



# 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

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**Group A**     \$0–\$250 million

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

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

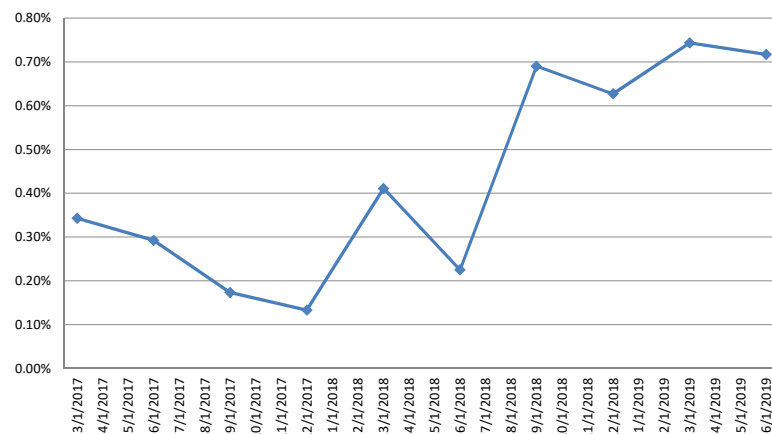
**Group D**     Over \$1 billion

**New York**

# Performance Analysis

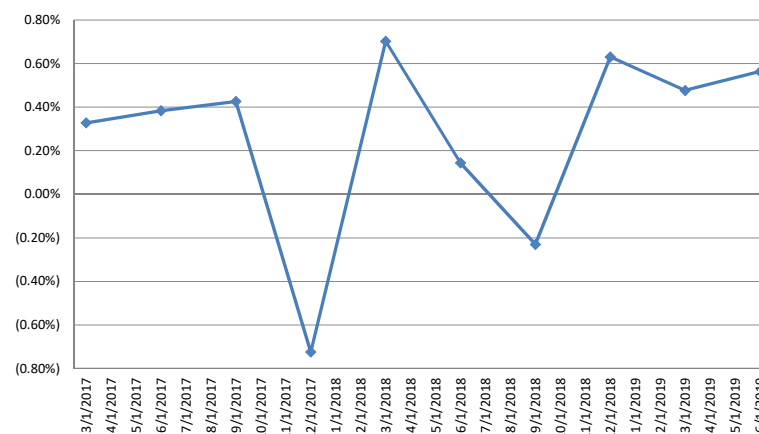
## Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



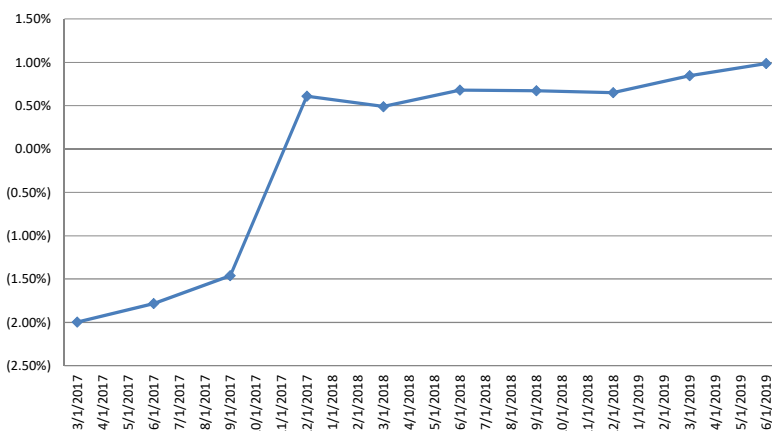
Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	0.34%	0.29%	0.17%	0.13%	0.41%	0.23%	0.69%	0.63%	0.74%	0.72%

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



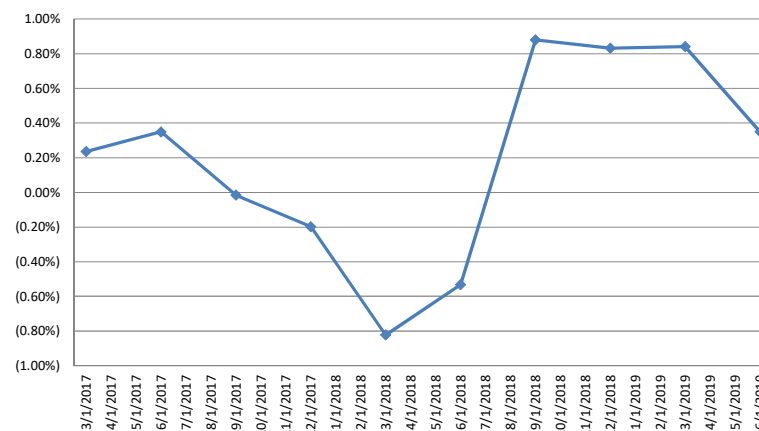
Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	0.33%	0.38%	0.43%	(0.73%)	0.70%	0.14%	(0.23%)	0.63%	0.48%	0.56%

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



Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	(2.00%)	(1.78%)	(1.46%)	0.61%	0.49%	0.68%	0.67%	0.65%	0.84%	0.98%

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



Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	0.23%	0.35%	0.02%	(0.20%)	(0.82%)	(0.53%)	0.88%	0.83%	0.84%	0.35%

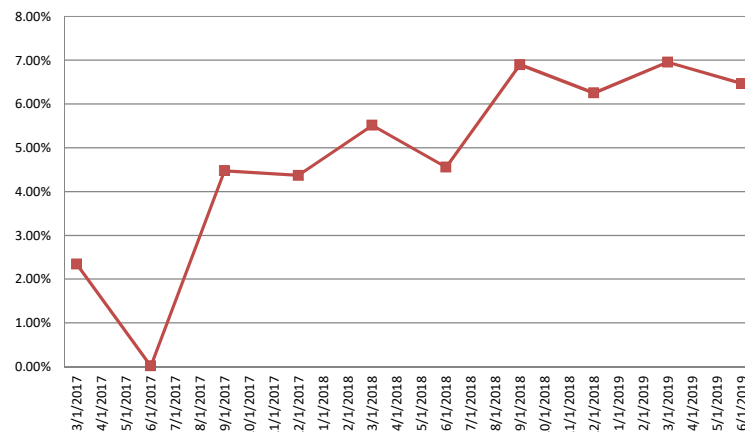
Source: SNL Financial

Note: Report includes only bank-level data.

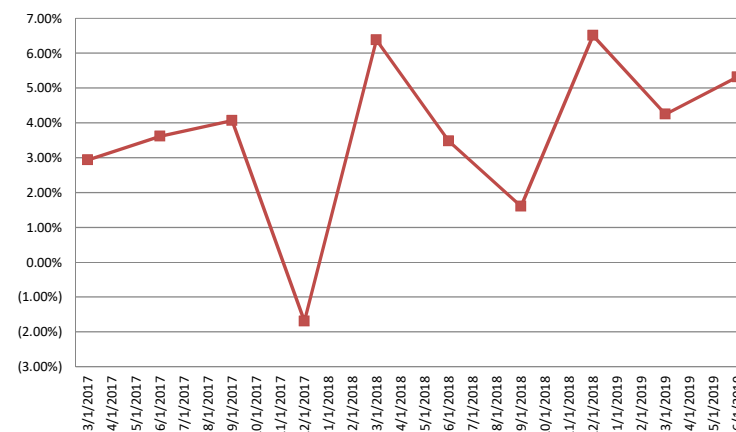
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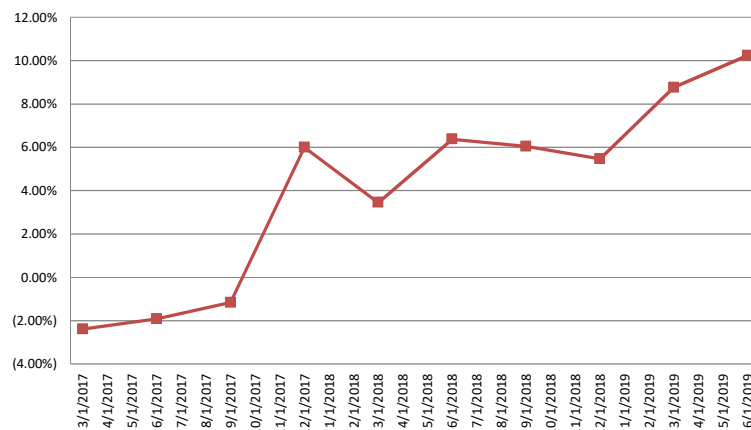
## Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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

Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	2.34%	0.02%	4.47%	4.37%	5.51%	4.55%	6.90%	6.25%	6.95%	6.47%

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

Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	2.94%	3.61%	4.07%	(1.69%)	6.38%	3.48%	1.61%	6.51%	4.25%	5.32%

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

Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	(2.38%)	(1.91%)	(1.16%)	5.99%	3.45%	6.38%	6.05%	5.47%	8.76%	10.24%

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

Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	(3.75%)	(3.16%)	(35.36%)	7.97%	9.38%	9.16%	9.57%	9.00%	8.53%	(3.62%)

Source: SNL Financial

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## Performance Analysis

June 30, 2019

Run Date: August 13, 2019

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	\$51,954	\$114	0.88%	8.02%	66.20%	\$74	\$238	0.93%	8.51%	64.96%	\$71
	Greater Niagara Federal Credit Union	\$53,302	\$77	0.58%	4.94%	78.01%	\$43	\$211	0.81%	6.85%	77.62%	\$40
	Good Neighbors Federal Credit Union	\$54,491	\$241	1.79%	16.58%	66.51%	\$51	\$347	1.31%	12.12%	67.69%	\$52
	Western New York Federal Credit Union	\$55,505	\$92	0.66%	6.97%	78.05%	\$64	\$139	0.51%	5.30%	81.56%	\$70
	M. C. T. Federal Credit Union	\$55,628	\$166	1.19%	12.23%	55.35%	\$57	\$302	1.09%	11.28%	58.00%	\$60
	Lower East Side People's Federal Credit Union	\$56,311	\$217	1.55%	20.23%	77.79%	\$75	\$394	1.41%	18.80%	79.24%	\$75
	Educational & Governmental Employees Federal Credit Union	\$56,690	\$122	0.87%	7.59%	69.98%	\$66	\$234	0.84%	7.40%	70.21%	\$64
	Riverside Federal Credit Union	\$56,710	\$166	1.18%	10.95%	75.15%	\$67	\$252	0.91%	8.40%	79.35%	\$67
	Jamestown Area Community Federal Credit Union	\$58,602	\$67	0.46%	6.12%	77.70%	\$48	\$135	0.48%	6.22%	79.81%	\$47
	Buffalo Service Credit Union	\$59,200	\$157	1.07%	8.88%	76.57%	\$74	\$603	2.06%	17.63%	60.84%	\$69
	Yonkers Teachers Federal Credit Union	\$59,835	\$35	0.24%	1.87%	75.88%	\$147	\$64	0.22%	1.71%	74.87%	\$146
	Compass Federal Credit Union	\$60,365	\$206	1.40%	8.27%	68.54%	\$68	\$478	1.65%	9.71%	63.85%	\$63
	Van Cortlandt Cooperative Federal Credit Union	\$60,701	(\$1,473)	(9.44%)	(146.42%)	NA	\$74	(\$1,543)	(4.83%)	(70.31%)	NA	\$74
	Hudson River Financial Federal Credit Union	\$62,499	\$76	0.49%	6.54%	78.16%	\$89	\$138	0.45%	6.20%	82.25%	\$97
	Consumers Federal Credit Union	\$63,302	\$86	0.55%	3.89%	85.25%	\$117	\$130	0.42%	2.95%	87.04%	\$133
	North Franklin Federal Credit Union	\$65,414	\$190	1.17%	9.23%	71.04%	\$55	\$308	0.96%	7.57%	70.14%	\$52
	ACMG Federal Credit Union	\$65,481	\$82	0.50%	6.28%	85.96%	\$67	\$159	0.49%	6.14%	85.37%	\$65
	Northeastern Operating Engineers Federal Credit Union	\$66,577	\$84	0.50%	5.76%	86.55%	\$103	\$166	0.50%	5.73%	86.86%	\$102
	Greater Chautauqua Federal Credit Union	\$68,070	\$143	0.84%	9.09%	79.18%	\$53	\$237	0.71%	7.61%	81.64%	\$53
	Crossroads Community Federal Credit Union	\$70,508	\$161	0.92%	7.39%	72.45%	\$55	\$273	0.79%	6.31%	74.39%	\$54
	Utica Gas & Electric Employees Federal Credit Union	\$72,638	\$213	1.19%	6.91%	64.25%	\$78	\$403	1.14%	6.65%	65.44%	\$78
	1199 SEIU Federal Credit Union	\$73,629	\$119	0.65%	8.30%	77.66%	\$77	\$173	0.48%	6.16%	76.48%	\$77
	New York Times Employees Federal Credit Union	\$74,630	(\$22)	(0.12%)	(0.83%)	92.35%	\$118	(\$98)	(0.26%)	(1.86%)	93.92%	\$118
	Empire ONE Federal Credit Union	\$76,290	\$130	0.68%	6.08%	81.93%	\$55	\$214	0.56%	5.04%	82.31%	\$52
	St. Pius X Church Federal Credit Union	\$77,892	\$109	0.56%	5.20%	78.06%	\$61	\$258	0.67%	6.20%	76.33%	\$58
	Meridia Community Federal Credit Union	\$80,318	\$245	1.24%	10.24%	69.10%	\$53	\$490	1.26%	10.38%	72.27%	\$56
	Financial Trust Federal Credit Union	\$82,683	\$269	1.32%	9.98%	68.43%	\$68	\$507	1.25%	9.51%	69.38%	\$68
	Greater Metro Federal Credit Union	\$82,895	\$73	0.36%	3.81%	86.19%	\$89	\$120	0.29%	3.18%	88.28%	\$90
	SJP Federal Credit Union	\$83,287	\$280	1.37%	14.34%	55.56%	\$91	\$551	1.36%	14.36%	56.64%	\$85
	UFirst Federal Credit Union	\$86,660	\$17	0.08%	0.69%	92.05%	\$68	\$177	0.42%	3.66%	87.86%	\$62
	Southern Chautauqua Federal Credit Union	\$87,277	\$373	1.73%	19.41%	65.28%	\$45	\$793	1.87%	21.17%	66.97%	\$48
	Genesee Valley Federal Credit Union	\$89,285	\$351	1.60%	15.18%	70.28%	\$62	\$651	1.51%	14.37%	71.30%	\$61
	Community Resource Federal Credit Union	\$91,635	\$93	0.41%	3.43%	80.23%	\$64	\$144	0.32%	2.66%	82.98%	\$66
	Syracuse Fire Department Employees Federal Credit Union	\$93,484	\$233	1.00%	7.59%	70.96%	\$69	\$473	1.03%	7.78%	70.73%	\$69
	School Systems Federal Credit Union	\$94,088	\$158	0.68%	8.84%	72.39%	\$54	\$251	0.55%	7.09%	77.81%	\$58
	Oswego County Federal Credit Union	\$95,000	\$276	1.18%	14.80%	71.90%	\$54	\$555	1.22%	15.17%	71.30%	\$53
	Great Erie Federal Credit Union	\$95,347	\$273	1.16%	11.61%	67.41%	\$59	\$420	0.91%	9.03%	71.75%	\$63
	Auburn Community Federal Credit Union	\$96,130	\$235	0.97%	9.61%	75.11%	\$65	\$424	0.88%	8.77%	76.68%	\$66
	Lufthansa Employees Federal Credit Union	\$99,127	\$56	0.23%	1.55%	65.41%	\$81	\$65	0.13%	0.90%	77.89%	\$80
	Inner Lakes Federal Credit Union	\$100,857	\$254	1.04%	13.16%	67.66%	\$49	\$444	0.93%	12.01%	70.45%	\$48
	Ontario Shores Federal Credit Union	\$101,593	\$343	1.38%	14.89%	61.29%	\$71	\$688	1.41%	15.21%	60.00%	\$66
	American Broadcast Employees Federal Credit Union	\$103,675	\$88	0.33%	3.46%	85.78%	\$85	\$97	0.18%	1.91%	88.78%	\$85
	Core Federal Credit Union	\$108,338	\$409	1.53%	13.60%	58.14%	\$54	\$801	1.52%	13.54%	58.02%	\$54
	Buffalo Metropolitan Federal Credit Union	\$112,049	\$268	0.96%	9.99%	81.03%	\$79	\$584	1.06%	11.03%	78.91%	\$78
	Horizons Federal Credit Union	\$112,215	\$163	0.58%	4.95%	83.48%	\$60	\$235	0.42%	3.59%	86.13%	\$64
	Alternatives Federal Credit Union	\$112,302	\$77	0.28%	3.89%	92.08%	\$70	\$117	0.21%	2.97%	93.81%	\$69
	Ticonderoga Federal Credit Union	\$113,600	\$215	0.78%	8.31%	83.20%	\$72	\$367	0.67%	7.25%	84.32%	\$71

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## Performance Analysis

June 30, 2019

Run Date: August 13, 2019

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 (continued)												
	First Choice Financial Federal Credit Union	\$113,620	\$227	0.81%	6.77%	79.92%	\$61	\$450	0.82%	6.82%	77.87%	\$60
	Tonawanda Valley Federal Credit Union	\$116,594	\$151	0.52%	5.97%	81.36%	\$59	\$292	0.52%	5.82%	81.86%	\$57
	Triboro Postal Federal Credit Union	\$120,628	\$147	0.49%	3.07%	70.17%	\$65	\$195	0.32%	2.12%	75.48%	\$68
	Greater Woodlawn Federal Credit Union	\$124,634	\$284	0.91%	4.25%	63.26%	\$56	\$547	0.88%	4.12%	64.34%	\$55
	Town of Hempstead Employees Federal Credit Union	\$125,283	\$205	0.65%	11.11%	43.46%	\$15	\$226	0.36%	6.09%	56.44%	\$47
	Finger Lakes Federal Credit Union	\$126,683	\$305	0.97%	9.83%	77.70%	\$75	\$572	0.91%	9.39%	78.71%	\$72
	Ulster Federal Credit Union	\$133,960	\$187	0.57%	6.97%	79.44%	\$69	\$324	0.50%	6.28%	79.48%	\$69
	Western Division Federal Credit Union	\$142,625	\$348	0.98%	6.20%	71.45%	\$70	\$649	0.92%	5.82%	69.77%	\$72
	GHS Federal Credit Union	\$147,650	\$158	0.43%	4.54%	75.37%	\$68	\$208	0.28%	3.00%	77.27%	\$69
	Ukrainian National Federal Credit Union	\$148,278	(\$86)	(0.23%)	(2.11%)	86.37%	\$71	(\$44)	(0.06%)	(0.54%)	90.13%	\$71
	Countryside Federal Credit Union	\$150,175	\$481	1.28%	8.37%	54.36%	\$89	\$1,276	1.70%	11.25%	53.67%	\$88
	Saint Lawrence Federal Credit Union	\$164,169	\$284	0.69%	7.51%	78.63%	\$64	\$539	0.66%	7.16%	78.85%	\$63
	Moog Employees Federal Credit Union	\$174,575	\$880	2.01%	9.13%	35.20%	\$76	\$1,669	1.90%	8.76%	36.97%	\$79
	Access Federal Credit Union	\$183,003	\$485	1.07%	12.82%	76.62%	\$72	\$897	1.00%	12.05%	77.40%	\$72
	Dannemora Federal Credit Union	\$192,623	\$668	1.40%	10.64%	69.64%	\$57	\$1,066	1.13%	8.68%	73.63%	\$58
	Niagara's Choice Federal Credit Union	\$198,535	\$398	0.80%	8.62%	73.08%	\$58	\$1,016	1.03%	11.29%	69.52%	\$52
	Palisades Federal Credit Union	\$199,221	(\$16)	(0.03%)	(0.37%)	96.96%	\$106	\$12	0.01%	0.14%	95.01%	\$114
	SECNY Federal Credit Union	\$201,959	\$129	0.26%	3.19%	91.15%	\$62	\$279	0.29%	3.46%	89.84%	\$58
	Actors Federal Credit Union	\$223,355	\$961	1.73%	24.13%	62.25%	\$76	\$1,066	0.96%	13.82%	74.86%	\$77
	TCT Federal Credit Union	\$224,916	\$284	0.51%	6.36%	79.53%	\$63	\$437	0.40%	4.98%	81.56%	\$63
	Family First of NY Federal Credit Union	\$231,008	\$244	0.42%	4.35%	84.54%	\$71	\$585	0.52%	5.26%	83.45%	\$71
	Average of Asset Group A	\$105,023	\$192	0.69%	5.81%	74.21%	\$69	\$374	0.72%	6.47%	75.35%	\$70

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

Ukrainian Federal Credit Union	\$265,553	\$486	0.74%	8.16%	77.94%	\$57	\$1,158	0.90%	9.84%	75.10%	\$54
People's Alliance Federal Credit Union	\$265,669	\$58	0.09%	1.25%	84.27%	\$81	(\$71)	(0.05%)	(0.76%)	86.63%	\$82
Sperry Associates Federal Credit Union	\$265,982	\$287	0.44%	5.60%	100.64%	\$103	\$552	0.43%	5.53%	93.50%	\$99
Northern Credit Union	\$272,144	\$341	0.51%	6.78%	88.15%	\$66	\$574	0.44%	5.75%	88.36%	\$65
Hudson River Community Credit Union	\$276,142	\$695	1.02%	8.30%	74.08%	\$77	\$1,166	0.87%	7.04%	75.56%	\$77
G.P.O. Federal Credit Union	\$295,919	\$1,142	1.56%	16.46%	60.54%	\$60	\$2,118	1.47%	15.56%	61.59%	\$60
Olean Area Federal Credit Union	\$303,815	\$912	1.21%	7.99%	67.34%	\$59	\$1,835	1.23%	8.16%	66.64%	\$58
TEG Federal Credit Union	\$303,844	\$643	0.86%	12.42%	83.36%	\$80	\$893	0.60%	8.77%	84.62%	\$79
Ocean Financial Federal Credit Union	\$318,024	\$313	0.40%	5.41%	82.66%	\$89	\$691	0.44%	6.17%	80.37%	\$87
ServU Federal Credit Union	\$324,839	\$1,091	1.35%	10.33%	65.08%	\$49	\$2,042	1.28%	9.79%	67.00%	\$49
Suma Yonkers Federal Credit Union	\$334,879	\$229	0.27%	1.89%	78.80%	\$87	\$511	0.31%	2.11%	78.24%	\$83
Advantage Federal Credit Union	\$340,253	\$638	0.75%	7.96%	75.45%	\$70	\$1,124	0.66%	7.19%	76.69%	\$70
First New York Federal Credit Union	\$343,021	\$535	0.63%	6.42%	78.62%	\$56	\$1,237	0.74%	7.51%	77.23%	\$55
Nassau Financial Federal Credit Union	\$397,649	(\$534)	(0.53%)	(7.78%)	81.62%	\$77	(\$2,451)	(1.23%)	(17.69%)	111.64%	\$74
Pittsford Federal Credit Union	\$413,453	\$815	0.80%	7.00%	72.40%	\$88	\$1,449	0.72%	6.27%	74.30%	\$87
Hudson Heritage Federal Credit Union	\$433,522	\$20	0.02%	0.21%	84.87%	\$68	\$66	0.03%	0.34%	85.85%	\$67
Cornerstone Community Federal Credit Union	\$444,649	\$577	0.52%	7.27%	81.82%	\$75	\$829	0.38%	5.29%	83.31%	\$76
Reliant Community Federal Credit Union	\$467,855	\$1,207	1.04%	10.43%	78.54%	\$83	\$2,148	0.94%	9.41%	79.11%	\$81
First Heritage Federal Credit Union	\$488,803	\$730	0.60%	5.33%	80.39%	\$67	\$1,293	0.54%	4.79%	81.89%	\$70
Average of Asset Group B	\$345,053	\$536	0.65%	6.39%	78.77%	\$73	\$903	0.56%	5.32%	80.40%	\$72

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June 30, 2019

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Asset Group C - \$501 million to \$1 billion in total assets												
	Sidney Federal Credit Union	\$521,497	\$1,113	0.86%	6.64%	73.98%	\$65	\$2,115	0.82%	6.40%	74.52%	\$65
	Sea Comm Federal Credit Union	\$558,142	\$1,765	1.27%	8.43%	69.36%	\$71	\$2,703	0.97%	6.60%	72.80%	\$77
	First Source Federal Credit Union	\$627,066	\$1,615	1.04%	10.55%	65.26%	\$67	\$3,205	1.05%	10.60%	65.17%	\$67
	Sunmark Federal Credit Union	\$711,301	\$3,699	2.13%	26.42%	67.77%	\$83	\$5,031	1.47%	18.39%	73.85%	\$83
	N C P D Federal Credit Union	\$749,128	\$1,590	0.85%	5.68%	50.68%	\$123	\$3,132	0.84%	5.76%	50.73%	\$124
	Quorum Federal Credit Union	\$853,292	\$2,811	1.31%	18.98%	72.90%	\$170	\$5,356	1.26%	18.56%	68.01%	\$150
	Summit Federal Credit Union	\$988,954	\$1,043	0.43%	4.84%	84.29%	\$74	\$2,292	0.48%	5.36%	83.30%	\$74
	Average of Asset Group C	\$715,626	\$1,948	1.13%	11.65%	69.18%	\$93	\$3,405	0.98%	10.24%	69.77%	\$91

## Asset Group D - \$1 billion and over in total assets

Mid-Hudson Valley Federal Credit Union	\$1,078,934	\$3,662	1.38%	15.38%	68.25%	\$80	\$5,873	1.12%	12.62%	70.85%	\$77
CFCU Community Credit Union	\$1,097,479	\$2,275	0.83%	5.90%	70.75%	\$100	\$4,601	0.85%	6.02%	69.37%	\$100
Suffolk Federal Credit Union	\$1,187,999	\$1,905	0.65%	7.20%	79.10%	\$94	\$3,118	0.54%	6.01%	81.83%	\$95
Self Reliance NY Federal Credit Union	\$1,340,830	\$2,195	0.66%	3.87%	52.12%	\$117	\$4,755	0.71%	4.23%	50.56%	\$116
Corning Federal Credit Union	\$1,482,452	\$4,026	1.09%	11.02%	74.17%	\$77	\$7,428	1.01%	10.32%	73.94%	\$75
Island Federal Credit Union	\$1,487,882	\$1,151	0.31%	4.04%	80.19%	\$79	\$2,498	0.33%	4.64%	79.31%	\$81
AmeriCU Credit Union	\$1,670,288	\$1,153	0.28%	3.03%	74.32%	\$92	\$1,308	0.16%	1.73%	77.02%	\$100
USAlliance Federal Credit Union	\$1,807,932	\$3,082	0.69%	9.80%	68.99%	\$87	\$8,246	0.94%	13.33%	63.82%	\$87
Capital Communications Federal Credit Union	\$1,841,917	\$4,104	0.91%	8.96%	74.78%	\$123	\$7,275	0.81%	8.04%	75.37%	\$117
Empower Federal Credit Union	\$1,880,328	\$7,268	1.57%	14.66%	67.50%	\$78	\$13,521	1.47%	13.96%	69.37%	\$79
Polish & Slavic Federal Credit Union	\$2,019,743	\$2,765	0.55%	5.62%	82.63%	\$87	\$5,560	0.56%	5.79%	81.75%	\$88
Municipal Credit Union	\$3,056,752	(\$126,219)	(16.58%)	(458.31%)	375.63%	\$744	(\$123,337)	(8.23%)	(221.25%)	216.59%	\$435
Nassau Educators Federal Credit Union	\$3,380,232	\$6,750	0.81%	8.64%	62.52%	\$84	\$14,751	0.90%	9.61%	60.90%	\$81
State Employees Federal Credit Union	\$3,987,873	\$2,435	0.25%	3.20%	85.93%	\$89	\$8,258	0.43%	5.48%	82.40%	\$90
Visions Federal Credit Union	\$4,241,059	\$6,408	0.61%	5.11%	74.12%	\$82	\$13,684	0.65%	5.56%	73.88%	\$82
Hudson Valley Federal Credit Union	\$5,238,882	(\$7,213)	(0.56%)	(5.20%)	70.67%	\$77	\$2,671	0.11%	0.99%	65.85%	\$76
United Nations Federal Credit Union	\$5,750,830	\$12,163	0.86%	8.72%	69.53%	\$129	\$26,068	0.93%	9.53%	68.23%	\$132
ESL Federal Credit Union	\$6,664,669	\$26,037	1.59%	8.86%	53.00%	\$101	\$67,873	2.11%	11.91%	48.35%	\$101
Teachers Federal Credit Union	\$7,373,282	\$12,210	0.66%	7.57%	71.63%	\$86	\$23,018	0.63%	7.22%	73.13%	\$86
Bethpage Federal Credit Union	\$8,897,035	\$20,630	0.94%	11.43%	64.41%	\$100	\$41,371	0.96%	11.78%	63.49%	\$100
Average of Asset Group D	\$3,274,320	(\$661)	(0.13%)	(16.03%)	86.01%	\$125	\$6,927	0.35%	(3.62%)	77.30%	\$110

Source: SNL Financial

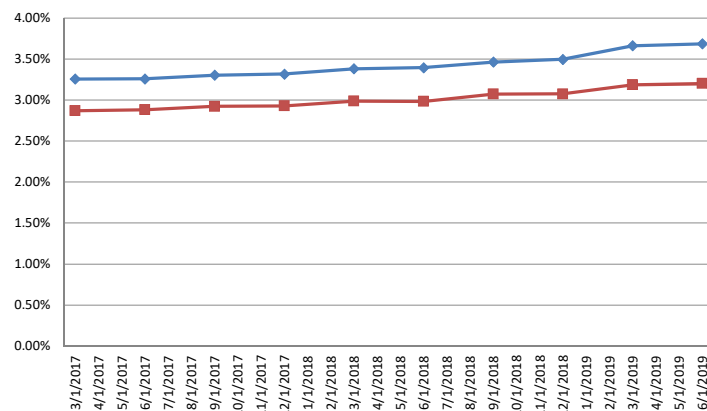
Note: Report includes only bank-level data.

NA = data was not available.

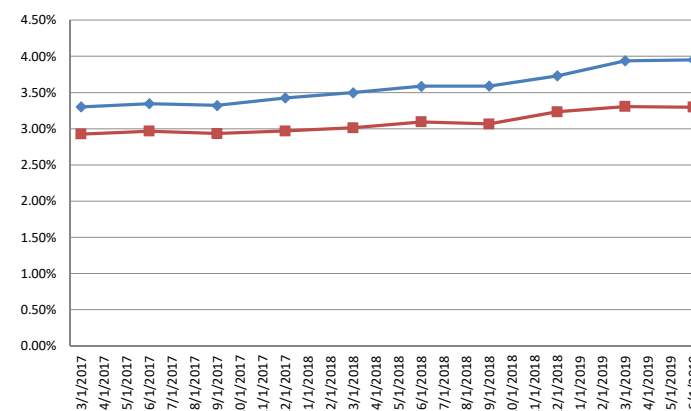
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Balance Sheet & Net Interest Margin

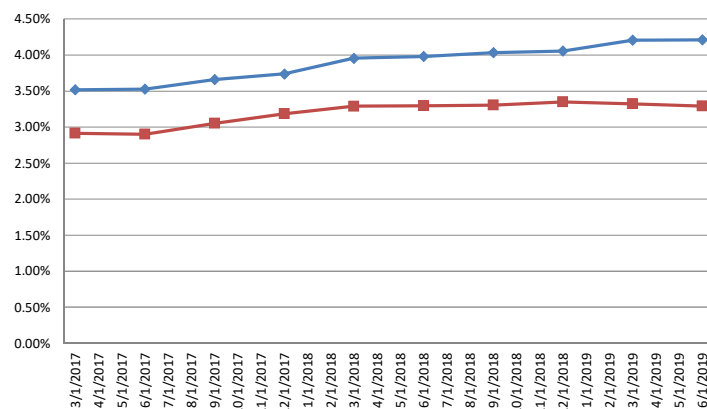
## Summary Trends of Historical Asset Group Averages: Yield on Average Assets &amp; Net Interest Income/Average Assets

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

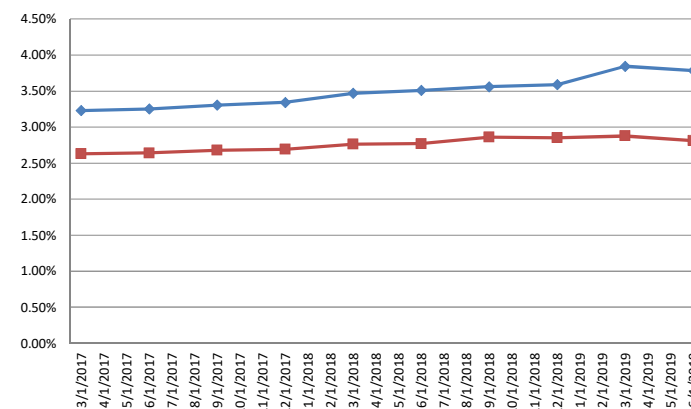
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.26%	3.26%	3.30%	3.32%	3.38%	3.39%	3.46%	3.50%	3.66%	3.69%
Net Interest Income/ Avg Assets	2.87%	2.88%	2.92%	2.93%	2.99%	2.98%	3.07%	3.07%	3.19%	3.20%

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	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.30%	3.34%	3.32%	3.42%	3.50%	3.59%	3.59%	3.73%	3.94%	3.95%
Net Interest Income/ Avg Assets	2.93%	2.96%	2.93%	2.97%	3.01%	3.09%	3.06%	3.23%	3.30%	3.30%

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	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.52%	3.52%	3.66%	3.74%	3.95%	3.98%	4.03%	4.05%	4.21%	4.21%
Net Interest Income/ Avg Assets	2.91%	2.90%	3.05%	3.18%	3.29%	3.29%	3.30%	3.35%	3.32%	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	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.23%	3.25%	3.30%	3.34%	3.47%	3.51%	3.56%	3.59%	3.84%	3.78%
Net Interest Income/ Avg Assets	2.63%	2.64%	2.68%	2.69%	2.76%	2.77%	2.86%	2.85%	2.88%	2.81%

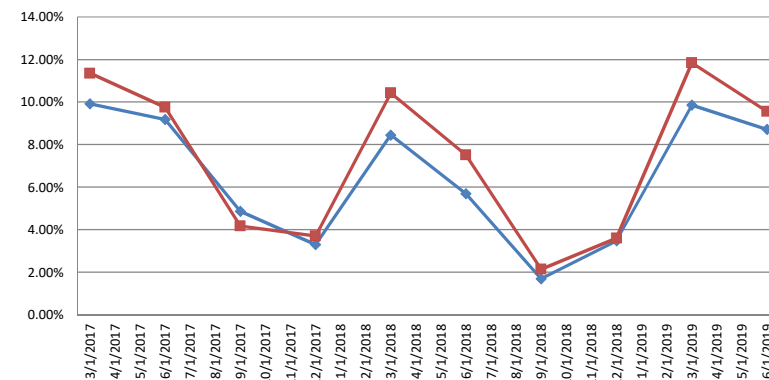
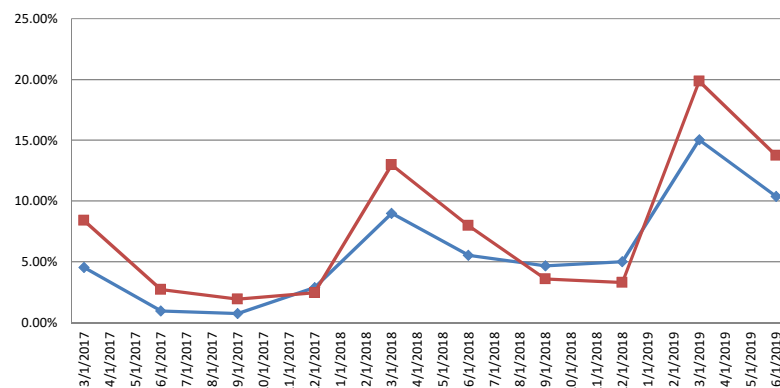
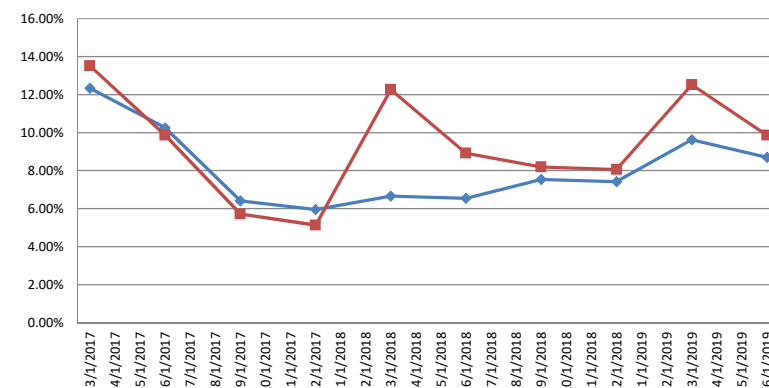
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets  
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets  
Year-to-DateAsset Group D - \$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.

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## Balance Sheet &amp; Net Interest Margin

June 30, 2019

Run Date: August 13, 2019

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	\$51,954	\$26,722	\$46,101	57.96%	\$4,723	3.49%	0.16%	3.33%	5.08%	3.80%
	Greater Niagara Federal Credit Union	\$53,302	\$28,540	\$46,416	61.49%	\$3,230	3.65%	0.09%	3.56%	10.84%	9.21%
	Good Neighbors Federal Credit Union	\$54,491	\$32,260	\$48,424	66.62%	\$3,516	3.81%	0.14%	3.67%	11.87%	12.07%
	Western New York Federal Credit Union	\$55,505	\$35,138	\$49,895	70.42%	\$3,700	3.73%	0.15%	3.58%	8.58%	8.96%
	M. C. T. Federal Credit Union	\$55,628	\$8,717	\$49,997	17.44%	\$6,954	2.45%	0.12%	2.33%	3.71%	2.91%
	Lower East Side People's Federal Credit Union	\$56,311	\$43,559	\$49,451	88.09%	\$2,208	5.24%	0.20%	5.04%	3.51%	1.44%
	Educational & Governmental Employees Federal Credit Union	\$56,690	\$14,709	\$49,949	29.45%	\$5,967	3.21%	0.19%	3.02%	7.67%	6.61%
	Riverside Federal Credit Union	\$56,710	\$41,162	\$50,299	81.83%	\$4,362	3.85%	0.27%	3.57%	9.33%	8.66%
	Jamestown Area Community Federal Credit Union	\$58,602	\$28,674	\$53,887	53.21%	\$2,859	3.40%	0.10%	3.31%	13.38%	13.15%
	Buffalo Service Credit Union	\$59,200	\$27,126	\$51,713	52.45%	\$4,554	3.91%	0.24%	3.66%	6.14%	3.43%
	Yonkers Teachers Federal Credit Union	\$59,835	\$3,664	\$52,333	7.00%	\$19,945	2.56%	1.26%	1.30%	5.04%	5.54%
	Compass Federal Credit Union	\$60,365	\$35,222	\$49,433	71.25%	\$3,773	4.36%	0.40%	3.96%	15.32%	16.09%
	Van Cortlandt Cooperative Federal Credit Union	\$60,701	\$17,432	\$57,272	30.44%	\$9,339	2.89%	0.18%	2.71%	(17.10%)	(13.39%)
	Hudson River Financial Federal Credit Union	\$62,499	\$26,691	\$57,060	46.78%	\$6,250	3.34%	0.53%	2.81%	12.88%	10.96%
	Consumers Federal Credit Union	\$63,302	\$52,728	\$53,884	97.85%	\$6,663	4.26%	1.41%	2.85%	6.05%	6.32%
	North Franklin Federal Credit Union	\$65,414	\$33,290	\$56,997	58.41%	\$4,361	3.59%	0.45%	3.14%	9.43%	9.47%
	ACMG Federal Credit Union	\$65,481	\$40,939	\$59,546	68.75%	\$2,183	4.97%	0.44%	4.16%	10.81%	11.39%
	Northeastern Operating Engineers Federal Credit Union	\$66,577	\$57,413	\$58,446	98.23%	\$6,658	4.05%	0.43%	3.63%	(1.58%)	(5.66%)
	Greater Chautauqua Federal Credit Union	\$68,070	\$37,616	\$61,593	61.07%	\$2,127	4.01%	0.41%	3.60%	9.97%	10.07%
	Crossroads Community Federal Credit Union	\$70,508	\$24,633	\$61,329	40.17%	\$5,641	2.95%	0.43%	2.52%	6.60%	6.56%
	Utica Gas & Electric Employees Federal Credit Union	\$72,638	\$49,939	\$57,751	86.47%	\$7,646	4.17%	1.05%	3.12%	11.55%	14.94%
	1199 SEIU Federal Credit Union	\$73,629	\$21,444	\$67,603	31.72%	\$4,331	3.62%	0.06%	3.57%	8.84%	8.33%
	New York Times Employees Federal Credit Union	\$74,630	\$29,866	\$63,645	46.93%	\$6,785	3.22%	0.70%	2.52%	(0.05%)	(1.22%)
	Empire ONE Federal Credit Union	\$76,290	\$42,304	\$67,334	62.83%	\$5,868	3.22%	0.21%	3.00%	2.05%	2.04%
	St. Pius X Church Federal Credit Union	\$77,892	\$58,815	\$69,367	84.79%	\$4,451	3.90%	0.85%	3.05%	6.06%	6.14%
	Meridia Community Federal Credit Union	\$80,318	\$68,794	\$69,301	99.27%	\$3,918	3.62%	0.17%	3.45%	13.96%	12.82%
	Financial Trust Federal Credit Union	\$82,683	\$52,270	\$71,374	73.23%	\$4,864	3.63%	0.25%	3.38%	9.08%	8.49%
	Greater Metro Federal Credit Union	\$82,895	\$33,342	\$73,558	45.33%	\$6,908	3.08%	0.53%	2.55%	3.51%	2.09%
	SJP Federal Credit Union	\$83,287	\$72,708	\$74,728	97.30%	\$7,572	5.37%	2.03%	3.34%	10.46%	10.47%
	UFirst Federal Credit Union	\$86,660	\$61,553	\$74,944	82.13%	\$3,398	3.86%	0.08%	3.78%	15.26%	14.14%
	Southern Chautauqua Federal Credit Union	\$87,277	\$73,829	\$77,385	95.40%	\$1,877	6.01%	0.78%	5.23%	10.96%	9.41%
	Genesee Valley Federal Credit Union	\$89,285	\$76,763	\$79,118	97.02%	\$2,790	4.29%	0.25%	4.04%	16.68%	15.91%
	Community Resource Federal Credit Union	\$91,635	\$78,292	\$78,830	99.32%	\$3,273	4.70%	1.22%	3.48%	12.39%	13.22%
	Syracuse Fire Department Employees Federal Credit Union	\$93,484	\$52,486	\$80,451	65.24%	\$6,031	3.50%	0.63%	2.87%	6.36%	5.57%
	School Systems Federal Credit Union	\$94,088	\$34,889	\$86,522	40.32%	\$5,881	2.81%	0.52%	2.29%	12.06%	12.52%
	Oswego County Federal Credit Union	\$95,000	\$75,636	\$86,357	87.59%	\$2,468	5.59%	0.68%	4.91%	23.45%	24.79%
	Great Erie Federal Credit Union	\$95,347	\$63,602	\$85,134	74.71%	\$5,018	3.23%	0.27%	2.96%	16.01%	16.43%
	Auburn Community Federal Credit Union	\$96,130	\$28,026	\$84,310	33.24%	\$4,578	2.98%	0.08%	2.90%	1.82%	0.24%
	Lufthansa Employees Federal Credit Union	\$99,127	\$6,436	\$84,430	7.62%	\$28,322	2.25%	1.71%	0.54%	0.76%	0.60%
	Inner Lakes Federal Credit Union	\$100,857	\$40,301	\$92,604	43.52%	\$4,385	3.39%	0.46%	2.93%	21.33%	20.07%
	Ontario Shores Federal Credit Union	\$101,593	\$47,873	\$91,581	52.27%	\$7,525	3.18%	0.21%	2.97%	16.75%	16.85%
	American Broadcast Employees Federal Credit Union	\$103,675	\$66,888	\$92,008	72.70%	\$3,399	4.03%	0.34%	3.69%	(9.87%)	(11.80%)
	Core Federal Credit Union	\$108,338	\$43,002	\$95,763	44.90%	\$4,610	3.30%	0.18%	3.12%	9.98%	9.99%
	Buffalo Metropolitan Federal Credit Union	\$112,049	\$90,117	\$101,045	89.19%	\$2,606	4.84%	0.25%	4.59%	9.47%	9.14%
	Horizons Federal Credit Union	\$112,215	\$83,948	\$98,592	85.15%	\$3,679	3.87%	0.37%	3.50%	4.17%	4.19%
	Alternatives Federal Credit Union	\$112,302	\$93,376	\$100,441	92.97%	\$2,160	4.23%	0.39%	3.83%	5.16%	5.80%
	Ticonderoga Federal Credit Union	\$113,600	\$47,688	\$102,128	46.69%	\$3,725	3.81%	0.10%	3.71%	13.58%	13.48%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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## Balance Sheet &amp; Net Interest Margin

June 30, 2019

Run Date: August 13, 2019

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)											
	First Choice Financial Federal Credit Union	\$113,620	\$59,542	\$99,553	59.81%	\$3,665	3.67%	0.21%	3.46%	15.95%	16.10%
	Tonawanda Valley Federal Credit Union	\$116,594	\$53,276	\$106,092	50.22%	\$3,952	2.81%	0.11%	2.70%	14.61%	15.15%
	Triboro Postal Federal Credit Union	\$120,628	\$11,089	\$100,374	11.05%	\$10,966	2.59%	1.18%	1.41%	(2.98%)	(3.42%)
	Greater Woodlawn Federal Credit Union	\$124,634	\$41,389	\$97,483	42.46%	\$8,041	2.58%	0.38%	2.21%	1.57%	0.84%
	Town of Hempstead Employees Federal Credit Union	\$125,283	\$60,419	\$117,361	51.48%	\$6,264	3.37%	0.38%	3.00%	(1.96%)	(2.29%)
	Finger Lakes Federal Credit Union	\$126,683	\$95,517	\$113,091	84.46%	\$3,378	3.91%	0.14%	3.77%	5.70%	4.41%
	Ulster Federal Credit Union	\$133,960	\$43,008	\$122,450	35.12%	\$4,465	2.97%	0.13%	2.84%	12.13%	10.28%
	Western Division Federal Credit Union	\$142,625	\$58,425	\$119,770	48.78%	\$6,339	3.07%	0.41%	2.67%	4.94%	4.91%
	GHS Federal Credit Union	\$147,650	\$127,688	\$132,859	96.11%	\$3,835	4.78%	0.35%	4.44%	4.80%	4.94%
	Ukrainian National Federal Credit Union	\$148,278	\$82,020	\$131,452	62.40%	\$5,113	3.50%	1.20%	2.30%	2.32%	2.48%
	Countryside Federal Credit Union	\$150,175	\$134,499	\$126,067	106.69%	\$9,689	3.87%	1.27%	2.60%	0.09%	(1.18%)
	Saint Lawrence Federal Credit Union	\$164,169	\$127,345	\$131,098	97.14%	\$3,774	3.99%	0.97%	3.03%	4.99%	7.36%
	Moog Employees Federal Credit Union	\$174,575	\$86,081	\$135,356	63.60%	\$14,548	3.06%	0.24%	2.82%	0.11%	(2.27%)
	Access Federal Credit Union	\$183,003	\$123,024	\$165,675	74.26%	\$4,112	3.53%	0.35%	3.18%	11.23%	11.03%
	Dannemora Federal Credit Union	\$192,623	\$123,774	\$165,328	74.87%	\$3,931	3.69%	0.21%	3.48%	13.99%	12.82%
	Niagara's Choice Federal Credit Union	\$198,535	\$123,777	\$177,042	69.91%	\$3,483	3.50%	0.05%	3.46%	7.91%	7.95%
	Palisades Federal Credit Union	\$199,221	\$138,982	\$157,479	88.25%	\$6,641	4.06%	0.97%	3.08%	6.94%	6.88%
	SECNY Federal Credit Union	\$201,959	\$121,716	\$182,878	66.56%	\$3,574	3.17%	0.34%	2.83%	15.69%	17.02%
	Actors Federal Credit Union	\$223,355	\$95,083	\$206,627	46.02%	\$4,512	2.70%	0.10%	2.60%	5.04%	3.37%
	TCT Federal Credit Union	\$224,916	\$172,590	\$199,059	86.70%	\$3,845	3.90%	0.79%	3.11%	11.43%	18.30%
	Family First of NY Federal Credit Union	\$231,008	\$177,276	\$189,757	93.42%	\$4,162	4.52%	0.98%	3.54%	11.94%	15.86%
	Average of Asset Group A	\$105,023	\$61,279	\$91,870	64.80%	\$5,520	3.69%	0.48%	3.20%	7.88%	7.69%

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

Ukrainian Federal Credit Union	\$265,553	\$237,529	\$236,830	100.30%	\$3,494	4.52%	1.04%	3.48%	14.60%	15.60%
People's Alliance Federal Credit Union	\$265,669	\$176,675	\$238,155	74.18%	\$3,144	4.12%	0.46%	3.65%	1.73%	1.60%
Sperry Associates Federal Credit Union	\$265,982	\$175,380	\$243,848	71.92%	\$6,333	3.51%	1.06%	2.45%	13.84%	13.12%
Northern Credit Union	\$272,144	\$238,987	\$249,384	95.83%	\$2,387	4.98%	0.39%	4.59%	15.09%	21.74%
Hudson River Community Credit Union	\$276,142	\$236,895	\$238,799	99.20%	\$3,586	4.53%	0.72%	3.81%	8.24%	7.75%
G.P.O. Federal Credit Union	\$295,919	\$177,035	\$264,045	67.05%	\$3,565	4.06%	0.56%	3.50%	15.25%	14.44%
Olean Area Federal Credit Union	\$303,815	\$177,654	\$256,518	69.26%	\$4,981	3.79%	0.68%	3.11%	7.72%	7.07%
TEG Federal Credit Union	\$303,844	\$221,308	\$275,466	80.34%	\$2,713	4.90%	0.54%	4.37%	9.07%	8.68%
Ocean Financial Federal Credit Union	\$318,024	\$199,130	\$293,015	67.96%	\$7,852	3.39%	0.93%	2.45%	5.50%	3.59%
ServU Federal Credit Union	\$324,839	\$231,783	\$279,462	82.94%	\$2,926	3.35%	0.26%	3.08%	10.78%	10.84%
Suma Yonkers Federal Credit Union	\$334,879	\$213,142	\$286,076	74.51%	\$9,996	3.35%	1.48%	1.86%	1.23%	1.10%
Advantage Federal Credit Union	\$340,253	\$250,496	\$265,310	94.42%	\$3,639	4.29%	0.95%	3.34%	1.25%	11.60%
First New York Federal Credit Union	\$343,021	\$225,600	\$304,447	74.10%	\$2,712	3.94%	0.11%	3.83%	10.24%	9.69%
Nassau Financial Federal Credit Union	\$397,649	\$256,516	\$365,446	70.19%	\$5,722	3.51%	0.78%	2.73%	(0.16%)	0.79%
Pittsford Federal Credit Union	\$413,453	\$289,548	\$365,453	79.23%	\$7,875	3.25%	0.92%	2.33%	8.74%	9.53%
Hudson Heritage Federal Credit Union	\$433,522	\$361,017	\$385,800	93.58%	\$2,890	4.45%	0.52%	3.93%	15.31%	19.41%
Cornerstone Community Federal Credit Union	\$444,649	\$280,883	\$409,705	68.56%	\$3,952	3.33%	0.13%	3.20%	7.28%	7.24%
Reliant Community Federal Credit Union	\$467,855	\$351,971	\$408,822	86.09%	\$3,161	4.34%	0.35%	3.99%	11.22%	10.24%
First Heritage Federal Credit Union	\$488,803	\$318,963	\$429,356	74.29%	\$4,250	3.44%	0.51%	2.93%	8.60%	7.61%
Average of Asset Group B	\$345,053	\$243,185	\$305,049	80.21%	\$4,483	3.95%	0.65%	3.30%	8.71%	9.56%

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, 2019

Run Date: August 13, 2019

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											
	Sidney Federal Credit Union	\$521,497	\$357,339	\$437,520	81.67%	\$3,219	4.08%	0.44%	3.64%	8.41%	18.15%
	Sea Comm Federal Credit Union	\$558,142	\$329,383	\$466,631	70.59%	\$4,447	4.25%	0.71%	3.55%	4.44%	4.87%
	First Source Federal Credit Union	\$627,066	\$573,866	\$549,113	104.51%	\$3,646	5.11%	0.96%	4.15%	13.30%	17.92%
	Sunmark Federal Credit Union	\$711,301	\$627,375	\$620,189	101.16%	\$3,445	4.32%	0.76%	3.56%	15.01%	26.61%
	N C P D Federal Credit Union	\$749,128	\$196,089	\$629,630	31.14%	\$34,051	2.83%	1.25%	1.58%	3.38%	0.05%
	Quorum Federal Credit Union	\$853,292	\$687,794	\$776,083	88.62%	\$6,666	5.14%	1.39%	3.75%	8.75%	7.40%
	Summit Federal Credit Union	\$988,954	\$850,740	\$880,707	96.60%	\$4,190	3.75%	0.94%	2.80%	19.31%	21.27%
	Average of Asset Group C	\$715,626	\$517,512	\$622,839	82.04%	\$8,523	4.21%	0.92%	3.29%	10.37%	13.75%
Asset Group D - \$1 billion and over in total assets											
	Mid-Hudson Valley Federal Credit Union	\$1,078,934	\$769,710	\$968,938	79.44%	\$4,386	4.01%	0.52%	3.50%	8.17%	6.87%
	CFCU Community Credit Union	\$1,097,479	\$794,638	\$927,726	85.65%	\$5,599	3.82%	0.37%	3.45%	6.53%	5.74%
	Suffolk Federal Credit Union	\$1,187,999	\$736,654	\$1,038,883	70.91%	\$6,947	3.42%	0.64%	2.78%	10.92%	10.66%
	Self Reliance NY Federal Credit Union	\$1,340,830	\$694,767	\$1,109,809	62.60%	\$31,549	3.28%	1.90%	1.38%	1.63%	0.12%
	Corning Federal Credit Union	\$1,482,452	\$1,151,219	\$1,305,557	88.18%	\$4,399	3.60%	0.63%	2.97%	10.44%	10.15%
	Island Federal Credit Union	\$1,487,882	\$870,949	\$1,269,696	68.60%	\$9,757	3.06%	1.45%	1.61%	(9.50%)	4.85%
	AmeriCU Credit Union	\$1,670,288	\$1,173,497	\$1,448,079	81.04%	\$5,269	4.14%	1.16%	2.98%	11.60%	12.37%
	USAlliance Federal Credit Union	\$1,807,932	\$1,527,800	\$1,341,666	113.87%	\$6,659	4.40%	1.53%	2.87%	12.54%	17.98%
	Capital Communications Federal Credit Union	\$1,841,917	\$1,624,284	\$1,593,586	101.93%	\$5,278	4.13%	0.90%	3.23%	10.27%	16.90%
	Empower Federal Credit Union	\$1,880,328	\$1,595,987	\$1,630,923	97.86%	\$3,568	4.82%	0.56%	4.25%	8.59%	16.06%
	Polish & Slavic Federal Credit Union	\$2,019,743	\$1,131,145	\$1,803,712	62.71%	\$6,186	3.42%	0.48%	2.95%	6.49%	4.66%
	Municipal Credit Union	\$3,056,752	\$2,002,732	\$2,855,652	70.13%	\$4,398	3.61%	0.17%	3.44%	13.52%	12.44%
	Nassau Educators Federal Credit Union	\$3,380,232	\$2,675,585	\$3,023,542	88.49%	\$8,255	3.96%	1.30%	2.66%	14.37%	13.85%
	State Employees Federal Credit Union	\$3,987,873	\$2,444,947	\$3,620,573	67.53%	\$4,451	3.58%	0.62%	2.96%	12.38%	12.19%
	Visions Federal Credit Union	\$4,241,059	\$2,842,024	\$3,336,700	85.17%	\$6,924	3.38%	1.02%	2.36%	2.55%	4.29%
	Hudson Valley Federal Credit Union	\$5,238,882	\$3,084,045	\$4,627,689	66.64%	\$6,598	3.85%	0.90%	2.94%	12.29%	10.72%
	United Nations Federal Credit Union	\$5,750,830	\$3,325,230	\$5,128,046	64.84%	\$9,569	3.50%	0.72%	2.75%	11.18%	10.12%
	ESL Federal Credit Union	\$6,664,669	\$2,976,157	\$3,715,763	80.10%	\$8,644	4.77%	1.04%	2.91%	14.83%	12.85%
	Teachers Federal Credit Union	\$7,373,282	\$4,677,948	\$6,672,384	70.11%	\$9,957	3.15%	1.20%	1.96%	3.47%	2.56%
	Bethpage Federal Credit Union	\$8,897,035	\$6,229,590	\$7,749,963	80.38%	\$13,240	3.74%	1.36%	2.24%	11.82%	11.87%
	Average of Asset Group D	\$3,274,320	\$2,116,445	\$2,758,444	79.31%	\$8,082	3.78%	0.92%	2.81%	8.70%	9.86%

Source: SNL Financial

Note: Report includes only bank-level data.

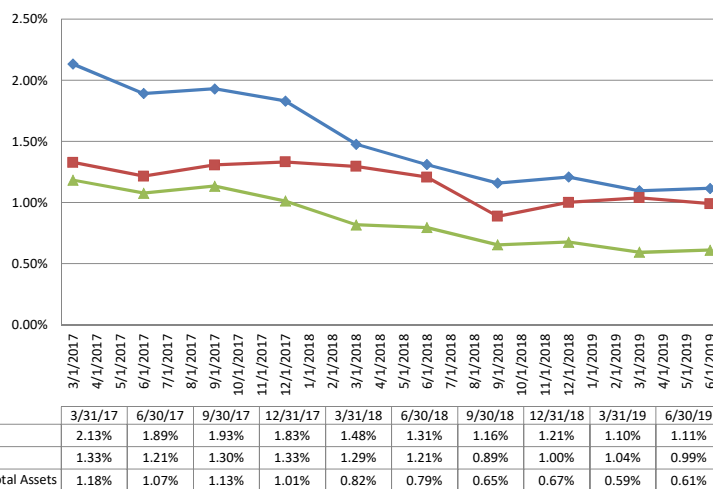
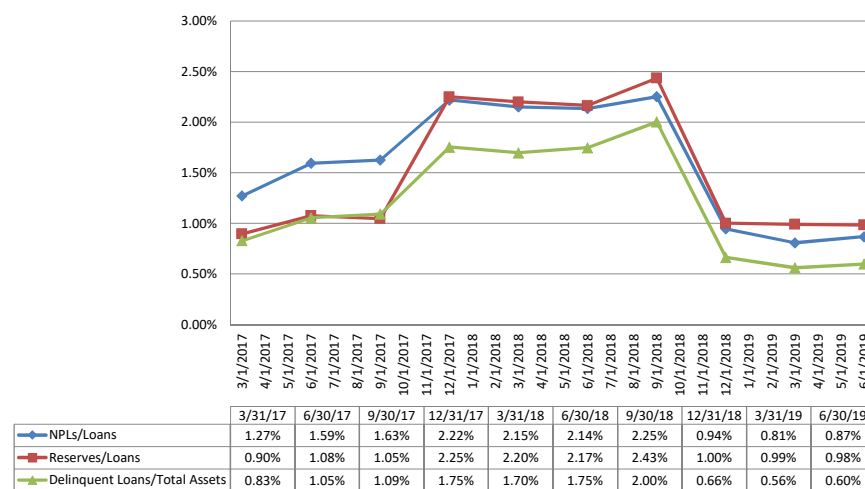
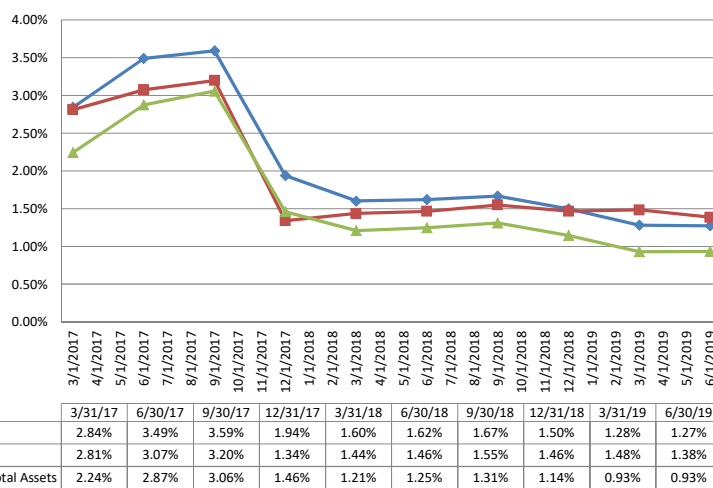
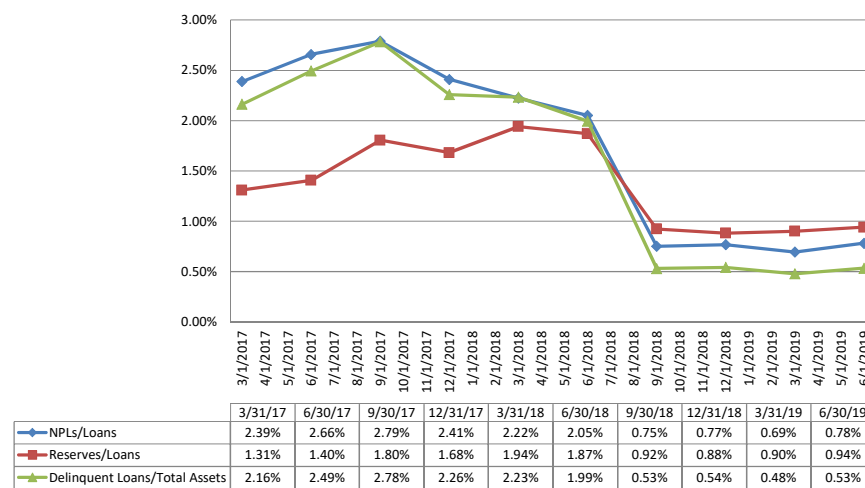
NA = data was not available.

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# Asset Quality

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

Asset Group A - \$0 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 - \$1 to \$10 billion in Total Assets  
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

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

# Asset Quality

June 30, 2019

Run Date: August 13, 2019

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	\$51,954	\$216	0.81%	0.76%	93.98%	3.61%	0.42%
	Greater Niagara Federal Credit Union	\$53,302	\$279	0.98%	0.26%	26.52%	4.37%	0.52%
	Good Neighbors Federal Credit Union	\$54,491	\$271	0.84%	0.72%	85.98%	4.77%	0.50%
	Western New York Federal Credit Union	\$55,505	\$251	0.71%	0.52%	72.51%	5.54%	0.45%
	M. C. T. Federal Credit Union	\$55,628	\$50	0.57%	0.70%	122.00%	0.90%	0.09%
	Lower East Side People's Federal Credit Union	\$56,311	\$605	1.39%	0.47%	33.88%	15.34%	1.07%
	Educational & Governmental Employees Federal Credit Union	\$56,690	\$140	0.95%	1.55%	162.86%	2.07%	0.25%
	Riverside Federal Credit Union	\$56,710	\$106	0.26%	0.91%	351.89%	1.63%	0.19%
	Jamestown Area Community Federal Credit Union	\$58,602	\$35	0.12%	0.45%	368.57%	0.77%	0.06%
	Buffalo Service Credit Union	\$59,200	\$98	0.36%	0.33%	90.82%	1.32%	0.17%
	Yonkers Teachers Federal Credit Union	\$59,835	\$80	2.18%	1.77%	81.25%	1.06%	0.13%
	Compass Federal Credit Union	\$60,365	\$274	0.78%	0.76%	98.18%	2.65%	0.45%
	Van Cortlandt Cooperative Federal Credit Union	\$60,701	\$241	1.38%	0.02%	1.66%	7.32%	0.40%
	Hudson River Financial Federal Credit Union	\$62,499	\$850	3.18%	0.41%	12.94%	17.28%	1.36%
	Consumers Federal Credit Union	\$63,302	\$1,901	3.61%	0.24%	6.52%	21.10%	3.00%
	North Franklin Federal Credit Union	\$65,414	\$277	0.83%	0.36%	43.32%	3.35%	0.42%
	ACMG Federal Credit Union	\$65,481	\$181	0.44%	0.79%	179.56%	3.41%	0.28%
	Northeastern Operating Engineers Federal Credit Union	\$66,577	\$1,361	2.37%	0.48%	20.21%	22.49%	2.04%
	Greater Chautauqua Federal Credit Union	\$68,070	\$633	1.68%	0.74%	44.08%	11.31%	0.93%
	Crossroads Community Federal Credit Union	\$70,508	\$13	0.05%	0.35%	661.54%	0.15%	0.02%
	Utica Gas & Electric Employees Federal Credit Union	\$72,638	\$470	0.94%	0.47%	50.21%	3.67%	0.65%
	1199 SEIU Federal Credit Union	\$73,629	\$509	2.37%	4.71%	198.62%	7.39%	0.69%
	New York Times Employees Federal Credit Union	\$74,630	\$125	0.42%	2.56%	612.80%	3.01%	0.17%
	Empire ONE Federal Credit Union	\$76,290	\$94	0.22%	0.54%	242.55%	1.06%	0.12%
	St. Pius X Church Federal Credit Union	\$77,892	\$824	1.40%	0.54%	38.35%	9.42%	1.06%
	Meridia Community Federal Credit Union	\$80,318	\$54	0.08%	0.29%	374.07%	0.55%	0.07%
	Financial Trust Federal Credit Union	\$82,683	\$319	0.61%	0.44%	72.73%	2.86%	0.39%
	Greater Metro Federal Credit Union	\$82,895	\$1,672	5.01%	10.80%	215.31%	14.67%	2.02%
	SJP Federal Credit Union	\$83,287	\$401	0.55%	0.36%	64.84%	4.88%	0.48%
	UFirst Federal Credit Union	\$86,660	\$190	0.31%	0.36%	115.79%	2.25%	0.22%
	Southern Chautauqua Federal Credit Union	\$87,277	\$600	0.81%	1.47%	181.00%	6.70%	0.69%
	Genesee Valley Federal Credit Union	\$89,285	\$72	0.09%	0.34%	361.11%	0.74%	0.08%
	Community Resource Federal Credit Union	\$91,635	\$341	0.44%	0.65%	149.85%	4.40%	0.37%
	Syracuse Fire Department Employees Federal Credit Union	\$93,484	\$341	0.65%	0.18%	26.98%	2.73%	0.36%
	School Systems Federal Credit Union	\$94,088	\$368	1.05%	0.15%	14.13%	5.06%	0.39%
	Oswego County Federal Credit Union	\$95,000	\$1,510	2.00%	0.91%	45.76%	18.22%	1.59%
	Great Erie Federal Credit Union	\$95,347	\$164	0.26%	0.42%	162.20%	1.67%	0.17%
	Auburn Community Federal Credit Union	\$96,130	\$71	0.25%	0.17%	69.01%	0.71%	0.07%
	Lufthansa Employees Federal Credit Union	\$99,127	\$2	0.03%	0.51%	NM	0.01%	0.00%
	Inner Lakes Federal Credit Union	\$100,857	\$264	0.66%	0.50%	75.76%	3.17%	0.26%
	Ontario Shores Federal Credit Union	\$101,593	\$76	0.16%	0.50%	315.79%	0.79%	0.07%
	American Broadcast Employees Federal Credit Union	\$103,675	\$1,708	2.55%	0.60%	23.48%	16.09%	1.65%
	Core Federal Credit Union	\$108,338	\$1,032	2.40%	4.53%	188.57%	10.21%	0.95%
	Buffalo Metropolitan Federal Credit Union	\$112,049	\$713	0.79%	0.85%	106.87%	6.14%	0.64%
	Horizons Federal Credit Union	\$112,215	\$664	0.79%	0.68%	86.60%	4.80%	0.59%
	Alternatives Federal Credit Union	\$112,302	\$2,002	2.14%	0.58%	27.07%	23.55%	1.78%
	Ticonderoga Federal Credit Union	\$113,600	\$523	1.10%	0.87%	79.35%	4.75%	0.46%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**
**June 30, 2019**
**Run Date: August 13, 2019**

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 (continued)								
	First Choice Financial Federal Credit Union	\$113,620	\$874	1.47%	0.94%	64.19%	6.14%	0.77%
	Tonawanda Valley Federal Credit Union	\$116,594	\$134	0.25%	0.11%	42.54%	1.31%	0.11%
	Triboro Postal Federal Credit Union	\$120,628	\$401	3.62%	0.81%	22.44%	1.99%	0.33%
	Greater Woodlawn Federal Credit Union	\$124,634	\$242	0.58%	0.76%	129.75%	1.16%	0.19%
	Town of Hempstead Employees Federal Credit Union	\$125,283	\$2,388	3.95%	3.70%	93.63%	25.06%	1.91%
	Finger Lakes Federal Credit Union	\$126,683	\$617	0.65%	0.49%	75.69%	4.70%	0.49%
	Ulster Federal Credit Union	\$133,960	\$714	1.66%	2.13%	128.43%	9.00%	0.53%
	Western Division Federal Credit Union	\$142,625	\$24	0.04%	0.15%	362.50%	0.11%	0.02%
	GHS Federal Credit Union	\$147,650	\$2,387	1.87%	1.15%	61.46%	15.70%	1.62%
	Ukrainian National Federal Credit Union	\$148,278	\$1,784	2.18%	0.25%	11.49%	10.80%	1.20%
	Countryside Federal Credit Union	\$150,175	\$2,116	1.57%	0.35%	22.54%	9.15%	1.41%
	Saint Lawrence Federal Credit Union	\$164,169	\$1,005	0.79%	0.32%	40.80%	6.49%	0.61%
	Moog Employees Federal Credit Union	\$174,575	\$171	0.20%	1.16%	585.38%	0.43%	0.10%
	Access Federal Credit Union	\$183,003	\$490	0.40%	0.60%	150.20%	3.04%	0.27%
	Dannemora Federal Credit Union	\$192,623	\$203	0.16%	0.63%	386.21%	1.13%	0.11%
	Niagara's Choice Federal Credit Union	\$198,535	\$2,841	2.30%	1.20%	52.13%	13.96%	1.43%
	Palisades Federal Credit Union	\$199,221	\$733	0.53%	1.47%	278.44%	3.75%	0.37%
	SECNY Federal Credit Union	\$201,959	\$375	0.31%	0.45%	147.47%	2.23%	0.19%
	Actors Federal Credit Union	\$223,355	\$896	0.94%	1.70%	180.80%	4.97%	0.40%
	TCT Federal Credit Union	\$224,916	\$463	0.27%	0.56%	207.13%	2.41%	0.21%
	Family First of NY Federal Credit Union	\$231,008	\$795	0.45%	0.67%	149.56%	3.35%	0.34%
	Average of Asset Group A	\$105,023	\$627	1.11%	0.99%	144.03%	6.13%	0.61%

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

	Ukrainian Federal Credit Union	\$265,553	\$913	0.38%	0.29%	75.25%	3.69%	0.34%
	People's Alliance Federal Credit Union	\$265,669	\$1,801	1.02%	1.75%	171.46%	8.30%	0.68%
	Sperry Associates Federal Credit Union	\$265,982	\$2,330	1.33%	1.17%	88.28%	10.05%	0.88%
	Northern Credit Union	\$272,144	\$1,150	0.48%	0.92%	190.26%	6.52%	0.42%
	Hudson River Community Credit Union	\$276,142	\$2,098	0.89%	0.62%	70.11%	6.12%	0.76%
	G.P.O. Federal Credit Union	\$295,919	\$1,104	0.62%	2.28%	365.04%	6.45%	0.37%
	Olean Area Federal Credit Union	\$303,815	\$849	0.48%	1.58%	330.51%	1.74%	0.28%
	TEG Federal Credit Union	\$303,844	\$3,149	1.42%	0.77%	53.86%	14.10%	1.04%
	Ocean Financial Federal Credit Union	\$318,024	\$4,430	2.22%	1.40%	62.71%	18.84%	1.39%
	ServU Federal Credit Union	\$324,839	\$865	0.37%	0.34%	89.94%	1.99%	0.27%
	Suma Yonkers Federal Credit Union	\$334,879	\$3,773	1.77%	1.33%	75.14%	10.94%	1.13%
	Advantage Federal Credit Union	\$340,253	\$908	0.36%	0.60%	166.19%	2.66%	0.27%
	First New York Federal Credit Union	\$343,021	\$827	0.37%	0.81%	221.40%	2.40%	0.24%
	Nassau Financial Federal Credit Union	\$397,649	\$7,001	2.73%	0.93%	33.92%	36.28%	1.76%
	Pittsford Federal Credit Union	\$413,453	\$1,240	0.43%	0.70%	163.23%	2.53%	0.30%
	Hudson Heritage Federal Credit Union	\$433,522	\$2,866	0.79%	1.00%	125.89%	8.15%	0.66%
	Cornerstone Community Federal Credit Union	\$444,649	\$722	0.26%	1.08%	419.39%	2.62%	0.16%
	Reliant Community Federal Credit Union	\$467,855	\$1,260	0.36%	0.41%	114.60%	2.63%	0.27%
	First Heritage Federal Credit Union	\$488,803	\$653	0.20%	0.71%	346.86%	1.13%	0.13%
	Average of Asset Group B	\$345,053	\$1,997	0.87%	0.98%	166.53%	7.74%	0.60%

Source: SNL Financial

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# Asset Quality

June 30, 2019

Run Date: August 13, 2019

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								
	Sidney Federal Credit Union	\$521,497	\$2,382	0.67%	1.13%	170.19%	4.08%	0.46%
	Sea Comm Federal Credit Union	\$558,142	\$1,763	0.54%	0.66%	122.40%	2.14%	0.32%
	First Source Federal Credit Union	\$627,066	\$4,830	0.84%	1.59%	188.82%	7.25%	0.77%
	Sunmark Federal Credit Union	\$711,301	\$5,091	0.81%	0.42%	51.29%	12.50%	0.72%
	N C P D Federal Credit Union	\$749,128	\$2,374	1.21%	1.12%	92.71%	2.02%	0.32%
	Quorum Federal Credit Union	\$853,292	\$30,639	4.45%	4.47%	100.36%	37.05%	3.59%
	Summit Federal Credit Union	\$988,954	\$3,345	0.39%	0.30%	77.19%	3.75%	0.34%
	Average of Asset Group C	\$715,626	\$7,203	1.27%	1.38%	114.71%	9.83%	0.93%
Asset Group D - \$1 billion and over in total assets								
	Mid-Hudson Valley Federal Credit Union	\$1,078,934	\$9,422	1.22%	0.97%	79.30%	10.09%	0.87%
	CFCU Community Credit Union	\$1,097,479	\$8,614	1.08%	0.80%	73.73%	6.17%	0.78%
	Suffolk Federal Credit Union	\$1,187,999	\$2,444	0.33%	0.57%	171.85%	2.52%	0.21%
	Self Reliance NY Federal Credit Union	\$1,340,830	\$6,794	0.98%	0.62%	63.57%	2.95%	0.51%
	Corning Federal Credit Union	\$1,482,452	\$3,754	0.33%	0.60%	184.58%	2.41%	0.25%
	Island Federal Credit Union	\$1,487,882	\$4,884	0.56%	0.23%	40.34%	4.01%	0.33%
	AmeriCU Credit Union	\$1,670,288	\$9,390	0.80%	1.12%	139.93%	5.86%	0.56%
	USAlliance Federal Credit Union	\$1,807,932	\$8,640	0.57%	0.83%	146.84%	8.19%	0.48%
	Capital Communications Federal Credit Union	\$1,841,917	\$24,645	1.52%	1.35%	88.88%	12.87%	1.34%
	Empower Federal Credit Union	\$1,880,328	\$9,880	0.62%	1.09%	176.17%	4.82%	0.53%
	Polish & Slavic Federal Credit Union	\$2,019,743	\$4,559	0.40%	0.10%	23.93%	2.27%	0.23%
	Municipal Credit Union	\$3,056,752	\$15,156	0.76%	1.35%	178.38%	12.53%	0.50%
	Nassau Educators Federal Credit Union	\$3,380,232	\$18,011	0.67%	0.50%	73.77%	5.43%	0.53%
	State Employees Federal Credit Union	\$3,987,873	\$19,050	0.78%	1.20%	153.70%	7.15%	0.48%
	Visions Federal Credit Union	\$4,241,059	\$30,355	1.07%	1.62%	152.09%	5.93%	0.72%
	Hudson Valley Federal Credit Union	\$5,238,882	\$34,941	1.13%	2.45%	216.62%	5.62%	0.67%
	United Nations Federal Credit Union	\$5,750,830	\$15,240	0.46%	0.80%	175.39%	2.82%	0.27%
	ESL Federal Credit Union	\$6,664,669	\$25,745	0.87%	1.48%	171.62%	2.21%	0.39%
	Teachers Federal Credit Union	\$7,373,282	\$13,558	0.29%	0.23%	80.33%	2.04%	0.18%
	Bethpage Federal Credit Union	\$8,897,035	\$72,599	1.17%	0.88%	75.57%	9.84%	0.82%
	Average of Asset Group D	\$3,274,320	\$16,884	0.78%	0.94%	123.33%	5.79%	0.53%

Source: SNL Financial

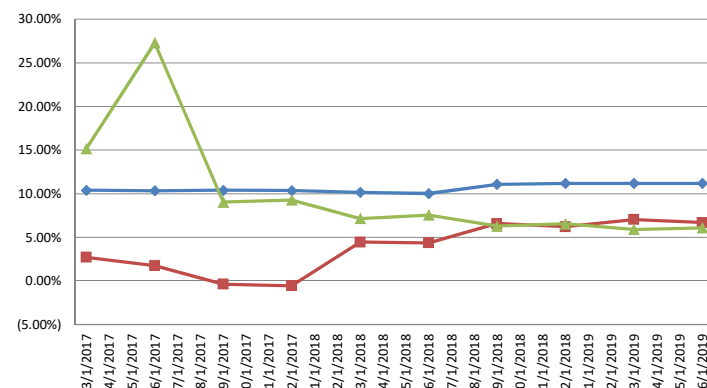
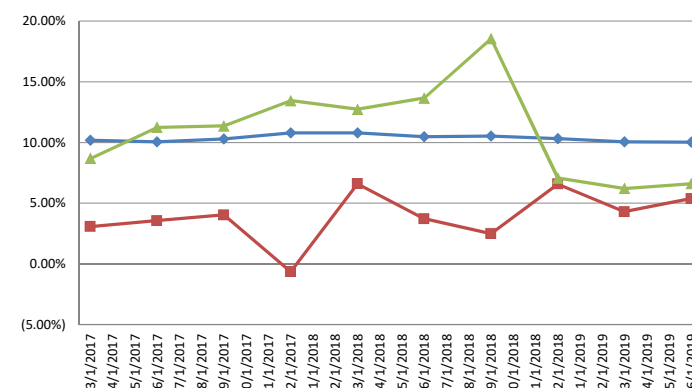
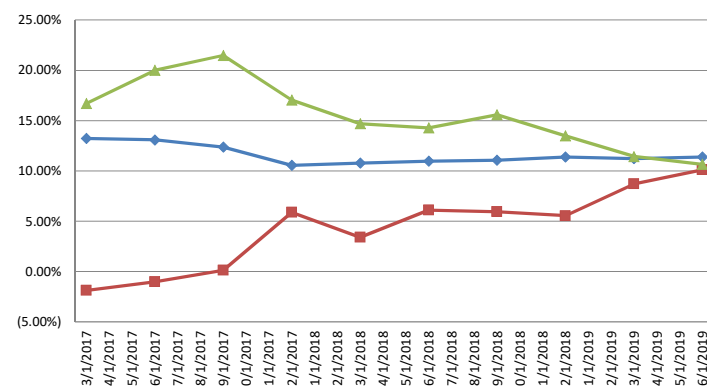
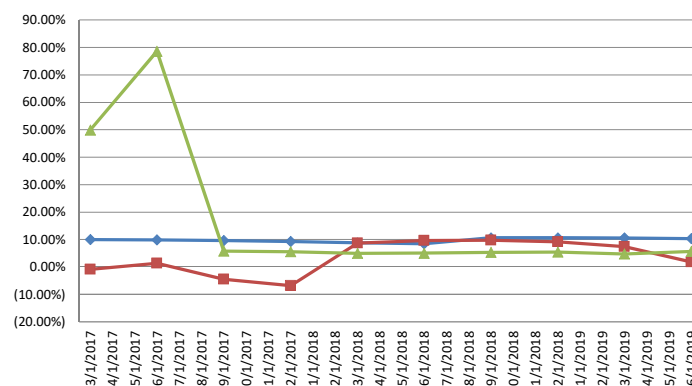
Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

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

Asset Group A - \$0 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 - \$1 to \$10 billion in Total Assets  
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

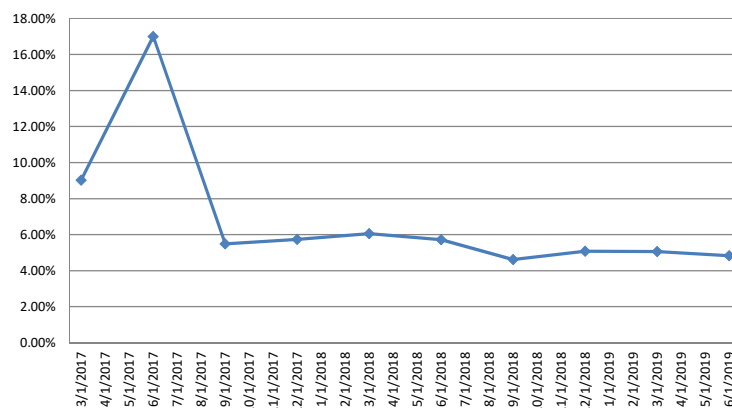
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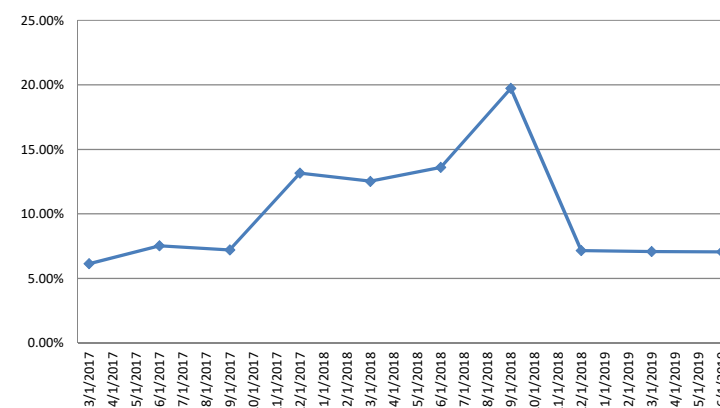
## Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



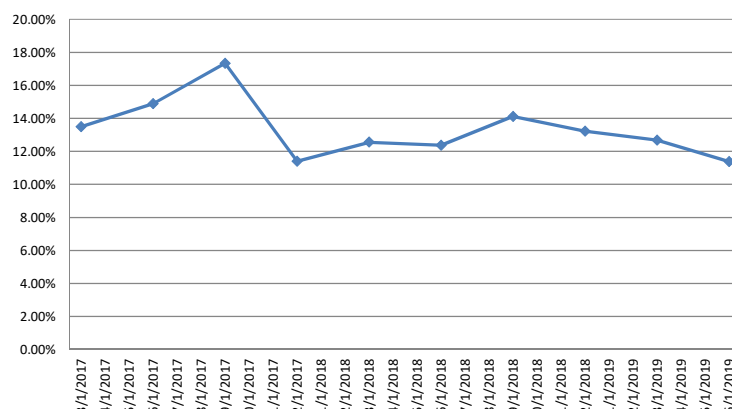
Classified Assets/ Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	9.03%	17.00%	5.48%	5.74%	6.05%	5.72%	4.62%	5.07%	5.07%	4.83%

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



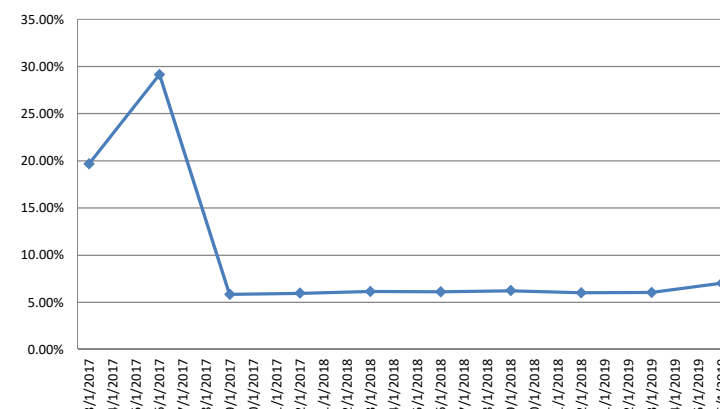
Classified Assets/ Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	6.13%	7.52%	7.19%	13.16%	12.52%	13.59%	19.73%	7.14%	7.08%	7.06%

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



Classified Assets/ Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	13.50%	14.90%	17.34%	11.40%	12.56%	12.37%	14.12%	13.22%	12.68%	11.38%

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



Classified Assets/ Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	19.70%	29.16%	5.83%	5.96%	6.16%	6.12%	6.24%	6.03%	6.06%	7.03%

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, 2019

Run Date: August 13, 2019

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	\$51,954	\$5,791	11.15%	8.57%	3.73%	3.51%
	Greater Niagara Federal Credit Union	\$53,302	\$6,277	11.78%	6.96%	4.44%	1.18%
	Good Neighbors Federal Credit Union	\$54,491	\$5,934	10.89%	12.42%	4.57%	3.93%
	Western New York Federal Credit Union	\$55,505	\$5,324	9.59%	5.40%	4.71%	3.42%
	M. C. T. Federal Credit Union	\$55,628	\$5,511	9.91%	11.60%	0.91%	1.11%
	Lower East Side People's Federal Credit Union	\$56,311	\$5,891	10.46%	14.30%	10.27%	3.48%
	Educational & Governmental Employees Federal Credit Union	\$56,690	\$6,550	11.55%	7.41%	2.14%	3.48%
	Riverside Federal Credit Union	\$56,710	\$6,150	10.84%	8.55%	1.72%	6.07%
	Jamestown Area Community Federal Credit Union	\$58,602	\$4,409	7.52%	6.32%	0.79%	2.93%
	Buffalo Service Credit Union	\$59,200	\$6,823	11.53%	19.39%	1.44%	1.30%
	Yonkers Teachers Federal Credit Union	\$59,835	\$7,497	12.53%	1.72%	1.07%	0.87%
	Compass Federal Credit Union	\$60,365	\$10,067	16.68%	9.97%	2.72%	2.67%
	Van Cortlandt Cooperative Federal Credit Union	\$60,701	\$3,958	6.52%	(53.89%)	6.09%	0.10%
	Hudson River Financial Federal Credit Union	\$62,499	\$4,851	7.76%	5.86%	17.52%	2.27%
	Consumers Federal Credit Union	\$63,302	\$8,884	14.03%	2.97%	21.40%	1.40%
	North Franklin Federal Credit Union	\$65,414	\$8,302	12.69%	7.71%	3.34%	1.45%
	ACMG Federal Credit Union	\$65,481	\$5,250	8.02%	6.25%	3.45%	6.19%
	Northeastern Operating Engineers Federal Credit Union	\$66,577	\$5,869	8.82%	5.82%	23.19%	4.69%
	Greater Chautauqua Federal Credit Union	\$68,070	\$6,362	9.35%	7.74%	9.95%	4.39%
	Crossroads Community Federal Credit Union	\$70,508	\$8,798	12.48%	6.40%	0.15%	0.98%
	Utica Gas & Electric Employees Federal Credit Union	\$72,638	\$12,973	17.86%	6.41%	3.62%	1.82%
	1199 SEIU Federal Credit Union	\$73,629	\$5,772	7.84%	6.18%	8.82%	17.52%
	New York Times Employees Federal Credit Union	\$74,630	\$12,626	16.92%	(1.54%)	0.99%	6.07%
	Empire ONE Federal Credit Union	\$76,290	\$8,639	11.32%	5.08%	1.09%	2.64%
	St. Pius X Church Federal Credit Union	\$77,892	\$8,435	10.83%	6.16%	9.77%	3.75%
	Meridia Community Federal Credit Union	\$80,318	\$9,691	12.07%	10.79%	0.56%	2.08%
	Financial Trust Federal Credit Union	\$82,683	\$10,921	13.21%	9.76%	2.92%	2.12%
	Greater Metro Federal Credit Union	\$82,895	\$9,046	10.91%	2.69%	18.48%	39.80%
	SJP Federal Credit Union	\$83,287	\$7,951	9.55%	14.89%	5.04%	3.27%
	UFirst Federal Credit Union	\$86,660	\$13,586	15.68%	2.62%	1.40%	1.62%
	Southern Chautauqua Federal Credit Union	\$87,277	\$8,874	10.17%	19.60%	6.76%	12.24%
	Genesee Valley Federal Credit Union	\$89,285	\$9,404	10.53%	14.85%	0.77%	2.76%
	Community Resource Federal Credit Union	\$91,635	\$10,902	11.90%	2.68%	3.13%	4.69%
	Syracuse Fire Department Employees Federal Credit Union	\$93,484	\$12,390	13.25%	7.94%	2.75%	0.74%
	School Systems Federal Credit Union	\$94,088	\$7,226	7.68%	7.20%	5.09%	0.72%
	Oswego County Federal Credit Union	\$95,000	\$7,595	7.99%	18.03%	19.88%	9.10%
	Great Erie Federal Credit Union	\$95,347	\$9,590	10.06%	9.16%	1.71%	2.77%
	Auburn Community Federal Credit Union	\$96,130	\$9,894	10.29%	8.95%	0.72%	0.50%
	Lufthansa Employees Federal Credit Union	\$99,127	\$14,459	14.59%	0.86%	0.01%	0.23%
	Inner Lakes Federal Credit Union	\$100,857	\$7,844	7.78%	12.00%	3.37%	2.55%
	Ontario Shores Federal Credit Union	\$101,593	\$9,376	9.23%	15.84%	0.81%	2.56%
	American Broadcast Employees Federal Credit Union	\$103,675	\$11,230	10.83%	1.74%	15.21%	3.57%
	Core Federal Credit Union	\$108,338	\$12,234	11.29%	13.99%	8.44%	15.91%
	Buffalo Metropolitan Federal Credit Union	\$112,049	\$12,845	11.46%	9.22%	5.55%	5.93%
	Horizons Federal Credit Union	\$112,215	\$13,244	11.80%	3.61%	5.01%	4.34%
	Alternatives Federal Credit Union	\$112,302	\$9,064	8.07%	1.71%	22.09%	5.98%
	Ticonderoga Federal Credit Union	\$113,600	\$10,725	9.44%	7.09%	4.88%	3.87%

Source: SNL Financial

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# Net Worth

June 30, 2019

Run Date: August 13, 2019

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)							
	First Choice Financial Federal Credit Union	\$113,620	\$13,707	12.06%	6.77%	6.38%	4.09%
	Tonawanda Valley Federal Credit Union	\$116,594	\$10,187	8.74%	5.92%	1.32%	0.56%
	Triboro Postal Federal Credit Union	\$120,628	\$20,674	17.14%	1.90%	1.94%	0.44%
	Greater Woodlawn Federal Credit Union	\$124,634	\$26,858	21.55%	4.16%	0.90%	1.17%
	Town of Hempstead Employees Federal Credit Union	\$125,283	\$8,099	6.46%	5.74%	29.49%	27.61%
	Finger Lakes Federal Credit Union	\$126,683	\$12,291	9.70%	9.76%	5.02%	3.80%
	Ulster Federal Credit Union	\$133,960	\$11,067	8.26%	6.01%	6.45%	8.29%
	Western Division Federal Credit Union	\$142,625	\$22,629	15.87%	5.91%	0.11%	0.38%
	GHS Federal Credit Union	\$147,650	\$15,122	10.24%	2.79%	15.78%	9.70%
	Ukrainian National Federal Credit Union	\$148,278	\$16,273	10.97%	(0.54%)	10.96%	1.26%
	Countryside Federal Credit Union	\$150,175	\$23,236	15.47%	11.62%	9.11%	2.05%
	Saint Lawrence Federal Credit Union	\$164,169	\$16,680	10.16%	6.68%	6.03%	2.46%
	Moog Employees Federal Credit Union	\$174,575	\$38,983	22.33%	8.95%	0.44%	2.57%
	Access Federal Credit Union	\$183,003	\$16,496	9.01%	11.50%	2.97%	4.46%
	Dannemora Federal Credit Union	\$192,623	\$25,540	13.26%	8.71%	0.79%	3.07%
	Niagara's Choice Federal Credit Union	\$198,535	\$18,867	9.50%	11.38%	15.06%	7.85%
	Palisades Federal Credit Union	\$199,221	\$19,073	9.57%	(0.10%)	3.84%	10.70%
	SECNY Federal Credit Union	\$201,959	\$16,246	8.04%	3.49%	2.31%	3.40%
	Actors Federal Credit Union	\$223,355	\$17,063	7.64%	13.33%	5.25%	9.49%
	TCT Federal Credit Union	\$224,916	\$17,998	8.00%	4.98%	2.57%	5.33%
	Family First of NY Federal Credit Union	\$231,008	\$22,555	9.76%	5.33%	3.52%	5.27%
	Average of Asset Group A	\$105,023	\$11,686	11.18%	6.67%	6.07%	4.83%

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

Ukrainian Federal Credit Union	\$265,553	\$24,069	9.06%	10.11%	3.79%	2.85%
People's Alliance Federal Credit Union	\$265,669	\$24,609	9.26%	(0.58%)	7.32%	12.55%
Sperry Associates Federal Credit Union	\$265,982	\$21,651	8.14%	5.24%	10.76%	9.50%
Northern Credit Union	\$272,144	\$20,285	7.45%	5.83%	5.67%	10.79%
Hudson River Community Credit Union	\$276,142	\$33,719	12.21%	7.16%	6.22%	4.36%
G.P.O. Federal Credit Union	\$295,919	\$28,326	9.57%	16.16%	3.90%	14.23%
Olean Area Federal Credit Union	\$303,815	\$45,665	15.03%	8.37%	1.86%	6.14%
TEG Federal Credit Union	\$303,844	\$25,109	8.26%	7.38%	12.54%	6.75%
Ocean Financial Federal Credit Union	\$318,024	\$26,486	8.33%	5.37%	16.73%	10.49%
ServU Federal Credit Union	\$324,839	\$42,791	13.17%	10.02%	2.02%	1.82%
Suma Yonkers Federal Credit Union	\$334,879	\$48,694	14.54%	2.12%	7.75%	5.82%
Advantage Federal Credit Union	\$340,253	\$32,679	9.60%	7.12%	2.78%	4.62%
First New York Federal Credit Union	\$343,021	\$33,772	9.85%	7.60%	2.45%	5.42%
Nassau Financial Federal Credit Union	\$397,649	\$27,837	7.00%	(16.18%)	25.15%	8.53%
Pittsford Federal Credit Union	\$413,453	\$47,003	11.37%	6.36%	2.64%	4.31%
Hudson Heritage Federal Credit Union	\$433,522	\$38,537	8.89%	0.22%	7.44%	9.36%
Cornerstone Community Federal Credit Union	\$444,649	\$32,075	7.21%	5.31%	2.25%	9.44%
Reliant Community Federal Credit Union	\$467,855	\$47,025	10.05%	9.57%	2.68%	3.07%
First Heritage Federal Credit Union	\$488,803	\$55,649	11.38%	4.76%	1.17%	4.07%
Average of Asset Group B	\$345,053	\$34,525	10.02%	5.37%	6.59%	7.06%

Source: SNL Financial

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# Net Worth

June 30, 2019

Run Date: August 13, 2019

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							
	Sidney Federal Credit Union	\$521,497	\$68,597	13.15%	6.36%	3.47%	5.91%
	Sea Comm Federal Credit Union	\$558,142	\$84,648	15.17%	7.75%	2.08%	2.55%
	First Source Federal Credit Union	\$627,066	\$62,053	9.90%	10.89%	7.78%	14.70%
	Sunmark Federal Credit Union	\$711,301	\$64,552	9.08%	16.90%	7.89%	4.04%
	N C P D Federal Credit Union	\$749,128	\$116,179	15.51%	5.54%	2.04%	1.89%
	Quorum Federal Credit Union	\$853,292	\$64,398	7.55%	18.15%	47.58%	47.75%
	Summit Federal Credit Union	\$988,954	\$91,418	9.24%	5.14%	3.66%	2.82%
	Average of Asset Group C	\$715,626	\$78,835	11.37%	10.10%	10.64%	11.38%
Asset Group D - \$1 billion and over in total assets							
	Mid-Hudson Valley Federal Credit Union	\$1,078,934	\$97,788	9.06%	12.78%	9.64%	7.64%
	CFCU Community Credit Union	\$1,097,479	\$155,842	14.20%	5.54%	5.53%	4.08%
	Suffolk Federal Credit Union	\$1,187,999	\$113,273	9.53%	5.66%	2.16%	3.71%
	Self Reliance NY Federal Credit Union	\$1,340,830	\$230,541	17.19%	4.21%	2.95%	1.87%
	Corning Federal Credit Union	\$1,482,452	\$150,172	10.13%	10.41%	2.50%	4.61%
	Island Federal Credit Union	\$1,487,882	\$133,005	8.94%	3.83%	3.67%	1.48%
	AmeriCU Credit Union	\$1,670,288	\$151,080	9.05%	1.75%	6.22%	8.70%
	USAlliance Federal Credit Union	\$1,807,932	\$150,544	8.33%	14.73%	5.74%	8.43%
	Capital Communications Federal Credit Union	\$1,841,917	\$184,798	10.03%	6.32%	13.34%	11.85%
	Empower Federal Credit Union	\$1,880,328	\$203,363	10.82%	14.24%	4.86%	8.56%
	Polish & Slavic Federal Credit Union	\$2,019,743	\$201,351	9.97%	5.68%	2.26%	0.54%
	Municipal Credit Union	\$3,056,752	\$104,308	3.41%	(108.36%)	14.53%	25.92%
	Nassau Educators Federal Credit Union	\$3,380,232	\$327,951	9.70%	9.42%	5.49%	4.05%
	State Employees Federal Credit Union	\$3,987,873	\$304,028	7.62%	5.18%	6.27%	9.63%
	Visions Federal Credit Union	\$4,241,059	\$537,716	12.68%	5.22%	5.65%	8.59%
	Hudson Valley Federal Credit Union	\$5,238,882	\$551,125	10.52%	(0.35%)	6.34%	13.73%
	United Nations Federal Credit Union	\$5,750,830	\$590,325	10.27%	9.24%	2.58%	4.53%
	ESL Federal Credit Union	\$6,664,669	\$1,170,548	17.56%	12.31%	2.20%	3.77%
	Teachers Federal Credit Union	\$7,373,282	\$677,670	9.19%	7.03%	2.00%	1.61%
	Bethpage Federal Credit Union	\$8,897,035	\$750,812	8.44%	11.66%	9.67%	7.31%
	Average of Asset Group D	\$3,274,320	\$339,312	10.33%	1.83%	5.68%	7.03%

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# Definitions



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

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