



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

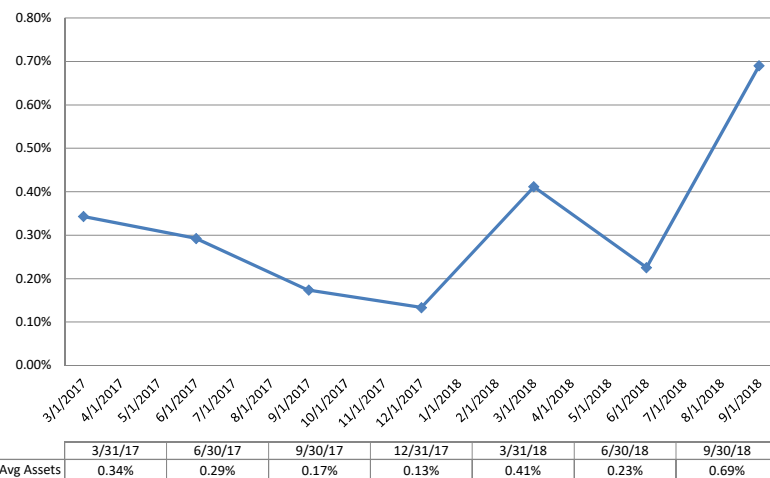
Group D Over \$1 billion

New York

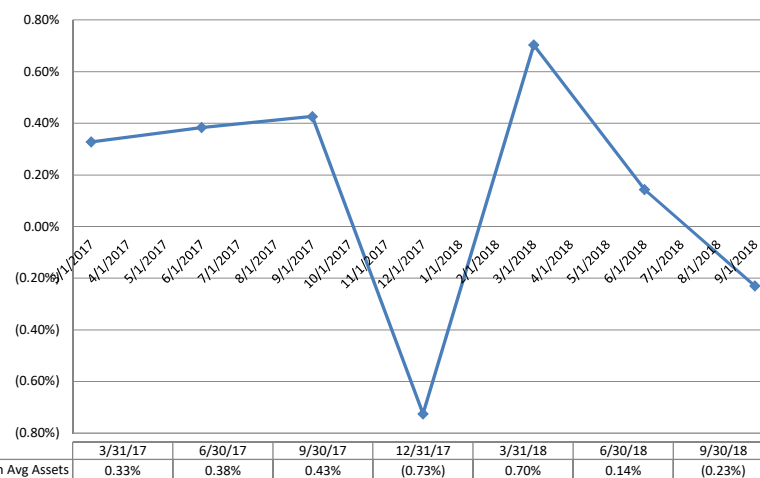
Performance Analysis

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

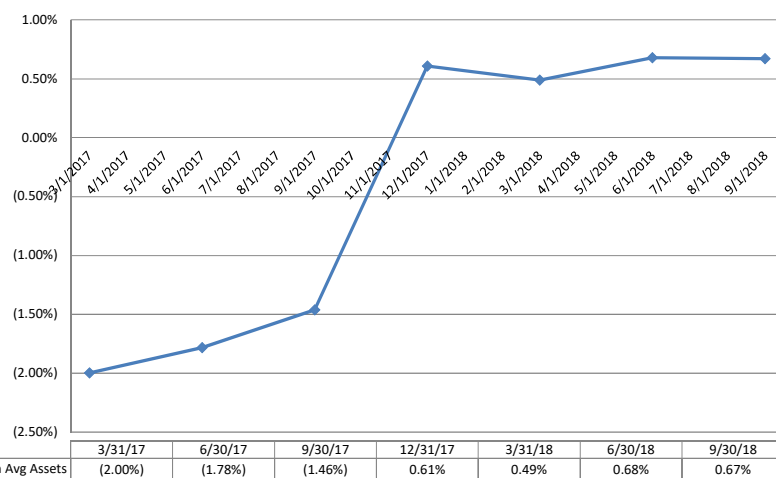
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



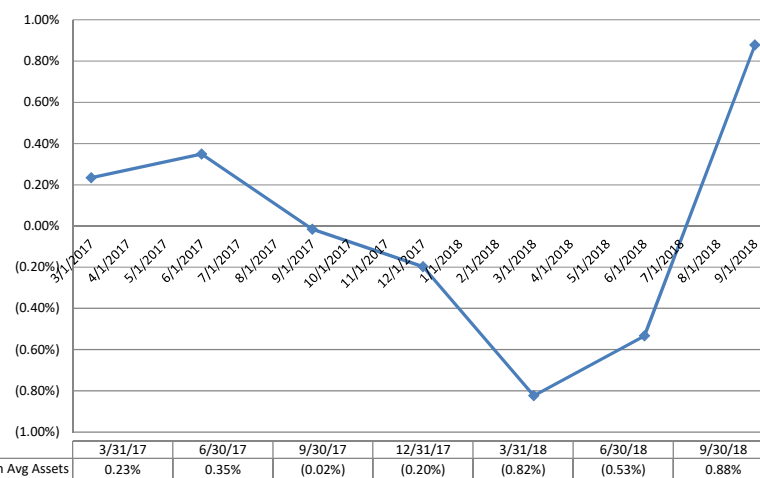
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



Source: SNL Financial

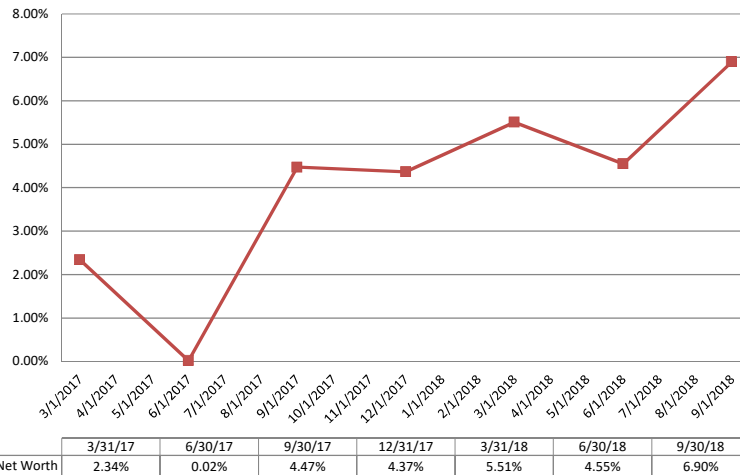
Note: Report includes only bank-level data.

NA = data was not available.

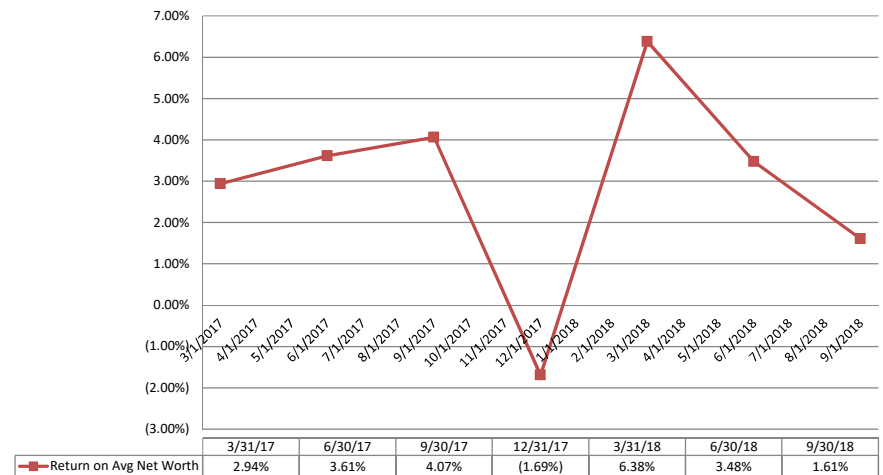
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

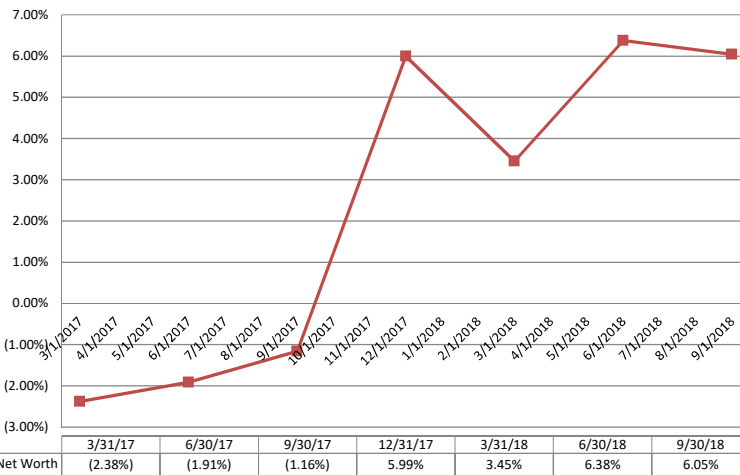
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



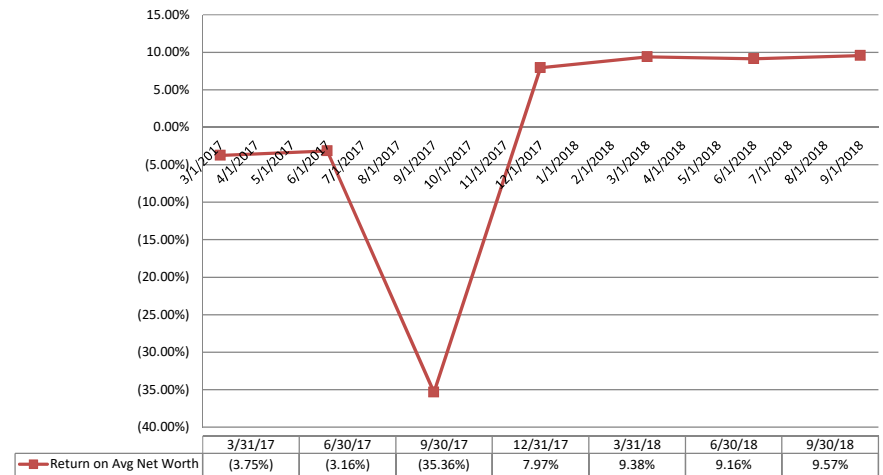
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



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Performance Analysis

September 30, 2018

Run Date: November 12, 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												
	Leatherstocking Region Federal Credit Union	\$49,938	\$167	1.32%	12.93%	54.24%	\$62	\$460	1.20%	12.16%	63.76%	\$67
	Greater Niagara Federal Credit Union	\$50,786	\$184	1.43%	12.46%	70.35%	\$37	\$354	0.92%	8.15%	76.48%	\$38
	Western New York Federal Credit Union	\$53,889	\$131	0.97%	10.49%	77.23%	\$71	\$306	0.77%	8.36%	80.15%	\$67
	Educational & Governmental Employees Federal Credit Union	\$54,173	\$102	0.74%	7.02%	73.03%	\$67	\$210	0.51%	4.84%	78.21%	\$64
	Riverside Federal Credit Union	\$54,183	\$249	1.81%	17.61%	65.04%	\$62	\$403	0.97%	9.74%	77.48%	\$62
	Lower East Side People's Federal Credit Union	\$54,989	\$118	0.85%	12.14%	85.68%	\$71	\$64	0.15%	2.21%	96.74%	\$74
	Jamestown Area Community Federal Credit Union	\$55,070	\$119	0.84%	11.57%	77.26%	\$44	\$290	0.69%	9.63%	81.52%	\$43
	M. C. T. Federal Credit Union	\$55,999	\$106	0.75%	8.46%	65.63%	\$57	\$218	0.52%	5.89%	73.03%	\$57
	Buffalo Service Credit Union	\$56,069	\$112	0.79%	7.40%	75.27%	\$66	\$351	0.83%	7.66%	77.35%	\$67
	Compass Federal Credit Union	\$56,736	\$234	1.62%	9.97%	64.71%	\$56	\$631	1.46%	9.17%	67.43%	\$58
	Yonkers Teachers Federal Credit Union	\$57,750	\$81	0.55%	4.40%	62.90%	\$140	\$189	0.43%	3.45%	65.98%	\$139
	Hudson River Financial Federal Credit Union	\$57,807	\$84	0.57%	8.86%	82.84%	\$99	\$162	0.37%	5.56%	87.44%	\$95
	Consumers Federal Credit Union	\$61,205	\$85	0.55%	3.92%	80.56%	\$101	\$198	0.43%	3.06%	84.91%	\$99
	ACMG Federal Credit Union	\$62,092	\$56	0.36%	4.40%	76.48%	\$67	\$158	0.34%	4.18%	86.62%	\$65
	North Franklin Federal Credit Union	\$63,298	\$152	0.97%	7.86%	66.33%	\$53	\$493	1.07%	8.68%	67.30%	\$50
	Greater Chautauqua Federal Credit Union	\$65,448	\$125	0.76%	8.42%	79.19%	\$49	\$181	0.37%	4.11%	84.96%	\$49
	Van Cortlandt Cooperative Federal Credit Union	\$67,397	\$168	1.00%	11.37%	49.73%	\$76	\$969	1.88%	21.58%	45.43%	\$76
	Utica Gas & Electric Employees Federal Credit Union	\$67,798	\$260	1.55%	9.31%	58.38%	\$79	\$654	1.31%	7.88%	62.02%	\$79
	Northeastern Operating Engineers Federal Credit Union	\$68,710	\$65	0.38%	4.61%	88.18%	\$105	\$179	0.35%	4.27%	88.55%	\$101
	Crossroads Community Federal Credit Union	\$69,862	\$138	0.79%	6.62%	67.37%	\$49	\$254	0.49%	4.10%	77.10%	\$49
	1199 SEIU Federal Credit Union	\$71,003	\$93	0.52%	7.15%	75.61%	\$76	\$164	0.31%	4.21%	80.80%	\$81
	New York Times Employees Federal Credit Union	\$75,059	\$74	0.39%	2.57%	76.38%	\$86	(\$60)	(0.10%)	(0.69%)	82.60%	\$89
	Meridia Community Federal Credit Union	\$75,308	\$259	1.37%	11.64%	66.21%	\$45	\$622	1.12%	9.55%	71.13%	\$48
	SJP Federal Credit Union	\$76,638	\$419	2.28%	24.31%	43.11%	\$82	\$919	1.78%	18.62%	51.05%	\$85
	St. Pius X Church Federal Credit Union	\$76,721	\$203	1.04%	10.12%	62.98%	\$48	\$486	0.81%	8.27%	70.84%	\$56
	Empire ONE Federal Credit Union	\$77,406	\$86	0.45%	4.24%	81.70%	\$56	\$148	0.26%	2.45%	86.28%	\$57
	Financial Trust Federal Credit Union	\$78,897	\$292	1.46%	11.75%	65.93%	\$63	\$683	1.16%	9.38%	70.70%	\$61
	UFirst Federal Credit Union	\$81,169	\$208	1.02%	9.19%	74.95%	\$57	\$405	0.68%	6.02%	79.75%	\$58
	Southern Chautauqua Federal Credit Union	\$81,700	\$148	0.71%	9.01%	65.94%	\$41	\$322	0.52%	6.66%	68.71%	\$48
	Genesee Valley Federal Credit Union	\$81,996	\$321	1.54%	15.63%	68.28%	\$60	\$899	1.45%	15.15%	71.57%	\$59
	Greater Metro Federal Credit Union	\$83,344	\$119	0.57%	5.67%	76.70%	\$81	(\$500)	(0.78%)	(7.61%)	89.54%	\$83
	Oswego County Federal Credit Union	\$86,344	\$188	0.89%	11.35%	78.13%	\$55	\$296	0.48%	6.05%	82.41%	\$54
	Community Resource Federal Credit Union	\$86,722	\$94	0.43%	3.55%	74.23%	\$66	\$370	0.57%	4.71%	76.84%	\$67
	School Systems Federal Credit Union	\$87,643	\$92	0.41%	5.38%	82.11%	\$59	\$325	0.49%	6.46%	78.98%	\$57
	Inner Lakes Federal Credit Union	\$89,068	\$327	1.45%	21.64%	63.75%	\$46	\$775	1.16%	17.16%	68.78%	\$47
	Great Erie Federal Credit Union	\$89,657	\$202	0.89%	9.27%	71.93%	\$65	\$554	0.83%	8.63%	73.26%	\$62
	Syracuse Fire Department Employees Federal Credit Union	\$89,876	\$144	0.64%	4.92%	66.71%	\$67	\$564	0.84%	6.52%	69.99%	\$68
	Ontario Shores Federal Credit Union	\$94,066	\$384	1.62%	18.77%	54.24%	\$55	\$895	1.29%	15.14%	59.69%	\$58
	Auburn Community Federal Credit Union	\$95,559	\$305	1.27%	13.19%	68.56%	\$59	\$736	1.02%	10.90%	72.82%	\$59
	Lufthansa Employees Federal Credit Union	\$96,807	(\$42)	(0.17%)	(1.18%)	157.53%	\$89	\$39	0.05%	0.36%	89.79%	\$92
	Core Federal Credit Union	\$104,086	\$384	1.46%	12.97%	62.26%	\$54	\$726	0.93%	8.33%	66.73%	\$58
	American Broadcast Employees Federal Credit Union	\$104,848	\$217	0.82%	8.39%	77.82%	\$78	\$424	0.53%	5.54%	82.81%	\$79
	First Choice Financial Federal Credit Union	\$105,289	\$238	0.90%	7.74%	71.56%	\$63	\$588	0.75%	6.43%	75.60%	\$64
	Alternatives Federal Credit Union	\$107,386	\$178	0.66%	9.20%	87.51%	\$73	\$605	0.76%	10.66%	84.68%	\$69
	Buffalo Metropolitan Federal Credit Union	\$107,577	\$164	0.60%	6.72%	75.72%	\$79	\$154	0.19%	2.11%	80.96%	\$80
	Ticonderoga Federal Credit Union	\$108,187	\$157	0.58%	6.85%	78.88%	\$65	\$259	0.32%	3.76%	86.18%	\$65
	Tonawanda Valley Federal Credit Union	\$108,362	\$330	1.21%	14.05%	70.95%	\$59	\$675	0.83%	9.82%	77.50%	\$57
	Horizons Federal Credit Union	\$110,881	\$164	0.59%	5.10%	79.97%	\$59	\$204	0.24%	2.13%	87.56%	\$61

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Performance Analysis

September 30, 2018

Run Date: November 12, 2018

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Asset Group A - \$0 to \$250 million in total assets (continued)												
	Triboro Postal Federal Credit Union	\$120,968	\$146	0.46%	3.45%	62.96%	\$64	\$663	0.68%	5.18%	59.07%	\$70
	Greater Woodlawn Federal Credit Union	\$124,409	\$342	1.09%	5.29%	57.57%	\$52	\$847	0.90%	4.42%	61.37%	\$52
	Finger Lakes Federal Credit Union	\$124,576	\$386	1.24%	13.78%	71.31%	\$69	\$1,073	1.17%	13.17%	73.96%	\$70
	Ulster Federal Credit Union	\$126,305	\$183	0.57%	8.31%	72.76%	\$64	\$466	0.49%	6.91%	78.42%	\$63
	Town of Hempstead Employees Federal Credit Union	\$127,792	\$138	0.43%	7.34%	71.78%	\$80	\$233	0.25%	5.16%	76.61%	\$93
	Western Division Federal Credit Union	\$140,934	\$516	1.45%	9.33%	57.70%	\$69	\$1,230	1.15%	7.55%	63.66%	\$69
	Ukrainian National Federal Credit Union	\$144,941	\$84	0.23%	2.08%	93.01%	\$71	\$351	0.32%	2.90%	88.45%	\$72
	GHS Federal Credit Union	\$146,127	\$99	0.27%	2.82%	74.80%	\$64	\$175	0.16%	1.67%	83.61%	\$67
	Countryside Federal Credit Union	\$150,217	\$514	1.34%	9.60%	42.63%	\$77	\$1,002	0.86%	6.36%	47.88%	\$82
	Saint Lawrence Federal Credit Union	\$170,455	\$250	0.60%	6.95%	80.10%	\$54	\$710	0.58%	6.55%	82.75%	\$54
	Moog Employees Federal Credit Union	\$173,121	\$929	2.14%	10.31%	32.29%	\$64	\$2,353	1.81%	8.90%	37.19%	\$67
	Access Federal Credit Union	\$176,252	\$530	1.20%	14.70%	72.58%	\$67	\$1,232	0.93%	11.72%	77.07%	\$67
	Dannemora Federal Credit Union	\$181,195	\$579	1.27%	10.41%	70.50%	\$53	\$1,162	0.86%	6.97%	78.03%	\$53
	Palisades Federal Credit Union	\$187,116	\$114	0.24%	2.91%	89.89%	\$87	(\$1,106)	(0.77%)	(8.90%)	92.91%	\$91
	SECNY Federal Credit Union	\$188,091	\$331	0.69%	8.48%	79.98%	\$58	\$761	0.53%	6.61%	83.13%	\$58
	Niagara's Choice Federal Credit Union	\$191,322	\$495	1.03%	12.33%	68.37%	\$50	\$1,489	1.06%	12.78%	67.65%	\$50
	TCT Federal Credit Union	\$208,203	\$311	0.59%	7.77%	78.07%	\$61	\$1,055	0.68%	8.85%	77.49%	\$62
	Family First of NY Federal Credit Union	\$209,220	\$466	0.89%	8.70%	75.80%	\$64	\$1,205	0.78%	7.65%	78.55%	\$64
	Actors Federal Credit Union	\$213,125	\$525	0.98%	14.83%	66.88%	\$74	\$366	0.22%	3.41%	66.35%	\$71
	Ukrainian Federal Credit Union	\$241,745	\$561	0.95%	10.07%	74.21%	\$49	\$1,434	0.83%	8.76%	77.62%	\$50
	Northern Credit Union	\$247,593	\$448	0.72%	9.47%	84.39%	\$68	\$1,090	0.59%	7.85%	86.04%	\$65
	Average of Asset Group A	\$105,920	\$238	0.91%	9.10%	72.14%	\$66	\$533	0.69%	6.90%	75.33%	\$67

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

	Sperry Associates Federal Credit Union	\$253,439	\$172	0.27%	3.77%	89.72%	\$103	\$732	0.38%	5.34%	85.92%	\$99
	Hudson River Community Credit Union	\$263,529	\$823	1.26%	10.42%	72.17%	\$71	\$2,205	1.13%	9.52%	74.54%	\$73
	People's Alliance Federal Credit Union	\$264,719	\$139	0.21%	3.05%	82.33%	\$77	\$353	0.18%	2.60%	82.81%	\$78
	G.P.O. Federal Credit Union	\$275,808	\$1,022	1.48%	16.05%	60.98%	\$62	\$2,451	1.21%	13.26%	63.03%	\$61
	Olean Area Federal Credit Union	\$290,266	\$1,166	1.61%	11.16%	60.33%	\$58	\$3,312	1.57%	10.83%	60.59%	\$57
	TEG Federal Credit Union	\$292,067	\$567	0.77%	10.76%	80.50%	\$74	\$1,000	0.46%	6.45%	81.66%	\$72
	Ocean Financial Federal Credit Union	\$304,945	\$269	0.35%	5.30%	84.06%	\$94	\$915	0.39%	5.99%	82.16%	\$92
	ServU Federal Credit Union	\$307,307	\$977	1.26%	9.91%	67.29%	\$51	\$2,287	1.00%	7.88%	71.62%	\$49
	First New York Federal Credit Union	\$325,831	\$801	0.97%	10.37%	74.62%	\$61	\$1,777	0.72%	7.78%	77.86%	\$59
	Suma Yonkers Federal Credit Union	\$334,568	(\$400)	(0.48%)	(3.32%)	54.91%	\$80	(\$129)	(0.05%)	(0.36%)	60.44%	\$79
	Advantage Federal Credit Union	\$335,785	\$705	0.84%	10.01%	72.77%	\$69	\$1,376	0.55%	6.51%	77.86%	\$68
	Pittsford Federal Credit Union	\$382,422	\$693	0.71%	6.11%	76.94%	\$107	\$2,363	0.81%	7.08%	71.29%	\$104
	Progressive Credit Union	\$382,845	(\$35,293)	(35.00%)	(245.12%)	NM	\$196	(\$53,269)	(16.19%)	(89.23%)	139.14%	\$199
	Nassau Financial Federal Credit Union	\$394,649	\$346	0.35%	4.92%	88.12%	\$71	\$1,195	0.40%	5.63%	83.36%	\$72
	Hudson Heritage Federal Credit Union	\$398,460	\$1,209	1.20%	12.86%	74.15%	\$67	\$1,419	0.47%	5.09%	80.11%	\$69
	Cornerstone Community Federal Credit Union	\$427,637	\$1,028	0.95%	13.96%	70.83%	\$70	\$1,395	0.43%	6.38%	78.64%	\$70
	Reliant Community Federal Credit Union	\$443,337	\$997	0.89%	9.39%	78.11%	\$79	\$2,457	0.74%	7.87%	83.39%	\$82
	First Heritage Federal Credit Union	\$462,276	\$1,282	1.11%	10.11%	71.44%	\$68	\$2,120	0.62%	5.61%	79.69%	\$66
	Sidney Federal Credit Union	\$476,070	\$1,421	1.19%	9.29%	68.31%	\$63	\$2,867	0.80%	6.29%	72.64%	\$63
	Average of Asset Group B	\$348,208	(\$1,162)	(1.06%)	(4.79%)	73.75%	\$80	(\$1,220)	(0.23%)	1.61%	79.30%	\$80

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Asset Group C - \$501 million to \$1 billion in total assets												
	Sea Comm Federal Credit Union	\$551,327	\$1,562	1.14%	8.38%	66.89%	\$61	\$4,460	1.08%	7.98%	67.86%	\$62
	First Source Federal Credit Union	\$564,424	\$2,736	1.96%	19.75%	59.49%	\$82	\$5,222	1.29%	12.98%	62.27%	\$76
	Sunmark Federal Credit Union	\$652,380	\$2,056	1.28%	16.40%	74.56%	\$85	\$4,390	0.94%	12.05%	78.91%	\$81
	N C P D Federal Credit Union	\$732,195	\$1,262	0.69%	5.25%	55.31%	\$116	\$4,410	0.80%	6.05%	50.75%	\$113
	Quorum Federal Credit Union	\$830,237	(\$3,610)	(1.74%)	(23.71%)	75.66%	\$145	(\$4,104)	(0.65%)	(8.89%)	68.77%	\$141
	Summit Federal Credit Union	\$886,672	\$1,128	0.51%	5.46%	81.61%	\$80	\$3,734	0.56%	6.11%	81.84%	\$81
	Average of Asset Group C	\$702,873	\$856	0.64%	5.26%	68.92%	\$95	\$3,019	0.67%	6.05%	68.40%	\$92
Asset Group D - \$1 billion and over in total assets												
	Mid-Hudson Valley Federal Credit Union	\$1,022,725	\$2,344	0.91%	10.97%	73.51%	\$76	\$5,327	0.70%	8.43%	76.17%	\$73
	CFCU Community Credit Union	\$1,062,401	\$4,205	1.58%	11.49%	63.21%	\$93	\$9,951	1.25%	9.25%	66.29%	\$94
	Suffolk Federal Credit Union	\$1,113,434	\$2,746	1.00%	11.41%	72.21%	\$89	\$6,083	0.74%	8.53%	74.86%	\$88
	Self Reliance NY Federal Credit Union	\$1,331,898	\$3,216	0.96%	5.99%	41.43%	\$116	\$8,506	0.85%	5.34%	45.14%	\$113
	Corning Federal Credit Union	\$1,391,373	\$3,843	1.09%	11.54%	72.55%	\$72	\$11,386	1.08%	11.68%	72.36%	\$72
	Island Federal Credit Union	\$1,455,595	\$1,002	0.27%	4.82%	79.68%	\$63	\$3,908	0.36%	6.02%	75.94%	\$66
	AmeriCU Credit Union	\$1,557,451	\$2,013	0.53%	5.42%	72.85%	\$86	\$5,524	0.49%	5.01%	72.76%	\$82
	USAlliance Federal Credit Union	\$1,641,300	\$3,623	0.90%	12.71%	66.41%	\$86	\$10,541	0.91%	12.70%	67.40%	\$87
	Capital Communications Federal Credit Union	\$1,715,874	\$3,627	0.85%	8.44%	74.51%	\$108	\$13,099	1.05%	10.43%	71.27%	\$104
	Empower Federal Credit Union	\$1,762,432	\$7,657	1.74%	17.33%	68.72%	\$76	\$17,042	1.31%	13.23%	72.29%	\$76
	Polish & Slavic Federal Credit Union	\$1,920,535	\$4,085	0.85%	9.54%	74.80%	\$78	\$12,395	0.87%	9.68%	74.61%	\$79
	Municipal Credit Union	\$2,855,450	\$8,943	1.24%	27.57%	74.23%	\$113	\$19,663	0.92%	21.22%	80.06%	\$118
	Nassau Educators Federal Credit Union	\$3,078,635	\$6,905	0.90%	9.80%	61.12%	\$81	\$23,007	1.03%	11.12%	61.43%	\$83
	State Employees Federal Credit Union	\$3,756,462	\$5,283	0.56%	7.43%	79.34%	\$82	\$19,549	0.70%	9.43%	76.01%	\$78
	Visions Federal Credit Union	\$4,155,842	\$1,940	0.19%	1.69%	66.93%	\$73	\$13,075	0.43%	3.78%	66.48%	\$76
	Hudson Valley Federal Credit Union	\$4,860,662	\$12,981	1.07%	11.08%	59.57%	\$81	\$26,794	0.75%	7.63%	58.78%	\$77
	United Nations Federal Credit Union	\$5,366,620	\$12,859	0.97%	10.21%	67.19%	\$128	\$40,046	1.02%	10.83%	66.11%	\$127
	ESL Federal Credit Union	\$6,086,093	\$25,802	1.72%	9.77%	55.21%	\$97	\$72,104	1.61%	9.19%	54.73%	\$97
	Teachers Federal Credit Union	\$7,343,399	\$12,921	0.77%	8.69%	69.50%	\$83	\$30,562	0.66%	6.96%	73.62%	\$82
	Bethpage Federal Credit Union	\$8,066,654	\$17,852	0.87%	11.24%	65.06%	\$104	\$51,641	0.85%	10.94%	64.93%	\$106
	Average of Asset Group D	\$3,077,242	\$7,192	0.95%	10.36%	67.90%	\$89	\$20,010	0.88%	9.57%	68.56%	\$89

Source: SNL Financial

Note: Report includes only bank-level data.

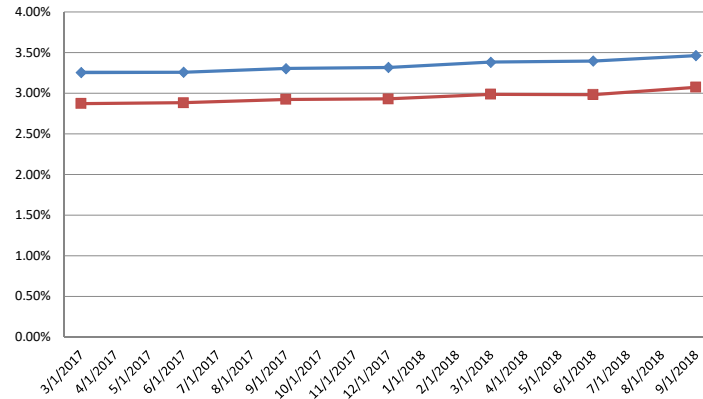
NA = data was not available.

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

Balance Sheet & Net Interest Margin

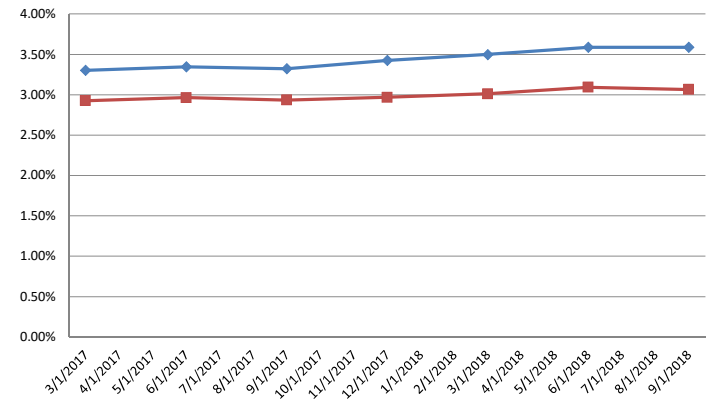
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



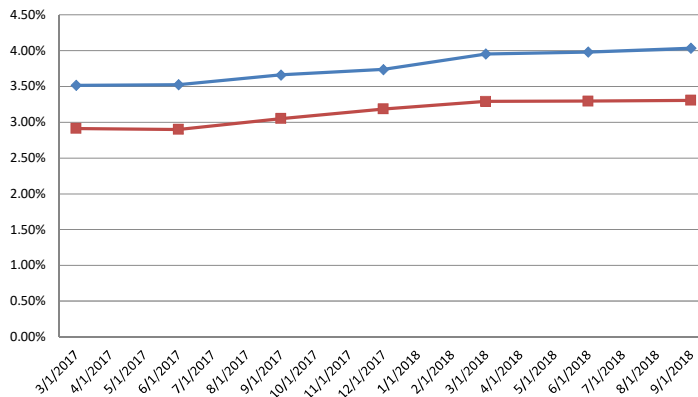
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.26%	3.26%	3.30%	3.32%	3.38%	3.39%	3.46%
Net Interest Income/ Avg Assets	2.87%	2.88%	2.92%	2.93%	2.99%	2.98%	3.07%

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



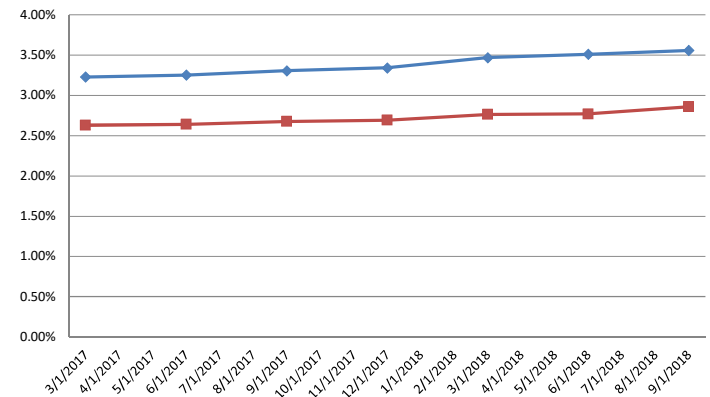
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.30%	3.34%	3.32%	3.42%	3.50%	3.59%	3.59%
Net Interest Income/ Avg Assets	2.93%	2.96%	2.93%	2.97%	3.01%	3.09%	3.06%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.52%	3.52%	3.66%	3.74%	3.95%	3.98%	4.03%
Net Interest Income/ Avg Assets	2.91%	2.90%	3.05%	3.18%	3.29%	3.29%	3.30%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.23%	3.25%	3.30%	3.34%	3.47%	3.51%	3.56%
Net Interest Income/ Avg Assets	2.63%	2.64%	2.68%	2.69%	2.76%	2.77%	2.86%

Source: SNL Financial

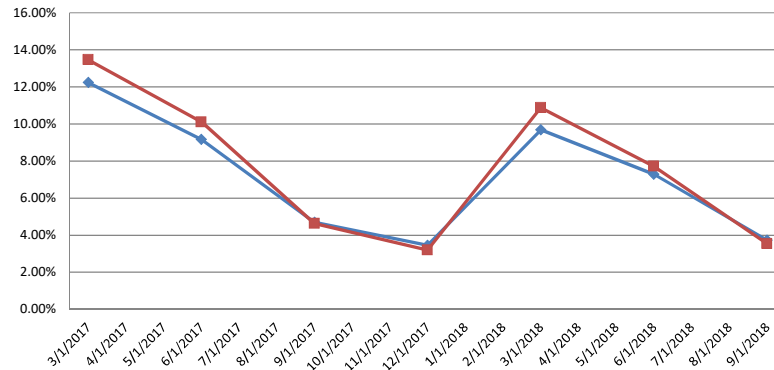
Note: Report includes only bank-level data.

NA = data was not available.

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

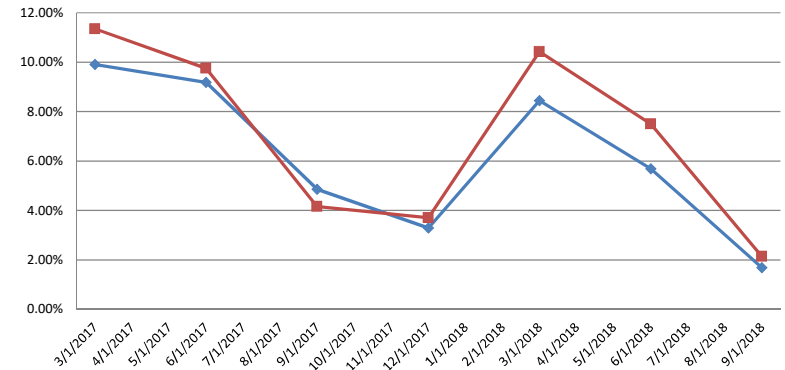
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



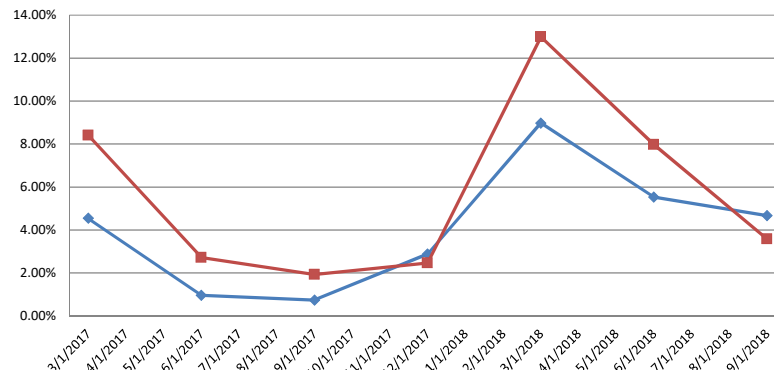
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	12.24%	9.17%	4.70%	3.46%	9.69%	7.30%	3.73%
Market Growth Rate	13.47%	10.11%	4.63%	3.20%	10.88%	7.72%	3.54%

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



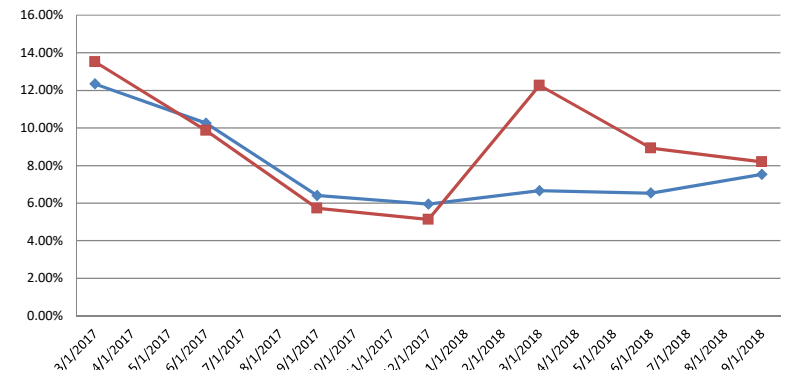
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	9.91%	9.18%	4.86%	3.29%	8.45%	5.69%	1.69%
Market Growth Rate	11.35%	9.76%	4.16%	3.71%	10.43%	7.51%	2.14%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	4.54%	0.95%	0.74%	2.88%	8.98%	5.53%	4.67%
Market Growth Rate	8.41%	2.72%	1.92%	2.46%	12.99%	7.98%	3.58%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	12.34%	10.25%	6.40%	5.95%	6.66%	6.54%	7.54%
Market Growth Rate	13.52%	9.87%	5.72%	5.13%	12.27%	8.92%	8.19%

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

September 30, 2018

Run Date: November 12, 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											
	Leatherstocking Region Federal Credit Union	\$49,938	\$22,944	\$44,601	51.44%	\$4,994	3.12%	0.13%	2.99%	(2.86%)	(4.32%)
	Greater Niagara Federal Credit Union	\$50,786	\$25,554	\$44,614	57.28%	\$2,987	3.40%	0.09%	3.31%	1.81%	1.17%
	Western New York Federal Credit Union	\$53,889	\$32,693	\$48,571	67.31%	\$3,849	3.56%	0.13%	3.43%	10.30%	10.58%
	Educational & Governmental Employees Federal Credit Union	\$54,173	\$15,379	\$48,385	31.78%	\$5,702	2.94%	0.19%	2.76%	(1.14%)	(0.53%)
	Riverside Federal Credit Union	\$54,183	\$38,241	\$48,103	79.50%	\$4,168	3.45%	0.17%	3.27%	0.13%	(1.20%)
	Lower East Side People's Federal Credit Union	\$54,989	\$42,538	\$48,883	87.02%	\$2,156	4.80%	0.19%	4.61%	0.26%	(0.09%)
	Jamestown Area Community Federal Credit Union	\$55,070	\$26,976	\$50,640	53.27%	\$2,622	3.20%	0.10%	3.10%	3.21%	2.57%
	M. C. T. Federal Credit Union	\$55,999	\$8,387	\$50,809	16.51%	\$6,222	2.18%	0.12%	2.06%	3.66%	3.32%
	Buffalo Service Credit Union	\$56,069	\$25,126	\$49,838	50.42%	\$4,313	3.54%	0.16%	3.38%	0.82%	1.42%
	Compass Federal Credit Union	\$56,736	\$34,078	\$46,673	73.01%	\$3,337	4.23%	0.36%	3.88%	1.13%	(0.40%)
	Yonkers Teachers Federal Credit Union	\$57,750	\$4,433	\$50,344	8.81%	\$19,250	2.25%	0.92%	1.34%	(3.24%)	(4.17%)
	Hudson River Financial Federal Credit Union	\$57,807	\$23,709	\$52,533	45.13%	\$5,781	2.97%	0.48%	2.49%	8.98%	8.49%
	Consumers Federal Credit Union	\$61,205	\$52,242	\$52,072	100.33%	\$5,322	4.03%	1.27%	2.76%	(1.05%)	3.35%
	ACMG Federal Credit Union	\$62,092	\$39,689	\$56,231	70.58%	\$2,258	4.36%	0.31%	4.04%	4.02%	4.14%
	North Franklin Federal Credit Union	\$63,298	\$30,482	\$55,406	55.02%	\$4,521	3.23%	0.47%	2.76%	14.05%	14.83%
	Greater Chautauqua Federal Credit Union	\$65,448	\$38,587	\$59,334	65.03%	\$1,897	3.79%	0.32%	3.47%	3.19%	3.04%
	Van Cortlandt Cooperative Federal Credit Union	\$67,397	\$22,196	\$61,160	36.29%	\$11,233	2.66%	0.21%	2.45%	(6.24%)	(5.88%)
	Utica Gas & Electric Employees Federal Credit Union	\$67,798	\$47,064	\$53,700	87.64%	\$7,976	4.08%	0.82%	3.27%	3.88%	3.79%
	Northeastern Operating Engineers Federal Credit Union	\$68,710	\$58,436	\$59,041	98.98%	\$6,544	3.73%	0.45%	3.28%	(7.29%)	(11.77%)
	Crossroads Community Federal Credit Union	\$69,862	\$23,733	\$61,070	38.86%	\$5,374	2.55%	0.34%	2.21%	4.71%	4.79%
	1199 SEIU Federal Credit Union	\$71,003	\$21,951	\$65,563	33.48%	\$4,734	3.58%	0.06%	3.52%	9.01%	10.11%
	New York Times Employees Federal Credit Union	\$75,059	\$30,676	\$63,229	48.52%	\$6,824	2.96%	0.50%	2.46%	5.27%	6.09%
	Meridia Community Federal Credit Union	\$75,308	\$61,851	\$64,866	95.35%	\$3,674	3.42%	0.14%	3.29%	10.18%	8.85%
	SJP Federal Credit Union	\$76,638	\$68,118	\$68,835	98.96%	\$7,664	5.33%	1.50%	3.83%	28.16%	28.94%
	St. Pius X Church Federal Credit Union	\$76,721	\$64,292	\$66,783	96.27%	\$4,384	3.70%	0.60%	3.10%	(5.63%)	(10.65%)
	Empire ONE Federal Credit Union	\$77,406	\$43,543	\$68,584	63.49%	\$6,192	3.00%	0.12%	2.87%	7.90%	8.31%
	Financial Trust Federal Credit Union	\$78,897	\$51,797	\$68,473	75.65%	\$4,508	3.32%	0.18%	3.15%	4.71%	4.01%
	UFirst Federal Credit Union	\$81,169	\$55,371	\$70,941	78.05%	\$3,313	3.76%	0.08%	3.67%	14.68%	11.87%
	Southern Chautauqua Federal Credit Union	\$81,700	\$66,847	\$75,022	89.10%	\$1,776	5.87%	0.76%	5.11%	4.04%	6.79%
	Genesee Valley Federal Credit Union	\$81,996	\$71,439	\$73,012	97.85%	\$2,780	3.93%	0.15%	3.79%	4.76%	3.55%
	Greater Metro Federal Credit Union	\$83,344	\$32,275	\$73,636	43.83%	\$6,945	2.79%	0.41%	2.39%	(4.21%)	(3.43%)
	Oswego County Federal Credit Union	\$86,344	\$73,029	\$77,463	94.28%	\$2,467	5.46%	0.41%	5.05%	12.73%	9.61%
	Community Resource Federal Credit Union	\$86,722	\$73,959	\$74,296	99.55%	\$3,469	4.65%	0.87%	3.78%	2.95%	3.73%
	School Systems Federal Credit Union	\$87,643	\$33,616	\$80,703	41.65%	\$5,843	2.48%	0.32%	2.16%	4.53%	4.51%
	Inner Lakes Federal Credit Union	\$89,068	\$37,614	\$82,850	45.40%	\$3,790	3.23%	0.35%	2.88%	5.72%	6.12%
	Great Erie Federal Credit Union	\$89,657	\$61,444	\$80,285	76.53%	\$4,598	3.11%	0.15%	2.96%	4.64%	4.23%
	Syracuse Fire Department Employees Federal Credit Union	\$89,876	\$51,366	\$77,457	66.32%	\$5,992	3.33%	0.49%	2.84%	3.27%	2.95%
	Ontario Shores Federal Credit Union	\$94,066	\$44,890	\$85,295	52.63%	\$6,968	2.91%	0.18%	2.73%	8.44%	8.02%
	Auburn Community Federal Credit Union	\$95,559	\$26,228	\$84,501	31.04%	\$4,661	2.78%	0.06%	2.72%	3.89%	2.92%
	Lufthansa Employees Federal Credit Union	\$96,807	\$7,311	\$82,273	8.89%	\$27,659	2.09%	1.46%	0.63%	2.35%	2.57%
	Core Federal Credit Union	\$104,086	\$45,379	\$91,686	49.49%	\$4,248	3.05%	0.12%	2.93%	6.44%	7.24%
	American Broadcast Employees Federal Credit Union	\$104,848	\$67,041	\$92,365	72.58%	\$3,495	3.70%	0.26%	3.45%	(5.46%)	(7.68%)
	First Choice Financial Federal Credit Union	\$105,289	\$53,509	\$92,601	57.78%	\$3,829	3.32%	0.18%	3.14%	6.08%	6.76%
	Alternatives Federal Credit Union	\$107,386	\$84,582	\$95,327	88.73%	\$2,237	3.99%	0.27%	3.72%	4.68%	4.29%
	Buffalo Metropolitan Federal Credit Union	\$107,577	\$89,256	\$97,318	91.72%	\$2,656	4.60%	0.26%	4.35%	0.59%	0.26%
	Ticonderoga Federal Credit Union	\$108,187	\$41,707	\$98,013	42.55%	\$3,547	3.49%	0.11%	3.38%	6.72%	7.62%
	Tonawanda Valley Federal Credit Union	\$108,362	\$50,324	\$98,599	51.04%	\$3,870	2.59%	0.07%	2.53%	6.25%	5.89%
	Horizons Federal Credit Union	\$110,881	\$78,914	\$96,032	82.17%	\$3,635	3.45%	0.30%	3.15%	4.06%	2.09%

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

September 30, 2018

Run Date: November 12, 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)											
	Triboro Postal Federal Credit Union	\$120,968	\$10,566	\$103,876	10.17%	\$12,097	2.45%	1.02%	1.43%	(8.70%)	(8.85%)
	Greater Woodlawn Federal Credit Union	\$124,409	\$41,358	\$98,095	42.16%	\$7,776	2.28%	0.31%	1.97%	0.42%	(0.73%)
	Finger Lakes Federal Credit Union	\$124,576	\$92,321	\$112,428	82.12%	\$3,611	3.73%	0.14%	3.60%	8.33%	7.84%
	Ulster Federal Credit Union	\$126,305	\$45,096	\$117,339	38.43%	\$4,074	2.93%	0.14%	2.79%	2.60%	3.76%
	Town of Hempstead Employees Federal Credit Union	\$127,792	\$61,742	\$119,543	51.65%	\$6,234	3.27%	0.38%	2.89%	4.98%	1.63%
	Western Division Federal Credit Union	\$140,934	\$57,608	\$118,319	48.69%	\$6,264	2.80%	0.24%	2.56%	0.00%	(1.35%)
	Ukrainian National Federal Credit Union	\$144,941	\$80,638	\$128,065	62.97%	\$5,086	3.32%	0.89%	2.44%	(0.60%)	(1.06%)
	GHS Federal Credit Union	\$146,127	\$117,742	\$131,561	89.50%	\$4,116	4.21%	0.32%	3.89%	3.29%	3.34%
	Countryside Federal Credit Union	\$150,217	\$138,461	\$127,518	108.58%	\$9,691	3.62%	1.02%	2.60%	(4.79%)	(4.10%)
	Saint Lawrence Federal Credit Union	\$170,455	\$120,487	\$138,081	87.26%	\$3,830	3.59%	0.89%	2.70%	9.13%	10.96%
	Moog Employees Federal Credit Union	\$173,121	\$82,275	\$136,356	60.34%	\$12,824	2.85%	0.21%	2.64%	1.18%	(0.85%)
	Access Federal Credit Union	\$176,252	\$109,908	\$159,215	69.03%	\$4,099	3.30%	0.31%	2.99%	4.11%	3.65%
	Dannemora Federal Credit Union	\$181,195	\$112,075	\$157,944	70.96%	\$3,698	3.43%	0.21%	3.22%	8.98%	10.68%
	Palisades Federal Credit Union	\$187,116	\$130,498	\$147,026	88.76%	\$5,757	3.58%	0.66%	2.92%	(6.67%)	(3.63%)
	SECNY Federal Credit Union	\$188,091	\$120,843	\$169,093	71.47%	\$3,516	3.01%	0.23%	2.77%	3.45%	3.00%
	Niagara's Choice Federal Credit Union	\$191,322	\$116,384	\$172,559	67.45%	\$3,679	3.29%	0.05%	3.24%	10.37%	10.25%
	TCT Federal Credit Union	\$208,203	\$162,851	\$182,746	89.11%	\$3,751	3.76%	0.51%	3.25%	5.01%	8.40%
	Family First of NY Federal Credit Union	\$209,220	\$176,263	\$167,910	104.97%	\$3,703	4.34%	0.67%	3.67%	9.42%	6.86%
	Actors Federal Credit Union	\$213,125	\$95,962	\$198,267	48.40%	\$3,875	2.31%	0.09%	2.22%	(1.61%)	(1.58%)
	Ukrainian Federal Credit Union	\$241,745	\$216,151	\$214,199	100.91%	\$3,289	4.18%	0.74%	3.44%	8.72%	7.43%
	Northern Credit Union	\$247,593	\$227,652	\$226,712	100.41%	\$2,404	4.71%	0.37%	4.34%	4.69%	9.62%
	Average of Asset Group A	\$105,920	\$64,025	\$92,969	65.80%	\$5,357	3.46%	0.39%	3.07%	3.73%	3.54%

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

	Sperry Associates Federal Credit Union	\$253,439	\$175,094	\$234,015	74.82%	\$6,850	3.25%	0.76%	2.50%	(5.32%)	(5.69%)
	Hudson River Community Credit Union	\$263,529	\$233,802	\$227,556	102.74%	\$3,379	4.39%	0.55%	3.84%	6.74%	6.58%
	People's Alliance Federal Credit Union	\$264,719	\$175,684	\$237,235	74.05%	\$3,248	4.01%	0.37%	3.63%	2.33%	2.13%
	G.P.O. Federal Credit Union	\$275,808	\$174,005	\$246,462	70.60%	\$3,536	3.82%	0.41%	3.41%	10.42%	10.12%
	Olean Area Federal Credit Union	\$290,266	\$173,925	\$247,059	70.40%	\$4,838	3.49%	0.51%	2.98%	10.43%	11.19%
	TEG Federal Credit Union	\$292,067	\$211,731	\$262,775	80.58%	\$2,643	4.59%	0.53%	4.06%	8.47%	7.47%
	Ocean Financial Federal Credit Union	\$304,945	\$193,908	\$283,510	68.40%	\$7,819	3.08%	0.68%	2.39%	(3.50%)	(3.77%)
	ServU Federal Credit Union	\$307,307	\$223,723	\$264,529	84.57%	\$2,756	3.13%	0.20%	2.93%	6.92%	6.34%
	First New York Federal Credit Union	\$325,831	\$214,679	\$289,554	74.14%	\$2,989	3.60%	0.12%	3.48%	4.49%	4.01%
	Suma Yonkers Federal Credit Union	\$334,568	\$212,039	\$286,302	74.06%	\$10,138	3.11%	1.19%	1.92%	0.25%	0.26%
	Advantage Federal Credit Union	\$335,785	\$246,683	\$245,840	100.34%	\$3,572	4.03%	0.75%	3.28%	4.81%	7.69%
	Pittsford Federal Credit Union	\$382,422	\$290,895	\$335,840	86.62%	\$8,998	2.98%	0.52%	2.46%	(2.10%)	(2.74%)
	Progressive Credit Union	\$382,845	\$395,887	\$259,886	152.33%	\$10,209	3.37%	1.53%	1.84%	(24.87%)	(13.51%)
	Nassau Financial Federal Credit Union	\$394,649	\$271,546	\$360,584	75.31%	\$6,025	2.91%	0.57%	2.34%	(2.84%)	(3.12%)
	Hudson Heritage Federal Credit Union	\$398,460	\$344,165	\$351,032	98.04%	\$2,701	4.36%	0.37%	3.99%	3.07%	3.06%
	Cornerstone Community Federal Credit Union	\$427,637	\$282,938	\$395,533	71.53%	\$3,801	3.18%	0.13%	3.04%	1.55%	1.44%
	Reliant Community Federal Credit Union	\$443,337	\$341,024	\$388,198	87.85%	\$3,224	3.94%	0.17%	3.78%	4.16%	3.38%
	First Heritage Federal Credit Union	\$462,276	\$308,360	\$407,315	75.71%	\$4,109	3.12%	0.37%	2.75%	3.45%	3.73%
	Sidney Federal Credit Union	\$476,070	\$306,225	\$404,215	75.76%	\$3,023	3.78%	0.19%	3.59%	3.57%	2.05%
	Average of Asset Group B	\$348,208	\$251,385	\$301,444	84.10%	\$4,940	3.59%	0.52%	3.06%	1.69%	2.14%

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

September 30, 2018

Run Date: November 12, 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											
	Sea Comm Federal Credit Union	\$551,327	\$330,953	\$460,560	71.86%	\$4,575	4.04%	0.67%	3.37%	1.79%	0.53%
	First Source Federal Credit Union	\$564,424	\$527,838	\$476,715	110.72%	\$3,947	4.79%	0.50%	4.29%	14.71%	10.56%
	Sunmark Federal Credit Union	\$652,380	\$576,068	\$553,476	104.08%	\$3,470	4.07%	0.48%	3.59%	13.65%	9.51%
	N C P D Federal Credit Union	\$732,195	\$186,738	\$632,411	29.53%	\$33,282	2.64%	1.14%	1.49%	(1.00%)	(0.07%)
	Quorum Federal Credit Union	\$830,237	\$720,997	\$743,456	96.98%	\$6,537	5.12%	0.96%	4.16%	(4.68%)	(2.62%)
	Summit Federal Credit Union	\$886,672	\$838,751	\$780,244	107.50%	\$4,202	3.53%	0.61%	2.92%	3.55%	3.56%
	Average of Asset Group C	\$702,873	\$530,224	\$607,810	86.78%	\$9,336	4.03%	0.73%	3.30%	4.67%	3.58%
Asset Group D - \$1 billion and over in total assets											
	Mid-Hudson Valley Federal Credit Union	\$1,022,725	\$734,688	\$927,679	79.20%	\$4,166	3.74%	0.38%	3.37%	4.76%	5.09%
	CFCU Community Credit Union	\$1,062,401	\$779,748	\$905,706	86.09%	\$5,592	3.60%	0.30%	3.30%	0.70%	(0.69%)
	Suffolk Federal Credit Union	\$1,113,434	\$705,291	\$969,985	72.71%	\$6,728	3.17%	0.45%	2.72%	4.83%	4.60%
	Self Reliance NY Federal Credit Union	\$1,331,898	\$699,526	\$1,113,936	62.80%	\$31,712	3.17%	1.73%	1.44%	0.41%	(0.30%)
	Corning Federal Credit Union	\$1,391,373	\$1,114,229	\$1,225,731	90.90%	\$4,242	3.43%	0.52%	2.91%	4.78%	4.31%
	Island Federal Credit Union	\$1,455,595	\$749,972	\$1,058,490	70.85%	\$12,181	2.75%	1.23%	1.52%	5.82%	7.94%
	AmeriCU Credit Union	\$1,557,451	\$1,289,289	\$1,338,902	96.29%	\$4,960	3.82%	0.72%	3.10%	6.78%	3.79%
	USAlliance Federal Credit Union	\$1,641,300	\$1,416,402	\$1,224,616	115.66%	\$6,090	4.36%	1.11%	3.25%	25.49%	27.25%
	Capital Communications Federal Credit Union	\$1,715,874	\$1,522,660	\$1,438,171	105.87%	\$4,938	3.97%	0.60%	3.37%	9.96%	9.81%
	Empower Federal Credit Union	\$1,762,432	\$1,480,654	\$1,526,818	96.98%	\$3,463	4.43%	0.41%	4.01%	8.06%	5.91%
	Polish & Slavic Federal Credit Union	\$1,920,535	\$1,102,798	\$1,737,139	63.48%	\$5,964	3.27%	0.36%	2.91%	3.17%	5.68%
	Municipal Credit Union	\$2,855,450	\$1,917,721	\$2,642,074	72.58%	\$4,109	4.17%	0.17%	4.00%	8.42%	7.99%
	Nassau Educators Federal Credit Union	\$3,078,635	\$2,524,159	\$2,720,237	92.79%	\$7,976	3.63%	0.93%	2.70%	10.80%	9.33%
	State Employees Federal Credit Union	\$3,756,462	\$2,306,392	\$3,403,855	67.76%	\$4,103	3.38%	0.39%	2.98%	7.55%	6.91%
	Visions Federal Credit Union	\$4,155,842	\$2,775,182	\$3,212,049	86.40%	\$7,355	3.22%	0.76%	2.46%	4.41%	0.15%
	Hudson Valley Federal Credit Union	\$4,860,662	\$2,961,972	\$4,345,413	68.16%	\$6,400	3.78%	0.75%	3.03%	5.07%	5.98%
	United Nations Federal Credit Union	\$5,366,620	\$3,028,793	\$4,810,764	62.96%	\$9,333	3.21%	0.48%	2.73%	6.69%	6.54%
	ESL Federal Credit Union	\$6,086,093	\$2,900,660	\$3,468,469	83.63%	\$8,343	3.93%	0.78%	3.14%	(3.35%)	5.97%
	Teachers Federal Credit Union	\$7,343,399	\$4,399,309	\$6,689,230	65.77%	\$10,558	2.76%	0.85%	1.92%	34.42%	37.59%
	Bethpage Federal Credit Union	\$8,066,654	\$5,879,357	\$7,169,269	82.01%	\$12,506	3.38%	1.03%	2.34%	1.99%	10.01%
	Average of Asset Group D	\$3,077,242	\$2,014,440	\$2,596,427	81.14%	\$8,036	3.56%	0.70%	2.86%	7.54%	8.19%

Source: SNL Financial

Note: Report includes only bank-level data.

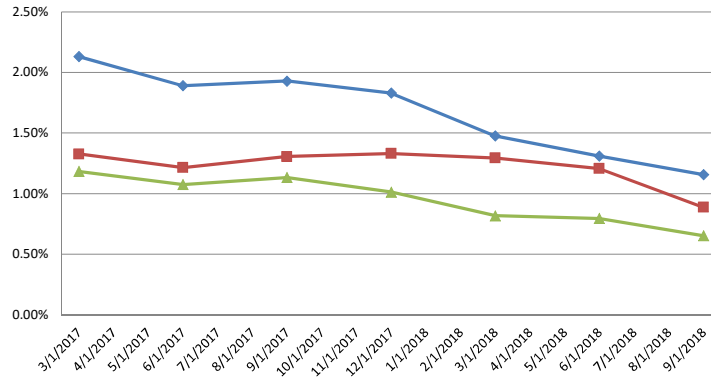
NA = data was not available.

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

Asset Quality

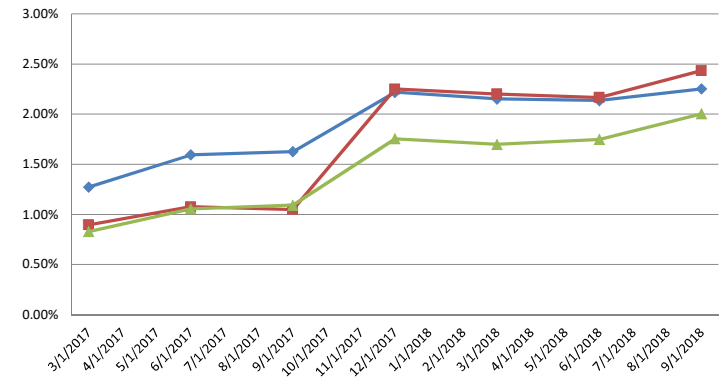
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



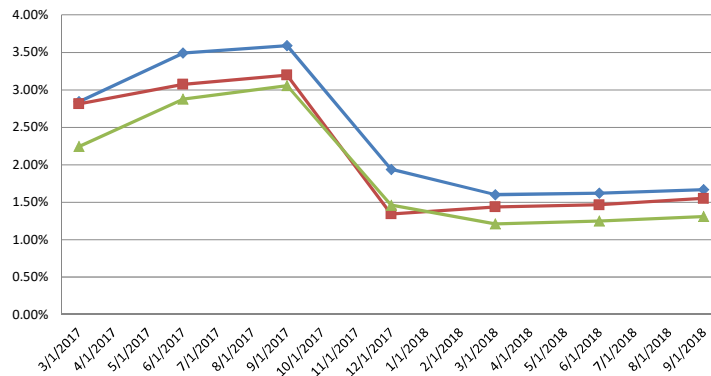
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	2.13%	1.89%	1.93%	1.83%	1.48%	1.31%	1.16%
Reserves/Loans	1.33%	1.21%	1.30%	1.33%	1.29%	1.21%	0.89%
Delinquent Loans/Total Assets	1.18%	1.07%	1.13%	1.01%	0.82%	0.79%	0.65%

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



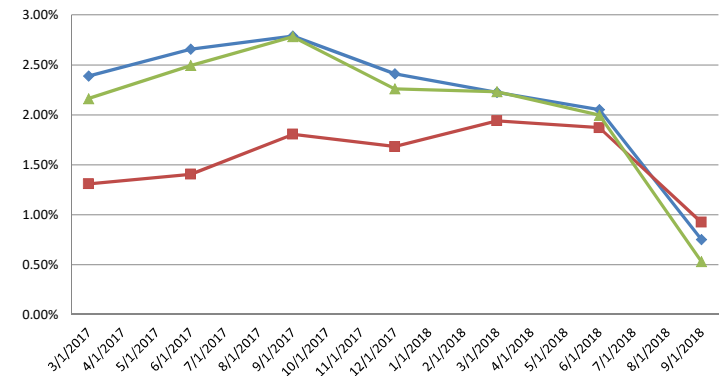
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	1.27%	1.59%	1.63%	2.22%	2.15%	2.14%	2.25%
Reserves/Loans	0.90%	1.08%	1.05%	2.25%	2.20%	2.17%	2.43%
Delinquent Loans/Total Assets	0.83%	1.05%	1.09%	1.75%	1.70%	1.75%	2.00%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	2.84%	3.49%	3.59%	1.94%	1.60%	1.62%	1.67%
Reserves/Loans	2.81%	3.07%	3.20%	1.34%	1.44%	1.46%	1.55%
Delinquent Loans/Total Assets	2.24%	2.87%	3.06%	1.46%	1.21%	1.25%	1.31%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	2.39%	2.66%	2.79%	2.41%	2.22%	2.05%	0.75%
Reserves/Loans	1.31%	1.40%	1.80%	1.68%	1.94%	1.87%	0.92%
Delinquent Loans/Total Assets	2.16%	2.49%	2.78%	2.26%	2.23%	1.99%	0.53%

Source: SNL Financial

Note: Report includes only bank-level data.

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

Asset Quality
September 30, 2018
Run Date: November 12, 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								
	Leatherstocking Region Federal Credit Union	\$49,938	\$191	0.83%	0.43%	51.83%	3.56%	0.38%
	Greater Niagara Federal Credit Union	\$50,786	\$281	1.10%	0.23%	21.35%	4.64%	0.55%
	Western New York Federal Credit Union	\$53,889	\$135	0.41%	0.40%	97.04%	4.66%	0.25%
	Educational & Governmental Employees Federal Credit Union	\$54,173	\$163	1.06%	1.29%	122.09%	2.70%	0.30%
	Riverside Federal Credit Union	\$54,183	\$147	0.38%	0.82%	214.29%	2.41%	0.27%
	Lower East Side People's Federal Credit Union	\$54,989	\$837	1.97%	0.58%	29.63%	22.60%	1.52%
	Jamestown Area Community Federal Credit Union	\$55,070	\$86	0.32%	0.26%	81.40%	2.03%	0.16%
	M. C. T. Federal Credit Union	\$55,999	\$8	0.10%	0.78%	812.50%	0.16%	0.01%
	Buffalo Service Credit Union	\$56,069	\$22	0.09%	0.32%	368.18%	0.36%	0.04%
	Compass Federal Credit Union	\$56,736	\$243	0.71%	0.65%	90.95%	2.50%	0.43%
	Yonkers Teachers Federal Credit Union	\$57,750	\$124	2.80%	0.97%	34.68%	1.67%	0.21%
	Hudson River Financial Federal Credit Union	\$57,807	\$293	1.24%	0.35%	27.99%	7.55%	0.51%
	Consumers Federal Credit Union	\$61,205	\$3,169	6.07%	0.27%	4.48%	36.07%	5.18%
	ACMG Federal Credit Union	\$62,092	\$399	1.01%	1.14%	113.53%	7.17%	0.64%
	North Franklin Federal Credit Union	\$63,298	\$98	0.32%	0.43%	134.69%	1.23%	0.15%
	Greater Chautauqua Federal Credit Union	\$65,448	\$868	2.25%	0.76%	33.64%	15.34%	1.33%
	Van Cortlandt Cooperative Federal Credit Union	\$67,397	\$1,386	6.24%	2.13%	34.13%	30.05%	2.06%
	Utica Gas & Electric Employees Federal Credit Union	\$67,798	\$784	1.67%	0.54%	32.53%	6.81%	1.16%
	Northeastern Operating Engineers Federal Credit Union	\$68,710	\$870	1.49%	0.46%	30.69%	14.99%	1.27%
	Crossroads Community Federal Credit Union	\$69,862	\$24	0.10%	0.45%	441.67%	0.28%	0.03%
	1199 SEIU Federal Credit Union	\$71,003	\$446	2.03%	3.75%	184.53%	7.36%	0.63%
	New York Times Employees Federal Credit Union	\$75,059	\$829	2.70%	1.48%	54.64%	6.90%	1.10%
	Meridia Community Federal Credit Union	\$75,308	\$69	0.11%	0.38%	337.68%	0.74%	0.09%
	SJP Federal Credit Union	\$76,638	\$477	0.70%	0.38%	54.30%	6.48%	0.62%
	St. Pius X Church Federal Credit Union	\$76,721	\$493	0.77%	0.55%	72.01%	5.81%	0.64%
	Empire ONE Federal Credit Union	\$77,406	\$91	0.21%	0.48%	227.47%	1.07%	0.12%
	Financial Trust Federal Credit Union	\$78,897	\$225	0.43%	0.62%	143.56%	2.16%	0.29%
	UFirst Federal Credit Union	\$81,169	\$163	0.29%	0.44%	148.47%	2.24%	0.20%
	Southern Chautauqua Federal Credit Union	\$81,700	\$1,008	1.51%	1.82%	120.63%	12.91%	1.23%
	Genesee Valley Federal Credit Union	\$81,996	\$377	0.53%	0.37%	70.56%	4.36%	0.46%
	Greater Metro Federal Credit Union	\$83,344	\$1,606	4.98%	7.37%	148.07%	15.70%	1.93%
	Oswego County Federal Credit Union	\$86,344	\$996	1.36%	0.66%	48.59%	13.80%	1.15%
	Community Resource Federal Credit Union	\$86,722	\$262	0.35%	0.80%	226.72%	2.56%	0.30%
	School Systems Federal Credit Union	\$87,643	\$423	1.26%	0.12%	9.93%	6.11%	0.48%
	Inner Lakes Federal Credit Union	\$89,068	\$257	0.68%	0.51%	74.71%	4.10%	0.29%
	Great Erie Federal Credit Union	\$89,657	\$158	0.26%	0.42%	163.92%	2.23%	0.18%
	Syracuse Fire Department Employees Federal Credit Union	\$89,876	\$821	1.60%	0.18%	11.08%	8.11%	0.91%
	Ontario Shores Federal Credit Union	\$94,066	\$86	0.19%	0.51%	267.44%	1.00%	0.09%
	Auburn Community Federal Credit Union	\$95,559	\$46	0.18%	0.10%	56.52%	0.49%	0.05%
	Lufthansa Employees Federal Credit Union	\$96,807	\$2	0.03%	0.41%	NM	0.01%	0.00%
	Core Federal Credit Union	\$104,086	\$1,142	2.52%	2.59%	103.06%	8.87%	1.10%
	American Broadcast Employees Federal Credit Union	\$104,848	\$574	0.86%	0.51%	59.58%	5.31%	0.55%
	First Choice Financial Federal Credit Union	\$105,289	\$749	1.40%	0.77%	55.27%	5.86%	0.71%
	Alternatives Federal Credit Union	\$107,386	\$1,295	1.53%	0.57%	37.22%	15.76%	1.21%
	Buffalo Metropolitan Federal Credit Union	\$107,577	\$1,785	2.00%	0.92%	45.77%	16.75%	1.66%
	Ticonderoga Federal Credit Union	\$108,187	\$350	0.84%	1.02%	121.71%	4.23%	0.32%
	Tonawanda Valley Federal Credit Union	\$108,362	\$147	0.29%	0.13%	44.90%	1.53%	0.14%
	Horizons Federal Credit Union	\$110,881	\$772	0.98%	0.74%	75.78%	5.70%	0.70%

Source: SNL Financial

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Asset Quality
September 30, 2018
Run Date: November 12, 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)								
	Triboro Postal Federal Credit Union	\$120,968	\$71	0.67%	0.70%	104.23%	0.42%	0.06%
	Greater Woodlawn Federal Credit Union	\$124,409	\$180	0.44%	0.82%	188.89%	0.68%	0.14%
	Finger Lakes Federal Credit Union	\$124,576	\$483	0.52%	0.46%	88.82%	4.09%	0.39%
	Ulster Federal Credit Union	\$126,305	\$730	1.62%	1.93%	119.32%	12.61%	0.58%
	Town of Hempstead Employees Federal Credit Union	\$127,792	\$1,369	2.22%	2.04%	92.11%	15.47%	1.07%
	Western Division Federal Credit Union	\$140,934	\$138	0.24%	0.16%	66.67%	0.61%	0.10%
	Ukrainian National Federal Credit Union	\$144,941	\$2,118	2.63%	0.11%	4.06%	13.72%	1.46%
	GHS Federal Credit Union	\$146,127	\$2,022	1.72%	0.84%	48.76%	13.72%	1.38%
	Countryside Federal Credit Union	\$150,217	\$1,625	1.17%	0.55%	47.26%	7.24%	1.08%
	Saint Lawrence Federal Credit Union	\$170,455	\$714	0.59%	0.25%	42.44%	4.83%	0.42%
	Moog Employees Federal Credit Union	\$173,121	\$307	0.37%	1.22%	327.69%	0.82%	0.18%
	Access Federal Credit Union	\$176,252	\$711	0.65%	0.61%	94.37%	4.63%	0.40%
	Dannemora Federal Credit Union	\$181,195	\$435	0.39%	0.65%	167.82%	2.16%	0.24%
	Palisades Federal Credit Union	\$187,116	\$402	0.31%	1.62%	525.87%	3.11%	0.21%
	SECNY Federal Credit Union	\$188,091	\$337	0.28%	0.41%	145.99%	2.07%	0.18%
	Niagara's Choice Federal Credit Union	\$191,322	\$2,885	2.48%	1.29%	51.92%	16.41%	1.51%
	TCT Federal Credit Union	\$208,203	\$381	0.23%	0.52%	224.15%	2.25%	0.18%
	Family First of NY Federal Credit Union	\$209,220	\$629	0.36%	0.65%	180.76%	3.22%	0.30%
	Actors Federal Credit Union	\$213,125	\$1,080	1.13%	3.21%	285.56%	6.15%	0.51%
	Ukrainian Federal Credit Union	\$241,745	\$1,240	0.57%	0.26%	44.92%	5.36%	0.51%
	Northern Credit Union	\$247,593	\$1,078	0.47%	0.91%	191.74%	6.93%	0.44%
	Average of Asset Group A	\$105,920	\$648	1.16%	0.89%	129.19%	6.69%	0.65%

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

	Sperry Associates Federal Credit Union	\$253,439	\$2,721	1.55%	1.53%	98.57%	12.98%	1.07%
	Hudson River Community Credit Union	\$263,529	\$1,862	0.80%	0.55%	68.64%	6.05%	0.71%
	People's Alliance Federal Credit Union	\$264,719	\$1,614	0.92%	1.63%	177.26%	8.99%	0.61%
	G.P.O. Federal Credit Union	\$275,808	\$1,432	0.82%	1.93%	234.01%	8.32%	0.52%
	Olean Area Federal Credit Union	\$290,266	\$851	0.49%	1.58%	322.33%	1.89%	0.29%
	TEG Federal Credit Union	\$292,067	\$2,342	1.11%	0.90%	81.73%	10.42%	0.80%
	Ocean Financial Federal Credit Union	\$304,945	\$6,600	3.40%	2.57%	75.55%	27.34%	2.16%
	ServU Federal Credit Union	\$307,307	\$1,228	0.55%	0.36%	65.39%	3.13%	0.40%
	First New York Federal Credit Union	\$325,831	\$849	0.40%	0.74%	186.45%	2.62%	0.26%
	Suma Yonkers Federal Credit Union	\$334,568	\$4,192	1.98%	1.12%	56.46%	13.23%	1.25%
	Advantage Federal Credit Union	\$335,785	\$1,117	0.45%	0.51%	112.53%	3.78%	0.33%
	Pittsford Federal Credit Union	\$382,422	\$628	0.22%	0.74%	342.68%	1.35%	0.16%
	Progressive Credit Union	\$382,845	\$97,998	24.75%	27.42%	110.75%	77.54%	25.60%
	Nassau Financial Federal Credit Union	\$394,649	\$6,743	2.48%	0.42%	17.00%	39.02%	1.71%
	Hudson Heritage Federal Credit Union	\$398,460	\$3,907	1.14%	1.08%	94.86%	10.69%	0.98%
	Cornerstone Community Federal Credit Union	\$427,637	\$1,484	0.52%	1.07%	203.17%	4.51%	0.35%
	Reliant Community Federal Credit Union	\$443,337	\$1,008	0.30%	0.40%	134.92%	2.27%	0.23%
	First Heritage Federal Credit Union	\$462,276	\$644	0.21%	0.70%	333.07%	1.23%	0.14%
	Sidney Federal Credit Union	\$476,070	\$2,212	0.72%	1.01%	139.24%	4.06%	0.46%
	Average of Asset Group B	\$348,208	\$7,339	2.25%	2.43%	150.24%	12.60%	2.00%

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Asset Quality
September 30, 2018
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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								
	Sea Comm Federal Credit Union	\$551,327	\$3,390	1.02%	0.58%	56.58%	4.83%	0.61%
	First Source Federal Credit Union	\$564,424	\$3,059	0.58%	1.44%	249.13%	5.13%	0.54%
	Sunmark Federal Credit Union	\$652,380	\$5,169	0.90%	0.37%	41.71%	12.45%	0.79%
	N C P D Federal Credit Union	\$732,195	\$1,884	1.01%	1.33%	131.79%	1.92%	0.26%
	Quorum Federal Credit Union	\$830,237	\$43,876	6.09%	5.27%	86.56%	48.34%	5.28%
	Summit Federal Credit Union	\$886,672	\$3,294	0.39%	0.30%	76.68%	3.84%	0.37%
	Average of Asset Group C	\$702,873	\$10,112	1.67%	1.55%	107.08%	12.75%	1.31%
Asset Group D - \$1 billion and over in total assets								
	Mid-Hudson Valley Federal Credit Union	\$1,022,725	\$6,140	0.84%	0.86%	102.74%	8.76%	0.60%
	CFCU Community Credit Union	\$1,062,401	\$11,380	1.46%	0.64%	43.88%	7.79%	1.07%
	Suffolk Federal Credit Union	\$1,113,434	\$2,852	0.40%	1.00%	246.74%	3.24%	0.26%
	Self Reliance NY Federal Credit Union	\$1,331,898	\$2,709	0.39%	0.59%	151.50%	1.28%	0.20%
	Corning Federal Credit Union	\$1,391,373	\$3,609	0.32%	0.55%	170.68%	2.61%	0.26%
	Island Federal Credit Union	\$1,455,595	\$3,340	0.45%	0.24%	53.71%	3.99%	0.23%
	AmeriCU Credit Union	\$1,557,451	\$14,155	1.10%	0.78%	71.01%	9.23%	0.91%
	USAlliance Federal Credit Union	\$1,641,300	\$9,163	0.65%	0.83%	128.64%	7.81%	0.56%
	Capital Communications Federal Credit Union	\$1,715,874	\$17,450	1.15%	1.32%	114.97%	10.20%	1.02%
	Empower Federal Credit Union	\$1,762,432	\$8,837	0.60%	1.05%	175.89%	4.55%	0.50%
	Polish & Slavic Federal Credit Union	\$1,920,535	\$5,197	0.47%	0.09%	19.07%	3.12%	0.27%
	Municipal Credit Union	\$2,855,450	\$15,393	0.80%	0.98%	122.01%	11.05%	0.54%
	Nassau Educators Federal Credit Union	\$3,078,635	\$17,519	0.69%	0.55%	78.93%	5.95%	0.57%
	State Employees Federal Credit Union	\$3,756,462	\$16,219	0.70%	1.20%	170.63%	6.50%	0.43%
	Visions Federal Credit Union	\$4,155,842	\$23,911	0.86%	1.77%	205.32%	5.50%	0.58%
	Hudson Valley Federal Credit Union	\$4,860,662	\$36,635	1.24%	2.01%	162.33%	8.54%	0.75%
	United Nations Federal Credit Union	\$5,366,620	\$13,981	0.46%	0.82%	178.51%	3.08%	0.26%
	ESL Federal Credit Union	\$6,086,093	\$18,672	0.64%	1.43%	222.81%	1.88%	0.31%
	Teachers Federal Credit Union	\$7,343,399	\$13,923	0.32%	0.64%	203.71%	2.22%	0.19%
	Bethpage Federal Credit Union	\$8,066,654	\$86,597	1.47%	1.10%	74.77%	12.99%	1.07%
	Average of Asset Group D	\$3,077,242	\$16,384	0.75%	0.92%	134.89%	6.01%	0.53%

Source: SNL Financial

Note: Report includes only bank-level data.

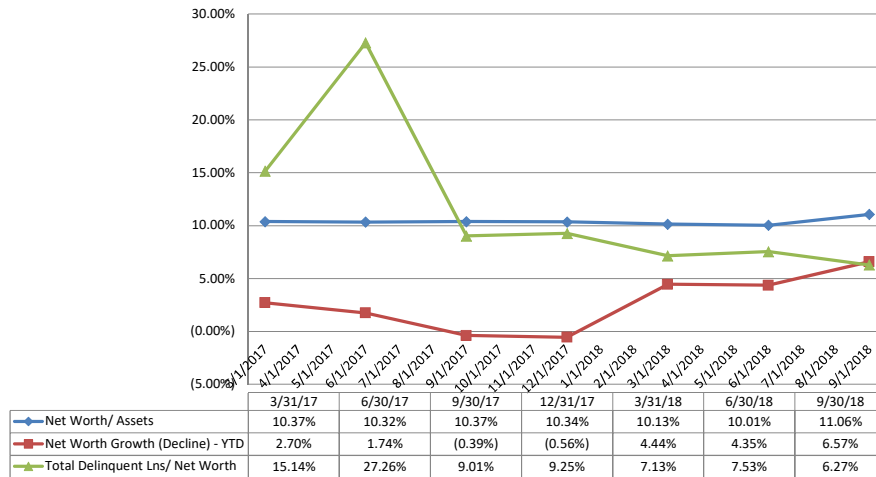
NA = data was not available.

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

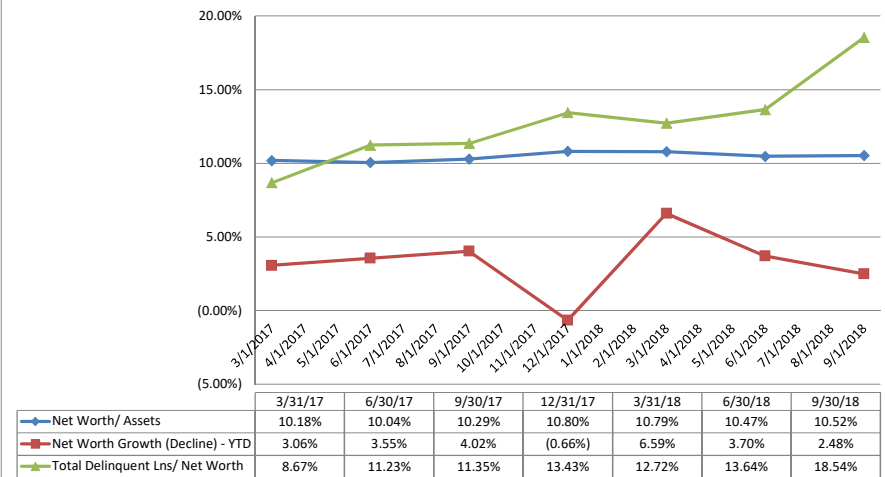
Net Worth

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

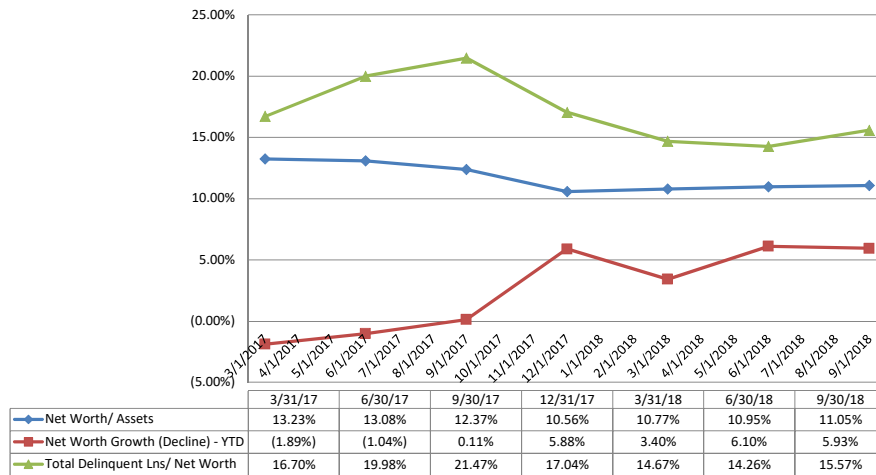
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



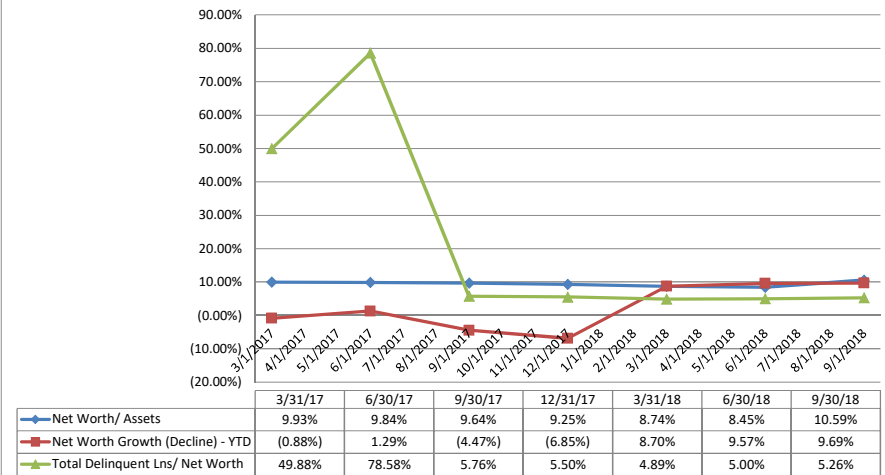
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



Source: SNL Financial

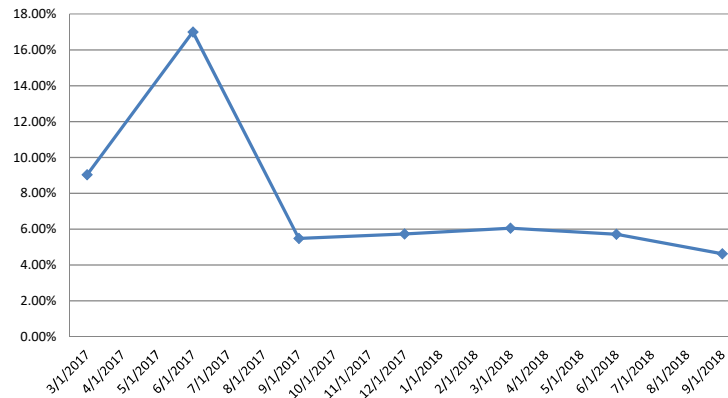
Note: Report includes only bank-level data.

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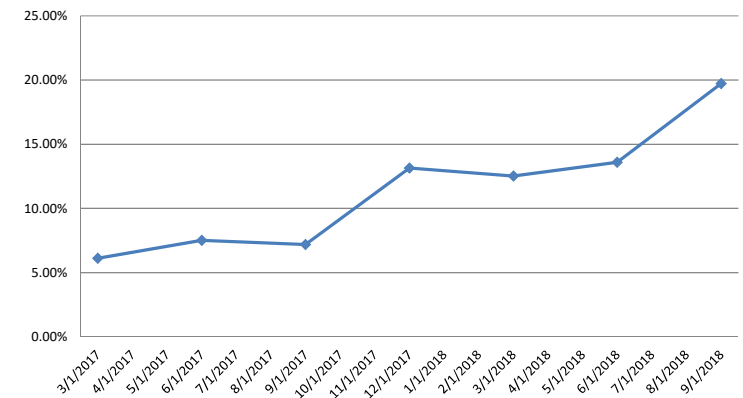
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



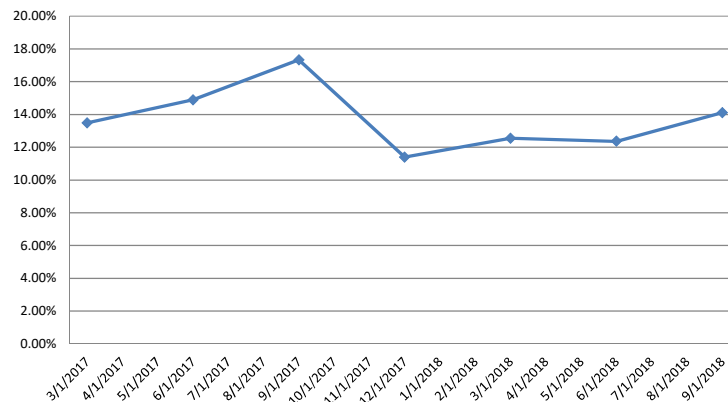
As of Date	Classified Assets/ Net Worth
3/31/17	9.03%
6/30/17	17.00%
9/30/17	5.48%
12/31/17	5.74%
3/31/18	6.05%
6/30/18	5.72%
9/30/18	4.62%

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



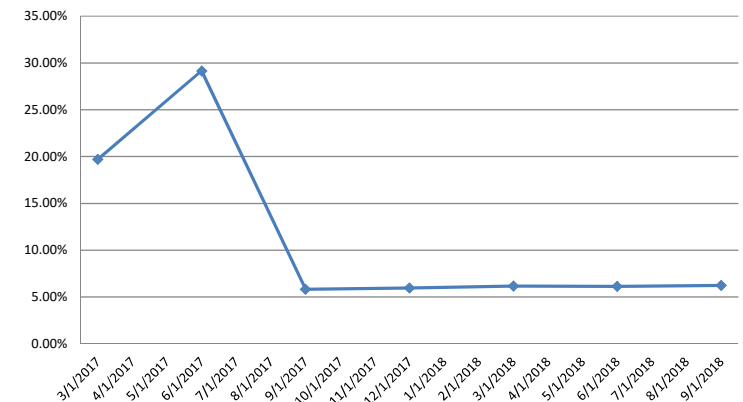
As of Date	Classified Assets/ Net Worth
3/31/17	6.13%
6/30/17	7.52%
9/30/17	7.19%
12/31/17	13.16%
3/31/18	12.52%
6/30/18	13.59%
9/30/18	19.73%

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



As of Date	Classified Assets/ Net Worth
3/31/17	13.50%
6/30/17	14.90%
9/30/17	17.34%
12/31/17	11.40%
3/31/18	12.56%
6/30/18	12.37%
9/30/18	14.12%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



As of Date	Classified Assets/ Net Worth
3/31/17	19.70%
6/30/17	29.16%
9/30/17	5.83%
12/31/17	5.96%
3/31/18	6.16%
6/30/18	6.12%
9/30/18	6.24%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

September 30, 2018

Run Date: November 12, 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							
	Leatherstocking Region Federal Credit Union	\$49,938	\$5,439	10.89%	12.32%	3.51%	1.82%
	Greater Niagara Federal Credit Union	\$50,786	\$6,029	11.87%	8.44%	4.66%	1.00%
	Western New York Federal Credit Union	\$53,889	\$5,060	9.39%	8.58%	2.67%	2.59%
	Educational & Governmental Employees Federal Credit Union	\$54,173	\$6,195	11.44%	4.68%	2.63%	3.21%
	Riverside Federal Credit Union	\$54,183	\$5,781	10.67%	9.99%	2.54%	5.45%
	Lower East Side People's Federal Credit Union	\$54,989	\$5,421	9.86%	1.02%	15.44%	4.57%
	Jamestown Area Community Federal Credit Union	\$55,070	\$4,173	7.58%	9.96%	2.06%	1.68%
	M. C. T. Federal Credit Union	\$55,999	\$5,063	9.04%	6.00%	0.16%	1.28%
	Buffalo Service Credit Union	\$56,069	\$6,084	10.85%	8.16%	0.36%	1.33%
	Compass Federal Credit Union	\$56,736	\$9,504	16.75%	9.48%	2.56%	2.33%
	Yonkers Teachers Federal Credit Union	\$57,750	\$7,401	12.82%	3.49%	1.68%	0.58%
	Hudson River Financial Federal Credit Union	\$57,807	\$4,617	7.99%	4.85%	6.35%	1.78%
	Consumers Federal Credit Union	\$61,205	\$8,899	14.54%	3.03%	35.61%	1.60%
	ACMG Federal Credit Union	\$62,092	\$5,144	8.28%	4.23%	7.76%	8.81%
	North Franklin Federal Credit Union	\$63,298	\$7,810	12.34%	8.98%	1.25%	1.69%
	Greater Chautauqua Federal Credit Union	\$65,448	\$6,000	9.17%	4.12%	14.47%	4.87%
	Van Cortlandt Cooperative Federal Credit Union	\$67,397	\$5,992	8.89%	(6.24%)	23.13%	7.89%
	Utica Gas & Electric Employees Federal Credit Union	\$67,798	\$12,367	18.24%	7.44%	6.34%	2.06%
	Northeastern Operating Engineers Federal Credit Union	\$68,710	\$5,678	8.26%	4.34%	15.32%	4.70%
	Crossroads Community Federal Credit Union	\$69,862	\$8,406	12.03%	4.14%	0.29%	1.26%
	1199 SEIU Federal Credit Union	\$71,003	\$5,544	7.81%	4.06%	8.04%	14.84%
	New York Times Employees Federal Credit Union	\$75,059	\$13,068	17.41%	2.14%	6.34%	3.47%
	Meridia Community Federal Credit Union	\$75,308	\$9,032	11.99%	9.86%	0.76%	2.58%
	SJP Federal Credit Union	\$76,638	\$7,103	9.27%	19.81%	6.72%	3.65%
	St. Pius X Church Federal Credit Union	\$76,721	\$8,124	10.59%	11.50%	6.07%	4.37%
	Empire ONE Federal Credit Union	\$77,406	\$8,289	10.71%	2.42%	1.10%	2.50%
	Financial Trust Federal Credit Union	\$78,897	\$10,084	12.78%	9.67%	2.23%	3.20%
	UFirst Federal Credit Union	\$81,169	\$13,287	16.37%	4.19%	1.23%	1.82%
	Southern Chautauqua Federal Credit Union	\$81,700	\$7,621	9.33%	5.26%	13.23%	15.96%
	Genesee Valley Federal Credit Union	\$81,996	\$8,377	10.22%	16.03%	4.50%	3.18%
	Greater Metro Federal Credit Union	\$83,344	\$10,196	12.23%	(6.23%)	15.75%	23.32%
	Oswego County Federal Credit Union	\$86,344	\$6,642	7.69%	6.22%	15.00%	7.29%
	Community Resource Federal Credit Union	\$86,722	\$10,676	12.31%	4.79%	2.45%	5.56%
	School Systems Federal Credit Union	\$87,643	\$6,880	7.85%	6.61%	6.15%	0.61%
	Inner Lakes Federal Credit Union	\$89,068	\$7,111	7.98%	16.33%	3.61%	2.70%
	Great Erie Federal Credit Union	\$89,657	\$8,940	9.97%	8.64%	1.77%	2.90%
	Syracuse Fire Department Employees Federal Credit Union	\$89,876	\$11,787	13.11%	6.71%	6.97%	0.77%
	Ontario Shores Federal Credit Union	\$94,066	\$8,365	8.89%	15.98%	1.03%	2.75%
	Auburn Community Federal Credit Union	\$95,559	\$9,398	9.83%	11.33%	0.49%	0.28%
	Lufthansa Employees Federal Credit Union	\$96,807	\$14,253	14.72%	0.37%	0.01%	0.21%
	Core Federal Credit Union	\$104,086	\$12,033	11.56%	8.56%	9.49%	9.78%
	American Broadcast Employees Federal Credit Union	\$104,848	\$10,990	10.48%	5.35%	5.22%	3.11%
	First Choice Financial Federal Credit Union	\$105,289	\$13,156	12.50%	6.24%	5.69%	3.15%
	Alternatives Federal Credit Union	\$107,386	\$8,990	8.37%	5.32%	14.40%	5.36%
	Buffalo Metropolitan Federal Credit Union	\$107,577	\$12,091	11.24%	1.72%	14.76%	6.76%
	Ticonderoga Federal Credit Union	\$108,187	\$10,193	9.42%	3.48%	3.43%	4.18%
	Tonawanda Valley Federal Credit Union	\$108,362	\$9,561	8.82%	10.14%	1.54%	0.69%
	Horizons Federal Credit Union	\$110,881	\$12,952	11.68%	2.13%	5.96%	4.52%

Source: SNL Financial

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Net Worth

September 30, 2018

Run Date: November 12, 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)							
	Triboro Postal Federal Credit Union	\$120,968	\$20,812	17.20%	4.39%	0.34%	0.36%
	Greater Woodlawn Federal Credit Union	\$124,409	\$26,031	20.92%	4.48%	0.69%	1.31%
	Finger Lakes Federal Credit Union	\$124,576	\$11,454	9.19%	13.78%	4.22%	3.75%
	Ulster Federal Credit Union	\$126,305	\$10,605	8.40%	6.13%	6.88%	8.21%
	Town of Hempstead Employees Federal Credit Union	\$127,792	\$8,008	6.27%	4.00%	17.10%	15.75%
	Western Division Federal Credit Union	\$140,934	\$22,387	15.88%	7.76%	0.62%	0.41%
	Ukrainian National Federal Credit Union	\$144,941	\$16,362	11.29%	2.92%	12.94%	0.53%
	GHS Federal Credit Union	\$146,127	\$14,785	10.12%	1.60%	13.68%	6.67%
	Countryside Federal Credit Union	\$150,217	\$21,684	14.44%	6.46%	7.49%	3.54%
	Saint Lawrence Federal Credit Union	\$170,455	\$16,082	9.43%	6.16%	4.44%	1.88%
	Moog Employees Federal Credit Union	\$173,121	\$36,492	21.08%	9.19%	0.84%	2.76%
	Access Federal Credit Union	\$176,252	\$15,440	8.76%	11.56%	4.60%	4.35%
	Dannemora Federal Credit Union	\$181,195	\$23,940	13.21%	6.81%	1.82%	3.05%
	Palisades Federal Credit Union	\$187,116	\$19,020	10.16%	(7.33%)	2.11%	11.11%
	SECNY Federal Credit Union	\$188,091	\$15,777	8.39%	6.77%	2.14%	3.12%
	Niagara's Choice Federal Credit Union	\$191,322	\$17,435	9.11%	15.78%	16.55%	8.59%
	TCT Federal Credit Union	\$208,203	\$17,119	8.22%	8.77%	2.23%	4.99%
	Family First of NY Federal Credit Union	\$209,220	\$21,766	10.40%	7.81%	2.89%	5.22%
	Actors Federal Credit Union	\$213,125	\$15,429	7.24%	3.24%	7.00%	19.99%
	Ukrainian Federal Credit Union	\$241,745	\$22,584	9.34%	9.04%	5.49%	2.47%
	Northern Credit Union	\$247,593	\$19,148	7.73%	8.05%	5.63%	10.79%
	Average of Asset Group A	\$105,920	\$11,568	11.06%	6.57%	6.27%	4.62%
Asset Group B - \$251 to \$500 million in total assets							
	Sperry Associates Federal Credit Union	\$253,439	\$20,879	8.24%	4.84%	13.03%	12.85%
	Hudson River Community Credit Union	\$263,529	\$32,039	12.16%	9.86%	5.81%	3.99%
	People's Alliance Federal Credit Union	\$264,719	\$24,334	9.19%	1.96%	6.63%	11.76%
	G.P.O. Federal Credit Union	\$275,808	\$25,982	9.42%	13.89%	5.51%	12.90%
	Olean Area Federal Credit Union	\$290,266	\$42,969	14.80%	11.14%	1.98%	6.38%
	TEG Federal Credit Union	\$292,067	\$23,831	8.16%	7.64%	9.83%	8.03%
	Ocean Financial Federal Credit Union	\$304,945	\$25,437	8.34%	4.82%	25.95%	19.60%
	ServU Federal Credit Union	\$307,307	\$39,932	12.99%	8.14%	3.08%	2.01%
	First New York Federal Credit Union	\$325,831	\$31,974	9.81%	7.85%	2.66%	4.95%
	Suma Yonkers Federal Credit Union	\$334,568	\$47,923	14.32%	(0.36%)	8.75%	4.94%
	Advantage Federal Credit Union	\$335,785	\$30,880	9.20%	6.22%	3.62%	4.07%
	Pittsford Federal Credit Union	\$382,422	\$45,681	11.95%	7.27%	1.37%	4.71%
	Progressive Credit Union	\$382,845	\$44,544	11.63%	(72.61%)	220.00%	243.66%
	Nassau Financial Federal Credit Union	\$394,649	\$30,632	7.76%	5.41%	22.01%	3.74%
	Hudson Heritage Federal Credit Union	\$398,460	\$38,187	9.58%	5.14%	10.23%	9.70%
	Cornerstone Community Federal Credit Union	\$427,637	\$30,782	7.20%	6.33%	4.82%	9.79%
	Reliant Community Federal Credit Union	\$443,337	\$43,676	9.85%	7.95%	2.31%	3.11%
	First Heritage Federal Credit Union	\$462,276	\$53,964	11.67%	5.45%	1.19%	3.97%
	Sidney Federal Credit Union	\$476,070	\$65,010	13.66%	6.15%	3.40%	4.74%
	Average of Asset Group B	\$348,208	\$36,771	10.52%	2.48%	18.54%	19.73%

Source: SNL Financial

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Net Worth

September 30, 2018

Run Date: November 12, 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							
	Sea Comm Federal Credit Union	\$551,327	\$80,333	14.57%	7.84%	4.22%	2.39%
	First Source Federal Credit Union	\$564,424	\$56,785	10.06%	13.50%	5.39%	13.42%
	Sunmark Federal Credit Union	\$652,380	\$57,847	8.87%	10.95%	8.94%	3.73%
	N C P D Federal Credit Union	\$732,195	\$112,068	15.31%	5.46%	1.68%	2.22%
	Quorum Federal Credit Union	\$830,237	\$63,200	7.61%	(8.13%)	69.42%	60.09%
	Summit Federal Credit Union	\$886,672	\$87,695	9.89%	5.93%	3.76%	2.88%
	Average of Asset Group C	\$702,873	\$76,321	11.05%	5.93%	15.57%	14.12%
Asset Group D - \$1 billion and over in total assets							
	Mid-Hudson Valley Federal Credit Union	\$1,022,725	\$90,810	8.88%	8.31%	6.76%	6.95%
	CFCU Community Credit Union	\$1,062,401	\$150,180	14.14%	9.46%	7.58%	3.33%
	Suffolk Federal Credit Union	\$1,113,434	\$109,208	9.81%	9.17%	2.61%	6.44%
	Self Reliance NY Federal Credit Union	\$1,331,898	\$223,655	16.79%	5.27%	1.21%	1.83%
	Corning Federal Credit Union	\$1,391,373	\$138,979	9.99%	11.90%	2.60%	4.43%
	Island Federal Credit Union	\$1,455,595	\$120,546	8.28%	4.47%	2.77%	1.49%
	AmeriCU Credit Union	\$1,557,451	\$149,146	9.58%	5.13%	9.49%	6.74%
	USAlliance Federal Credit Union	\$1,641,300	\$137,981	8.41%	23.32%	6.64%	8.54%
	Capital Communications Federal Credit Union	\$1,715,874	\$174,995	10.20%	10.79%	9.97%	11.46%
	Empower Federal Credit Union	\$1,762,432	\$186,395	10.58%	13.42%	4.74%	8.34%
	Polish & Slavic Federal Credit Union	\$1,920,535	\$192,740	10.04%	9.16%	2.70%	0.51%
	Municipal Credit Union	\$2,855,450	\$235,897	8.26%	12.12%	6.53%	7.96%
	Nassau Educators Federal Credit Union	\$3,078,635	\$306,388	9.95%	10.82%	5.72%	4.51%
	State Employees Federal Credit Union	\$3,756,462	\$289,604	7.71%	12.87%	5.60%	9.56%
	Visions Federal Credit Union	\$4,155,842	\$515,626	12.41%	3.45%	4.64%	9.52%
	Hudson Valley Federal Credit Union	\$4,860,662	\$536,891	11.05%	7.00%	6.82%	11.08%
	United Nations Federal Credit Union	\$5,366,620	\$552,970	10.30%	10.41%	2.53%	4.51%
	ESL Federal Credit Union	\$6,086,093	\$1,096,132	18.01%	9.39%	1.70%	3.80%
	Teachers Federal Credit Union	\$7,343,399	\$640,566	8.72%	6.68%	2.17%	4.43%
	Bethpage Federal Credit Union	\$8,066,654	\$698,409	8.66%	10.65%	12.40%	9.27%
	Average of Asset Group D	\$3,077,242	\$327,356	10.59%	9.69%	5.26%	6.24%

Source: SNL Financial

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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.