



Credit Union Index

AN ANALYSIS OF NEW YORK CREDIT UNIONS





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

ASSET SIZE DEFINITION

Group A \$0–\$250 million

Group B \$251 million–\$500 million

Group C \$501 million–\$1 billion

Group D Over \$1 billion

New York

Performance Analysis

Performance Analysis

June 30, 2017

Run Date: September 7, 2017

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												
	M. C. T. Federal Credit Union	\$54,204	\$53	0.39%	4.53%	81.09%	\$54	\$91	0.34%	3.91%	81.68%	\$54
	Jamestown Area Community Federal Credit Union	\$55,124	\$51	0.38%	5.51%	89.30%	\$43	\$74	0.28%	4.02%	92.03%	\$43
	Buffalo Service Credit Union	\$55,179	\$61	0.44%	3.98%	86.04%	\$57	\$68	0.25%	2.23%	91.49%	\$63
	Educational & Governmental Employees Federal Credit Union	\$55,391	\$12	0.09%	0.83%	87.79%	\$62	\$39	0.14%	1.36%	88.73%	\$61
	Riverside Federal Credit Union	\$55,567	\$64	0.46%	4.90%	88.26%	\$69	\$62	0.22%	2.38%	91.47%	\$71
	Hudson River Financial Federal Credit Union	\$56,307	\$53	0.38%	5.11%	85.35%	\$91	\$71	0.26%	3.44%	89.57%	\$98
	Compass Federal Credit Union	\$57,576	\$163	1.15%	7.67%	70.40%	\$63	\$361	1.28%	8.58%	68.18%	\$63
	North Franklin Federal Credit Union	\$57,695	\$120	0.84%	6.95%	77.69%	\$63	\$123	0.44%	3.58%	75.00%	\$58
	Yonkers Teachers Federal Credit Union	\$59,639	\$36	0.24%	2.03%	72.43%	\$131	\$77	0.26%	2.18%	72.55%	\$133
	Consumers Federal Credit Union	\$60,782	\$155	1.01%	7.57%	71.83%	\$118	\$311	1.01%	7.67%	73.03%	\$112
	ACMG Federal Credit Union	\$62,289	\$62	0.40%	5.25%	87.96%	\$59	\$211	0.69%	9.05%	88.00%	\$59
	SJP Federal Credit Union	\$63,370	\$281	1.80%	20.79%	51.86%	\$78	\$475	1.56%	17.97%	55.65%	\$72
	Utica Gas & Electric Employees Federal Credit Union	\$64,659	\$174	1.09%	6.59%	66.19%	\$76	\$328	1.03%	6.28%	67.63%	\$79
	Greater Chautauqua Federal Credit Union	\$64,800	\$42	0.26%	2.97%	89.48%	\$48	\$89	0.28%	3.15%	89.55%	\$47
	Crossroads Community Federal Credit Union	\$68,504	\$42	0.25%	2.09%	85.71%	\$50	\$77	0.23%	1.92%	87.34%	\$51
	1199 SEIU Federal Credit Union	\$68,529	\$41	0.24%	3.12%	87.16%	\$75	\$76	0.23%	2.92%	88.54%	\$74
	UFirst Federal Credit Union	\$69,585	\$314	1.82%	15.68%	65.19%	\$55	\$456	1.35%	11.60%	72.64%	\$60
	Meridia Community Federal Credit Union	\$70,647	\$131	0.76%	6.58%	74.62%	\$49	\$297	0.88%	7.53%	75.52%	\$49
	New York Times Employees Federal Credit Union	\$73,037	\$14	0.08%	0.49%	90.04%	\$92	\$48	0.13%	0.85%	91.97%	\$94
	Northeastern Operating Engineers Federal Credit Union	\$73,144	\$44	0.24%	3.24%	87.18%	\$100	\$76	0.21%	2.80%	89.52%	\$99
	Van Cortlandt Cooperative Federal Credit Union	\$74,819	(\$327)	(1.74%)	(17.87%)	64.75%	\$78	(\$222)	(0.59%)	(6.01%)	69.24%	\$84
	Empire ONE Federal Credit Union	\$75,613	\$6	0.03%	0.30%	96.66%	\$55	(\$32)	(0.09%)	(0.80%)	97.66%	\$57
	Financial Trust Federal Credit Union	\$76,647	\$139	0.73%	6.16%	76.70%	\$54	\$222	0.59%	4.95%	79.76%	\$55
	Southern Chautauqua Federal Credit Union	\$79,388	\$97	0.49%	6.27%	68.21%	\$42	\$162	0.42%	5.27%	70.49%	\$43
	Genesee Valley Federal Credit Union	\$79,519	\$196	1.01%	11.56%	77.69%	\$51	\$410	1.07%	12.27%	79.41%	\$51
	Oswego County Federal Credit Union	\$79,583	\$208	1.06%	13.63%	77.73%	\$51	\$339	0.88%	11.28%	79.31%	\$51
	St. Pius X Church Federal Credit Union	\$80,988	\$68	0.34%	3.84%	87.11%	\$59	\$215	0.54%	6.11%	80.81%	\$55
	Great Erie Federal Credit Union	\$84,737	\$140	0.67%	6.92%	75.10%	\$47	\$195	0.47%	4.85%	80.53%	\$51
	Inner Lakes Federal Credit Union	\$86,420	\$106	0.50%	7.24%	75.00%	\$43	\$218	0.52%	7.57%	76.04%	\$44
	Community Resource Federal Credit Union	\$86,865	\$108	0.50%	4.28%	81.38%	\$57	\$190	0.45%	3.78%	83.57%	\$61
	Syracuse Fire Department Employees Federal Credit Union	\$86,974	\$202	0.94%	7.46%	73.95%	\$63	\$378	0.88%	7.04%	72.82%	\$63
	Greater Metro Federal Credit Union	\$87,792	\$59	0.27%	2.39%	87.46%	\$81	\$112	0.26%	2.28%	87.79%	\$80
	School Systems Federal Credit Union	\$88,369	\$89	0.41%	5.62%	82.45%	\$60	\$127	0.30%	4.03%	87.23%	\$65
	Ontario Shores Federal Credit Union	\$89,754	\$170	0.77%	9.79%	73.10%	\$67	\$343	0.79%	10.00%	70.87%	\$63
	Auburn Community Federal Credit Union	\$92,130	\$107	0.47%	5.18%	85.40%	\$59	\$194	0.43%	4.72%	86.49%	\$59
	Lufthansa Employees Federal Credit Union	\$97,493	\$145	0.60%	4.16%	44.62%	\$91	\$208	0.43%	2.99%	52.18%	\$91
	First Choice Financial Federal Credit Union	\$102,184	\$141	0.56%	4.80%	78.85%	\$63	\$296	0.60%	5.09%	79.90%	\$63
	Ticonderoga Federal Credit Union	\$102,668	(\$70)	(0.27%)	(2.99%)	93.95%	\$65	(\$16)	(0.03%)	(0.34%)	93.47%	\$66
	Alternatives Federal Credit Union	\$102,887	\$38	0.15%	2.21%	88.25%	\$69	\$156	0.31%	4.56%	88.10%	\$67
	Tonawanda Valley Federal Credit Union	\$105,373	\$122	0.47%	5.75%	85.78%	\$53	\$238	0.46%	5.65%	85.86%	\$51
	Core Federal Credit Union	\$106,584	(\$275)	(1.01%)	(9.88%)	75.09%	\$54	(\$218)	(0.40%)	(3.90%)	74.52%	\$55
	Buffalo Metropolitan Federal Credit Union	\$107,016	\$144	0.54%	5.82%	87.15%	\$75	\$295	0.57%	6.00%	86.00%	\$74
	American Broadcast Employees Federal Credit Union	\$107,435	\$59	0.22%	2.49%	89.47%	\$86	\$57	0.10%	1.21%	92.36%	\$86
	Horizons Federal Credit Union	\$109,911	\$24	0.09%	0.76%	94.17%	\$56	\$71	0.13%	1.13%	92.26%	\$54
	Finger Lakes Federal Credit Union	\$117,719	\$220	0.75%	8.91%	77.21%	\$64	\$335	0.58%	6.85%	80.64%	\$64
	Ulster Federal Credit Union	\$125,322	\$145	0.47%	6.03%	81.43%	\$61	\$261	0.43%	5.52%	83.15%	\$61
	Town of Hempstead Employees Federal Credit Union	\$126,486	(\$926)	(2.94%)	(109.01%)	188.70%	\$279	(\$962)	(1.54%)	(66.55%)	139.79%	\$182
	Greater Woodlawn Federal Credit Union	\$127,310	\$213	0.67%	3.46%	68.01%	\$54	\$432	0.68%	3.52%	67.54%	\$53
	Triboro Postal Federal Credit Union	\$132,487	\$290	0.88%	6.42%	60.80%	\$63	\$466	0.71%	5.26%	64.12%	\$67
	Western Division Federal Credit Union	\$142,941	\$333	0.94%	6.30%	66.84%	\$72	\$575	0.81%	5.48%	69.43%	\$71
	Ukrainian National Federal Credit Union	\$143,068	\$108	0.30%	2.75%	88.68%	\$70	\$198	0.28%	2.53%	89.36%	\$70
	GHS Federal Credit Union	\$147,476	\$49	0.13%	1.45%	88.24%	\$62	\$5	0.01%	0.07%	89.74%	\$63
	Saint Lawrence Federal Credit Union	\$151,380	\$176	0.47%	5.00%	83.61%	\$49	\$566	0.76%	8.16%	76.83%	\$44
	Countryside Federal Credit Union	\$157,183	\$349	0.90%	6.98%	55.38%	\$95	\$783	1.02%	7.91%	55.23%	\$95
	Moog Employees Federal Credit Union	\$168,899	\$571	1.37%	7.02%	44.39%	\$74	\$1,096	1.32%	6.79%	46.18%	\$76
	Access Federal Credit Union	\$170,438	\$150	0.35%	4.71%	87.81%	\$68	\$355	0.42%	5.62%	86.74%	\$68
	Dannemora Federal Credit Union	\$174,002	\$396	0.91%	7.31%	78.05%	\$51	\$624	0.73%	5.83%	81.59%	\$50

Source: SNL Financial

NA = data was not available.

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Performance Analysis

June 30, 2017

Run Date: September 7, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	Niagara's Choice Federal Credit Union	\$177,214	\$285	0.65%	7.84%	72.53%	\$53	\$542	0.63%	7.56%	72.54%	\$50
	SECNY Federal Credit Union	\$186,901	\$277	0.60%	7.81%	80.57%	\$57	\$561	0.62%	7.99%	80.22%	\$57
	Family First of NY Federal Credit Union	\$192,528	\$366	0.77%	7.43%	81.79%	\$65	\$561	0.60%	5.74%	83.59%	\$65
	TCT Federal Credit Union	\$195,947	\$338	0.70%	8.95%	76.26%	\$58	\$622	0.65%	8.33%	76.62%	\$58
	Palisades Federal Credit Union	\$199,722	\$75	0.15%	1.70%	90.60%	\$90	(\$25)	(0.03%)	(0.29%)	92.45%	\$100
	Bay Ridge Federal Credit Union	\$200,008	(\$2,125)	(4.21%)	(48.61%)	71.92%	\$86	(\$2,106)	(2.09%)	(23.38%)	71.69%	\$88
	Lomto Federal Credit Union	\$218,939	(\$11,266)	(19.79%)	(722.18%)	142.36%	\$95	(\$10,804)	(9.32%)	(242.19%)	111.99%	\$95
	Ukrainian Federal Credit Union	\$225,373	\$346	0.62%	6.83%	84.26%	\$49	\$689	0.62%	6.86%	84.21%	\$49
	Actors Federal Credit Union	\$228,045	\$15	0.03%	0.37%	67.64%	\$72	(\$346)	(0.30%)	(4.23%)	71.00%	\$74
	Hudson River Community Credit Union	\$234,842	\$612	1.05%	8.53%	72.28%	\$65	\$1,127	0.98%	7.93%	75.94%	\$67
	Northern Federal Credit Union	\$245,752	\$279	0.46%	6.54%	87.22%	\$64	\$360	0.30%	4.26%	89.11%	\$64
	Average of Asset Group A	\$112,164	(\$75)	0.09%	(8.17%)	81.06%	\$70	\$48	0.28%	(0.31%)	81.12%	\$69
Asset Group B - \$251 to \$500 million in total assets												
	G.P.O. Federal Credit Union	\$255,282	\$380	0.60%	6.48%	63.55%	\$60	\$1,042	0.84%	8.98%	66.52%	\$63
	People's Alliance Federal Credit Union	\$264,669	\$85	0.13%	1.86%	82.86%	\$79	\$129	0.10%	1.42%	83.45%	\$80
	Sperry Associates Federal Credit Union	\$267,474	\$134	0.20%	2.90%	88.95%	\$107	\$218	0.17%	2.39%	90.78%	\$107
	Olean Area Federal Credit Union	\$268,351	\$643	0.96%	6.75%	71.01%	\$64	\$1,287	0.97%	6.82%	69.98%	\$62
	TEG Federal Credit Union	\$275,496	\$250	0.37%	4.94%	81.11%	\$72	\$311	0.23%	3.08%	85.31%	\$72
	ServU Federal Credit Union	\$294,544	\$518	0.71%	5.70%	77.63%	\$46	\$918	0.64%	5.08%	79.20%	\$47
	Advantage Federal Credit Union	\$313,329	\$520	0.68%	7.58%	76.05%	\$69	\$1,206	0.80%	8.97%	75.17%	\$69
	Ocean Financial Federal Credit Union	\$316,280	(\$45)	(0.06%)	(0.74%)	89.38%	\$77	(\$305)	(0.19%)	(2.53%)	87.68%	\$77
	First New York Federal Credit Union	\$325,050	\$335	0.42%	4.64%	82.47%	\$60	\$501	0.32%	3.48%	84.97%	\$62
	Suma Yonkers Federal Credit Union	\$326,085	\$375	0.46%	3.15%	71.50%	\$83	\$828	0.51%	3.49%	69.33%	\$81
	Hudson Heritage Federal Credit Union	\$383,444	\$148	0.16%	1.68%	80.27%	\$65	\$288	0.16%	1.64%	82.52%	\$67
	Pittsford Federal Credit Union	\$392,654	\$429	0.44%	4.01%	81.38%	\$116	\$746	0.39%	3.50%	83.15%	\$117
	Nassau Financial Federal Credit Union	\$416,391	(\$536)	(0.51%)	(5.68%)	88.88%	\$73	(\$496)	(0.24%)	(2.62%)	89.55%	\$73
	Cornerstone Community Federal Credit Union	\$425,748	\$139	0.13%	1.93%	83.74%	\$68	\$49	0.02%	0.34%	85.40%	\$68
	Reliant Community Federal Credit Union	\$435,411	\$375	0.35%	3.82%	89.28%	\$72	\$601	0.28%	3.07%	91.76%	\$73
	First Heritage Federal Credit Union	\$452,514	\$816	0.73%	6.64%	72.32%	\$68	\$1,275	0.58%	5.24%	75.47%	\$67
	Sidney Federal Credit Union	\$469,485	\$427	0.37%	2.91%	79.73%	\$60	\$762	0.33%	2.61%	80.03%	\$63
	First Source Federal Credit Union	\$498,949	\$1,200	0.97%	9.96%	65.48%	\$72	\$2,394	0.98%	10.06%	66.39%	\$71
	Average of Asset Group B	\$354,509	\$344	0.40%	3.81%	79.20%	\$73	\$653	0.38%	3.61%	80.37%	\$73

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Performance Analysis

June 30, 2017

Run Date: September 7, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	Progressive Credit Union	\$511,516	(\$19,430)	(14.72%)	(50.01%)	256.01%	\$191	(\$45,028)	(16.43%)	(54.05%)	165.58%	\$195
	Sea Comm Federal Credit Union	\$549,130	\$1,346	0.99%	7.45%	71.23%	\$66	\$2,737	1.02%	7.67%	70.01%	\$63
	Sunmark Federal Credit Union	\$582,601	\$1,266	0.87%	11.81%	80.87%	\$76	\$1,739	0.60%	8.20%	85.21%	\$79
	N C P D Federal Credit Union	\$738,972	\$1,370	0.74%	5.49%	50.31%	\$114	\$3,403	0.93%	6.91%	42.92%	\$114
	Quorum Federal Credit Union	\$874,132	\$885	0.39%	5.51%	64.76%	\$145	\$2,760	0.61%	8.70%	65.24%	\$147
	Summit Federal Credit Union	\$878,872	\$980	0.45%	5.08%	83.71%	\$72	\$1,894	0.44%	4.94%	84.23%	\$72
	Mid-Hudson Valley Federal Credit Union	\$996,076	\$1,043	0.42%	5.11%	80.35%	\$70	\$1,718	0.35%	4.24%	80.93%	\$69
	Average of Asset Group C	\$733,043	(\$1,791)	(1.55%)	(1.37%)	98.18%	\$105	(\$4,397)	(1.78%)	(1.91%)	84.87%	\$106
Asset Group D - \$1 billion and over in total assets												
	CFCU Community Credit Union	\$1,062,649	\$2,061	0.78%	6.09%	69.72%	\$82	\$3,836	0.73%	5.71%	72.23%	\$84
	Suffolk Federal Credit Union	\$1,079,598	\$1,208	0.45%	5.10%	80.87%	\$87	\$1,634	0.31%	3.48%	84.32%	\$92
	USAlliance Federal Credit Union	\$1,282,340	\$2,551	0.81%	10.52%	70.89%	\$84	\$5,612	0.90%	11.74%	69.10%	\$81
	Self Reliance NY Federal Credit Union	\$1,305,583	\$2,673	0.82%	5.20%	45.96%	\$115	\$5,031	0.78%	4.94%	48.50%	\$116
	Island Federal Credit Union	\$1,324,596	\$1,417	0.43%	6.02%	74.93%	\$64	\$2,479	0.38%	5.44%	77.01%	\$68
	Corning Federal Credit Union	\$1,354,268	\$2,834	0.84%	9.60%	75.44%	\$70	\$5,164	0.77%	8.86%	77.13%	\$69
	AmeriCU Credit Union	\$1,463,041	\$2,910	0.79%	8.46%	74.31%	\$83	\$4,887	0.67%	7.18%	75.78%	\$82
	Capital Communications Federal Credit Union	\$1,520,955	\$3,449	0.93%	9.00%	75.01%	\$99	\$6,261	0.86%	8.26%	75.31%	\$99
	Melrose Credit Union	\$1,621,361	(\$20,188)	(4.85%)	(196.38%)	84.77%	\$105	(\$58,381)	(6.85%)	(208.37%)	73.29%	\$103
	Empower Federal Credit Union	\$1,655,973	\$4,049	0.99%	10.23%	73.36%	\$73	\$7,304	0.91%	9.35%	75.12%	\$74
	Polish & Slavic Federal Credit Union	\$1,826,195	\$2,457	0.54%	5.80%	82.39%	\$79	\$4,764	0.53%	5.68%	82.90%	\$79
	Municipal Credit Union	\$2,700,063	\$3,739	0.56%	12.59%	85.14%	\$120	\$6,598	0.50%	11.27%	86.37%	\$120
	Nassau Educators Federal Credit Union	\$2,792,037	\$5,670	0.83%	8.89%	64.92%	\$80	\$10,931	0.82%	8.67%	65.29%	\$81
	State Employees Federal Credit Union	\$3,550,874	\$4,208	0.48%	6.75%	81.92%	\$83	\$9,285	0.54%	7.52%	81.26%	\$82
	Visions Federal Credit Union	\$4,055,243	\$6,364	0.63%	5.41%	63.74%	\$78	\$13,521	0.69%	5.81%	66.17%	\$80
	Hudson Valley Federal Credit Union	\$4,801,101	\$9,258	0.79%	8.15%	63.27%	\$75	\$9,163	0.40%	4.08%	61.94%	\$74
	United Nations Federal Credit Union	\$4,946,156	\$10,326	0.84%	9.03%	69.53%	\$128	\$18,924	0.78%	8.39%	70.84%	\$129
	Teachers Federal Credit Union	\$5,701,917	\$9,808	0.69%	7.03%	72.23%	\$81	\$18,798	0.67%	6.79%	72.94%	\$81
	ESL Federal Credit Union	\$6,286,067	\$24,891	1.59%	10.34%	51.98%	\$95	\$50,485	1.63%	10.69%	51.36%	\$96
	Bethpage Federal Credit Union	\$7,647,449	\$19,456	1.06%	12.75%	62.98%	\$111	\$33,992	0.95%	11.39%	65.05%	\$110
	Average of Asset Group D	\$2,898,873	\$4,957	0.50%	(1.97%)	71.17%	\$90	\$8,014	0.35%	(3.16%)	71.60%	\$90

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Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: September 7, 2017

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											
	M. C. T. Federal Credit Union	\$54,204	\$6,595	\$49,405	13.35%	\$6,023	1.89%	0.12%	1.77%	9.27%	9.73%
	Jamestown Area Community Federal Credit Union	\$55,124	\$24,060	\$51,255	46.94%	\$2,689	2.99%	0.11%	2.87%	19.03%	20.41%
	Buffalo Service Credit Union	\$55,179	\$20,834	\$48,847	42.65%	\$4,087	3.00%	0.12%	2.88%	5.40%	5.62%
	Educational & Governmental Employees Federal Credit Union	\$55,391	\$14,545	\$49,433	29.42%	\$5,831	2.71%	0.18%	2.53%	10.40%	10.50%
	Riverside Federal Credit Union	\$55,567	\$33,621	\$50,173	67.01%	\$4,631	3.09%	0.16%	2.92%	3.07%	3.17%
	Hudson River Financial Federal Credit Union	\$56,307	\$20,614	\$51,630	39.93%	\$6,256	3.23%	0.42%	2.81%	19.72%	21.55%
	Compass Federal Credit Union	\$57,576	\$30,948	\$48,401	63.94%	\$3,715	4.07%	0.33%	3.74%	7.84%	7.09%
	North Franklin Federal Credit Union	\$57,695	\$28,290	\$50,597	55.91%	\$4,438	3.15%	0.48%	2.67%	12.88%	14.31%
	Yonkers Teachers Federal Credit Union	\$59,639	\$3,674	\$52,525	6.99%	\$19,880	2.11%	0.85%	1.26%	7.43%	8.18%
	Consumers Federal Credit Union	\$60,782	\$49,354	\$52,302	94.36%	\$6,398	4.02%	1.09%	2.94%	(5.01%)	(6.54%)
	ACMG Federal Credit Union	\$62,289	\$37,095	\$56,597	65.54%	\$2,148	4.23%	0.24%	3.85%	10.50%	10.46%
	SJP Federal Credit Union	\$63,370	\$56,407	\$57,344	98.37%	\$6,035	4.94%	1.18%	3.76%	22.50%	22.58%
	Utica Gas & Electric Employees Federal Credit Union	\$64,659	\$39,712	\$52,582	75.52%	\$7,607	3.80%	0.71%	3.09%	6.79%	9.24%
	Greater Chautauqua Federal Credit Union	\$64,800	\$38,205	\$59,016	64.74%	\$1,851	3.62%	0.30%	3.33%	5.07%	5.26%
	Crossroads Community Federal Credit Union	\$68,504	\$24,866	\$60,153	41.34%	\$5,480	2.22%	0.23%	2.00%	7.38%	8.21%
	1199 SEIU Federal Credit Union	\$68,529	\$22,011	\$62,960	34.96%	\$4,031	3.26%	0.05%	3.20%	13.35%	14.02%
	UFirst Federal Credit Union	\$69,585	\$38,865	\$60,469	64.27%	\$3,761	3.72%	0.08%	3.64%	18.00%	17.77%
	Meridia Community Federal Credit Union	\$70,647	\$55,619	\$61,894	89.86%	\$3,819	3.28%	0.10%	3.18%	15.92%	17.36%
	New York Times Employees Federal Credit Union	\$73,037	\$33,163	\$61,410	54.00%	\$6,640	2.72%	0.41%	2.32%	0.78%	0.68%
	Northeastern Operating Engineers Federal Credit Union	\$73,144	\$54,206	\$66,466	81.55%	\$7,314	3.23%	0.45%	2.78%	2.46%	3.52%
	Van Cortlandt Cooperative Federal Credit Union	\$74,819	\$27,547	\$67,218	40.98%	\$12,470	2.41%	0.41%	2.00%	(1.02%)	0.09%
	Empire ONE Federal Credit Union	\$75,613	\$33,785	\$67,287	50.21%	\$5,041	2.69%	0.08%	2.61%	6.51%	7.60%
	Financial Trust Federal Credit Union	\$76,647	\$47,557	\$67,344	70.62%	\$4,143	2.95%	0.17%	2.78%	9.52%	10.35%
	Southern Chautauqua Federal Credit Union	\$79,388	\$62,651	\$72,785	86.08%	\$1,620	6.03%	0.78%	5.25%	10.27%	10.53%
	Genesee Valley Federal Credit Union	\$79,519	\$58,209	\$72,218	80.60%	\$2,485	3.40%	0.12%	3.28%	14.20%	14.65%
	Oswego County Federal Credit Union	\$79,583	\$61,933	\$73,295	84.50%	\$2,487	5.23%	0.37%	4.86%	13.17%	17.92%
	St. Pius X Church Federal Credit Union	\$80,988	\$62,445	\$73,766	84.65%	\$4,378	3.40%	0.53%	2.87%	15.55%	16.54%
	Great Erie Federal Credit Union	\$84,737	\$53,497	\$76,204	70.20%	\$3,684	3.00%	0.14%	2.86%	9.91%	10.76%
	Inner Lakes Federal Credit Union	\$86,420	\$33,365	\$80,312	41.54%	\$3,841	2.80%	0.25%	2.55%	15.07%	15.09%
	Community Resource Federal Credit Union	\$86,865	\$67,672	\$74,342	91.03%	\$3,048	4.59%	0.70%	3.89%	13.04%	15.94%
	Syracuse Fire Department Employees Federal Credit Union	\$86,974	\$49,443	\$75,714	65.30%	\$5,998	3.16%	0.45%	2.71%	7.33%	7.87%
	Greater Metro Federal Credit Union	\$87,792	\$29,391	\$76,542	38.40%	\$7,316	2.49%	0.30%	2.20%	3.75%	3.52%
	School Systems Federal Credit Union	\$88,369	\$31,961	\$81,812	39.07%	\$6,798	2.20%	0.20%	2.00%	17.56%	18.52%
	Ontario Shores Federal Credit Union	\$89,754	\$39,580	\$82,142	48.18%	\$7,480	2.51%	0.18%	2.34%	17.82%	18.34%
	Auburn Community Federal Credit Union	\$92,130	\$23,237	\$82,632	28.12%	\$4,494	2.59%	0.06%	2.53%	8.76%	9.12%
	Lufthansa Employees Federal Credit Union	\$97,493	\$8,635	\$83,320	10.36%	\$27,855	1.78%	1.11%	0.67%	2.27%	3.66%
	First Choice Financial Federal Credit Union	\$102,184	\$48,142	\$89,956	53.52%	\$4,007	2.96%	0.22%	2.73%	13.74%	14.67%
	Ticonderoga Federal Credit Union	\$102,668	\$36,444	\$92,586	39.36%	\$3,602	3.26%	0.12%	3.14%	10.51%	11.53%
	Alternatives Federal Credit Union	\$102,887	\$75,967	\$91,458	83.06%	\$2,312	3.69%	0.27%	3.41%	3.42%	4.65%
	Tonawanda Valley Federal Credit Union	\$105,373	\$43,932	\$96,628	45.47%	\$3,763	2.35%	0.04%	2.31%	10.56%	11.00%
	Core Federal Credit Union	\$106,584	\$44,220	\$94,685	46.70%	\$4,022	2.70%	0.16%	2.54%	1.59%	25.61%
	Buffalo Metropolitan Federal Credit Union	\$107,016	\$85,387	\$96,839	88.17%	\$2,709	4.30%	0.27%	4.03%	15.75%	16.72%
	American Broadcast Employees Federal Credit Union	\$107,435	\$63,374	\$96,556	65.63%	\$3,642	3.32%	0.21%	3.11%	(1.99%)	(2.07%)
	Horizons Federal Credit Union	\$109,911	\$63,889	\$96,876	65.95%	\$3,186	3.18%	0.30%	2.88%	7.21%	7.92%
	Finger Lakes Federal Credit Union	\$117,719	\$92,125	\$107,005	86.09%	\$3,316	3.64%	0.15%	3.49%	8.56%	8.57%
	Ulster Federal Credit Union	\$125,322	\$45,789	\$115,325	39.70%	\$4,177	2.78%	0.14%	2.64%	15.81%	15.92%
	Town of Hempstead Employees Federal Credit Union	\$126,486	\$65,465	\$121,596	53.84%	\$5,883	3.03%	0.42%	2.61%	3.80%	3.52%
	Greater Woodlawn Federal Credit Union	\$127,310	\$38,831	\$102,366	37.93%	\$8,487	2.12%	0.32%	1.80%	5.37%	5.91%
	Triboro Postal Federal Credit Union	\$132,487	\$12,010	\$113,856	10.55%	\$12,618	2.38%	0.98%	1.40%	4.01%	2.01%
	Western Division Federal Credit Union	\$142,941	\$55,360	\$121,463	45.58%	\$7,330	2.50%	0.25%	2.25%	6.33%	6.58%
	Ukrainian National Federal Credit Union	\$143,068	\$79,185	\$126,916	62.39%	\$4,933	3.26%	0.78%	2.49%	(0.38%)	(0.69%)
	GHS Federal Credit Union	\$147,476	\$110,037	\$133,381	82.50%	\$3,597	3.57%	0.32%	3.25%	6.26%	6.84%
	Saint Lawrence Federal Credit Union	\$151,380	\$100,818	\$123,759	81.46%	\$3,604	3.40%	0.60%	2.80%	15.71%	8.84%
	Countryside Federal Credit Union	\$157,183	\$143,683	\$135,628	105.94%	\$10,840	3.48%	0.92%	2.55%	9.17%	13.51%
	Moog Employees Federal Credit Union	\$168,899	\$74,783	\$135,840	55.05%	\$13,512	2.54%	0.20%	2.35%	7.85%	8.18%
	Access Federal Credit Union	\$170,438	\$97,114	\$155,485	62.46%	\$4,107	3.08%	0.28%	2.80%	10.93%	10.51%
	Dannemora Federal Credit Union	\$174,002	\$92,222	\$151,047	61.06%	\$3,551	3.20%	0.25%	2.94%	12.05%	12.43%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: September 7, 2017

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)											
	Niagara's Choice Federal Credit Union	\$177,214	\$98,557	\$160,121	61.55%	\$3,731	3.01%	0.08%	2.93%	15.08%	15.23%
	SECNY Federal Credit Union	\$186,901	\$112,965	\$170,218	66.36%	\$4,019	2.78%	0.13%	2.65%	13.75%	15.25%
	Family First of NY Federal Credit Union	\$192,528	\$152,874	\$155,944	98.03%	\$3,667	3.98%	0.49%	3.50%	13.90%	9.56%
	TCT Federal Credit Union	\$195,947	\$143,164	\$169,122	84.65%	\$3,563	3.61%	0.39%	3.21%	5.72%	8.75%
	Palisades Federal Credit Union	\$199,722	\$132,110	\$154,546	85.48%	\$6,770	3.46%	0.48%	2.98%	19.71%	7.64%
	Bay Ridge Federal Credit Union	\$200,008	\$176,304	\$180,676	97.58%	\$5,480	4.50%	1.16%	3.34%	(0.35%)	2.12%
	Lomto Federal Credit Union	\$218,939	\$187,212	\$217,098	86.23%	\$7,961	3.62%	1.36%	2.26%	(14.42%)	1.83%
	Ukrainian Federal Credit Union	\$225,373	\$195,889	\$200,989	97.46%	\$2,985	3.99%	0.69%	3.30%	6.39%	7.08%
	Actors Federal Credit Union	\$228,045	\$107,001	\$211,426	50.61%	\$4,146	2.02%	0.17%	1.85%	(7.03%)	(7.28%)
	Hudson River Community Credit Union	\$234,842	\$203,494	\$203,042	100.22%	\$2,936	4.36%	0.42%	3.94%	12.24%	13.80%
	Northern Federal Credit Union	\$245,752	\$204,749	\$218,860	93.55%	\$2,560	4.35%	0.46%	3.89%	18.44%	19.96%
	Average of Asset Group A	\$112,164	\$66,275	\$99,289	62.57%	\$5,541	3.25%	0.39%	2.86%	8.91%	9.85%
Asset Group B - \$251 to \$500 million in total assets											
	G.P.O. Federal Credit Union	\$255,282	\$166,193	\$228,995	72.57%	\$3,700	3.69%	0.38%	3.31%	12.59%	13.32%
	People's Alliance Federal Credit Union	\$264,669	\$174,598	\$238,806	73.11%	\$3,288	3.91%	0.32%	3.59%	9.01%	10.12%
	Sperry Associates Federal Credit Union	\$267,474	\$175,022	\$247,711	70.66%	\$8,359	2.99%	0.59%	2.40%	9.55%	9.23%
	Olean Area Federal Credit Union	\$268,351	\$161,606	\$228,182	70.82%	\$4,969	3.04%	0.45%	2.59%	4.39%	3.72%
	TEG Federal Credit Union	\$275,496	\$187,751	\$249,938	75.12%	\$2,701	4.20%	0.44%	3.77%	8.84%	9.65%
	ServU Federal Credit Union	\$294,544	\$203,453	\$256,263	79.39%	\$2,630	2.88%	0.18%	2.70%	10.24%	10.89%
	Advantage Federal Credit Union	\$313,329	\$230,607	\$237,190	97.22%	\$3,686	3.94%	0.52%	3.42%	16.35%	12.62%
	Ocean Financial Federal Credit Union	\$316,280	\$184,521	\$290,774	63.46%	\$7,028	2.82%	0.55%	2.26%	0.27%	(0.22%)
	First New York Federal Credit Union	\$325,050	\$188,597	\$292,705	64.43%	\$3,422	3.21%	0.12%	3.09%	14.02%	15.53%
	Suma Yonkers Federal Credit Union	\$326,085	\$211,483	\$277,915	76.10%	\$10,190	2.92%	1.04%	1.89%	3.79%	3.77%
	Hudson Heritage Federal Credit Union	\$383,444	\$309,772	\$341,903	90.60%	\$2,950	4.25%	0.27%	3.98%	14.27%	13.49%
	Pittsford Federal Credit Union	\$392,654	\$287,219	\$348,681	82.37%	\$7,932	2.70%	0.31%	2.39%	6.55%	6.84%
	Nassau Financial Federal Credit Union	\$416,391	\$288,540	\$375,842	76.77%	\$6,662	2.46%	0.50%	1.96%	1.07%	1.64%
	Cornerstone Community Federal Credit Union	\$425,748	\$238,733	\$393,715	60.64%	\$3,836	2.96%	0.14%	2.82%	11.21%	11.48%
	Reliant Community Federal Credit Union	\$435,411	\$307,646	\$386,994	79.50%	\$2,962	3.49%	0.17%	3.32%	12.04%	13.16%
	First Heritage Federal Credit Union	\$452,514	\$276,524	\$399,274	69.26%	\$4,436	2.83%	0.30%	2.52%	9.97%	10.04%
	Sidney Federal Credit Union	\$469,485	\$248,330	\$406,716	61.06%	\$3,109	3.50%	0.19%	3.30%	10.95%	12.39%
	First Source Federal Credit Union	\$498,949	\$442,691	\$445,551	99.36%	\$3,724	4.39%	0.37%	4.02%	10.14%	17.91%
	Average of Asset Group B	\$354,509	\$237,960	\$313,731	75.69%	\$4,755	3.34%	0.38%	2.96%	9.18%	9.75%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: September 7, 2017

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets											
	Progressive Credit Union	\$511,516	\$485,636	\$277,423	175.05%	\$14,209	3.48%	1.10%	2.38%	(27.07%)	(16.79%)
	Sea Comm Federal Credit Union	\$549,130	\$282,076	\$463,508	60.86%	\$4,947	3.89%	0.70%	3.19%	12.35%	8.91%
	Sunmark Federal Credit Union	\$582,601	\$522,347	\$517,533	100.93%	\$3,255	3.73%	0.39%	3.34%	7.19%	17.00%
	N C P D Federal Credit Union	\$738,972	\$169,761	\$633,588	26.79%	\$36,949	2.34%	0.76%	1.58%	3.24%	2.03%
	Quorum Federal Credit Union	\$874,132	\$736,634	\$792,164	92.99%	\$7,503	4.52%	0.62%	3.90%	(6.19%)	(9.48%)
	Summit Federal Credit Union	\$878,872	\$787,654	\$782,665	100.64%	\$4,022	3.23%	0.47%	2.76%	9.72%	9.91%
	Mid-Hudson Valley Federal Credit Union	\$996,076	\$653,424	\$895,123	73.00%	\$4,125	3.48%	0.32%	3.15%	7.42%	7.44%
	Average of Asset Group C	\$733,043	\$519,647	\$623,143	90.04%	\$10,716	3.52%	0.62%	2.90%	0.95%	2.72%
Asset Group D - \$1 billion and over in total assets											
	CFCU Community Credit Union	\$1,062,649	\$712,358	\$921,559	77.30%	\$5,855	3.14%	0.34%	2.80%	5.80%	5.88%
	Suffolk Federal Credit Union	\$1,079,598	\$635,191	\$937,966	67.72%	\$7,079	2.88%	0.43%	2.45%	7.24%	8.66%
	USAlliance Federal Credit Union	\$1,282,340	\$1,093,899	\$1,005,564	108.78%	\$5,109	4.15%	0.75%	3.40%	12.73%	1.82%
	Self Reliance NY Federal Credit Union	\$1,305,583	\$745,011	\$1,096,400	67.95%	\$31,085	3.16%	1.69%	1.47%	6.12%	5.78%
	Island Federal Credit Union	\$1,324,596	\$645,691	\$1,003,795	64.32%	\$12,042	2.51%	0.93%	1.58%	12.86%	21.78%
	Corning Federal Credit Union	\$1,354,268	\$1,013,154	\$1,209,678	83.75%	\$4,279	3.01%	0.37%	2.64%	9.31%	10.20%
	AmeriCU Credit Union	\$1,463,041	\$1,282,274	\$1,308,990	97.96%	\$4,869	3.38%	0.63%	2.75%	4.27%	10.96%
	Capital Communications Federal Credit Union	\$1,520,955	\$1,343,013	\$1,301,435	103.19%	\$4,753	3.87%	0.45%	3.42%	17.99%	16.15%
	Melrose Credit Union	\$1,621,361	\$1,698,533	\$1,513,772	112.21%	\$21,057	3.16%	1.62%	1.54%	(18.01%)	(12.40%)
	Empower Federal Credit Union	\$1,655,973	\$1,284,850	\$1,465,236	87.69%	\$3,561	4.11%	0.35%	3.77%	14.52%	14.21%
	Polish & Slavic Federal Credit Union	\$1,826,195	\$1,012,770	\$1,619,905	62.52%	\$6,212	2.97%	0.31%	2.66%	5.47%	5.43%
	Municipal Credit Union	\$2,700,063	\$1,689,390	\$2,516,917	67.12%	\$3,849	3.98%	0.17%	3.81%	17.52%	19.04%
	Nassau Educators Federal Credit Union	\$2,792,037	\$2,144,111	\$2,499,302	85.79%	\$7,909	3.27%	0.70%	2.57%	15.83%	16.84%
	State Employees Federal Credit Union	\$3,550,874	\$2,040,352	\$3,248,740	62.80%	\$4,127	3.05%	0.25%	2.80%	13.36%	14.14%
	Visions Federal Credit Union	\$4,055,243	\$2,477,764	\$3,240,960	76.45%	\$7,874	2.92%	0.63%	2.30%	18.56%	8.24%
	Hudson Valley Federal Credit Union	\$4,801,101	\$2,612,963	\$4,228,368	61.80%	\$6,440	3.54%	0.60%	2.94%	16.02%	13.11%
	United Nations Federal Credit Union	\$4,946,156	\$2,489,370	\$4,441,615	56.05%	\$9,254	2.91%	0.34%	2.57%	8.47%	8.14%
	Teachers Federal Credit Union	\$5,701,917	\$3,429,604	\$5,110,547	67.11%	\$9,101	2.46%	0.52%	1.93%	8.78%	9.44%
	ESL Federal Credit Union	\$6,286,067	\$2,598,753	\$3,393,048	76.59%	\$9,327	3.40%	0.46%	2.93%	7.09%	10.12%
	Bethpage Federal Credit Union	\$7,647,449	\$5,288,478	\$6,398,331	82.65%	\$12,345	3.14%	0.68%	2.46%	21.07%	9.80%
	Average of Asset Group D	\$2,898,873	\$1,811,876	\$2,423,106	78.49%	\$8,806	3.25%	0.61%	2.64%	10.25%	9.87%

Source: SNL Financial

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Asset Quality

Asset Quality

June 30, 2017

Run Date: September 7, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPLs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	M. C. T. Federal Credit Union	\$54,204	\$74	1.12%	0.62%	55.41%	1.56%	0.14%
	Jamestown Area Community Federal Credit Union	\$55,124	\$41	0.17%	0.29%	170.73%	1.08%	0.07%
	Buffalo Service Credit Union	\$55,179	\$40	0.19%	0.22%	112.50%	0.64%	0.07%
	Educational & Governmental Employees Federal Credit Union	\$55,391	\$83	0.57%	0.74%	128.92%	1.41%	0.15%
	Riverside Federal Credit Union	\$55,567	\$496	1.48%	0.91%	61.90%	8.91%	0.89%
	Hudson River Financial Federal Credit Union	\$56,307	\$12	0.06%	0.33%	566.67%	0.28%	0.02%
	Compass Federal Credit Union	\$57,576	\$359	1.16%	0.83%	71.59%	4.06%	0.62%
	North Franklin Federal Credit Union	\$57,695	\$58	0.21%	0.75%	363.79%	0.81%	0.10%
	Yonkers Teachers Federal Credit Union	\$59,639	\$127	3.46%	1.63%	47.24%	1.77%	0.21%
	Consumers Federal Credit Union	\$60,782	\$2,657	5.38%	0.19%	3.54%	32.53%	4.37%
	ACMG Federal Credit Union	\$62,289	\$177	0.48%	1.00%	209.04%	4.49%	0.28%
	SJP Federal Credit Union	\$63,370	\$291	0.52%	0.33%	63.57%	5.18%	0.46%
	Utica Gas & Electric Employees Federal Credit Union	\$64,659	\$1,012	2.55%	1.27%	49.70%	9.00%	1.57%
	Greater Chautauqua Federal Credit Union	\$64,800	\$740	1.94%	0.58%	29.73%	12.53%	1.14%
	Crossroads Community Federal Credit Union	\$68,504	\$133	0.53%	0.37%	68.42%	1.66%	0.19%
	1199 SEIU Federal Credit Union	\$68,529	\$739	3.36%	2.82%	84.03%	12.45%	1.08%
	UFirst Federal Credit Union	\$69,585	\$57	0.15%	0.37%	249.12%	0.68%	0.08%
	Meridia Community Federal Credit Union	\$70,647	\$167	0.30%	0.39%	131.14%	2.02%	0.24%
	New York Times Employees Federal Credit Union	\$73,037	\$544	1.64%	0.84%	51.29%	4.68%	0.74%
	Northeastern Operating Engineers Federal Credit Union	\$73,144	\$1,441	2.66%	0.37%	13.95%	26.42%	1.97%
	Van Cortlandt Cooperative Federal Credit Union	\$74,819	\$7,267	26.38%	12.48%	47.32%	68.69%	9.71%
	Empire ONE Federal Credit Union	\$75,613	\$219	0.65%	0.38%	59.36%	2.69%	0.29%
	Financial Trust Federal Credit Union	\$76,647	\$274	0.58%	0.51%	88.69%	2.93%	0.36%
	Southern Chautauqua Federal Credit Union	\$79,388	\$1,099	1.75%	1.26%	71.70%	15.65%	1.38%
	Genesee Valley Federal Credit Union	\$79,519	\$122	0.21%	0.41%	196.72%	1.71%	0.15%
	Oswego County Federal Credit Union	\$79,583	\$1,355	2.19%	0.76%	34.76%	21.16%	1.70%
	St. Pius X Church Federal Credit Union	\$80,988	\$1,095	1.75%	0.67%	38.36%	14.52%	1.35%
	Great Erie Federal Credit Union	\$84,737	\$191	0.36%	0.47%	131.41%	2.46%	0.23%
	Inner Lakes Federal Credit Union	\$86,420	\$175	0.52%	0.52%	99.43%	2.85%	0.20%
	Community Resource Federal Credit Union	\$86,865	\$1,174	1.73%	0.94%	54.34%	10.99%	1.35%
	Syracuse Fire Department Employees Federal Credit Union	\$86,974	\$698	1.41%	0.07%	5.30%	6.36%	0.80%
	Greater Metro Federal Credit Union	\$87,792	\$924	3.14%	4.86%	154.65%	12.87%	1.05%
	School Systems Federal Credit Union	\$88,369	\$540	1.69%	0.11%	6.67%	8.42%	0.61%
	Ontario Shores Federal Credit Union	\$89,754	\$106	0.27%	0.44%	165.09%	1.47%	0.12%
	Auburn Community Federal Credit Union	\$92,130	\$5	0.02%	0.19%	880.00%	0.06%	0.01%
	Lufthansa Employees Federal Credit Union	\$97,493	\$5	0.06%	0.72%	NM	0.04%	0.01%
	First Choice Financial Federal Credit Union	\$102,184	\$559	1.16%	0.60%	51.52%	4.72%	0.55%
	Ticonderoga Federal Credit Union	\$102,668	\$319	0.88%	0.92%	105.64%	3.82%	0.31%
	Alternatives Federal Credit Union	\$102,887	\$1,005	1.32%	0.57%	43.28%	15.55%	0.98%
	Tonawanda Valley Federal Credit Union	\$105,373	\$201	0.46%	0.20%	43.78%	2.33%	0.19%
	Core Federal Credit Union	\$106,584	\$3,143	7.11%	4.50%	63.25%	24.21%	2.95%
	Buffalo Metropolitan Federal Credit Union	\$107,016	\$1,205	1.41%	0.55%	39.25%	11.53%	1.13%
	American Broadcast Employees Federal Credit Union	\$107,435	\$433	0.68%	0.49%	72.29%	4.41%	0.40%
	Horizons Federal Credit Union	\$109,911	\$565	0.88%	0.68%	76.64%	4.33%	0.51%
	Finger Lakes Federal Credit Union	\$117,719	\$357	0.39%	0.40%	104.20%	3.45%	0.30%
	Ulster Federal Credit Union	\$125,322	\$527	1.15%	1.33%	115.56%	7.90%	0.42%
	Town of Hempstead Employees Federal Credit Union	\$126,486	\$1,148	1.75%	0.89%	50.61%	22.91%	0.91%
	Greater Woodlawn Federal Credit Union	\$127,310	\$101	0.26%	1.03%	396.04%	0.40%	0.08%
	Triboro Postal Federal Credit Union	\$132,487	\$114	0.95%	0.97%	102.63%	0.61%	0.09%
	Western Division Federal Credit Union	\$142,941	\$96	0.17%	0.22%	128.13%	0.45%	0.07%
	Ukrainian National Federal Credit Union	\$143,068	\$1,227	1.55%	0.14%	8.72%	8.58%	0.86%
	GHS Federal Credit Union	\$147,476	\$1,044	0.95%	0.56%	58.72%	8.01%	0.71%
	Saint Lawrence Federal Credit Union	\$151,380	\$720	0.71%	0.31%	44.03%	5.14%	0.48%
	Countryside Federal Credit Union	\$157,183	\$2,583	1.80%	0.16%	8.75%	12.67%	1.64%
	Moog Employees Federal Credit Union	\$168,899	\$215	0.29%	1.39%	483.26%	0.63%	0.13%
	Access Federal Credit Union	\$170,438	\$699	0.72%	0.61%	84.84%	5.21%	0.41%
	Dannemora Federal Credit Union	\$174,002	\$284	0.31%	0.85%	276.41%	1.59%	0.16%

Source: SNL Financial

NA = data was not available.

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

Asset Quality
June 30, 2017
Run Date: September 7, 2017

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)								
	Niagara's Choice Federal Credit Union	\$177,214	\$1,599	1.62%	1.21%	74.61%	9.99%	0.90%
	SECNY Federal Credit Union	\$186,901	\$396	0.35%	0.35%	100.00%	2.69%	0.21%
	Family First of NY Federal Credit Union	\$192,528	\$562	0.37%	0.70%	191.10%	2.68%	0.29%
	TCT Federal Credit Union	\$195,947	\$425	0.30%	0.54%	180.47%	2.64%	0.22%
	Palisades Federal Credit Union	\$199,722	\$626	0.47%	0.67%	141.85%	3.37%	0.31%
	Bay Ridge Federal Credit Union	\$200,008	\$7,980	4.53%	3.87%	85.40%	34.86%	3.99%
	Lomto Federal Credit Union	\$218,939	\$38,377	20.50%	12.79%	62.39%	251.77%	17.53%
	Ukrainian Federal Credit Union	\$225,373	\$866	0.44%	0.31%	71.25%	4.11%	0.38%
	Actors Federal Credit Union	\$228,045	\$6,340	5.93%	5.56%	93.83%	28.78%	2.78%
	Hudson River Community Credit Union	\$234,842	\$2,140	1.05%	0.56%	53.36%	7.10%	0.91%
	Northern Federal Credit Union	\$245,752	\$1,167	0.57%	0.89%	156.56%	8.30%	0.47%
	Average of Asset Group A	\$112,164	\$1,493	1.94%	1.24%	121.41%	11.91%	1.10%
Asset Group B - \$251 to \$500 million in total assets								
	G.P.O. Federal Credit Union	\$255,282	\$7,706	4.64%	4.20%	90.50%	25.80%	3.02%
	People's Alliance Federal Credit Union	\$264,669	\$2,365	1.35%	1.62%	119.32%	11.20%	0.89%
	Sperry Associates Federal Credit Union	\$267,474	\$4,481	2.56%	1.50%	58.56%	21.29%	1.68%
	Olean Area Federal Credit Union	\$268,351	\$939	0.58%	1.53%	262.83%	2.80%	0.35%
	TEG Federal Credit Union	\$275,496	\$2,347	1.25%	0.69%	55.01%	13.10%	0.85%
	ServU Federal Credit Union	\$294,544	\$1,528	0.75%	0.33%	44.31%	4.29%	0.52%
	Advantage Federal Credit Union	\$313,329	\$1,145	0.50%	0.42%	84.72%	3.95%	0.37%
	Ocean Financial Federal Credit Union	\$316,280	\$5,265	2.85%	1.23%	43.08%	21.08%	1.66%
	First New York Federal Credit Union	\$325,050	\$685	0.36%	0.57%	156.20%	2.34%	0.21%
	Suma Yonkers Federal Credit Union	\$326,085	\$6,109	2.89%	0.85%	29.46%	12.30%	1.87%
	Hudson Heritage Federal Credit Union	\$383,444	\$2,526	0.82%	1.05%	128.94%	7.46%	0.66%
	Pittsford Federal Credit Union	\$392,654	\$477	0.17%	0.69%	415.93%	1.06%	0.12%
	Nassau Financial Federal Credit Union	\$416,391	\$18,592	6.44%	0.48%	7.44%	48.73%	4.47%
	Cornerstone Community Federal Credit Union	\$425,748	\$1,998	0.84%	1.11%	132.18%	6.58%	0.47%
	Reliant Community Federal Credit Union	\$435,411	\$835	0.27%	0.44%	161.08%	2.07%	0.19%
	First Heritage Federal Credit Union	\$452,514	\$1,228	0.44%	0.76%	171.91%	2.36%	0.27%
	Sidney Federal Credit Union	\$469,485	\$2,571	1.04%	0.72%	69.93%	5.87%	0.55%
	First Source Federal Credit Union	\$498,949	\$4,104	0.93%	1.16%	124.88%	8.59%	0.82%
	Average of Asset Group B	\$354,509	\$3,606	1.59%	1.08%	119.79%	11.16%	1.05%

Source: SNL Financial

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Asset Quality
June 30, 2017
Run Date: September 7, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Progressive Credit Union	\$511,516	\$59,454	12.24%	14.15%	115.54%	39.28%	11.62%
	Sea Comm Federal Credit Union	\$549,130	\$3,452	1.22%	0.55%	44.58%	5.16%	0.63%
	Sunmark Federal Credit Union	\$582,601	\$3,948	0.76%	0.29%	37.74%	9.56%	0.68%
	N C P D Federal Credit Union	\$738,972	\$3,358	1.98%	1.52%	76.86%	3.23%	0.45%
	Quorum Federal Credit Union	\$874,132	\$49,641	6.74%	3.92%	58.22%	54.28%	5.68%
	Summit Federal Credit Union	\$878,872	\$2,454	0.31%	0.30%	94.99%	3.07%	0.28%
	Mid-Hudson Valley Federal Credit Union	\$996,076	\$7,739	1.18%	0.78%	65.76%	10.70%	0.78%
	Average of Asset Group C	\$733,043	\$18,578	3.49%	3.07%	70.53%	17.90%	2.87%
Asset Group D - \$1 billion and over in total assets								
	CFCU Community Credit Union	\$1,062,649	\$8,126	1.14%	0.59%	51.35%	5.93%	0.76%
	Suffolk Federal Credit Union	\$1,079,598	\$3,370	0.53%	0.60%	112.40%	3.70%	0.31%
	USAlliance Federal Credit Union	\$1,282,340	\$7,272	0.66%	0.84%	126.31%	7.68%	0.57%
	Self Reliance NY Federal Credit Union	\$1,305,583	\$1,638	0.22%	0.56%	255.49%	0.99%	0.13%
	Island Federal Credit Union	\$1,324,596	\$2,977	0.46%	0.27%	57.84%	2.95%	0.22%
	Corning Federal Credit Union	\$1,354,268	\$2,542	0.25%	0.60%	239.46%	2.09%	0.19%
	AmeriCU Credit Union	\$1,463,041	\$9,337	0.73%	0.47%	64.89%	7.02%	0.64%
	Capital Communications Federal Credit Union	\$1,520,955	\$23,571	1.76%	1.42%	80.72%	13.98%	1.55%
	Melrose Credit Union	\$1,621,361	\$642,972	37.85%	12.38%	32.71%	267.52%	39.66%
	Empower Federal Credit Union	\$1,655,973	\$8,637	0.67%	1.01%	149.97%	5.44%	0.52%
	Polish & Slavic Federal Credit Union	\$1,826,195	\$7,729	0.76%	0.12%	15.09%	5.38%	0.42%
	Municipal Credit Union	\$2,700,063	\$18,405	1.09%	1.01%	93.00%	13.64%	0.68%
	Nassau Educators Federal Credit Union	\$2,792,037	\$15,958	0.74%	0.62%	83.38%	6.26%	0.57%
	State Employees Federal Credit Union	\$3,550,874	\$12,301	0.60%	1.01%	167.45%	6.19%	0.35%
	Visions Federal Credit Union	\$4,055,243	\$31,127	1.26%	1.25%	99.42%	6.42%	0.77%
	Hudson Valley Federal Credit Union	\$4,801,101	\$26,695	1.02%	1.94%	190.08%	5.86%	0.56%
	United Nations Federal Credit Union	\$4,946,156	\$20,925	0.84%	0.91%	107.74%	4.40%	0.42%
	Teachers Federal Credit Union	\$5,701,917	\$12,913	0.38%	0.57%	151.51%	2.28%	0.23%
	ESL Federal Credit Union	\$6,286,067	\$16,836	0.65%	1.28%	197.37%	1.82%	0.27%
	Bethpage Federal Credit Union	\$7,647,449	\$80,348	1.52%	0.63%	41.17%	12.54%	1.05%
	Average of Asset Group D	\$2,898,873	\$47,684	2.66%	1.40%	115.87%	19.10%	2.49%

Source: SNL Financial

NA = data was not available.

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Net Worth

Net Worth
June 30, 2017
Run Date: September 7, 2017

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							
	M. C. T. Federal Credit Union	\$54,204	\$4,705	8.68%	3.90%	1.57%	0.87%
	Jamestown Area Community Federal Credit Union	\$55,124	\$3,727	6.76%	4.05%	1.10%	1.88%
	Buffalo Service Credit Union	\$55,179	\$5,618	10.18%	2.45%	0.71%	0.80%
	Educational & Governmental Employees Federal Credit Union	\$55,391	\$5,929	10.70%	1.29%	1.40%	1.80%
	Riverside Federal Credit Union	\$55,567	\$5,262	9.47%	2.38%	9.43%	5.83%
	Hudson River Financial Federal Credit Union	\$56,307	\$4,328	7.69%	3.34%	0.28%	1.57%
	Compass Federal Credit Union	\$57,576	\$8,582	14.91%	8.78%	4.18%	2.99%
	North Franklin Federal Credit Union	\$57,695	\$6,971	12.08%	3.59%	0.83%	3.03%
	Yonkers Teachers Federal Credit Union	\$59,639	\$7,109	11.92%	2.19%	1.79%	0.84%
	Consumers Federal Credit Union	\$60,782	\$8,437	13.88%	7.65%	31.49%	1.11%
	ACMG Federal Credit Union	\$62,289	\$4,740	7.61%	9.32%	3.73%	7.81%
	SJP Federal Credit Union	\$63,370	\$5,546	8.75%	18.73%	5.25%	3.34%
	Utica Gas & Electric Employees Federal Credit Union	\$64,659	\$11,321	17.51%	5.95%	8.94%	4.44%
	Greater Chautauqua Federal Credit Union	\$64,800	\$5,685	8.77%	3.18%	13.02%	3.87%
	Crossroads Community Federal Credit Union	\$68,504	\$8,050	11.75%	1.93%	1.65%	1.13%
	1199 SEIU Federal Credit Union	\$68,529	\$5,286	7.71%	2.92%	13.98%	11.75%
	UFirst Federal Credit Union	\$69,585	\$12,105	17.40%	7.85%	0.47%	1.17%
	Meridia Community Federal Credit Union	\$70,647	\$8,032	11.37%	7.68%	2.08%	2.73%
	New York Times Employees Federal Credit Union	\$73,037	\$12,776	17.49%	0.75%	4.26%	2.18%
	Northeastern Operating Engineers Federal Credit Union	\$73,144	\$5,462	7.47%	2.82%	26.38%	3.68%
	Van Cortlandt Cooperative Federal Credit Union	\$74,819	\$7,140	9.54%	(6.82%)	101.78%	48.17%
	Empire ONE Federal Credit Union	\$75,613	\$8,021	10.61%	(0.79%)	2.73%	1.62%
	Financial Trust Federal Credit Union	\$76,647	\$9,101	11.87%	5.00%	3.01%	2.67%
	Southern Chautauqua Federal Credit Union	\$79,388	\$6,233	7.85%	5.24%	17.63%	12.64%
	Genesee Valley Federal Credit Union	\$79,519	\$6,881	8.65%	12.67%	1.77%	3.49%
	Oswego County Federal Credit Union	\$79,583	\$6,140	7.72%	11.65%	22.07%	7.67%
	St. Pius X Church Federal Credit Union	\$80,988	\$7,122	8.79%	6.23%	15.37%	5.90%
	Great Erie Federal Credit Union	\$84,737	\$8,194	9.67%	4.88%	2.33%	3.06%
	Inner Lakes Federal Credit Union	\$86,420	\$6,043	6.99%	7.48%	2.90%	2.88%
	Community Resource Federal Credit Union	\$86,865	\$10,123	11.65%	3.83%	11.60%	6.30%
	Syracuse Fire Department Employees Federal Credit Union	\$86,974	\$10,933	12.57%	7.16%	6.38%	0.34%
	Greater Metro Federal Credit Union	\$87,792	\$11,290	12.86%	2.02%	8.18%	12.66%
	School Systems Federal Credit Union	\$88,369	\$6,375	7.21%	4.07%	8.47%	0.56%
	Ontario Shores Federal Credit Union	\$89,754	\$7,020	7.82%	10.27%	1.51%	2.49%
	Auburn Community Federal Credit Union	\$92,130	\$8,313	9.02%	4.78%	0.06%	0.53%
	Lufthansa Employees Federal Credit Union	\$97,493	\$13,992	14.35%	0.73%	0.04%	0.44%
	First Choice Financial Federal Credit Union	\$102,184	\$12,076	11.82%	5.03%	4.63%	2.38%
	Ticonderoga Federal Credit Union	\$102,668	\$9,718	9.47%	(0.33%)	3.28%	3.47%
	Alternatives Federal Credit Union	\$102,887	\$8,495	8.26%	3.74%	11.83%	5.12%
	Tonawanda Valley Federal Credit Union	\$105,373	\$8,548	8.11%	5.73%	2.35%	1.03%
	Core Federal Credit Union	\$106,584	\$10,996	10.32%	(3.87%)	28.58%	18.08%
	Buffalo Metropolitan Federal Credit Union	\$107,016	\$11,588	10.83%	5.22%	10.40%	4.08%
	American Broadcast Employees Federal Credit Union	\$107,435	\$10,471	9.75%	1.09%	4.14%	2.99%
	Horizons Federal Credit Union	\$109,911	\$12,622	11.48%	1.13%	4.48%	3.43%
	Finger Lakes Federal Credit Union	\$117,719	\$9,910	8.42%	7.00%	3.60%	3.75%
	Ulster Federal Credit Union	\$125,322	\$9,928	7.92%	5.40%	5.31%	6.13%
	Town of Hempstead Employees Federal Credit Union	\$126,486	\$7,732	6.11%	(22.13%)	14.85%	7.51%
	Greater Woodlawn Federal Credit Union	\$127,310	\$24,727	19.42%	3.56%	0.41%	1.62%
	Triboro Postal Federal Credit Union	\$132,487	\$19,800	14.94%	4.82%	0.58%	0.59%
	Western Division Federal Credit Union	\$142,941	\$21,311	14.91%	5.55%	0.58%	0.58%
	Ukrainian National Federal Credit Union	\$143,068	\$15,643	10.93%	2.56%	7.84%	0.68%
	GHS Federal Credit Union	\$147,476	\$14,423	9.78%	0.07%	7.24%	4.25%
	Saint Lawrence Federal Credit Union	\$151,380	\$14,914	9.85%	7.88%	4.83%	2.13%
	Countryside Federal Credit Union	\$157,183	\$20,164	12.83%	8.09%	12.81%	1.12%
	Moog Employees Federal Credit Union	\$168,899	\$32,831	19.44%	6.91%	0.65%	3.16%
	Access Federal Credit Union	\$170,438	\$13,562	7.96%	5.36%	5.15%	4.37%
	Dannemora Federal Credit Union	\$174,002	\$22,002	12.64%	5.84%	1.29%	3.57%

Source: SNL Financial

NA = data was not available.

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Net Worth

June 30, 2017

Run Date: September 7, 2017

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 (%)

Asset Group A - \$50 to \$250 million in total assets (continued)

Niagara's Choice Federal Credit Union	\$177,214	\$15,108	8.53%	7.44%	10.58%	7.90%
SECNY Federal Credit Union	\$186,901	\$14,322	7.66%	8.15%	2.76%	2.76%
Family First of NY Federal Credit Union	\$192,528	\$19,903	10.34%	5.80%	2.82%	5.40%
TCT Federal Credit Union	\$195,947	\$15,272	7.79%	8.49%	2.78%	5.02%
Palisades Federal Credit Union	\$199,722	\$19,976	10.00%	(0.25%)	3.13%	4.45%
Bay Ridge Federal Credit Union	\$200,008	\$16,883	8.44%	(22.19%)	47.27%	40.37%
Lomto Federal Credit Union	\$218,939	\$2,869	1.31%	(158.03%)	1337.64%	834.58%
Ukrainian Federal Credit Union	\$225,373	\$20,448	9.07%	6.97%	4.24%	3.02%
Actors Federal Credit Union	\$228,045	\$16,292	7.14%	(4.16%)	38.91%	36.51%
Hudson River Community Credit Union	\$234,842	\$28,993	12.35%	8.09%	7.38%	3.94%
Northern Federal Credit Union	\$245,752	\$17,203	7.00%	7.35%	6.78%	10.62%

Average of Asset Group A

\$112,164	\$11,343	10.35%	1.55%	28.49%	17.78%
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Asset Group B - \$251 to \$500 million in total assets

G.P.O. Federal Credit Union	\$255,282	\$23,648	9.26%	9.22%	32.59%	29.49%
People's Alliance Federal Credit Union	\$264,669	\$23,724	8.96%	1.08%	9.97%	11.90%
Sperry Associates Federal Credit Union	\$267,474	\$19,818	7.41%	2.23%	22.61%	13.24%
Olean Area Federal Credit Union	\$268,351	\$38,217	14.24%	6.97%	2.46%	6.46%
TEG Federal Credit Union	\$275,496	\$22,292	8.09%	0.17%	10.53%	5.79%
ServU Federal Credit Union	\$294,544	\$36,600	12.43%	5.15%	4.17%	1.85%
Advantage Federal Credit Union	\$313,329	\$28,416	9.07%	9.12%	4.03%	3.41%
Ocean Financial Federal Credit Union	\$316,280	\$27,663	8.75%	(2.19%)	19.03%	8.20%
First New York Federal Credit Union	\$325,050	\$29,205	8.98%	3.49%	2.35%	3.66%
Suma Yonkers Federal Credit Union	\$326,085	\$47,877	14.68%	3.52%	12.76%	3.76%
Hudson Heritage Federal Credit Union	\$383,444	\$35,333	9.21%	1.65%	7.15%	9.22%
Pittsford Federal Credit Union	\$392,654	\$43,025	10.96%	3.53%	1.11%	4.61%
Nassau Financial Federal Credit Union	\$416,391	\$37,810	9.08%	(2.58%)	49.17%	3.66%
Cornerstone Community Federal Credit Union	\$425,748	\$28,980	6.81%	1.35%	6.89%	9.11%
Reliant Community Federal Credit Union	\$435,411	\$39,786	9.14%	3.07%	2.10%	3.38%
First Heritage Federal Credit Union	\$452,514	\$50,434	11.15%	5.19%	2.43%	4.19%
Sidney Federal Credit Union	\$469,485	\$59,689	12.71%	2.59%	4.31%	3.01%
First Source Federal Credit Union	\$498,949	\$48,799	9.78%	10.32%	8.41%	10.50%

Average of Asset Group B

\$354,509	\$35,629	10.04%	3.55%	11.23%	7.52%
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Net Worth
June 30, 2017
Run Date: September 7, 2017

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group C - \$501 million to \$1 billion in total assets							
	Progressive Credit Union	\$511,516	\$149,963	29.32%	(46.19%)	39.65%	45.81%
	Sea Comm Federal Credit Union	\$549,130	\$73,553	13.39%	7.73%	4.69%	2.09%
	Sunmark Federal Credit Union	\$582,601	\$50,079	8.60%	7.19%	7.88%	2.98%
	N C P D Federal Credit Union	\$738,972	\$104,835	14.19%	6.71%	3.20%	2.46%
	Quorum Federal Credit Union	\$874,132	\$68,238	7.81%	8.43%	72.75%	42.35%
	Summit Federal Credit Union	\$878,872	\$81,760	9.30%	4.93%	3.00%	2.85%
	Mid-Hudson Valley Federal Credit Union	\$996,076	\$88,825	8.92%	3.94%	8.71%	5.73%
	Average of Asset Group C	\$733,043	\$88,179	13.08%	(1.04%)	19.98%	14.90%
Asset Group D - \$1 billion and over in total assets							
	CFCU Community Credit Union	\$1,062,649	\$136,235	12.82%	5.79%	5.96%	3.06%
	Suffolk Federal Credit Union	\$1,079,598	\$101,352	9.39%	3.28%	3.33%	3.74%
	USAlliance Federal Credit Union	\$1,282,340	\$111,464	8.69%	10.60%	6.52%	8.24%
	Self Reliance NY Federal Credit Union	\$1,305,583	\$210,032	16.09%	4.91%	0.78%	1.99%
	Island Federal Credit Union	\$1,324,596	\$112,322	8.48%	4.51%	2.65%	1.53%
	Corning Federal Credit Union	\$1,354,268	\$121,232	8.95%	8.90%	2.10%	5.02%
	AmeriCU Credit Union	\$1,463,041	\$138,372	9.46%	7.32%	6.75%	4.38%
	Capital Communications Federal Credit Union	\$1,520,955	\$155,476	10.22%	8.39%	15.16%	12.24%
	Melrose Credit Union	\$1,621,361	\$43,857	2.70%	(114.21%)	1466.06%	479.55%
	Empower Federal Credit Union	\$1,655,973	\$161,746	9.77%	9.46%	5.34%	8.01%
	Polish & Slavic Federal Credit Union	\$1,826,195	\$174,304	9.54%	5.62%	4.43%	0.67%
	Municipal Credit Union	\$2,700,063	\$205,255	7.60%	6.64%	8.97%	8.34%
	Nassau Educators Federal Credit Union	\$2,792,037	\$268,427	9.61%	8.49%	5.95%	4.96%
	State Employees Federal Credit Union	\$3,550,874	\$251,563	7.08%	7.67%	4.89%	8.19%
	Visions Federal Credit Union	\$4,055,243	\$503,496	12.42%	5.52%	6.18%	6.15%
	Hudson Valley Federal Credit Union	\$4,801,101	\$480,488	10.01%	3.89%	5.56%	10.56%
	United Nations Federal Credit Union	\$4,946,156	\$488,708	9.88%	8.06%	4.28%	4.61%
	Teachers Federal Credit Union	\$5,701,917	\$588,342	10.32%	6.60%	2.19%	3.33%
	ESL Federal Credit Union	\$6,286,067	\$978,712	15.57%	10.88%	1.72%	3.40%
	Bethpage Federal Credit Union	\$7,647,449	\$628,016	8.21%	11.50%	12.79%	5.27%
	Average of Asset Group D	\$2,898,873	\$292,970	9.84%	1.19%	78.58%	29.16%

Source: SNL Financial

NA = data was not available.

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

Definitions



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

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