



Credit Union Index

AN ANALYSIS OF NEW YORK CREDIT UNIONS





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

ASSET SIZE DEFINITION

Group A \$0–\$250 million

Group B \$251 million–\$500 million

Group C \$501 million–\$1 billion

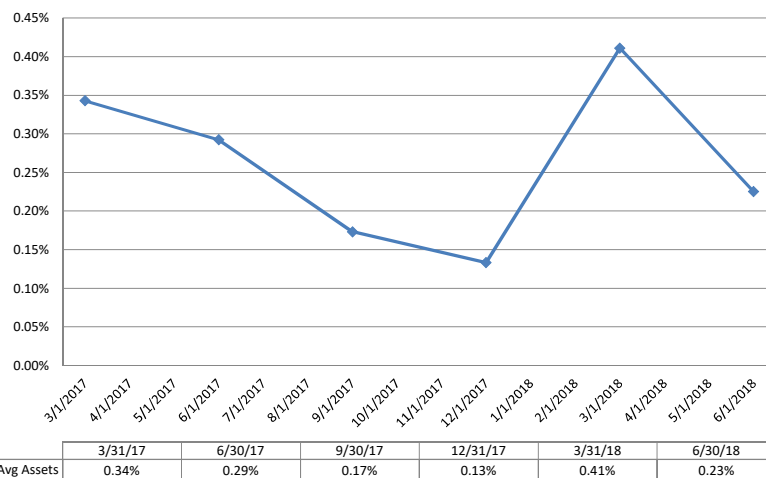
Group D Over \$1 billion

New York

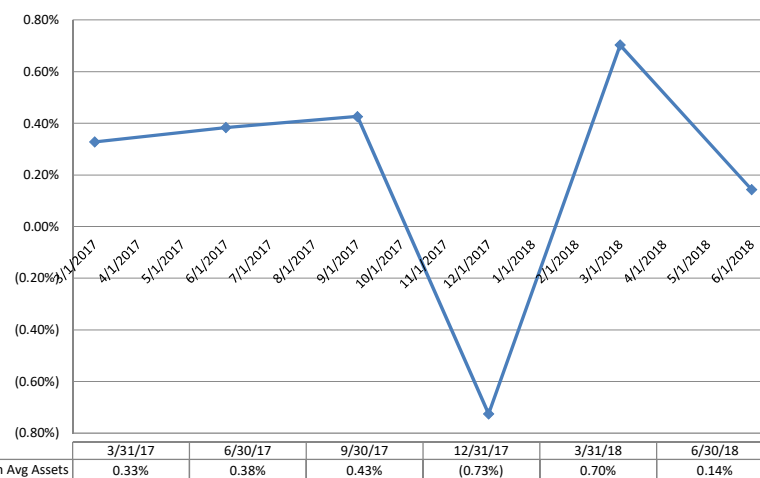
Performance Analysis

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

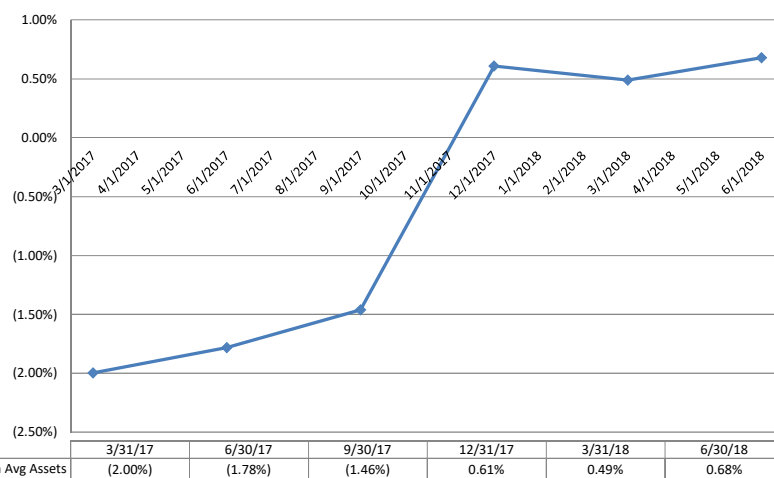
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



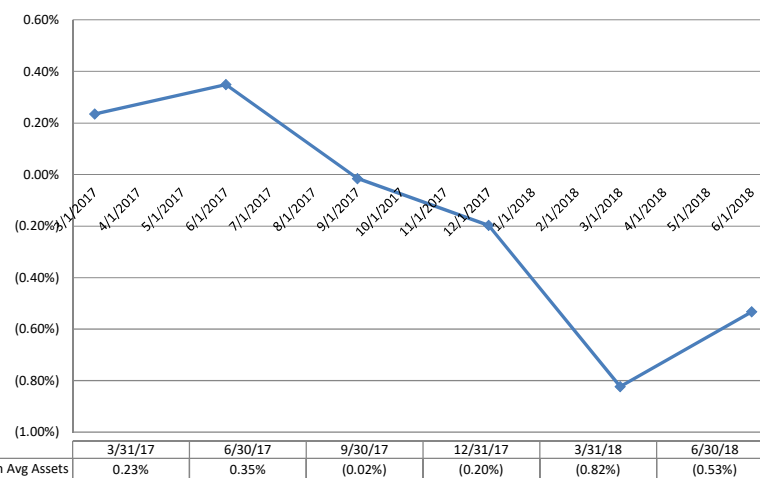
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

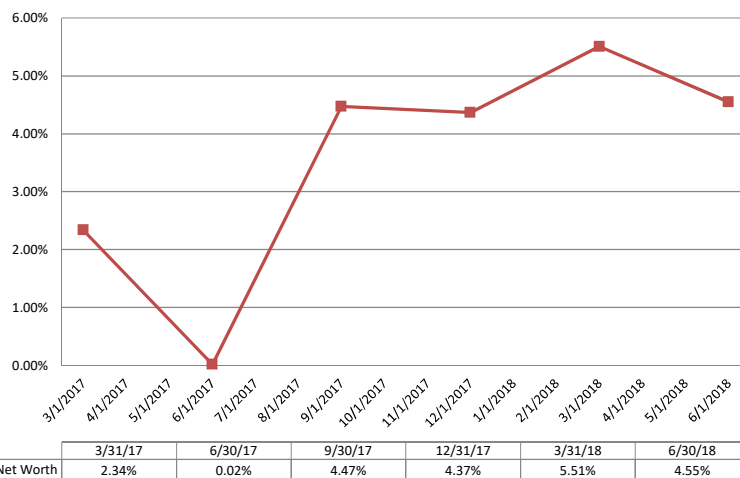
Note: Report includes only bank-level data.

NA = data was not available.

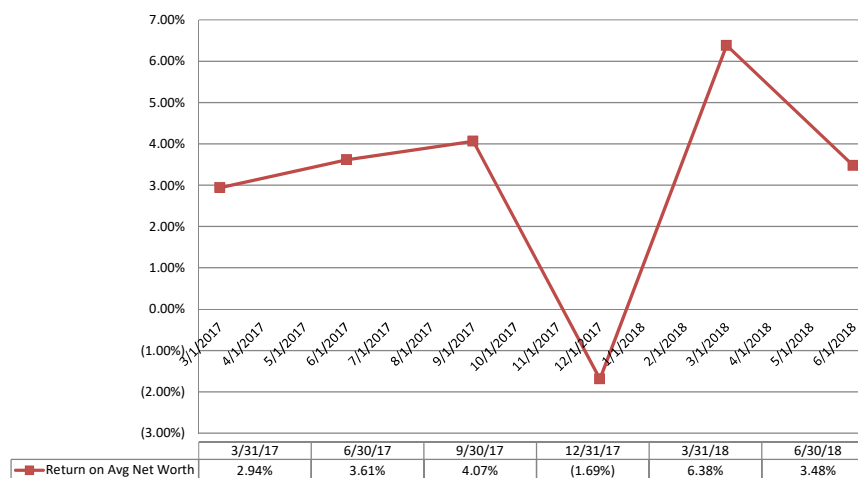
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

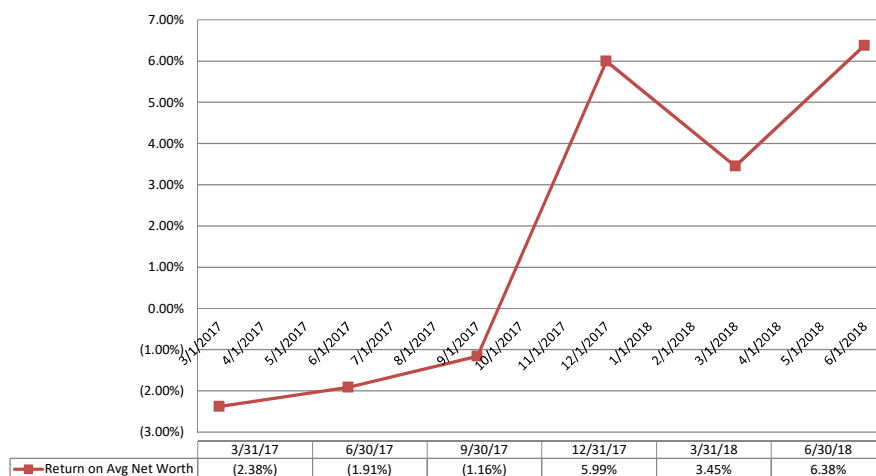
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



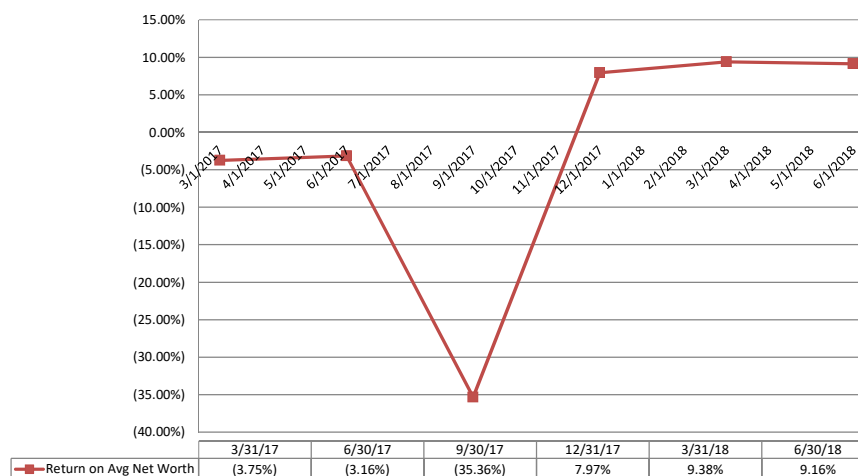
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

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Performance Analysis

June 30, 2018

Run Date: August 22, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	Leatherstocking Region Federal Credit Union	\$51,208	\$132	1.03%	10.50%	65.55%	\$60	\$293	1.14%	11.77%	69.18%	\$61
	Greater Niagara Federal Credit Union	\$51,939	\$95	0.73%	6.58%	79.44%	\$43	\$170	0.66%	5.93%	80.06%	\$42
	Western New York Federal Credit Union	\$54,216	\$125	0.93%	10.27%	77.59%	\$57	\$175	0.67%	7.26%	81.81%	\$63
	Educational & Governmental Employees Federal Credit Union	\$55,466	\$54	0.39%	3.74%	82.72%	\$61	\$108	0.39%	3.74%	81.25%	\$62
	Riverside Federal Credit Union	\$55,742	\$89	0.64%	6.49%	82.70%	\$65	\$154	0.55%	5.65%	85.68%	\$68
	Lower East Side People's Federal Credit Union	\$56,148	(\$13)	(0.09%)	(1.35%)	101.58%	\$72	(\$54)	(0.19%)	(2.80%)	103.35%	\$74
	M. C. T. Federal Credit Union	\$56,480	\$63	0.45%	5.12%	72.14%	\$56	\$112	0.40%	4.57%	77.62%	\$57
	Buffalo Service Credit Union	\$57,128	\$116	0.82%	7.60%	78.73%	\$70	\$239	0.85%	7.78%	78.45%	\$68
	Jamestown Area Community Federal Credit Union	\$57,669	\$87	0.61%	8.68%	84.07%	\$43	\$171	0.61%	8.62%	83.91%	\$43
	Compass Federal Credit Union	\$58,947	\$205	1.41%	8.94%	67.22%	\$70	\$397	1.38%	8.76%	68.91%	\$65
	Yonkers Teachers Federal Credit Union	\$59,868	\$59	0.40%	3.24%	65.58%	\$137	\$108	0.36%	2.97%	67.64%	\$139
	Hudson River Financial Federal Credit Union	\$60,145	\$39	0.27%	4.05%	89.96%	\$88	\$78	0.27%	3.97%	90.01%	\$94
	Consumers Federal Credit Union	\$61,899	\$25	0.16%	1.16%	92.78%	\$104	\$113	0.37%	2.63%	87.05%	\$97
	North Franklin Federal Credit Union	\$62,318	\$166	1.08%	8.77%	68.80%	\$56	\$341	1.13%	9.11%	67.85%	\$57
	ACMG Federal Credit Union	\$63,829	\$70	0.44%	5.57%	90.13%	\$60	\$102	0.33%	4.07%	92.39%	\$63
	Greater Chautauqua Federal Credit Union	\$65,830	\$46	0.28%	3.14%	87.28%	\$48	\$56	0.17%	1.92%	88.14%	\$48
	Utica Gas & Electric Employees Federal Credit Union	\$66,749	\$210	1.27%	7.62%	62.73%	\$79	\$394	1.19%	7.15%	64.04%	\$79
	Van Cortlandt Cooperative Federal Credit Union	\$67,561	(\$175)	(1.02%)	(11.84%)	63.45%	\$76	\$801	2.32%	26.58%	43.61%	\$76
	Northeastern Operating Engineers Federal Credit Union	\$68,084	\$61	0.36%	4.37%	88.91%	\$101	\$114	0.33%	4.10%	88.75%	\$99
	SJP Federal Credit Union	\$70,609	\$266	1.56%	16.24%	55.61%	\$88	\$500	1.50%	15.56%	55.86%	\$82
	Crossroads Community Federal Credit Union	\$70,646	\$60	0.34%	2.91%	81.28%	\$49	\$116	0.34%	2.83%	82.92%	\$49
	1199 SEIU Federal Credit Union	\$70,913	\$47	0.27%	3.65%	85.37%	\$77	\$71	0.21%	2.74%	83.64%	\$78
	Empire ONE Federal Credit Union	\$75,258	\$31	0.16%	1.56%	89.65%	\$53	\$62	0.17%	1.55%	89.03%	\$54
	Meridia Community Federal Credit Union	\$76,132	\$216	1.15%	9.97%	71.29%	\$47	\$363	0.99%	8.47%	73.85%	\$49
	New York Times Employees Federal Credit Union	\$77,350	(\$149)	(0.77%)	(5.14%)	85.48%	\$89	\$132	0.35%	2.28%	69.30%	\$90
	St. Pius X Church Federal Credit Union	\$79,485	\$138	0.69%	7.03%	79.03%	\$66	\$283	0.70%	7.31%	74.97%	\$60
	Financial Trust Federal Credit Union	\$80,589	\$217	1.09%	8.96%	71.64%	\$61	\$391	1.00%	8.16%	73.40%	\$61
	UFirst Federal Credit Union	\$81,744	\$173	0.86%	7.76%	81.77%	\$62	\$197	0.50%	4.42%	82.47%	\$59
	Oswego County Federal Credit Union	\$82,549	\$37	0.18%	2.28%	85.69%	\$53	\$108	0.27%	3.34%	84.94%	\$53
	Genesee Valley Federal Credit Union	\$84,548	\$301	1.44%	15.23%	71.44%	\$57	\$578	1.41%	14.89%	73.41%	\$58
	Greater Metro Federal Credit Union	\$84,664	(\$656)	(3.08%)	(30.04%)	104.50%	\$87	(\$619)	(1.45%)	(13.85%)	96.43%	\$85
	Southern Chautauqua Federal Credit Union	\$85,670	\$152	0.72%	9.45%	66.84%	\$48	\$174	0.42%	5.45%	70.21%	\$52
	Community Resource Federal Credit Union	\$87,410	\$137	0.63%	5.23%	78.03%	\$61	\$276	0.64%	5.30%	78.15%	\$64
	Syracuse Fire Department Employees Federal Credit Union	\$90,700	\$214	0.95%	7.42%	71.20%	\$68	\$420	0.94%	7.35%	71.82%	\$68
	Great Erie Federal Credit Union	\$91,232	\$143	0.63%	6.69%	72.59%	\$52	\$352	0.79%	8.30%	73.97%	\$56
	School Systems Federal Credit Union	\$91,515	\$159	0.71%	9.48%	70.95%	\$51	\$233	0.53%	7.01%	77.46%	\$55
	Inner Lakes Federal Credit Union	\$91,838	\$223	0.99%	14.92%	72.80%	\$47	\$448	1.01%	14.91%	71.67%	\$47
	Ontario Shores Federal Credit Union	\$95,216	\$264	1.13%	13.44%	64.33%	\$67	\$511	1.11%	13.22%	62.79%	\$64
	Lufthansa Employees Federal Credit Union	\$96,599	(\$22)	(0.09%)	(0.61%)	124.18%	\$93	\$81	0.17%	1.13%	73.79%	\$93
	Auburn Community Federal Credit Union	\$96,671	\$224	0.93%	9.98%	74.01%	\$74	\$431	0.90%	9.71%	75.23%	\$75
	First Choice Financial Federal Credit Union	\$105,994	\$256	0.98%	8.44%	75.17%	\$64	\$350	0.68%	5.77%	77.76%	\$63
	American Broadcast Employees Federal Credit Union	\$106,039	\$112	0.42%	4.40%	84.77%	\$81	\$207	0.38%	4.09%	85.57%	\$79
	Core Federal Credit Union	\$107,038	\$112	0.43%	3.86%	65.91%	\$59	\$342	0.66%	5.94%	69.07%	\$59
	Alternatives Federal Credit Union	\$108,171	\$144	0.54%	7.60%	86.40%	\$70	\$427	0.81%	11.42%	83.16%	\$67
	Ticonderoga Federal Credit Union	\$108,639	\$105	0.39%	4.61%	85.96%	\$69	\$102	0.19%	2.22%	90.01%	\$70
	Tonawanda Valley Federal Credit Union	\$109,712	\$192	0.70%	8.41%	80.19%	\$56	\$345	0.64%	7.63%	81.51%	\$54
	Buffalo Metropolitan Federal Credit Union	\$110,365	(\$71)	(0.26%)	(2.92%)	84.13%	\$82	(\$10)	(0.02%)	(0.21%)	83.81%	\$81
	Horizons Federal Credit Union	\$112,970	\$32	0.11%	1.00%	88.67%	\$58	\$40	0.07%	0.63%	91.88%	\$59

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Performance Analysis

June 30, 2018

Run Date: August 22, 2018

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Asset Group A - \$0 to \$250 million in total assets (continued)												
	Finger Lakes Federal Credit Union	\$124,969	\$362	1.18%	13.34%	74.77%	\$70	\$687	1.14%	12.84%	75.44%	\$71
	Greater Woodlawn Federal Credit Union	\$126,446	\$262	0.83%	4.10%	62.45%	\$51	\$505	0.80%	3.97%	63.58%	\$52
	Town of Hempstead Employees Federal Credit Union	\$127,267	(\$31)	(0.10%)	(2.06%)	87.01%	\$116	\$95	0.15%	3.60%	79.06%	\$97
	Ulster Federal Credit Union	\$129,099	\$154	0.48%	6.92%	80.41%	\$66	\$283	0.45%	6.23%	81.56%	\$65
	Triboro Postal Federal Credit Union	\$131,624	\$336	1.02%	7.94%	48.60%	\$74	\$517	0.79%	6.03%	57.45%	\$73
	Ukrainian National Federal Credit Union	\$143,134	\$92	0.26%	2.28%	89.86%	\$71	\$267	0.37%	3.31%	86.30%	\$72
	Western Division Federal Credit Union	\$143,491	\$384	1.07%	7.09%	64.42%	\$68	\$714	1.00%	6.64%	67.11%	\$68
	GHS Federal Credit Union	\$147,814	\$18	0.05%	0.52%	86.84%	\$65	\$76	0.10%	1.09%	88.59%	\$67
	Lomto Federal Credit Union	\$156,160	(\$11,291)	(27.67%)	NA	NM	\$89	(\$16,495)	(19.34%)	NA	NM	\$104
	Countryside Federal Credit Union	\$157,100	\$502	1.28%	9.60%	46.52%	\$79	\$488	0.62%	4.69%	50.79%	\$88
	Saint Lawrence Federal Credit Union	\$164,675	\$192	0.47%	5.33%	85.44%	\$53	\$460	0.57%	6.35%	84.17%	\$54
	Moog Employees Federal Credit Union	\$173,919	\$723	1.67%	8.22%	39.90%	\$71	\$1,424	1.65%	8.17%	40.02%	\$71
	Access Federal Credit Union	\$178,351	\$330	0.75%	9.44%	80.73%	\$70	\$702	0.80%	10.17%	79.61%	\$70
	Bay Ridge Federal Credit Union	\$183,024	(\$2,506)	(5.40%)	(94.47%)	73.63%	\$104	(\$4,867)	(5.18%)	(82.30%)	67.40%	\$99
	Dannemora Federal Credit Union	\$183,213	\$327	0.72%	5.92%	79.97%	\$53	\$583	0.66%	5.25%	82.38%	\$55
	Palisades Federal Credit Union	\$191,826	(\$1,223)	(2.53%)	(29.72%)	92.41%	\$88	(\$1,220)	(1.26%)	(14.35%)	94.45%	\$97
	Niagara's Choice Federal Credit Union	\$192,183	\$455	0.96%	11.73%	71.70%	\$54	\$994	1.07%	13.01%	67.27%	\$51
	SECNY Federal Credit Union	\$195,439	\$205	0.43%	5.34%	85.82%	\$61	\$430	0.46%	5.64%	84.85%	\$59
	Family First of NY Federal Credit Union	\$210,535	\$494	0.95%	9.43%	76.50%	\$69	\$739	0.73%	7.11%	80.02%	\$71
	TCT Federal Credit Union	\$211,788	\$274	0.53%	6.91%	78.59%	\$61	\$744	0.73%	9.39%	77.20%	\$62
	Actors Federal Credit Union	\$216,308	\$124	0.23%	3.50%	66.66%	\$70	(\$159)	(0.15%)	(2.21%)	66.08%	\$70
	Ukrainian Federal Credit Union	\$232,202	\$427	0.74%	7.84%	79.29%	\$49	\$873	0.76%	8.09%	79.36%	\$50
	Average of Asset Group A	\$106,887	(\$70)	0.03%	3.53%	77.71%	\$68	(\$20)	0.23%	4.55%	76.96%	\$69

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

Northern Federal Credit Union	\$251,218	\$439	0.71%	9.50%	84.97%	\$65	\$642	0.52%	7.01%	86.97%	\$63
Sperry Associates Federal Credit Union	\$255,279	\$124	0.19%	2.73%	91.94%	\$103	\$560	0.43%	6.12%	84.09%	\$100
Hudson River Community Credit Union	\$260,362	\$678	1.04%	8.79%	74.73%	\$69	\$1,382	1.07%	9.06%	75.80%	\$70
People's Alliance Federal Credit Union	\$266,554	\$57	0.09%	1.26%	84.47%	\$77	\$214	0.16%	2.37%	83.05%	\$76
G.P.O. Federal Credit Union	\$275,336	\$761	1.12%	12.38%	62.21%	\$66	\$1,429	1.07%	11.80%	64.17%	\$67
Olean Area Federal Credit Union	\$288,720	\$1,425	2.03%	14.02%	55.19%	\$57	\$2,146	1.55%	10.67%	60.71%	\$56
TEG Federal Credit Union	\$298,599	\$350	0.48%	6.79%	78.69%	\$71	\$433	0.30%	4.23%	82.28%	\$71
Ocean Financial Federal Credit Union	\$306,568	\$191	0.25%	3.78%	87.42%	\$81	\$646	0.41%	6.34%	81.25%	\$79
ServU Federal Credit Union	\$310,716	\$677	0.88%	7.01%	72.68%	\$49	\$1,310	0.87%	6.84%	74.07%	\$49
Advantage Federal Credit Union	\$334,768	\$384	0.46%	5.48%	79.59%	\$70	\$671	0.41%	4.76%	80.54%	\$70
First New York Federal Credit Union	\$336,375	\$348	0.42%	4.58%	81.57%	\$59	\$976	0.60%	6.46%	79.59%	\$57
Suma Yonkers Federal Credit Union	\$336,801	\$107	0.13%	0.89%	56.64%	\$82	\$271	0.16%	1.12%	63.57%	\$80
Pittsford Federal Credit Union	\$394,915	\$901	0.92%	8.09%	66.44%	\$89	\$1,670	0.86%	7.57%	68.17%	\$91
Nassau Financial Federal Credit Union	\$400,744	\$180	0.18%	2.55%	87.46%	\$77	\$849	0.42%	5.98%	81.16%	\$76
Hudson Heritage Federal Credit Union	\$406,531	\$19	0.02%	0.21%	85.91%	\$75	\$210	0.11%	1.14%	83.37%	\$72
Progressive Credit Union	\$423,801	(\$22,276)	(20.03%)	(103.21%)	NM	\$191	(\$17,976)	(7.88%)	(39.68%)	84.07%	\$192
Cornerstone Community Federal Credit Union	\$438,727	\$157	0.14%	2.16%	82.96%	\$69	\$367	0.17%	2.53%	83.21%	\$70
Reliant Community Federal Credit Union	\$453,541	\$969	0.86%	9.34%	81.93%	\$76	\$1,460	0.66%	7.09%	86.14%	\$77
First Heritage Federal Credit Union	\$457,696	\$358	0.31%	2.86%	86.26%	\$66	\$838	0.37%	3.34%	84.82%	\$66
Sidney Federal Credit Union	\$481,865	\$730	0.61%	4.82%	75.69%	\$64	\$1,446	0.61%	4.78%	75.14%	\$65
Average of Asset Group B	\$348,956	(\$671)	(0.46%)	0.20%	77.72%	\$78	(\$23)	0.14%	3.48%	78.11%	\$77

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Asset Group C - \$501 million to \$1 billion in total assets												
	Sea Comm Federal Credit Union	\$549,601	\$1,124	0.81%	6.05%	69.19%	\$64	\$2,898	1.05%	7.78%	68.34%	\$65
	First Source Federal Credit Union	\$552,188	\$1,350	0.99%	10.12%	62.83%	\$75	\$2,486	0.93%	9.43%	63.97%	\$74
	Sunmark Federal Credit Union	\$631,808	\$1,643	1.06%	13.57%	78.40%	\$78	\$2,334	0.77%	9.76%	81.42%	\$79
	N C P D Federal Credit Union	\$736,695	\$1,577	0.85%	6.53%	49.83%	\$117	\$3,148	0.85%	6.45%	48.65%	\$111
	Quorum Federal Credit Union	\$828,992	\$2,243	1.06%	14.55%	62.47%	\$149	(\$494)	(0.12%)	(1.60%)	65.30%	\$138
	Summit Federal Credit Union	\$897,958	\$1,017	0.46%	4.99%	83.72%	\$71	\$2,606	0.59%	6.44%	81.96%	\$72
	Average of Asset Group C	\$699,540	\$1,492	0.87%	9.30%	67.74%	\$92	\$2,163	0.68%	6.38%	68.27%	\$90
Asset Group D - \$1 billion and over in total assets												
	Mid-Hudson Valley Federal Credit Union	\$1,032,581	\$1,403	0.55%	6.69%	78.05%	\$71	\$2,983	0.59%	7.13%	77.65%	\$69
	CFCU Community Credit Union	\$1,069,716	\$2,653	0.99%	7.42%	66.34%	\$92	\$5,746	1.08%	8.10%	67.89%	\$93
	Suffolk Federal Credit Union	\$1,087,958	\$1,898	0.70%	8.07%	77.11%	\$91	\$3,337	0.62%	7.06%	76.42%	\$90
	Melrose Credit Union	\$1,122,498	(\$60,632)	(20.81%)	NA	180.25%	\$99	(\$171,821)	(28.05%)	NA	263.41%	\$102
	Self Reliance NY Federal Credit Union	\$1,337,649	\$2,657	0.80%	5.02%	47.71%	\$110	\$5,290	0.79%	5.01%	47.22%	\$110
	Corning Federal Credit Union	\$1,419,059	\$3,527	0.99%	10.86%	73.63%	\$72	\$7,543	1.08%	11.75%	72.27%	\$72
	Island Federal Credit Union	\$1,501,552	\$1,299	0.35%	6.10%	76.39%	\$67	\$2,906	0.40%	6.59%	74.26%	\$72
	AmeriCU Credit Union	\$1,502,775	\$1,526	0.41%	4.16%	73.65%	\$83	\$3,511	0.47%	4.81%	72.72%	\$80
	USAlliance Federal Credit Union	\$1,587,353	\$3,240	0.84%	11.71%	69.39%	\$84	\$6,918	0.92%	12.70%	67.56%	\$85
	Capital Communications Federal Credit Union	\$1,682,861	\$5,711	1.38%	13.65%	67.43%	\$104	\$9,473	1.16%	11.46%	69.65%	\$102
	Empower Federal Credit Union	\$1,766,553	\$5,052	1.15%	11.83%	73.79%	\$76	\$9,385	1.09%	11.09%	74.26%	\$76
	Polish & Slavic Federal Credit Union	\$1,914,492	\$3,170	0.67%	7.43%	79.38%	\$81	\$8,310	0.88%	9.74%	74.51%	\$81
	Municipal Credit Union	\$2,902,322	\$6,098	0.85%	19.85%	82.24%	\$111	\$10,720	0.76%	17.81%	83.11%	\$116
	Nassau Educators Federal Credit Union	\$3,040,635	\$8,070	1.07%	11.71%	61.73%	\$82	\$16,102	1.09%	11.80%	61.59%	\$85
	State Employees Federal Credit Union	\$3,795,292	\$4,512	0.48%	6.52%	79.25%	\$78	\$14,266	0.77%	10.48%	74.32%	\$78
	Visions Federal Credit Union	\$4,081,580	\$2,837	0.28%	2.47%	69.36%	\$78	\$11,135	0.55%	4.82%	66.25%	\$79
	Hudson Valley Federal Credit Union	\$4,843,764	\$11,866	0.99%	10.22%	61.18%	\$74	\$13,813	0.58%	5.90%	58.38%	\$76
	United Nations Federal Credit Union	\$5,288,924	\$12,254	0.94%	9.96%	67.36%	\$126	\$27,187	1.05%	11.15%	65.57%	\$129
	ESL Federal Credit Union	\$5,948,837	\$24,460	1.66%	9.38%	53.14%	\$95	\$46,302	1.55%	8.89%	54.48%	\$97
	Teachers Federal Credit Union	\$6,065,233	\$9,179	0.61%	6.28%	75.42%	\$85	\$17,641	0.59%	6.08%	75.97%	\$84
	Bethpage Federal Credit Union	\$8,389,107	\$14,776	0.73%	9.40%	66.63%	\$105	\$33,789	0.84%	10.78%	64.86%	\$107
	Average of Asset Group D	\$2,922,892	\$3,122	(0.21%)	8.94%	75.21%	\$89	\$4,026	(0.53%)	9.16%	78.21%	\$90

Source: SNL Financial

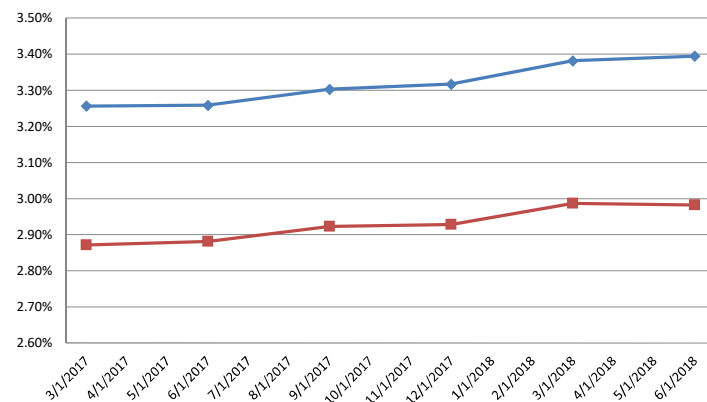
Note: Report includes only bank-level data.

NA = data was not available.

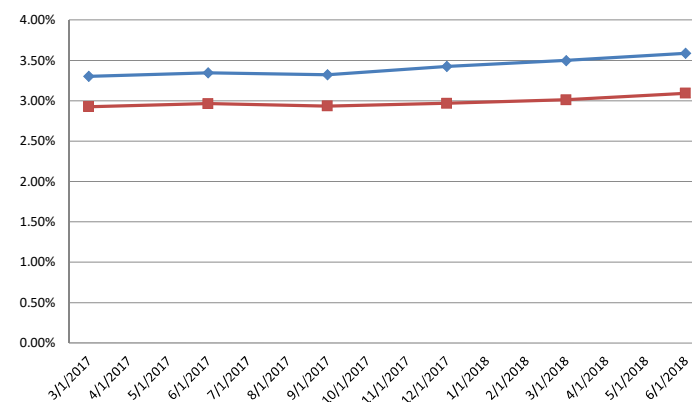
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

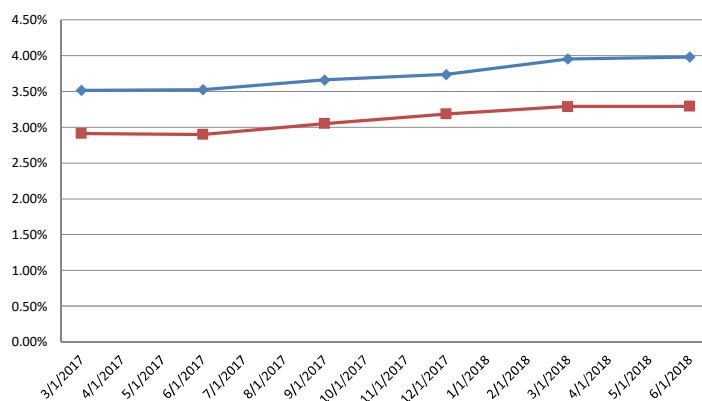
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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

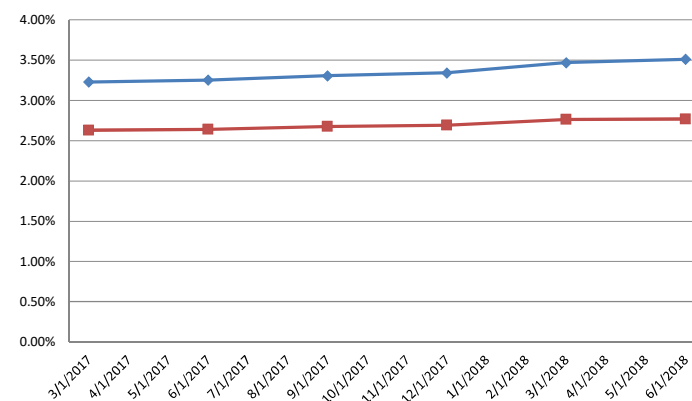
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.26%	3.26%	3.30%	3.32%	3.38%	3.39%
Net Interest Income/ Avg Assets	2.87%	2.88%	2.92%	2.93%	2.99%	2.98%

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

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

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

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

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

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

Source: SNL Financial

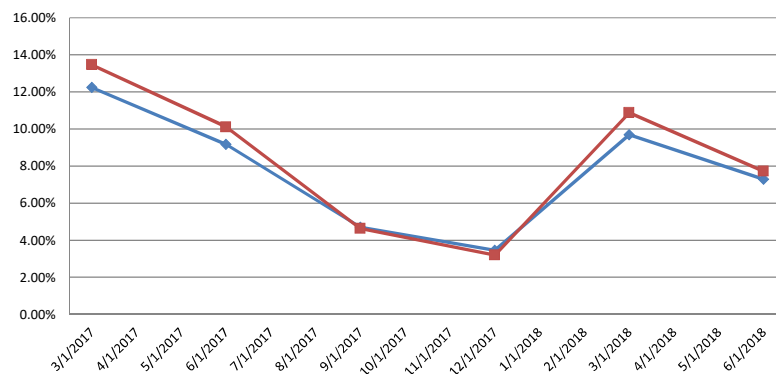
Note: Report includes only bank-level data.

NA = data was not available.

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

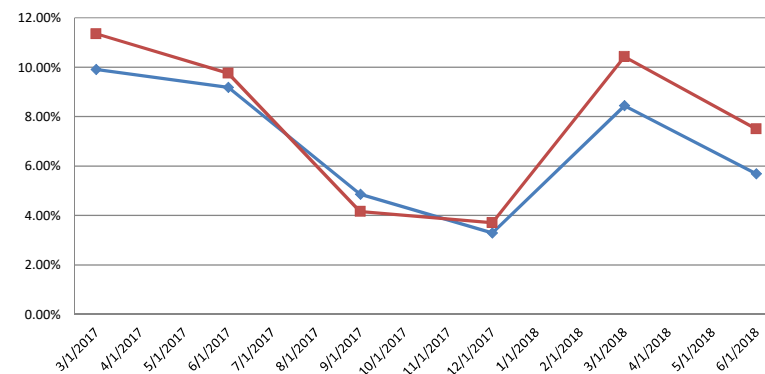
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



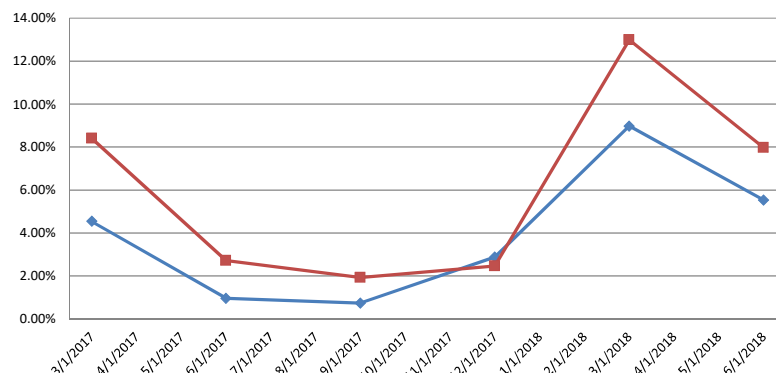
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	12.24%	9.17%	4.70%	3.46%	9.69%	7.30%
Market Growth Rate	13.47%	10.11%	4.63%	3.20%	10.88%	7.72%

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



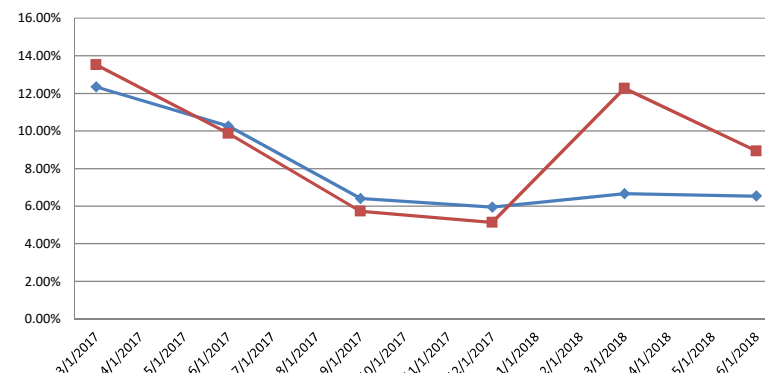
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	9.91%	9.18%	4.86%	3.29%	8.45%	5.69%
Market Growth Rate	11.35%	9.76%	4.16%	3.71%	10.43%	7.51%

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



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

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



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

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 22, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets											
	Leatherstocking Region Federal Credit Union	\$51,208	\$23,074	\$46,066	50.09%	\$4,453	3.04%	0.13%	2.91%	0.69%	(0.12%)
	Greater Niagara Federal Credit Union	\$51,939	\$24,587	\$45,960	53.50%	\$3,351	3.26%	0.14%	3.12%	7.31%	7.84%
	Western New York Federal Credit Union	\$54,216	\$33,754	\$49,038	68.83%	\$3,739	3.53%	0.12%	3.41%	16.76%	17.94%
	Educational & Governmental Employees Federal Credit Union	\$55,466	\$14,793	\$49,924	29.63%	\$5,839	2.85%	0.19%	2.67%	3.03%	5.55%
	Riverside Federal Credit Union	\$55,742	\$36,264	\$49,954	72.59%	\$4,645	3.39%	0.17%	3.23%	5.95%	5.83%
	Lower East Side People's Federal Credit Union	\$56,148	\$42,976	\$50,259	85.51%	\$2,160	4.69%	0.19%	4.50%	4.61%	5.50%
	M. C. T. Federal Credit Union	\$56,480	\$7,503	\$51,432	14.59%	\$6,276	2.11%	0.12%	1.99%	7.26%	7.49%
	Buffalo Service Credit Union	\$57,128	\$23,453	\$50,834	46.14%	\$4,394	3.41%	0.13%	3.28%	5.02%	6.17%
	Jamestown Area Community Federal Credit Union	\$57,669	\$26,067	\$53,331	48.88%	\$2,746	3.14%	0.10%	3.04%	14.48%	14.69%
	Compass Federal Credit Union	\$58,947	\$32,665	\$49,024	66.63%	\$3,803	4.16%	0.36%	3.80%	9.55%	9.45%
	Yonkers Teachers Federal Credit Union	\$59,868	\$3,658	\$52,542	6.96%	\$19,956	2.23%	0.84%	1.38%	2.29%	2.20%
	Hudson River Financial Federal Credit Union	\$60,145	\$22,864	\$55,609	41.12%	\$6,015	2.86%	0.49%	2.38%	22.10%	25.19%
	Consumers Federal Credit Union	\$61,899	\$50,390	\$52,849	95.35%	\$5,383	4.07%	1.24%	2.83%	0.68%	8.09%
	North Franklin Federal Credit Union	\$62,318	\$29,847	\$54,589	54.68%	\$5,193	3.18%	0.47%	2.71%	17.66%	18.96%
	ACMG Federal Credit Union	\$63,829	\$38,775	\$58,003	66.85%	\$2,280	4.22%	0.29%	4.00%	11.79%	12.71%
	Greater Chautauqua Federal Credit Union	\$65,830	\$38,261	\$59,831	63.95%	\$1,881	3.75%	0.31%	3.45%	5.98%	6.27%
	Utica Gas & Electric Employees Federal Credit Union	\$66,749	\$44,581	\$54,186	82.27%	\$7,853	4.04%	0.80%	3.24%	2.64%	7.55%
	Van Cortlandt Cooperative Federal Credit Union	\$67,561	\$22,462	\$61,309	36.64%	\$11,260	2.58%	0.22%	2.37%	(8.90%)	(8.35%)
	Northeastern Operating Engineers Federal Credit Union	\$68,084	\$56,036	\$60,450	92.70%	\$6,484	3.67%	0.44%	3.23%	(12.65%)	(13.31%)
	SJP Federal Credit Union	\$70,609	\$64,393	\$63,291	101.74%	\$6,725	5.23%	1.48%	3.75%	23.18%	23.81%
	Crossroads Community Federal Credit Union	\$70,646	\$24,225	\$62,045	39.04%	\$5,434	2.48%	0.33%	2.15%	9.40%	10.50%
	1199 SEIU Federal Credit Union	\$70,913	\$21,702	\$65,534	33.12%	\$4,432	3.58%	0.05%	3.53%	13.25%	15.07%
	Empire ONE Federal Credit Union	\$75,258	\$40,463	\$66,749	60.62%	\$5,575	2.87%	0.09%	2.78%	5.98%	6.78%
	Meridia Community Federal Credit Union	\$76,132	\$61,268	\$66,371	92.31%	\$3,714	3.39%	0.14%	3.25%	17.63%	18.22%
	New York Times Employees Federal Credit Union	\$77,350	\$30,573	\$65,361	46.78%	\$7,032	2.95%	0.48%	2.47%	14.25%	16.19%
	St. Pius X Church Federal Credit Union	\$79,485	\$65,130	\$71,424	91.19%	\$4,542	3.65%	0.56%	3.09%	(1.55%)	(3.18%)
	Financial Trust Federal Credit Union	\$80,589	\$51,528	\$70,432	73.16%	\$4,605	3.25%	0.17%	3.08%	11.51%	11.91%
	UFirst Federal Credit Union	\$81,744	\$52,314	\$71,830	72.83%	\$3,406	3.71%	0.08%	3.62%	23.59%	20.53%
	Oswego County Federal Credit Union	\$82,549	\$69,392	\$75,898	91.43%	\$2,359	5.25%	0.39%	4.86%	9.46%	10.08%
	Genesee Valley Federal Credit Union	\$84,548	\$69,579	\$75,879	91.70%	\$2,818	3.85%	0.13%	3.72%	13.59%	13.38%
	Greater Metro Federal Credit Union	\$84,664	\$32,023	\$74,964	42.72%	\$7,055	2.76%	0.38%	2.38%	(3.25%)	(1.63%)
	Southern Chautauqua Federal Credit Union	\$85,670	\$64,848	\$77,334	83.85%	\$1,904	5.85%	0.75%	5.10%	16.08%	16.66%
	Community Resource Federal Credit Union	\$87,410	\$72,339	\$74,899	96.58%	\$3,298	4.60%	0.83%	3.77%	6.05%	7.27%
	Syracuse Fire Department Employees Federal Credit Union	\$90,700	\$51,850	\$78,512	66.04%	\$6,047	3.27%	0.47%	2.80%	6.78%	7.20%
	Great Erie Federal Credit Union	\$91,232	\$58,374	\$81,624	71.52%	\$4,344	3.02%	0.15%	2.87%	10.59%	9.79%
	School Systems Federal Credit Union	\$91,515	\$33,358	\$84,507	39.47%	\$6,101	2.44%	0.28%	2.16%	15.93%	16.51%
	Inner Lakes Federal Credit Union	\$91,838	\$36,907	\$85,698	43.07%	\$3,908	3.17%	0.33%	2.84%	15.07%	16.37%
	Ontario Shores Federal Credit Union	\$95,216	\$43,854	\$86,569	50.66%	\$7,617	2.86%	0.17%	2.68%	15.26%	15.20%
	Lufthansa Employees Federal Credit Union	\$96,599	\$7,444	\$82,165	9.06%	\$27,600	2.05%	1.36%	0.69%	3.09%	3.59%
	Auburn Community Federal Credit Union	\$96,671	\$25,986	\$86,039	30.20%	\$6,042	2.72%	0.06%	2.66%	8.23%	8.10%
	First Choice Financial Federal Credit Union	\$105,994	\$51,928	\$93,451	55.57%	\$3,786	3.23%	0.18%	3.05%	10.52%	12.08%
	American Broadcast Employees Federal Credit Union	\$106,039	\$65,110	\$94,197	69.12%	\$3,535	3.62%	0.24%	3.38%	(6.02%)	(7.78%)
	Core Federal Credit Union	\$107,038	\$45,859	\$94,989	48.28%	\$4,282	2.97%	0.12%	2.86%	15.61%	18.46%
	Alternatives Federal Credit Union	\$108,171	\$82,825	\$96,133	86.16%	\$2,254	3.91%	0.26%	3.65%	8.53%	8.19%
	Ticonderoga Federal Credit Union	\$108,639	\$41,518	\$98,622	42.10%	\$3,812	3.42%	0.11%	3.30%	10.96%	12.74%
	Tonawanda Valley Federal Credit Union	\$109,712	\$49,640	\$100,311	49.49%	\$3,783	2.54%	0.06%	2.48%	11.98%	12.46%
	Buffalo Metropolitan Federal Credit Union	\$110,365	\$88,298	\$100,351	87.99%	\$2,725	4.52%	0.26%	4.26%	6.09%	6.64%
	Horizons Federal Credit Union	\$112,970	\$76,477	\$99,588	76.79%	\$3,530	3.35%	0.29%	3.06%	9.98%	10.65%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 22, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)											
	Finger Lakes Federal Credit Union	\$124,969	\$89,190	\$113,303	78.72%	\$3,676	3.72%	0.13%	3.58%	13.16%	13.41%
	Greater Woodlawn Federal Credit Union	\$126,446	\$40,620	\$100,481	40.43%	\$7,903	2.23%	0.30%	1.93%	3.91%	3.75%
	Town of Hempstead Employees Federal Credit Union	\$127,267	\$61,943	\$119,306	51.92%	\$6,060	3.24%	0.38%	2.86%	6.62%	2.05%
	Ulster Federal Credit Union	\$129,099	\$45,549	\$120,008	37.95%	\$4,303	2.88%	0.14%	2.74%	8.41%	10.32%
	Triboro Postal Federal Credit Union	\$131,624	\$10,853	\$114,491	9.48%	\$13,162	2.44%	0.89%	1.54%	3.42%	5.81%
	Ukrainian National Federal Credit Union	\$143,134	\$78,552	\$126,511	62.09%	\$5,022	3.30%	0.85%	2.46%	(3.38%)	(4.00%)
	Western Division Federal Credit Union	\$143,491	\$56,739	\$121,432	46.72%	\$6,377	2.73%	0.23%	2.49%	3.64%	3.18%
	GHS Federal Credit Union	\$147,814	\$114,573	\$133,381	85.90%	\$4,106	4.10%	0.31%	3.79%	7.31%	7.85%
	Lomto Federal Credit Union	\$156,160	\$127,741	\$111,091	114.99%	\$6,006	2.91%	2.03%	0.88%	(31.65%)	(61.28%)
	Countryside Federal Credit Union	\$157,100	\$138,228	\$134,305	102.92%	\$10,473	3.58%	1.02%	2.56%	1.65%	4.16%
	Saint Lawrence Federal Credit Union	\$164,675	\$115,271	\$132,505	86.99%	\$3,701	3.54%	0.86%	2.67%	6.45%	7.69%
	Moog Employees Federal Credit Union	\$173,919	\$79,680	\$138,099	57.70%	\$13,378	2.79%	0.21%	2.58%	2.71%	1.26%
	Access Federal Credit Union	\$178,351	\$106,715	\$162,142	65.82%	\$4,350	3.22%	0.29%	2.93%	8.62%	9.25%
	Bay Ridge Federal Credit Union	\$183,024	\$170,210	\$171,772	99.09%	\$6,101	4.81%	1.32%	3.50%	(10.14%)	(4.42%)
	Dannemora Federal Credit Union	\$183,213	\$104,237	\$160,216	65.06%	\$3,817	3.33%	0.21%	3.11%	15.85%	19.13%
	Palisades Federal Credit Union	\$191,826	\$131,642	\$151,079	87.13%	\$6,188	3.54%	0.62%	2.91%	(5.22%)	(0.08%)
	Niagara's Choice Federal Credit Union	\$192,183	\$112,273	\$173,592	64.68%	\$3,806	3.25%	0.05%	3.20%	16.53%	16.66%
	SECNY Federal Credit Union	\$195,439	\$119,009	\$177,162	67.18%	\$3,723	2.96%	0.21%	2.76%	13.19%	14.26%
	Family First of NY Federal Credit Union	\$210,535	\$170,347	\$171,859	99.12%	\$4,169	4.26%	0.64%	3.62%	15.48%	15.24%
	TCT Federal Credit Union	\$211,788	\$157,750	\$183,702	85.87%	\$3,748	3.74%	0.48%	3.26%	11.08%	13.71%
	Actors Federal Credit Union	\$216,308	\$95,477	\$202,179	47.22%	\$3,933	2.24%	0.09%	2.14%	0.54%	1.53%
	Ukrainian Federal Credit Union	\$232,202	\$208,703	\$208,193	100.24%	\$3,138	4.12%	0.70%	3.41%	4.68%	5.23%
	Average of Asset Group A	\$106,887	\$62,665	\$93,954	63.95%	\$5,530	3.39%	0.41%	2.98%	7.30%	7.72%
Asset Group B - \$251 to \$500 million in total assets											
	Northern Federal Credit Union	\$251,218	\$224,266	\$231,146	97.02%	\$2,393	4.61%	0.37%	4.24%	10.06%	18.62%
	Sperry Associates Federal Credit Union	\$255,279	\$175,321	\$236,083	74.26%	\$7,091	3.19%	0.72%	2.47%	(6.59%)	(6.84%)
	Hudson River Community Credit Union	\$260,362	\$229,273	\$227,048	100.98%	\$3,195	4.34%	0.54%	3.80%	7.58%	9.40%
	People's Alliance Federal Credit Union	\$266,554	\$175,157	\$239,582	73.11%	\$3,173	3.97%	0.36%	3.61%	4.90%	5.21%
	G.P.O. Federal Credit Union	\$275,336	\$170,817	\$246,928	69.18%	\$3,905	3.77%	0.40%	3.37%	15.27%	15.59%
	Olean Area Federal Credit Union	\$288,720	\$167,712	\$246,447	68.05%	\$4,852	3.42%	0.48%	2.94%	14.50%	16.25%
	TEG Federal Credit Union	\$298,599	\$208,834	\$271,381	76.95%	\$2,739	4.51%	0.52%	3.99%	17.46%	18.12%
	Ocean Financial Federal Credit Union	\$306,568	\$194,365	\$285,446	68.09%	\$6,889	3.04%	0.65%	2.39%	(4.22%)	(4.32%)
	ServU Federal Credit Union	\$310,716	\$215,494	\$269,725	79.89%	\$2,825	3.06%	0.19%	2.87%	12.71%	13.62%
	Advantage Federal Credit Union	\$334,768	\$246,730	\$249,400	98.93%	\$3,659	3.98%	0.71%	3.28%	6.58%	14.59%
	First New York Federal Credit Union	\$336,375	\$207,317	\$301,365	68.79%	\$3,058	3.50%	0.12%	3.39%	13.42%	14.42%
	Suma Yonkers Federal Credit Union	\$336,801	\$211,836	\$288,233	73.49%	\$10,363	3.05%	1.15%	1.90%	1.71%	1.75%
	Pittsford Federal Credit Union	\$394,915	\$289,222	\$348,719	82.94%	\$8,314	2.92%	0.47%	2.45%	3.28%	3.40%
	Nassau Financial Federal Credit Union	\$400,744	\$283,078	\$366,646	77.21%	\$6,412	2.82%	0.54%	2.28%	(1.24%)	(1.39%)
	Hudson Heritage Federal Credit Union	\$406,531	\$335,717	\$366,263	91.66%	\$2,833	4.31%	0.36%	3.94%	8.74%	13.46%
	Progressive Credit Union	\$423,801	\$404,764	\$269,711	150.07%	\$10,867	3.48%	1.48%	2.00%	(19.90%)	(13.47%)
	Cornerstone Community Federal Credit Union	\$438,727	\$270,588	\$406,497	66.57%	\$3,935	3.11%	0.13%	2.98%	7.57%	7.77%
	Reliant Community Federal Credit Union	\$453,541	\$330,314	\$399,532	82.68%	\$3,064	3.87%	0.16%	3.70%	10.99%	11.06%
	First Heritage Federal Credit Union	\$457,696	\$296,573	\$404,231	73.37%	\$4,142	3.05%	0.34%	2.70%	3.14%	4.03%
	Sidney Federal Credit Union	\$481,865	\$281,823	\$415,688	67.80%	\$3,181	3.71%	0.19%	3.52%	7.86%	8.83%
	Average of Asset Group B	\$348,956	\$245,960	\$303,504	82.05%	\$4,845	3.59%	0.49%	3.09%	5.69%	7.51%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 22, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets											
	Sea Comm Federal Credit Union	\$549,601	\$324,195	\$470,979	68.83%	\$4,697	4.03%	0.67%	3.35%	2.05%	5.34%
	First Source Federal Credit Union	\$552,188	\$506,818	\$488,104	103.83%	\$3,902	4.70%	0.47%	4.24%	17.25%	20.99%
	Sunmark Federal Credit Union	\$631,808	\$559,815	\$547,492	102.25%	\$3,361	4.02%	0.45%	3.57%	13.53%	11.94%
	N C P D Federal Credit Union	\$736,695	\$181,645	\$636,308	28.55%	\$33,486	2.60%	1.07%	1.53%	(0.28%)	1.13%
	Quorum Federal Credit Union	\$828,992	\$702,542	\$756,788	92.83%	\$6,477	5.06%	0.88%	4.18%	(7.31%)	(0.42%)
	Summit Federal Credit Union	\$897,958	\$825,358	\$793,772	103.98%	\$3,789	3.46%	0.57%	2.89%	7.94%	8.89%
	Average of Asset Group C	\$699,540	\$516,729	\$615,574	83.38%	\$9,285	3.98%	0.69%	3.29%	5.53%	7.98%
Asset Group D - \$1 billion and over in total assets											
	Mid-Hudson Valley Federal Credit Union	\$1,032,581	\$720,249	\$935,367	77.00%	\$4,065	3.65%	0.36%	3.30%	9.13%	9.35%
	CFCU Community Credit Union	\$1,069,716	\$762,119	\$918,366	82.99%	\$5,571	3.51%	0.30%	3.22%	2.44%	1.75%
	Suffolk Federal Credit Union	\$1,087,958	\$673,530	\$952,049	70.75%	\$6,737	3.10%	0.42%	2.68%	2.51%	3.07%
	Melrose Credit Union	\$1,122,498	\$1,245,510	\$1,259,355	98.90%	\$13,524	3.63%	2.28%	1.35%	(35.14%)	(22.40%)
	Self Reliance NY Federal Credit Union	\$1,337,649	\$703,475	\$1,122,758	62.66%	\$31,474	3.16%	1.72%	1.44%	1.47%	1.13%
	Corning Federal Credit Union	\$1,419,059	\$1,100,652	\$1,259,052	87.42%	\$4,300	3.40%	0.53%	2.87%	11.29%	12.07%
	Island Federal Credit Union	\$1,501,552	\$739,847	\$1,069,236	69.19%	\$13,288	2.74%	1.16%	1.58%	15.32%	14.07%
	AmeriCU Credit Union	\$1,502,775	\$1,338,594	\$1,339,398	99.94%	\$4,771	3.73%	0.67%	3.06%	2.79%	5.76%
	USAlliance Federal Credit Union	\$1,587,353	\$1,367,221	\$1,179,214	115.94%	\$5,731	4.29%	1.06%	3.24%	30.41%	31.94%
	Capital Communications Federal Credit Union	\$1,682,861	\$1,467,446	\$1,437,801	102.06%	\$4,836	3.93%	0.56%	3.37%	10.81%	14.66%
	Empower Federal Credit Union	\$1,766,553	\$1,414,448	\$1,558,701	90.75%	\$3,457	4.31%	0.39%	3.92%	12.58%	13.22%
	Polish & Slavic Federal Credit Union	\$1,914,492	\$1,093,669	\$1,731,047	63.18%	\$6,087	3.24%	0.36%	2.89%	4.12%	7.79%
	Municipal Credit Union	\$2,902,322	\$1,847,453	\$2,698,321	68.47%	\$3,981	4.11%	0.17%	3.94%	16.12%	16.49%
	Nassau Educators Federal Credit Union	\$3,040,635	\$2,417,884	\$2,722,866	88.80%	\$7,960	3.56%	0.87%	2.69%	13.54%	14.21%
	State Employees Federal Credit Union	\$3,795,292	\$2,255,587	\$3,453,011	65.32%	\$4,238	3.31%	0.34%	2.97%	13.51%	13.41%
	Visions Federal Credit Union	\$4,081,580	\$2,682,276	\$3,271,071	82.00%	\$7,348	3.16%	0.70%	2.46%	2.93%	3.90%
	Hudson Valley Federal Credit Union	\$4,843,764	\$2,851,680	\$4,335,055	65.78%	\$6,390	3.78%	0.76%	3.02%	6.89%	8.47%
	United Nations Federal Credit Union	\$5,288,924	\$2,911,724	\$4,739,224	61.44%	\$9,411	3.15%	0.43%	2.72%	7.00%	6.68%
	ESL Federal Credit Union	\$5,948,837	\$2,780,697	\$3,515,040	79.11%	\$8,166	3.87%	0.74%	3.13%	(9.42%)	11.76%
	Teachers Federal Credit Union	\$6,065,233	\$3,870,412	\$5,426,369	71.33%	\$9,019	2.73%	0.77%	1.96%	7.84%	7.98%
	Bethpage Federal Credit Union	\$8,389,107	\$5,831,394	\$7,072,004	82.46%	\$12,986	3.32%	0.99%	2.33%	11.10%	12.09%
	Average of Asset Group D	\$2,922,892	\$1,908,375	\$2,475,967	80.26%	\$8,254	3.51%	0.74%	2.77%	6.54%	8.92%

Source: SNL Financial

Note: Report includes only bank-level data.

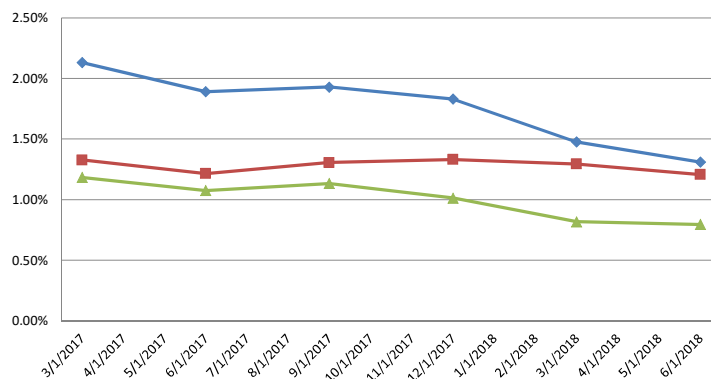
NA = data was not available.

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

Asset Quality

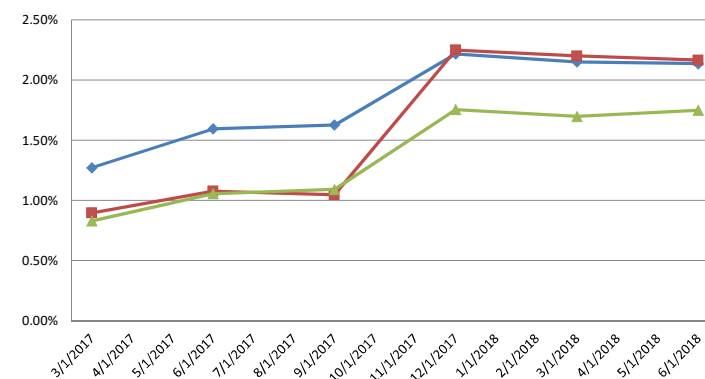
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



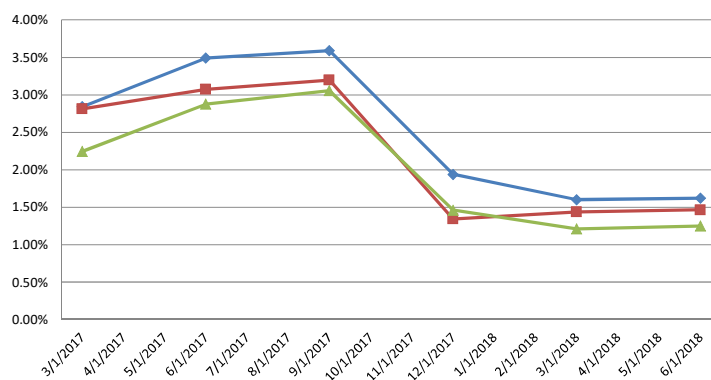
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	2.13%	1.89%	1.93%	1.83%	1.48%	1.31%
Reserves/Loans	1.33%	1.21%	1.30%	1.33%	1.29%	1.21%
Delinquent Loans/Total Assets	1.18%	1.07%	1.13%	1.01%	0.82%	0.79%

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



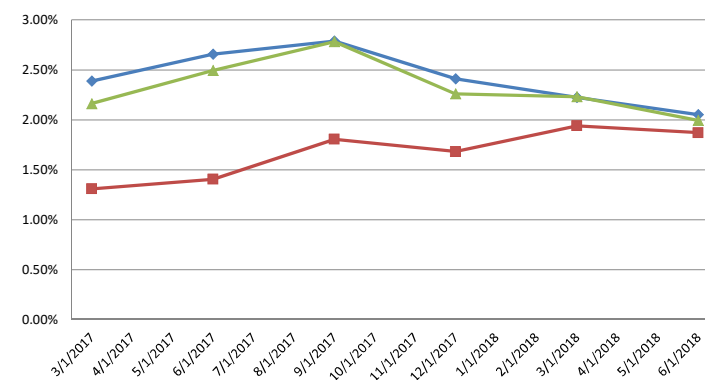
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	1.27%	1.59%	1.63%	2.22%	2.15%	2.14%
Reserves/Loans	0.90%	1.08%	1.05%	2.25%	2.20%	2.17%
Delinquent Loans/Total Assets	0.83%	1.05%	1.09%	1.75%	1.70%	1.75%

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



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

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



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

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

June 30, 2018

Run Date: August 22, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Leatherstocking Region Federal Credit Union	\$51,208	\$209	0.91%	0.26%	29.19%	4.07%	0.41%
	Greater Niagara Federal Credit Union	\$51,939	\$147	0.60%	0.37%	62.59%	2.49%	0.28%
	Western New York Federal Credit Union	\$54,216	\$131	0.39%	0.39%	100.76%	4.70%	0.24%
	Educational & Governmental Employees Federal Credit Union	\$55,466	\$122	0.82%	1.20%	145.08%	2.05%	0.22%
	Riverside Federal Credit Union	\$55,742	\$336	0.93%	0.82%	88.10%	5.77%	0.60%
	Lower East Side People's Federal Credit Union	\$56,148	\$852	1.98%	0.76%	38.15%	22.90%	1.52%
	M. C. T. Federal Credit Union	\$56,480	\$42	0.56%	0.52%	92.86%	0.84%	0.07%
	Buffalo Service Credit Union	\$57,128	\$40	0.17%	0.23%	132.50%	0.65%	0.07%
	Jamestown Area Community Federal Credit Union	\$57,669	\$25	0.10%	0.24%	248.00%	0.61%	0.04%
	Compass Federal Credit Union	\$58,947	\$369	1.13%	0.66%	58.54%	3.89%	0.63%
	Yonkers Teachers Federal Credit Union	\$59,868	\$116	3.17%	1.42%	44.83%	1.57%	0.19%
	Hudson River Financial Federal Credit Union	\$60,145	\$5	0.02%	0.36%	NM	0.13%	0.01%
	Consumers Federal Credit Union	\$61,899	\$3,140	6.23%	0.27%	4.30%	36.16%	5.07%
	North Franklin Federal Credit Union	\$62,318	\$313	1.05%	0.44%	41.53%	4.02%	0.50%
	ACMG Federal Credit Union	\$63,829	\$221	0.57%	0.75%	131.67%	4.12%	0.35%
	Greater Chautauqua Federal Credit Union	\$65,830	\$729	1.91%	0.72%	37.86%	12.71%	1.11%
	Utica Gas & Electric Employees Federal Credit Union	\$66,749	\$768	1.72%	0.54%	31.25%	6.78%	1.15%
	Van Cortlandt Cooperative Federal Credit Union	\$67,561	\$1,339	5.96%	1.75%	29.42%	30.99%	1.98%
	Northeastern Operating Engineers Federal Credit Union	\$68,084	\$883	1.58%	0.43%	27.52%	15.66%	1.30%
	SJP Federal Credit Union	\$70,609	\$308	0.48%	0.38%	78.90%	4.45%	0.44%
	Crossroads Community Federal Credit Union	\$70,646	\$25	0.10%	0.43%	420.00%	0.30%	0.04%
	1199 SEIU Federal Credit Union	\$70,913	\$480	2.21%	3.49%	157.71%	8.10%	0.68%
	Empire ONE Federal Credit Union	\$75,258	\$114	0.28%	0.42%	147.37%	1.40%	0.15%
	Meridia Community Federal Credit Union	\$76,132	\$93	0.15%	0.39%	259.14%	1.03%	0.12%
	New York Times Employees Federal Credit Union	\$77,350	\$702	2.30%	1.36%	59.40%	5.89%	0.91%
	St. Pius X Church Federal Credit Union	\$79,485	\$380	0.58%	0.48%	82.63%	4.61%	0.48%
	Financial Trust Federal Credit Union	\$80,589	\$262	0.51%	0.59%	115.27%	2.60%	0.33%
	UFirst Federal Credit Union	\$81,744	\$118	0.23%	0.41%	183.05%	1.51%	0.14%
	Oswego County Federal Credit Union	\$82,549	\$1,048	1.51%	0.80%	53.05%	15.34%	1.27%
	Genesee Valley Federal Credit Union	\$84,548	\$283	0.41%	0.35%	86.57%	3.41%	0.33%
	Greater Metro Federal Credit Union	\$84,664	\$880	2.75%	7.36%	267.84%	9.01%	1.04%
	Southern Chautauqua Federal Credit Union	\$85,670	\$1,136	1.75%	1.94%	110.48%	14.61%	1.33%
	Community Resource Federal Credit Union	\$87,410	\$404	0.56%	0.79%	141.09%	3.75%	0.46%
	Syracuse Fire Department Employees Federal Credit Union	\$90,700	\$548	1.06%	0.04%	3.83%	5.62%	0.60%
	Great Erie Federal Credit Union	\$91,232	\$188	0.32%	0.48%	150.00%	2.11%	0.21%
	School Systems Federal Credit Union	\$91,515	\$505	1.51%	0.11%	7.33%	7.40%	0.55%
	Inner Lakes Federal Credit Union	\$91,838	\$175	0.47%	0.57%	120.57%	2.82%	0.19%
	Ontario Shores Federal Credit Union	\$95,216	\$47	0.11%	0.52%	487.23%	0.57%	0.05%
	Lufthansa Employees Federal Credit Union	\$96,599	\$3	0.04%	0.81%	NM	0.02%	0.00%
	Auburn Community Federal Credit Union	\$96,671	\$0	0.00%	0.11%	NA	0.00%	0.00%
	First Choice Financial Federal Credit Union	\$105,994	\$967	1.86%	0.64%	34.54%	7.69%	0.91%
	American Broadcast Employees Federal Credit Union	\$106,039	\$505	0.78%	0.50%	64.75%	4.78%	0.48%
	Core Federal Credit Union	\$107,038	\$1,072	2.34%	2.57%	109.98%	8.59%	1.00%
	Alternatives Federal Credit Union	\$108,171	\$1,280	1.55%	0.60%	39.14%	16.06%	1.18%
	Ticonderoga Federal Credit Union	\$108,639	\$469	1.13%	1.05%	92.75%	5.50%	0.43%
	Tonawanda Valley Federal Credit Union	\$109,712	\$196	0.39%	0.13%	33.67%	2.11%	0.18%
	Buffalo Metropolitan Federal Credit Union	\$110,365	\$1,071	1.21%	0.76%	62.93%	10.35%	0.97%
	Horizons Federal Credit Union	\$112,970	\$618	0.81%	0.69%	84.95%	4.64%	0.55%

Source: SNL Financial

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Asset Quality

June 30, 2018

Run Date: August 22, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)

Asset Group A - \$0 to \$250 million in total assets (continued)

Finger Lakes Federal Credit Union	\$124,969	\$250	0.28%	0.44%	158.00%	2.19%	0.20%
Greater Woodlawn Federal Credit Union	\$126,446	\$181	0.45%	0.87%	195.03%	0.70%	0.14%
Town of Hempstead Employees Federal Credit Union	\$127,267	\$1,090	1.76%	1.81%	102.84%	12.72%	0.86%
Ulster Federal Credit Union	\$129,099	\$525	1.15%	1.63%	141.14%	10.47%	0.41%
Triboro Postal Federal Credit Union	\$131,624	\$120	1.11%	0.54%	49.17%	0.71%	0.09%
Ukrainian National Federal Credit Union	\$143,134	\$1,054	1.34%	0.13%	9.87%	7.21%	0.74%
Western Division Federal Credit Union	\$143,491	\$79	0.14%	0.16%	116.46%	0.36%	0.06%
GHS Federal Credit Union	\$147,814	\$1,860	1.62%	0.66%	40.59%	12.64%	1.26%
Lomto Federal Credit Union	\$156,160	\$13,333	10.44%	20.56%	197.02%	NA	8.54%
Countryside Federal Credit Union	\$157,100	\$1,571	1.14%	0.53%	46.40%	7.17%	1.00%
Saint Lawrence Federal Credit Union	\$164,675	\$520	0.45%	0.24%	53.65%	3.57%	0.32%
Moog Employees Federal Credit Union	\$173,919	\$170	0.21%	1.27%	592.94%	0.46%	0.10%
Access Federal Credit Union	\$178,351	\$889	0.83%	0.59%	70.87%	6.68%	0.50%
Bay Ridge Federal Credit Union	\$183,024	\$12,111	7.12%	5.68%	79.77%	79.87%	6.62%
Dannemora Federal Credit Union	\$183,213	\$467	0.45%	0.69%	154.60%	2.31%	0.25%
Palisades Federal Credit Union	\$191,826	\$1,273	0.97%	1.67%	172.43%	7.81%	0.66%
Niagara's Choice Federal Credit Union	\$192,183	\$2,494	2.22%	1.31%	59.06%	14.69%	1.30%
SECNY Federal Credit Union	\$195,439	\$175	0.15%	0.37%	250.86%	1.10%	0.09%
Family First of NY Federal Credit Union	\$210,535	\$677	0.40%	0.64%	162.19%	3.04%	0.32%
TCT Federal Credit Union	\$211,788	\$389	0.25%	0.49%	200.26%	2.33%	0.18%
Actors Federal Credit Union	\$216,308	\$1,314	1.38%	2.98%	216.36%	7.87%	0.61%
Ukrainian Federal Credit Union	\$232,202	\$1,083	0.52%	0.25%	48.01%	4.81%	0.47%
Average of Asset Group A	\$106,887	\$933	1.31%	1.21%	118.15%	7.29%	0.79%

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

Northern Federal Credit Union	\$251,218	\$983	0.44%	0.84%	192.47%	7.55%	0.39%
Sperry Associates Federal Credit Union	\$255,279	\$2,885	1.65%	1.54%	93.38%	13.81%	1.13%
Hudson River Community Credit Union	\$260,362	\$1,785	0.78%	0.54%	69.92%	6.10%	0.69%
People's Alliance Federal Credit Union	\$266,554	\$1,590	0.91%	1.63%	179.56%	8.94%	0.60%
G.P.O. Federal Credit Union	\$275,336	\$2,187	1.28%	2.32%	181.21%	10.49%	0.79%
Olean Area Federal Credit Union	\$288,720	\$483	0.29%	1.65%	573.08%	1.15%	0.17%
TEG Federal Credit Union	\$298,599	\$2,029	0.97%	0.92%	94.78%	9.30%	0.68%
Ocean Financial Federal Credit Union	\$306,568	\$7,344	3.78%	2.56%	67.76%	30.49%	2.40%
ServU Federal Credit Union	\$310,716	\$874	0.41%	0.35%	85.70%	2.66%	0.28%
Advantage Federal Credit Union	\$334,768	\$1,089	0.44%	0.48%	108.82%	3.72%	0.33%
First New York Federal Credit Union	\$336,375	\$658	0.32%	0.74%	231.61%	2.10%	0.20%
Suma Yonkers Federal Credit Union	\$336,801	\$4,669	2.20%	0.59%	26.69%	14.33%	1.39%
Pittsford Federal Credit Union	\$394,915	\$653	0.23%	0.75%	332.16%	1.42%	0.17%
Nassau Financial Federal Credit Union	\$400,744	\$14,947	5.28%	2.72%	51.45%	48.52%	3.73%
Hudson Heritage Federal Credit Union	\$406,531	\$3,079	0.92%	1.15%	125.63%	8.54%	0.76%
Progressive Credit Union	\$423,801	\$85,722	21.18%	21.37%	100.89%	66.46%	20.23%
Cornerstone Community Federal Credit Union	\$438,727	\$1,076	0.40%	1.06%	265.61%	3.37%	0.25%
Reliant Community Federal Credit Union	\$453,541	\$1,107	0.34%	0.40%	119.24%	2.57%	0.24%
First Heritage Federal Credit Union	\$457,696	\$466	0.16%	0.69%	437.34%	0.94%	0.10%
Sidney Federal Credit Union	\$481,865	\$2,038	0.72%	1.00%	138.08%	4.03%	0.42%
Average of Asset Group B	\$348,956	\$6,783	2.14%	2.17%	173.77%	12.32%	1.75%

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Asset Quality
June 30, 2018
Run Date: August 22, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Sea Comm Federal Credit Union	\$549,601	\$3,043	0.94%	0.56%	59.84%	4.47%	0.55%
	First Source Federal Credit Union	\$552,188	\$3,436	0.68%	1.51%	222.35%	5.87%	0.62%
	Sunmark Federal Credit Union	\$631,808	\$4,972	0.89%	0.34%	38.66%	12.34%	0.79%
	N C P D Federal Credit Union	\$736,695	\$1,825	1.00%	1.39%	138.14%	1.84%	0.25%
	Quorum Federal Credit Union	\$828,992	\$41,278	5.88%	4.68%	79.63%	47.39%	4.98%
	Summit Federal Credit Union	\$897,958	\$2,609	0.32%	0.30%	93.71%	3.09%	0.29%
	Average of Asset Group C	\$699,540	\$9,527	1.62%	1.46%	105.39%	12.50%	1.25%
Asset Group D - \$1 billion and over in total assets								
	Mid-Hudson Valley Federal Credit Union	\$1,032,581	\$6,846	0.95%	0.84%	88.50%	9.30%	0.66%
	CFCU Community Credit Union	\$1,069,716	\$8,956	1.18%	0.65%	55.33%	6.48%	0.84%
	Suffolk Federal Credit Union	\$1,087,958	\$3,268	0.49%	1.04%	214.05%	3.21%	0.30%
	Melrose Credit Union	\$1,122,498	\$359,742	28.88%	20.86%	72.23%	NA	32.05%
	Self Reliance NY Federal Credit Union	\$1,337,649	\$2,660	0.38%	0.58%	154.25%	1.27%	0.20%
	Corning Federal Credit Union	\$1,419,059	\$3,349	0.30%	0.56%	182.86%	2.63%	0.24%
	Island Federal Credit Union	\$1,501,552	\$2,964	0.40%	0.24%	60.36%	3.44%	0.20%
	AmeriCU Credit Union	\$1,502,775	\$13,376	1.00%	0.68%	68.43%	9.06%	0.89%
	USAlliance Federal Credit Union	\$1,587,353	\$9,078	0.66%	0.81%	121.93%	7.88%	0.57%
	Capital Communications Federal Credit Union	\$1,682,861	\$16,299	1.11%	1.30%	117.28%	9.10%	0.97%
	Empower Federal Credit Union	\$1,766,553	\$6,629	0.47%	1.05%	223.53%	3.61%	0.38%
	Polish & Slavic Federal Credit Union	\$1,914,492	\$4,960	0.45%	0.09%	20.83%	3.20%	0.26%
	Municipal Credit Union	\$2,902,322	\$15,404	0.83%	0.94%	112.87%	11.63%	0.53%
	Nassau Educators Federal Credit Union	\$3,040,635	\$15,062	0.62%	0.53%	84.88%	5.16%	0.50%
	State Employees Federal Credit Union	\$3,795,292	\$14,047	0.62%	1.17%	187.18%	6.01%	0.37%
	Visions Federal Credit Union	\$4,081,580	\$23,416	0.87%	1.99%	227.72%	5.09%	0.57%
	Hudson Valley Federal Credit Union	\$4,843,764	\$28,484	1.00%	2.14%	213.98%	6.46%	0.59%
	United Nations Federal Credit Union	\$5,288,924	\$15,169	0.52%	0.83%	159.48%	3.22%	0.29%
	ESL Federal Credit Union	\$5,948,837	\$16,802	0.60%	1.47%	243.66%	1.70%	0.28%
	Teachers Federal Credit Union	\$6,065,233	\$12,434	0.32%	0.41%	126.48%	2.12%	0.21%
	Bethpage Federal Credit Union	\$8,389,107	\$82,084	1.41%	1.07%	76.06%	12.59%	0.98%
	Average of Asset Group D	\$2,922,892	\$31,478	2.05%	1.87%	133.90%	5.66%	1.99%

Source: SNL Financial

Note: Report includes only bank-level data.

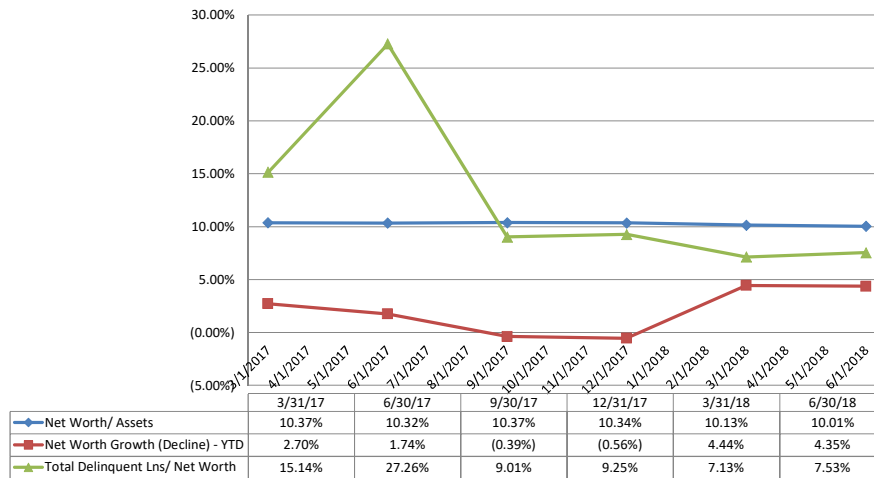
NA = data was not available.

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

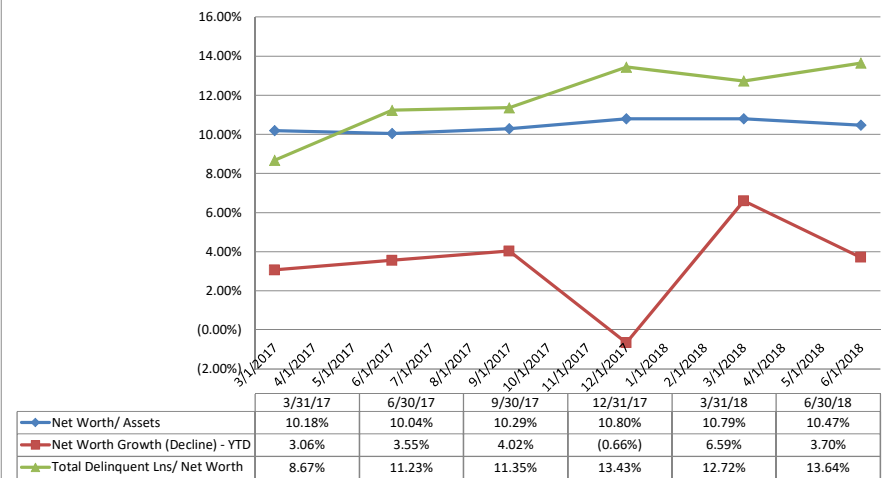
Net Worth

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

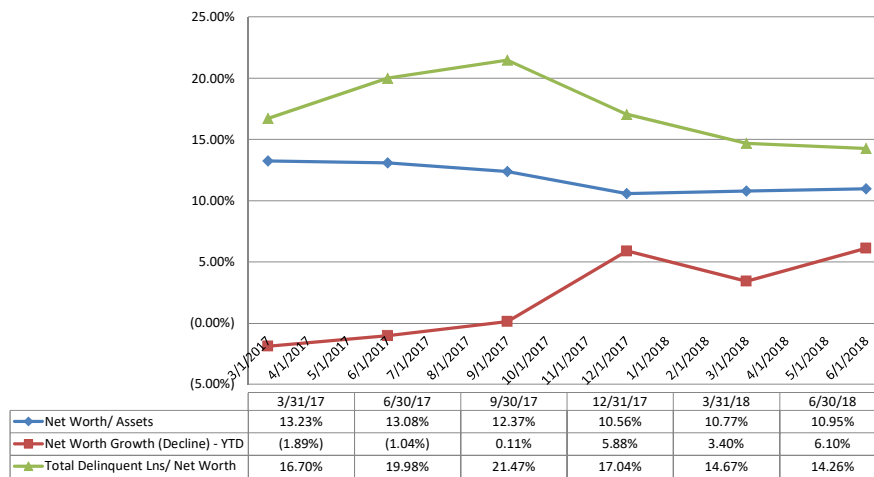
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



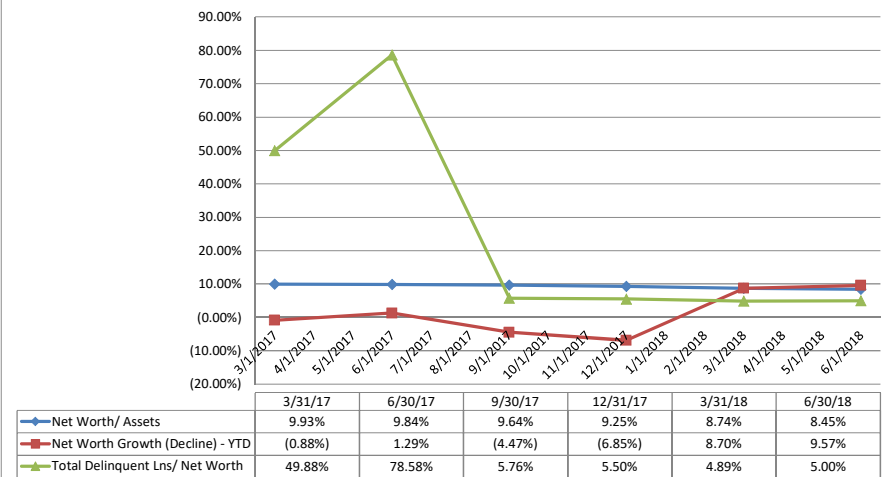
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

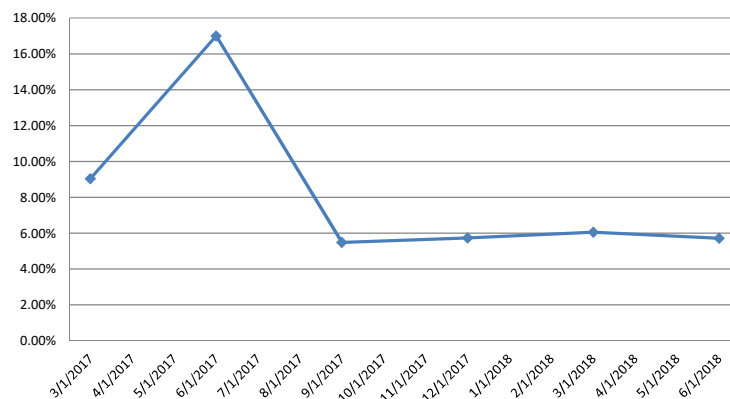
Note: Report includes only bank-level data.

NA = data was not available.

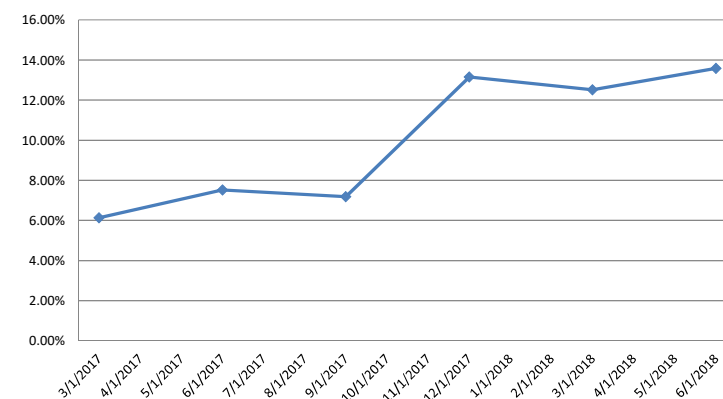
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

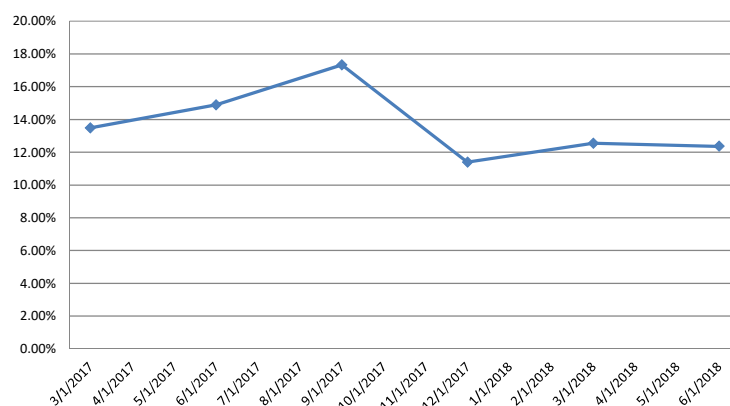
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



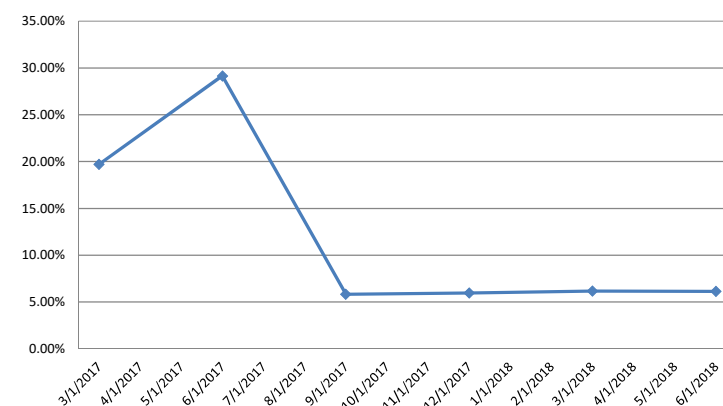
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

June 30, 2018

Run Date: August 22, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets							
	Leatherstocking Region Federal Credit Union	\$51,208	\$5,272	10.30%	11.77%	3.96%	1.16%
	Greater Niagara Federal Credit Union	\$51,939	\$5,839	11.24%	5.96%	2.52%	1.58%
	Western New York Federal Credit Union	\$54,216	\$4,929	9.09%	7.36%	2.66%	2.68%
	Educational & Governmental Employees Federal Credit Union	\$55,466	\$6,093	10.99%	3.61%	2.00%	2.90%
	Riverside Federal Credit Union	\$55,742	\$5,533	9.93%	5.76%	6.07%	5.35%
	Lower East Side People's Federal Credit Union	\$56,148	\$5,354	9.54%	(0.97%)	15.91%	6.07%
	M. C. T. Federal Credit Union	\$56,480	\$4,957	8.78%	4.62%	0.85%	0.79%
	Buffalo Service Credit Union	\$57,128	\$5,973	10.46%	8.37%	0.67%	0.89%
	Jamestown Area Community Federal Credit Union	\$57,669	\$4,054	7.03%	8.81%	0.62%	1.53%
	Compass Federal Credit Union	\$58,947	\$9,270	15.73%	8.95%	3.98%	2.33%
	Yonkers Teachers Federal Credit Union	\$59,868	\$7,320	12.23%	3.00%	1.58%	0.71%
	Hudson River Financial Federal Credit Union	\$60,145	\$4,533	7.54%	3.50%	0.11%	1.83%
	Consumers Federal Credit Union	\$61,899	\$8,814	14.24%	2.60%	35.63%	1.53%
	North Franklin Federal Credit Union	\$62,318	\$7,658	12.29%	9.32%	4.09%	1.70%
	ACMG Federal Credit Union	\$63,829	\$5,088	7.97%	4.09%	4.34%	5.72%
	Greater Chautauqua Federal Credit Union	\$65,830	\$5,876	8.93%	1.92%	12.41%	4.70%
	Utica Gas & Electric Employees Federal Credit Union	\$66,749	\$12,108	18.14%	6.74%	6.34%	1.98%
	Van Cortlandt Cooperative Federal Credit Union	\$67,561	\$5,824	8.62%	(14.70%)	22.99%	6.77%
	Northeastern Operating Engineers Federal Credit Union	\$68,084	\$5,613	8.24%	4.15%	15.73%	4.33%
	SJP Federal Credit Union	\$70,609	\$6,684	9.47%	16.17%	4.61%	3.64%
	Crossroads Community Federal Credit Union	\$70,646	\$8,269	11.70%	2.85%	0.30%	1.27%
	1199 SEIU Federal Credit Union	\$70,913	\$5,451	7.69%	2.64%	8.81%	13.89%
	Empire ONE Federal Credit Union	\$75,258	\$8,203	10.90%	1.52%	1.39%	2.05%
	Meridia Community Federal Credit Union	\$76,132	\$8,773	11.52%	8.63%	1.06%	2.75%
	New York Times Employees Federal Credit Union	\$77,350	\$12,994	16.80%	2.05%	5.40%	3.21%
	St. Pius X Church Federal Credit Union	\$79,485	\$7,920	9.96%	11.79%	4.80%	3.96%
	Financial Trust Federal Credit Union	\$80,589	\$9,793	12.15%	8.32%	2.68%	3.08%
	UFirst Federal Credit Union	\$81,744	\$13,079	16.00%	3.06%	0.90%	1.65%
	Oswego County Federal Credit Union	\$82,549	\$6,454	7.82%	3.40%	16.24%	8.61%
	Genesee Valley Federal Credit Union	\$84,548	\$8,057	9.53%	15.49%	3.51%	3.04%
	Greater Metro Federal Credit Union	\$84,664	\$10,077	11.90%	(11.57%)	8.73%	23.39%
	Southern Chautauqua Federal Credit Union	\$85,670	\$7,518	8.78%	5.07%	15.11%	16.69%
	Community Resource Federal Credit Union	\$87,410	\$10,583	12.11%	5.38%	3.82%	5.39%
	Syracuse Fire Department Employees Federal Credit Union	\$90,700	\$11,642	12.84%	7.49%	4.71%	0.18%
	Great Erie Federal Credit Union	\$91,232	\$8,738	9.58%	8.15%	2.15%	3.23%
	School Systems Federal Credit Union	\$91,515	\$6,788	7.42%	7.11%	7.44%	0.55%
	Inner Lakes Federal Credit Union	\$91,838	\$6,783	7.39%	14.14%	2.58%	3.11%
	Ontario Shores Federal Credit Union	\$95,216	\$7,980	8.38%	13.65%	0.59%	2.87%
	Lufthansa Employees Federal Credit Union	\$96,599	\$14,295	14.80%	1.14%	0.02%	0.42%
	Auburn Community Federal Credit Union	\$96,671	\$9,094	9.41%	9.97%	0.00%	0.31%
	First Choice Financial Federal Credit Union	\$105,994	\$12,918	12.19%	5.57%	7.49%	2.59%
	American Broadcast Employees Federal Credit Union	\$106,039	\$10,774	10.16%	3.94%	4.69%	3.04%
	Core Federal Credit Union	\$107,038	\$11,649	10.88%	6.05%	9.20%	10.12%
	Alternatives Federal Credit Union	\$108,171	\$9,072	8.39%	9.88%	14.11%	5.52%
	Ticonderoga Federal Credit Union	\$108,639	\$10,036	9.24%	2.05%	4.67%	4.33%
	Tonawanda Valley Federal Credit Union	\$109,712	\$9,230	8.41%	7.77%	2.12%	0.72%
	Buffalo Metropolitan Federal Credit Union	\$110,365	\$11,926	10.81%	(0.18%)	8.98%	5.65%
	Horizons Federal Credit Union	\$112,970	\$12,788	11.32%	0.63%	4.83%	4.11%

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Net Worth

June 30, 2018

Run Date: August 22, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)

Asset Group A - \$0 to \$250 million in total assets (continued)

Finger Lakes Federal Credit Union	\$124,969	\$11,067	8.86%	13.22%	2.26%	3.57%
Greater Woodlawn Federal Credit Union	\$126,446	\$25,689	20.32%	4.01%	0.70%	1.37%
Town of Hempstead Employees Federal Credit Union	\$127,267	\$7,870	6.18%	2.44%	13.85%	14.24%
Ulster Federal Credit Union	\$129,099	\$10,422	8.07%	5.58%	5.04%	7.11%
Triboro Postal Federal Credit Union	\$131,624	\$20,666	15.70%	5.13%	0.58%	0.29%
Ukrainian National Federal Credit Union	\$143,134	\$16,278	11.37%	3.34%	6.47%	0.64%
Western Division Federal Credit Union	\$143,491	\$21,870	15.24%	6.75%	0.36%	0.42%
GHS Federal Credit Union	\$147,814	\$14,686	9.94%	1.04%	12.67%	5.14%
Lomto Federal Credit Union	\$156,160	(\$53,995)	(34.58%)	NA	NA	NA
Countryside Federal Credit Union	\$157,100	\$21,170	13.48%	4.72%	7.42%	3.44%
Saint Lawrence Federal Credit Union	\$164,675	\$15,831	9.61%	5.97%	3.28%	1.76%
Moog Employees Federal Credit Union	\$173,919	\$35,563	20.45%	8.34%	0.48%	2.83%
Access Federal Credit Union	\$178,351	\$14,910	8.36%	9.88%	5.96%	4.23%
Bay Ridge Federal Credit Union	\$183,024	\$9,825	5.37%	(66.25%)	123.27%	98.33%
Dannemora Federal Credit Union	\$183,213	\$23,360	12.75%	5.12%	2.00%	3.09%
Palisades Federal Credit Union	\$191,826	\$18,907	9.86%	(12.12%)	6.73%	11.61%
Niagara's Choice Federal Credit Union	\$192,183	\$16,940	8.81%	17.32%	14.72%	8.70%
SECNY Federal Credit Union	\$195,439	\$15,446	7.90%	5.74%	1.13%	2.84%
Family First of NY Federal Credit Union	\$210,535	\$21,301	10.12%	7.19%	3.18%	5.15%
TCT Federal Credit Union	\$211,788	\$16,807	7.94%	9.26%	2.31%	4.63%
Actors Federal Credit Union	\$216,308	\$14,904	6.89%	(2.11%)	8.82%	19.08%
Ukrainian Federal Credit Union	\$232,202	\$22,024	9.48%	8.26%	4.92%	2.36%
Average of Asset Group A	\$106,887	\$10,275	10.01%	4.35%	7.53%	5.72%

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

Northern Federal Credit Union	\$251,218	\$18,700	7.44%	7.11%	5.26%	10.12%
Sperry Associates Federal Credit Union	\$255,279	\$20,707	8.11%	5.56%	13.93%	13.01%
Hudson River Community Credit Union	\$260,362	\$31,215	11.99%	9.26%	5.72%	4.00%
People's Alliance Federal Credit Union	\$266,554	\$24,195	9.08%	1.78%	6.57%	11.80%
G.P.O. Federal Credit Union	\$275,336	\$24,959	9.06%	12.15%	8.76%	15.88%
Olean Area Federal Credit Union	\$288,720	\$41,803	14.48%	10.82%	1.16%	6.62%
TEG Federal Credit Union	\$298,599	\$23,264	7.79%	6.43%	8.72%	8.27%
Ocean Financial Federal Credit Union	\$306,568	\$25,167	8.21%	5.03%	29.18%	19.77%
ServU Federal Credit Union	\$310,716	\$38,955	12.54%	7.01%	2.24%	1.92%
Advantage Federal Credit Union	\$334,768	\$30,174	9.01%	4.55%	3.61%	3.93%
First New York Federal Credit Union	\$336,375	\$31,173	9.27%	6.46%	2.11%	4.89%
Suma Yonkers Federal Credit Union	\$336,801	\$48,324	14.35%	1.13%	9.66%	2.58%
Pittsford Federal Credit Union	\$394,915	\$44,988	11.39%	7.71%	1.45%	4.82%
Nassau Financial Federal Credit Union	\$400,744	\$30,286	7.56%	5.76%	49.35%	25.39%
Hudson Heritage Federal Credit Union	\$406,531	\$36,979	9.10%	1.14%	8.33%	10.46%
Progressive Credit Union	\$423,801	\$80,526	19.00%	(35.35%)	106.45%	107.40%
Cornerstone Community Federal Credit Union	\$438,727	\$29,900	6.82%	2.49%	3.60%	9.56%
Reliant Community Federal Credit Union	\$453,541	\$42,679	9.41%	7.08%	2.59%	3.09%
First Heritage Federal Credit Union	\$457,696	\$52,682	11.51%	3.24%	0.88%	3.87%
Sidney Federal Credit Union	\$481,865	\$63,589	13.20%	4.65%	3.20%	4.43%
Average of Asset Group B	\$348,956	\$37,013	10.47%	3.70%	13.64%	13.59%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

June 30, 2018

Run Date: August 22, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group C - \$501 million to \$1 billion in total assets							
	Sea Comm Federal Credit Union	\$549,601	\$78,771	14.33%	7.64%	3.86%	2.31%
	First Source Federal Credit Union	\$552,188	\$54,048	9.79%	9.64%	6.36%	14.14%
	Sunmark Federal Credit Union	\$631,808	\$55,792	8.83%	8.74%	8.91%	3.44%
	N C P D Federal Credit Union	\$736,695	\$110,806	15.04%	5.85%	1.65%	2.28%
	Quorum Federal Credit Union	\$828,992	\$66,811	8.06%	(1.46%)	61.78%	49.20%
	Summit Federal Credit Union	\$897,958	\$86,567	9.64%	6.21%	3.01%	2.82%
	Average of Asset Group C	\$699,540	\$75,466	10.95%	6.10%	14.26%	12.37%
Asset Group D - \$1 billion and over in total assets							
	Mid-Hudson Valley Federal Credit Union	\$1,032,581	\$88,466	8.57%	6.98%	7.74%	6.85%
	CFCU Community Credit Union	\$1,069,716	\$145,976	13.65%	8.20%	6.14%	3.39%
	Suffolk Federal Credit Union	\$1,087,958	\$105,514	9.70%	6.53%	3.10%	6.63%
	Melrose Credit Union	\$1,122,498	(\$359,687)	(32.04%)	NA	NA	NA
	Self Reliance NY Federal Credit Union	\$1,337,649	\$220,438	16.48%	4.92%	1.21%	1.86%
	Corning Federal Credit Union	\$1,419,059	\$135,137	9.52%	11.82%	2.48%	4.53%
	Island Federal Credit Union	\$1,501,552	\$119,544	7.96%	4.98%	2.48%	1.50%
	AmeriCU Credit Union	\$1,502,775	\$147,134	9.79%	4.89%	9.09%	6.22%
	USAlliance Federal Credit Union	\$1,587,353	\$134,358	8.46%	28.81%	6.76%	8.24%
	Capital Communications Federal Credit Union	\$1,682,861	\$171,369	10.18%	11.70%	9.51%	11.15%
	Empower Federal Credit Union	\$1,766,553	\$178,739	10.12%	11.08%	3.71%	8.29%
	Polish & Slavic Federal Credit Union	\$1,914,492	\$188,655	9.85%	9.22%	2.63%	0.55%
	Municipal Credit Union	\$2,902,322	\$226,955	7.82%	9.92%	6.79%	7.66%
	Nassau Educators Federal Credit Union	\$3,040,635	\$299,483	9.85%	11.36%	5.03%	4.27%
	State Employees Federal Credit Union	\$3,795,292	\$284,321	7.49%	15.31%	4.94%	9.25%
	Visions Federal Credit Union	\$4,081,580	\$513,686	12.59%	4.41%	4.56%	10.38%
	Hudson Valley Federal Credit Union	\$4,843,764	\$523,911	10.82%	5.42%	5.44%	11.63%
	United Nations Federal Credit Union	\$5,288,924	\$540,112	10.21%	10.60%	2.81%	4.48%
	ESL Federal Credit Union	\$5,948,837	\$1,070,329	17.99%	9.04%	1.57%	3.82%
	Teachers Federal Credit Union	\$6,065,233	\$627,645	10.35%	5.78%	1.98%	2.51%
	Bethpage Federal Credit Union	\$8,389,107	\$680,557	8.11%	10.45%	12.06%	9.17%
	Average of Asset Group D	\$2,922,892	\$287,745	8.45%	9.57%	5.00%	6.12%

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.