



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 \$50–\$250 million

Group B \$251 million–\$500 million

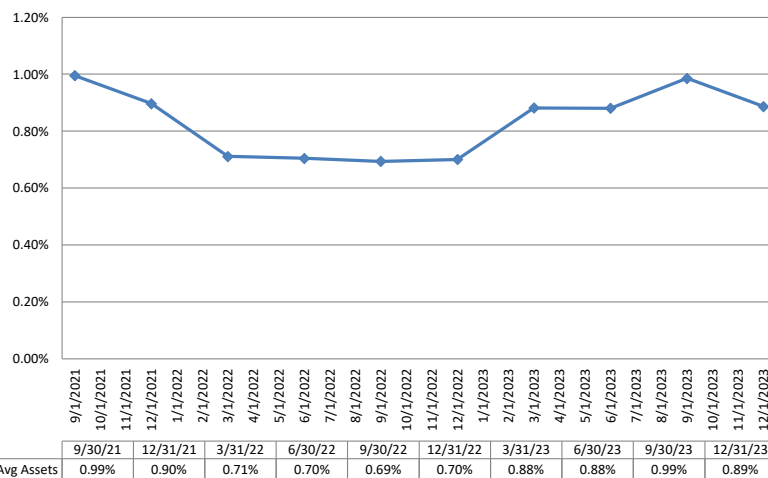
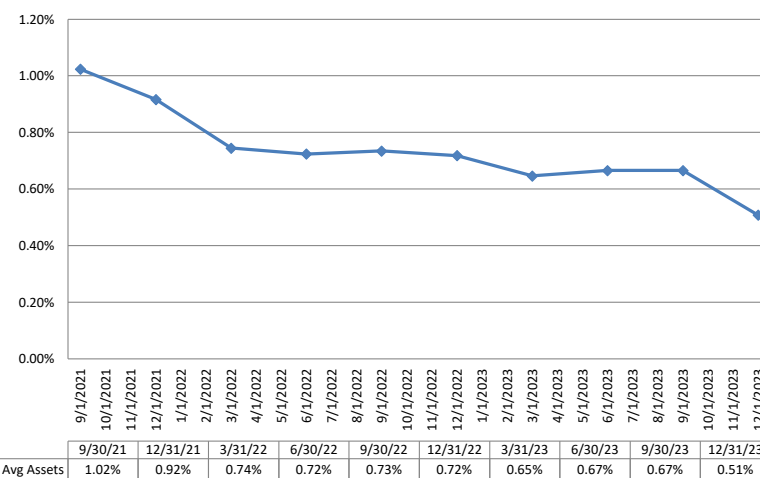
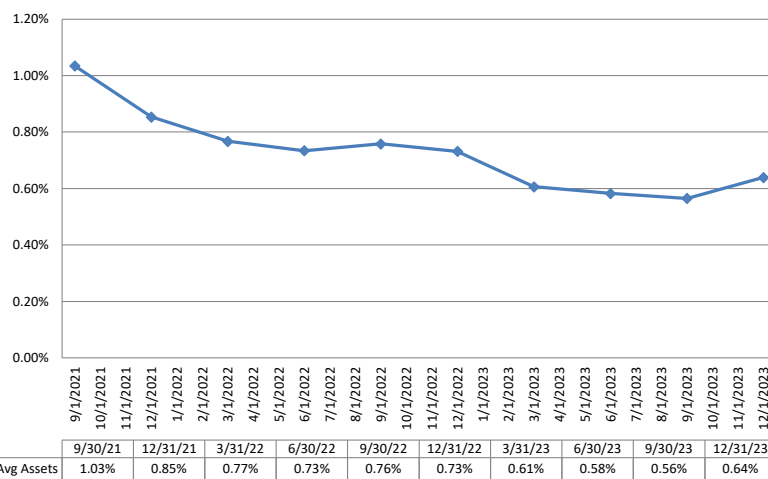
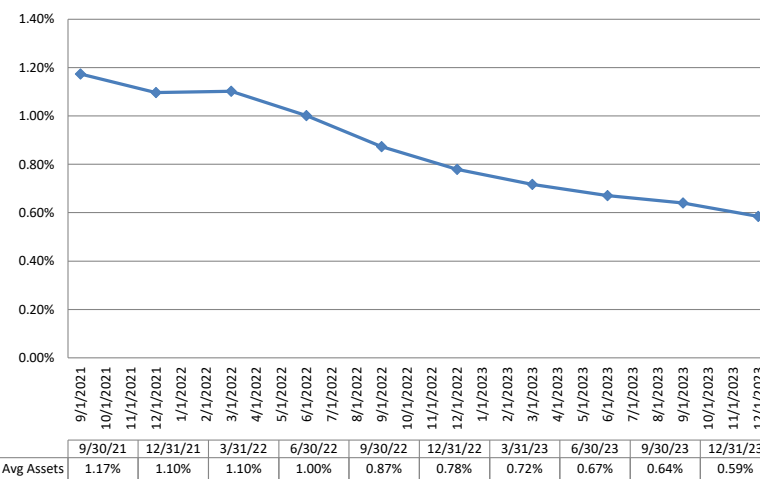
Group C \$501 million–\$1 billion

Group D Over \$1 billion

New York

Performance Analysis

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

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

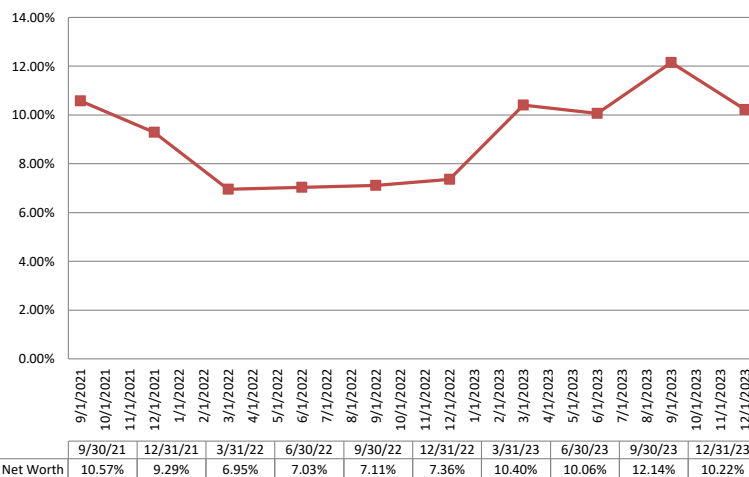
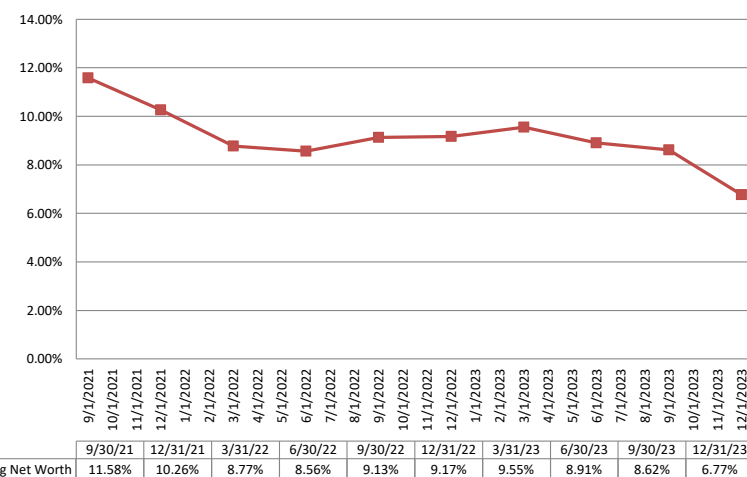
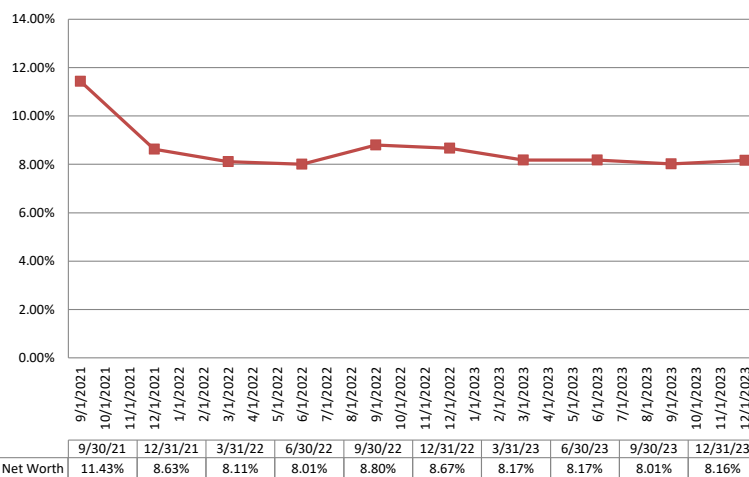
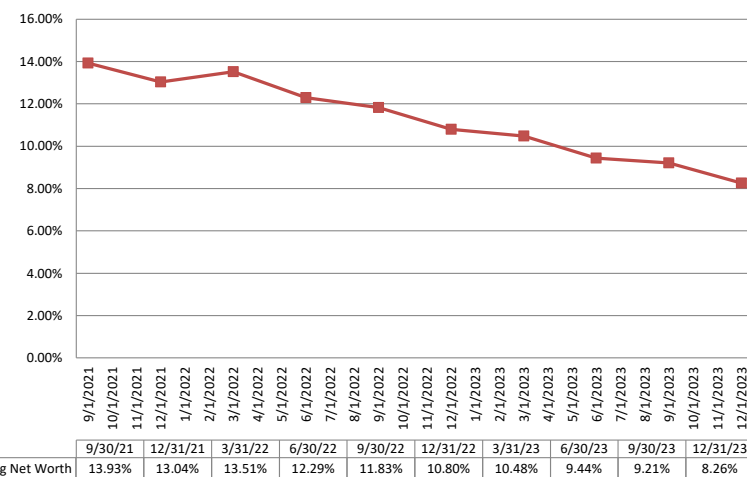
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

December 31, 2023

Run Date: February 22, 2024

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												
	Stewart's Federal Credit Union	\$51,368	\$56	0.45%	8.53%	75.00%	\$67	\$174	0.40%	6.72%	75.26%	\$58
	Alco Federal Credit Union	\$51,387	\$22	0.17%	1.36%	95.37%	\$52	\$422	0.83%	6.70%	83.59%	\$51
	Mountain Valley Federal Credit Union	\$51,648	\$21	0.16%	1.93%	90.36%	\$58	\$382	0.73%	9.12%	80.62%	\$53
	Buffalo Conrail Federal Credit Union	\$52,882	\$297	2.25%	10.67%	44.75%	\$68	\$883	1.67%	8.17%	51.84%	\$77
	Qside Federal Credit Union	\$53,340	\$17	0.13%	1.61%	94.12%	\$109	\$94	0.17%	2.27%	89.10%	\$106
	Rome Teachers Federal Credit Union	\$53,584	\$81	0.61%	4.97%	81.25%	\$66	\$529	0.96%	8.38%	72.62%	\$57
	Oswego Teachers Federal Credit Union	\$53,945	\$112	0.83%	7.02%	70.59%	\$98	\$452	0.82%	7.28%	71.91%	\$117
	Remington Federal Credit Union	\$54,605	\$43	0.31%	2.33%	84.60%	\$81	\$302	0.55%	4.15%	80.91%	\$66
	Educational and Governmental Employees Federal Credit Union	\$54,713	(\$170)	(1.22%)	(14.44%)	120.00%	\$97	(\$370)	(0.64%)	(7.79%)	116.61%	\$91
	Saratoga's Community Federal Credit Union	\$55,204	\$107	0.78%	11.23%	84.85%	\$83	\$617	1.09%	17.04%	78.44%	\$75
	Rockland Employees Federal Credit Union	\$55,862	(\$1)	(0.01%)	(0.05%)	89.09%	\$143	\$1,281	2.33%	17.43%	67.98%	\$105
	Van Cortlandt Cooperative Federal Credit Union	\$55,996	\$10	0.07%	0.70%	96.77%	\$117	\$138	0.24%	2.47%	89.94%	\$105
	C C S E Federal Credit Union	\$57,131	\$98	0.68%	7.45%	81.46%	\$64	\$383	0.65%	7.50%	82.39%	\$60
	Great Meadow Federal Credit Union	\$61,463	\$178	1.15%	9.98%	78.13%	\$85	\$848	1.39%	12.44%	73.04%	\$69
	Kenmore NY Teachers Federal Credit Union	\$62,802	\$99	0.63%	7.38%	70.61%	\$76	\$559	0.87%	10.82%	65.07%	\$77
	Morton Lane Federal Credit Union	\$63,709	\$55	0.35%	2.94%	72.58%	\$106	\$204	0.33%	2.76%	73.43%	\$109
	Yonkers Teachers Federal Credit Union	\$64,167	\$52	0.32%	2.53%	76.17%	\$205	\$73	0.11%	0.89%	90.01%	\$180
	Radius Federal Credit Union	\$65,213	\$286	1.77%	14.20%	61.05%	\$76	\$630	0.96%	8.02%	73.45%	\$74
	M. C. T. Federal Credit Union	\$67,025	\$303	1.80%	15.67%	46.91%	\$66	\$1,127	1.64%	15.35%	48.59%	\$62
	Port Washington Federal Credit Union	\$67,884	\$186	1.19%	6.95%	64.16%	\$108	\$731	1.28%	8.01%	59.32%	\$81
	Greater Niagara Federal Credit Union	\$69,577	\$70	0.41%	4.62%	87.32%	\$82	\$599	0.86%	10.38%	78.79%	\$68
	Ever \$ Green Federal Credit Union	\$69,650	(\$25)	(0.14%)	(1.73%)	102.97%	\$85	\$117	0.16%	2.18%	94.97%	\$78
	New York University Federal Credit Union	\$70,898	\$246	1.38%	8.40%	65.90%	\$109	\$1,397	1.94%	12.42%	60.83%	\$107
	Leatherstocking Region Federal Credit Union	\$74,340	\$342	1.83%	14.92%	66.11%	\$121	\$1,311	1.76%	15.14%	59.21%	\$90
	New York Times Employees Federal Credit Union	\$74,767	(\$219)	(1.17%)	(10.49%)	168.69%	\$171	(\$356)	(0.46%)	(4.26%)	129.51%	\$173
	Northeastern Operating Engineers Federal Credit Union	\$76,248	\$100	0.52%	5.35%	84.69%	\$137	\$430	0.58%	5.89%	85.89%	\$137
	Jamestown Area Community Federal Credit Union	\$78,756	\$107	0.55%	6.53%	82.05%	\$56	\$453	0.58%	7.08%	82.30%	\$53
	Empire ONE Federal Credit Union	\$79,377	(\$11)	(0.05%)	(0.55%)	98.13%	\$109	\$16	0.02%	0.20%	96.30%	\$107
	One Credit Union of NY	\$81,201	\$337	1.65%	21.75%	64.08%	\$103	\$1,485	1.79%	27.02%	58.69%	\$88
	Adirondack Regional Federal Credit Union	\$82,705	\$254	1.25%	16.50%	72.13%	\$76	\$703	0.87%	11.90%	77.93%	\$78
	Compass Federal Credit Union	\$84,858	\$158	0.73%	4.82%	81.68%	\$77	\$669	0.75%	5.20%	78.89%	\$63
	TruNorthern Federal Credit Union	\$85,395	\$16	0.07%	1.09%	93.15%	\$79	\$451	0.53%	7.77%	86.03%	\$75
	Crossroads Community Federal Credit Union	\$86,213	\$246	1.13%	9.03%	62.15%	\$74	\$874	0.99%	8.28%	64.48%	\$76
	Greater Metro Federal Credit Union	\$86,243	(\$96)	(0.45%)	(4.75%)	119.09%	\$91	(\$188)	(0.22%)	(2.32%)	109.98%	\$83
	Western New York Federal Credit Union	\$86,357	\$147	0.70%	7.55%	75.40%	\$89	\$981	1.17%	13.24%	72.04%	\$81
	Lower East Side People's Federal Credit Union	\$88,393	\$223	1.01%	9.43%	83.94%	\$89	\$802	0.90%	8.69%	85.36%	\$100
	1199 SEIU Federal Credit Union	\$89,094	\$92	0.41%	5.33%	85.45%	\$136	\$4,328	4.89%	99.65%	41.60%	\$112
	ACMG Federal Credit Union	\$90,912	\$329	1.49%	16.30%	68.06%	\$84	\$1,360	1.54%	18.18%	70.55%	\$83
	Greater Chautauqua Federal Credit Union	\$91,649	\$221	0.96%	10.21%	76.11%	\$66	\$816	0.88%	9.80%	77.63%	\$66
	St. Pius X Church Federal Credit Union	\$94,074	(\$154)	(0.66%)	(6.68%)	97.71%	\$69	(\$317)	(0.34%)	(3.38%)	100.65%	\$80
	Good Neighbors Federal Credit Union	\$94,426	(\$265)	(1.12%)	(11.99%)	101.86%	\$76	\$294	0.31%	3.40%	87.71%	\$72
	Consumers Federal Credit Union	\$96,306	\$104	0.44%	3.78%	87.48%	\$132	\$100	0.12%	0.93%	91.65%	\$117
	Triboro Postal Federal Credit Union	\$100,464	(\$1,098)	(4.40%)	(52.81%)	0.00%	\$166	(\$1,969)	(1.97%)	(22.42%)	0.00%	\$90
	Lufthansa Emp. Federal Credit Union	\$103,073	\$4	0.02%	0.10%	96.46%	\$69	\$267	0.26%	1.69%	61.71%	\$69

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Performance Analysis

December 31, 2023

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Asset Group A - \$50 to \$250 million in total assets (continued)												
	Utica Gas & Electric Emp Federal Credit Union	\$105,368	\$362	1.39%	9.31%	49.33%	\$60	\$1,419	1.41%	9.40%	54.18%	\$73
	NextStep Federal Credit Union	\$111,083	\$39	0.14%	1.64%	84.08%	\$88	\$534	0.46%	5.73%	75.57%	\$73
	Community Resource Federal Credit Union	\$113,899	\$81	0.28%	2.40%	90.84%	\$81	\$317	0.28%	2.38%	90.90%	\$81
	Auburn Community Federal Credit Union	\$119,177	\$85	0.28%	2.67%	85.14%	\$73	\$838	0.69%	6.75%	77.23%	\$64
	American Broadcast Employees Federal Credit Union	\$123,733	\$415	1.35%	14.20%	71.79%	\$100	\$1,266	1.01%	11.52%	74.41%	\$93
	Meridia Community Federal Credit Union	\$123,811	\$620	1.99%	16.19%	56.82%	\$65	\$2,610	2.09%	18.24%	56.37%	\$63
	Syracuse Fire Department Employees Federal Credit Union	\$124,670	\$249	0.80%	6.15%	72.61%	\$98	\$1,398	1.12%	8.94%	64.60%	\$80
	Oswego County Federal Credit Union	\$127,252	\$378	1.19%	10.95%	78.83%	\$59	\$2,010	1.56%	15.36%	76.05%	\$58
	Great Erie Federal Credit Union	\$131,196	\$262	0.79%	7.35%	74.15%	\$86	\$1,469	1.10%	10.73%	70.93%	\$73
	UFirst Federal Credit Union	\$132,058	\$273	0.83%	12.77%	81.98%	\$75	\$808	0.60%	9.69%	85.77%	\$73
	Buffalo Metropolitan Federal Credit Union	\$138,998	\$203	0.58%	5.86%	77.91%	\$89	\$1,059	0.73%	7.94%	78.54%	\$94
	Inner Lakes Federal Credit Union	\$140,077	\$312	0.91%	42.42%	67.27%	\$58	\$1,407	1.03%	53.68%	68.48%	\$58
	Southern Chautauqua Federal Credit Union	\$141,130	\$313	0.88%	7.93%	85.69%	\$57	\$2,461	1.78%	16.65%	74.51%	\$57
	Genesee Valley Federal Credit Union	\$142,209	\$623	1.74%	13.06%	68.26%	\$91	\$3,284	2.29%	18.39%	56.37%	\$80
	Ontario Shores Federal Credit Union	\$145,430	\$449	1.24%	11.41%	65.67%	\$78	\$1,763	1.21%	11.68%	66.86%	\$83
	Town of Hempstead Employees Federal Credit Union	\$146,649	\$71	0.19%	2.86%	91.66%	\$110	\$470	0.31%	4.87%	80.31%	\$91
	St. Josephs Parish Buffalo Federal Credit Union	\$147,586	\$342	0.95%	8.65%	51.20%	\$98	\$1,274	0.96%	8.29%	56.53%	\$106
	Ukrainian National Federal Credit Union	\$149,805	(\$8)	(0.02%)	(0.18%)	99.69%	\$81	\$178	0.12%	1.03%	95.31%	\$85
	Alternatives Federal Credit Union	\$150,555	(\$136)	(0.36%)	(5.39%)	93.27%	\$95	\$416	0.26%	4.07%	88.09%	\$80
	Tonawanda Valley Federal Credit Union	\$150,693	\$319	0.84%	9.48%	75.80%	\$59	\$1,127	0.72%	8.65%	77.59%	\$59
	Greater Woodlawn Federal Credit Union	\$151,470	\$787	2.09%	9.70%	43.71%	\$81	\$2,955	1.94%	9.43%	45.64%	\$78
	Ulster Federal Credit Union	\$157,658	\$276	0.71%	26.24%	72.36%	\$81	\$1,545	0.97%	42.18%	63.77%	\$76
	TrailNorth Federal Credit Union	\$161,350	\$127	0.32%	3.87%	80.30%	\$91	\$718	0.45%	5.67%	81.17%	\$89
	First Choice Financial Federal Credit Union	\$161,537	\$723	1.79%	21.91%	59.11%	\$81	\$1,954	1.20%	15.77%	67.98%	\$80
	Financial Trust Federal Credit Union	\$166,999	\$585	1.40%	10.16%	65.59%	\$90	\$2,622	1.55%	11.92%	59.28%	\$73
	Western Division Federal Credit Union	\$196,756	(\$362)	(0.74%)	(5.27%)	131.56%	\$80	\$1,030	0.54%	3.80%	77.56%	\$77
	Palisades Federal Credit Union	\$208,173	\$55	0.11%	1.65%	93.15%	\$124	\$920	0.45%	7.12%	83.77%	\$120
	Moog Employees Federal Credit Union	\$225,602	\$1,345	2.38%	9.78%	32.87%	\$114	\$5,505	2.40%	10.40%	31.86%	\$110
	GHS Federal Credit Union	\$226,111	\$665	1.18%	17.46%	76.52%	\$74	\$1,710	0.76%	11.35%	73.34%	\$74
	Finger Lakes Federal Credit Union	\$235,979	\$828	1.40%	15.57%	69.07%	\$82	\$2,986	1.25%	14.92%	72.21%	\$87
	Saint Lawrence Federal Credit Union	\$236,046	\$587	1.00%	14.55%	73.92%	\$78	\$2,099	0.91%	13.66%	77.26%	\$87
	Access Federal Credit Union	\$247,759	\$358	0.57%	7.05%	84.50%	\$97	\$2,308	0.91%	12.06%	76.52%	\$80
	Average of Asset Group A	\$108,286	\$187	0.62%	6.21%	78.99%	\$90	\$1,007	0.89%	10.22%	74.42%	\$84

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Performance Analysis

December 31, 2023

Run Date: February 22, 2024

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

Niagara's Choice Federal Credit Union	\$255,684	\$231	0.36%	6.10%	87.65%	\$78	\$758	0.29%	5.34%	86.44%	\$76
SECN Y Federal Credit Union	\$286,137	\$34	0.05%	0.65%	94.20%	\$75	\$1,241	0.44%	6.10%	83.58%	\$70
TCT Federal Credit Union	\$289,927	(\$6)	(0.01%)	(0.13%)	98.98%	\$80	\$693	0.23%	3.92%	92.93%	\$79
Dannemora Federal Credit Union	\$302,121	\$737	1.00%	11.64%	75.69%	\$65	\$3,293	1.12%	13.62%	73.10%	\$70
Actors Federal Credit Union	\$306,321	(\$803)	(1.06%)	(12.29%)	122.19%	\$108	\$874	0.30%	3.40%	88.63%	\$102
Family First of NY Federal Credit Union	\$318,975	\$476	0.60%	6.31%	79.82%	\$89	\$2,216	0.70%	7.55%	79.82%	\$89
People's Alliance Federal Credit Union	\$321,372	\$433	0.54%	5.99%	78.55%	\$81	\$1,669	0.51%	5.93%	78.36%	\$83
Hudson River Community Credit Union	\$336,051	(\$455)	(0.54%)	(3.67%)	106.78%	\$131	\$3,013	0.90%	6.23%	79.38%	\$101
Nassau Financial Federal Credit Union	\$342,504	\$54	0.06%	3.63%	98.32%	\$86	\$757	0.22%	13.05%	94.33%	\$82
Ocean Financial Federal Credit Union	\$359,011	(\$174)	(0.19%)	(4.39%)	106.34%	\$115	\$365	0.10%	2.29%	94.41%	\$116
Ukrainian Federal Credit Union	\$390,278	(\$145)	(0.15%)	(1.88%)	100.90%	\$73	\$362	0.09%	1.19%	95.31%	\$66
High Point Federal Credit Union	\$406,095	\$299	0.30%	3.53%	90.68%	\$67	\$1,597	0.40%	4.86%	89.84%	\$69
Suma Yonkers Federal Credit Union	\$420,194	\$69	0.07%	0.53%	96.05%	\$89	\$257	0.06%	0.49%	96.19%	\$89
TEG Federal Credit Union	\$431,322	\$720	0.67%	9.39%	82.31%	\$84	\$2,177	0.52%	7.51%	84.58%	\$89
ServU Federal Credit Union	\$448,660	\$1,203	1.07%	7.49%	77.33%	\$94	\$5,916	1.32%	9.53%	69.41%	\$71
First New York Federal Credit Union	\$472,098	\$768	0.67%	9.46%	80.84%	\$77	\$4,448	0.97%	14.31%	76.94%	\$76
Advantage Federal Credit Union	\$496,302	\$704	0.57%	11.72%	78.20%	\$94	\$2,281	0.46%	9.83%	80.97%	\$89
Average of Asset Group B	\$363,709	\$244	0.24%	3.18%	91.46%	\$87	\$1,877	0.51%	6.77%	84.95%	\$83

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

G.P.O. Federal Credit Union	\$507,619	\$1,544	1.23%	11.40%	67.11%	\$77	\$6,773	1.38%	13.16%	67.33%	\$76
Pittsford Federal Credit Union	\$529,334	\$190	0.15%	1.31%	93.35%	\$115	\$1,202	0.22%	2.09%	89.95%	\$118
Northern Credit Union	\$602,179	\$934	0.61%	6.03%	80.26%	\$77	\$1,812	0.29%	2.96%	88.12%	\$89
Cornerstone Community Federal Credit Union	\$608,147	\$334	0.22%	5.46%	89.67%	\$99	\$3,846	0.66%	16.60%	82.14%	\$87
Reliant Community Federal Credit Union	\$657,980	\$1,190	0.73%	9.20%	82.87%	\$107	\$4,294	0.65%	8.76%	83.67%	\$106
First Heritage Federal Credit Union	\$701,121	\$1,349	0.78%	7.95%	75.97%	\$78	\$4,685	0.67%	7.20%	78.25%	\$77
Heritage Financial Credit Union	\$709,589	\$462	0.27%	3.70%	85.37%	\$89	\$3,600	0.55%	7.36%	81.82%	\$96
Sea Comm Federal Credit Union	\$799,355	\$1,650	0.83%	9.77%	75.83%	\$83	\$7,608	0.95%	11.63%	74.26%	\$82
N C P D Federal Credit Union	\$890,156	\$521	0.24%	3.61%	80.55%	\$127	\$2,277	0.26%	3.95%	78.20%	\$126
Sidney Federal Credit Union	\$940,715	\$2,415	1.07%	11.08%	64.19%	\$84	\$6,557	0.76%	7.92%	73.68%	\$81
Average of Asset Group C	\$694,620	\$1,059	0.61%	6.95%	79.52%	\$94	\$4,265	0.64%	8.16%	79.74%	\$94

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Asset Group D - Over \$1 billion in total assets												
	First Source Federal Credit Union	\$1,028,957	\$1,356	0.53%	5.84%	80.27%	\$89	\$6,985	0.71%	7.75%	73.83%	\$79
	Quorum Federal Credit Union	\$1,088,493	\$198	0.07%	1.01%	80.78%	\$159	\$5,349	0.48%	6.76%	81.30%	\$140
	Sunmark Credit Union	\$1,157,591	\$1,366	0.47%	6.14%	80.22%	\$90	\$5,313	0.47%	6.14%	83.70%	\$93
	The Summit Federal Credit Union	\$1,283,958	\$3,165	0.98%	9.71%	70.95%	\$88	\$10,949	0.84%	8.99%	73.41%	\$83
	Self Reliance NY Federal Credit Union	\$1,387,405	\$757	0.22%	1.31%	80.26%	\$129	\$5,619	0.40%	2.46%	65.36%	\$134
	Mid-Hudson Valley Federal Credit Union	\$1,435,506	\$3,416	0.96%	11.83%	74.06%	\$97	\$12,415	0.87%	11.43%	75.29%	\$95
	CFCU Community Credit Union	\$1,453,308	\$1,333	0.37%	3.14%	77.15%	\$112	\$7,376	0.51%	4.41%	78.59%	\$112
	Island Federal Credit Union	\$1,499,222	\$388	0.10%	2.29%	90.89%	\$124	\$2,971	0.20%	4.25%	89.21%	\$118
	Suffolk Federal Credit Union	\$1,777,007	\$2,673	0.61%	13.22%	81.16%	\$117	\$11,002	0.64%	14.15%	76.24%	\$114
	Corning Federal Credit Union	\$2,350,749	\$5,812	0.99%	9.85%	69.15%	\$89	\$19,533	0.84%	8.54%	73.96%	\$93
	Polish & Slavic Federal Credit Union	\$2,557,320	\$4,831	0.76%	18.57%	75.30%	\$97	\$19,652	0.77%	19.60%	75.04%	\$96
	AmeriCU Credit Union	\$2,691,302	(\$326)	(0.05%)	(0.61%)	83.89%	\$87	\$17,885	0.66%	8.70%	70.19%	\$84
	USAlliance Federal Credit Union	\$3,093,629	\$2,993	0.39%	5.86%	65.28%	\$115	\$19,407	0.66%	9.89%	62.37%	\$111
	Empower Federal Credit Union	\$3,498,327	\$5,482	0.65%	8.02%	78.24%	\$105	\$29,023	0.89%	10.95%	76.50%	\$100
	Municipal Credit Union	\$4,218,999	\$6,283	0.60%	8.74%	70.79%	\$126	\$71,546	1.68%	26.98%	57.78%	\$115
	Jovia Financial Federal Credit Union	\$4,442,180	\$1,995	0.18%	3.10%	77.57%	\$92	\$19,840	0.46%	7.74%	72.37%	\$94
	Visions Federal Credit Union	\$5,683,443	\$4,139	0.29%	4.42%	76.86%	\$94	\$657	0.01%	0.18%	90.22%	\$98
	Hudson Valley Credit Union	\$7,062,798	(\$12,239)	(0.70%)	(13.07%)	116.30%	\$88	\$2,793	0.04%	0.75%	90.09%	\$104
	United Nations Federal Credit Union	\$8,910,262	\$15,984	0.73%	9.93%	72.67%	\$147	\$52,903	0.63%	8.59%	74.95%	\$147
	Broadview Federal Credit Union	\$9,026,818	(\$1,202)	(0.05%)	(0.84%)	97.39%	\$114	\$24,748	0.29%	4.35%	88.03%	\$106
	ESL Federal Credit Union	\$9,255,023	\$14,588	0.64%	5.86%	74.98%	\$157	\$50,962	0.56%	5.29%	75.49%	\$124
	Teachers Federal Credit Union	\$9,870,443	\$17,995	0.73%	9.34%	70.93%	\$111	\$45,954	0.48%	6.22%	68.67%	\$111
	Bethpage Federal Credit Union	\$12,858,363	\$8,232	0.25%	4.09%	76.12%	\$117	\$46,673	0.37%	5.93%	76.39%	\$111
	Average of Asset Group D	\$4,244,831	\$3,879	0.42%	5.55%	79.18%	\$111	\$21,285	0.59%	8.26%	76.04%	\$107

Source: SNL Financial

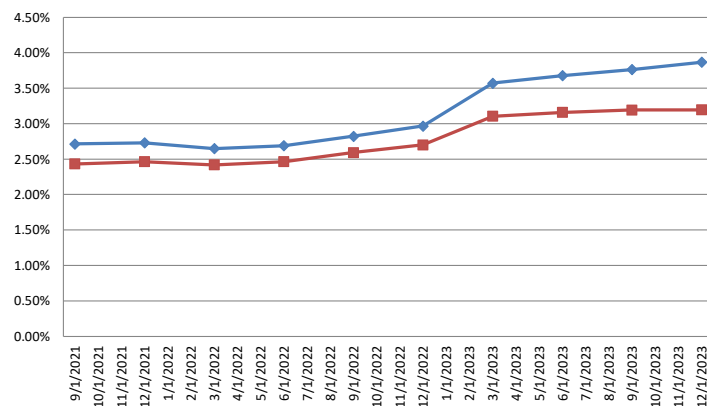
Note: Report includes only bank-level data.

NA = data was not available.

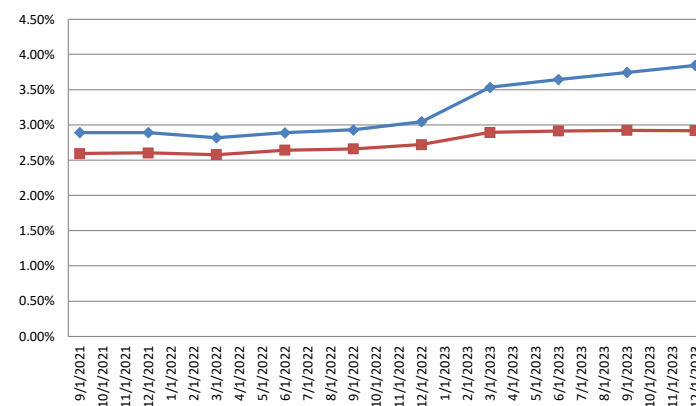
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

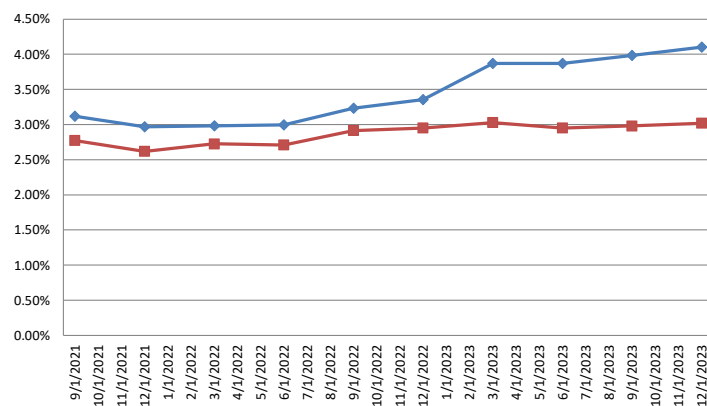
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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

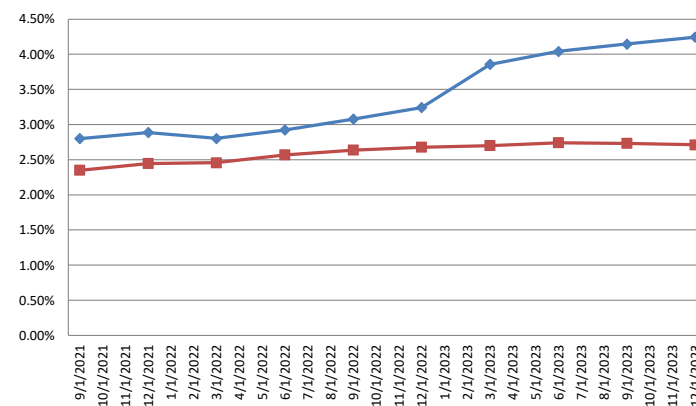
	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Yield on Avg Assets	2.71%	2.73%	2.65%	2.69%	2.82%	2.97%	3.57%	3.68%	3.76%	3.87%
Net Interest Income/ Avg Assets	2.43%	2.46%	2.42%	2.46%	2.59%	2.70%	3.10%	3.16%	3.19%	3.20%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Yield on Avg Assets	2.89%	2.89%	2.82%	2.89%	2.93%	3.04%	3.53%	3.64%	3.74%	3.85%
Net Interest Income/ Avg Assets	2.59%	2.60%	2.58%	2.64%	2.66%	2.72%	2.89%	2.91%	2.93%	2.92%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Yield on Avg Assets	3.12%	2.97%	2.98%	3.00%	3.23%	3.35%	3.87%	3.87%	3.98%	4.10%
Net Interest Income/ Avg Assets	2.77%	2.62%	2.73%	2.71%	2.91%	2.95%	3.03%	2.95%	2.98%	3.02%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Yield on Avg Assets	2.80%	2.89%	2.80%	2.92%	3.08%	3.24%	3.86%	4.04%	4.15%	4.24%
Net Interest Income/ Avg Assets	2.35%	2.45%	2.46%	2.57%	2.64%	2.68%	2.70%	2.74%	2.73%	2.71%

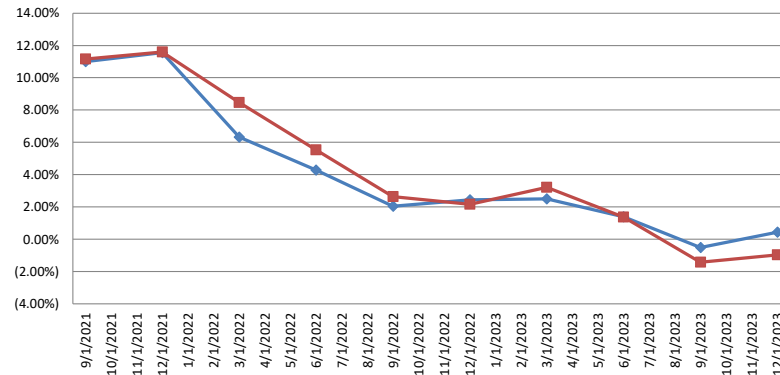
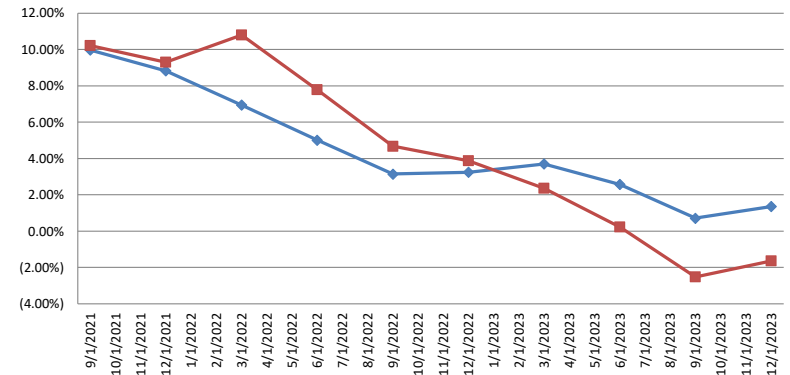
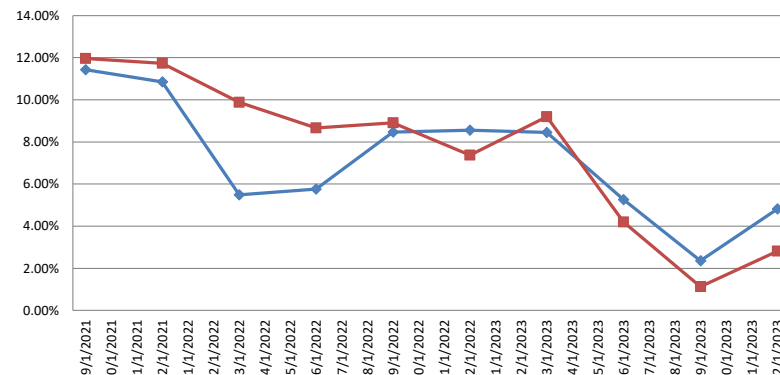
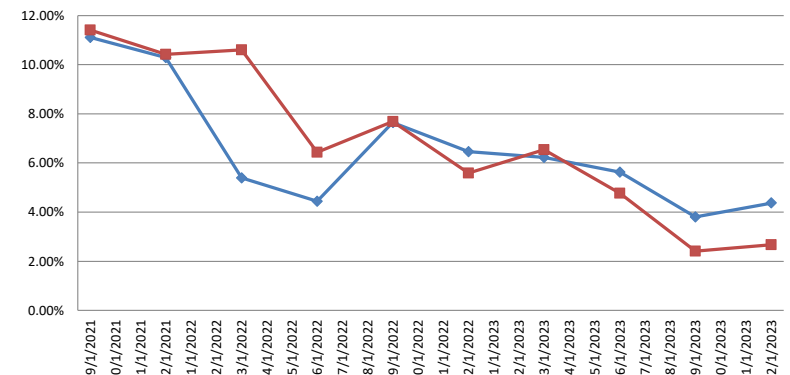
Source: SNL Financial

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

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 22, 2024

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											
	Stewart's Federal Credit Union	\$51,368	\$13,015	\$48,660	26.75%	\$8,561	3.45%	1.84%	1.61%	14.47%	15.14%
	Alco Federal Credit Union	\$51,387	\$30,636	\$44,654	68.61%	\$2,055	4.07%	0.34%	3.72%	6.25%	5.80%
	Mountain Valley Federal Credit Union	\$51,648	\$39,081	\$47,472	82.32%	\$3,038	4.30%	0.55%	3.75%	(1.51%)	(1.87%)
	Buffalo Conrail Federal Credit Union	\$52,882	\$42,901	\$41,399	103.63%	\$7,555	3.82%	0.49%	3.33%	(0.80%)	(3.18%)
	Qside Federal Credit Union	\$53,340	\$29,051	\$48,153	60.33%	\$4,103	4.57%	0.50%	4.07%	(2.08%)	(2.52%)
	Rome Teachers Federal Credit Union	\$53,584	\$22,692	\$46,696	48.60%	\$5,358	3.45%	0.11%	3.33%	(3.62%)	(4.96%)
	Oswego Teachers Federal Credit Union	\$53,945	\$35,573	\$46,983	75.71%	\$8,299	3.89%	0.87%	3.02%	(3.62%)	(5.10%)
	Remington Federal Credit Union	\$54,605	\$20,671	\$46,801	44.17%	\$5,461	2.83%	0.40%	2.42%	0.37%	(0.55%)
	Educational and Governmental Employees Federal Credit Union	\$54,713	\$13,819	\$49,620	27.85%	\$4,974	2.80%	0.13%	2.68%	(7.50%)	(8.00%)
	Saratoga's Community Federal Credit Union	\$55,204	\$51,964	\$51,317	101.26%	\$3,680	4.47%	0.26%	4.21%	(6.25%)	(7.57%)
	Rockland Employees Federal Credit Union	\$55,862	\$42,491	\$46,652	91.08%	\$3,103	6.67%	0.19%	6.48%	5.70%	3.23%
	Van Cortlandt Cooperative Federal Credit Union	\$55,996	\$13,540	\$50,127	27.01%	\$9,333	2.24%	0.19%	2.05%	(5.19%)	(6.40%)
	C C S E Federal Credit Union	\$57,131	\$25,329	\$51,812	48.89%	\$4,570	3.09%	0.53%	2.56%	0.41%	(0.28%)
	Great Meadow Federal Credit Union	\$61,463	\$43,730	\$53,243	82.13%	\$3,073	5.51%	0.56%	4.95%	(0.03%)	(2.21%)
	Kenmore NY Teachers Federal Credit Union	\$62,802	\$28,073	\$57,038	49.22%	\$8,374	3.06%	0.49%	2.57%	(2.70%)	(4.09%)
	Morton Lane Federal Credit Union	\$63,709	\$29,822	\$55,996	53.26%	\$7,964	3.72%	1.07%	2.65%	3.65%	4.04%
	Yonkers Teachers Federal Credit Union	\$64,167	\$3,332	\$55,781	5.97%	\$25,667	2.35%	1.28%	1.07%	(7.38%)	(8.50%)
	Radius Federal Credit Union	\$65,213	\$43,672	\$56,921	76.72%	\$5,016	3.75%	0.27%	3.48%	(3.82%)	(4.92%)
	M. C. T. Federal Credit Union	\$67,025	\$10,394	\$58,998	17.62%	\$7,447	3.25%	0.22%	3.03%	(2.76%)	(4.91%)
	Port Washington Federal Credit Union	\$67,884	\$53,919	\$54,301	99.30%	\$9,051	3.99%	1.30%	2.68%	28.83%	22.55%
	Greater Niagara Federal Credit Union	\$69,577	\$30,455	\$62,966	48.37%	\$5,566	4.03%	0.12%	3.91%	(5.02%)	(6.57%)
	Ever \$ Green Federal Credit Union	\$69,650	\$38,871	\$61,471	63.23%	\$3,869	3.93%	0.94%	2.99%	(8.48%)	(7.82%)
	New York University Federal Credit Union	\$70,898	\$41,203	\$58,356	70.61%	\$5,064	4.97%	0.28%	4.70%	(1.31%)	(2.82%)
	Leatherstocking Region Federal Credit Union	\$74,340	\$53,695	\$64,872	82.77%	\$4,956	4.59%	0.44%	4.15%	3.73%	2.35%
	New York Times Employees Federal Credit Union	\$74,767	\$27,058	\$65,862	41.08%	\$10,681	2.92%	1.28%	1.64%	(8.72%)	(9.43%)
	Northeastern Operating Engineers Federal Credit Union	\$76,248	\$64,830	\$64,882	99.92%	\$7,625	4.11%	0.18%	3.92%	10.45%	11.36%
	Jamestown Area Community Federal Credit Union	\$78,756	\$46,032	\$71,812	64.10%	\$3,580	3.02%	0.42%	2.60%	(1.79%)	(2.80%)
	Empire ONE Federal Credit Union	\$79,377	\$33,267	\$71,096	46.79%	\$6,106	2.69%	0.04%	2.65%	(6.77%)	(7.35%)
	One Credit Union of NY	\$81,201	\$34,653	\$72,043	48.10%	\$6,246	4.02%	0.10%	3.92%	(3.35%)	(6.84%)
	Adirondack Regional Federal Credit Union	\$82,705	\$57,660	\$72,971	79.02%	\$5,169	3.79%	0.29%	3.50%	1.96%	(2.45%)
	Compass Federal Credit Union	\$84,858	\$53,902	\$70,499	76.46%	\$3,857	3.70%	0.49%	3.21%	(5.96%)	(4.33%)
	TruNorthern Federal Credit Union	\$85,395	\$43,809	\$77,661	56.41%	\$4,270	4.09%	0.47%	3.62%	2.81%	4.39%
	Crossroads Community Federal Credit Union	\$86,213	\$25,925	\$75,090	34.53%	\$8,621	3.31%	0.80%	2.51%	(2.43%)	(3.51%)
	Greater Metro Federal Credit Union	\$86,243	\$27,059	\$77,578	34.88%	\$7,840	2.46%	0.80%	1.66%	(3.64%)	(4.08%)
	Western New York Federal Credit Union	\$86,357	\$56,490	\$73,062	77.32%	\$5,234	3.46%	0.18%	3.28%	3.64%	(3.88%)
	Lower East Side People's Federal Credit Union	\$88,393	\$55,473	\$66,058	83.98%	\$3,761	4.76%	0.25%	4.51%	(2.48%)	(7.89%)
	1199 SEIU Federal Credit Union	\$89,094	\$31,582	\$81,516	38.74%	\$5,568	3.54%	0.18%	3.36%	0.93%	(2.34%)
	ACMG Federal Credit Union	\$90,912	\$51,791	\$82,125	63.06%	\$4,546	4.25%	0.43%	3.82%	1.69%	0.02%
	Greater Chautauqua Federal Credit Union	\$91,649	\$39,482	\$82,772	47.70%	\$3,333	3.77%	0.67%	3.10%	0.54%	(0.41%)
	St. Pius X Church Federal Credit Union	\$94,074	\$66,446	\$85,007	78.17%	\$6,272	3.88%	1.67%	2.21%	(1.53%)	(0.91%)
	Good Neighbors Federal Credit Union	\$94,426	\$64,221	\$85,233	75.35%	\$3,096	4.50%	0.65%	3.85%	6.08%	7.10%
	Consumers Federal Credit Union	\$96,306	\$82,870	\$84,444	98.14%	\$7,134	4.67%	2.01%	2.66%	22.28%	23.75%
	Triboro Postal Federal Credit Union	\$100,464	\$13,896	\$87,805	15.83%	\$11,819	2.47%	2.00%	0.41%	(1.63%)	(3.38%)
	Lufthansa Emp. Federal Credit Union	\$103,073	\$5,508	\$86,796	6.35%	\$25,768	2.76%	2.18%	0.58%	0.16%	(0.52%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 22, 2024

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)											
	Utica Gas & Electric Emp Federal Credit Union	\$105,368	\$85,518	\$80,864	105.76%	\$10,537	4.42%	1.76%	2.66%	10.94%	1.37%
	NextStep Federal Credit Union	\$111,083	\$38,494	\$99,760	38.59%	\$7,935	2.80%	0.34%	2.46%	(7.74%)	(10.27%)
	Community Resource Federal Credit Union	\$113,899	\$85,436	\$99,956	85.47%	\$4,068	4.45%	1.44%	3.02%	(0.36%)	(0.86%)
	Auburn Community Federal Credit Union	\$119,177	\$29,038	\$104,472	27.80%	\$5,071	2.72%	0.14%	2.67%	(2.77%)	(4.25%)
	American Broadcast Employees Federal Credit Union	\$123,733	\$73,794	\$107,761	68.48%	\$4,499	4.52%	0.51%	4.01%	(4.59%)	(8.75%)
	Meridia Community Federal Credit Union	\$123,811	\$100,367	\$106,440	94.29%	\$5,383	4.21%	0.49%	3.71%	0.45%	(1.77%)
	Syracuse Fire Department Employees Federal Credit Union	\$124,670	\$64,337	\$107,364	59.92%	\$8,905	3.70%	0.85%	2.84%	1.22%	(0.15%)
	Oswego County Federal Credit Union	\$127,252	\$102,940	\$111,268	92.52%	\$2,447	5.29%	0.50%	4.79%	(1.60%)	(4.08%)
	Great Erie Federal Credit Union	\$131,196	\$93,076	\$116,142	80.14%	\$5,831	3.21%	0.39%	2.82%	(2.25%)	(3.55%)
	UFirst Federal Credit Union	\$132,058	\$101,000	\$116,952	86.36%	\$4,192	4.60%	0.94%	3.66%	8.29%	15.99%
	Buffalo Metropolitan Federal Credit Union	\$138,998	\$121,772	\$124,628	97.71%	\$3,089	4.68%	0.23%	4.44%	(4.90%)	(6.47%)
	Inner Lakes Federal Credit Union	\$140,077	\$55,297	\$135,338	40.86%	\$5,188	3.87%	0.88%	2.99%	6.79%	4.87%
	Southern Chautauqua Federal Credit Union	\$141,130	\$112,724	\$118,332	95.26%	\$1,988	5.88%	0.94%	4.94%	8.72%	9.27%
	Genesee Valley Federal Credit Union	\$142,209	\$89,834	\$121,522	73.92%	\$4,309	4.78%	0.35%	4.44%	(0.20%)	(2.70%)
	Ontario Shores Federal Credit Union	\$145,430	\$82,129	\$128,521	63.90%	\$6,610	3.55%	0.28%	3.28%	0.05%	(1.30%)
	Town of Hempstead Employees Federal Credit Union	\$146,649	\$61,478	\$136,019	45.20%	\$10,114	2.41%	0.42%	1.99%	(3.79%)	(4.67%)
	St. Josephs Parish Buffalo Federal Credit Union	\$147,586	\$128,500	\$129,321	99.37%	\$12,299	5.46%	2.87%	2.59%	21.08%	21.65%
	Ukrainian National Federal Credit Union	\$149,805	\$110,374	\$131,306	84.06%	\$5,350	3.70%	1.34%	2.35%	(1.33%)	(1.93%)
	Alternatives Federal Credit Union	\$150,555	\$87,469	\$131,668	66.43%	\$2,814	4.33%	0.25%	4.08%	(8.45%)	(9.32%)
	Tonawanda Valley Federal Credit Union	\$150,693	\$84,543	\$135,891	62.21%	\$4,129	2.65%	0.04%	2.60%	(4.82%)	(6.34%)
	Greater Woodlawn Federal Credit Union	\$151,470	\$55,563	\$118,367	46.94%	\$10,098	3.78%	0.41%	3.37%	0.88%	(1.43%)
	Ulster Federal Credit Union	\$157,658	\$44,073	\$151,794	29.03%	\$5,532	3.58%	0.12%	3.46%	(4.05%)	(6.02%)
	TrailNorth Federal Credit Union	\$161,350	\$94,400	\$146,210	64.56%	\$4,361	4.02%	0.25%	3.77%	3.44%	2.57%
	First Choice Financial Federal Credit Union	\$161,537	\$85,085	\$146,099	58.24%	\$5,211	4.05%	0.81%	3.24%	(0.90%)	3.41%
	Financial Trust Federal Credit Union	\$166,999	\$90,821	\$142,943	63.54%	\$5,860	3.39%	0.41%	2.98%	(1.58%)	(3.63%)
	Western Division Federal Credit Union	\$196,756	\$129,600	\$162,785	79.61%	\$6,559	3.94%	1.26%	2.69%	8.84%	5.64%
	Palisades Federal Credit Union	\$208,173	\$161,811	\$180,155	89.82%	\$6,123	5.03%	1.30%	3.73%	(0.27%)	0.76%
	Moog Employees Federal Credit Union	\$225,602	\$100,196	\$169,579	59.09%	\$20,509	3.68%	0.32%	3.36%	(3.82%)	(7.93%)
	GHS Federal Credit Union	\$226,111	\$161,147	\$209,695	76.85%	\$5,873	5.03%	0.94%	4.08%	1.66%	1.43%
	Finger Lakes Federal Credit Union	\$235,979	\$169,538	\$209,598	80.89%	\$5,244	3.48%	0.07%	3.41%	(1.57%)	(4.46%)
	Saint Lawrence Federal Credit Union	\$236,046	\$167,075	\$194,741	85.79%	\$4,371	4.59%	1.35%	3.25%	5.35%	(5.01%)
	Access Federal Credit Union	\$247,759	\$149,351	\$222,715	67.06%	\$5,631	3.25%	0.45%	2.80%	(2.60%)	(3.57%)
	Average of Asset Group A	\$108,286	\$62,588	\$94,642	64.36%	\$6,537	3.87%	0.67%	3.20%	0.44%	(0.98%)

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

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	Niagara's Choice Federal Credit Union	\$255,684	\$157,772	\$236,371	66.75%	\$4,607	3.12%	0.30%	2.82%	(5.00%)	(5.56%)
	SECNY Federal Credit Union	\$286,137	\$155,118	\$261,254	59.37%	\$4,615	3.37%	0.64%	2.73%	5.03%	4.58%
	TCT Federal Credit Union	\$289,927	\$228,175	\$240,888	94.72%	\$4,264	3.82%	1.18%	2.64%	(1.98%)	(3.02%)
	Dannemora Federal Credit Union	\$302,121	\$204,018	\$248,986	81.94%	\$6,166	4.04%	0.76%	3.27%	4.43%	(1.36%)
	Actors Federal Credit Union	\$306,321	\$220,592	\$275,897	79.95%	\$5,948	3.30%	0.70%	2.60%	4.45%	3.17%
	Family First of NY Federal Credit Union	\$318,975	\$260,512	\$241,330	107.95%	\$5,104	4.81%	1.39%	3.42%	3.79%	(9.45%)
	People's Alliance Federal Credit Union	\$321,372	\$167,863	\$284,317	59.04%	\$4,314	3.83%	0.63%	3.20%	(4.08%)	(5.22%)
	Hudson River Community Credit Union	\$336,051	\$289,553	\$267,690	108.17%	\$4,572	4.15%	0.78%	3.37%	2.01%	(3.04%)
	Nassau Financial Federal Credit Union	\$342,504	\$200,051	\$327,430	61.10%	\$5,037	3.59%	0.54%	3.05%	(3.00%)	(4.53%)
	Ocean Financial Federal Credit Union	\$359,011	\$237,919	\$335,985	70.81%	\$9,205	3.62%	1.29%	2.33%	(3.47%)	(4.99%)
	Ukrainian Federal Credit Union	\$390,278	\$337,314	\$338,611	99.62%	\$4,512	4.20%	1.52%	2.68%	4.82%	4.96%
	High Point Federal Credit Union	\$406,095	\$194,225	\$360,781	53.83%	\$4,893	3.46%	1.00%	2.47%	(0.75%)	(3.96%)
	Suma Yonkers Federal Credit Union	\$420,194	\$272,886	\$367,251	74.31%	\$10,638	3.32%	1.91%	1.41%	(0.99%)	0.85%
	TEG Federal Credit Union	\$431,322	\$327,738	\$372,238	88.05%	\$3,625	4.53%	0.79%	3.74%	7.75%	2.69%
	ServU Federal Credit Union	\$448,660	\$325,920	\$378,971	86.00%	\$3,693	3.83%	0.55%	3.28%	1.84%	0.02%
	First New York Federal Credit Union	\$472,098	\$323,043	\$418,709	77.15%	\$4,018	3.99%	0.31%	3.69%	4.17%	0.50%
	Advantage Federal Credit Union	\$496,302	\$349,714	\$369,062	94.76%	\$5,013	4.41%	1.49%	2.92%	3.99%	(3.39%)
	Average of Asset Group B	\$363,709	\$250,142	\$313,281	80.21%	\$5,307	3.85%	0.93%	2.92%	1.35%	(1.63%)
Asset Group C - \$501 million to \$1 billion in total assets											
	G.P.O. Federal Credit Union	\$507,619	\$277,950	\$448,395	61.99%	\$4,789	4.17%	1.06%	3.11%	6.49%	5.72%
	Pittsford Federal Credit Union	\$529,334	\$387,815	\$469,488	82.60%	\$9,452	3.44%	1.54%	1.90%	(4.00%)	(1.71%)
	Northern Credit Union	\$602,179	\$507,923	\$527,573	96.28%	\$4,110	4.73%	1.08%	3.64%	0.61%	0.85%
	Cornerstone Community Federal Credit Union	\$608,147	\$383,903	\$558,285	68.76%	\$4,313	3.64%	0.32%	3.32%	6.61%	2.32%
	Reliant Community Federal Credit Union	\$657,980	\$446,228	\$585,019	76.28%	\$3,870	4.31%	0.50%	3.82%	1.25%	(0.52%)
	First Heritage Federal Credit Union	\$701,121	\$525,373	\$624,475	84.13%	\$5,155	3.84%	1.00%	2.84%	2.46%	1.12%
	Heritage Financial Credit Union	\$709,589	\$587,124	\$565,592	103.81%	\$5,256	4.65%	1.11%	3.53%	13.92%	10.59%
	Sea Comm Federal Credit Union	\$799,355	\$440,141	\$661,180	66.57%	\$5,988	4.18%	1.18%	3.00%	3.13%	(0.25%)
	N C P D Federal Credit Union	\$890,156	\$313,208	\$731,718	42.80%	\$29,185	3.11%	1.87%	1.24%	2.43%	(9.07%)
	Sidney Federal Credit Union	\$940,715	\$727,278	\$838,839	86.70%	\$4,534	4.94%	1.14%	3.80%	15.31%	19.11%
	Average of Asset Group C	\$694,620	\$459,694	\$601,056	76.99%	\$7,665	4.10%	1.08%	3.02%	4.82%	2.82%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - Over \$1 billion in total assets											
	First Source Federal Credit Union	\$1,028,957	\$969,732	\$853,811	113.58%	\$4,243	5.24%	1.54%	3.70%	14.99%	13.56%
	Quorum Federal Credit Union	\$1,088,493	\$754,194	\$960,811	78.50%	\$7,559	5.64%	2.66%	2.98%	(5.72%)	(7.61%)
	Sunmark Credit Union	\$1,157,591	\$1,037,737	\$1,006,035	103.15%	\$4,452	4.59%	1.21%	3.37%	3.19%	(0.90%)
	The Summit Federal Credit Union	\$1,283,958	\$1,128,760	\$1,132,952	99.63%	\$5,418	3.99%	1.48%	2.51%	(0.87%)	1.95%
	Self Reliance NY Federal Credit Union	\$1,387,405	\$770,602	\$1,151,303	66.93%	\$35,124	3.60%	2.47%	1.13%	(2.50%)	(3.79%)
	Mid-Hudson Valley Federal Credit Union	\$1,435,506	\$999,406	\$1,287,375	77.63%	\$5,490	4.03%	0.67%	3.35%	0.93%	(1.09%)
	CFCU Community Credit Union	\$1,453,308	\$1,051,142	\$1,248,094	84.22%	\$6,346	3.83%	0.65%	3.18%	(2.14%)	0.52%
	Island Federal Credit Union	\$1,499,222	\$1,088,367	\$1,189,634	91.49%	\$9,519	3.74%	1.74%	2.00%	6.71%	2.22%
	Suffolk Federal Credit Union	\$1,777,007	\$1,175,878	\$1,562,436	75.26%	\$9,477	3.83%	1.26%	2.57%	4.67%	(0.31%)
	Corning Federal Credit Union	\$2,350,749	\$2,091,474	\$1,994,674	104.85%	\$5,776	4.28%	1.40%	2.88%	4.58%	1.29%
	Polish & Slavic Federal Credit Union	\$2,557,320	\$1,512,868	\$2,404,267	62.92%	\$7,133	3.41%	0.57%	2.83%	0.28%	(1.31%)
	AmeriCU Credit Union	\$2,691,302	\$2,257,387	\$2,251,357	100.27%	\$6,501	4.61%	1.55%	3.06%	(0.18%)	0.02%
	USAlliance Federal Credit Union	\$3,093,629	\$2,746,197	\$2,324,646	118.13%	\$11,029	5.14%	2.41%	2.73%	14.43%	15.12%
	Empower Federal Credit Union	\$3,498,327	\$2,665,721	\$3,153,277	84.54%	\$5,415	4.79%	1.56%	3.32%	9.54%	18.49%
	Municipal Credit Union	\$4,218,999	\$2,568,601	\$3,802,492	67.55%	\$7,568	4.32%	0.26%	4.06%	(0.01%)	(0.29%)
	Jovia Financial Federal Credit Union	\$4,442,180	\$3,515,982	\$3,860,583	91.07%	\$8,397	4.62%	1.99%	2.62%	5.00%	3.44%
	Visions Federal Credit Union	\$5,683,443	\$3,744,786	\$4,393,104	85.24%	\$6,559	3.64%	1.58%	2.06%	2.42%	(0.49%)
	Hudson Valley Credit Union	\$7,062,798	\$4,270,328	\$6,049,191	70.59%	\$7,936	4.21%	1.62%	2.59%	5.54%	3.58%
	United Nations Federal Credit Union	\$8,910,262	\$5,544,399	\$8,170,416	67.86%	\$11,372	3.34%	1.17%	2.17%	11.77%	11.44%
	Broadview Federal Credit Union	\$9,026,818	\$6,645,019	\$7,307,186	90.94%	\$6,016	4.01%	1.33%	2.68%	12.85%	(0.16%)
	ESL Federal Credit Union	\$9,255,023	\$3,782,328	\$5,587,099	67.70%	\$10,060	4.27%	2.23%	2.04%	1.05%	1.06%
	Teachers Federal Credit Union	\$9,870,443	\$6,502,086	\$8,042,756	80.84%	\$11,451	4.27%	1.88%	2.40%	6.36%	3.49%
	Bethpage Federal Credit Union	\$12,858,363	\$8,986,052	\$10,698,617	83.99%	\$16,328	4.22%	2.09%	2.14%	7.66%	1.19%
	Average of Asset Group D	\$4,244,831	\$2,861,263	\$3,497,049	85.52%	\$9,094	4.24%	1.54%	2.71%	4.37%	2.67%

Source: SNL Financial

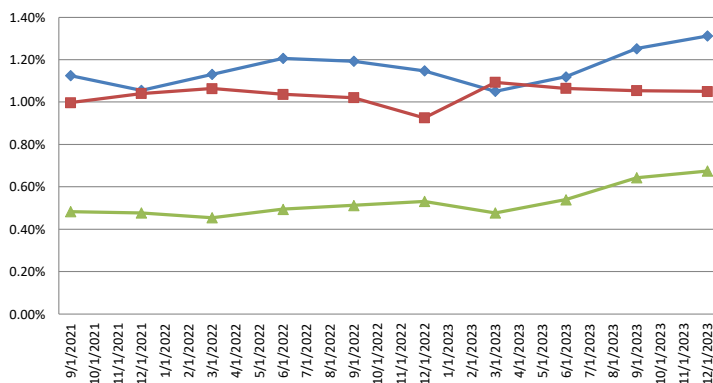
Note: Report includes only bank-level data.

NA = data was not available.

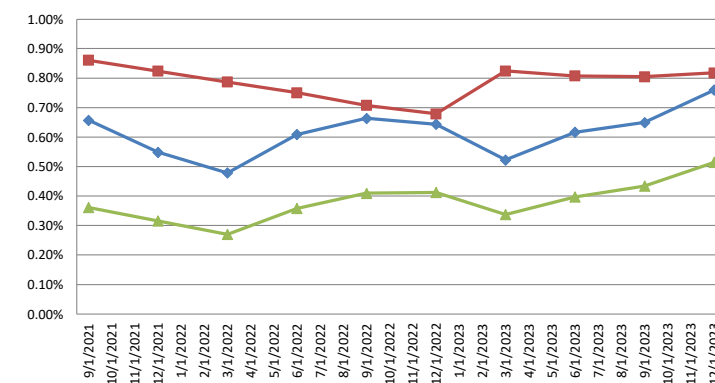
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

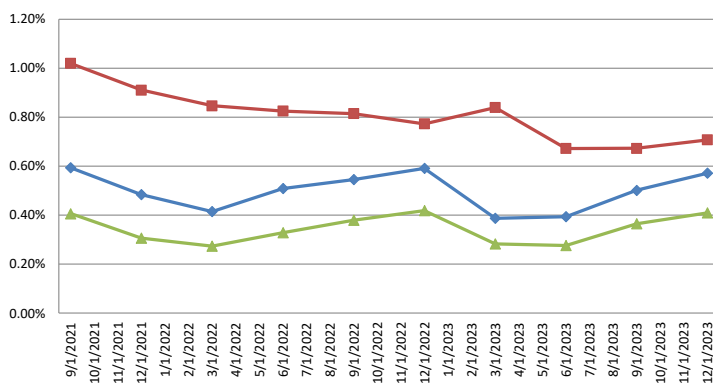
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

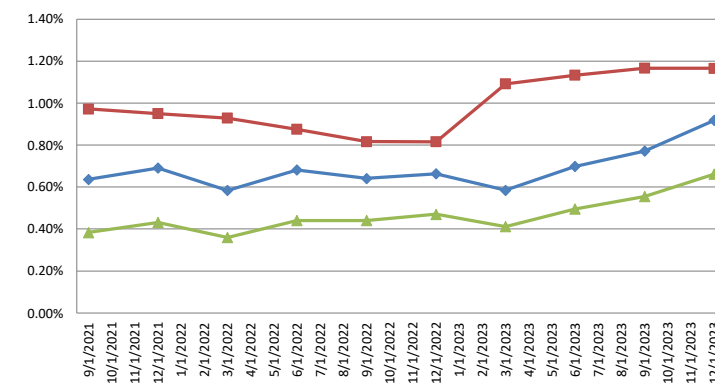
	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	1.12%	1.05%	1.13%	1.21%	1.19%	1.15%	1.05%	1.12%	1.25%	1.31%
Reserves/Loans	1.00%	1.04%	1.06%	1.04%	1.02%	0.93%	1.09%	1.06%	1.05%	1.05%
Delinquent Loans/Total Assets	0.48%	0.48%	0.45%	0.49%	0.51%	0.53%	0.48%	0.54%	0.64%	0.68%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.66%	0.55%	0.48%	0.61%	0.66%	0.64%	0.52%	0.62%	0.65%	0.76%
Reserves/Loans	0.86%	0.82%	0.79%	0.75%	0.71%	0.68%	0.82%	0.81%	0.80%	0.82%
Delinquent Loans/Total Assets	0.36%	0.32%	0.27%	0.36%	0.41%	0.41%	0.34%	0.40%	0.43%	0.51%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.59%	0.48%	0.41%	0.51%	0.55%	0.59%	0.39%	0.39%	0.50%	0.57%
Reserves/Loans	1.02%	0.91%	0.85%	0.82%	0.81%	0.77%	0.84%	0.67%	0.67%	0.71%
Delinquent Loans/Total Assets	0.41%	0.31%	0.27%	0.33%	0.38%	0.42%	0.28%	0.28%	0.36%	0.41%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.64%	0.69%	0.58%	0.68%	0.64%	0.66%	0.58%	0.70%	0.77%	0.92%
Reserves/Loans	0.97%	0.95%	0.93%	0.87%	0.82%	0.82%	1.09%	1.13%	1.17%	1.17%
Delinquent Loans/Total Assets	0.38%	0.43%	0.36%	0.44%	0.44%	0.47%	0.41%	0.50%	0.55%	0.66%

Source: SNL Financial

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Asset Quality

December 31, 2023

Run Date: February 22, 2024

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								
	Stewart's Federal Credit Union	\$51,368	\$137	1.05%	1.41%	133.58%	4.83%	0.27%
	Alco Federal Credit Union	\$51,387	\$143	0.47%	0.44%	93.71%	2.14%	0.28%
	Mountain Valley Federal Credit Union	\$51,648	\$286	0.73%	0.27%	36.36%	6.42%	0.55%
	Buffalo Conrail Federal Credit Union	\$52,882	\$42	0.10%	0.72%	735.71%	0.36%	0.08%
	Qside Federal Credit Union	\$53,340	\$208	0.72%	0.85%	118.75%	4.63%	0.39%
	Rome Teachers Federal Credit Union	\$53,584	\$60	0.26%	0.56%	211.67%	0.90%	0.11%
	Oswego Teachers Federal Credit Union	\$53,945	\$0	0.00%	0.61%	0.00%	0.00%	0.00%
	Remington Federal Credit Union	\$54,605	\$127	0.61%	1.30%	211.02%	1.66%	0.23%
	Educational and Governmental Employees Federal Credit Union	\$54,713	\$133	0.96%	0.82%	85.71%	2.70%	0.24%
	Saratoga's Community Federal Credit Union	\$55,204	\$260	0.50%	0.27%	54.62%	6.49%	0.47%
	Rockland Employees Federal Credit Union	\$55,862	\$1,420	3.34%	0.87%	26.06%	17.46%	2.54%
	Van Cortlandt Cooperative Federal Credit Union	\$55,996	\$77	0.57%	0.88%	154.55%	1.29%	0.14%
	C C S E Federal Credit Union	\$57,131	\$51	0.20%	0.24%	121.57%	0.95%	0.09%
	Great Meadow Federal Credit Union	\$61,463	\$595	1.36%	0.98%	71.76%	7.71%	0.97%
	Kenmore NY Teachers Federal Credit Union	\$62,802	\$140	0.50%	0.38%	75.71%	2.53%	0.22%
	Morton Lane Federal Credit Union	\$63,709	\$143	0.48%	0.72%	149.65%	1.85%	0.22%
	Yonkers Teachers Federal Credit Union	\$64,167	\$33	0.99%	0.78%	78.79%	0.40%	0.05%
	Radius Federal Credit Union	\$65,213	\$571	1.31%	1.50%	114.36%	6.45%	0.88%
	M. C. T. Federal Credit Union	\$67,025	\$194	1.87%	0.24%	12.89%	2.45%	0.29%
	Port Washington Federal Credit Union	\$67,884	\$12	0.02%	0.34%	NM	0.09%	0.02%
	Greater Niagara Federal Credit Union	\$69,577	\$162	0.53%	1.01%	189.51%	2.47%	0.23%
	Ever \$ Green Federal Credit Union	\$69,650	\$310	0.80%	0.38%	47.42%	5.04%	0.45%
	New York University Federal Credit Union	\$70,898	\$391	0.95%	2.25%	237.34%	3.07%	0.55%
	Leatherstocking Region Federal Credit Union	\$74,340	\$608	1.13%	1.14%	100.66%	6.10%	0.82%
	New York Times Employees Federal Credit Union	\$74,767	\$65	0.24%	0.70%	290.77%	3.14%	0.09%
	Northeastern Operating Engineers Federal Credit Union	\$76,248	\$216	0.33%	0.45%	135.65%	6.49%	0.28%
	Jamestown Area Community Federal Credit Union	\$78,756	\$7	0.02%	0.48%	NM	0.10%	0.01%
	Empire ONE Federal Credit Union	\$79,377	\$70	0.21%	0.75%	355.71%	0.85%	0.09%
	One Credit Union of NY	\$81,201	\$57	0.16%	0.18%	107.02%	0.81%	0.07%
	Adirondack Regional Federal Credit Union	\$82,705	\$1,245	2.16%	0.80%	36.95%	18.67%	1.51%
	Compass Federal Credit Union	\$84,858	\$390	0.72%	0.59%	82.05%	2.96%	0.46%
	TruNorthern Federal Credit Union	\$85,395	\$357	0.81%	0.22%	27.17%	6.16%	0.42%
	Crossroads Community Federal Credit Union	\$86,213	\$136	0.52%	0.92%	175.00%	1.21%	0.16%
	Greater Metro Federal Credit Union	\$86,243	\$5,644	20.86%	15.33%	73.49%	46.09%	6.54%
	Western New York Federal Credit Union	\$86,357	\$219	0.39%	0.38%	98.63%	2.71%	0.25%
	Lower East Side People's Federal Credit Union	\$88,393	\$3,598	6.49%	0.75%	11.62%	40.41%	4.07%
	1199 SEIU Federal Credit Union	\$89,094	\$1,137	3.60%	2.49%	69.04%	14.00%	1.28%
	ACMG Federal Credit Union	\$90,912	\$783	1.51%	0.79%	52.23%	9.02%	0.86%
	Greater Chautauqua Federal Credit Union	\$91,649	\$620	1.57%	0.97%	61.77%	7.31%	0.68%
	St. Pius X Church Federal Credit Union	\$94,074	\$981	1.48%	0.79%	53.21%	10.14%	1.04%
	Good Neighbors Federal Credit Union	\$94,426	\$2,349	3.66%	0.85%	23.33%	25.78%	2.49%
	Consumers Federal Credit Union	\$96,306	\$230	0.28%	0.39%	140.00%	2.02%	0.24%
	Triboro Postal Federal Credit Union	\$100,464	\$159	1.14%	0.55%	47.80%	1.69%	0.16%
	Lufthansa Emp. Federal Credit Union	\$103,073	\$19	0.34%	3.67%	NM	0.12%	0.02%

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Asset Quality
December 31, 2023
Run Date: February 22, 2024

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)								
	Utica Gas & Electric Emp Federal Credit Union	\$105,368	\$1,243	1.45%	0.39%	26.63%	7.67%	1.18%
	NextStep Federal Credit Union	\$111,083	\$592	1.54%	0.98%	63.68%	5.99%	0.53%
	Community Resource Federal Credit Union	\$113,899	\$385	0.45%	0.48%	106.23%	2.81%	0.34%
	Auburn Community Federal Credit Union	\$119,177	\$8	0.03%	0.51%	NM	0.06%	0.01%
	American Broadcast Employees Federal Credit Union	\$123,733	\$1,264	1.71%	0.59%	34.65%	10.01%	1.02%
	Meridia Community Federal Credit Union	\$123,811	\$345	0.34%	0.26%	74.20%	2.17%	0.28%
	Syracuse Fire Department Employees Federal Credit Union	\$124,670	\$307	0.48%	0.28%	58.63%	1.85%	0.25%
	Oswego County Federal Credit Union	\$127,252	\$1,562	1.52%	1.09%	71.64%	10.34%	1.23%
	Great Erie Federal Credit Union	\$131,196	\$183	0.20%	0.25%	125.14%	1.25%	0.14%
	UFirst Federal Credit Union	\$132,058	\$544	0.54%	0.35%	64.89%	5.99%	0.41%
	Buffalo Metropolitan Federal Credit Union	\$138,998	\$2,474	2.03%	0.60%	29.39%	16.68%	1.78%
	Inner Lakes Federal Credit Union	\$140,077	\$577	1.04%	0.98%	94.28%	11.66%	0.41%
	Southern Chautauqua Federal Credit Union	\$141,130	\$1,356	1.20%	1.54%	127.80%	7.67%	0.96%
	Genesee Valley Federal Credit Union	\$142,209	\$116	0.13%	0.56%	430.17%	0.58%	0.08%
	Ontario Shores Federal Credit Union	\$145,430	\$159	0.19%	0.56%	289.31%	0.97%	0.11%
	Town of Hempstead Employees Federal Credit Union	\$146,649	\$3,477	5.66%	4.47%	78.98%	29.22%	2.37%
	St. Josephs Parish Buffalo Federal Credit Union	\$147,586	\$1,025	0.80%	0.38%	47.51%	6.22%	0.69%
	Ukrainian National Federal Credit Union	\$149,805	\$562	0.51%	0.33%	64.59%	3.11%	0.38%
	Alternatives Federal Credit Union	\$150,555	\$3,593	4.11%	1.54%	37.52%	31.70%	2.39%
	Tonawanda Valley Federal Credit Union	\$150,693	\$51	0.06%	0.33%	547.06%	0.37%	0.03%
	Greater Woodlawn Federal Credit Union	\$151,470	\$79	0.14%	0.53%	374.68%	0.24%	0.05%
	Ulster Federal Credit Union	\$157,658	\$558	1.27%	3.12%	246.24%	12.19%	0.35%
	TrailNorth Federal Credit Union	\$161,350	\$949	1.01%	1.29%	128.35%	6.47%	0.59%
	First Choice Financial Federal Credit Union	\$161,537	\$820	0.96%	1.15%	119.51%	5.64%	0.51%
	Financial Trust Federal Credit Union	\$166,999	\$331	0.36%	0.48%	132.33%	1.39%	0.20%
	Western Division Federal Credit Union	\$196,756	\$44	0.03%	0.22%	647.73%	0.18%	0.02%
	Palisades Federal Credit Union	\$208,173	\$1,004	0.62%	0.87%	139.54%	9.55%	0.48%
	Moog Employees Federal Credit Union	\$225,602	\$166	0.17%	0.98%	592.17%	0.29%	0.07%
	GHS Federal Credit Union	\$226,111	\$5,615	3.48%	2.07%	59.52%	30.21%	2.48%
	Finger Lakes Federal Credit Union	\$235,979	\$304	0.18%	0.51%	283.55%	1.31%	0.13%
	Saint Lawrence Federal Credit Union	\$236,046	\$1,915	1.15%	0.51%	44.70%	10.53%	0.81%
	Access Federal Credit Union	\$247,759	\$550	0.37%	0.57%	155.64%	2.54%	0.22%
	Average of Asset Group A	\$108,286	\$744	1.31%	1.05%	141.65%	6.90%	0.68%

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
December 31, 2023
Run Date: February 22, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Niagara's Choice Federal Credit Union	\$255,684	\$2,054	1.30%	1.27%	97.66%	11.03%	0.80%
	SECNY Federal Credit Union	\$286,137	\$1,292	0.83%	0.34%	41.18%	6.03%	0.45%
	TCT Federal Credit Union	\$289,927	\$509	0.22%	0.34%	152.26%	2.59%	0.18%
	Dannemora Federal Credit Union	\$302,121	\$556	0.27%	0.40%	146.40%	1.98%	0.18%
	Actors Federal Credit Union	\$306,321	\$897	0.41%	0.95%	233.11%	3.22%	0.29%
	Family First of NY Federal Credit Union	\$318,975	\$2,526	0.97%	0.49%	50.83%	7.86%	0.79%
	People's Alliance Federal Credit Union	\$321,372	\$1,592	0.95%	1.88%	198.30%	4.88%	0.50%
	Hudson River Community Credit Union	\$336,051	\$3,446	1.19%	0.56%	47.16%	6.75%	1.03%
	Nassau Financial Federal Credit Union	\$342,504	\$1,937	0.97%	1.11%	114.30%	29.64%	0.57%
	Ocean Financial Federal Credit Union	\$359,011	\$3,548	1.49%	0.72%	48.28%	18.32%	0.99%
	Ukrainian Federal Credit Union	\$390,278	\$2,014	0.60%	0.45%	75.92%	6.20%	0.52%
	High Point Federal Credit Union	\$406,095	\$783	0.40%	1.15%	285.19%	1.99%	0.19%
	Suma Yonkers Federal Credit Union	\$420,194	\$5,002	1.83%	1.36%	74.25%	8.88%	1.19%
	TEG Federal Credit Union	\$431,322	\$1,139	0.35%	0.76%	219.40%	4.34%	0.26%
	ServU Federal Credit Union	\$448,660	\$1,598	0.49%	0.36%	73.59%	2.50%	0.36%
	First New York Federal Credit Union	\$472,098	\$1,499	0.46%	0.82%	177.32%	4.16%	0.32%
	Advantage Federal Credit Union	\$496,302	\$644	0.18%	0.94%	507.92%	2.28%	0.13%
	Average of Asset Group B	\$363,709	\$1,826	0.76%	0.82%	149.59%	7.21%	0.51%
Asset Group C - \$501 million to \$1 billion in total assets								
	G.P.O. Federal Credit Union	\$507,619	\$855	0.31%	0.87%	282.34%	1.49%	0.17%
	Pittsford Federal Credit Union	\$529,334	\$1,648	0.42%	0.32%	74.88%	2.78%	0.31%
	Northern Credit Union	\$602,179	\$5,298	1.04%	1.03%	98.87%	8.25%	0.88%
	Cornerstone Community Federal Credit Union	\$608,147	\$966	0.25%	0.64%	253.11%	3.54%	0.16%
	Reliant Community Federal Credit Union	\$657,980	\$1,849	0.41%	0.52%	124.82%	3.35%	0.28%
	First Heritage Federal Credit Union	\$701,121	\$1,422	0.27%	0.77%	283.54%	1.93%	0.20%
	Heritage Financial Credit Union	\$709,589	\$4,323	0.74%	0.75%	102.45%	9.66%	0.61%
	Sea Comm Federal Credit Union	\$799,355	\$3,701	0.84%	0.44%	52.88%	4.91%	0.46%
	N C P D Federal Credit Union	\$890,156	\$689	0.22%	0.64%	289.26%	2.06%	0.08%
	Sidney Federal Credit Union	\$940,715	\$8,823	1.21%	1.09%	89.73%	10.09%	0.94%
	Average of Asset Group C	\$694,620	\$2,957	0.57%	0.71%	165.19%	4.81%	0.41%

Source: SNL Financial

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Asset Quality
December 31, 2023
Run Date: February 22, 2024

		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 (%)
Region	Institution Name							
Asset Group D - Over \$1 billion in total assets								
	First Source Federal Credit Union	\$1,028,957	\$9,545	0.98%	2.10%	213.33%	8.64%	0.93%
	Quorum Federal Credit Union	\$1,088,493	\$15,914	2.11%	2.90%	137.61%	17.82%	1.46%
	Sunmark Credit Union	\$1,157,591	\$16,095	1.55%	0.61%	39.24%	18.00%	1.39%
	The Summit Federal Credit Union	\$1,283,958	\$3,040	0.27%	0.52%	191.41%	2.19%	0.24%
	Self Reliance NY Federal Credit Union	\$1,387,405	\$9,442	1.23%	0.67%	54.87%	3.94%	0.68%
	Mid-Hudson Valley Federal Credit Union	\$1,435,506	\$3,686	0.37%	0.80%	216.60%	3.14%	0.26%
	CFCU Community Credit Union	\$1,453,308	\$12,993	1.24%	1.12%	90.72%	7.13%	0.89%
	Island Federal Credit Union	\$1,499,222	\$8,255	0.76%	0.54%	71.12%	10.66%	0.55%
	Suffolk Federal Credit Union	\$1,777,007	\$4,089	0.35%	0.66%	188.85%	4.15%	0.23%
	Corning Federal Credit Union	\$2,350,749	\$10,616	0.51%	1.10%	216.58%	4.04%	0.45%
	Polish & Slavic Federal Credit Union	\$2,557,320	\$6,195	0.41%	0.28%	68.72%	4.98%	0.24%
	AmeriCU Credit Union	\$2,691,302	\$33,233	1.47%	1.18%	80.31%	13.55%	1.23%
	USAlliance Federal Credit Union	\$3,093,629	\$20,614	0.75%	1.31%	175.14%	8.66%	0.67%
	Empower Federal Credit Union	\$3,498,327	\$16,219	0.61%	1.25%	206.24%	5.22%	0.46%
	Municipal Credit Union	\$4,218,999	\$41,077	1.60%	2.45%	152.89%	10.97%	0.97%
	Jovia Financial Federal Credit Union	\$4,442,180	\$35,154	1.00%	1.26%	125.85%	11.16%	0.79%
	Visions Federal Credit Union	\$5,683,443	\$20,957	0.56%	0.81%	144.94%	4.87%	0.37%
	Hudson Valley Credit Union	\$7,062,798	\$25,871	0.61%	0.86%	141.89%	5.64%	0.37%
	United Nations Federal Credit Union	\$8,910,262	\$11,329	0.20%	0.50%	245.11%	1.72%	0.13%
	Broadview Federal Credit Union	\$9,026,818	\$39,412	0.59%	1.00%	168.38%	6.23%	0.44%
	ESL Federal Credit Union	\$9,255,023	\$31,458	0.83%	1.63%	196.31%	3.01%	0.34%
	Teachers Federal Credit Union	\$9,870,443	\$90,164	1.39%	1.86%	133.93%	9.79%	0.91%
	Bethpage Federal Credit Union	\$12,858,363	\$155,367	1.73%	1.39%	80.60%	16.71%	1.21%
	Average of Asset Group D	\$4,244,831	\$26,988	0.92%	1.17%	145.25%	7.92%	0.66%

Source: SNL Financial

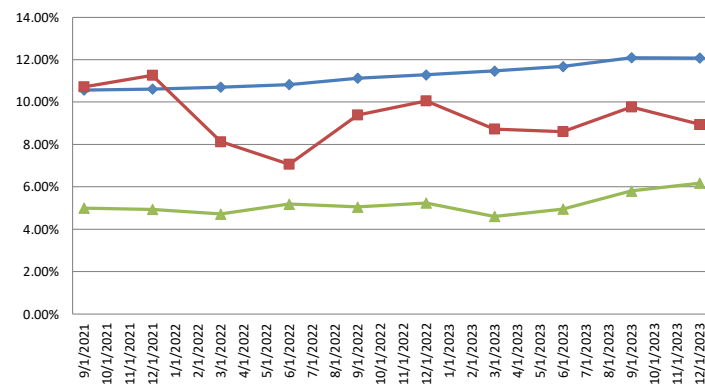
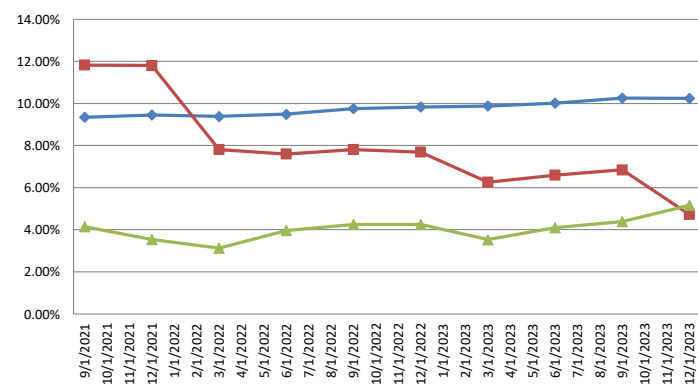
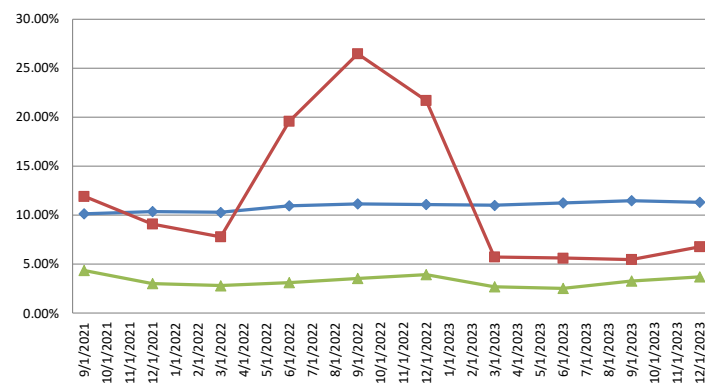
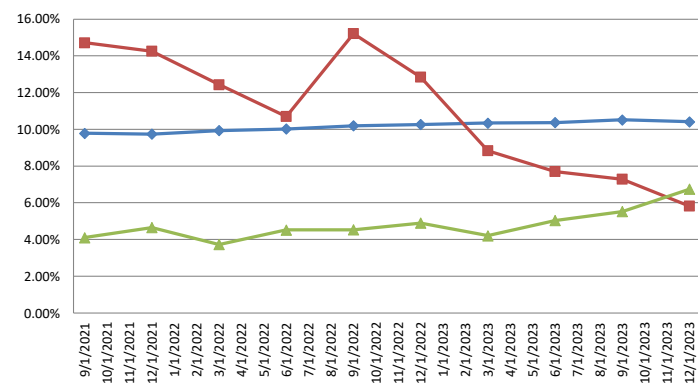
Note: Report includes only bank-level data.

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Net Worth

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

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

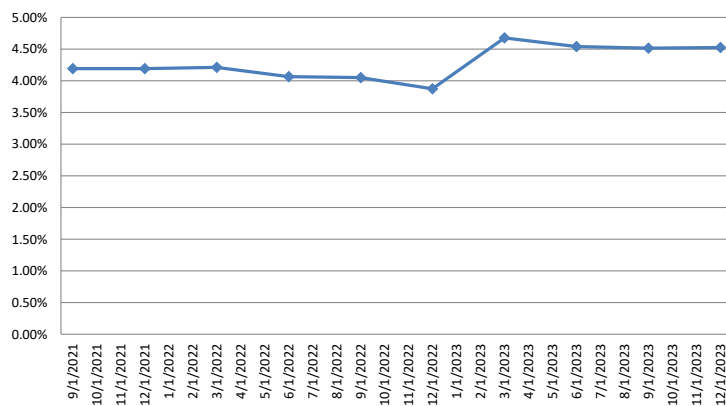
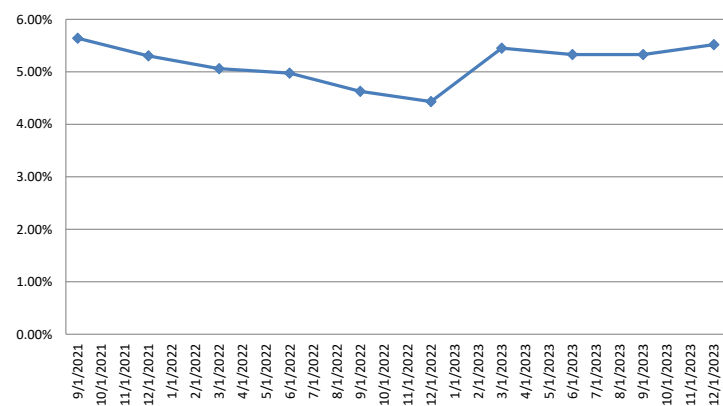
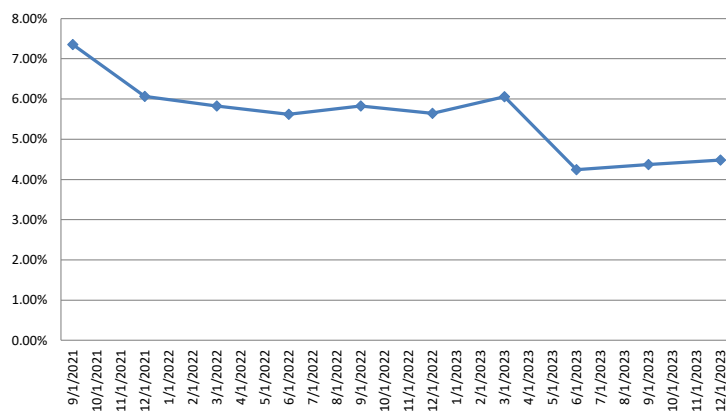
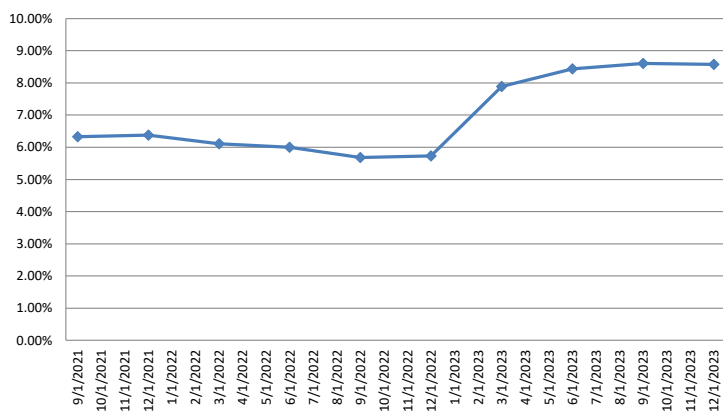
Source: SNL Financial

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

December 31, 2023

Run Date: February 22, 2024

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							
	Stewart's Federal Credit Union	\$51,368	\$2,719	5.29%	5.55%	5.04%	6.73%
	Alco Federal Credit Union	\$51,387	\$6,555	12.76%	8.65%	2.18%	2.04%
	Mountain Valley Federal Credit Union	\$51,648	\$4,354	8.43%	9.62%	6.57%	2.39%
	Buffalo Conrail Federal Credit Union	\$52,882	\$11,369	21.50%	7.96%	0.37%	2.72%
	Qside Federal Credit Union	\$53,340	\$4,270	8.01%	2.87%	4.87%	5.78%
	Rome Teachers Federal Credit Union	\$53,584	\$6,556	12.23%	8.76%	0.92%	1.94%
	Oswego Teachers Federal Credit Union	\$53,945	\$6,434	11.93%	7.56%	0.00%	3.36%
	Remington Federal Credit Union	\$54,605	\$7,397	13.55%	4.26%	1.72%	3.62%
	Educational and Governmental Employees Federal Credit Union	\$54,713	\$5,840	10.67%	(8.92%)	2.28%	1.95%
	Saratoga's Community Federal Credit Union	\$55,204	\$3,926	7.11%	17.58%	6.62%	3.62%
	Rockland Employees Federal Credit Union	\$55,862	\$8,066	14.44%	18.25%	17.60%	4.59%
	Van Cortlandt Cooperative Federal Credit Union	\$55,996	\$5,866	10.48%	3.46%	1.31%	2.03%
	C C S E Federal Credit Union	\$57,131	\$5,311	9.30%	7.62%	0.96%	1.17%
	Great Meadow Federal Credit Union	\$61,463	\$7,089	11.53%	11.30%	8.39%	6.02%
	Kenmore NY Teachers Federal Credit Union	\$62,802	\$5,473	8.71%	10.72%	2.56%	1.94%
	Morton Lane Federal Credit Union	\$63,709	\$7,506	11.78%	2.79%	1.91%	2.85%
	Yonkers Teachers Federal Credit Union	\$64,167	\$8,263	12.88%	0.88%	0.40%	0.31%
	Radius Federal Credit Union	\$65,213	\$8,348	12.80%	7.08%	6.84%	7.82%
	M. C. T. Federal Credit Union	\$67,025	\$7,885	11.76%	16.68%	2.46%	0.32%
	Port Washington Federal Credit Union	\$67,884	\$12,559	18.50%	51.02%	0.10%	1.47%
	Greater Niagara Federal Credit Union	\$69,577	\$7,840	11.27%	8.29%	2.07%	3.92%
	Ever \$ Green Federal Credit Union	\$69,650	\$7,869	11.30%	3.34%	3.94%	1.87%
	New York University Federal Credit Union	\$70,898	\$11,945	16.85%	12.85%	3.27%	7.77%
	Leatherstocking Region Federal Credit Union	\$74,340	\$9,614	12.93%	14.33%	6.32%	6.37%
	New York Times Employees Federal Credit Union	\$74,767	\$12,630	16.89%	(5.80%)	0.51%	1.50%
	Northeastern Operating Engineers Federal Credit Union	\$76,248	\$7,524	9.87%	6.06%	2.87%	3.89%
	Jamestown Area Community Federal Credit Union	\$78,756	\$6,610	8.39%	7.36%	0.11%	3.31%
	Empire ONE Federal Credit Union	\$79,377	\$8,320	10.48%	(0.41%)	0.84%	2.99%
	One Credit Union of NY	\$81,201	\$10,152	12.50%	18.27%	0.56%	0.60%
	Adirondack Regional Federal Credit Union	\$82,705	\$6,678	8.07%	10.07%	18.64%	6.89%
	Compass Federal Credit Union	\$84,858	\$13,196	15.55%	5.34%	2.96%	2.42%
	TruNorthern Federal Credit Union	\$85,395	\$11,213	13.13%	3.98%	3.18%	0.87%
	Crossroads Community Federal Credit Union	\$86,213	\$11,063	12.83%	8.32%	1.23%	2.15%
	Greater Metro Federal Credit Union	\$86,243	\$8,964	10.39%	(2.05%)	62.96%	46.27%
	Western New York Federal Credit Union	\$86,357	\$7,885	9.13%	14.01%	2.78%	2.74%
	Lower East Side People's Federal Credit Union	\$88,393	\$17,063	19.30%	3.42%	21.09%	2.45%
	1199 SEIU Federal Credit Union	\$89,094	\$10,689	12.00%	65.88%	10.64%	7.34%
	ACMG Federal Credit Union	\$90,912	\$8,679	9.55%	17.25%	9.02%	4.71%
	Greater Chautauqua Federal Credit Union	\$91,649	\$8,767	9.57%	10.26%	7.07%	4.37%
	St. Pius X Church Federal Credit Union	\$94,074	\$9,336	9.92%	(4.19%)	10.51%	5.59%
	Good Neighbors Federal Credit Union	\$94,426	\$8,709	9.22%	5.38%	26.97%	6.29%
	Consumers Federal Credit Union	\$96,306	\$11,108	11.53%	4.12%	2.07%	2.90%
	Triboro Postal Federal Credit Union	\$100,464	\$19,287	19.20%	(10.87%)	0.82%	0.39%
	Lufthansa Emp. Federal Credit Union	\$103,073	\$16,002	15.52%	1.69%	0.12%	1.26%

Source: SNL Financial

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Net Worth

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Utica Gas & Electric Emp Federal Credit Union	\$105,368	\$18,238	17.31%	8.44%	6.82%	1.81%
	NextStep Federal Credit Union	\$111,083	\$9,551	8.60%	5.71%	6.20%	3.95%
	Community Resource Federal Credit Union	\$113,899	\$13,849	12.16%	2.34%	2.78%	2.95%
	Auburn Community Federal Credit Union	\$119,177	\$12,773	10.72%	7.03%	0.06%	1.16%
	American Broadcast Employees Federal Credit Union	\$123,733	\$13,011	10.52%	10.78%	9.71%	3.37%
	Meridia Community Federal Credit Union	\$123,811	\$15,669	12.66%	20.00%	2.20%	1.63%
	Syracuse Fire Department Employees Federal Credit Union	\$124,670	\$17,249	13.84%	10.10%	1.78%	1.04%
	Oswego County Federal Credit Union	\$127,252	\$14,301	11.24%	15.47%	10.92%	7.82%
	Great Erie Federal Credit Union	\$131,196	\$14,606	11.13%	11.09%	1.25%	1.57%
	UFirst Federal Credit Union	\$132,058	\$16,564	12.54%	4.65%	3.28%	2.13%
	Buffalo Metropolitan Federal Credit Union	\$138,998	\$15,701	11.30%	7.19%	15.76%	4.63%
	Inner Lakes Federal Credit Union	\$140,077	\$13,332	9.52%	12.79%	4.33%	4.08%
	Southern Chautauqua Federal Credit Union	\$141,130	\$21,850	15.48%	12.24%	6.21%	7.93%
	Genesee Valley Federal Credit Union	\$142,209	\$19,592	13.78%	19.30%	0.59%	2.55%
	Ontario Shores Federal Credit Union	\$145,430	\$15,970	10.98%	12.41%	1.00%	2.88%
	Town of Hempstead Employees Federal Credit Union	\$146,649	\$10,386	7.08%	4.74%	33.48%	26.44%
	St. Josephs Parish Buffalo Federal Credit Union	\$147,586	\$15,989	10.83%	8.62%	6.41%	3.05%
	Ukrainian National Federal Credit Union	\$149,805	\$19,287	12.87%	0.93%	2.91%	1.88%
	Alternatives Federal Credit Union	\$150,555	\$18,666	12.40%	(0.47%)	19.25%	7.22%
	Tonawanda Valley Federal Credit Union	\$150,693	\$13,740	9.12%	8.40%	0.37%	2.03%
	Greater Woodlawn Federal Credit Union	\$151,470	\$32,857	21.69%	9.88%	0.24%	0.90%
	Ulster Federal Credit Union	\$157,658	\$14,886	9.44%	11.58%	3.75%	9.23%
	TrailNorth Federal Credit Union	\$161,350	\$15,132	9.38%	4.11%	6.27%	8.05%
	First Choice Financial Federal Credit Union	\$161,537	\$18,814	11.65%	11.93%	4.36%	5.21%
	Financial Trust Federal Credit Union	\$166,999	\$23,291	13.95%	12.69%	1.42%	1.88%
	Western Division Federal Credit Union	\$196,756	\$27,321	13.89%	3.92%	0.16%	1.04%
	Palisades Federal Credit Union	\$208,173	\$19,654	9.44%	4.91%	5.11%	7.13%
	Moog Employees Federal Credit Union	\$225,602	\$55,701	24.69%	10.97%	0.30%	1.76%
	GHS Federal Credit Union	\$226,111	\$20,160	8.92%	5.67%	27.85%	16.58%
	Finger Lakes Federal Credit Union	\$235,979	\$26,491	11.23%	12.26%	1.15%	3.25%
	Saint Lawrence Federal Credit Union	\$236,046	\$25,896	10.97%	8.54%	7.39%	3.31%
	Access Federal Credit Union	\$247,759	\$23,068	9.31%	10.84%	2.38%	3.71%
	Average of Asset Group A	\$108,286	\$13,165	12.07%	8.94%	6.18%	4.52%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

December 31, 2023

Run Date: February 22, 2024

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

Niagara's Choice Federal Credit Union	\$255,684	\$24,803	9.70%	1.51%	8.28%	8.09%
SECNY Federal Credit Union	\$286,137	\$20,878	7.30%	6.31%	6.19%	2.55%
TCT Federal Credit Union	\$289,927	\$25,807	8.90%	2.22%	1.97%	3.00%
Dannemora Federal Credit Union	\$302,121	\$37,834	12.52%	9.53%	1.47%	2.15%
Actors Federal Credit Union	\$306,321	\$27,550	8.99%	3.84%	3.26%	7.59%
Family First of NY Federal Credit Union	\$318,975	\$34,265	10.74%	6.91%	7.37%	3.75%
People's Alliance Federal Credit Union	\$321,372	\$33,051	10.28%	4.57%	4.82%	9.55%
Hudson River Community Credit Union	\$336,051	\$49,519	14.74%	6.75%	6.96%	3.28%
Nassau Financial Federal Credit Union	\$342,504	\$20,838	6.08%	2.39%	9.30%	10.62%
Ocean Financial Federal Credit Union	\$359,011	\$33,503	9.33%	0.71%	10.59%	5.11%
Ukrainian Federal Credit Union	\$390,278	\$32,280	8.27%	0.88%	6.24%	4.74%
High Point Federal Credit Union	\$406,095	\$55,507	13.67%	2.96%	1.41%	4.02%
Suma Yonkers Federal Credit Union	\$420,194	\$53,641	12.77%	(0.47%)	9.32%	6.92%
TEG Federal Credit Union	\$431,322	\$37,045	8.59%	6.24%	3.07%	6.75%
ServU Federal Credit Union	\$448,660	\$64,857	14.46%	10.04%	2.46%	1.81%
First New York Federal Credit Union	\$472,098	\$42,601	9.02%	11.15%	3.52%	6.24%
Advantage Federal Credit Union	\$496,302	\$42,948	8.65%	4.69%	1.50%	7.62%

Average of Asset Group B	\$363,709	\$37,466	10.24%	4.72%	5.16%	5.52%
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Asset Group C - \$501 million to \$1 billion in total assets

G.P.O. Federal Credit Union	\$507,619	\$54,958	10.83%	14.06%	1.56%	4.39%
Pittsford Federal Credit Union	\$529,334	\$58,097	10.98%	2.11%	2.84%	2.12%
Northern Credit Union	\$602,179	\$67,467	11.20%	2.76%	7.85%	7.76%
Cornerstone Community Federal Credit Union	\$608,147	\$49,200	8.09%	8.48%	1.96%	4.97%
Reliant Community Federal Credit Union	\$657,980	\$61,616	9.36%	7.35%	3.00%	3.75%
First Heritage Federal Credit Union	\$701,121	\$73,709	10.51%	7.14%	1.93%	5.47%
Heritage Financial Credit Union	\$709,589	\$79,075	11.14%	4.35%	5.47%	5.60%
Sea Comm Federal Credit Union	\$799,355	\$116,129	14.53%	6.61%	3.19%	1.69%
N C P D Federal Credit Union	\$890,156	\$136,818	15.37%	1.69%	0.50%	1.46%
Sidney Federal Credit Union	\$940,715	\$103,930	11.05%	12.93%	8.49%	7.62%

Average of Asset Group C	\$694,620	\$80,100	11.31%	6.75%	3.68%	4.48%
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Source: SNL Financial

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Net Worth

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - Over \$1 billion in total assets							
	First Source Federal Credit Union	\$1,028,957	\$93,587	9.10%	8.07%	10.20%	21.76%
	Quorum Federal Credit Union	\$1,088,493	\$101,555	9.33%	0.27%	15.67%	21.56%
	Sunmark Credit Union	\$1,157,591	\$99,608	8.60%	5.38%	16.16%	6.34%
	The Summit Federal Credit Union	\$1,283,958	\$136,184	10.61%	8.42%	2.23%	4.27%
	Self Reliance NY Federal Credit Union	\$1,387,405	\$256,314	18.47%	2.23%	3.68%	2.02%
	Mid-Hudson Valley Federal Credit Union	\$1,435,506	\$145,907	10.16%	9.12%	2.53%	5.47%
	CFCU Community Credit Union	\$1,453,308	\$195,116	13.43%	2.77%	6.66%	6.04%
	Island Federal Credit Union	\$1,499,222	\$137,957	9.20%	1.75%	5.98%	4.26%
	Suffolk Federal Credit Union	\$1,777,007	\$152,832	8.60%	7.76%	2.68%	5.05%
	Corning Federal Credit Union	\$2,350,749	\$251,607	10.70%	8.70%	4.22%	9.14%
	Polish & Slavic Federal Credit Union	\$2,557,320	\$261,345	10.22%	8.13%	2.37%	1.63%
	AmeriCU Credit Union	\$2,691,302	\$252,713	9.39%	7.62%	13.15%	10.56%
	USAlliance Federal Credit Union	\$3,093,629	\$252,642	8.17%	11.93%	8.16%	14.29%
	Empower Federal Credit Union	\$3,498,327	\$335,710	9.60%	8.63%	4.83%	9.96%
	Municipal Credit Union	\$4,218,999	\$439,018	10.41%	19.47%	9.36%	14.31%
	Jovia Financial Federal Credit Union	\$4,442,180	\$400,457	9.01%	3.60%	8.78%	11.05%
	Visions Federal Credit Union	\$5,683,443	\$611,562	10.76%	(0.02%)	3.43%	4.97%
	Hudson Valley Credit Union	\$7,062,798	\$806,719	11.42%	1.57%	3.21%	4.55%
	United Nations Federal Credit Union	\$8,910,262	\$794,417	8.92%	6.56%	1.43%	3.50%
	Broadview Federal Credit Union	\$9,026,818	\$735,923	8.15%	2.38%	5.36%	9.02%
	ESL Federal Credit Union	\$9,255,023	\$1,519,613	16.42%	3.47%	2.07%	4.06%
	Teachers Federal Credit Union	\$9,870,443	\$963,668	9.76%	2.56%	9.36%	12.53%
	Bethpage Federal Credit Union	\$12,858,363	\$1,157,668	9.00%	3.40%	13.42%	10.82%
	Average of Asset Group D	\$4,244,831	\$439,223	10.41%	5.82%	6.74%	8.57%

Source: SNL Financial

Note: Report includes only bank-level data.

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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.