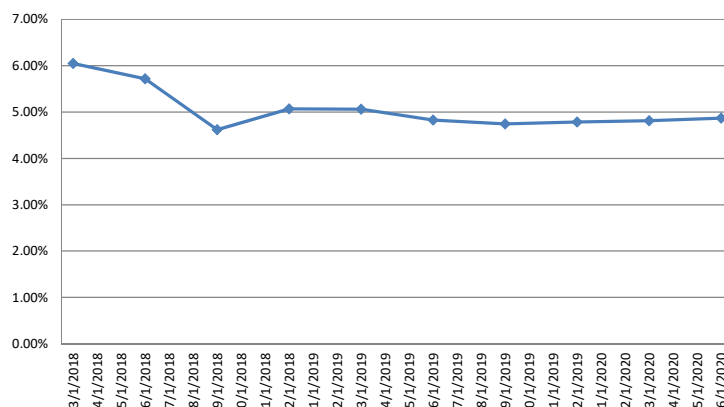
Note: Report includes only bank-level data.

NA = data was not available.

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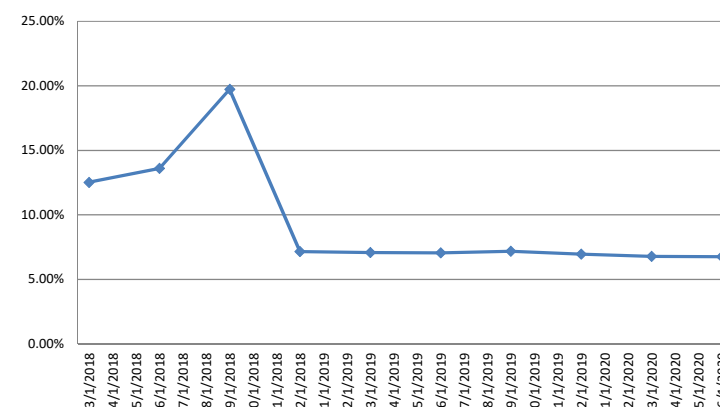
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



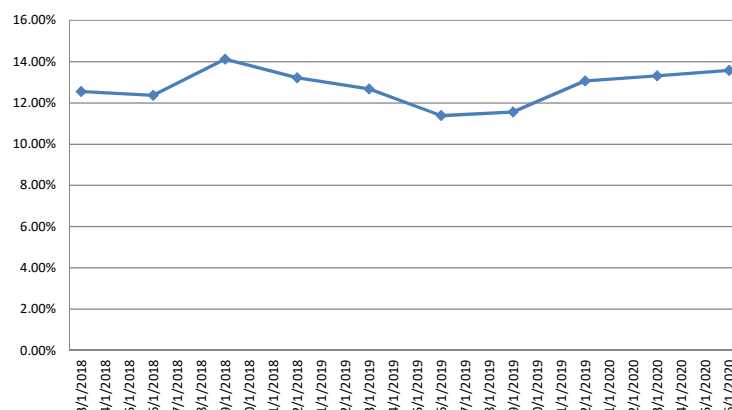
Classified Assets/ Net Worth	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	6.05%	5.72%	4.62%	5.07%	5.07%	4.83%	4.75%	4.79%	4.81%	4.87%

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



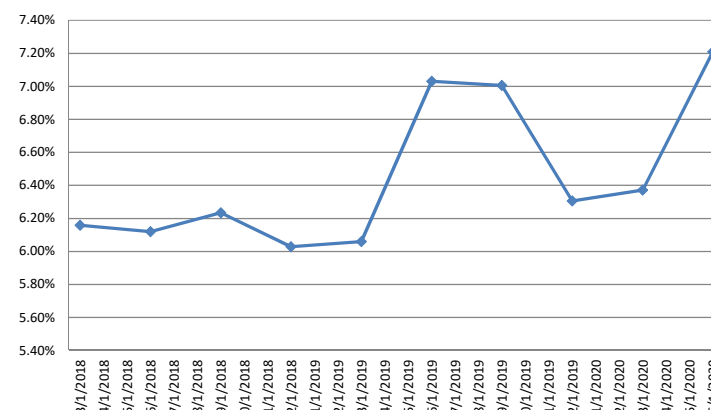
Classified Assets/ Net Worth	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	12.52%	13.59%	19.73%	7.14%	7.08%	7.06%	7.18%	6.95%	6.77%	6.75%

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



Classified Assets/ Net Worth	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	12.56%	12.37%	14.12%	13.22%	12.68%	11.38%	11.56%	13.07%	13.31%	13.58%

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



Classified Assets/ Net Worth	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
	6.16%	6.12%	6.24%	6.03%	6.06%	7.03%	7.01%	6.31%	6.37%	7.21%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

June 30, 2020

Run Date: August 14, 2020

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 - \$50 to \$250 million in total assets							
	Leatherstocking Region Federal Credit Union	\$58,833	\$6,482	11.02%	12.07%	5.49%	2.93%
	Greater Niagara Federal Credit Union	\$60,005	\$6,390	10.65%	4.94%	4.69%	3.02%
	M. C. T. Federal Credit Union	\$60,833	\$6,085	10.00%	8.43%	1.02%	0.79%
	Educational & Governmental Employees Federal Credit Union	\$61,301	\$6,891	11.24%	3.21%	2.90%	2.83%
	Riverside Federal Credit Union	\$61,796	\$6,566	10.63%	4.68%	2.25%	6.75%
	Adirondack Regional Federal Credit Union	\$62,450	\$4,513	7.23%	2.29%	2.11%	3.15%
	Good Neighbors Federal Credit Union	\$62,789	\$6,386	10.17%	7.20%	4.46%	3.95%
	Van Cortlandt Cooperative Federal Credit Union	\$63,673	\$4,430	6.96%	7.59%	4.42%	1.20%
	Yonkers Teachers Federal Credit Union	\$64,211	\$7,670	11.94%	1.68%	0.86%	0.83%
	Western New York Federal Credit Union	\$64,545	\$5,865	9.09%	13.93%	0.78%	3.94%
	Jamestown Area Community Federal Credit Union	\$64,790	\$4,913	7.58%	9.24%	0.57%	3.11%
	Consumers Federal Credit Union	\$67,498	\$9,291	13.76%	6.26%	17.99%	1.86%
	Lower East Side People's Federal Credit Union	\$68,449	\$6,982	10.20%	22.04%	21.24%	3.17%
	Buffalo Service Credit Union	\$69,863	\$7,392	10.58%	7.73%	1.24%	1.11%
	Hudson River Financial Federal Credit Union	\$70,123	\$5,120	7.30%	3.94%	6.70%	3.05%
	North Franklin Federal Credit Union	\$73,022	\$8,908	12.20%	5.87%	0.61%	1.12%
	Compass Federal Credit Union	\$73,343	\$10,813	14.74%	7.50%	3.41%	2.59%
	Northeastern Operating Engineers Federal Credit Union	\$75,593	\$6,139	8.12%	3.41%	25.26%	4.94%
	New York Times Employees Federal Credit Union	\$76,908	\$12,561	16.33%	(2.78%)	5.51%	5.07%
	Crossroads Community Federal Credit Union	\$76,968	\$9,185	11.93%	4.29%	0.87%	1.43%
	ACMG Federal Credit Union	\$77,358	\$5,294	6.84%	3.62%	5.06%	6.06%
	Greater Chautauqua Federal Credit Union	\$78,059	\$6,745	8.64%	4.21%	9.46%	4.45%
	Utica Gas & Electric Employees Federal Credit Union	\$79,387	\$13,820	17.41%	5.78%	4.67%	1.92%
	Empire ONE Federal Credit Union	\$80,079	\$8,755	10.93%	2.87%	1.45%	2.28%
	1199 SEIU Federal Credit Union	\$83,371	\$6,159	7.39%	5.23%	23.74%	16.07%
	St. Pius X Church Federal Credit Union	\$85,966	\$8,593	10.00%	2.21%	5.00%	3.37%
	Greater Metro Federal Credit Union	\$86,048	\$9,155	10.64%	(0.22%)	36.96%	39.03%
	Meridia Community Federal Credit Union	\$94,775	\$10,607	11.19%	7.27%	1.44%	2.12%
	UFirst Federal Credit Union	\$95,713	\$14,235	14.87%	4.12%	0.80%	1.10%
	Community Resource Federal Credit Union	\$99,745	\$11,312	11.34%	3.05%	0.61%	3.78%
	Lufthansa Employees Federal Credit Union	\$100,271	\$14,944	14.90%	4.15%	0.13%	1.05%
	SJP Federal Credit Union	\$101,346	\$9,460	9.33%	17.92%	5.57%	3.74%
	School Systems Federal Credit Union	\$103,796	\$7,780	7.50%	8.16%	4.05%	1.29%
	Southern Chautauqua Federal Credit Union	\$104,189	\$9,499	9.12%	11.21%	7.84%	11.52%
	Syracuse Fire Department Employees Federal Credit Union	\$104,824	\$13,267	12.66%	7.02%	2.63%	0.13%
	Auburn Community Federal Credit Union	\$106,014	\$10,489	9.89%	5.18%	0.45%	0.82%
	Great Erie Federal Credit Union	\$107,724	\$10,323	9.58%	6.54%	1.19%	3.19%
	Genesee Valley Federal Credit Union	\$108,223	\$11,041	10.20%	12.96%	0.08%	1.09%
	Oswego County Federal Credit Union	\$111,726	\$8,573	7.67%	10.54%	16.41%	10.22%
	American Broadcast Employees Federal Credit Union	\$114,850	\$11,397	9.92%	0.23%	6.19%	3.90%
	Ontario Shores Federal Credit Union	\$117,067	\$10,646	9.09%	11.13%	0.86%	2.44%
	Inner Lakes Federal Credit Union	\$117,554	\$8,796	7.48%	11.52%	2.52%	2.30%
	Core Federal Credit Union	\$119,254	\$12,347	10.35%	12.11%	3.45%	18.39%
	Horizons Federal Credit Union	\$124,851	\$13,556	10.86%	2.22%	4.02%	5.09%
	Buffalo Metropolitan Federal Credit Union	\$126,775	\$13,384	10.56%	2.16%	5.39%	5.16%
	TrailNorth Federal Credit Union	\$128,308	\$11,474	8.94%	4.80%	2.54%	3.80%
	Triboro Postal Federal Credit Union	\$130,051	\$20,850	16.03%	0.34%	1.25%	0.24%
	Tonawanda Valley Federal Credit Union	\$131,604	\$10,563	8.03%	2.71%	0.83%	1.45%

Source: SNL Financial

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Net Worth

June 30, 2020

Run Date: August 14, 2020

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 - \$50 to \$250 million in total assets (continued)							
	First Choice Financial Federal Credit Union	\$132,432	\$14,430	10.90%	3.80%	3.23%	4.33%
	Town of Hempstead Employees Federal Credit Union	\$134,919	\$9,102	6.75%	14.16%	32.30%	24.79%
	Greater Woodlawn Federal Credit Union	\$135,582	\$27,795	20.50%	3.77%	1.01%	1.21%
	Alternatives Federal Credit Union	\$138,401	\$9,030	6.52%	(2.71%)	20.91%	8.36%
	Financial Trust Federal Credit Union	\$140,120	\$16,463	11.75%	6.83%	2.10%	2.56%
	Ulster Federal Credit Union	\$149,171	\$11,499	7.71%	1.42%	13.94%	8.38%
	Ukrainian National Federal Credit Union	\$151,574	\$15,689	10.35%	(9.48%)	10.08%	7.45%
	Western Division Federal Credit Union	\$153,652	\$23,435	15.25%	5.15%	0.12%	0.68%
	Countryside Federal Credit Union	\$157,424	\$24,592	15.62%	6.87%	4.19%	2.23%
	GHS Federal Credit Union	\$172,114	\$15,418	8.96%	(0.13%)	21.35%	9.05%
	Saint Lawrence Federal Credit Union	\$182,230	\$18,236	10.01%	8.41%	4.03%	3.57%
	Moog Employees Federal Credit Union	\$194,252	\$42,303	21.78%	7.85%	0.39%	2.33%
	Finger Lakes Federal Credit Union	\$194,321	\$17,573	9.04%	5.09%	1.97%	2.72%
	Palisades Federal Credit Union	\$196,989	\$18,391	9.34%	(7.87%)	16.87%	10.45%
	Access Federal Credit Union	\$211,551	\$18,379	8.69%	10.08%	2.94%	3.85%
	Dannemora Federal Credit Union	\$221,212	\$27,250	12.32%	6.74%	0.99%	3.37%
	Niagara's Choice Federal Credit Union	\$223,985	\$20,365	9.09%	6.01%	13.99%	6.77%
	SECNY Federal Credit Union	\$228,394	\$16,936	7.42%	3.01%	2.21%	3.14%
	Actors Federal Credit Union	\$251,125	\$20,494	8.16%	16.52%	0.88%	6.17%
	Family First of NY Federal Credit Union	\$252,624	\$24,334	9.63%	7.13%	4.45%	5.46%
	TCT Federal Credit Union	\$256,453	\$19,109	7.45%	4.28%	2.60%	6.12%
	Average of Asset Group A	\$117,891	\$12,413	10.58%	5.79%	6.20%	4.87%

Asset Group B - \$251 to \$500 million in total assets

	Sperry Associates Federal Credit Union	\$278,398	\$21,959	7.89%	2.36%	9.14%	7.66%
	Ukrainian Federal Credit Union	\$294,185	\$25,344	8.61%	5.12%	6.03%	5.00%
	People's Alliance Federal Credit Union	\$300,179	\$25,266	8.42%	1.55%	5.49%	10.06%
	Hudson River Community Credit Union	\$314,582	\$36,272	11.53%	7.06%	4.47%	3.98%
	Olean Area Federal Credit Union	\$341,284	\$47,142	13.81%	4.22%	0.81%	6.04%
	TEG Federal Credit Union	\$344,747	\$26,429	7.67%	2.75%	12.64%	8.45%
	Ocean Financial Federal Credit Union	\$345,326	\$27,403	7.94%	2.73%	10.78%	5.40%
	G.P.O. Federal Credit Union	\$353,136	\$33,037	9.36%	10.23%	1.80%	8.27%
	Suma Yonkers Federal Credit Union	\$356,906	\$49,607	13.90%	2.47%	12.31%	6.91%
	Northern Credit Union	\$358,036	\$22,333	6.24%	9.62%	5.99%	11.64%
	ServU Federal Credit Union	\$361,685	\$46,462	12.85%	8.26%	1.42%	1.76%
	First New York Federal Credit Union	\$381,470	\$34,831	9.13%	1.32%	2.29%	6.53%
	Nassau Financial Federal Credit Union	\$404,342	\$21,331	5.28%	(26.46%)	26.83%	12.80%
	Advantage Federal Credit Union	\$423,332	\$34,945	8.25%	4.39%	2.73%	5.12%
	Pittsford Federal Credit Union	\$463,026	\$48,953	10.57%	5.84%	2.52%	3.90%
	Heritage Financial Credit Union	\$486,401	\$39,487	8.12%	3.36%	5.31%	9.36%
	Cornerstone Community Federal Credit Union	\$503,324	\$35,367	7.03%	7.86%	2.25%	7.65%
	Reliant Community Federal Credit Union	\$544,385	\$49,976	9.18%	3.99%	2.49%	3.40%
	First Heritage Federal Credit Union	\$555,162	\$58,054	10.46%	2.96%	1.80%	4.28%
	Average of Asset Group B	\$389,995	\$36,010	9.28%	3.14%	6.16%	6.75%

Source: SNL Financial

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Net Worth

June 30, 2020

Run Date: August 14, 2020

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							
	Sidney Federal Credit Union	\$584,838	\$73,890	12.63%	6.51%	2.59%	6.42%
	Sea Comm Federal Credit Union	\$635,931	\$90,891	14.29%	6.24%	2.35%	2.17%
	First Source Federal Credit Union	\$747,924	\$66,919	8.95%	2.57%	13.62%	18.70%
	Sunmark Credit Union	\$805,857	\$70,001	8.69%	8.04%	10.30%	5.71%
	N C P D Federal Credit Union	\$808,960	\$121,436	15.01%	5.13%	1.47%	1.70%
	Quorum Federal Credit Union	\$871,397	\$65,184	7.48%	1.22%	56.95%	46.79%
	Average of Asset Group C	\$742,485	\$81,387	11.18%	4.95%	14.55%	13.58%
Asset Group D - Over \$1 billion in total assets							
	Summit Federal Credit Union	\$1,091,250	\$98,768	9.05%	6.27%	6.50%	2.85%
	CFCU Community Credit Union	\$1,195,903	\$163,060	13.63%	0.81%	4.42%	3.06%
	Mid-Hudson Valley Federal Credit Union	\$1,213,018	\$105,583	8.70%	5.62%	8.14%	7.77%
	Suffolk Federal Credit Union	\$1,338,942	\$119,201	8.90%	3.37%	2.21%	4.62%
	Self Reliance NY Federal Credit Union	\$1,413,648	\$236,071	16.70%	1.76%	9.24%	2.06%
	Island Federal Credit Union	\$1,593,913	\$136,662	8.57%	1.71%	5.79%	2.51%
	Corning Federal Credit Union	\$1,714,314	\$164,283	9.58%	8.19%	1.10%	5.20%
	USAlliance Federal Credit Union	\$1,931,731	\$162,054	8.39%	5.84%	8.84%	10.30%
	AmeriCU Credit Union	\$2,057,567	\$158,735	7.71%	1.93%	6.81%	10.85%
	Capital Communications Federal Credit Union	\$2,150,319	\$207,219	9.64%	13.83%	9.22%	13.14%
	Polish & Slavic Federal Credit Union	\$2,227,379	\$211,854	9.51%	2.84%	3.80%	0.62%
	Empower Federal Credit Union	\$2,291,813	\$221,357	9.66%	7.32%	5.62%	10.02%
	Municipal Credit Union	\$3,617,362	\$159,835	4.42%	20.59%	10.59%	23.58%
	Jovia Financial Federal Credit Union	\$3,737,090	\$329,499	8.82%	(4.60%)	12.96%	8.36%
	State Employees Federal Credit Union	\$4,683,181	\$329,592	7.04%	7.22%	5.15%	9.95%
	Visions Federal Credit Union	\$4,946,565	\$554,139	11.20%	1.31%	11.21%	9.59%
	Hudson Valley Credit Union	\$5,906,473	\$606,011	10.26%	8.17%	2.98%	5.66%
	United Nations Federal Credit Union	\$6,440,636	\$637,016	9.89%	6.28%	3.34%	4.72%
	ESL Federal Credit Union	\$7,365,884	\$1,221,769	16.59%	2.59%	5.50%	4.41%
	Teachers Federal Credit Union	\$8,133,362	\$738,288	9.08%	8.95%	2.53%	1.46%
	Bethpage Federal Credit Union	\$9,967,322	\$799,578	8.02%	2.89%	17.62%	10.68%
	Average of Asset Group D	\$3,572,270	\$350,504	9.78%	5.38%	6.84%	7.21%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



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

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