



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**.

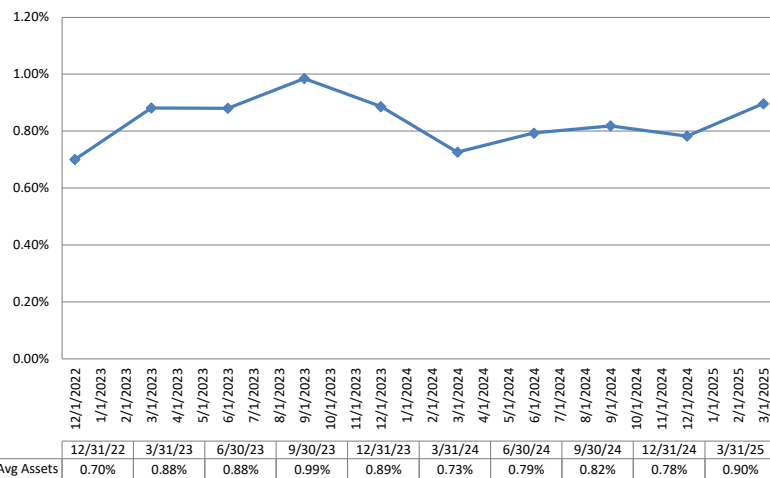
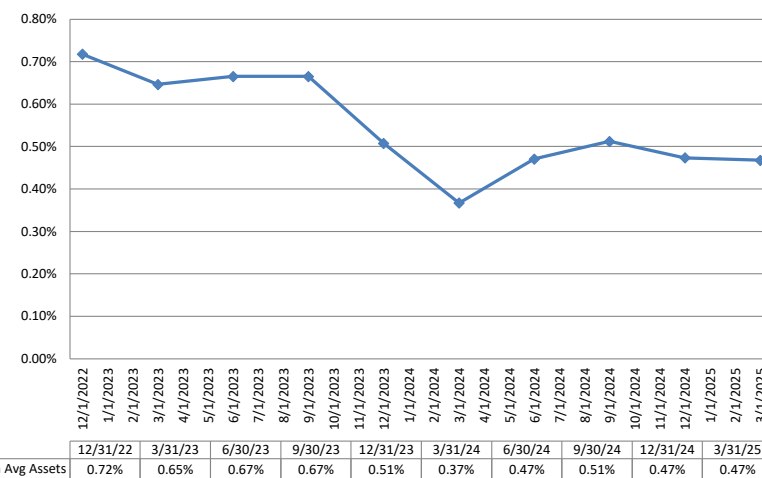
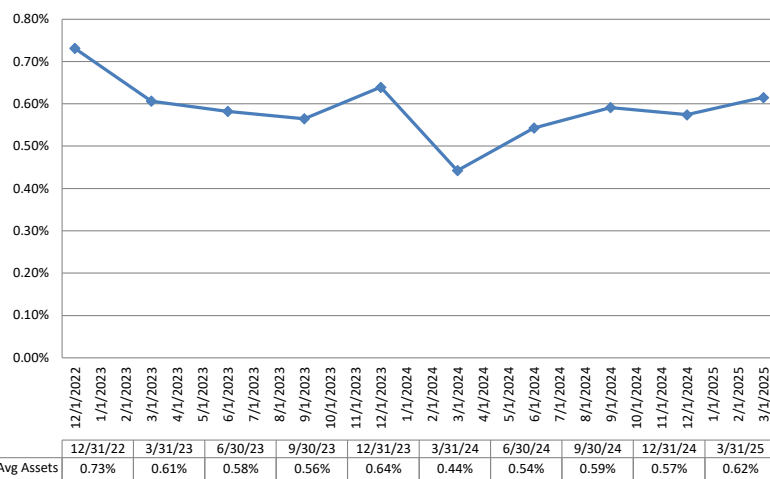
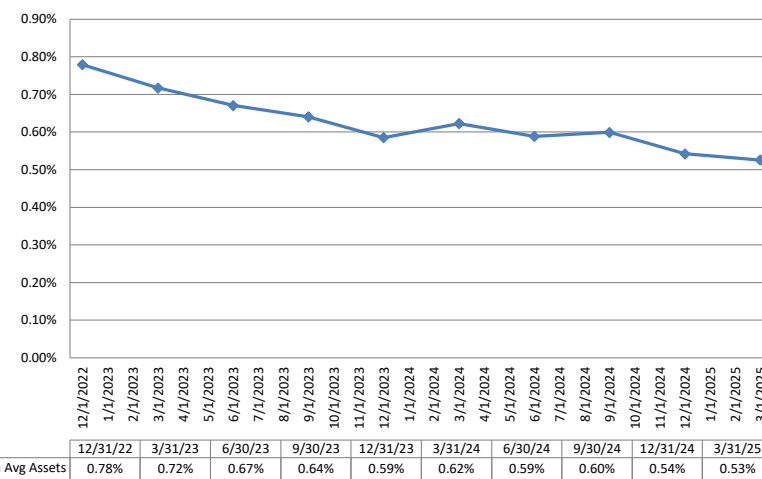
ASSET SIZE DEFINITION

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

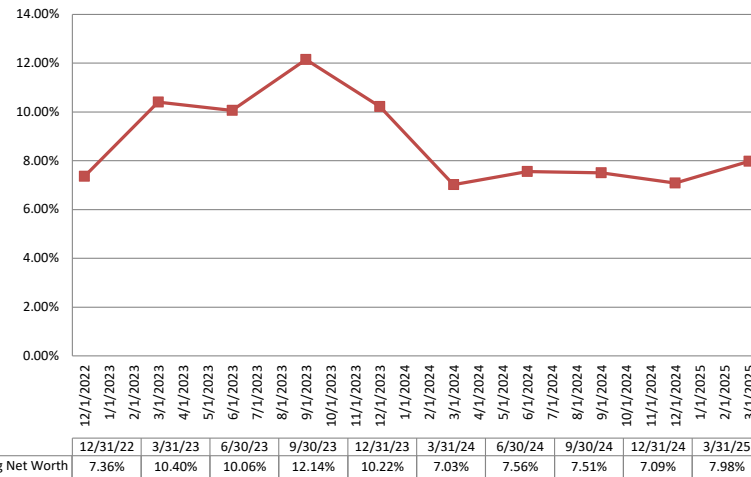
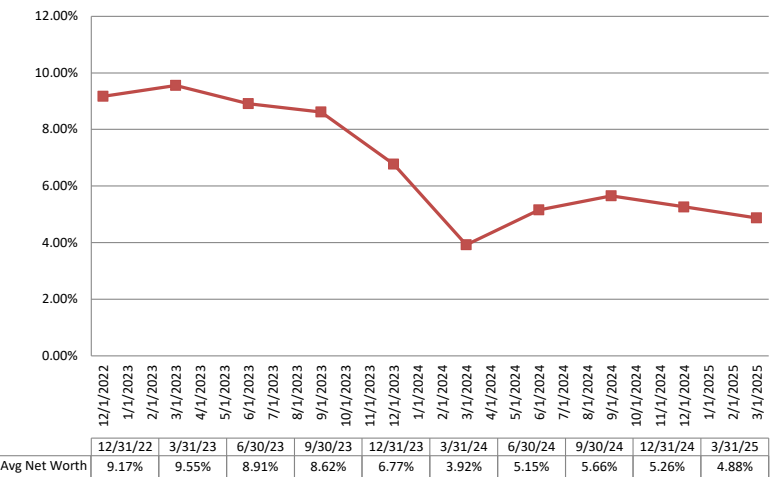
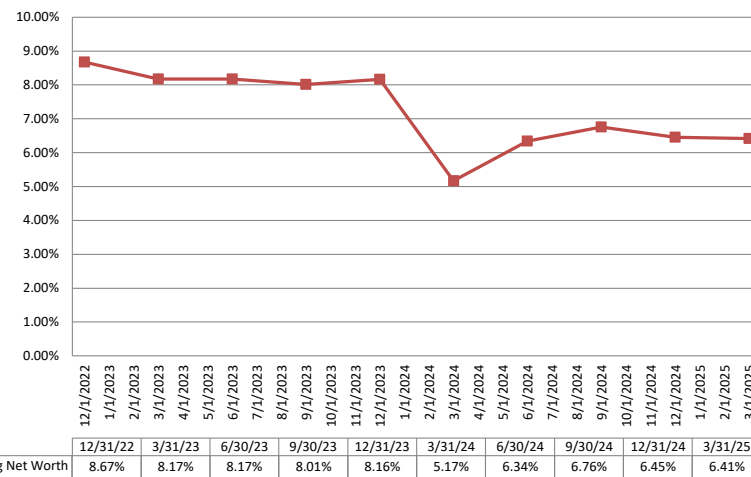
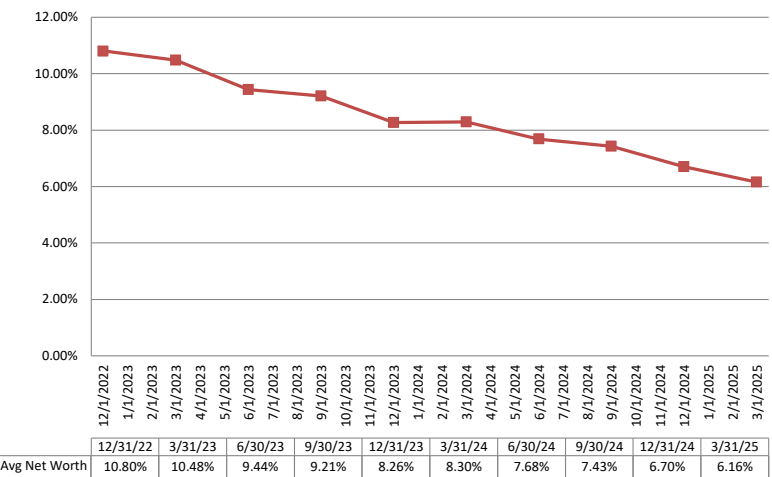
Source: SNL Financial

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 million to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 million to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 million 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

March 31, 2025

Run Date: May 23, 2025

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 million to \$250 million in total assets											
Money Federal Credit Union	\$53,683	\$22	0.17%	1.87%	89.34%	\$90	\$22	0.17%	1.87%	89.34%	\$90
Mohawk Valley Federal Credit Union	\$53,742	\$124	0.94%	7.16%	72.93%	\$53	\$124	0.94%	7.16%	72.93%	\$53
Qside Federal Credit Union	\$53,151	\$245	1.86%	21.17%	63.76%	\$108	\$245	1.86%	21.17%	63.76%	\$108
Buffalo Conrail Federal Credit Union	\$54,343	\$151	1.12%	4.93%	72.27%	\$116	\$151	1.12%	4.93%	72.27%	\$116
Brooklyn Cooperative Federal Credit Union	\$54,289	\$35	0.26%	2.68%	90.32%	\$88	\$35	0.26%	2.68%	90.32%	\$88
Rockland Employees Federal Credit Union	\$55,113	\$123	0.90%	5.81%	81.96%	\$110	\$123	0.90%	5.81%	81.96%	\$110
Mountain Valley Federal Credit Union	\$55,185	(\$68)	(0.50%)	(6.11%)	94.93%	\$70	(\$68)	(0.50%)	(6.11%)	94.93%	\$70
Van Cortlandt Cooperative Federal Credit Union	\$55,299	\$78	0.56%	5.01%	84.42%	\$111	\$78	0.56%	5.01%	84.42%	\$111
Oswego Teachers Employees Federal Credit Union	\$55,416	\$63	0.46%	3.77%	82.01%	\$120	\$63	0.46%	3.77%	82.01%	\$120
Educational and Governmental Employees Federal Credit Union	\$55,614	\$19	0.13%	1.35%	96.74%	\$116	\$19	0.13%	1.35%	96.74%	\$116
Saratoga's Community Federal Credit Union	\$56,631	\$561	3.94%	51.91%	53.72%	\$74	\$561	3.94%	51.91%	53.72%	\$74
Remington Federal Credit Union	\$57,091	\$149	1.06%	7.49%	71.48%	\$69	\$149	1.06%	7.49%	71.48%	\$69
RT Federal Credit Union	\$57,678	(\$120)	(0.85%)	(7.29%)	124.75%	\$75	(\$120)	(0.85%)	(7.29%)	124.75%	\$75
Alco Federal Credit Union	\$58,033	\$182	1.28%	10.01%	77.78%	\$54	\$182	1.28%	10.01%	77.78%	\$54
Yonkers Teachers Federal Credit Union	\$58,839	\$44	0.30%	2.08%	80.18%	\$152	\$44	0.30%	2.08%	80.18%	\$152
C C S E Federal Credit Union	\$60,917	\$89	0.60%	6.32%	85.71%	\$65	\$89	0.60%	6.32%	85.71%	\$65
Kenmore NY Teachers Federal Credit Union	\$63,362	\$78	0.50%	5.84%	81.29%	\$75	\$78	0.50%	5.84%	81.29%	\$75
Morton Lane Federal Credit Union	\$65,289	\$50	0.31%	2.58%	82.57%	\$132	\$50	0.31%	2.58%	82.57%	\$132
Radius Federal Credit Union	\$66,431	\$142	0.86%	6.35%	74.51%	\$107	\$142	0.86%	6.35%	74.51%	\$107
M. C. T. Federal Credit Union	\$68,457	\$332	1.97%	14.29%	44.56%	\$72	\$332	1.97%	14.29%	44.56%	\$72
Ever \$ Green Federal Credit Union	\$70,866	(\$94)	(0.53%)	(6.31%)	102.96%	\$74	(\$94)	(0.53%)	(6.31%)	102.96%	\$74
Greater Niagara Federal Credit Union	\$71,176	\$197	1.11%	10.49%	76.91%	\$77	\$197	1.11%	10.49%	76.91%	\$77
Great Meadow Federal Credit Union	\$72,888	\$175	0.99%	8.59%	74.54%	\$52	\$175	0.99%	8.59%	74.54%	\$52
New York University Federal Credit Union	\$73,073	\$293	1.62%	9.06%	72.31%	\$113	\$293	1.62%	9.06%	72.31%	\$113
New York Times Employees Federal Credit Union	\$74,399	\$2	0.01%	0.08%	98.51%	\$144	\$2	0.01%	0.08%	98.51%	\$144
Empire ONE Federal Credit Union	\$77,677	(\$125)	(0.65%)	(6.22%)	106.83%	\$111	(\$125)	(0.65%)	(6.22%)	106.83%	\$111
Jamestown Area Community Federal Credit Union	\$79,470	\$266	1.34%	14.21%	69.50%	\$58	\$266	1.34%	14.21%	69.50%	\$58
Greater Metro Federal Credit Union	\$81,265	\$8	0.04%	0.40%	96.01%	\$89	\$8	0.04%	0.40%	96.01%	\$89
Adirondack Regional Federal Credit Union	\$83,220	\$232	1.12%	13.29%	73.83%	\$82	\$232	1.12%	13.29%	73.83%	\$82
Western New York Federal Credit Union	\$87,453	\$329	1.53%	14.90%	70.09%	\$89	\$329	1.53%	14.90%	70.09%	\$89
Port Washington Federal Credit Union	\$87,714	\$397	1.83%	11.38%	44.25%	\$86	\$397	1.83%	11.38%	44.25%	\$86
Lower East Side People's Federal Credit Union	\$89,825	\$1,010	4.50%	39.24%	55.66%	\$104	\$1,010	4.50%	39.24%	55.66%	\$104
Northeastern Operating Engineers Federal Credit Union	\$90,886	\$176	0.77%	8.84%	82.19%	\$146	\$176	0.77%	8.84%	82.19%	\$146
Crossroads Community Federal Credit Union	\$91,168	\$360	1.60%	11.46%	57.18%	\$71	\$360	1.60%	11.46%	57.18%	\$71
Leatherstocking Region Federal Credit Union	\$93,201	\$310	1.36%	11.30%	63.56%	\$111	\$310	1.36%	11.30%	63.56%	\$111
Triboro Postal Federal Credit Union	\$94,570	(\$103)	(0.43%)	(4.14%)	120.49%	\$129	(\$103)	(0.43%)	(4.14%)	120.49%	\$129
1199 SEIU Federal Credit Union	\$94,665	\$558	2.40%	24.91%	61.95%	\$99	\$558	2.40%	24.91%	61.95%	\$99
St. Pius X Church Federal Credit Union	\$94,665	\$44	0.19%	1.92%	90.91%	\$90	\$44	0.19%	1.92%	90.91%	\$90
Compass Federal Credit Union	\$95,272	\$137	0.59%	3.91%	80.90%	\$72	\$137	0.59%	3.91%	80.90%	\$72
Good Neighbors Federal Credit Union	\$95,304	(\$210)	(0.89%)	(11.19%)	108.68%	\$87	(\$210)	(0.89%)	(11.19%)	108.68%	\$87
TruNorthern Federal Credit Union	\$98,514	\$155	0.64%	8.05%	77.78%	\$85	\$155	0.64%	8.05%	77.78%	\$85
Greater Chautauqua Federal Credit Union	\$98,795	\$274	1.12%	10.85%	76.36%	\$65	\$274	1.12%	10.85%	76.36%	\$65
Consumers Federal Credit Union	\$100,211	\$125	0.51%	4.40%	84.97%	\$154	\$125	0.51%	4.40%	84.97%	\$154
Lufthansa Emp. Federal Credit Union	\$101,302	\$59	0.23%	1.46%	67.91%	\$82	\$59	0.23%	1.46%	67.91%	\$82

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Performance Analysis

March 31, 2025

Run Date: May 23, 2025

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 million to \$250 million in total assets (continued)											
Salt City Federal Credit Union	\$105,907	\$153	0.58%	6.45%	85.66%	\$97	\$153	0.58%	6.45%	85.66%	\$97
One Credit Union of NY	\$106,802	\$350	1.33%	12.42%	68.46%	\$89	\$350	1.33%	12.42%	68.46%	\$89
NextStep Federal Credit Union	\$106,871	\$200	0.75%	8.09%	75.81%	\$70	\$200	0.75%	8.09%	75.81%	\$70
American Broadcast Employees Federal Credit Union	\$113,277	\$237	0.83%	6.83%	78.13%	\$99	\$237	0.83%	6.83%	78.13%	\$99
Community Resource Federal Credit Union	\$114,820	\$47	0.16%	1.36%	88.89%	\$87	\$47	0.16%	1.36%	88.89%	\$87
Utica Gas & Electric Emp Federal Credit Union	\$117,297	\$339	1.16%	7.66%	58.98%	\$90	\$339	1.16%	7.66%	58.98%	\$90
Auburn Community Federal Credit Union	\$118,772	\$149	0.51%	4.29%	84.02%	\$72	\$149	0.51%	4.29%	84.02%	\$72
Meridia Community Federal Credit Union	\$133,573	\$706	2.16%	14.90%	49.68%	\$69	\$706	2.16%	14.90%	49.68%	\$69
Syracuse Fire Department Employees Federal Credit Union	\$134,837	\$577	1.74%	12.50%	54.73%	\$79	\$577	1.74%	12.50%	54.73%	\$79
UFirst Federal Credit Union	\$138,551	\$245	0.73%	9.11%	82.16%	\$83	\$245	0.73%	9.11%	82.16%	\$83
Oswego County Federal Credit Union	\$142,978	\$273	0.78%	6.90%	88.14%	\$63	\$273	0.78%	6.90%	88.14%	\$63
Buffalo Metropolitan Federal Credit Union	\$144,393	\$104	0.29%	2.74%	88.93%	\$120	\$104	0.29%	2.74%	88.93%	\$120
Great Erie Federal Credit Union	\$146,441	\$419	1.19%	10.32%	72.92%	\$79	\$419	1.19%	10.32%	72.92%	\$79
Town of Hempstead Employees Federal Credit Union	\$149,905	\$35	0.09%	1.27%	95.10%	\$98	\$35	0.09%	1.27%	95.10%	\$98
Inner Lakes Federal Credit Union	\$153,066	\$408	1.08%	26.18%	69.39%	\$68	\$408	1.08%	26.18%	69.39%	\$68
Ukrainian National Federal Credit Union	\$155,331	\$69	0.18%	1.50%	92.80%	\$104	\$69	0.18%	1.50%	92.80%	\$104
Southern Chautauqua Federal Credit Union	\$156,892	\$613	1.59%	12.71%	74.84%	\$71	\$613	1.59%	12.71%	74.84%	\$71
Tonawanda Valley Federal Credit Union	\$157,044	\$383	0.99%	9.78%	76.47%	\$80	\$383	0.99%	9.78%	76.47%	\$80
Greater Woodlawn Federal Credit Union	\$160,805	\$709	1.78%	7.78%	47.49%	\$69	\$709	1.78%	7.78%	47.49%	\$69
Genesee Valley Federal Credit Union	\$161,715	\$900	2.27%	15.23%	52.31%	\$83	\$900	2.27%	15.23%	52.31%	\$83
Ulster Federal Credit Union	\$163,021	\$541	1.35%	26.50%	79.21%	\$90	\$541	1.35%	26.50%	79.21%	\$90
Ontario Shores Federal Credit Union	\$165,967	\$429	1.06%	9.56%	72.11%	\$88	\$429	1.06%	9.56%	72.11%	\$88
TrailNorth Federal Credit Union	\$168,138	\$164	0.39%	4.44%	90.98%	\$107	\$164	0.39%	4.44%	90.98%	\$107
Alternatives Federal Credit Union	\$168,890	(\$37)	(0.09%)	(1.22%)	101.85%	\$83	(\$37)	(0.09%)	(1.22%)	101.85%	\$83
St. Josephs Parish Buffalo Federal Credit Union	\$170,541	\$367	0.87%	8.25%	60.41%	\$113	\$367	0.87%	8.25%	60.41%	\$113
Financial Trust Federal Credit Union	\$183,164	\$695	1.54%	10.39%	59.83%	\$78	\$695	1.54%	10.39%	59.83%	\$78
First Choice Financial Federal Credit Union	\$187,747	\$317	0.68%	7.49%	77.43%	\$84	\$317	0.68%	7.49%	77.43%	\$84
Palisades Federal Credit Union	\$208,624	(\$11)	(0.02%)	(0.30%)	102.42%	\$117	(\$11)	(0.02%)	(0.30%)	102.42%	\$117
Western Division Federal Credit Union	\$210,670	\$782	1.48%	10.82%	59.88%	\$89	\$782	1.48%	10.82%	59.88%	\$89
GHS Federal Credit Union	\$224,297	(\$213)	(0.38%)	(4.87%)	75.41%	\$81	(\$213)	(0.38%)	(4.87%)	75.41%	\$81
Moog Employees Federal Credit Union	\$239,192	\$1,154	1.95%	7.51%	38.69%	\$123	\$1,154	1.95%	7.51%	38.69%	\$123
Saint Lawrence Federal Credit Union	\$240,659	\$617	1.02%	11.82%	75.26%	\$82	\$617	1.02%	11.82%	75.26%	\$82
Finger Lakes Federal Credit Union	\$241,232	\$1,274	2.13%	18.10%	57.77%	\$90	\$1,274	2.13%	18.10%	57.77%	\$90
Average of Asset Group A	\$111,007	\$258	0.90%	7.98%	77.35%	\$91	\$258	0.90%	7.98%	77.35%	\$91

Source: SNL Financial

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Performance Analysis

March 31, 2025

Run Date: May 23, 2025

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

Niagara's Choice Federal Credit Union	\$259,177	\$507	0.79%	9.41%	75.37%	\$74	\$507	0.79%	9.41%	75.37%	\$74
TCT Federal Credit Union	\$281,791	\$204	0.29%	3.99%	90.34%	\$85	\$204	0.29%	3.99%	90.34%	\$85
Access Federal Credit Union	\$286,338	\$726	1.04%	11.76%	73.49%	\$76	\$726	1.04%	11.76%	73.49%	\$76
SECNY Federal Credit Union	\$298,257	\$241	0.33%	4.32%	85.54%	\$81	\$241	0.33%	4.32%	85.54%	\$81
Dannemora Federal Credit Union	\$305,772	\$749	0.99%	9.47%	75.99%	\$77	\$749	0.99%	9.47%	75.99%	\$77
Family First of NY Federal Credit Union	\$319,763	\$274	0.34%	3.36%	85.53%	\$97	\$274	0.34%	3.36%	85.53%	\$97
People's Alliance Federal Credit Union	\$320,490	\$113	0.14%	1.44%	87.00%	\$93	\$113	0.14%	1.44%	87.00%	\$93
Actors Federal Credit Union	\$331,661	\$161	0.20%	2.31%	87.86%	\$102	\$161	0.20%	2.31%	87.86%	\$102
Hudson River Community Credit Union	\$335,756	\$595	0.72%	4.58%	80.94%	\$111	\$595	0.72%	4.58%	80.94%	\$111
Nassau Financial Federal Credit Union	\$339,741	\$3	0.00%	0.12%	99.88%	\$103	\$3	0.00%	0.12%	99.88%	\$103
Ocean Financial Federal Credit Union	\$381,348	(\$38)	(0.04%)	(0.81%)	95.35%	\$121	(\$38)	(0.04%)	(0.81%)	95.35%	\$121
Ukrainian Federal Credit Union	\$403,857	\$188	0.19%	2.35%	89.05%	\$71	\$188	0.19%	2.35%	89.05%	\$71
High Point Federal Credit Union	\$407,318	\$362	0.36%	3.40%	88.80%	\$71	\$362	0.36%	3.40%	88.80%	\$71
Suma Yonkers Federal Credit Union	\$438,675	\$471	0.43%	3.52%	80.76%	\$104	\$471	0.43%	3.52%	80.76%	\$104
TEG Federal Credit Union	\$469,467	\$958	0.83%	10.37%	83.26%	\$85	\$958	0.83%	10.37%	83.26%	\$85
Advantage Federal Credit Union	\$473,530	\$566	0.48%	7.49%	81.04%	\$93	\$566	0.48%	7.49%	81.04%	\$93
ServU Federal Credit Union	\$491,895	\$1,034	0.86%	5.82%	78.31%	\$74	\$1,034	0.86%	5.82%	78.31%	\$74
Average of Asset Group B	\$361,461	\$418	0.47%	4.88%	84.62%	\$89	\$418	0.47%	4.88%	84.62%	\$89

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

First New York Federal Credit Union	\$525,974	\$1,463	1.13%	14.94%	75.49%	\$78	\$1,463	1.13%	14.94%	75.49%	\$78
Pittsford Federal Credit Union	\$534,352	\$745	0.56%	4.93%	87.94%	\$132	\$745	0.56%	4.93%	87.94%	\$132
G.P.O. Federal Credit Union	\$568,799	\$1,468	1.05%	9.37%	74.48%	\$94	\$1,468	1.05%	9.37%	74.48%	\$94
Northern Credit Union	\$658,088	(\$23)	(0.01%)	(0.14%)	95.88%	\$99	(\$23)	(0.01%)	(0.14%)	95.88%	\$99
Cornerstone Community Federal Credit Union	\$692,465	(\$58)	(0.03%)	(0.69%)	88.83%	\$102	(\$58)	(0.03%)	(0.69%)	88.83%	\$102
Reliant Community Federal Credit Union	\$714,776	\$1,304	0.74%	8.40%	83.45%	\$116	\$1,304	0.74%	8.40%	83.45%	\$116
Heritage Financial Credit Union	\$748,707	\$351	0.19%	2.75%	84.51%	\$98	\$351	0.19%	2.75%	84.51%	\$98
Sea Comm Federal Credit Union	\$767,109	\$2,223	1.15%	10.37%	71.81%	\$92	\$2,223	1.15%	10.37%	71.81%	\$92
First Heritage Federal Credit Union	\$770,950	\$1,401	0.74%	7.15%	75.96%	\$83	\$1,401	0.74%	7.15%	75.96%	\$83
N C P D Federal Credit Union	\$906,132	\$1,405	0.63%	7.05%	62.56%	\$142	\$1,405	0.63%	7.05%	62.56%	\$142
Average of Asset Group C	\$688,735	\$1,028	0.62%	6.41%	80.09%	\$104	\$1,028	0.62%	6.41%	80.09%	\$104

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Asset Group D - Over \$1 billion in total assets											
First Source Federal Credit Union	\$1,071,058	\$1,792	0.67%	7.01%	70.00%	\$94	\$1,792	0.67%	7.01%	70.00%	\$94
Sidney Federal Credit Union	\$1,083,274	\$2,584	0.97%	10.01%	69.88%	\$96	\$2,584	0.97%	10.01%	69.88%	\$96
Quorum Federal Credit Union	\$1,163,691	\$2,497	0.87%	11.07%	74.59%	\$130	\$2,497	0.87%	11.07%	74.59%	\$130
Sunmark Credit Union	\$1,172,801	\$2,225	0.77%	9.10%	80.93%	\$93	\$2,225	0.77%	9.10%	80.93%	\$93
The Summit Federal Credit Union	\$1,403,459	\$3,460	1.00%	9.29%	68.97%	\$82	\$3,460	1.00%	9.29%	68.97%	\$82
Self Reliance NY Federal Credit Union	\$1,450,590	(\$133)	(0.04%)	(0.22%)	101.32%	\$149	(\$133)	(0.04%)	(0.22%)	101.32%	\$149
CFCU Community Credit Union	\$1,454,277	\$790	0.22%	1.72%	88.62%	\$122	\$790	0.22%	1.72%	88.62%	\$122
Island Federal Credit Union	\$1,475,773	(\$204)	(0.05%)	(1.12%)	87.89%	\$123	(\$204)	(0.05%)	(1.12%)	87.89%	\$123
Mid-Hudson Valley Federal Credit Union	\$1,604,385	\$1,064	0.27%	3.07%	85.52%	\$104	\$1,064	0.27%	3.07%	85.52%	\$104
Suffolk Federal Credit Union	\$1,932,607	\$1,334	0.28%	4.92%	84.46%	\$125	\$1,334	0.28%	4.92%	84.46%	\$125
Corning Federal Credit Union	\$2,531,645	\$3,471	0.56%	5.34%	76.34%	\$97	\$3,471	0.56%	5.34%	76.34%	\$97
Polish & Slavic Federal Credit Union	\$2,646,680	\$4,431	0.68%	11.13%	78.95%	\$104	\$4,431	0.68%	11.13%	78.95%	\$104
AmeriCU Credit Union	\$2,794,819	\$531	0.08%	0.91%	70.14%	\$98	\$531	0.08%	0.91%	70.14%	\$98
USAlliance Federal Credit Union	\$3,206,203	\$4,247	0.53%	7.47%	67.74%	\$129	\$4,247	0.53%	7.47%	67.74%	\$129
Empower Federal Credit Union	\$4,014,427	\$7,990	0.81%	9.61%	72.45%	\$123	\$7,990	0.81%	9.61%	72.45%	\$123
Jovia Financial Federal Credit Union	\$4,514,280	\$6,901	0.61%	9.26%	67.87%	\$108	\$6,901	0.61%	9.26%	67.87%	\$108
Municipal Credit Union	\$4,604,718	\$15,519	1.37%	14.86%	63.17%	\$128	\$15,519	1.37%	14.86%	63.17%	\$128
Visions Federal Credit Union	\$5,305,354	\$6,124	0.47%	5.57%	79.82%	\$110	\$6,124	0.47%	5.57%	79.82%	\$110
Hudson Valley Credit Union	\$7,950,252	\$74	0.00%	0.07%	82.89%	\$120	\$74	0.00%	0.07%	82.89%	\$120
Broadview Federal Credit Union	\$8,884,172	\$5,386	0.25%	3.40%	87.79%	\$125	\$5,386	0.25%	3.40%	87.79%	\$125
ESL Federal Credit Union	\$9,467,827	\$9,442	0.40%	3.06%	77.38%	\$122	\$9,442	0.40%	3.06%	77.38%	\$122
United Nations Federal Credit Union	\$9,869,548	\$23,426	0.96%	11.23%	64.91%	\$175	\$23,426	0.96%	11.23%	64.91%	\$175
Teachers Federal Credit Union	\$9,889,096	\$13,411	0.54%	5.83%	62.65%	\$113	\$13,411	0.54%	5.83%	62.65%	\$113
FourLeaf Federal Credit Union	\$13,479,197	\$13,065	0.39%	5.30%	76.87%	\$125	\$13,065	0.39%	5.30%	76.87%	\$125
Average of Asset Group D	\$4,290,422	\$5,393	0.53%	6.16%	76.71%	\$116	\$5,393	0.53%	6.16%	76.71%	\$116

Source: SNL Financial

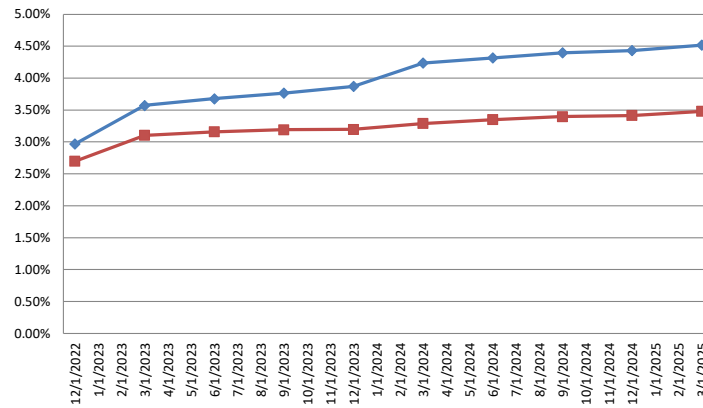
Note: Report includes only bank-level data.

NA = data was not available.

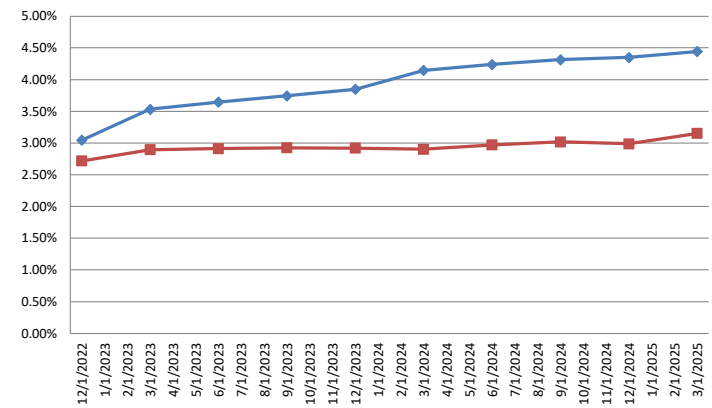
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

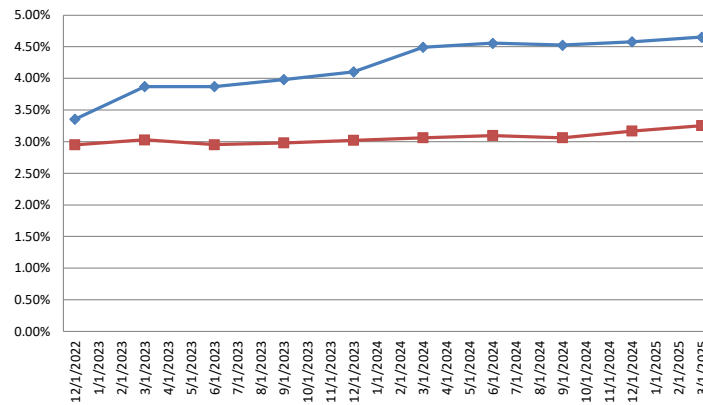
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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

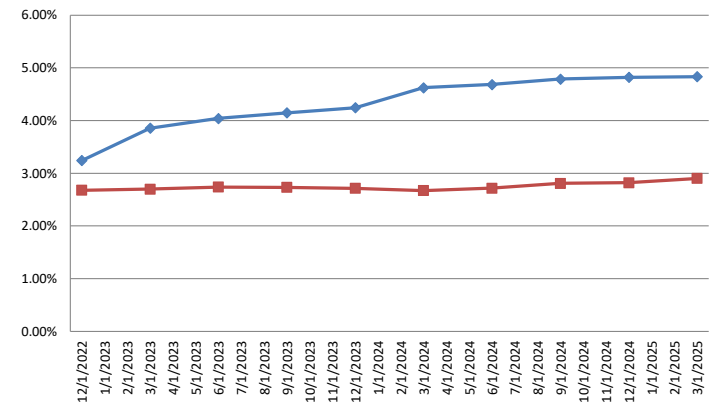
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Avg Assets	2.97%	3.57%	3.68%	3.76%	3.87%	4.24%	4.32%	4.40%	4.43%	4.52%
Net Interest Income/ Avg Assets	2.70%	3.10%	3.16%	3.19%	3.20%	3.29%	3.35%	3.40%	3.41%	3.48%

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

	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	3/31/25
Yield on Avg Assets	3.04%	3.53%	3.64%	3.74%	3.85%	4.14%	4.24%	4.31%	4.35%	4.44%
Net Interest Income/ Avg Assets	2.72%	2.89%	2.91%	2.93%	2.92%	2.90%	2.97%	3.02%	2.99%	3.15%

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

	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	3/31/25
Yield on Avg Assets	3.35%	3.87%	3.87%	3.98%	4.10%	4.49%	4.56%	4.52%	4.58%	4.65%
Net Interest Income/ Avg Assets	2.95%	3.03%	2.95%	2.98%	3.02%	3.06%	3.10%	3.06%	3.17%	3.26%

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

	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	3/31/25
Yield on Avg Assets	3.24%	3.86%	4.04%	4.15%	4.24%	4.62%	4.68%	4.79%	4.82%	4.84%
Net Interest Income/ Avg Assets	2.68%	2.70%	2.74%	2.73%	2.71%	2.67%	2.72%	2.81%	2.82%	2.90%

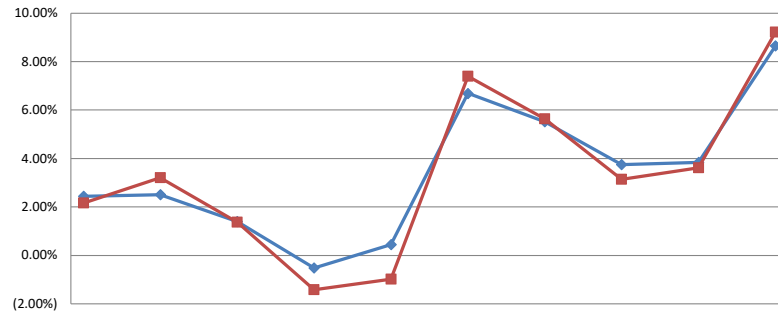
Source: SNL Financial

Note: Report includes only bank-level data.

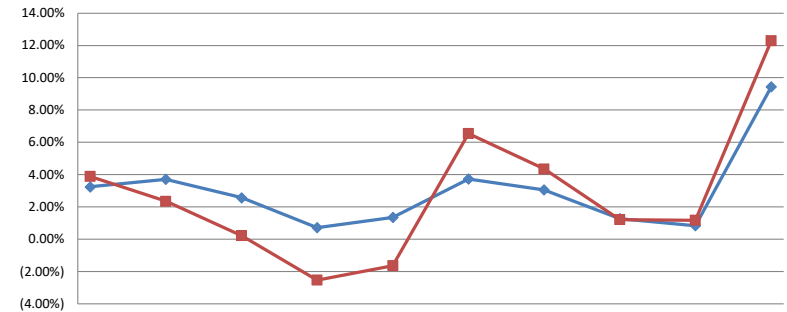
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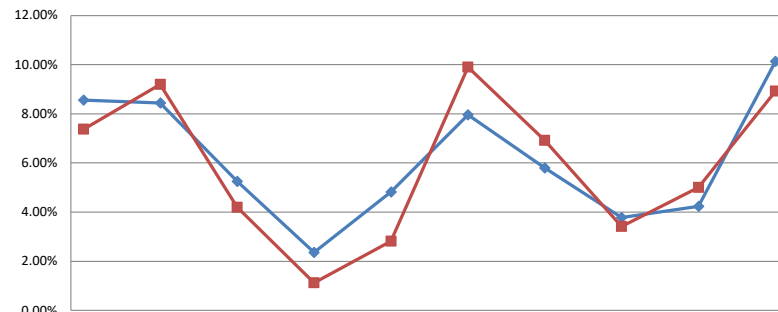
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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

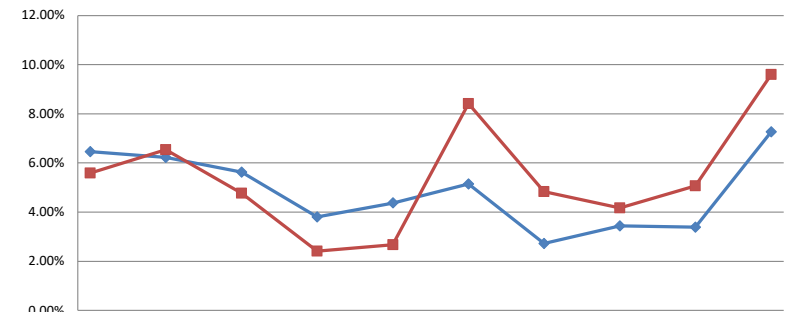
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Asset Growth Rate	2.43%	2.51%	1.39%	(0.51)%	0.44%	6.69%	5.52%	3.75%	3.84%	8.65%
Market Growth Rate	2.17%	3.21%	1.37%	(1.42)%	(0.98)%	7.39%	5.64%	3.14%	3.61%	9.21%

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

	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	3/31/25
Asset Growth Rate	3.24%	3.70%	2.57%	0.71%	1.35%	3.73%	3.06%	1.26%	0.83%	9.43%
Market Growth Rate	3.88%	2.35%	0.23%	(2.53)%	(1.63)%	6.54%	4.35%	1.21%	1.17%	12.29%

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

	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	3/31/25
Asset Growth Rate	8.55%	8.45%	5.25%	2.36%	4.82%	7.96%	5.80%	3.78%	4.24%	10.14%
Market Growth Rate	7.37%	9.20%	4.20%	1.12%	2.82%	9.90%	6.92%	3.42%	5.01%	8.93%

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

	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	3/31/25
Asset Growth Rate	6.46%	6.23%	5.63%	3.81%	4.37%	5.15%	2.72%	3.44%	3.39%	7.27%
Market Growth Rate	5.59%	6.53%	4.77%	2.40%	2.67%	8.42%	4.83%	4.17%	5.07%	9.60%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 23, 2025

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 million to \$250 million in total assets										
Money Federal Credit Union	\$53,683	\$22,371	\$48,697	45.94%	\$6,710	3.41%	0.98%	2.43%	20.32%	26.04%
Mohawk Valley Federal Credit Union	\$53,742	\$25,381	\$46,696	54.35%	\$4,886	4.22%	0.86%	3.37%	14.99%	16.26%
Qside Federal Credit Union	\$53,151	\$32,816	\$47,527	69.05%	\$4,089	7.00%	0.68%	6.31%	6.84%	26.02%
Buffalo Conrail Federal Credit Union	\$54,343	\$43,570	\$41,823	104.18%	\$8,360	4.17%	0.81%	3.36%	9.43%	10.87%
Brooklyn Cooperative Federal Credit Union	\$54,289	\$38,728	\$45,591	84.95%	\$2,360	4.43%	0.49%	3.93%	(0.39%)	(6.90%)
Rockland Employees Federal Credit Union	\$55,113	\$42,873	\$46,017	93.17%	\$3,062	7.39%	0.19%	7.20%	9.22%	9.49%
Mountain Valley Federal Credit Union	\$55,185	\$41,082	\$50,607	81.18%	\$3,679	4.95%	1.00%	3.95%	4.20%	5.20%
Van Cortlandt Cooperative Federal Credit Union	\$55,299	\$13,311	\$48,970	27.18%	\$9,217	2.93%	0.35%	2.58%	0.49%	0.17%
Oswego Teachers Employees Federal Credit Union	\$55,416	\$37,316	\$48,250	77.34%	\$7,389	4.43%	1.54%	2.90%	10.29%	11.09%
Educational and Governmental Employees Federal Credit Union	\$55,614	\$16,337	\$51,800	31.54%	\$5,854	3.81%	0.21%	3.60%	(12.97%)	2.79%
Saratoga's Community Federal Credit Union	\$56,631	\$49,697	\$52,030	95.52%	\$3,061	4.64%	0.90%	3.74%	(4.31%)	(9.19%)
Remington Federal Credit Union	\$57,091	\$21,518	\$48,652	44.23%	\$6,010	3.63%	0.66%	2.97%	13.62%	13.73%
RT Federal Credit Union	\$57,678	\$20,634	\$50,356	40.98%	\$4,437	3.69%	0.56%	3.13%	18.43%	21.61%
Alco Federal Credit Union	\$58,033	\$32,528	\$50,631	64.25%	\$2,579	4.77%	0.53%	4.23%	16.47%	19.66%
Yonkers Teachers Federal Credit Union	\$58,839	\$2,814	\$50,257	5.60%	\$16,811	3.34%	1.86%	1.47%	(0.29%)	(0.64%)
C S E Federal Credit Union	\$60,917	\$26,338	\$55,219	47.70%	\$4,873	3.88%	0.84%	3.04%	19.50%	20.78%
Kenmore NY Teachers Federal Credit Union	\$63,362	\$26,716	\$57,983	46.08%	\$7,454	3.86%	1.45%	2.41%	11.71%	12.90%
Morton Lane Federal Credit Union	\$65,289	\$29,635	\$57,439	51.59%	\$9,327	4.28%	1.85%	2.43%	(0.03%)	(0.30%)
Radius Federal Credit Union	\$66,431	\$45,285	\$57,282	79.06%	\$6,039	4.84%	0.71%	4.13%	6.38%	6.28%
M. C. T. Federal Credit Union	\$68,457	\$9,352	\$58,934	15.87%	\$8,557	3.63%	0.28%	3.35%	12.59%	12.57%
Ever \$ Green Federal Credit Union	\$70,866	\$39,041	\$64,802	60.25%	\$3,634	4.61%	1.62%	2.99%	6.36%	7.30%
Greater Niagara Federal Credit Union	\$71,176	\$27,391	\$62,902	43.55%	\$6,189	3.96%	0.23%	3.74%	0.95%	(1.86%)
Great Meadow Federal Credit Union	\$72,888	\$45,916	\$64,043	71.70%	\$3,471	5.67%	1.45%	4.21%	28.83%	32.85%
New York University Federal Credit Union	\$73,073	\$48,344	\$58,568	82.54%	\$4,567	5.72%	0.69%	5.03%	9.13%	3.17%
New York Times Employees Federal Credit Union	\$74,399	\$27,140	\$64,193	42.28%	\$9,300	3.26%	1.01%	2.25%	7.43%	3.13%
Empire ONE Federal Credit Union	\$77,677	\$31,483	\$69,079	45.58%	\$5,548	2.74%	0.06%	2.69%	4.52%	3.40%
Jamestown Area Community Federal Credit Union	\$79,470	\$48,471	\$71,686	67.62%	\$3,612	4.19%	0.47%	3.72%	(0.23%)	(1.72%)
Greater Metro Federal Credit Union	\$81,265	\$21,287	\$73,005	29.16%	\$8,127	2.91%	0.80%	2.11%	8.58%	9.70%
Adirondack Regional Federal Credit Union	\$83,220	\$51,068	\$75,888	67.29%	\$5,548	4.31%	0.52%	3.79%	1.54%	8.88%
Western New York Federal Credit Union	\$87,453	\$48,817	\$78,025	62.57%	\$5,144	4.15%	0.42%	3.74%	15.88%	16.14%
Port Washington Federal Credit Union	\$87,714	\$75,999	\$73,472	103.44%	\$12,531	5.21%	2.24%	2.97%	10.37%	10.09%
Lower East Side People's Federal Credit Union	\$89,825	\$55,357	\$67,004	82.62%	\$3,266	5.42%	0.58%	4.83%	0.99%	1.70%
Northeastern Operating Engineers Federal Credit Union	\$90,886	\$65,070	\$78,278	83.13%	\$9,089	4.40%	0.57%	3.83%	(3.31%)	(5.58%)
Crossroads Community Federal Credit Union	\$91,168	\$22,597	\$78,323	28.85%	\$7,293	4.46%	1.03%	3.43%	8.06%	7.61%
Leatherstocking Region Federal Credit Union	\$93,201	\$56,326	\$81,982	68.71%	\$6,428	5.57%	1.43%	4.14%	17.18%	17.39%
Triboro Postal Federal Credit Union	\$94,570	\$11,769	\$83,718	14.06%	\$12,609	2.80%	2.53%	0.27%	(4.34%)	4.12%
1199 SEIU Federal Credit Union	\$94,665	\$37,176	\$85,178	43.65%	\$5,259	4.65%	0.56%	4.10%	15.17%	9.59%
St. Pius X Church Federal Credit Union	\$94,665	\$61,800	\$85,398	72.37%	\$6,762	4.57%	1.93%	2.64%	6.74%	7.02%
Compass Federal Credit Union	\$95,272	\$52,513	\$79,619	65.96%	\$4,234	4.44%	0.79%	3.65%	26.90%	27.04%
Good Neighbors Federal Credit Union	\$95,304	\$58,631	\$87,718	66.84%	\$2,508	5.13%	0.80%	4.33%	4.17%	5.92%
TruNorthern Federal Credit Union	\$98,514	\$53,485	\$89,591	59.70%	\$5,185	5.06%	1.05%	4.01%	18.21%	16.03%
Greater Chautauqua Federal Credit Union	\$98,795	\$44,073	\$88,435	49.84%	\$3,466	4.51%	1.11%	3.40%	10.13%	9.99%
Consumers Federal Credit Union	\$100,211	\$87,644	\$85,157	102.92%	\$9,110	5.22%	2.60%	2.63%	13.24%	0.66%
Lufthansa Emp. Federal Credit Union	\$101,302	\$5,407	\$84,992	6.36%	\$25,326	3.31%	2.61%	0.70%	(4.15%)	(5.53%)

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 23, 2025

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 million to \$250 million in total assets (continued)										
Salt City Federal Credit Union	\$105,907	\$63,016	\$95,811	65.77%	\$5,043	4.71%	1.35%	3.36%	8.90%	9.50%
One Credit Union of NY	\$106,802	\$39,143	\$93,351	41.93%	\$5,210	4.44%	0.44%	4.00%	12.28%	15.37%
NextStep Federal Credit Union	\$106,871	\$36,154	\$96,540	37.45%	\$6,895	3.54%	0.68%	2.85%	5.63%	5.10%
American Broadcast Employees Federal Credit Union	\$113,277	\$72,792	\$97,589	74.59%	\$4,357	5.00%	0.69%	4.31%	(8.01%)	(10.64%)
Community Resource Federal Credit Union	\$114,820	\$86,945	\$101,023	86.06%	\$4,101	5.46%	2.16%	3.30%	2.11%	1.42%
Utica Gas & Electric Emp Federal Credit Union	\$117,297	\$98,560	\$90,559	108.84%	\$13,033	5.15%	2.47%	2.67%	1.50%	7.06%
Auburn Community Federal Credit Union	\$118,772	\$34,308	\$102,892	33.34%	\$5,054	3.61%	0.22%	3.38%	7.07%	7.50%
Meridia Community Federal Credit Union	\$133,573	\$99,420	\$111,836	88.90%	\$6,361	4.95%	0.68%	4.28%	17.25%	13.74%
Syracuse Fire Department Employees Federal Credit Union	\$134,837	\$73,978	\$115,659	63.96%	\$9,299	4.70%	1.27%	3.43%	11.88%	11.73%
UFirst Federal Credit Union	\$138,551	\$99,258	\$124,660	79.62%	\$4,136	5.49%	0.83%	4.66%	27.50%	20.20%
Oswego County Federal Credit Union	\$142,978	\$103,233	\$125,747	82.10%	\$2,648	5.75%	1.11%	4.65%	14.95%	14.39%
Buffalo Metropolitan Federal Credit Union	\$144,393	\$113,097	\$128,827	87.79%	\$3,319	5.63%	0.57%	5.06%	15.12%	16.71%
Great Erie Federal Credit Union	\$146,441	\$94,812	\$129,400	73.27%	\$5,632	4.30%	0.88%	3.42%	29.92%	32.63%
Town of Hempstead Employees Federal Credit Union	\$149,905	\$53,493	\$138,667	38.58%	\$9,994	2.60%	0.63%	1.97%	8.32%	9.78%
Inner Lakes Federal Credit Union	\$153,066	\$53,688	\$145,400	36.92%	\$5,669	4.45%	1.28%	3.17%	13.62%	9.69%
Ukrainian National Federal Credit Union	\$155,331	\$115,788	\$136,027	85.12%	\$6,213	4.39%	1.77%	2.62%	2.65%	2.33%
Southern Chautauqua Federal Credit Union	\$156,892	\$116,395	\$131,096	88.79%	\$2,164	6.40%	1.23%	5.17%	14.53%	13.23%
Tonawanda Valley Federal Credit Union	\$157,044	\$86,735	\$140,553	61.71%	\$4,362	3.62%	0.04%	3.58%	12.78%	13.01%
Greater Woodlawn Federal Credit Union	\$160,805	\$65,193	\$123,660	52.72%	\$9,459	3.96%	0.79%	3.17%	6.70%	6.25%
Genesee Valley Federal Credit Union	\$161,715	\$82,901	\$136,698	60.65%	\$5,482	4.88%	0.79%	4.10%	16.69%	17.03%
Ulster Federal Credit Union	\$163,021	\$42,199	\$153,550	27.48%	\$5,345	3.69%	0.42%	3.28%	11.58%	7.02%
Ontario Shores Federal Credit Union	\$165,967	\$84,516	\$147,016	57.49%	\$6,774	4.16%	0.88%	3.28%	16.89%	18.49%
TrailNorth Federal Credit Union	\$168,138	\$93,733	\$150,548	62.26%	\$4,484	4.71%	0.73%	3.98%	3.80%	1.83%
Alternatives Federal Credit Union	\$168,890	\$92,209	\$148,559	62.07%	\$2,502	4.65%	0.79%	3.87%	6.31%	8.81%
St. Josephs Parish Buffalo Federal Credit Union	\$170,541	\$137,347	\$149,432	91.91%	\$11,369	6.05%	3.58%	2.47%	7.89%	8.17%
Financial Trust Federal Credit Union	\$183,164	\$102,176	\$155,589	65.67%	\$6,427	4.29%	0.96%	3.33%	13.56%	13.96%
First Choice Financial Federal Credit Union	\$187,747	\$88,248	\$159,166	55.44%	\$6,056	4.53%	1.27%	3.26%	11.45%	10.86%
Palisades Federal Credit Union	\$208,624	\$156,358	\$187,965	83.18%	\$5,563	5.06%	1.82%	3.24%	8.88%	23.07%
Western Division Federal Credit Union	\$210,670	\$157,454	\$180,928	87.03%	\$7,141	4.89%	1.51%	3.37%	(1.73%)	10.27%
GHS Federal Credit Union	\$224,297	\$159,903	\$204,893	78.04%	\$5,278	5.87%	1.47%	4.41%	(5.96%)	(8.44%)
Moog Employees Federal Credit Union	\$239,192	\$100,653	\$176,696	56.96%	\$19,933	3.99%	0.92%	3.07%	9.52%	10.17%
Saint Lawrence Federal Credit Union	\$240,659	\$171,426	\$209,086	81.99%	\$4,222	5.17%	1.73%	3.44%	(4.62%)	(2.73%)
Finger Lakes Federal Credit Union	\$241,232	\$155,253	\$207,494	74.82%	\$5,421	4.12%	0.13%	4.00%	8.60%	6.26%
Average of Asset Group A	\$111,007	\$62,149	\$96,659	62.51%	\$6,518	4.52%	1.04%	3.48%	8.65%	9.21%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 23, 2025

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 million to \$500 million in total assets										
Niagara's Choice Federal Credit Union	\$259,177	\$147,318	\$236,177	62.38%	\$4,469	3.74%	0.19%	3.55%	12.49%	13.75%
TCT Federal Credit Union	\$281,791	\$220,262	\$249,655	88.23%	\$4,369	4.56%	1.42%	3.13%	(2.80%)	21.57%
Access Federal Credit Union	\$286,338	\$147,121	\$258,588	56.89%	\$6,293	4.12%	1.05%	3.07%	24.58%	25.78%
SECNY Federal Credit Union	\$298,257	\$156,115	\$272,981	57.19%	\$4,734	3.89%	0.85%	3.04%	15.84%	16.72%
Dannemora Federal Credit Union	\$305,772	\$197,985	\$256,569	77.17%	\$6,177	4.55%	0.93%	3.62%	11.36%	12.91%
Family First of NY Federal Credit Union	\$319,763	\$264,920	\$239,119	110.79%	\$5,199	5.37%	1.99%	3.37%	(1.90%)	10.41%
People's Alliance Federal Credit Union	\$320,490	\$172,545	\$283,325	60.90%	\$4,135	4.56%	0.92%	3.65%	7.55%	7.57%
Actors Federal Credit Union	\$331,661	\$214,018	\$298,847	71.61%	\$6,030	3.52%	1.12%	2.40%	9.45%	9.13%
Hudson River Community Credit Union	\$335,756	\$275,719	\$282,174	97.71%	\$4,696	4.66%	1.06%	3.60%	10.44%	12.60%
Nassau Financial Federal Credit Union	\$339,741	\$205,096	\$326,342	62.85%	\$5,393	4.12%	0.87%	3.25%	9.83%	8.58%
Ocean Financial Federal Credit Union	\$381,348	\$260,509	\$359,649	72.43%	\$10,035	4.44%	2.16%	2.28%	13.27%	12.37%
Ukrainian Federal Credit Union	\$403,857	\$338,932	\$360,283	94.07%	\$4,642	4.83%	1.99%	2.84%	7.97%	11.14%
High Point Federal Credit Union	\$407,318	\$191,091	\$356,495	53.60%	\$4,736	3.69%	1.08%	2.61%	5.53%	3.28%
Suma Yonkers Federal Credit Union	\$438,675	\$296,252	\$384,475	77.05%	\$10,445	4.29%	2.25%	2.04%	7.53%	8.04%
TEG Federal Credit Union	\$469,467	\$351,035	\$409,183	85.79%	\$3,786	5.37%	1.36%	4.01%	17.40%	18.25%
Advantage Federal Credit Union	\$473,530	\$341,942	\$360,013	94.98%	\$4,735	5.26%	1.80%	3.47%	(3.62%)	0.53%
ServU Federal Credit Union	\$491,895	\$343,157	\$414,593	82.77%	\$3,712	4.59%	0.89%	3.70%	15.42%	16.27%
Average of Asset Group B	\$361,461	\$242,589	\$314,616	76.85%	\$5,505	4.44%	1.29%	3.15%	9.43%	12.29%
Asset Group C - \$501 million to \$1 billion in total assets										
First New York Federal Credit Union	\$525,974	\$374,219	\$476,798	78.49%	\$4,030	4.67%	0.96%	3.71%	13.80%	11.80%
Pittsford Federal Credit Union	\$534,352	\$361,360	\$471,865	76.58%	\$8,760	3.96%	1.45%	2.50%	3.91%	3.79%
G.P.O. Federal Credit Union	\$568,799	\$300,986	\$501,186	60.05%	\$5,242	4.79%	1.51%	3.28%	14.59%	15.34%
Northern Credit Union	\$658,088	\$531,278	\$571,530	92.96%	\$4,178	5.02%	1.41%	3.61%	15.06%	16.88%
Cornerstone Community Federal Credit Union	\$692,465	\$451,839	\$642,444	70.33%	\$4,571	4.50%	1.05%	3.45%	17.62%	17.52%
Reliant Community Federal Credit Union	\$714,776	\$490,725	\$633,865	77.42%	\$4,144	5.19%	0.93%	4.26%	12.64%	12.35%
Heritage Financial Credit Union	\$748,707	\$629,913	\$610,072	103.25%	\$4,784	5.18%	1.72%	3.46%	9.69%	4.20%
Sea Comm Federal Credit Union	\$767,109	\$423,641	\$642,238	65.96%	\$6,262	4.67%	1.09%	3.57%	(4.81%)	(7.06%)
First Heritage Federal Credit Union	\$770,950	\$569,454	\$689,686	82.57%	\$5,245	4.78%	1.63%	3.15%	12.45%	13.24%
N C P D Federal Credit Union	\$906,132	\$330,210	\$737,010	44.80%	\$27,881	3.76%	2.20%	1.56%	6.44%	1.22%
Average of Asset Group C	\$688,735	\$446,363	\$597,669	75.24%	\$7,510	4.65%	1.40%	3.26%	10.14%	8.93%

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 23, 2025

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										
First Source Federal Credit Union	\$1,071,058	\$992,969	\$959,987	103.44%	\$4,510	6.14%	1.81%	4.33%	3.32%	18.22%
Sidney Federal Credit Union	\$1,083,274	\$910,680	\$972,895	93.61%	\$5,246	5.82%	1.74%	4.07%	12.74%	13.01%
Quorum Federal Credit Union	\$1,163,691	\$811,582	\$1,006,636	80.62%	\$7,606	5.52%	2.98%	2.55%	10.41%	12.52%
Sunmark Credit Union	\$1,172,801	\$970,584	\$1,056,551	91.86%	\$4,468	5.12%	1.49%	3.63%	9.65%	9.12%
The Summit Federal Credit Union	\$1,403,459	\$1,122,984	\$1,244,919	90.21%	\$5,515	4.89%	1.87%	3.02%	8.29%	11.19%
Self Reliance NY Federal Credit Union	\$1,450,590	\$867,453	\$1,206,000	71.93%	\$36,724	3.74%	3.02%	0.73%	2.96%	2.46%
CFCU Community Credit Union	\$1,454,277	\$1,014,035	\$1,246,614	81.34%	\$6,351	4.30%	1.01%	3.29%	5.21%	5.45%
Island Federal Credit Union	\$1,475,773	\$1,031,883	\$1,169,995	88.20%	\$12,097	4.19%	2.46%	1.72%	(9.00%)	3.61%
Mid-Hudson Valley Federal Credit Union	\$1,604,385	\$1,027,066	\$1,441,016	71.27%	\$5,866	4.63%	1.53%	3.11%	11.68%	13.35%
Suffolk Federal Credit Union	\$1,932,607	\$1,268,536	\$1,734,825	73.12%	\$8,845	4.39%	1.98%	2.41%	7.25%	6.13%
Corning Federal Credit Union	\$2,531,645	\$2,074,808	\$2,246,006	92.38%	\$6,108	4.87%	1.93%	2.95%	18.22%	19.77%
Polish & Slavic Federal Credit Union	\$2,646,680	\$1,561,122	\$2,441,749	63.93%	\$7,134	3.83%	0.86%	2.98%	8.02%	3.77%
AmeriCU Credit Union	\$2,794,819	\$2,377,596	\$2,416,610	98.39%	\$6,568	5.27%	2.09%	3.18%	6.64%	10.36%
USAlliance Federal Credit Union	\$3,206,203	\$2,870,270	\$2,440,747	117.60%	\$11,680	5.54%	3.12%	2.42%	0.76%	(0.14%)
Empower Federal Credit Union	\$4,014,427	\$3,146,953	\$3,627,707	86.75%	\$7,181	5.48%	2.14%	3.34%	18.62%	19.09%
Jovia Financial Federal Credit Union	\$4,514,280	\$3,644,108	\$4,031,856	90.38%	\$8,860	5.26%	2.50%	2.77%	(1.90%)	(1.62%)
Municipal Credit Union	\$4,604,718	\$2,777,328	\$4,064,713	68.33%	\$7,445	4.80%	0.61%	4.18%	10.60%	13.10%
Visions Federal Credit Union	\$5,305,354	\$3,393,160	\$4,523,188	75.02%	\$6,305	4.36%	1.62%	2.74%	6.04%	5.28%
Hudson Valley Credit Union	\$7,950,252	\$4,820,998	\$6,994,089	68.93%	\$7,597	4.87%	2.06%	2.81%	26.82%	27.72%
Broadview Federal Credit Union	\$8,884,172	\$6,737,620	\$7,903,195	85.25%	\$6,677	4.52%	1.66%	2.86%	9.53%	9.69%
ESL Federal Credit Union	\$9,467,827	\$4,192,833	\$5,832,970	71.88%	\$9,987	4.86%	2.14%	2.73%	(1.93%)	6.40%
United Nations Federal Credit Union	\$9,869,548	\$5,885,908	\$8,962,517	65.67%	\$12,901	3.84%	1.27%	2.57%	6.20%	5.48%
Teachers Federal Credit Union	\$9,889,096	\$5,998,959	\$8,318,335	72.12%	\$11,360	4.89%	2.18%	2.71%	1.02%	4.75%
FourLeaf Federal Credit Union	\$13,479,197	\$10,333,928	\$11,949,682	86.48%	\$15,265	4.91%	2.31%	2.60%	3.22%	11.57%
Average of Asset Group D	\$4,290,422	\$2,909,723	\$3,658,033	82.86%	\$9,262	4.84%	1.93%	2.90%	7.27%	9.60%

Source: SNL Financial

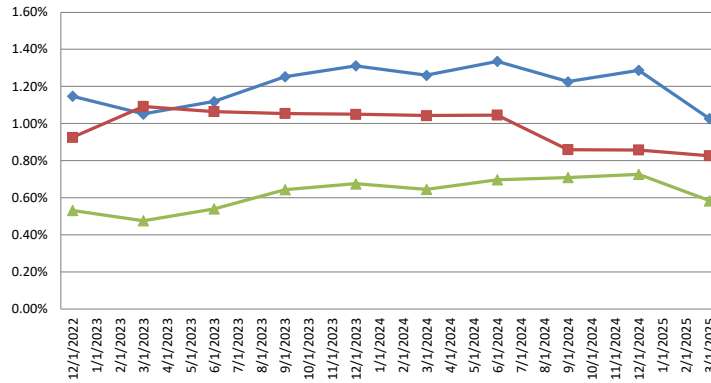
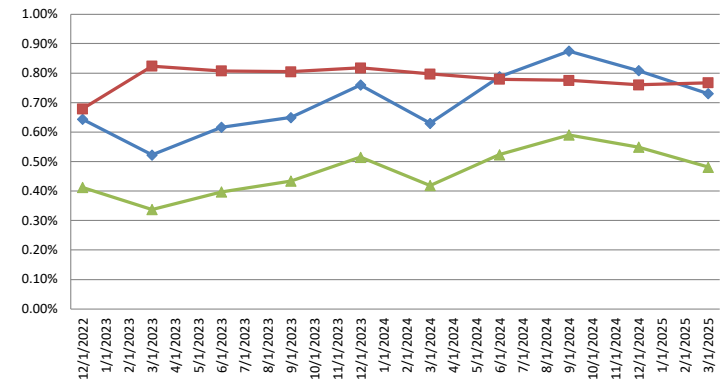
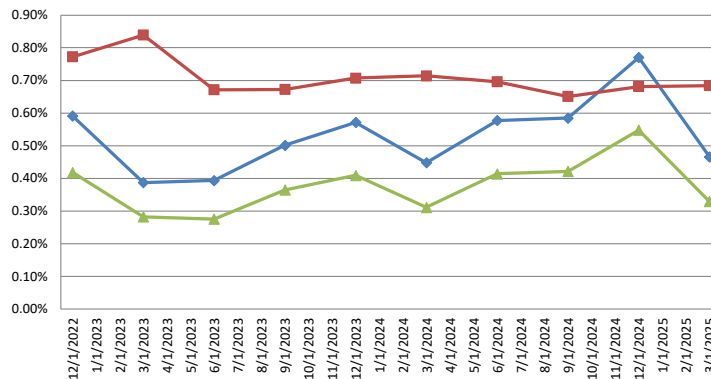
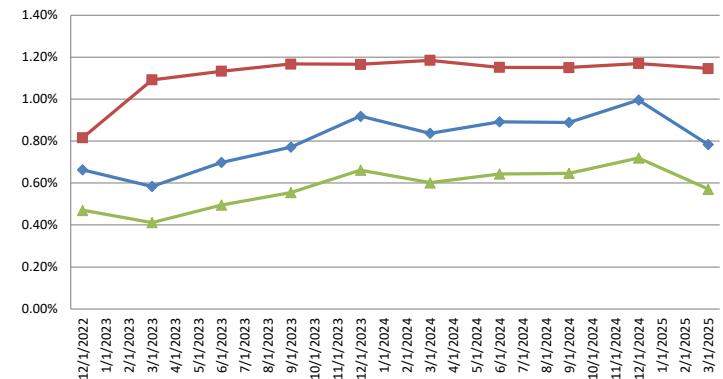
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Asset Quality

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

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

Source: SNL Financial

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Asset Quality

March 31, 2025

Run Date: May 23, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 million to \$250 million in total assets							
Money Federal Credit Union	\$53,683	\$280	1.25%	0.76%	60.36%	5.63%	0.52%
Mohawk Valley Federal Credit Union	\$53,742	\$181	0.71%	0.28%	38.67%	3.77%	0.34%
Qside Federal Credit Union	\$53,151	\$219	0.67%	1.35%	202.74%	4.22%	0.41%
Buffalo Conrail Federal Credit Union	\$54,343	\$50	0.11%	0.68%	594.00%	0.40%	0.09%
Brooklyn Cooperative Federal Credit Union	\$54,289	\$136	0.35%	0.77%	220.59%	2.44%	0.25%
Rockland Employees Federal Credit Union	\$55,113	\$1,257	2.93%	0.82%	28.00%	14.15%	2.28%
Mountain Valley Federal Credit Union	\$55,185	\$373	0.91%	0.42%	45.84%	8.13%	0.68%
Van Cortlandt Cooperative Federal Credit Union	\$55,299	\$121	0.91%	0.40%	43.80%	1.92%	0.22%
Oswego Teachers Employees Federal Credit Union	\$55,416	\$0	0.00%	0.74%	NA	0.00%	0.00%
Educational and Governmental Employees Federal Credit Union	\$55,614	\$113	0.69%	0.41%	59.29%	1.96%	0.20%
Saratoga's Community Federal Credit Union	\$56,631	\$171	0.34%	0.22%	62.57%	4.14%	0.30%
Remington Federal Credit Union	\$57,091	\$51	0.24%	0.99%	417.65%	0.62%	0.09%
RT Federal Credit Union	\$57,678	\$65	0.32%	0.51%	161.54%	0.98%	0.11%
Alco Federal Credit Union	\$58,033	\$321	0.99%	0.43%	43.30%	4.35%	0.55%
Yonkers Teachers Federal Credit Union	\$58,839	\$25	0.89%	0.85%	96.00%	0.29%	0.04%
C C S E Federal Credit Union	\$60,917	\$74	0.28%	0.26%	91.89%	1.29%	0.12%
Kenmore NY Teachers Federal Credit Union	\$63,362	\$693	2.59%	0.62%	23.81%	12.45%	1.09%
Morton Lane Federal Credit Union	\$65,289	\$253	0.85%	0.62%	72.33%	3.18%	0.39%
Radius Federal Credit Union	\$66,431	\$282	0.62%	1.64%	263.83%	2.89%	0.42%
M. C. T. Federal Credit Union	\$68,457	\$19	0.20%	0.40%	194.74%	0.20%	0.03%
Ever \$ Green Federal Credit Union	\$70,866	\$487	1.25%	0.68%	54.41%	8.15%	0.69%
Greater Niagara Federal Credit Union	\$71,176	\$276	1.01%	0.77%	76.81%	3.48%	0.39%
Great Meadow Federal Credit Union	\$72,888	\$411	0.90%	0.79%	87.83%	4.77%	0.56%
New York University Federal Credit Union	\$73,073	\$189	0.39%	2.29%	586.77%	1.33%	0.26%
New York Times Employees Federal Credit Union	\$74,399	\$312	1.15%	0.60%	51.92%	6.05%	0.42%
Empire ONE Federal Credit Union	\$77,677	\$177	0.56%	0.37%	66.67%	2.18%	0.23%
Jamestown Area Community Federal Credit Union	\$79,470	\$56	0.12%	0.48%	412.50%	0.71%	0.07%
Greater Metro Federal Credit Union	\$81,265	\$550	2.58%	1.95%	75.64%	19.14%	0.68%
Adirondack Regional Federal Credit Union	\$83,220	\$407	0.80%	0.95%	119.41%	67.22%	0.49%
Western New York Federal Credit Union	\$87,453	\$110	0.23%	0.49%	218.18%	1.19%	0.13%
Port Washington Federal Credit Union	\$87,714	\$3,289	4.33%	0.27%	6.14%	22.92%	3.75%
Lower East Side People's Federal Credit Union	\$89,825	\$5,278	9.53%	1.73%	18.13%	53.50%	5.88%
Northeastern Operating Engineers Federal Credit Union	\$90,886	\$181	0.28%	0.50%	180.11%	5.52%	0.20%
Crossroads Community Federal Credit Union	\$91,168	\$5	0.02%	0.69%	NM	0.04%	0.01%
Leatherstocking Region Federal Credit Union	\$93,201	\$709	1.26%	1.18%	93.94%	6.01%	0.76%
Triboro Postal Federal Credit Union	\$94,570	\$81	0.69%	0.23%	33.33%	0.77%	0.09%
1199 SEIU Federal Credit Union	\$94,665	\$1,229	3.31%	3.09%	93.41%	11.52%	1.30%
St. Pius X Church Federal Credit Union	\$94,665	\$442	0.72%	0.82%	114.71%	4.55%	0.47%
Compass Federal Credit Union	\$95,272	\$239	0.46%	0.84%	183.68%	2.98%	0.25%
Good Neighbors Federal Credit Union	\$95,304	\$2,093	3.57%	1.48%	41.42%	25.63%	2.20%
TruNorthern Federal Credit Union	\$98,514	\$313	0.59%	0.31%	53.04%	4.38%	0.32%
Greater Chautauqua Federal Credit Union	\$98,795	\$524	1.19%	0.89%	74.81%	5.12%	0.53%
Consumers Federal Credit Union	\$100,211	\$195	0.22%	0.11%	47.69%	1.69%	0.19%
Lufthansa Emp. Federal Credit Union	\$101,302	\$21	0.39%	3.51%	904.76%	0.13%	0.02%

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Asset Quality

March 31, 2025

Run Date: May 23, 2025

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	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 million to \$250 million in total assets (continued)							
Salt City Federal Credit Union	\$105,907	\$215	0.34%	0.60%	177.21%	2.16%	0.20%
One Credit Union of NY	\$106,802	\$22	0.06%	0.41%	727.27%	0.20%	0.02%
NextStep Federal Credit Union	\$106,871	\$595	1.65%	1.29%	78.32%	5.69%	0.56%
American Broadcast Employees Federal Credit Union	\$113,277	\$1,360	1.87%	0.77%	41.18%	9.35%	1.20%
Community Resource Federal Credit Union	\$114,820	\$486	0.56%	0.68%	121.81%	3.42%	0.42%
Utica Gas & Electric Emp Federal Credit Union	\$117,297	\$595	0.60%	0.38%	62.86%	3.21%	0.51%
Auburn Community Federal Credit Union	\$118,772	\$31	0.09%	0.59%	648.39%	0.22%	0.03%
Meridia Community Federal Credit Union	\$133,573	\$352	0.35%	0.47%	132.39%	2.02%	0.26%
Syracuse Fire Department Employees Federal Credit Union	\$134,837	\$249	0.34%	0.31%	92.37%	1.31%	0.18%
UFirst Federal Credit Union	\$138,551	\$865	0.87%	0.31%	35.14%	8.41%	0.62%
Oswego County Federal Credit Union	\$142,978	\$888	0.86%	1.05%	122.52%	5.21%	0.62%
Buffalo Metropolitan Federal Credit Union	\$144,393	\$2,306	2.04%	0.84%	41.28%	14.26%	1.60%
Great Erie Federal Credit Union	\$146,441	\$185	0.20%	0.47%	243.24%	1.33%	0.13%
Town of Hempstead Employees Federal Credit Union	\$149,905	\$688	1.29%	1.59%	123.98%	5.77%	0.46%
Inner Lakes Federal Credit Union	\$153,066	\$570	1.06%	0.90%	84.56%	7.49%	0.37%
Ukrainian National Federal Credit Union	\$155,331	\$498	0.43%	0.34%	80.12%	2.63%	0.32%
Southern Chautauqua Federal Credit Union	\$156,892	\$511	0.44%	0.90%	206.07%	2.48%	0.33%
Tonawanda Valley Federal Credit Union	\$157,044	\$53	0.06%	0.39%	637.74%	0.33%	0.03%
Greater Woodlawn Federal Credit Union	\$160,805	\$270	0.41%	0.47%	114.07%	0.73%	0.17%
Genesee Valley Federal Credit Union	\$161,715	\$131	0.16%	0.50%	316.79%	0.53%	0.08%
Ulster Federal Credit Union	\$163,021	\$236	0.56%	2.36%	422.46%	5.26%	0.14%
Ontario Shores Federal Credit Union	\$165,967	\$313	0.37%	0.59%	158.15%	1.68%	0.19%
TrailNorth Federal Credit Union	\$168,138	\$489	0.52%	1.24%	236.81%	3.03%	0.29%
Alternatives Federal Credit Union	\$168,890	\$3,634	3.94%	1.06%	26.97%	31.28%	2.15%
St. Josephs Parish Buffalo Federal Credit Union	\$170,541	\$1,575	1.15%	0.50%	43.62%	8.44%	0.92%
Financial Trust Federal Credit Union	\$183,164	\$313	0.31%	0.49%	159.74%	1.13%	0.17%
First Choice Financial Federal Credit Union	\$187,747	\$534	0.61%	1.30%	214.79%	2.85%	0.28%
Palisades Federal Credit Union	\$208,624	\$1,236	0.79%	0.67%	84.39%	9.02%	0.59%
Western Division Federal Credit Union	\$210,670	\$185	0.12%	0.21%	177.84%	0.69%	0.09%
GHS Federal Credit Union	\$224,297	\$6,998	4.38%	1.86%	42.58%	35.07%	3.12%
Moog Employees Federal Credit Union	\$239,192	\$0	0.00%	0.98%	NA	0.00%	0.00%
Saint Lawrence Federal Credit Union	\$240,659	\$1,910	1.11%	0.49%	44.24%	8.49%	0.79%
Finger Lakes Federal Credit Union	\$241,232	\$160	0.10%	0.48%	470.00%	0.54%	0.07%
Average of Asset Group A	\$111,007	\$659	1.03%	0.83%	168.72%	6.70%	0.58%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

March 31, 2025

Run Date: May 23, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 million to \$500 million in total assets							
Niagara's Choice Federal Credit Union	\$259,177	\$1,348	0.92%	0.83%	90.50%	5.72%	0.52%
TCT Federal Credit Union	\$281,791	\$462	0.21%	0.27%	128.57%	2.15%	0.16%
Access Federal Credit Union	\$286,338	\$769	0.52%	0.58%	111.70%	2.95%	0.27%
SECNY Federal Credit Union	\$298,257	\$1,360	0.87%	0.44%	50.44%	6.01%	0.46%
Dannemora Federal Credit Union	\$305,772	\$782	0.39%	0.39%	99.10%	2.33%	0.26%
Family First of NY Federal Credit Union	\$319,763	\$1,687	0.64%	0.44%	68.35%	4.93%	0.53%
People's Alliance Federal Credit Union	\$320,490	\$1,761	1.02%	1.97%	192.73%	5.05%	0.55%
Actors Federal Credit Union	\$331,661	\$634	0.30%	1.23%	415.77%	2.06%	0.19%
Hudson River Community Credit Union	\$335,756	\$2,804	1.02%	0.49%	48.15%	5.23%	0.84%
Nassau Financial Federal Credit Union	\$339,741	\$1,323	0.65%	0.96%	149.21%	13.46%	0.39%
Ocean Financial Federal Credit Union	\$381,348	\$3,775	1.45%	0.84%	57.80%	17.29%	0.99%
Ukrainian Federal Credit Union	\$403,857	\$3,647	1.08%	0.53%	49.00%	10.76%	0.90%
High Point Federal Credit Union	\$407,318	\$1,696	0.89%	1.04%	117.69%	3.68%	0.42%
Suma Yonkers Federal Credit Union	\$438,675	\$4,092	1.38%	1.02%	73.68%	7.22%	0.93%
TEG Federal Credit Union	\$469,467	\$657	0.19%	0.70%	374.28%	1.65%	0.14%
Advantage Federal Credit Union	\$473,530	\$1,207	0.35%	0.97%	275.81%	3.54%	0.25%
ServU Federal Credit Union	\$491,895	\$1,845	0.54%	0.34%	63.09%	2.90%	0.38%
Average of Asset Group B	\$361,461	\$1,756	0.73%	0.77%	139.17%	5.70%	0.48%
Asset Group C - \$501 million to \$1 billion in total assets							
First New York Federal Credit Union	\$525,974	\$2,441	0.65%	0.74%	113.36%	5.83%	0.46%
Pittsford Federal Credit Union	\$534,352	\$267	0.07%	0.21%	289.51%	0.43%	0.05%
G.P.O. Federal Credit Union	\$568,799	\$997	0.33%	0.94%	284.55%	1.51%	0.18%
Northern Credit Union	\$658,088	\$4,397	0.83%	0.95%	115.12%	6.60%	0.67%
Cornerstone Community Federal Credit Union	\$692,465	\$1,193	0.26%	0.76%	288.10%	3.29%	0.17%
Reliant Community Federal Credit Union	\$714,776	\$1,464	0.30%	0.50%	168.85%	2.35%	0.20%
Heritage Financial Credit Union	\$748,707	\$6,673	1.06%	0.85%	80.37%	13.32%	0.89%
Sea Comm Federal Credit Union	\$767,109	\$3,138	0.74%	0.50%	67.53%	3.47%	0.41%
First Heritage Federal Credit Union	\$770,950	\$1,614	0.28%	0.84%	297.34%	2.08%	0.21%
N C P D Federal Credit Union	\$906,132	\$464	0.14%	0.55%	393.97%	0.53%	0.05%
Average of Asset Group C	\$688,735	\$2,265	0.47%	0.68%	209.87%	3.94%	0.33%

Source: SNL Financial

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Asset Quality

March 31, 2025

Run Date: May 23, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans ==> 2 months (\$000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - Over \$1 billion in total assets							
First Source Federal Credit Union	\$1,071,058	\$6,189	0.62%	2.29%	366.88%	5.27%	0.58%
Sidney Federal Credit Union	\$1,083,274	\$8,913	0.98%	1.00%	102.42%	8.89%	0.82%
Quorum Federal Credit Union	\$1,163,691	\$13,539	1.67%	2.27%	135.90%	16.45%	1.16%
Sunmark Credit Union	\$1,172,801	\$8,774	0.90%	0.70%	77.02%	9.25%	0.75%
The Summit Federal Credit Union	\$1,403,459	\$2,683	0.24%	0.58%	242.79%	1.71%	0.19%
Self Reliance NY Federal Credit Union	\$1,450,590	\$4,988	0.58%	0.60%	103.97%	2.02%	0.34%
CFCU Community Credit Union	\$1,454,277	\$8,696	0.86%	0.98%	114.10%	4.58%	0.60%
Island Federal Credit Union	\$1,475,773	\$7,412	0.72%	0.60%	84.05%	9.17%	0.50%
Mid-Hudson Valley Federal Credit Union	\$1,604,385	\$3,337	0.32%	0.86%	264.34%	2.65%	0.21%
Suffolk Federal Credit Union	\$1,932,607	\$5,251	0.41%	0.69%	166.24%	4.30%	0.27%
Corning Federal Credit Union	\$2,531,645	\$11,047	0.53%	1.15%	216.17%	3.85%	0.44%
Polish & Slavic Federal Credit Union	\$2,646,680	\$3,540	0.23%	0.31%	135.93%	2.02%	0.13%
AmeriCU Credit Union	\$2,794,819	\$41,218	1.73%	1.48%	85.38%	15.59%	1.47%
USAlliance Federal Credit Union	\$3,206,203	\$19,304	0.67%	1.11%	165.16%	7.80%	0.60%
Empower Federal Credit Union	\$4,014,427	\$15,929	0.51%	1.29%	255.84%	4.27%	0.40%
Jovia Financial Federal Credit Union	\$4,514,280	\$48,672	1.34%	1.29%	96.91%	13.95%	1.08%
Municipal Credit Union	\$4,604,718	\$34,833	1.25%	1.81%	144.61%	7.23%	0.76%
Visions Federal Credit Union	\$5,305,354	\$21,766	0.64%	0.89%	138.22%	4.57%	0.41%
Hudson Valley Credit Union	\$7,950,252	\$24,625	0.51%	0.89%	174.04%	5.01%	0.31%
Broadview Federal Credit Union	\$8,884,172	\$42,824	0.64%	1.01%	159.23%	7.03%	0.48%
ESL Federal Credit Union	\$9,467,827	\$30,711	0.73%	1.91%	260.49%	2.66%	0.32%
United Nations Federal Credit Union	\$9,869,548	\$15,284	0.26%	0.64%	246.45%	1.72%	0.15%
Teachers Federal Credit Union	\$9,889,096	\$58,654	0.98%	1.80%	184.35%	5.80%	0.59%
FourLeaf Federal Credit Union	\$13,479,197	\$153,696	1.49%	1.34%	89.92%	14.47%	1.14%
Average of Asset Group D	\$4,290,422	\$24,662	0.78%	1.15%	167.10%	6.68%	0.57%

Source: SNL Financial

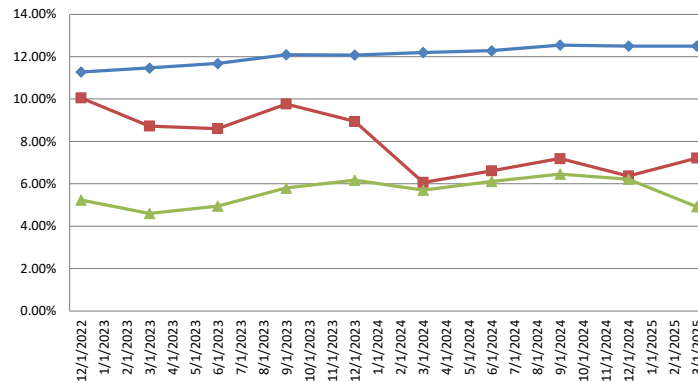
Note: Report includes only bank-level data.

NA = data was not available.

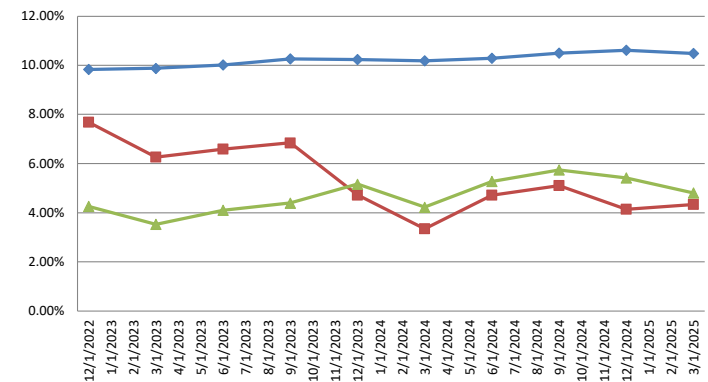
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Net Worth

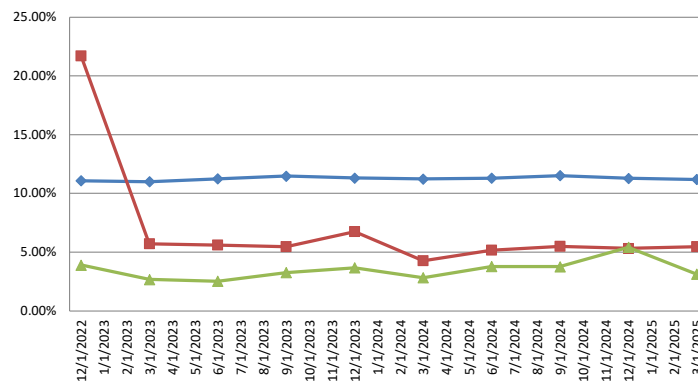
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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

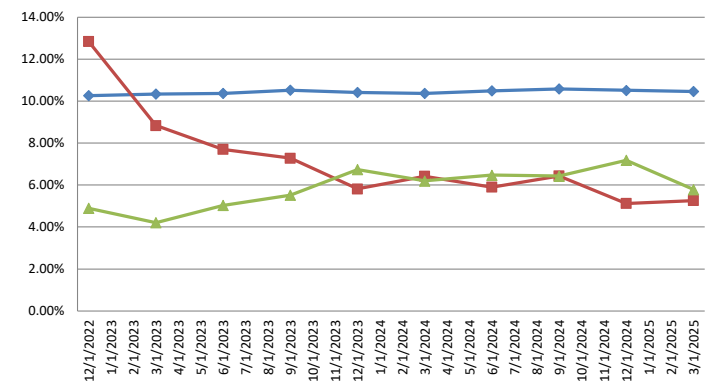
Net Worth/ Assets	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth Growth (Decline) - YTD	10.06%	8.73%	8.60%	9.77%	8.94%	6.07%	6.61%	7.19%	6.37%	7.21%
Total Delinquent Lns/ Net Worth	5.24%	4.60%	4.95%	5.80%	6.18%	5.71%	6.12%	6.47%	6.22%	4.92%

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

Net Worth/ Assets	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	3/31/25
Net Worth Growth (Decline) - YTD	7.69%	6.26%	6.59%	6.84%	4.72%	3.35%	4.71%	5.10%	4.14%	4.34%
Total Delinquent Lns/ Net Worth	4.25%	3.53%	4.10%	4.39%	5.16%	4.22%	5.27%	5.74%	5.41%	4.80%

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

Net Worth/ Assets	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	3/31/25
Net Worth Growth (Decline) - YTD	21.69%	5.71%	5.60%	5.46%	6.75%	4.27%	5.17%	5.49%	5.32%	5.47%
Total Delinquent Lns/ Net Worth	3.91%	2.68%	2.52%	3.27%	3.68%	2.82%	3.78%	3.77%	5.43%	3.14%

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

Net Worth/ Assets	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	3/31/25
Net Worth Growth (Decline) - YTD	12.84%	8.83%	7.70%	7.28%	5.82%	6.42%	5.90%	6.44%	5.12%	5.25%
Total Delinquent Lns/ Net Worth	4.89%	4.20%	5.03%	5.52%	6.74%	6.20%	6.47%	6.42%	7.18%	5.78%

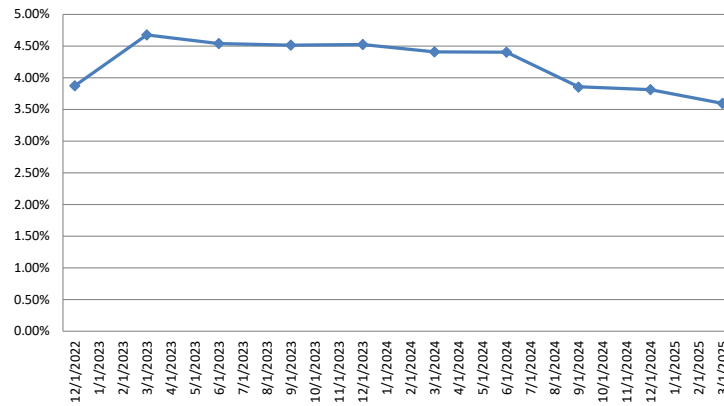
Source: SNL Financial

Note: Report includes only bank-level data.

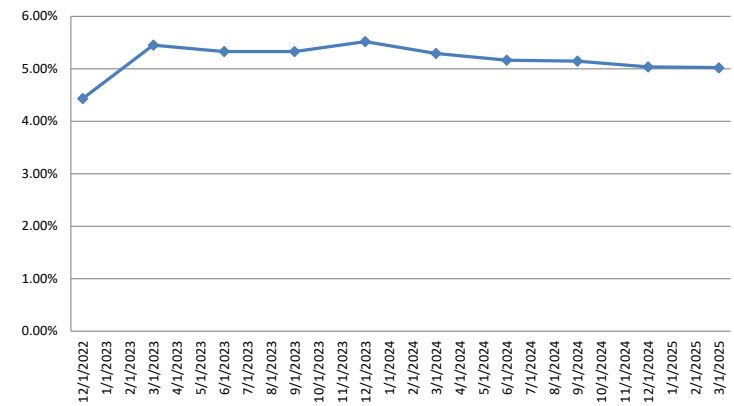
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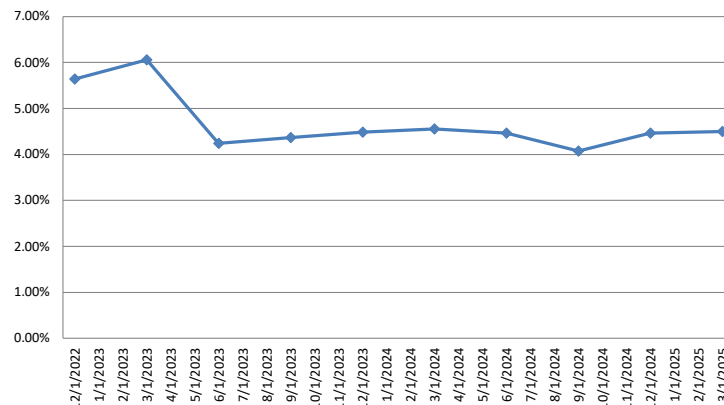
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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

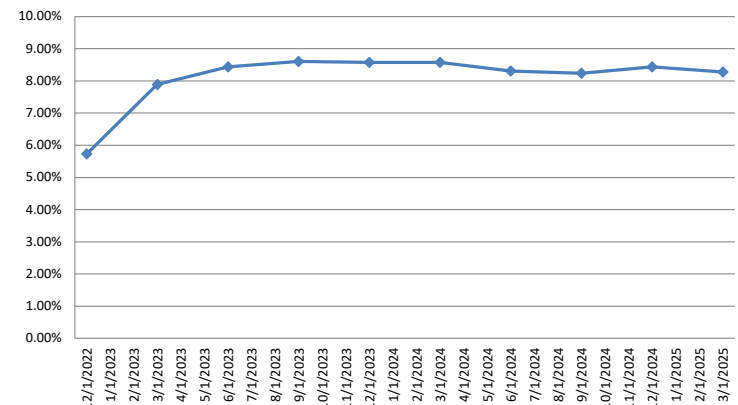
Classified Assets/ Net Worth	3.87%	4.68%	4.54%	4.51%	4.52%	4.41%	4.40%	3.86%	3.81%	3.60%
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Asset Group B - \$251 million to \$500 million in Total Assets
As of Date

Classified Assets/ Net Worth	4.43%	5.45%	5.33%	5.33%	5.33%	5.52%	5.29%	5.16%	5.15%	5.04%	5.02%
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Asset Group C - \$501 million to \$1 billion in Total Assets
As of Date

Classified Assets/ Net Worth	5.64%	6.06%	4.24%	4.37%	4.48%	4.56%	4.46%	4.07%	4.46%	4.50%
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Asset Group D - Over \$1 billion in Total Assets
As of Date

Classified Assets/ Net Worth	5.73%	7.89%	8.43%	8.61%	8.57%	8.58%	8.31%	8.23%	8.44%	8.28%
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Source: SNL Financial

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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 million to \$250 million in total assets						
Money Federal Credit Union	\$53,683	\$6,754	12.58%	1.31%	4.15%	2.50%
Mohawk Valley Federal Credit Union	\$53,742	\$6,992	13.01%	7.22%	2.59%	1.00%
Qside Federal Credit Union	\$53,151	\$4,785	9.00%	20.11%	4.58%	9.28%
Buffalo Conrail Federal Credit Union	\$54,343	\$12,370	22.76%	4.98%	0.40%	2.40%
Brooklyn Cooperative Federal Credit Union	\$54,289	\$5,537	10.20%	2.54%	2.46%	5.42%
Rockland Employees Federal Credit Union	\$55,113	\$8,569	15.55%	5.78%	14.67%	4.11%
Mountain Valley Federal Credit Union	\$55,185	\$4,418	8.01%	(6.06%)	8.44%	3.87%
Van Cortlandt Cooperative Federal Credit Union	\$55,299	\$6,228	11.26%	5.14%	1.94%	0.85%
Oswego Teachers Employees Federal Credit Union	\$55,416	\$6,714	12.12%	3.79%	0.00%	4.10%
Educational and Governmental Employees Federal Credit Union	\$55,614	\$5,999	10.79%	1.20%	1.88%	1.12%
Saratoga's Community Federal Credit Union	\$56,631	\$4,633	8.18%	55.11%	3.69%	2.31%
Remington Federal Credit Union	\$57,091	\$8,031	14.07%	7.56%	0.64%	2.65%
RT Federal Credit Union	\$57,678	\$6,528	11.32%	(7.22%)	1.00%	1.61%
Alco Federal Credit Union	\$58,033	\$7,493	12.91%	9.96%	4.28%	1.86%
Yonkers Teachers Federal Credit Union	\$58,839	\$8,478	14.41%	2.09%	0.29%	0.28%
C C S E Federal Credit Union	\$60,917	\$5,678	9.32%	6.37%	1.30%	1.20%
Kenmore NY Teachers Federal Credit Union	\$63,362	\$5,954	9.40%	5.38%	11.64%	2.77%
Morton Lane Federal Credit Union	\$65,289	\$7,781	11.92%	2.64%	3.25%	2.35%
Radius Federal Credit Union	\$66,431	\$9,089	13.68%	6.30%	3.10%	8.19%
M. C. T. Federal Credit Union	\$68,457	\$9,455	13.81%	14.56%	0.20%	0.39%
Ever \$ Green Federal Credit Union	\$70,866	\$7,491	10.57%	(4.96%)	6.50%	3.54%
Greater Niagara Federal Credit Union	\$71,176	\$8,580	12.05%	10.28%	3.22%	2.47%
Great Meadow Federal Credit Union	\$72,888	\$7,960	10.92%	9.62%	5.16%	4.54%
New York University Federal Credit Union	\$73,073	\$13,140	17.98%	10.24%	1.44%	8.44%
New York Times Employees Federal Credit Union	\$74,399	\$12,252	16.47%	0.07%	2.55%	1.32%
Empire ONE Federal Credit Union	\$77,677	\$8,262	10.64%	(5.91%)	2.14%	1.43%
Jamestown Area Community Federal Credit Union	\$79,470	\$7,619	9.59%	14.47%	0.74%	3.03%
Greater Metro Federal Credit Union	\$81,265	\$8,776	10.80%	0.32%	6.27%	4.74%
Adirondack Regional Federal Credit Union	\$83,220	\$7,361	8.85%	13.02%	5.53%	6.60%
Western New York Federal Credit Union	\$87,453	\$9,011	10.30%	15.16%	1.22%	2.66%
Port Washington Federal Credit Union	\$87,714	\$14,149	16.13%	11.58%	23.25%	1.43%
Lower East Side People's Federal Credit Union	\$89,825	\$18,041	20.08%	23.72%	29.26%	5.30%
Northeastern Operating Engineers Federal Credit Union	\$90,886	\$8,050	8.86%	8.94%	2.25%	4.05%
Crossroads Community Federal Credit Union	\$91,168	\$12,765	14.00%	11.61%	0.04%	1.23%
Leatherstocking Region Federal Credit Union	\$93,201	\$11,232	12.05%	11.35%	6.31%	5.93%
Triboro Postal Federal Credit Union	\$94,570	\$17,818	18.84%	(2.28%)	0.45%	0.15%
1199 SEIU Federal Credit Union	\$94,665	\$11,694	12.35%	20.04%	10.51%	9.82%
St. Pius X Church Federal Credit Union	\$94,665	\$9,293	9.82%	1.90%	4.76%	5.46%
Compass Federal Credit Union	\$95,272	\$14,080	14.78%	3.90%	1.70%	3.12%
Good Neighbors Federal Credit Union	\$95,304	\$7,403	7.77%	(11.08%)	28.27%	11.71%
TruNorthern Federal Credit Union	\$98,514	\$12,096	12.28%	5.23%	2.59%	1.37%
Greater Chautauqua Federal Credit Union	\$98,795	\$10,240	10.36%	11.00%	5.12%	3.83%
Consumers Federal Credit Union	\$100,211	\$11,444	11.42%	3.17%	1.70%	0.81%
Lufthansa Emp. Federal Credit Union	\$101,302	\$16,166	15.96%	1.47%	0.13%	1.18%

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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 million to \$250 million in total assets (continued)						
Salt City Federal Credit Union	\$105,907	\$9,710	9.17%	6.36%	2.21%	3.92%
One Credit Union of NY	\$106,802	\$11,984	11.22%	10.34%	0.18%	1.34%
NextStep Federal Credit Union	\$106,871	\$10,011	9.37%	8.15%	5.94%	4.65%
American Broadcast Employees Federal Credit Union	\$113,277	\$14,478	12.78%	6.66%	9.39%	3.87%
Community Resource Federal Credit Union	\$114,820	\$13,901	12.11%	1.39%	3.50%	4.26%
Utica Gas & Electric Emp Federal Credit Union	\$117,297	\$20,007	17.06%	6.71%	2.97%	1.87%
Auburn Community Federal Credit Union	\$118,772	\$13,964	11.76%	4.34%	0.22%	1.44%
Meridia Community Federal Credit Union	\$133,573	\$19,321	14.46%	15.15%	1.82%	2.41%
Syracuse Fire Department Employees Federal Credit Union	\$134,837	\$19,486	14.45%	12.23%	1.28%	1.18%
UFirst Federal Credit Union	\$138,551	\$18,046	13.02%	5.51%	4.79%	1.68%
Oswego County Federal Credit Union	\$142,978	\$16,025	11.21%	7.09%	5.54%	6.79%
Buffalo Metropolitan Federal Credit Union	\$144,393	\$16,935	11.73%	2.47%	13.62%	5.62%
Great Erie Federal Credit Union	\$146,441	\$16,419	11.21%	10.48%	1.13%	2.74%
Town of Hempstead Employees Federal Credit Union	\$149,905	\$10,674	7.12%	0.71%	6.45%	7.99%
Inner Lakes Federal Credit Union	\$153,066	\$14,967	9.78%	11.21%	3.81%	3.22%
Ukrainian National Federal Credit Union	\$155,331	\$19,479	12.54%	1.42%	2.56%	2.05%
Southern Chautauqua Federal Credit Union	\$156,892	\$25,491	16.25%	9.86%	2.00%	4.13%
Tonawanda Valley Federal Credit Union	\$157,044	\$15,922	10.14%	9.86%	0.33%	2.12%
Greater Woodlawn Federal Credit Union	\$160,805	\$36,801	22.89%	7.87%	0.73%	0.84%
Genesee Valley Federal Credit Union	\$161,715	\$24,201	14.97%	15.47%	0.54%	1.71%
Ulster Federal Credit Union	\$163,021	\$17,332	10.63%	12.89%	1.36%	5.75%
Ontario Shores Federal Credit Union	\$165,967	\$18,155	10.94%	9.68%	1.72%	2.73%
TrailNorth Federal Credit Union	\$168,138	\$15,787	9.39%	4.22%	3.10%	7.34%
Alternatives Federal Credit Union	\$168,890	\$18,609	11.02%	(0.79%)	19.53%	5.27%
St. Josephs Parish Buffalo Federal Credit Union	\$170,541	\$17,972	10.54%	8.34%	8.76%	3.82%
Financial Trust Federal Credit Union	\$183,164	\$26,986	14.73%	10.57%	1.16%	1.85%
First Choice Financial Federal Credit Union	\$187,747	\$21,151	11.27%	6.09%	2.52%	5.42%
Palisades Federal Credit Union	\$208,624	\$20,099	9.63%	(0.22%)	6.15%	5.19%
Western Division Federal Credit Union	\$210,670	\$29,307	13.91%	10.97%	0.63%	1.12%
GHS Federal Credit Union	\$224,297	\$19,470	8.68%	(4.33%)	35.94%	15.31%
Moog Employees Federal Credit Union	\$239,192	\$62,078	25.95%	7.58%	0.00%	1.59%
Saint Lawrence Federal Credit Union	\$240,659	\$28,347	11.78%	8.90%	6.74%	2.98%
Finger Lakes Federal Credit Union	\$241,232	\$32,051	13.29%	16.56%	0.50%	2.35%
Average of Asset Group A	\$111,007	\$14,046	12.50%	7.21%	4.92%	3.60%

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.

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 (%)

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

Niagara's Choice Federal Credit Union	\$259,177	\$26,921	10.39%	7.68%	5.01%	4.53%
TCT Federal Credit Union	\$281,791	\$26,309	9.34%	3.13%	1.76%	2.26%
Access Federal Credit Union	\$286,338	\$25,950	9.06%	11.51%	2.96%	3.31%
SECNY Federal Credit Union	\$298,257	\$22,435	7.52%	4.36%	6.06%	3.06%
Dannemora Federal Credit Union	\$305,772	\$41,875	13.69%	7.29%	1.87%	1.85%
Family First of NY Federal Credit Union	\$319,763	\$35,541	11.11%	3.10%	4.75%	3.24%
People's Alliance Federal Credit Union	\$320,490	\$34,202	10.67%	1.33%	5.15%	9.92%
Actors Federal Credit Union	\$331,661	\$29,434	8.87%	2.20%	2.15%	8.96%
Hudson River Community Credit Union	\$335,756	\$52,303	15.58%	4.60%	5.36%	2.58%
Nassau Financial Federal Credit Union	\$339,741	\$20,958	6.17%	0.06%	6.31%	9.42%
Ocean Financial Federal Credit Union	\$381,348	\$32,399	8.50%	(0.47%)	11.65%	6.73%
Ukrainian Federal Credit Union	\$403,857	\$32,474	8.04%	2.33%	11.23%	5.50%
High Point Federal Credit Union	\$407,318	\$57,356	14.08%	2.54%	2.96%	3.48%
Suma Yonkers Federal Credit Union	\$438,675	\$54,197	12.35%	3.51%	7.55%	5.56%
TEG Federal Credit Union	\$469,467	\$40,409	8.61%	9.72%	1.63%	6.09%
Advantage Federal Credit Union	\$473,530	\$46,112	9.74%	4.97%	2.62%	7.22%
ServU Federal Credit Union	\$491,895	\$71,546	14.54%	5.87%	2.58%	1.63%
Average of Asset Group B	\$361,461	\$38,260	10.49%	4.34%	4.80%	5.02%

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

First New York Federal Credit Union	\$525,974	\$47,133	8.96%	12.80%	5.18%	5.87%
Pittsford Federal Credit Union	\$534,352	\$60,819	11.38%	4.96%	0.44%	1.27%
G.P.O. Federal Credit Union	\$568,799	\$63,370	11.14%	9.49%	1.57%	4.48%
Northern Credit Union	\$658,088	\$69,062	10.49%	(0.13%)	6.37%	7.33%
Cornerstone Community Federal Credit Union	\$692,465	\$51,994	7.51%	(0.45%)	2.29%	6.61%
Reliant Community Federal Credit Union	\$714,776	\$67,003	9.37%	7.94%	2.18%	3.69%
Heritage Financial Credit Union	\$748,707	\$78,598	10.50%	1.79%	8.49%	6.82%
Sea Comm Federal Credit Union	\$767,109	\$125,306	16.33%	7.22%	2.50%	1.69%
First Heritage Federal Credit Union	\$770,950	\$80,770	10.48%	7.06%	2.00%	5.94%
N C P D Federal Credit Union	\$906,132	\$142,662	15.74%	3.98%	0.33%	1.28%
Average of Asset Group C	\$688,735	\$78,672	11.19%	5.47%	3.14%	4.50%

Source: SNL Financial

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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						
First Source Federal Credit Union	\$1,071,058	\$103,081	9.62%	7.08%	6.00%	22.03%
Sidney Federal Credit Union	\$1,083,274	\$113,554	10.48%	9.32%	7.85%	8.04%
Quorum Federal Credit Union	\$1,163,691	\$114,140	9.81%	8.99%	11.86%	16.12%
Sunmark Credit Union	\$1,172,801	\$107,406	9.16%	8.46%	8.17%	6.29%
The Summit Federal Credit Union	\$1,403,459	\$151,236	10.78%	9.37%	1.77%	4.31%
Self Reliance NY Federal Credit Union	\$1,450,590	\$255,951	17.64%	(0.21%)	1.95%	2.03%
CFCU Community Credit Union	\$1,454,277	\$199,311	13.71%	1.59%	4.36%	4.98%
Island Federal Credit Union	\$1,475,773	\$131,663	8.92%	(0.62%)	5.63%	4.73%
Mid-Hudson Valley Federal Credit Union	\$1,604,385	\$154,351	9.62%	2.78%	2.16%	5.71%
Suffolk Federal Credit Union	\$1,932,607	\$166,249	8.60%	3.24%	3.16%	5.25%
Corning Federal Credit Union	\$2,531,645	\$272,703	10.77%	5.16%	4.05%	8.76%
Polish & Slavic Federal Credit Union	\$2,646,680	\$283,491	10.71%	6.35%	1.25%	1.70%
AmeriCU Credit Union	\$2,794,819	\$264,098	9.45%	0.81%	15.61%	13.32%
USAlliance Federal Credit Union	\$3,206,203	\$261,125	8.14%	6.61%	7.39%	12.21%
Empower Federal Credit Union	\$4,014,427	\$379,340	9.45%	8.61%	4.20%	10.74%
Jovia Financial Federal Credit Union	\$4,514,280	\$415,606	9.21%	6.75%	11.71%	11.35%
Municipal Credit Union	\$4,604,718	\$523,027	11.36%	12.23%	6.66%	9.63%
Visions Federal Credit Union	\$5,305,354	\$523,896	9.87%	4.73%	4.15%	5.74%
Hudson Valley Credit Union	\$7,950,252	\$826,989	10.40%	(0.87%)	2.98%	5.18%
Broadview Federal Credit Union	\$8,884,172	\$751,320	8.46%	2.89%	5.70%	9.08%
ESL Federal Credit Union	\$9,467,827	\$1,559,490	16.47%	2.44%	1.97%	5.13%
United Nations Federal Credit Union	\$9,869,548	\$908,126	9.20%	10.59%	1.68%	4.15%
Teachers Federal Credit Union	\$9,889,096	\$1,003,066	10.14%	5.42%	5.85%	10.78%
FourLeaf Federal Credit Union	\$13,479,197	\$1,209,350	8.97%	4.37%	12.71%	11.43%
Average of Asset Group D	\$4,290,422	\$444,940	10.46%	5.25%	5.78%	8.28%

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.