



# 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 **Jane Han, Senior Manager,** at **(858) 627-1430**.

## ASSET SIZE DEFINITION

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**Group A**     \$50–\$250 million

**Group B**     \$251 million–\$500 million

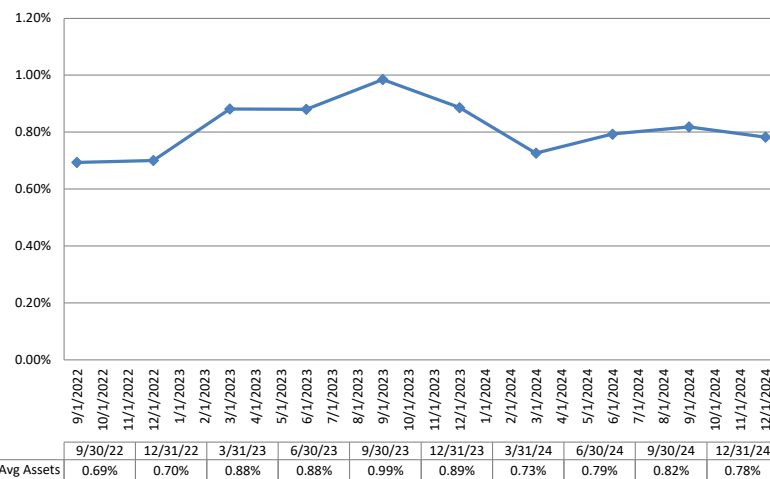
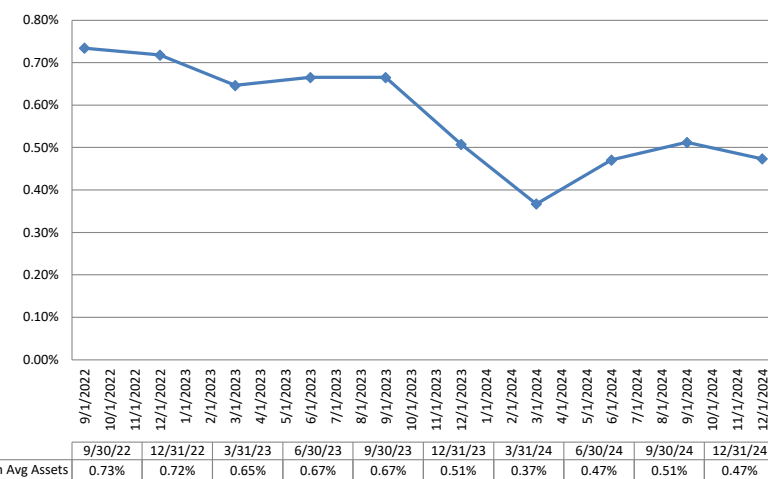
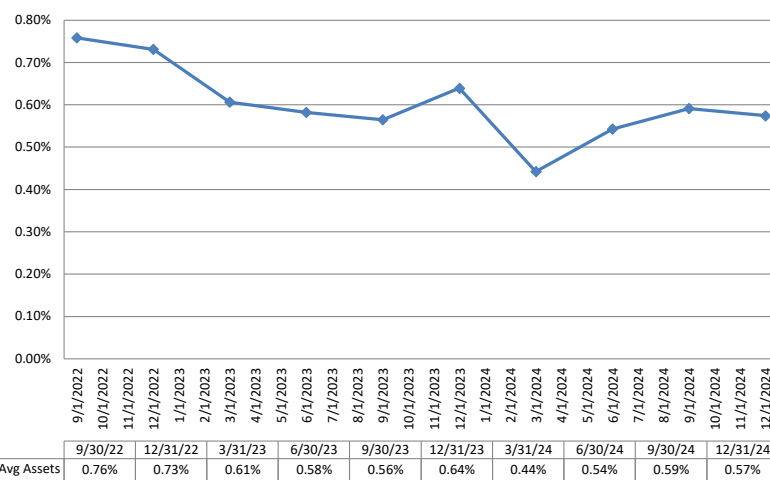
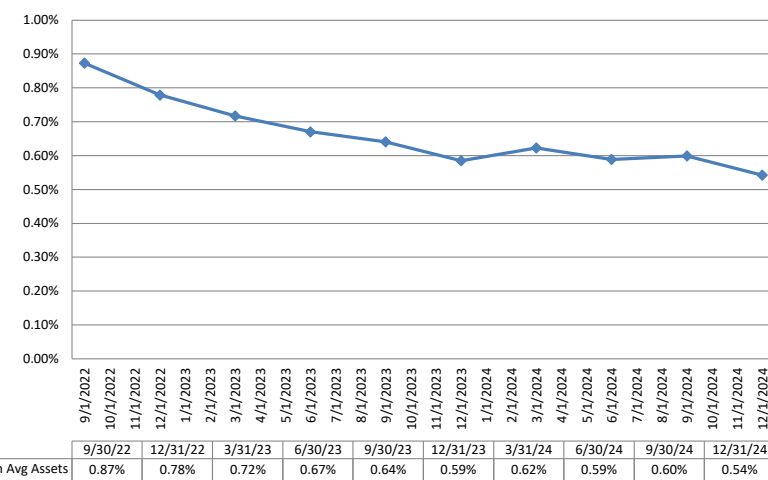
**Group C**     \$501 million–\$1 billion

**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**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 - Over \$1 billion in Total Assets**  
Year-to-Date

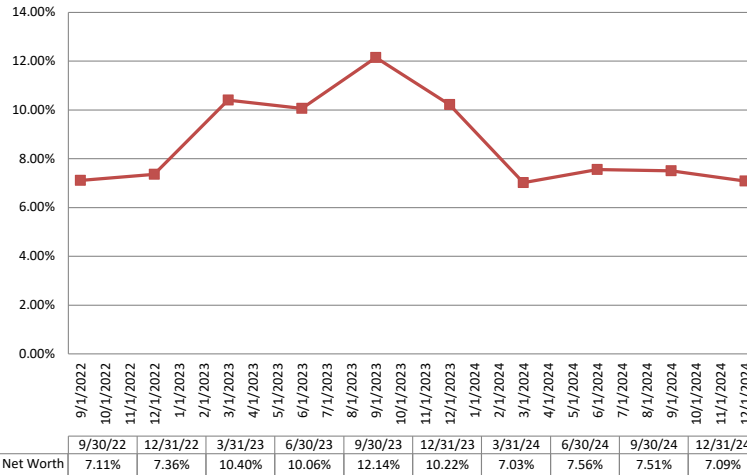
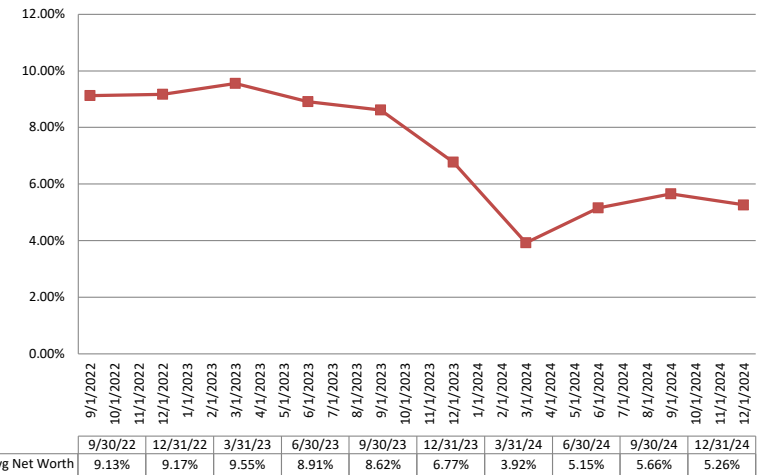
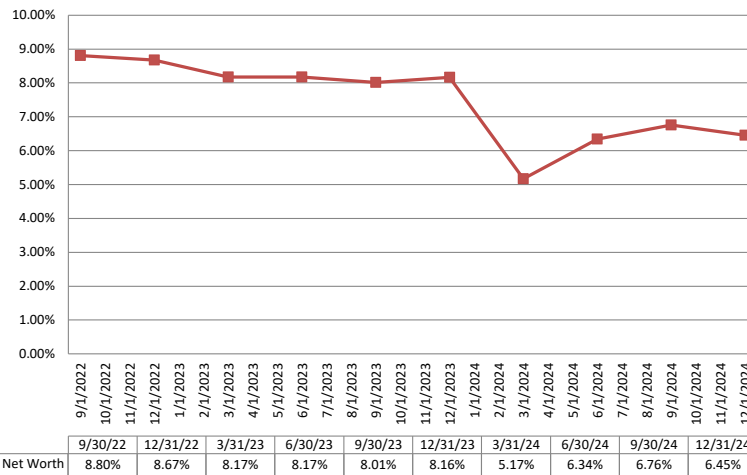
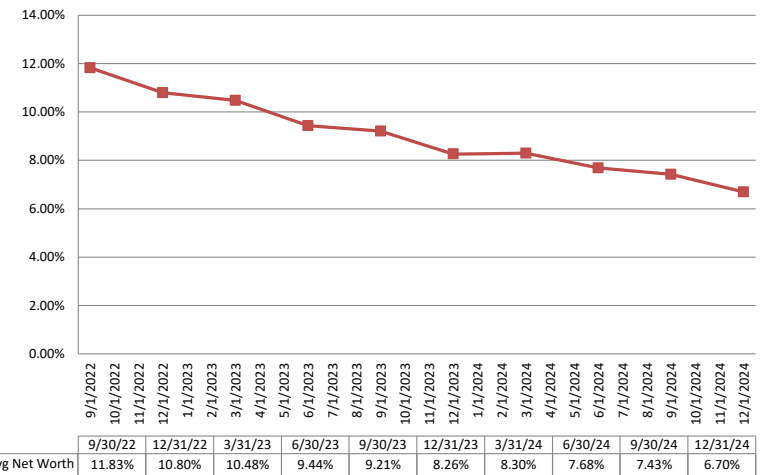
Source: SNL Financial

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 - \$50 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 - Over \$1 billion in Total Assets**  
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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## Performance Analysis

December 31, 2024

Run Date: February 22, 2025

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												
	Money Federal Credit Union	\$51,088	\$25	0.19%	2.14%	91.91%	\$84	\$34	0.07%	0.82%	95.27%	\$85
	Mohawk Valley Federal Credit Union	\$51,801	\$92	0.73%	5.40%	77.92%	\$65	\$521	1.06%	7.85%	70.50%	\$55
	Qside Federal Credit Union	\$52,258	\$9	0.07%	0.80%	88.53%	\$143	\$327	0.62%	7.43%	81.19%	\$125
	Buffalo Conrail Federal Credit Union	\$53,091	\$193	1.45%	6.39%	60.78%	\$82	\$896	1.68%	7.64%	56.18%	\$98
	Rockland Employees Federal Credit Union	\$53,871	(\$72)	(0.53%)	(3.41%)	92.31%	\$166	\$417	0.75%	5.04%	81.38%	\$122
	Oswego Teachers Employees Federal Credit Union	\$54,026	\$5	0.04%	0.30%	87.56%	\$125	\$218	0.40%	3.32%	84.33%	\$130
	Brooklyn Cooperative Federal Credit Union	\$54,342	(\$25)	(0.19%)	(1.93%)	101.99%	\$85	\$190	0.36%	3.84%	91.83%	\$81
	Mountain Valley Federal Credit Union	\$54,612	\$65	0.48%	5.84%	81.08%	\$57	\$130	0.24%	2.92%	85.74%	\$54
	RT Federal Credit Union	\$55,137	(\$58)	(0.42%)	(3.48%)	108.51%	\$69	\$92	0.17%	1.38%	93.91%	\$61
	Remington Federal Credit Union	\$55,211	\$140	1.01%	7.17%	73.06%	\$87	\$485	0.87%	6.37%	74.13%	\$74
	Van Cortlandt Cooperative Federal Credit Union	\$55,232	\$38	0.28%	2.49%	87.24%	\$120	\$209	0.38%	3.51%	85.72%	\$109
	Alco Federal Credit Union	\$55,738	\$154	1.11%	8.52%	72.40%	\$55	\$756	1.38%	10.90%	73.62%	\$56
	Saratoga's Community Federal Credit Union	\$57,248	\$4	0.03%	0.40%	96.37%	\$89	\$177	0.32%	4.47%	91.46%	\$79
	Educational and Governmental Employees Federal Credit	\$57,477	\$412	3.02%	30.93%	57.87%	\$109	\$164	0.30%	3.30%	91.11%	\$105
	C C S E Federal Credit Union	\$58,086	\$80	0.55%	5.77%	83.10%	\$71	\$278	0.48%	5.08%	83.91%	\$65
	Yonkers Teachers Federal Credit Union	\$58,882	\$18	0.12%	0.85%	87.67%	\$178	\$171	0.28%	2.05%	80.56%	\$163
	Kenmore NY Teachers Federal Credit Union	\$61,560	\$69	0.45%	5.22%	74.23%	\$65	\$431	0.69%	8.77%	69.15%	\$66
	Morton Lane Federal Credit Union	\$65,294	\$55	0.33%	2.86%	76.12%	\$121	\$225	0.35%	2.95%	72.27%	\$115
	Radius Federal Credit Union	\$65,388	\$147	0.90%	6.68%	78.46%	\$116	\$676	1.03%	7.96%	73.46%	\$110
	M. C. T. Federal Credit Union	\$66,368	\$309	1.87%	13.78%	47.89%	\$66	\$1,238	1.85%	14.55%	47.72%	\$68
	Great Meadow Federal Credit Union	\$67,987	\$33	0.20%	1.64%	88.66%	\$95	\$594	0.91%	7.71%	82.80%	\$78
	Ever \$ Green Federal Credit Union	\$69,757	(\$152)	(0.88%)	(9.92%)	99.52%	\$80	(\$256)	(0.36%)	(4.25%)	101.28%	\$81
	Greater Niagara Federal Credit Union	\$71,008	\$155	0.88%	8.38%	78.39%	\$102	\$527	0.75%	7.59%	79.67%	\$79
	New York University Federal Credit Union	\$71,443	\$204	1.13%	6.44%	73.03%	\$121	\$906	1.25%	7.36%	68.21%	\$103
	New York Times Employees Federal Credit Union	\$73,042	(\$67)	(0.37%)	(2.86%)	106.17%	\$137	(\$380)	(0.51%)	(4.25%)	116.81%	\$134
	Empire ONE Federal Credit Union	\$76,808	(\$50)	(0.26%)	(2.46%)	102.44%	\$124	\$66	0.08%	0.82%	96.16%	\$113
	Jamestown Area Community Federal Credit Union	\$79,515	\$241	1.22%	13.33%	71.46%	\$61	\$746	0.94%	10.76%	75.56%	\$58
	Greater Metro Federal Credit Union	\$79,559	(\$32)	(0.16%)	(1.62%)	104.44%	\$96	(\$195)	(0.23%)	(2.44%)	107.62%	\$91
	Adirondack Regional Federal Credit Union	\$82,900	\$349	1.62%	20.84%	65.24%	\$63	\$545	0.62%	8.34%	75.61%	\$75
	Western New York Federal Credit Union	\$84,113	\$353	1.69%	16.63%	71.22%	\$96	\$809	0.97%	9.95%	72.97%	\$90
	Port Washington Federal Credit Union	\$85,497	\$145	0.70%	4.24%	77.54%	\$122	\$1,192	1.58%	9.04%	52.69%	\$94
	Compass Federal Credit Union	\$89,268	\$261	1.15%	7.56%	75.02%	\$73	\$747	0.84%	5.53%	77.33%	\$70
	Leatherstocking Region Federal Credit Union	\$89,363	\$257	1.17%	9.62%	70.56%	\$159	\$1,417	1.72%	13.97%	59.53%	\$117
	Crossroads Community Federal Credit Union	\$89,368	\$313	1.40%	10.24%	60.54%	\$81	\$1,366	1.54%	11.69%	58.70%	\$75
	Lower East Side People's Federal Credit Union	\$89,604	\$42	0.19%	1.72%	86.16%	\$63	\$216	0.24%	2.23%	93.03%	\$86
	1199 SEIU Federal Credit Union	\$91,206	\$132	0.58%	6.13%	86.04%	\$153	\$548	0.60%	6.90%	80.84%	\$114
	Northeastern Operating Engineers Federal Credit Union	\$91,645	(\$81)	(0.36%)	(4.09%)	106.91%	\$153	\$350	0.41%	4.51%	88.42%	\$147
	St. Pius X Church Federal Credit Union	\$93,096	\$270	1.16%	11.97%	88.07%	\$73	\$7	0.01%	0.08%	95.16%	\$80
	TruNorthern Federal Credit Union	\$94,224	\$220	0.93%	11.35%	75.78%	\$85	\$720	0.78%	10.13%	80.14%	\$80
	Good Neighbors Federal Credit Union	\$94,321	(\$117)	(0.50%)	(6.10%)	86.28%	\$76	(\$1,095)	(1.15%)	(13.47%)	101.15%	\$70
	Triboro Postal Federal Credit Union	\$95,894	(\$841)	(3.48%)	(30.94%)	NA	\$124	(\$1,371)	(1.41%)	(13.62%)	NA	\$87
	Greater Chautauqua Federal Credit Union	\$96,355	\$317	1.33%	12.93%	71.18%	\$64	\$1,199	1.26%	12.85%	72.43%	\$63
	Consumers Federal Credit Union	\$97,000	\$109	0.45%	3.87%	86.14%	\$145	\$359	0.38%	3.20%	86.88%	\$128

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		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)
Region	Institution Name											
Asset Group A - \$50 to \$250 million in total assets (continued)												
	Lufthansa Emp. Federal Credit Union	\$102,363	\$29	0.11%	0.72%	79.71%	\$74	\$105	0.10%	0.66%	81.22%	\$74
	Salt City Federal Credit Union	\$103,601	\$265	1.03%	11.49%	74.17%	\$83	\$898	0.90%	10.23%	77.76%	\$84
	ACMG Federal Credit Union	\$103,601	\$265	1.03%	11.49%	74.17%	\$83	\$898	0.90%	10.23%	77.76%	\$84
	One Credit Union of NY	\$103,620	\$210	0.82%	7.56%	80.78%	\$110	\$1,543	1.72%	17.63%	61.92%	\$83
	NextStep Federal Credit Union	\$105,388	(\$206)	(0.79%)	(8.33%)	108.75%	\$74	\$267	0.25%	2.74%	81.64%	\$65
	Community Resource Federal Credit Union	\$114,217	\$54	0.19%	1.57%	83.06%	\$77	\$4	0.00%	0.03%	91.88%	\$80
	American Broadcast Employees Federal Credit Union	\$115,591	\$332	1.18%	9.89%	74.86%	\$95	\$1,230	1.06%	9.58%	74.09%	\$92
	Auburn Community Federal Credit Union	\$116,708	\$182	0.62%	5.30%	82.11%	\$84	\$1,042	0.88%	7.84%	76.82%	\$78
	Utica Gas & Electric Emp Federal Credit Union	\$116,859	\$451	1.56%	10.48%	46.19%	\$77	\$1,439	1.29%	8.72%	56.74%	\$94
	Meridia Community Federal Credit Union	\$128,052	\$830	2.61%	18.26%	51.12%	\$69	\$2,963	2.33%	17.41%	50.21%	\$66
	UFirst Federal Credit Union	\$129,639	\$384	1.18%	14.52%	76.09%	\$82	\$1,311	1.00%	13.40%	79.16%	\$77
	Syracuse Fire Department Employees Federal Credit Union	\$130,947	\$424	1.29%	9.41%	66.77%	\$96	\$1,697	1.31%	9.80%	61.18%	\$81
	Great Erie Federal Credit Union	\$136,250	\$446	1.32%	11.37%	67.14%	\$89	\$1,404	1.05%	9.29%	69.55%	\$77
	Oswego County Federal Credit Union	\$137,827	\$358	1.05%	9.22%	77.60%	\$59	\$1,546	1.15%	10.35%	77.85%	\$60
	Buffalo Metropolitan Federal Credit Union	\$139,135	\$104	0.30%	2.75%	87.28%	\$106	\$1,130	0.80%	7.68%	80.51%	\$97
	Town of Hempstead Employees Federal Credit Union	\$146,849	(\$103)	(0.28%)	(3.72%)	98.20%	\$121	\$284	0.19%	2.66%	86.51%	\$117
	Inner Lakes Federal Credit Union	\$148,025	\$274	0.75%	17.14%	67.77%	\$78	\$1,349	0.94%	25.45%	69.30%	\$71
	Southern Chautauqua Federal Credit Union	\$151,391	\$1,061	2.83%	23.01%	65.94%	\$65	\$3,029	2.03%	17.54%	68.74%	\$65
	Tonawanda Valley Federal Credit Union	\$152,180	\$556	1.46%	14.63%	65.90%	\$60	\$1,863	1.21%	12.90%	70.51%	\$65
	Ukrainian National Federal Credit Union	\$154,309	\$46	0.12%	1.01%	94.89%	\$90	\$123	0.08%	0.68%	96.41%	\$91
	Genesee Valley Federal Credit Union	\$155,239	\$936	2.45%	16.48%	51.57%	\$86	\$3,825	2.56%	18.00%	52.04%	\$86
	Greater Woodlawn Federal Credit Union	\$158,155	\$765	1.94%	8.57%	46.74%	\$76	\$3,232	2.07%	9.37%	44.36%	\$72
	Ulster Federal Credit Union	\$158,434	\$405	1.03%	19.75%	75.93%	\$88	\$1,905	1.21%	27.30%	70.95%	\$82
	Ontario Shores Federal Credit Union	\$159,243	\$580	1.48%	13.28%	64.87%	\$91	\$1,752	1.15%	10.43%	69.12%	\$81
	Alternatives Federal Credit Union	\$166,266	(\$151)	(0.36%)	(4.95%)	109.76%	\$94	\$350	0.22%	3.10%	90.50%	\$78
	TrailNorth Federal Credit Union	\$166,557	\$128	0.30%	3.51%	88.13%	\$97	\$615	0.37%	4.39%	85.76%	\$93
	St. Josephs Parish Buffalo Federal Credit Union	\$167,242	\$505	1.22%	11.64%	49.69%	\$94	\$1,621	1.03%	9.69%	54.18%	\$90
	Financial Trust Federal Credit Union	\$177,157	\$759	1.72%	11.66%	57.53%	\$89	\$3,000	1.73%	12.07%	57.26%	\$79
	First Choice Financial Federal Credit Union	\$182,521	\$336	0.74%	7.97%	79.77%	\$91	\$2,020	1.16%	12.93%	68.26%	\$81
	Palisades Federal Credit Union	\$204,092	\$482	0.95%	13.12%	70.12%	\$106	\$511	0.25%	3.62%	85.10%	\$112
	Western Division Federal Credit Union	\$211,585	(\$101)	(0.19%)	(1.41%)	105.80%	\$96	\$1,204	0.59%	4.29%	79.13%	\$86
	GHS Federal Credit Union	\$227,687	(\$495)	(0.87%)	(11.26%)	89.92%	\$111	\$171	0.08%	1.00%	84.36%	\$89
	Moog Employees Federal Credit Union	\$233,634	\$1,238	2.13%	8.21%	35.99%	\$110	\$5,223	2.27%	8.95%	33.35%	\$106
	Finger Lakes Federal Credit Union	\$236,154	\$1,336	2.27%	19.87%	56.41%	\$88	\$4,382	1.86%	17.78%	63.13%	\$87
	Saint Lawrence Federal Credit Union	\$243,472	\$331	0.54%	6.58%	81.61%	\$85	\$1,898	0.78%	10.21%	79.39%	\$85
Average of Asset Group A		\$108,637	\$215	0.71%	6.11%	78.47%	\$95	\$929	0.78%	7.09%	76.79%	\$88

Source: SNL Financial

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Region	Institution Name											

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

Niagara's Choice Federal Credit Union	\$251,327	\$917	1.46%	17.79%	71.61%	\$80	\$2,011	0.79%	10.91%	79.77%	\$71
Access Federal Credit Union	\$269,760	(\$214)	(0.32%)	(3.56%)	105.80%	\$102	\$2,209	0.85%	9.77%	77.37%	\$82
TCT Federal Credit Union	\$283,777	\$132	0.18%	2.60%	92.50%	\$90	\$435	0.15%	2.24%	93.97%	\$90
SECNY Federal Credit Union	\$286,894	\$345	0.48%	6.27%	82.49%	\$83	\$1,315	0.45%	6.13%	83.08%	\$83
Dannemora Federal Credit Union	\$297,329	\$940	1.25%	12.02%	74.29%	\$75	\$3,298	1.09%	11.29%	75.40%	\$76
People's Alliance Federal Credit Union	\$314,554	\$536	0.68%	6.97%	77.18%	\$76	\$1,269	0.40%	4.22%	81.83%	\$84
Family First of NY Federal Credit Union	\$321,286	\$330	0.41%	4.07%	85.53%	\$93	\$1,003	0.31%	3.17%	85.90%	\$95
Actors Federal Credit Union	\$324,005	\$509	0.64%	7.48%	77.93%	\$105	\$1,723	0.55%	6.51%	79.24%	\$101
Hudson River Community Credit Union	\$327,212	(\$585)	(0.72%)	(4.50%)	112.01%	\$136	\$2,223	0.67%	4.36%	83.41%	\$108
Nassau Financial Federal Credit Union	\$331,593	\$191	0.23%	7.52%	94.28%	\$90	\$395	0.12%	4.51%	97.09%	\$96
Ocean Financial Federal Credit Union	\$369,104	(\$354)	(0.38%)	(7.43%)	100.13%	\$120	(\$932)	(0.26%)	(5.16%)	103.30%	\$119
Ukrainian Federal Credit Union	\$395,965	(\$432)	(0.44%)	(5.41%)	94.29%	\$76	\$74	0.02%	0.23%	94.54%	\$69
High Point Federal Credit Union	\$401,766	\$422	0.42%	4.01%	86.62%	\$73	\$1,487	0.37%	3.80%	89.55%	\$72
Suma Yonkers Federal Credit Union	\$430,565	\$410	0.38%	3.09%	82.30%	\$96	\$613	0.14%	1.16%	92.19%	\$97
TEG Federal Credit Union	\$449,900	\$315	0.28%	3.52%	88.79%	\$102	\$2,404	0.54%	7.07%	85.36%	\$97
ServU Federal Credit Union	\$473,642	\$989	0.84%	5.64%	78.77%	\$89	\$5,855	1.25%	8.63%	71.12%	\$74
Advantage Federal Credit Union	\$477,857	\$1,123	0.94%	14.80%	72.59%	\$102	\$2,966	0.61%	10.65%	78.03%	\$96
Average of Asset Group B	\$353,326	\$328	0.37%	4.40%	86.89%	\$93	\$1,668	0.47%	5.26%	85.36%	\$89

Asset Group C - \$501 million to \$1 billion in total assets

First New York Federal Credit Union	\$508,133	\$888	0.71%	9.26%	82.01%	\$81	\$2,945	0.60%	8.11%	82.31%	\$78
Pittsford Federal Credit Union	\$529,185	\$519	0.40%	3.47%	85.78%	\$116	\$1,977	0.37%	3.36%	86.00%	\$117
G.P.O. Federal Credit Union	\$548,780	\$1,660	1.22%	10.87%	71.98%	\$90	\$6,945	1.31%	11.92%	68.65%	\$84
Northern Credit Union	\$634,206	\$252	0.16%	1.58%	87.78%	\$84	\$1,618	0.26%	2.56%	90.01%	\$88
Cornerstone Community Federal Credit Union	\$663,249	\$284	0.17%	3.33%	92.36%	\$110	\$2,852	0.45%	9.31%	86.72%	\$98
Reliant Community Federal Credit Union	\$692,884	\$1,277	0.74%	8.45%	81.18%	\$113	\$4,160	0.61%	7.27%	85.18%	\$111
Heritage Financial Credit Union	\$731,004	(\$1,049)	(0.58%)	(8.17%)	86.60%	\$81	(\$519)	(0.07%)	(1.01%)	88.26%	\$82
First Heritage Federal Credit Union	\$747,672	\$1,669	0.90%	8.70%	72.24%	\$78	\$5,660	0.78%	7.72%	75.29%	\$78
Sea Comm Federal Credit Union	\$776,448	\$2,088	1.07%	9.82%	71.95%	\$90	\$7,370	0.93%	9.25%	74.47%	\$89
N C P D Federal Credit Union	\$891,766	\$1,174	0.52%	5.86%	64.80%	\$138	\$4,439	0.50%	6.02%	65.67%	\$135
Average of Asset Group C	\$672,333	\$876	0.53%	5.32%	79.67%	\$98	\$3,745	0.57%	6.45%	80.26%	\$96

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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 D - Over \$1 billion in total assets												
	Sidney Federal Credit Union	\$1,049,829	\$2,548	0.99%	10.12%	69.48%	\$94	\$7,146	0.72%	7.41%	72.59%	\$95
	First Source Federal Credit Union	\$1,062,248	\$810	0.30%	3.21%	74.21%	\$101	\$7,702	0.74%	7.89%	70.23%	\$90
	Quorum Federal Credit Union	\$1,134,179	\$2,963	1.06%	13.61%	71.26%	\$184	\$7,499	0.67%	8.94%	77.99%	\$158
	Sunmark Credit Union	\$1,144,421	\$431	0.15%	1.80%	85.72%	\$111	\$5,809	0.50%	6.26%	80.98%	\$95
	The Summit Federal Credit Union	\$1,374,962	\$3,668	1.08%	10.13%	69.72%	\$87	\$12,364	0.91%	8.87%	71.60%	\$84
	CFCU Community Credit Union	\$1,435,562	\$71	0.02%	0.16%	87.47%	\$121	\$5,590	0.39%	3.14%	83.48%	\$126
	Self Reliance NY Federal Credit Union	\$1,439,935	(\$129)	(0.04%)	(0.21%)	108.41%	\$149	(\$191)	(0.01%)	(0.08%)	102.69%	\$144
	Island Federal Credit Union	\$1,509,751	(\$674)	(0.18%)	(3.55%)	92.35%	\$134	(\$3,734)	(0.25%)	(5.09%)	96.47%	\$146
	Mid-Hudson Valley Federal Credit Union	\$1,558,881	\$1,272	0.33%	3.73%	81.15%	\$107	\$7,607	0.51%	5.90%	79.56%	\$102
	Suffolk Federal Credit Union	\$1,898,204	\$2,323	0.49%	8.67%	80.96%	\$111	\$12,083	0.66%	12.16%	75.67%	\$112
	Corning Federal Credit Union	\$2,421,330	\$3,743	0.62%	5.83%	75.81%	\$101	\$17,626	0.74%	7.03%	74.00%	\$99
	Polish & Slavic Federal Credit Union	\$2,594,685	\$4,888	0.75%	12.49%	75.45%	\$100	\$18,487	0.72%	13.35%	76.96%	\$99
	AmeriCU Credit Union	\$2,749,160	\$1,192	0.18%	2.04%	72.96%	\$102	\$10,854	0.40%	4.80%	67.25%	\$93
	USAlliance Federal Credit Union	\$3,200,142	\$3,008	0.37%	5.39%	69.33%	\$121	\$14,424	0.45%	6.59%	64.89%	\$119
	Empower Federal Credit Union	\$3,835,841	\$8,102	0.85%	9.96%	69.83%	\$119	\$38,073	1.04%	12.44%	70.27%	\$119
	Municipal Credit Union	\$4,485,844	\$11,661	1.05%	11.58%	68.29%	\$132	\$74,431	1.71%	20.62%	64.24%	\$126
	Jovia Financial Federal Credit Union	\$4,535,809	\$1,798	0.16%	2.42%	74.17%	\$104	\$14,368	0.32%	5.02%	73.47%	\$102
	Visions Federal Credit Union	\$5,226,378	\$521	0.04%	0.48%	87.03%	\$110	\$5,499	0.10%	1.33%	89.09%	\$112
	Hudson Valley Credit Union	\$7,450,729	(\$1,453)	(0.08%)	(1.24%)	91.92%	\$125	\$22,075	0.30%	4.92%	82.21%	\$117
	Broadview Federal Credit Union	\$8,677,331	\$5,777	0.26%	3.67%	84.94%	\$113	\$17,913	0.20%	2.94%	89.05%	\$119
	ESL Federal Credit Union	\$9,513,673	(\$31,439)	(1.32%)	(10.13%)	145.74%	\$136	\$30,435	0.33%	2.62%	74.72%	\$123
	United Nations Federal Credit Union	\$9,718,998	\$19,050	0.79%	9.53%	67.06%	\$166	\$94,375	1.01%	12.76%	62.78%	\$160
	Teachers Federal Credit Union	\$9,864,017	\$27,298	1.11%	12.23%	52.49%	\$114	\$48,525	0.49%	5.76%	62.99%	\$112
	Bethpage Federal Credit Union	\$13,371,670	\$1,610	0.05%	0.66%	82.86%	\$132	\$47,527	0.36%	5.19%	76.39%	\$118
	Average of Asset Group D	\$4,218,899	\$2,877	0.38%	4.69%	80.78%	\$120	\$21,520	0.54%	6.70%	76.65%	\$115

Source: SNL Financial

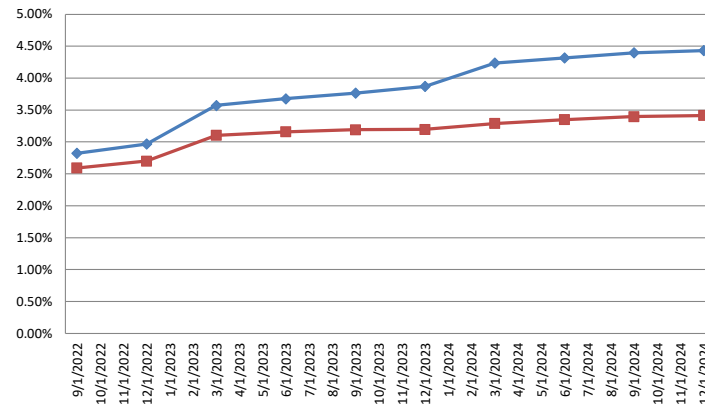
Note: Report includes only bank-level data.

NA = data was not available.

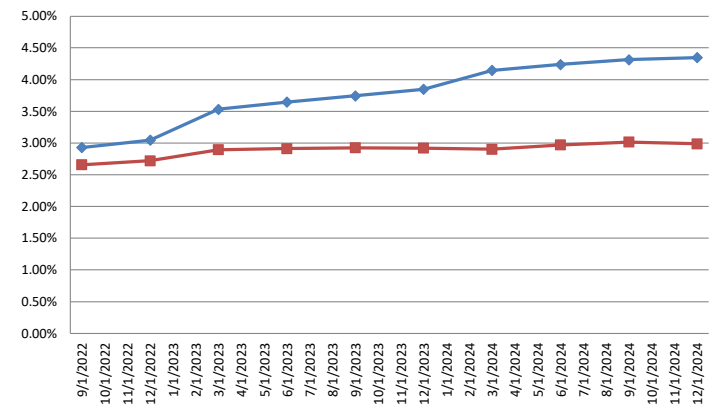
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Balance Sheet & Net Interest Margin

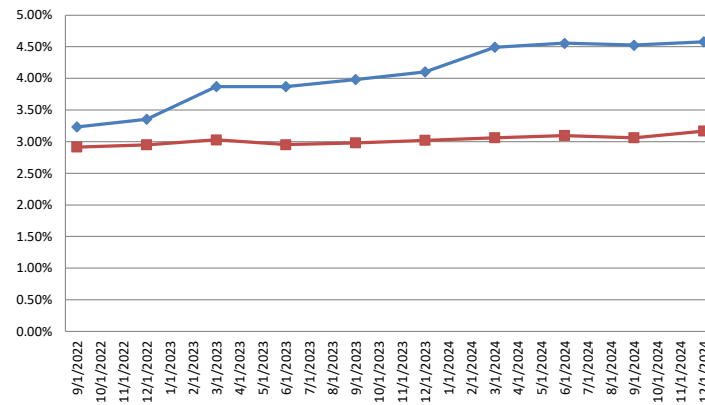
## Summary Trends of Historical Asset Group Averages: Yield on Average Assets &amp; Net Interest Income/Average Assets

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

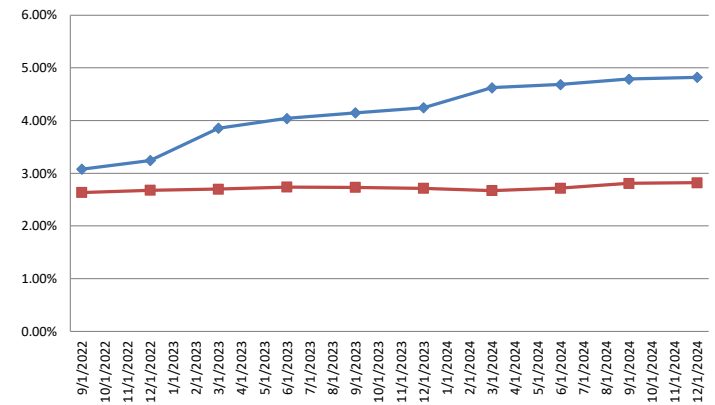
Yield on Avg Assets	2.82%	2.97%	3.57%	3.68%	3.76%	3.87%	4.24%	4.32%	4.40%	4.43%
Net Interest Income/ Avg Assets	2.59%	2.70%	3.10%	3.16%	3.19%	3.20%	3.29%	3.35%	3.40%	3.41%

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

Yield on Avg Assets	2.93%	3.04%	3.53%	3.64%	3.74%	3.85%	4.14%	4.24%	4.31%	4.35%
Net Interest Income/ Avg Assets	2.66%	2.72%	2.89%	2.91%	2.93%	2.92%	2.90%	2.97%	3.02%	2.99%

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

Yield on Avg Assets	3.23%	3.35%	3.87%	3.87%	3.98%	4.10%	4.49%	4.56%	4.52%	4.58%
Net Interest Income/ Avg Assets	2.91%	2.95%	3.03%	2.95%	2.98%	3.02%	3.06%	3.10%	3.06%	3.17%

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

Yield on Avg Assets	3.08%	3.24%	3.86%	4.04%	4.15%	4.24%	4.62%	4.68%	4.79%	4.82%
Net Interest Income/ Avg Assets	2.64%	2.68%	2.70%	2.74%	2.73%	2.71%	2.67%	2.72%	2.81%	2.82%

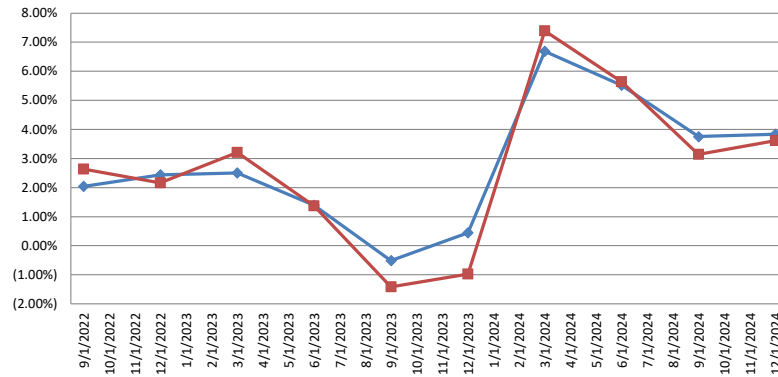
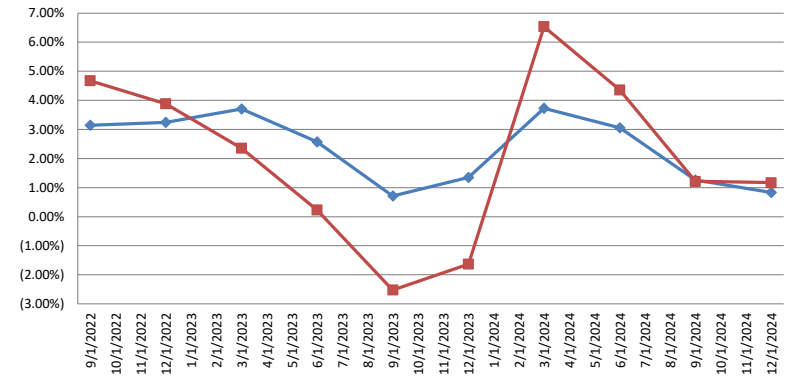
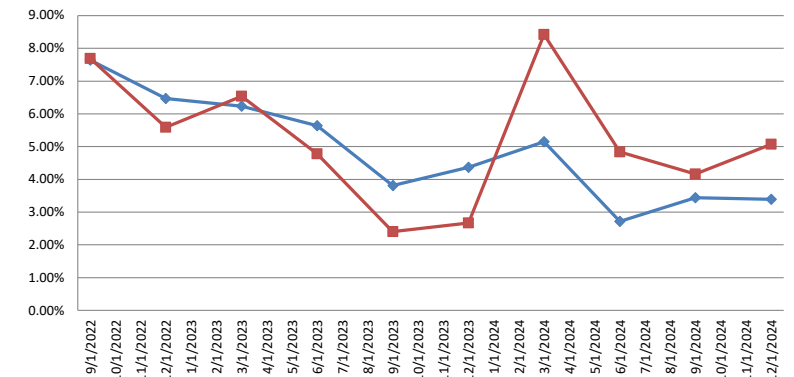
Source: SNL Financial

Note: Report includes only bank-level data.

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## Summary Trends of Historical Asset Group Averages: Asset Growth Rate &amp; 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.

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 22, 2025

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											
	Money Federal Credit Union	\$51,088	\$23,105	\$45,721	50.53%	\$6,386	3.43%	1.18%	2.25%	5.03%	2.10%
	Mohawk Valley Federal Credit Union	\$51,801	\$25,355	\$44,872	56.51%	\$4,933	4.00%	0.70%	3.30%	8.73%	11.90%
	Qside Federal Credit Union	\$52,258	\$33,264	\$44,624	74.54%	\$4,020	5.88%	0.71%	5.16%	(2.03%)	(7.33%)
	Buffalo Conrail Federal Credit Union	\$53,091	\$42,989	\$40,717	105.58%	\$8,168	4.45%	0.69%	3.75%	0.40%	(1.65%)
	Rockland Employees Federal Credit Union	\$53,871	\$43,550	\$44,950	96.89%	\$2,993	7.43%	0.21%	7.21%	(3.56%)	(3.65%)
	Oswego Teachers Employees Federal Credit Union	\$54,026	\$36,198	\$46,948	77.10%	\$7,203	4.37%	1.51%	2.86%	0.15%	(0.07%)
	Brooklyn Cooperative Federal Credit Union	\$54,342	\$38,607	\$46,391	83.22%	\$2,415	4.37%	0.44%	3.93%	11.20%	16.61%
	Mountain Valley Federal Credit Union	\$54,612	\$41,027	\$49,958	82.12%	\$3,212	4.73%	0.95%	3.78%	5.74%	5.24%
	RT Federal Credit Union	\$55,137	\$21,283	\$47,775	44.55%	\$4,241	3.81%	0.35%	3.46%	2.90%	2.31%
	Remington Federal Credit Union	\$55,211	\$21,987	\$47,038	46.74%	\$5,812	3.43%	0.58%	2.85%	1.11%	0.51%
	Van Cortlandt Cooperative Federal Credit Union	\$55,232	\$13,413	\$48,949	27.40%	\$9,205	2.78%	0.33%	2.45%	(1.36%)	(2.35%)
	Alco Federal Credit Union	\$55,738	\$32,508	\$48,259	67.36%	\$2,372	4.65%	0.53%	4.11%	8.47%	8.07%
	Saratoga's Community Federal Credit Union	\$57,248	\$49,917	\$53,254	93.73%	\$3,368	4.77%	0.81%	3.96%	3.70%	3.77%
	Educational and Governmental Employees Federal Credit Union	\$57,477	\$16,557	\$51,441	32.19%	\$6,050	3.32%	0.27%	3.05%	5.05%	3.67%
	C C S E Federal Credit Union	\$58,086	\$26,170	\$52,492	49.86%	\$4,647	3.83%	0.86%	2.97%	1.67%	1.31%
	Yonkers Teachers Federal Credit Union	\$58,882	\$3,183	\$50,338	6.32%	\$16,823	3.12%	1.68%	1.43%	(8.24%)	(9.76%)
	Kenmore NY Teachers Federal Credit Union	\$61,560	\$27,603	\$56,171	49.14%	\$7,242	3.66%	1.16%	2.50%	(0.47%)	(1.52%)
	Morton Lane Federal Credit Union	\$65,294	\$30,253	\$57,482	52.63%	\$9,328	4.20%	1.80%	2.40%	2.49%	2.65%
	Radius Federal Credit Union	\$65,388	\$45,024	\$56,397	79.83%	\$5,944	4.60%	0.74%	3.86%	0.27%	(0.92%)
	M. C. T. Federal Credit Union	\$66,368	\$9,780	\$57,138	17.12%	\$7,374	3.65%	0.27%	3.38%	(0.98%)	(3.15%)
	Great Meadow Federal Credit Union	\$67,987	\$45,382	\$59,182	76.68%	\$3,237	6.04%	1.16%	4.88%	10.61%	11.15%
	Ever \$ Green Federal Credit Union	\$69,757	\$39,516	\$63,641	62.09%	\$3,771	4.58%	1.44%	3.14%	0.15%	3.53%
	Greater Niagara Federal Credit Union	\$71,008	\$28,204	\$63,196	44.63%	\$6,175	4.28%	0.36%	3.92%	2.06%	0.37%
	New York University Federal Credit Union	\$71,443	\$46,608	\$58,107	80.21%	\$4,465	5.57%	0.67%	4.90%	0.77%	(0.43%)
	New York Times Employees Federal Credit Union	\$73,042	\$26,361	\$63,695	41.39%	\$9,130	3.16%	1.29%	1.88%	(2.31%)	(3.29%)
	Empire ONE Federal Credit Union	\$76,808	\$30,786	\$68,494	44.95%	\$5,689	2.87%	0.06%	2.81%	(3.24%)	(3.66%)
	Jamestown Area Community Federal Credit Union	\$79,515	\$46,786	\$71,995	64.99%	\$3,534	3.80%	0.59%	3.21%	0.96%	0.25%
	Greater Metro Federal Credit Union	\$79,559	\$21,136	\$71,277	29.65%	\$7,233	2.81%	0.90%	1.91%	(7.75%)	(8.12%)
	Adirondack Regional Federal Credit Union	\$82,900	\$52,769	\$74,240	71.08%	\$5,181	3.96%	0.58%	3.37%	0.24%	1.74%
	Western New York Federal Credit Union	\$84,113	\$51,609	\$74,999	68.81%	\$4,948	4.00%	0.41%	3.59%	(2.60%)	2.65%
	Port Washington Federal Credit Union	\$85,497	\$70,719	\$71,665	98.68%	\$12,214	4.84%	1.99%	2.86%	25.95%	31.98%
	Compass Federal Credit Union	\$89,268	\$53,353	\$74,577	71.54%	\$3,881	4.37%	0.54%	3.83%	5.20%	5.78%
	Leatherstocking Region Federal Credit Union	\$89,363	\$55,141	\$78,567	70.18%	\$6,619	5.63%	1.15%	4.48%	20.21%	21.11%
	Crossroads Community Federal Credit Union	\$89,368	\$24,067	\$76,861	31.31%	\$7,771	4.43%	1.20%	3.23%	3.66%	2.36%
	Lower East Side People's Federal Credit Union	\$89,604	\$55,658	\$66,721	83.42%	\$3,258	4.92%	0.37%	4.55%	1.37%	1.00%
	1199 SEIU Federal Credit Union	\$91,206	\$36,922	\$83,184	44.39%	\$5,067	4.34%	0.36%	3.98%	2.37%	2.05%
	Northeastern Operating Engineers Federal Credit Union	\$91,645	\$66,569	\$79,385	83.86%	\$9,165	4.31%	0.83%	3.47%	20.19%	22.35%
	St. Pius X Church Federal Credit Union	\$93,096	\$62,862	\$83,925	74.90%	\$6,650	4.52%	2.11%	2.41%	(1.04%)	(1.27%)
	TruNorthern Federal Credit Union	\$94,224	\$46,219	\$86,140	53.66%	\$4,959	4.86%	0.98%	3.88%	10.34%	10.92%
	Good Neighbors Federal Credit Union	\$94,321	\$59,563	\$86,439	68.91%	\$2,358	5.16%	0.90%	4.25%	(0.11%)	1.41%
	Triboro Postal Federal Credit Union	\$95,894	\$13,144	\$82,864	15.86%	\$12,786	2.75%	2.43%	0.21%	(4.72%)	(5.63%)
	Greater Chautauqua Federal Credit Union	\$96,355	\$43,470	\$86,280	50.38%	\$3,266	4.41%	1.02%	3.39%	5.13%	4.24%
	Consumers Federal Credit Union	\$97,000	\$83,451	\$85,017	98.16%	\$8,083	4.94%	2.48%	2.47%	0.72%	0.68%

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 22, 2025

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)											
	Lufthansa Emp. Federal Credit Union	\$102,363	\$5,532	\$86,183	6.42%	\$25,591	3.11%	2.65%	0.46%	(0.69%)	(0.71%)
	Salt City Federal Credit Union	\$103,601	\$59,650	\$93,588	63.74%	\$4,933	4.80%	1.52%	3.28%	13.96%	13.96%
	ACMG Federal Credit Union	\$103,601	\$59,650	\$93,588	63.74%	\$4,933	4.80%	1.52%	3.28%	13.96%	13.96%
	One Credit Union of NY	\$103,620	\$40,488	\$89,897	45.04%	\$5,601	4.58%	0.32%	4.26%	27.61%	24.78%
	NextStep Federal Credit Union	\$105,388	\$36,805	\$95,325	38.61%	\$6,799	3.40%	0.55%	2.85%	(5.13%)	(4.45%)
	Community Resource Federal Credit Union	\$114,217	\$86,954	\$100,665	86.38%	\$4,079	5.13%	2.20%	2.94%	0.28%	0.71%
	American Broadcast Employees Federal Credit Union	\$115,591	\$72,834	\$100,257	72.65%	\$4,128	5.13%	0.72%	4.41%	(6.58%)	(6.96%)
	Auburn Community Federal Credit Union	\$116,708	\$34,011	\$100,999	33.67%	\$5,187	3.29%	0.10%	3.31%	(2.07%)	(3.32%)
	Utica Gas & Electric Emp Federal Credit Union	\$116,859	\$97,498	\$88,989	109.56%	\$12,984	5.04%	2.38%	2.66%	10.91%	10.05%
	Meridia Community Federal Credit Union	\$128,052	\$97,761	\$108,122	90.42%	\$5,821	4.96%	0.68%	4.28%	3.43%	1.58%
	UFirst Federal Credit Union	\$129,639	\$98,843	\$118,668	83.29%	\$4,250	5.33%	1.01%	4.32%	(1.83%)	1.47%
	Syracuse Fire Department Employees Federal Credit Unior	\$130,947	\$72,800	\$112,365	64.79%	\$9,031	4.37%	1.27%	3.10%	5.03%	4.66%
	Great Erie Federal Credit Union	\$136,250	\$91,686	\$119,641	76.63%	\$5,924	3.95%	0.84%	3.11%	3.85%	3.01%
	Oswego County Federal Credit Union	\$137,827	\$104,015	\$121,380	85.69%	\$2,552	6.03%	1.07%	4.96%	8.31%	9.09%
	Buffalo Metropolitan Federal Credit Union	\$139,135	\$115,100	\$123,660	93.08%	\$2,899	5.46%	0.54%	4.93%	0.10%	(0.78%)
	Town of Hempstead Employees Federal Credit Union	\$146,849	\$56,046	\$135,356	41.41%	\$10,489	2.55%	0.62%	1.93%	0.14%	(0.49%)
	Inner Lakes Federal Credit Union	\$148,025	\$55,815	\$141,960	39.32%	\$6,299	4.44%	1.32%	3.12%	5.67%	4.89%
	Southern Chautauqua Federal Credit Union	\$151,391	\$117,810	\$126,898	92.84%	\$2,088	6.46%	1.24%	5.22%	7.27%	7.24%
	Tonawanda Valley Federal Credit Union	\$152,180	\$86,725	\$136,125	63.71%	\$4,058	3.44%	0.08%	3.36%	0.99%	0.17%
	Ukrainian National Federal Credit Union	\$154,309	\$116,470	\$135,239	86.12%	\$5,823	4.20%	1.84%	2.35%	3.01%	3.00%
	Genesee Valley Federal Credit Union	\$155,239	\$85,266	\$131,115	65.03%	\$5,262	5.09%	0.83%	4.35%	9.16%	7.89%
	Greater Woodlawn Federal Credit Union	\$158,155	\$64,511	\$121,758	52.98%	\$9,585	4.27%	0.74%	3.53%	4.41%	2.86%
	Ulster Federal Credit Union	\$158,434	\$43,540	\$150,900	28.85%	\$5,195	3.81%	0.32%	3.49%	0.49%	(0.59%)
	Ontario Shores Federal Credit Union	\$159,243	\$85,544	\$140,522	60.88%	\$6,245	4.02%	0.75%	3.27%	9.50%	9.34%
	Alternatives Federal Credit Union	\$166,266	\$94,503	\$145,358	65.01%	\$2,463	4.65%	0.57%	4.07%	10.44%	10.40%
	TrailNorth Federal Credit Union	\$166,557	\$94,536	\$149,861	63.08%	\$4,217	4.62%	0.79%	3.84%	3.23%	2.50%
	St. Josephs Parish Buffalo Federal Credit Union	\$167,242	\$135,987	\$146,442	92.86%	\$11,149	6.16%	3.70%	2.46%	13.32%	13.24%
	Financial Trust Federal Credit Union	\$177,157	\$99,970	\$150,343	66.49%	\$6,216	4.18%	0.82%	3.37%	6.08%	5.18%
	First Choice Financial Federal Credit Union	\$182,521	\$86,751	\$154,958	55.98%	\$5,794	4.46%	1.19%	3.26%	12.99%	6.06%
	Palisades Federal Credit Union	\$204,092	\$158,366	\$177,714	89.11%	\$5,749	5.27%	1.79%	3.49%	(1.96%)	(1.35%)
	Western Division Federal Credit Union	\$211,585	\$151,869	\$176,400	86.09%	\$6,937	4.72%	1.94%	2.79%	7.54%	8.36%
	GHS Federal Credit Union	\$227,687	\$156,780	\$209,309	74.90%	\$5,553	5.74%	1.33%	4.41%	0.70%	(0.18%)
	Moog Employees Federal Credit Union	\$233,634	\$101,297	\$172,313	58.79%	\$19,470	4.05%	0.76%	3.29%	3.56%	1.61%
	Finger Lakes Federal Credit Union	\$236,154	\$157,454	\$204,295	77.07%	\$5,248	4.06%	0.12%	3.95%	0.07%	(2.53%)
	Saint Lawrence Federal Credit Union	\$243,472	\$174,508	\$210,525	82.89%	\$4,309	5.07%	1.89%	3.18%	3.15%	8.11%
	Average of Asset Group A	\$108,637	\$62,044	\$94,514	63.85%	\$6,385	4.43%	1.02%	3.41%	3.84%	3.61%

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 &amp; Net Interest Margin

December 31, 2024

Run Date: February 22, 2025

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

Niagara's Choice Federal Credit Union	\$251,327	\$147,366	\$228,326	64.54%	\$4,224	3.53%	0.31%	3.26%	(1.70%)	(3.40%)
Access Federal Credit Union	\$269,760	\$148,541	\$242,930	61.15%	\$6,201	4.00%	1.11%	2.89%	8.88%	9.08%
TCT Federal Credit Union	\$283,777	\$223,986	\$236,883	94.56%	\$4,540	4.36%	1.57%	2.79%	(2.12%)	(1.66%)
SECNY Federal Credit Union	\$286,894	\$155,141	\$262,029	59.21%	\$4,782	3.89%	0.81%	3.08%	0.26%	0.30%
Dannemora Federal Credit Union	\$297,329	\$199,162	\$248,550	80.13%	\$6,007	4.51%	1.01%	3.50%	(1.59%)	(0.18%)
People's Alliance Federal Credit Union	\$314,554	\$176,905	\$278,061	63.62%	\$4,194	4.51%	0.95%	3.56%	(2.12%)	(2.20%)
Family First of NY Federal Credit Union	\$321,286	\$265,801	\$233,051	114.05%	\$5,182	5.28%	2.17%	3.11%	0.72%	(3.43%)
Actors Federal Credit Union	\$324,005	\$217,264	\$292,177	74.36%	\$6,000	3.60%	1.19%	2.41%	5.77%	5.90%
Hudson River Community Credit Union	\$327,212	\$278,389	\$273,557	101.77%	\$4,422	4.65%	1.30%	3.35%	(2.63%)	2.19%
Nassau Financial Federal Credit Union	\$331,593	\$200,706	\$319,490	62.82%	\$4,876	4.06%	0.85%	3.21%	(3.19%)	(2.42%)
Ocean Financial Federal Credit Union	\$369,104	\$253,016	\$348,860	72.53%	\$9,464	4.27%	2.16%	2.11%	2.81%	3.83%
Ukrainian Federal Credit Union	\$395,965	\$346,953	\$350,525	98.98%	\$4,551	4.71%	2.07%	2.64%	1.46%	3.52%
High Point Federal Credit Union	\$401,766	\$191,473	\$353,594	54.15%	\$4,960	3.70%	1.21%	2.49%	(1.07%)	(1.99%)
Suma Yonkers Federal Credit Union	\$430,565	\$291,786	\$376,895	77.42%	\$10,252	4.01%	2.30%	1.71%	2.47%	2.63%
TEG Federal Credit Union	\$449,900	\$353,790	\$391,333	90.41%	\$3,813	5.22%	1.34%	3.88%	4.31%	5.13%
ServU Federal Credit Union	\$473,642	\$337,724	\$398,386	84.77%	\$3,744	4.53%	0.95%	3.58%	5.57%	5.12%
Advantage Federal Credit Union	\$477,857	\$344,774	\$359,534	95.89%	\$5,084	5.10%	1.87%	3.23%	(3.72%)	(2.58%)

Average of Asset Group B

\$353,326	\$243,105	\$305,540	79.43%	\$5,429	4.35%	1.36%	2.99%	0.83%	1.17%
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## Asset Group C - \$501 million to \$1 billion in total assets

First New York Federal Credit Union	\$508,133	\$370,261	\$463,135	79.95%	\$3,924	4.67%	0.83%	3.85%	7.63%	10.61%
Pittsford Federal Credit Union	\$529,185	\$363,755	\$467,432	77.82%	\$8,747	3.97%	1.70%	2.27%	(0.03%)	(0.44%)
G.P.O. Federal Credit Union	\$548,780	\$295,579	\$482,671	61.24%	\$4,922	4.78%	1.41%	3.37%	8.11%	7.64%
Northern Credit Union	\$634,206	\$526,876	\$548,393	96.08%	\$3,964	5.06%	1.35%	3.72%	5.32%	3.95%
Cornerstone Community Federal Credit Union	\$663,249	\$446,945	\$615,493	72.62%	\$4,497	4.31%	0.93%	3.39%	9.06%	10.25%
Reliant Community Federal Credit Union	\$692,884	\$483,316	\$614,886	78.60%	\$4,017	5.00%	0.98%	4.02%	5.30%	5.11%
Heritage Financial Credit Union	\$731,004	\$619,315	\$603,736	102.58%	\$4,457	5.15%	1.72%	3.43%	3.02%	6.74%
First Heritage Federal Credit Union	\$747,672	\$560,640	\$667,585	83.98%	\$5,156	4.61%	1.52%	3.09%	6.64%	6.90%
Sea Comm Federal Credit Union	\$776,448	\$431,211	\$653,776	65.96%	\$6,138	4.58%	1.44%	3.14%	(2.87%)	(1.12%)
N C P D Federal Credit Union	\$891,766	\$327,838	\$734,770	44.62%	\$27,439	3.66%	2.26%	1.40%	0.18%	0.42%

Average of Asset Group C

\$672,333	\$442,574	\$585,188	76.35%	\$7,326	4.58%	1.41%	3.17%	4.24%	5.01%
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Source: SNL Financial

Note: Report includes only bank-level data.

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# Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 22, 2025

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 D - Over \$1 billion in total assets											
	Sidney Federal Credit Union	\$1,049,829	\$860,005	\$942,243	91.27%	\$5,134	5.65%	1.67%	3.99%	11.60%	12.33%
	First Source Federal Credit Union	\$1,062,248	\$999,315	\$918,157	108.84%	\$4,482	5.99%	1.93%	4.06%	3.23%	7.53%
	Quorum Federal Credit Union	\$1,134,179	\$717,283	\$976,094	73.49%	\$8,101	5.91%	3.07%	2.83%	4.20%	1.59%
	Sunmark Credit Union	\$1,144,421	\$975,460	\$1,033,000	94.43%	\$4,368	5.08%	1.61%	3.47%	(1.14%)	2.68%
	The Summit Federal Credit Union	\$1,374,962	\$1,123,928	\$1,211,046	92.81%	\$5,403	4.90%	2.00%	2.90%	7.09%	6.89%
	CFCU Community Credit Union	\$1,435,562	\$1,010,854	\$1,229,849	82.19%	\$6,161	4.30%	0.90%	3.39%	(1.22%)	(1.46%)
	Self Reliance NY Federal Credit Union	\$1,439,935	\$845,303	\$1,198,621	70.52%	\$36,454	3.76%	3.07%	0.69%	3.79%	4.11%
	Island Federal Credit Union	\$1,509,751	\$1,053,034	\$1,159,518	90.82%	\$12,529	4.19%	2.49%	1.70%	0.82%	(2.53%)
	Mid-Hudson Valley Federal Credit Union	\$1,558,881	\$1,025,254	\$1,394,484	73.52%	\$5,950	4.64%	1.34%	3.30%	8.59%	8.32%
	Suffolk Federal Credit Union	\$1,898,204	\$1,234,751	\$1,708,623	72.27%	\$9,215	4.36%	1.99%	2.37%	6.82%	9.36%
	Corning Federal Credit Union	\$2,421,330	\$2,045,114	\$2,140,220	95.56%	\$5,913	4.79%	1.96%	2.84%	3.00%	7.30%
	Polish & Slavic Federal Credit Union	\$2,594,685	\$1,566,429	\$2,418,934	64.76%	\$7,051	3.76%	0.84%	2.93%	1.46%	0.61%
	AmeriCU Credit Union	\$2,749,160	\$2,365,470	\$2,355,613	100.42%	\$6,738	5.16%	2.14%	3.01%	2.15%	4.63%
	USAlliance Federal Credit Union	\$3,200,142	\$2,846,377	\$2,441,593	116.58%	\$11,308	5.54%	3.14%	2.41%	3.44%	5.03%
	Empower Federal Credit Union	\$3,835,841	\$3,068,204	\$3,462,441	88.61%	\$6,636	5.39%	2.04%	3.41%	9.65%	9.80%
	Municipal Credit Union	\$4,485,844	\$2,740,686	\$3,935,810	69.63%	\$7,668	4.82%	0.49%	4.33%	6.32%	3.51%
	Jovia Financial Federal Credit Union	\$4,535,809	\$3,685,155	\$4,048,224	91.03%	\$8,790	5.29%	2.65%	2.65%	2.11%	4.86%
	Visions Federal Credit Union	\$5,226,378	\$3,447,308	\$4,464,206	77.22%	\$6,141	4.41%	1.82%	2.59%	(7.99%)	1.62%
	Hudson Valley Credit Union	\$7,450,729	\$4,398,892	\$6,540,878	67.25%	\$7,994	4.92%	2.18%	2.74%	5.49%	8.13%
	Broadview Federal Credit Union	\$8,677,331	\$6,734,515	\$7,716,347	87.28%	\$6,104	4.46%	1.86%	2.60%	(3.87%)	5.60%
	ESL Federal Credit Union	\$9,513,673	\$4,202,115	\$5,741,182	73.19%	\$10,148	4.96%	2.70%	2.26%	2.79%	2.76%
	United Nations Federal Credit Union	\$9,718,998	\$5,880,039	\$8,841,451	66.51%	\$12,705	3.73%	1.44%	2.29%	9.08%	8.21%
	Teachers Federal Credit Union	\$9,864,017	\$6,109,400	\$8,220,710	74.32%	\$11,351	4.93%	2.34%	2.60%	(0.07%)	2.21%
	Bethpage Federal Credit Union	\$13,371,670	\$10,185,441	\$11,613,647	87.70%	\$15,432	4.77%	2.45%	2.33%	3.99%	8.55%
	Average of Asset Group D	\$4,218,899	\$2,880,014	\$3,571,370	83.76%	\$9,241	4.82%	2.01%	2.82%	3.39%	5.07%

Source: SNL Financial

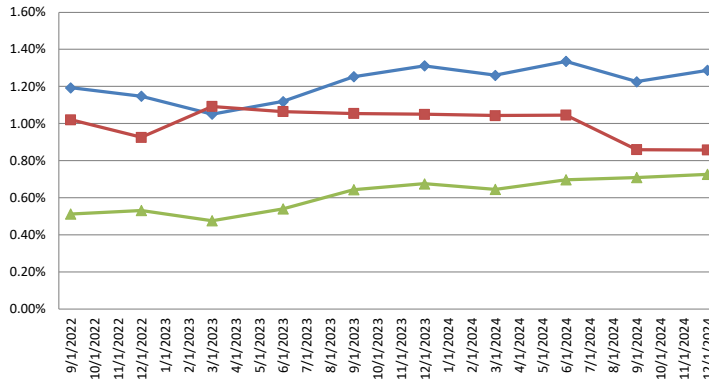
Note: Report includes only bank-level data.

NA = data was not available.

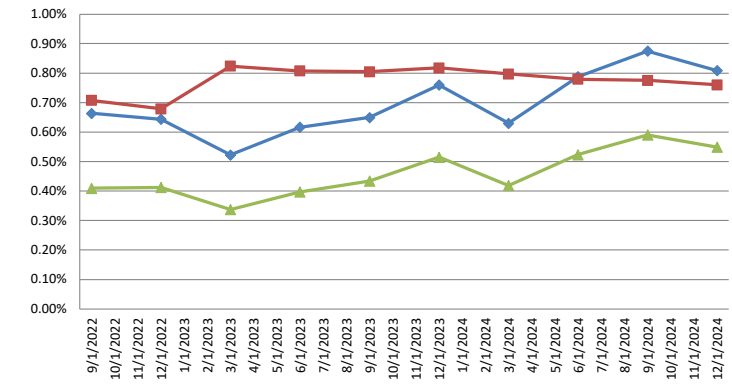
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

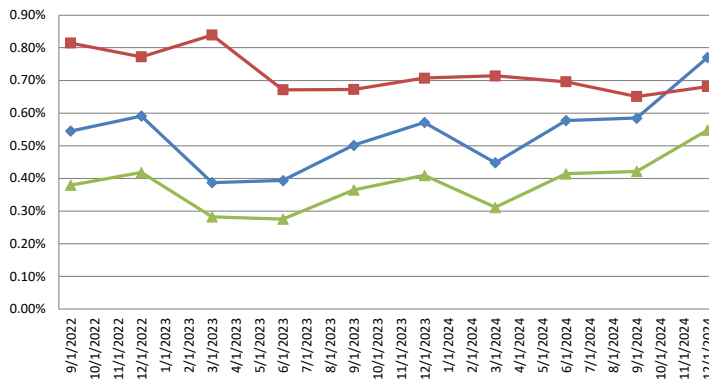
## Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans &amp; Delinquent Loans/Total Assets

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

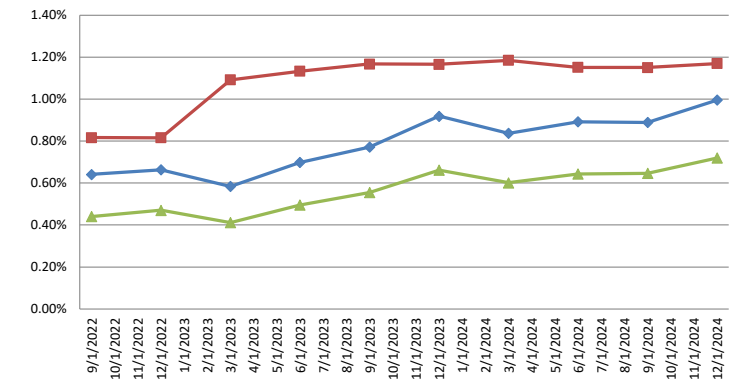
NPLs/Loans	1.19%	1.15%	1.05%	1.12%	1.25%	1.31%	1.26%	1.34%	1.23%	1.29%
Reserves/Loans	1.02%	0.93%	1.09%	1.06%	1.05%	1.05%	1.04%	1.05%	0.86%	0.86%
Delinquent Loans/Total Assets	0.51%	0.53%	0.48%	0.54%	0.64%	0.68%	0.65%	0.70%	0.71%	0.73%

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

NPLs/Loans	0.66%	0.64%	0.52%	0.62%	0.65%	0.76%	0.63%	0.79%	0.88%	0.81%
Reserves/Loans	0.71%	0.68%	0.82%	0.81%	0.80%	0.82%	0.80%	0.78%	0.78%	0.76%
Delinquent Loans/Total Assets	0.41%	0.41%	0.34%	0.40%	0.43%	0.51%	0.42%	0.52%	0.59%	0.55%

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

NPLs/Loans	0.55%	0.59%	0.39%	0.39%	0.50%	0.57%	0.45%	0.58%	0.58%	0.77%
Reserves/Loans	0.81%	0.77%	0.84%	0.67%	0.67%	0.71%	0.71%	0.70%	0.65%	0.68%
Delinquent Loans/Total Assets	0.38%	0.42%	0.28%	0.28%	0.36%	0.41%	0.31%	0.41%	0.42%	0.55%

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

NPLs/Loans	0.64%	0.66%	0.58%	0.70%	0.77%	0.92%	0.84%	0.89%	0.89%	1.00%
Reserves/Loans	0.82%	0.82%	1.09%	1.13%	1.17%	1.17%	1.18%	1.15%	1.15%	1.17%
Delinquent Loans/Total Assets	0.44%	0.47%	0.41%	0.50%	0.55%	0.66%	0.60%	0.64%	0.65%	0.72%

Source: SNL Financial

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## Asset Quality

December 31, 2024

Run Date: February 22, 2025

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								
	Money Federal Credit Union	\$51,088	\$174	0.75%	0.77%	102.30%	3.64%	0.34%
	Mohawk Valley Federal Credit Union	\$51,801	\$247	0.97%	0.26%	26.72%	4.80%	0.48%
	Qside Federal Credit Union	\$52,258	\$176	0.53%	1.27%	240.34%	3.57%	0.34%
	Buffalo Conrail Federal Credit Union	\$53,091	\$111	0.26%	0.78%	300.90%	0.89%	0.21%
	Rockland Employees Federal Credit Union	\$53,871	\$1,585	3.64%	0.82%	22.65%	18.07%	2.94%
	Oswego Teachers Employees Federal Credit Union	\$54,026	\$10	0.03%	0.74%	NM	0.14%	0.02%
	Brooklyn Cooperative Federal Credit Union	\$54,342	\$774	2.00%	0.64%	32.04%	14.23%	1.42%
	Mountain Valley Federal Credit Union	\$54,612	\$866	2.11%	0.24%	11.32%	18.89%	1.59%
	RT Federal Credit Union	\$55,137	\$135	0.63%	0.64%	101.48%	1.99%	0.24%
	Remington Federal Credit Union	\$55,211	\$64	0.29%	0.98%	335.94%	0.79%	0.12%
	Van Cortlandt Cooperative Federal Credit Union	\$55,232	\$179	1.33%	0.86%	64.25%	2.84%	0.32%
	Alco Federal Credit Union	\$55,738	\$199	0.61%	0.40%	65.83%	2.67%	0.36%
	Saratoga's Community Federal Credit Union	\$57,248	\$138	0.28%	0.23%	84.06%	3.46%	0.24%
	Union	\$57,477	\$58	0.35%	0.54%	155.17%	1.03%	0.10%
	C C S E Federal Credit Union	\$58,086	\$35	0.13%	0.32%	237.14%	0.62%	0.06%
	Yonkers Teachers Federal Credit Union	\$58,882	\$18	0.57%	0.88%	155.56%	0.21%	0.03%
	Kenmore NY Teachers Federal Credit Union	\$61,560	\$354	1.28%	0.59%	45.76%	6.50%	0.58%
	Morton Lane Federal Credit Union	\$65,294	\$265	0.88%	0.59%	67.55%	3.35%	0.41%
	Radius Federal Credit Union	\$65,388	\$725	1.61%	1.54%	95.59%	7.58%	1.11%
	M. C. T. Federal Credit Union	\$66,368	\$9	0.09%	0.38%	411.11%	0.10%	0.01%
	Great Meadow Federal Credit Union	\$67,987	\$572	1.26%	0.81%	64.51%	6.80%	0.84%
	Ever \$ Green Federal Credit Union	\$69,757	\$434	1.10%	0.50%	45.62%	7.04%	0.62%
	Greater Niagara Federal Credit Union	\$71,008	\$366	1.30%	0.91%	70.22%	4.84%	0.52%
	New York University Federal Credit Union	\$71,443	\$211	0.45%	2.35%	518.48%	1.52%	0.30%
	New York Times Employees Federal Credit Union	\$73,042	\$320	1.21%	0.58%	47.81%	6.87%	0.44%
	Empire ONE Federal Credit Union	\$76,808	\$123	0.40%	0.41%	101.63%	1.50%	0.16%
	Jamestown Area Community Federal Credit Union	\$79,515	\$103	0.22%	0.51%	233.01%	1.36%	0.13%
	Greater Metro Federal Credit Union	\$79,559	\$528	2.50%	1.97%	78.98%	19.71%	0.66%
	Adirondack Regional Federal Credit Union	\$82,900	\$1,024	1.94%	0.93%	48.05%	77.72%	1.24%
	Western New York Federal Credit Union	\$84,113	\$154	0.30%	0.52%	173.38%	1.72%	0.18%
	Port Washington Federal Credit Union	\$85,497	\$4,234	5.99%	0.26%	4.42%	30.38%	4.95%
	Compass Federal Credit Union	\$89,268	\$268	0.50%	0.75%	148.51%	3.01%	0.30%
	Leatherstocking Region Federal Credit Union	\$89,363	\$864	1.57%	1.20%	76.39%	7.53%	0.97%
	Crossroads Community Federal Credit Union	\$89,368	\$26	0.11%	0.77%	711.54%	0.21%	0.03%
	Lower East Side People's Federal Credit Union	\$89,604	\$4,987	8.96%	1.85%	20.69%	49.72%	5.57%
	1199 SEIU Federal Credit Union	\$91,206	\$1,334	3.61%	2.32%	64.32%	14.40%	1.46%
	Northeastern Operating Engineers Federal Credit Union	\$91,645	\$142	0.21%	0.48%	226.76%	5.19%	0.15%
	St. Pius X Church Federal Credit Union	\$93,096	\$752	1.20%	0.82%	68.22%	7.78%	0.81%
	TruNorthern Federal Credit Union	\$94,224	\$315	0.68%	0.22%	31.75%	5.18%	0.33%
	Good Neighbors Federal Credit Union	\$94,321	\$2,074	3.48%	1.63%	46.87%	24.26%	2.20%
	Triboro Postal Federal Credit Union	\$95,894	\$730	5.55%	0.21%	3.84%	7.53%	0.76%
	Greater Chautauqua Federal Credit Union	\$96,355	\$583	1.34%	0.91%	67.92%	6.04%	0.61%
	Consumers Federal Credit Union	\$97,000	\$257	0.31%	0.18%	58.75%	2.24%	0.26%

Source: SNL Financial

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## Asset Quality

December 31, 2024

Run Date: February 22, 2025

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)								
	Lufthansa Emp. Federal Credit Union	\$102,363	\$24	0.43%	3.45%	795.83%	0.15%	0.02%
	Salt City Federal Credit Union	\$103,601	\$392	0.66%	0.63%	96.17%	4.02%	0.38%
	ACMG Federal Credit Union	\$103,601	\$392	0.66%	0.63%	96.17%	4.02%	0.38%
	One Credit Union of NY	\$103,620	\$60	0.15%	0.35%	238.33%	0.51%	0.06%
	NextStep Federal Credit Union	\$105,388	\$665	1.81%	1.26%	69.47%	6.48%	0.63%
	Community Resource Federal Credit Union	\$114,217	\$393	0.45%	0.66%	146.82%	2.76%	0.34%
	American Broadcast Employees Federal Credit Union	\$115,591	\$1,492	2.05%	0.72%	35.32%	10.45%	1.29%
	Auburn Community Federal Credit Union	\$116,708	\$104	0.31%	0.53%	172.12%	0.74%	0.09%
	Utica Gas & Electric Emp Federal Credit Union	\$116,859	\$576	0.59%	0.40%	67.36%	3.27%	0.49%
	Meridia Community Federal Credit Union	\$128,052	\$357	0.37%	0.42%	114.29%	1.88%	0.28%
	UFirst Federal Credit Union	\$129,639	\$714	0.72%	0.34%	46.50%	7.15%	0.55%
	Syracuse Fire Department Employees Federal Credit Union	\$130,947	\$675	0.93%	0.29%	31.11%	3.68%	0.52%
	Great Erie Federal Credit Union	\$136,250	\$361	0.39%	0.36%	91.41%	2.27%	0.26%
	Oswego County Federal Credit Union	\$137,827	\$1,025	0.99%	1.15%	117.17%	6.07%	0.74%
	Buffalo Metropolitan Federal Credit Union	\$139,135	\$2,656	2.31%	0.83%	36.07%	16.53%	1.91%
	Town of Hempstead Employees Federal Credit Union	\$146,849	\$2,616	4.67%	3.81%	81.73%	20.51%	1.78%
	Inner Lakes Federal Credit Union	\$148,025	\$828	1.48%	0.93%	62.92%	14.12%	0.56%
	Southern Chautauqua Federal Credit Union	\$151,391	\$894	0.76%	1.09%	144.30%	4.41%	0.59%
	Tonawanda Valley Federal Credit Union	\$152,180	\$58	0.07%	0.38%	562.07%	0.37%	0.04%
	Ukrainian National Federal Credit Union	\$154,309	\$1,841	1.58%	0.33%	20.86%	9.87%	1.19%
	Genesee Valley Federal Credit Union	\$155,239	\$156	0.18%	0.50%	271.15%	0.66%	0.10%
	Greater Woodlawn Federal Credit Union	\$158,155	\$44	0.07%	0.48%	697.73%	0.12%	0.03%
	Ulster Federal Credit Union	\$158,434	\$328	0.75%	2.83%	375.91%	7.41%	0.21%
	Ontario Shores Federal Credit Union	\$159,243	\$460	0.54%	0.59%	109.13%	2.52%	0.29%
	Alternatives Federal Credit Union	\$166,266	\$4,840	5.12%	1.10%	21.43%	38.53%	2.91%
	TrailNorth Federal Credit Union	\$166,557	\$739	0.78%	1.32%	168.47%	4.66%	0.44%
	St. Josephs Parish Buffalo Federal Credit Union	\$167,242	\$1,628	1.20%	0.52%	43.80%	8.89%	0.97%
	Financial Trust Federal Credit Union	\$177,157	\$411	0.41%	0.46%	112.41%	1.53%	0.23%
	First Choice Financial Federal Credit Union	\$182,521	\$627	0.72%	1.25%	172.89%	3.63%	0.34%
	Palisades Federal Credit Union	\$204,092	\$1,307	0.83%	0.80%	97.25%	11.60%	0.64%
	Western Division Federal Credit Union	\$211,585	\$205	0.13%	0.23%	168.29%	0.77%	0.10%
	GHS Federal Credit Union	\$227,687	\$6,741	4.30%	1.71%	39.74%	34.50%	2.96%
	Moog Employees Federal Credit Union	\$233,634	\$180	0.18%	0.97%	548.33%	0.29%	0.08%
	Finger Lakes Federal Credit Union	\$236,154	\$403	0.26%	0.47%	185.36%	1.44%	0.17%
	Saint Lawrence Federal Credit Union	\$243,472	\$1,765	1.01%	0.48%	47.14%	8.43%	0.72%
	Average of Asset Group A	\$108,637	\$801	1.29%	0.86%	150.03%	8.10%	0.73%

Source: SNL Financial

Note: Report includes only bank-level data.

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## Asset Quality

December 31, 2024

Run Date: February 22, 2025

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 B - \$251 to \$500 million in total assets								
	Niagara's Choice Federal Credit Union	\$251,327	\$1,159	0.79%	0.79%	100.35%	5.28%	0.46%
	Access Federal Credit Union	\$269,760	\$871	0.59%	0.60%	101.84%	3.47%	0.32%
	TCT Federal Credit Union	\$283,777	\$771	0.34%	0.30%	86.12%	3.74%	0.27%
	SECNY Federal Credit Union	\$286,894	\$1,906	1.23%	0.41%	33.58%	8.46%	0.66%
	Dannemora Federal Credit Union	\$297,329	\$736	0.37%	0.37%	100.00%	2.41%	0.25%
	People's Alliance Federal Credit Union	\$314,554	\$1,427	0.81%	1.94%	240.08%	4.10%	0.45%
	Family First of NY Federal Credit Union	\$321,286	\$2,798	1.05%	0.43%	41.32%	8.77%	0.87%
	Actors Federal Credit Union	\$324,005	\$473	0.22%	1.16%	532.35%	1.57%	0.15%
	Hudson River Community Credit Union	\$327,212	\$3,330	1.20%	0.53%	44.71%	6.27%	1.02%
	Nassau Financial Federal Credit Union	\$331,593	\$1,649	0.82%	1.00%	121.29%	18.19%	0.50%
	Ocean Financial Federal Credit Union	\$369,104	\$4,075	1.61%	0.82%	51.21%	20.54%	1.10%
	Ukrainian Federal Credit Union	\$395,965	\$3,820	1.10%	0.51%	46.52%	11.39%	0.96%
	High Point Federal Credit Union	\$401,766	\$1,953	1.02%	1.04%	101.59%	4.53%	0.49%
	Suma Yonkers Federal Credit Union	\$430,565	\$3,476	1.19%	1.03%	86.74%	6.18%	0.81%
	TEG Federal Credit Union	\$449,900	\$931	0.26%	0.73%	277.23%	2.48%	0.21%
	ServU Federal Credit Union	\$473,642	\$3,006	0.89%	0.32%	35.66%	4.35%	0.63%
	Advantage Federal Credit Union	\$477,857	\$864	0.25%	0.94%	373.26%	2.73%	0.18%
	Average of Asset Group B	\$353,326	\$1,956	0.81%	0.76%	139.64%	6.73%	0.55%
Asset Group C - \$501 million to \$1 billion in total assets								
	First New York Federal Credit Union	\$508,133	\$2,270	0.61%	0.75%	122.64%	5.83%	0.45%
	Pittsford Federal Credit Union	\$529,185	\$1,389	0.38%	0.30%	79.19%	2.27%	0.26%
	G.P.O. Federal Credit Union	\$548,780	\$1,246	0.42%	0.95%	225.20%	1.93%	0.23%
	Northern Credit Union	\$634,206	\$5,845	1.11%	0.99%	89.55%	8.59%	0.92%
	Cornerstone Community Federal Credit Union	\$663,249	\$7,805	1.75%	0.62%	35.44%	22.80%	1.18%
	Reliant Community Federal Credit Union	\$692,884	\$2,098	0.43%	0.52%	118.83%	3.31%	0.30%
	Heritage Financial Credit Union	\$731,004	\$9,935	1.60%	0.84%	52.46%	20.01%	1.36%
	First Heritage Federal Credit Union	\$747,672	\$1,686	0.30%	0.83%	276.33%	2.17%	0.23%
	Sea Comm Federal Credit Union	\$776,448	\$3,325	0.77%	0.46%	60.27%	4.05%	0.43%
	N C P D Federal Credit Union	\$891,766	\$1,089	0.33%	0.55%	166.85%	1.44%	0.12%
	Average of Asset Group C	\$672,333	\$3,669	0.77%	0.68%	122.68%	7.24%	0.55%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**
**December 31, 2024**
**Run Date: February 22, 2025**

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 D - Over \$1 billion in total assets								
	Sidney Federal Credit Union	\$1,049,829	\$8,639	1.00%	1.07%	106.30%	9.13%	0.82%
	First Source Federal Credit Union	\$1,062,248	\$10,168	1.02%	2.27%	223.45%	8.54%	0.96%
	Quorum Federal Credit Union	\$1,134,179	\$16,922	2.36%	2.54%	107.85%	19.87%	1.49%
	Sunmark Credit Union	\$1,144,421	\$10,634	1.09%	0.74%	67.52%	10.93%	0.93%
	The Summit Federal Credit Union	\$1,374,962	\$4,265	0.38%	0.56%	148.25%	2.78%	0.31%
	CFCU Community Credit Union	\$1,435,562	\$12,451	1.23%	1.02%	83.13%	6.66%	0.87%
	Self Reliance NY Federal Credit Union	\$1,439,935	\$8,628	1.02%	0.60%	58.98%	3.53%	0.60%
	Island Federal Credit Union	\$1,509,751	\$10,328	0.98%	0.61%	62.00%	13.45%	0.68%
	Mid-Hudson Valley Federal Credit Union	\$1,558,881	\$3,889	0.38%	0.86%	227.95%	3.15%	0.25%
	Suffolk Federal Credit Union	\$1,898,204	\$5,337	0.43%	0.66%	153.81%	4.77%	0.28%
	Corning Federal Credit Union	\$2,421,330	\$13,012	0.64%	1.16%	182.32%	4.64%	0.54%
	Polish & Slavic Federal Credit Union	\$2,594,685	\$7,649	0.49%	0.30%	62.07%	5.01%	0.29%
	AmeriCU Credit Union	\$2,749,160	\$50,467	2.13%	1.49%	69.61%	19.19%	1.84%
	USAlliance Federal Credit Union	\$3,200,142	\$19,305	0.68%	1.16%	170.71%	8.38%	0.60%
	Empower Federal Credit Union	\$3,835,841	\$22,109	0.72%	1.28%	177.98%	6.17%	0.58%
	Municipal Credit Union	\$4,485,844	\$46,694	1.70%	1.81%	106.52%	10.41%	1.04%
	Jovia Financial Federal Credit Union	\$4,535,809	\$45,415	1.23%	1.33%	108.10%	13.57%	1.00%
	Visions Federal Credit Union	\$5,226,378	\$17,967	0.52%	0.88%	169.27%	3.92%	0.34%
	Hudson Valley Credit Union	\$7,450,729	\$29,558	0.67%	0.86%	128.14%	6.51%	0.40%
	Broadview Federal Credit Union	\$8,677,331	\$66,769	0.99%	1.01%	101.51%	10.65%	0.77%
	ESL Federal Credit Union	\$9,513,673	\$42,756	1.02%	1.97%	193.47%	3.70%	0.45%
	United Nations Federal Credit Union	\$9,718,998	\$11,264	0.19%	0.60%	313.00%	1.36%	0.12%
	Teachers Federal Credit Union	\$9,864,017	\$77,377	1.27%	1.83%	144.34%	8.10%	0.78%
	Bethpage Federal Credit Union	\$13,371,670	\$177,353	1.74%	1.44%	82.84%	17.15%	1.33%
	Average of Asset Group D	\$4,218,899	\$29,957	1.00%	1.17%	135.38%	8.40%	0.72%

Source: SNL Financial

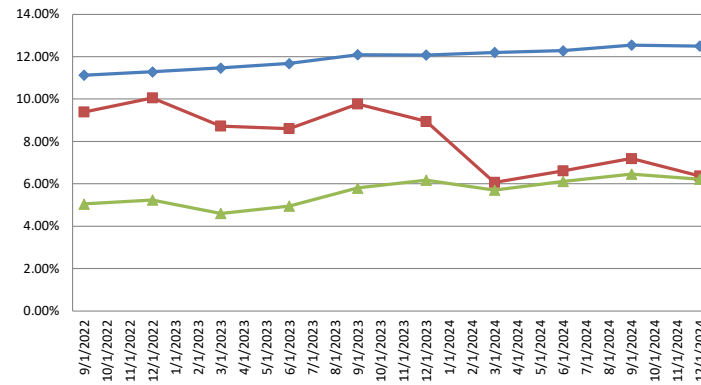
Note: Report includes only bank-level data.

NA = data was not available.

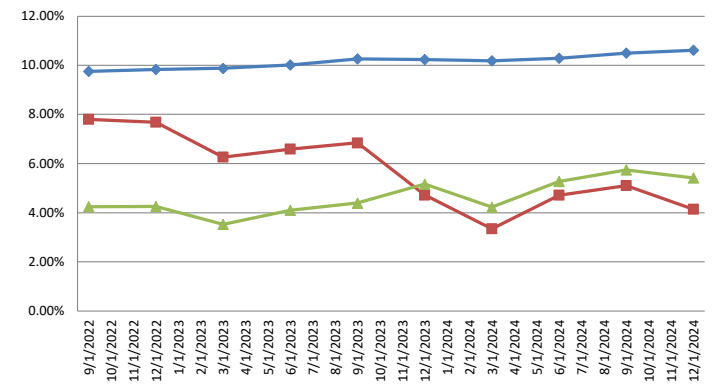
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

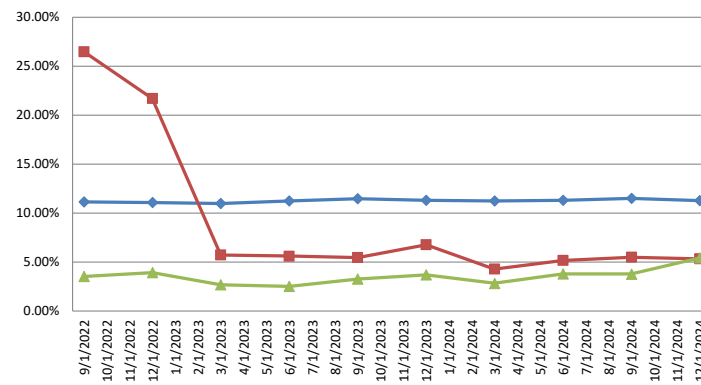
## Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth &amp; Total Delinquent Loans/Net Worth

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

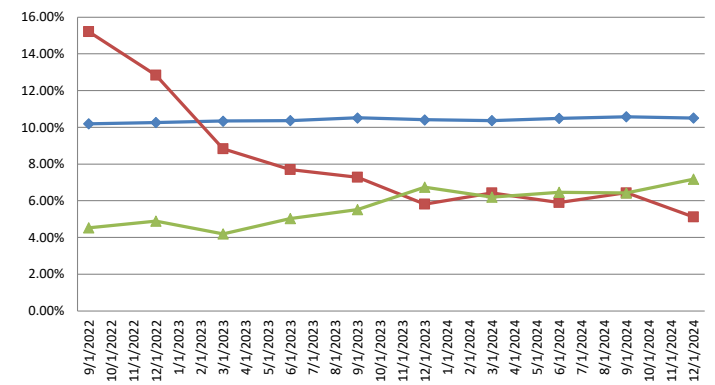
Net Worth/ Assets	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Net Worth Growth (Decline) - YTD	9.39%	10.06%	8.73%	8.60%	9.77%	8.94%	6.07%	6.61%	7.19%	6.37%
Total Delinquent Lns/ Net Worth	5.05%	5.24%	4.60%	4.95%	5.80%	6.18%	5.71%	6.12%	6.47%	6.22%

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

Net Worth/ Assets	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Net Worth Growth (Decline) - YTD	7.81%	7.69%	6.26%	6.59%	6.84%	4.72%	3.35%	4.71%	5.10%	4.14%
Total Delinquent Lns/ Net Worth	4.25%	4.25%	3.53%	4.10%	4.39%	5.16%	4.22%	5.27%	5.74%	5.41%

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

Net Worth/ Assets	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Net Worth Growth (Decline) - YTD	26.48%	21.69%	5.71%	5.60%	5.46%	6.75%	4.27%	5.17%	5.49%	5.32%
Total Delinquent Lns/ Net Worth	3.52%	3.91%	2.68%	2.52%	3.27%	3.68%	2.82%	3.78%	3.77%	5.43%

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

Net Worth/ Assets	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Net Worth Growth (Decline) - YTD	15.22%	12.84%	8.83%	7.70%	7.28%	5.82%	6.42%	5.90%	6.44%	5.12%
Total Delinquent Lns/ Net Worth	4.53%	4.89%	4.20%	5.03%	5.52%	6.74%	6.20%	6.47%	6.42%	7.18%

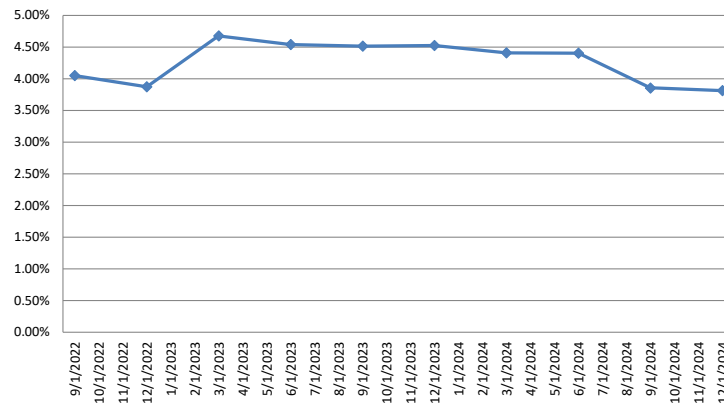
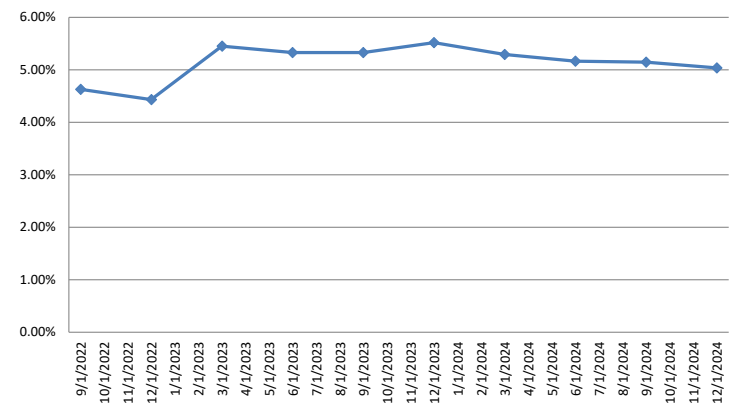
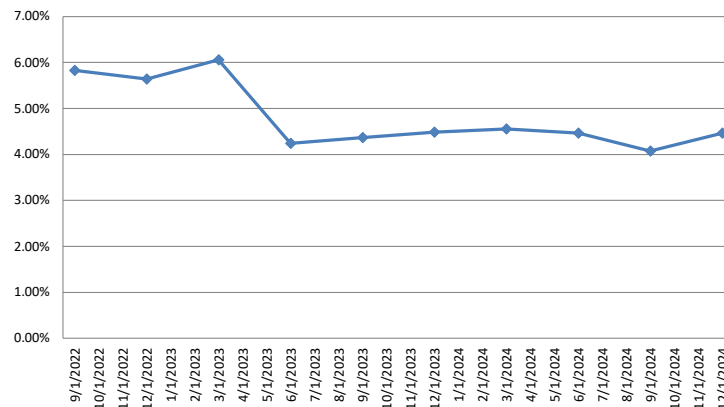
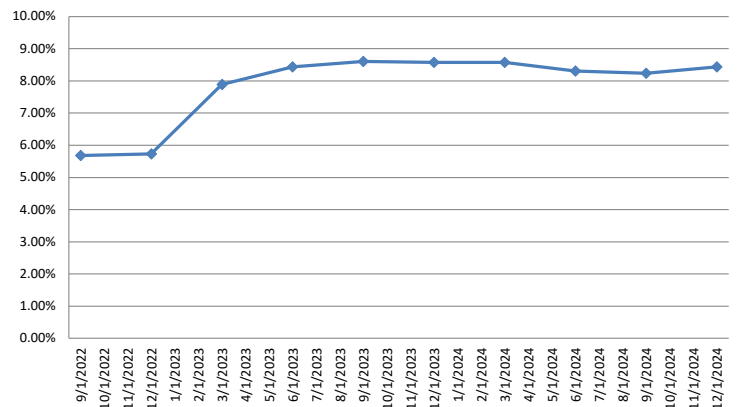
Source: SNL Financial

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**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 - Over \$1 billion in Total Assets**  
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

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# Net Worth

December 31, 2024

Run Date: February 22, 2025

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							
	Money Federal Credit Union	\$51,088	\$6,732	13.18%	0.48%	2.58%	2.64%
	Mohawk Valley Federal Credit Union	\$51,801	\$6,868	13.26%	8.09%	3.60%	0.96%
	Qside Federal Credit Union	\$52,258	\$4,556	8.72%	6.70%	3.86%	9.28%
	Buffalo Conrail Federal Credit Union	\$53,091	\$12,218	23.01%	7.47%	0.91%	2.73%
	Rockland Employees Federal Credit Union	\$53,871	\$8,447	15.68%	4.72%	18.76%	4.25%
	Oswego Teachers Employees Federal Credit Union	\$54,026	\$6,651	12.31%	3.37%	0.15%	4.01%
	Brooklyn Cooperative Federal Credit Union	\$54,342	\$5,502	10.12%	3.52%	14.07%	4.51%
	Mountain Valley Federal Credit Union	\$54,612	\$4,486	8.21%	3.03%	19.30%	2.18%
	RT Federal Credit Union	\$55,137	\$6,648	12.06%	1.40%	2.03%	2.06%
	Remington Federal Credit Union	\$55,211	\$7,882	14.28%	6.56%	0.81%	2.73%
	Van Cortlandt Cooperative Federal Credit Union	\$55,232	\$6,149	11.13%	4.82%	2.91%	1.87%
	Alco Federal Credit Union	\$55,738	\$7,311	13.12%	11.53%	2.72%	1.79%
	Saratoga's Community Federal Credit Union	\$57,248	\$4,072	7.11%	3.72%	3.39%	2.85%
	Educational and Governmental Employees Federal Credit Union	\$57,477	\$5,981	10.41%	2.41%	0.97%	1.50%
	C C S E Federal Credit Union	\$58,086	\$5,589	9.62%	5.23%	0.63%	1.49%
	Yonkers Teachers Federal Credit Union	\$58,882	\$8,434	14.32%	2.07%	0.21%	0.33%
	Kenmore NY Teachers Federal Credit Union	\$61,560	\$5,875	9.54%	7.35%	6.03%	2.76%
	Morton Lane Federal Credit Union	\$65,294	\$7,730	11.84%	2.98%	3.43%	2.32%
	Radius Federal Credit Union	\$65,388	\$8,948	13.68%	7.19%	8.10%	7.74%
	M. C. T. Federal Credit Union	\$66,368	\$9,123	13.75%	15.70%	0.10%	0.41%
	Great Meadow Federal Credit Union	\$67,987	\$7,773	11.43%	9.65%	7.36%	4.75%
	Ever \$ Green Federal Credit Union	\$69,757	\$7,585	10.87%	(3.61%)	5.72%	2.61%
	Greater Niagara Federal Credit Union	\$71,008	\$8,365	11.78%	6.70%	4.38%	3.07%
	New York University Federal Credit Union	\$71,443	\$12,812	17.93%	7.26%	1.65%	8.54%
	New York Times Employees Federal Credit Union	\$73,042	\$12,250	16.77%	(3.01%)	2.61%	1.25%
	Empire ONE Federal Credit Union	\$76,808	\$8,386	10.92%	0.79%	1.47%	1.49%
	Jamestown Area Community Federal Credit Union	\$79,515	\$7,353	9.25%	11.24%	1.40%	3.26%
	Greater Metro Federal Credit Union	\$79,559	\$8,769	11.02%	(2.18%)	6.02%	4.76%
	Adirondack Regional Federal Credit Union	\$82,900	\$7,129	8.60%	6.75%	14.36%	6.90%
	Western New York Federal Credit Union	\$84,113	\$8,682	10.32%	10.11%	1.77%	3.08%
	Port Washington Federal Credit Union	\$85,497	\$13,751	16.08%	9.49%	30.79%	1.36%
	Compass Federal Credit Union	\$89,268	\$13,944	15.62%	5.67%	1.92%	2.85%
	Leatherstocking Region Federal Credit Union	\$89,363	\$10,922	12.22%	13.61%	7.91%	6.04%
	Crossroads Community Federal Credit Union	\$89,368	\$12,405	13.88%	12.13%	0.21%	1.49%
	Lower East Side People's Federal Credit Union	\$89,604	\$17,031	19.01%	(0.18%)	29.28%	6.06%
	1199 SEIU Federal Credit Union	\$91,206	\$11,136	12.21%	4.18%	11.98%	7.70%
	Northeastern Operating Engineers Federal Credit Union	\$91,645	\$7,874	8.59%	4.65%	1.80%	4.09%
	St. Pius X Church Federal Credit Union	\$93,096	\$9,249	9.93%	(0.93%)	8.13%	5.55%
	TruNorthern Federal Credit Union	\$94,224	\$11,940	12.67%	6.48%	2.64%	0.84%
	Good Neighbors Federal Credit Union	\$94,321	\$7,614	8.07%	(12.57%)	27.24%	12.77%
	Triboro Postal Federal Credit Union	\$95,894	\$18,207	18.99%	(5.62%)	4.01%	0.15%
	Greater Chautauqua Federal Credit Union	\$96,355	\$9,966	10.34%	13.68%	5.85%	3.97%
	Consumers Federal Credit Union	\$97,000	\$11,354	11.71%	2.21%	2.26%	1.33%

Source: SNL Financial

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# Net Worth

December 31, 2024

Run Date: February 22, 2025

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)							
	Lufthansa Emp. Federal Credit Union	\$102,363	\$16,107	15.74%	0.66%	0.15%	1.19%
	Salt City Federal Credit Union	\$103,601	\$9,558	9.23%	10.13%	4.10%	3.94%
	ACMG Federal Credit Union	\$103,601	\$9,558	9.23%	10.13%	4.10%	3.94%
	One Credit Union of NY	\$103,620	\$11,682	11.27%	15.07%	0.51%	1.22%
	NextStep Federal Credit Union	\$105,388	\$9,811	9.31%	2.72%	6.78%	4.71%
	Community Resource Federal Credit Union	\$114,217	\$13,853	12.13%	0.03%	2.84%	4.17%
	American Broadcast Employees Federal Credit Union	\$115,591	\$14,241	12.32%	9.45%	10.48%	3.70%
	Auburn Community Federal Credit Union	\$116,708	\$13,814	11.84%	8.15%	0.75%	1.30%
	Utica Gas & Electric Emp Federal Credit Union	\$116,859	\$19,677	16.84%	7.89%	2.93%	1.97%
	Meridia Community Federal Credit Union	\$128,052	\$18,616	14.54%	18.81%	1.92%	2.19%
	UFirst Federal Credit Union	\$129,639	\$17,801	13.73%	7.47%	4.01%	1.87%
	Syracuse Fire Department Employees Federal Credit Union	\$130,947	\$18,908	14.44%	9.62%	3.57%	1.11%
	Great Erie Federal Credit Union	\$136,250	\$16,000	11.74%	9.54%	2.26%	2.06%
	Oswego County Federal Credit Union	\$137,827	\$15,746	11.42%	10.10%	6.51%	7.63%
	Buffalo Metropolitan Federal Credit Union	\$139,135	\$16,831	12.10%	7.20%	15.78%	5.69%
	Town of Hempstead Employees Federal Credit Union	\$146,849	\$10,655	7.26%	2.59%	24.55%	20.07%
	Inner Lakes Federal Credit Union	\$148,025	\$14,559	9.84%	9.20%	5.69%	3.58%
	Southern Chautauqua Federal Credit Union	\$151,391	\$24,878	16.43%	13.86%	3.59%	5.19%
	Tonawanda Valley Federal Credit Union	\$152,180	\$15,539	10.21%	13.09%	0.37%	2.10%
	Ukrainian National Federal Credit Union	\$154,309	\$19,410	12.58%	0.64%	9.48%	1.98%
	Genesee Valley Federal Credit Union	\$155,239	\$23,300	15.01%	18.93%	0.67%	1.82%
	Greater Woodlawn Federal Credit Union	\$158,155	\$36,091	22.82%	9.84%	0.12%	0.85%
	Ulster Federal Credit Union	\$158,434	\$16,791	10.60%	12.26%	1.95%	7.34%
	Ontario Shores Federal Credit Union	\$159,243	\$17,726	11.13%	11.00%	2.60%	2.83%
	Alternatives Federal Credit Union	\$166,266	\$18,646	11.21%	(0.11%)	25.96%	5.56%
	TrailNorth Federal Credit Union	\$166,557	\$15,622	9.38%	3.24%	4.73%	7.97%
	St. Josephs Parish Buffalo Federal Credit Union	\$167,242	\$17,605	10.53%	10.11%	9.25%	4.05%
	Financial Trust Federal Credit Union	\$177,157	\$26,291	14.84%	12.88%	1.56%	1.76%
	First Choice Financial Federal Credit Union	\$182,521	\$20,834	11.41%	10.74%	3.01%	5.20%
	Palisades Federal Credit Union	\$204,092	\$20,110	9.85%	2.32%	6.50%	6.32%
	Western Division Federal Credit Union	\$211,585	\$28,525	13.48%	4.41%	0.72%	1.21%
	GHS Federal Credit Union	\$227,687	\$19,683	8.64%	(2.37%)	34.25%	13.61%
	Moog Employees Federal Credit Union	\$233,634	\$60,924	26.08%	9.38%	0.30%	1.62%
	Finger Lakes Federal Credit Union	\$236,154	\$30,777	13.03%	16.18%	1.31%	2.43%
	Saint Lawrence Federal Credit Union	\$243,472	\$27,730	11.39%	7.08%	6.36%	3.00%
	Average of Asset Group A	\$108,637	\$13,738	12.50%	6.37%	6.22%	3.81%

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

December 31, 2024

Run Date: February 22, 2025

		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 (%)
Region	Institution Name						
Asset Group B - \$251 to \$500 million in total assets							
	Niagara's Choice Federal Credit Union	\$251,327	\$26,414	10.51%	6.50%	4.39%	4.40%
	Access Federal Credit Union	\$269,760	\$25,224	9.35%	9.35%	3.45%	3.52%
	TCT Federal Credit Union	\$283,777	\$26,105	9.20%	1.15%	2.95%	2.54%
	SECNY Federal Credit Union	\$286,894	\$22,193	7.74%	6.30%	8.59%	2.88%
	Dannemora Federal Credit Union	\$297,329	\$41,125	13.83%	8.70%	1.79%	1.79%
	People's Alliance Federal Credit Union	\$314,554	\$34,089	10.84%	3.14%	4.19%	10.05%
	Family First of NY Federal Credit Union	\$321,286	\$35,268	10.98%	2.93%	7.93%	3.28%
	Actors Federal Credit Union	\$324,005	\$29,273	9.03%	6.25%	1.62%	8.60%
	Hudson River Community Credit Union	\$327,212	\$51,708	15.80%	4.42%	6.44%	2.88%
	Nassau Financial Federal Credit Union	\$331,593	\$20,955	6.32%	0.56%	7.87%	9.54%
	Ocean Financial Federal Credit Union	\$369,104	\$32,437	8.79%	(3.18%)	12.56%	6.43%
	Ukrainian Federal Credit Union	\$395,965	\$32,286	8.15%	0.02%	11.83%	5.50%
	High Point Federal Credit Union	\$401,766	\$56,994	14.19%	2.68%	3.43%	3.48%
	Suma Yonkers Federal Credit Union	\$430,565	\$53,726	12.48%	0.16%	6.47%	5.61%
	TEG Federal Credit Union	\$449,900	\$39,450	8.77%	6.49%	2.36%	6.54%
	ServU Federal Credit Union	\$473,642	\$70,612	14.91%	8.87%	4.26%	1.52%
	Advantage Federal Credit Union	\$477,857	\$45,546	9.53%	6.05%	1.90%	7.08%
	Average of Asset Group B	\$353,326	\$37,847	10.61%	4.14%	5.41%	5.04%

## Asset Group C - \$501 million to \$1 billion in total assets

First New York Federal Credit Union	\$508,133	\$45,367	8.93%	6.49%	5.00%	6.14%
Pittsford Federal Credit Union	\$529,185	\$60,074	11.35%	3.40%	2.31%	1.83%
G.P.O. Federal Credit Union	\$548,780	\$61,902	11.28%	12.64%	2.01%	4.53%
Northern Credit Union	\$634,206	\$69,085	10.89%	2.40%	8.46%	7.58%
Cornerstone Community Federal Credit Union	\$663,249	\$52,052	7.85%	5.80%	14.99%	5.31%
Reliant Community Federal Credit Union	\$692,884	\$65,699	9.48%	6.63%	3.19%	3.79%
Heritage Financial Credit Union	\$731,004	\$78,247	10.70%	(1.05%)	12.70%	6.66%
First Heritage Federal Credit Union	\$747,672	\$79,370	10.62%	7.68%	2.12%	5.87%
Sea Comm Federal Credit Union	\$776,448	\$123,083	15.85%	5.99%	2.70%	1.63%
N C P D Federal Credit Union	\$891,766	\$141,257	15.84%	3.24%	0.77%	1.29%
Average of Asset Group C	\$672,333	\$77,614	11.28%	5.32%	5.43%	4.46%

Source: SNL Financial

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# Net Worth

December 31, 2024

Run Date: February 22, 2025

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 D - Over \$1 billion in total assets							
	Sidney Federal Credit Union	\$1,049,829	\$110,969	10.57%	6.77%	7.79%	8.28%
	First Source Federal Credit Union	\$1,062,248	\$101,289	9.54%	8.23%	10.04%	22.43%
	Quorum Federal Credit Union	\$1,134,179	\$111,632	9.84%	9.92%	15.16%	16.35%
	Sunmark Credit Union	\$1,144,421	\$105,181	9.19%	5.59%	10.11%	6.83%
	The Summit Federal Credit Union	\$1,374,962	\$147,776	10.75%	8.51%	2.89%	4.28%
	CFCU Community Credit Union	\$1,435,562	\$198,521	13.83%	1.75%	6.27%	5.21%
	Self Reliance NY Federal Credit Union	\$1,439,935	\$256,085	17.78%	(0.09%)	3.37%	1.99%
	Island Federal Credit Union	\$1,509,751	\$131,867	8.73%	(3.19%)	7.83%	4.86%
	Mid-Hudson Valley Federal Credit Union	\$1,558,881	\$153,286	9.83%	5.06%	2.54%	5.78%
	Suffolk Federal Credit Union	\$1,898,204	\$164,915	8.69%	7.91%	3.24%	4.98%
	Corning Federal Credit Union	\$2,421,330	\$269,233	11.12%	7.01%	4.83%	8.81%
	Polish & Slavic Federal Credit Union	\$2,594,685	\$279,061	10.76%	6.78%	2.74%	1.70%
	AmeriCU Credit Union	\$2,749,160	\$263,567	9.59%	4.29%	19.15%	13.33%
	USAlliance Federal Credit Union	\$3,200,142	\$256,878	8.03%	1.68%	7.52%	12.83%
	Empower Federal Credit Union	\$3,835,841	\$371,351	9.68%	10.62%	5.95%	10.60%
	Municipal Credit Union	\$4,485,844	\$507,508	11.31%	15.60%	9.20%	9.80%
	Jovia Financial Federal Credit Union	\$4,535,809	\$408,705	9.01%	2.06%	11.11%	12.01%
	Visions Federal Credit Union	\$5,226,378	\$517,772	9.91%	0.91%	3.47%	5.87%
	Hudson Valley Credit Union	\$7,450,729	\$828,794	11.12%	2.74%	3.57%	4.57%
	Broadview Federal Credit Union	\$8,677,331	\$745,933	8.60%	1.36%	8.95%	9.09%
	ESL Federal Credit Union	\$9,513,673	\$1,550,049	16.29%	2.00%	2.76%	5.34%
	United Nations Federal Credit Union	\$9,718,998	\$884,700	9.10%	11.36%	1.27%	3.99%
	Teachers Federal Credit Union	\$9,864,017	\$989,655	10.03%	2.70%	7.82%	11.29%
	Bethpage Federal Credit Union	\$13,371,670	\$1,196,285	8.95%	3.34%	14.83%	12.28%
	Average of Asset Group D	\$4,218,899	\$439,626	10.51%	5.12%	7.18%	8.44%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Definitions



<b>Total assets (\$000)</b>	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.
<b>Net income (\$000)</b>	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.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average net worth (%)</b>	Return on average equity; net income as a percent of average equity.
<b>Operational expense ÷ operational revenue (%)</b>	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.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<b>Total loans and leases (\$000)</b>	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.
<b>Total shares and deposits (\$000)</b>	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.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Total loans ÷ total shares (%)</b>	Total loans as a percent of total shares.
<b>Yield on average assets (%)</b>	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
<b>Interest expense ÷ average assets (%)</b>	Total interest expense as a percent of average assets.
<b>Net interest income ÷ average assets (%)</b>	Interest on loans and investments less cost of funds as a percent of average assets.

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