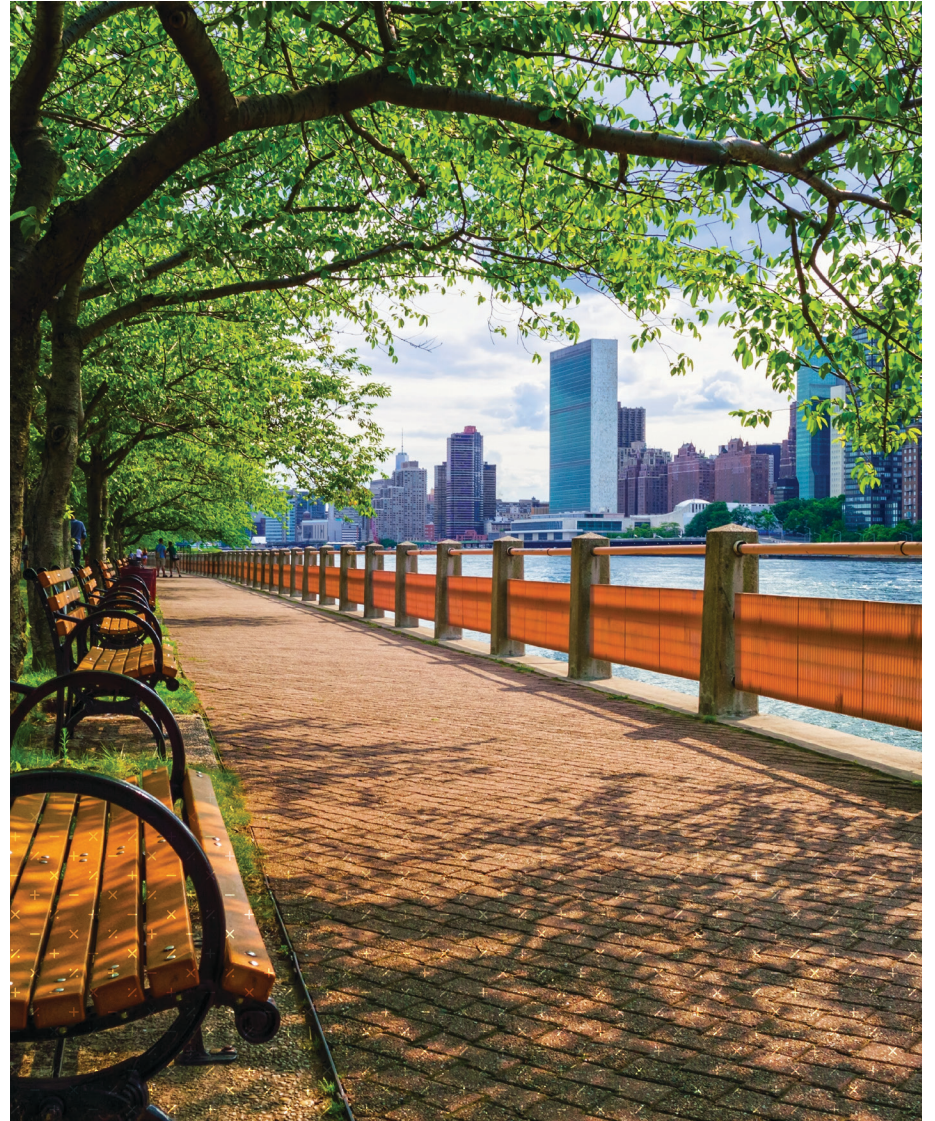


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Credit Union Index

AN ANALYSIS OF NEW YORK CREDIT UNIONS





The Credit Union Index is published by Moss Adams.

For more information on the data presented in this report, contact **Jane Han, Senior Manager,** at **(858) 627-1430.**

ASSET SIZE DEFINITION

Group A \$50-\$250 million

Group B \$251 million-\$500 million

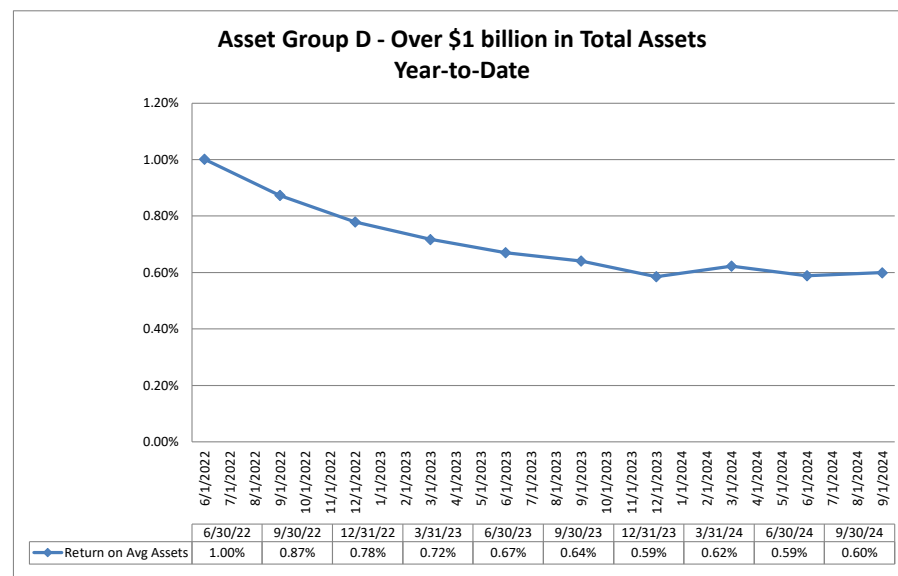
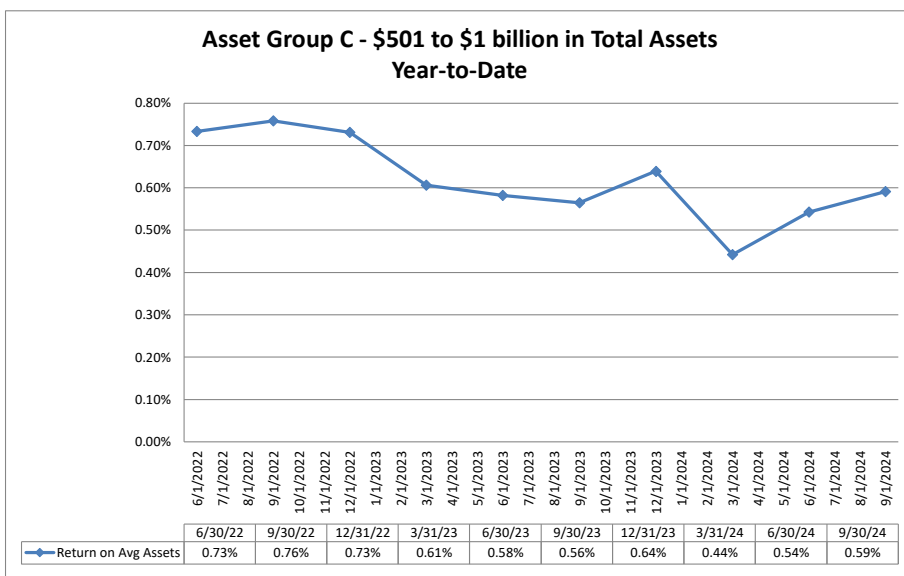
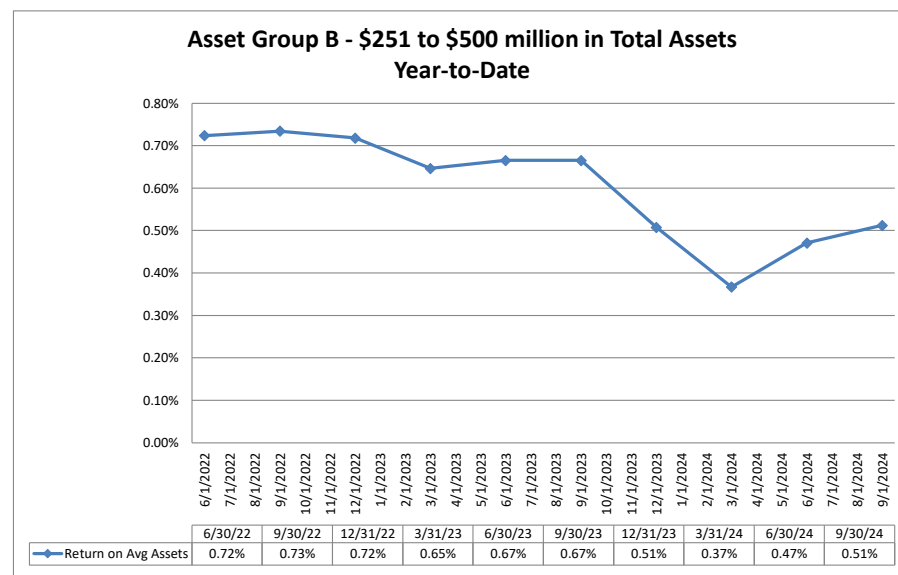
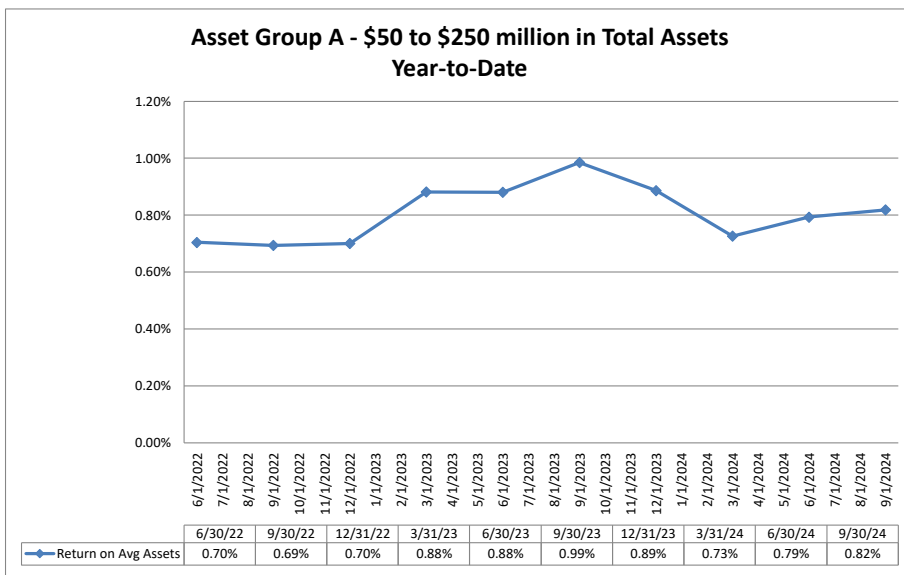
Group C \$501 million-\$1 billion

Group D Over \$1 billion

New York

Performance Analysis

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



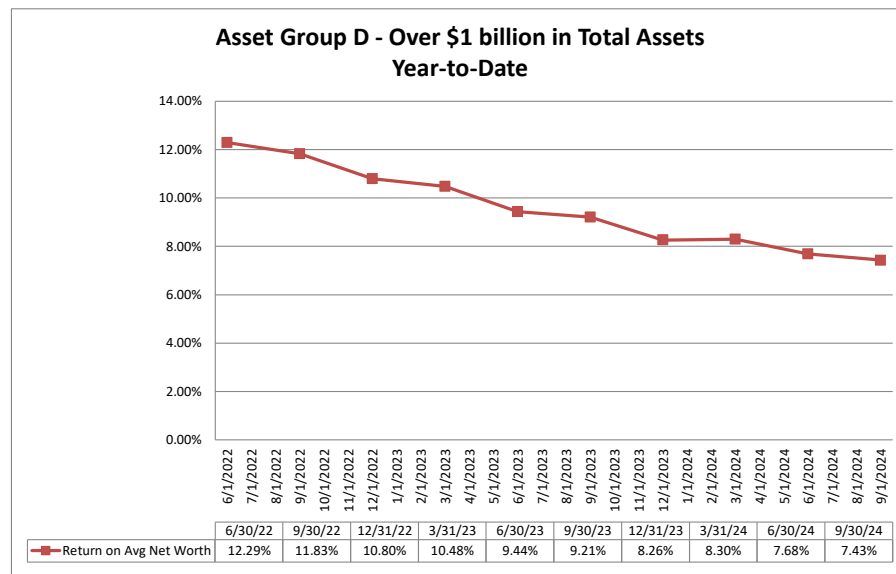
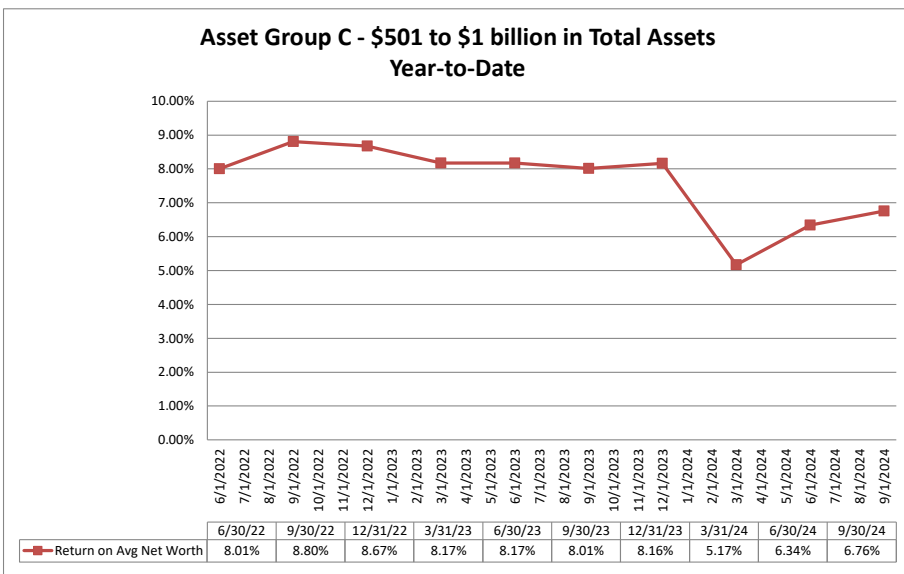
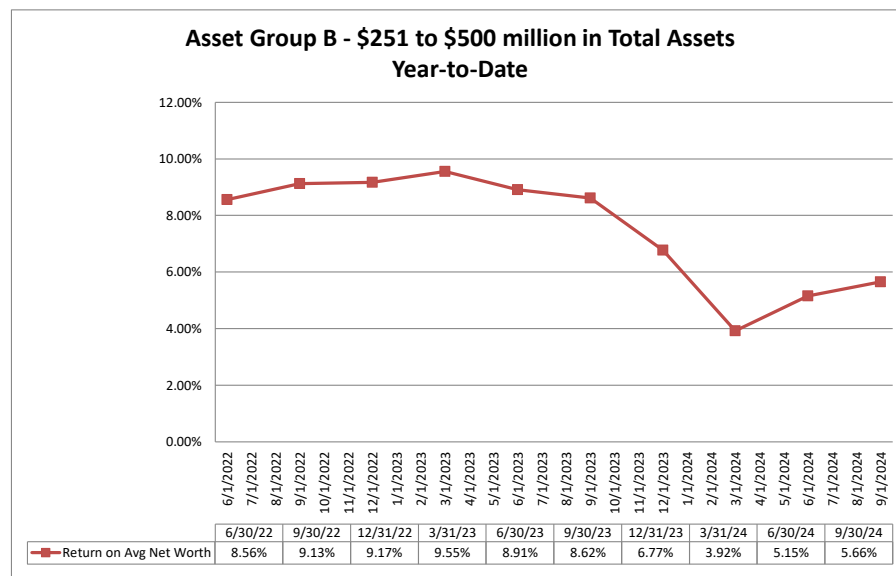
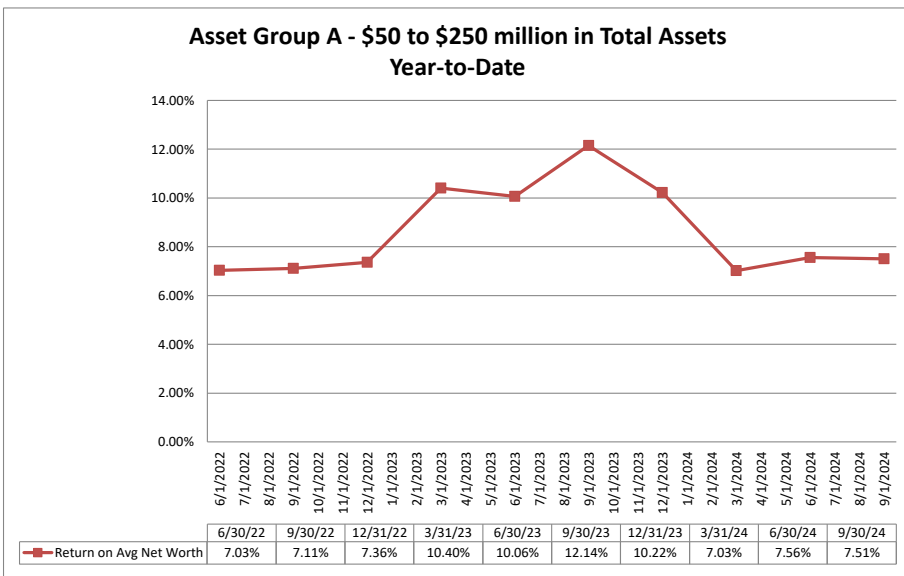
Source: SNL Financial

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

September 30, 2024

Run Date: December 2, 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												
	Educational and Governmental Employees Federal Credit Qside Federal Credit Union	\$51,718	(\$96)	(0.73%)	(7.74%)	114.16%	\$101	(\$248)	(0.61%)	(6.81%)	114.99%	\$104
	Buffalo Conrail Federal Credit Union	\$51,962	\$170	1.30%	15.28%	71.09%	\$120	\$318	0.80%	9.71%	78.80%	\$119
		\$53,377	\$243	1.81%	8.20%	54.23%	\$90	\$703	1.75%	8.08%	54.80%	\$103
	Oswego Teachers Employees Federal Credit Union	\$53,883	\$72	0.53%	4.36%	83.82%	\$135	\$213	0.52%	4.34%	83.25%	\$132
	Mountain Valley Federal Credit Union	\$53,968	(\$77)	(0.56%)	(6.91%)	104.21%	\$159	\$65	0.16%	1.95%	87.41%	\$151
	Rockland Employees Federal Credit Union	\$54,224	\$207	1.49%	9.88%	75.21%	\$104	\$489	1.16%	7.93%	77.48%	\$102
	RT Federal Credit Union	\$54,603	\$6	0.04%	0.36%	98.69%	\$62	\$150	0.37%	3.01%	89.20%	\$59
	Van Cortlandt Cooperative Federal Credit Union	\$54,693	\$61	0.45%	4.09%	82.86%	\$103	\$171	0.42%	3.85%	85.19%	\$106
	Alco Federal Credit Union	\$55,335	\$197	1.42%	11.16%	74.11%	\$55	\$602	1.47%	11.74%	74.04%	\$57
	Remington Federal Credit Union	\$55,573	\$173	1.24%	9.04%	66.54%	\$61	\$345	0.82%	6.09%	74.52%	\$63
	Saratoga's Community Federal Credit Union	\$55,738	\$87	0.62%	8.71%	86.09%	\$77	\$173	0.41%	5.86%	89.77%	\$76
	C C S E Federal Credit Union	\$58,062	(\$20)	(0.14%)	(1.45%)	86.79%	\$67	\$198	0.45%	4.85%	84.20%	\$63
	Yonkers Teachers Federal Credit Union	\$59,445	\$103	0.68%	4.93%	62.04%	\$143	\$153	0.33%	2.45%	78.27%	\$157
	Kenmore NY Teachers Federal Credit Union	\$62,004	\$105	0.67%	7.33%	74.70%	\$64	\$362	0.77%	8.60%	67.49%	\$66
	Great Meadow Federal Credit Union	\$64,765	\$247	1.50%	12.60%	79.61%	\$71	\$561	1.16%	9.84%	80.76%	\$73
	Radius Federal Credit Union	\$65,356	\$307	1.87%	14.32%	56.12%	\$90	\$529	1.07%	8.41%	71.77%	\$91
	M. C. T. Federal Credit Union	\$65,701	\$292	1.75%	13.47%	51.22%	\$70	\$929	1.85%	14.83%	47.67%	\$68
	Morton Lane Federal Credit Union	\$66,473	\$58	0.35%	3.03%	75.00%	\$100	\$170	0.35%	2.99%	70.95%	\$99
	Ever \$ Green Federal Credit Union	\$68,647	(\$32)	(0.18%)	(2.09%)	101.76%	\$83	(\$104)	(0.19%)	(2.31%)	101.86%	\$82
	Greater Niagara Federal Credit Union	\$69,556	\$52	0.30%	2.88%	86.76%	\$71	\$372	0.71%	7.30%	80.17%	\$71
	New York University Federal Credit Union	\$72,480	\$279	1.53%	8.98%	67.01%	\$108	\$702	1.29%	7.67%	66.53%	\$104
	New York Times Employees Federal Credit Union	\$73,216	(\$58)	(0.32%)	(2.55%)	108.75%	\$138	(\$313)	(0.56%)	(4.74%)	120.97%	\$133
	Empire ONE Federal Credit Union	\$77,486	\$50	0.26%	2.46%	92.22%	\$111	\$116	0.20%	1.91%	94.13%	\$109
	Jamestown Area Community Federal Credit Union	\$78,724	\$208	1.05%	11.87%	73.89%	\$64	\$505	0.85%	9.86%	77.10%	\$63
	Port Washington Federal Credit Union	\$79,813	\$442	2.30%	13.21%	38.84%	\$75	\$1,047	1.90%	10.72%	44.08%	\$84
	Greater Metro Federal Credit Union	\$82,790	(\$30)	(0.14%)	(1.51%)	103.48%	\$88	(\$163)	(0.26%)	(2.72%)	108.72%	\$90
	Western New York Federal Credit Union	\$83,304	\$282	1.36%	13.80%	67.66%	\$79	\$456	0.73%	7.59%	73.62%	\$88
	Leatherstocking Region Federal Credit Union	\$86,136	\$369	1.74%	14.24%	55.07%	\$106	\$1,160	1.92%	15.54%	55.68%	\$96
	Northeastern Operating Engineers Federal Credit Union	\$87,335	\$215	0.98%	10.96%	78.48%	\$146	\$431	0.69%	7.46%	83.44%	\$146
	Crossroads Community Federal Credit Union	\$88,928	\$406	1.82%	13.69%	53.96%	\$70	\$1,053	1.59%	12.21%	58.04%	\$70
	Adirondack Regional Federal Credit Union	\$89,366	(\$90)	(0.40%)	(5.48%)	89.59%	\$80	\$196	0.30%	4.03%	79.13%	\$79
	Lower East Side People's Federal Credit Union	\$89,623	\$88	0.39%	3.63%	93.25%	\$93	\$174	0.26%	2.40%	95.33%	\$91
	1199 SEIU Federal Credit Union	\$91,870	\$278	1.21%	13.48%	68.80%	\$103	\$416	0.61%	7.19%	79.06%	\$102
	Compass Federal Credit Union	\$91,898	\$193	0.86%	5.68%	76.72%	\$72	\$486	0.73%	4.83%	78.14%	\$69
	St. Pius X Church Federal Credit Union	\$92,936	(\$22)	(0.09%)	(0.99%)	96.62%	\$85	(\$263)	(0.37%)	(3.92%)	97.61%	\$83
	Good Neighbors Federal Credit Union	\$94,228	(\$536)	(2.25%)	(26.80%)	121.37%	\$81	(\$978)	(1.36%)	(15.75%)	106.51%	\$79
	Greater Chautauqua Federal Credit Union	\$94,549	\$364	1.53%	15.38%	69.10%	\$65	\$882	1.24%	12.82%	72.86%	\$65
	TruNorthern Federal Credit Union	\$95,992	\$185	0.79%	9.82%	80.79%	\$81	\$500	0.73%	9.68%	81.76%	\$77
	Triboro Postal Federal Credit Union	\$97,633	(\$146)	(0.60%)	(5.39%)	196.18%	\$81	(\$530)	(0.73%)	(7.21%)	283.85%	\$62
	Consumers Federal Credit Union	\$97,962	\$56	0.23%	1.99%	91.98%	\$123	\$250	0.35%	2.97%	87.16%	\$122
	ACMG Federal Credit Union	\$102,174	\$263	1.03%	11.82%	76.85%	\$86	\$633	0.85%	9.78%	79.01%	\$85
	One Credit Union of NY	\$102,268	\$444	1.92%	19.39%	60.29%	\$79	\$1,333	2.08%	22.31%	55.88%	\$66
	Lufthansa Emp. Federal Credit Union	\$102,555	\$28	0.11%	0.70%	79.43%	\$74	\$76	0.10%	0.63%	81.71%	\$74

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: December 2, 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 (continued)												
	NextStep Federal Credit Union	\$104,241	\$352	1.33%	14.33%	55.19%	\$63	\$473	0.59%	6.50%	72.61%	\$67
	American Broadcast Employees Federal Credit Union	\$110,112	\$266	0.95%	8.21%	75.50%	\$94	\$898	1.03%	9.47%	73.85%	\$94
	Community Resource Federal Credit Union	\$114,227	\$13	0.05%	0.38%	91.87%	\$85	(\$50)	(0.06%)	(0.49%)	95.20%	\$85
	Utica Gas & Electric Emp Federal Credit Union	\$114,678	\$437	1.55%	10.43%	54.85%	\$103	\$988	1.20%	8.10%	60.25%	\$94
	Auburn Community Federal Credit Union	\$116,766	\$340	1.14%	10.10%	73.09%	\$78	\$860	0.96%	8.72%	75.02%	\$72
	Meridia Community Federal Credit Union	\$126,032	\$827	2.59%	19.06%	48.85%	\$66	\$2,133	2.24%	17.10%	49.89%	\$68
	Syracuse Fire Department Employees Federal Credit Union	\$131,282	\$406	1.24%	9.22%	57.38%	\$71	\$1,273	1.32%	9.93%	59.16%	\$76
	UFirst Federal Credit Union	\$131,505	\$462	1.41%	18.20%	74.20%	\$73	\$927	0.95%	12.98%	80.26%	\$78
	Great Erie Federal Credit Union	\$133,724	\$365	1.08%	9.56%	68.25%	\$73	\$958	0.95%	8.56%	70.46%	\$77
	Oswego County Federal Credit Union	\$135,640	\$307	0.90%	8.09%	78.26%	\$62	\$1,188	1.18%	10.74%	77.93%	\$61
	Buffalo Metropolitan Federal Credit Union	\$140,809	\$403	1.14%	10.80%	79.80%	\$100	\$1,026	0.96%	9.39%	78.29%	\$97
	Inner Lakes Federal Credit Union	\$145,666	\$408	1.13%	26.56%	66.84%	\$62	\$1,075	1.01%	29.04%	69.85%	\$60
	Southern Chautauqua Federal Credit Union	\$148,727	\$684	1.82%	15.57%	67.94%	\$65	\$1,968	1.76%	15.55%	69.70%	\$65
	Town of Hempstead Employees Federal Credit Union	\$149,771	\$26	0.07%	0.93%	93.64%	\$123	\$387	0.35%	4.89%	83.07%	\$125
	Genesee Valley Federal Credit Union	\$150,866	\$1,002	2.66%	18.43%	52.58%	\$83	\$2,889	2.61%	18.55%	52.19%	\$84
	Ukrainian National Federal Credit Union	\$151,739	\$48	0.13%	1.06%	94.38%	\$89	\$77	0.07%	0.58%	96.93%	\$91
	Tonawanda Valley Federal Credit Union	\$151,988	\$523	1.36%	14.27%	68.14%	\$67	\$1,307	1.13%	12.29%	72.15%	\$66
	Ontario Shores Federal Credit Union	\$154,926	\$352	0.92%	8.28%	71.55%	\$88	\$1,172	1.04%	9.43%	70.78%	\$79
	Ulster Federal Credit Union	\$156,565	\$384	0.97%	19.36%	72.40%	\$88	\$1,500	1.27%	30.45%	69.36%	\$83
	Greater Woodlawn Federal Credit Union	\$157,215	\$844	2.14%	9.67%	42.72%	\$69	\$2,467	2.11%	9.65%	43.58%	\$70
	St. Josephs Parish Buffalo Federal Credit Union	\$163,744	\$357	0.89%	8.44%	54.75%	\$94	\$1,116	0.96%	9.00%	55.88%	\$89
	Alternatives Federal Credit Union	\$166,403	(\$108)	(0.26%)	(3.71%)	100.40%	\$88	\$501	0.42%	6.07%	84.41%	\$81
	TrailNorth Federal Credit Union	\$171,505	\$175	0.41%	4.93%	86.54%	\$90	\$487	0.39%	4.70%	84.89%	\$90
	Financial Trust Federal Credit Union	\$175,410	\$781	1.79%	12.37%	56.43%	\$86	\$2,241	1.74%	12.22%	57.16%	\$87
	First Choice Financial Federal Credit Union	\$182,297	\$736	1.66%	18.02%	60.14%	\$86	\$1,684	1.32%	14.76%	64.81%	\$86
	Palisades Federal Credit Union	\$200,977	\$97	0.19%	2.72%	92.27%	\$112	\$29	0.02%	0.28%	91.41%	\$114
	Western Division Federal Credit Union	\$207,654	\$527	1.02%	7.43%	71.19%	\$86	\$1,305	0.86%	6.24%	72.45%	\$83
	GHS Federal Credit Union	\$227,464	(\$576)	(1.01%)	(13.11%)	90.24%	\$92	\$666	0.39%	5.24%	82.41%	\$86
	Moog Employees Federal Credit Union	\$231,651	\$1,278	2.22%	8.66%	33.61%	\$104	\$3,985	2.32%	9.21%	32.49%	\$105
	Finger Lakes Federal Credit Union	\$235,341	\$1,159	1.96%	18.22%	63.79%	\$86	\$3,046	1.72%	16.99%	65.53%	\$87
	Saint Lawrence Federal Credit Union	\$247,823	\$775	1.27%	16.20%	71.40%	\$83	\$1,567	0.86%	11.55%	78.64%	\$88
	Average of Asset Group A	\$110,339	\$258	0.87%	7.47%	76.94%	\$88	\$736	0.82%	7.51%	78.97%	\$87

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: December 2, 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	\$251,463	\$445	0.70%	9.31%	81.71%	\$71	\$1,094	0.57%	8.24%	82.49%	\$72
Access Federal Credit Union	\$265,422	\$859	1.30%	14.79%	68.53%	\$73	\$2,423	1.26%	14.59%	69.89%	\$72
SECNY Federal Credit Union	\$284,844	\$364	0.50%	6.72%	82.90%	\$85	\$970	0.45%	6.08%	83.28%	\$83
TCT Federal Credit Union	\$295,303	\$220	0.30%	4.45%	87.42%	\$86	\$303	0.14%	2.11%	94.47%	\$87
Dannemora Federal Credit Union	\$304,568	\$879	1.16%	11.57%	73.31%	\$73	\$2,358	1.04%	11.02%	75.80%	\$76
Actors Federal Credit Union	\$312,137	\$597	0.77%	8.97%	75.67%	\$99	\$1,214	0.52%	6.17%	79.69%	\$103
People's Alliance Federal Credit Union	\$315,003	\$113	0.14%	1.50%	86.89%	\$87	\$733	0.31%	3.28%	83.45%	\$84
Family First of NY Federal Credit Union	\$322,037	\$359	0.45%	4.49%	81.94%	\$94	\$673	0.28%	2.86%	86.03%	\$97
Hudson River Community Credit Union	\$325,598	\$1,020	1.23%	7.89%	71.31%	\$96	\$2,808	1.12%	7.38%	74.80%	\$98
Nassau Financial Federal Credit Union	\$334,269	\$195	0.23%	8.12%	94.72%	\$112	\$204	0.08%	3.28%	98.01%	\$105
Ocean Financial Federal Credit Union	\$374,235	(\$331)	(0.36%)	(7.01%)	106.07%	\$115	(\$578)	(0.21%)	(4.34%)	104.40%	\$116
Ukrainian Federal Credit Union	\$389,991	\$219	0.22%	2.75%	93.21%	\$68	\$506	0.17%	2.15%	94.63%	\$66
High Point Federal Credit Union	\$399,362	\$325	0.33%	3.23%	88.86%	\$75	\$1,065	0.35%	3.72%	90.56%	\$74
Suma Yonkers Federal Credit Union	\$426,958	\$198	0.19%	1.50%	89.95%	\$95	\$203	0.06%	0.51%	96.18%	\$97
TEG Federal Credit Union	\$453,950	\$766	0.68%	8.80%	82.13%	\$96	\$2,089	0.63%	8.34%	84.19%	\$95
ServU Federal Credit Union	\$469,253	\$1,696	1.44%	9.86%	68.01%	\$74	\$4,866	1.39%	9.66%	68.16%	\$72
Advantage Federal Credit Union	\$479,479	\$766	0.63%	10.51%	77.27%	\$95	\$1,843	0.50%	9.09%	80.04%	\$93
First New York Federal Credit Union	\$488,358	\$1,004	0.82%	10.67%	76.64%	\$84	\$2,057	0.56%	7.69%	82.42%	\$80
Average of Asset Group B	\$360,679	\$539	0.60%	6.56%	82.59%	\$88	\$1,380	0.51%	5.66%	84.92%	\$87

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

Pittsford Federal Credit Union	\$518,213	\$776	0.59%	5.25%	79.06%	\$123	\$1,458	0.37%	3.32%	86.08%	\$115
G.P.O. Federal Credit Union	\$537,336	\$2,162	1.63%	14.62%	65.02%	\$87	\$5,285	1.35%	12.29%	67.52%	\$84
Northern Credit Union	\$622,714	\$705	0.45%	4.44%	88.69%	\$99	\$1,366	0.29%	2.90%	90.75%	\$95
Cornerstone Community Federal Credit Union	\$652,055	\$986	0.61%	11.95%	84.53%	\$100	\$2,568	0.54%	11.62%	84.76%	\$96
Reliant Community Federal Credit Union	\$689,754	\$911	0.53%	6.25%	87.42%	\$116	\$2,883	0.56%	6.84%	86.62%	\$113
Heritage Financial Credit Union	\$721,218	(\$40)	(0.02%)	(0.31%)	87.49%	\$82	\$530	0.10%	1.38%	88.85%	\$87
First Heritage Federal Credit Union	\$732,180	\$1,511	0.83%	8.11%	74.66%	\$81	\$3,991	0.74%	7.37%	76.38%	\$80
Sea Comm Federal Credit Union	\$787,112	\$1,934	0.98%	9.41%	72.50%	\$85	\$5,282	0.88%	9.04%	75.36%	\$87
N C P D Federal Credit Union	\$905,856	\$1,332	0.59%	6.89%	61.81%	\$141	\$3,265	0.49%	6.09%	65.97%	\$134
Average of Asset Group C	\$685,160	\$1,142	0.69%	7.40%	77.91%	\$102	\$2,959	0.59%	6.76%	80.25%	\$99

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Performance Analysis

September 30, 2024

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Asset Group D - Over \$1 billion in total assets												
	Sidney Federal Credit Union	\$1,019,323	\$1,961	0.78%	8.02%	73.33%	\$95	\$4,598	0.62%	6.45%	73.77%	\$94
	First Source Federal Credit Union	\$1,063,821	\$3,125	1.19%	12.64%	64.31%	\$88	\$6,892	0.89%	9.52%	68.84%	\$87
	Quorum Federal Credit Union	\$1,094,945	\$796	0.29%	3.77%	83.76%	\$173	\$4,536	0.54%	7.30%	81.04%	\$146
	Sunmark Credit Union	\$1,142,757	\$2,580	0.90%	10.97%	75.18%	\$90	\$5,378	0.62%	7.81%	79.33%	\$92
	The Summit Federal Credit Union	\$1,352,881	\$3,674	1.08%	10.45%	71.64%	\$89	\$8,696	0.86%	8.44%	72.27%	\$85
	CFCU Community Credit Union	\$1,388,899	\$3,719	1.07%	8.28%	73.47%	\$130	\$5,519	0.52%	4.18%	82.28%	\$129
	Self Reliance NY Federal Credit Union	\$1,423,682	(\$189)	(0.05%)	(0.32%)	108.35%	\$144	(\$62)	(0.01%)	(0.04%)	100.82%	\$142
	Mid-Hudson Valley Federal Credit Union	\$1,510,879	\$2,712	0.72%	8.23%	76.35%	\$101	\$6,335	0.57%	6.68%	79.01%	\$99
	Island Federal Credit Union	\$1,524,307	(\$662)	(0.17%)	(3.47%)	96.34%	\$128	(\$3,060)	(0.27%)	(5.62%)	97.81%	\$133
	Suffolk Federal Credit Union	\$1,886,019	\$1,900	0.41%	7.37%	80.54%	\$115	\$9,760	0.72%	13.45%	73.97%	\$114
	Corning Federal Credit Union	\$2,387,186	\$3,010	0.51%	4.74%	77.26%	\$97	\$13,883	0.78%	7.44%	73.41%	\$99
	Polish & Slavic Federal Credit Union	\$2,597,708	\$4,979	0.77%	13.60%	75.61%	\$99	\$13,599	0.71%	13.68%	77.49%	\$99
	AmeriCU Credit Union	\$2,693,859	\$3,679	0.55%	6.41%	66.29%	\$89	\$9,662	0.48%	5.76%	65.37%	\$87
	USAlliance Federal Credit Union	\$3,252,672	\$1,390	0.17%	2.52%	63.36%	\$124	\$11,416	0.48%	7.00%	63.52%	\$119
	Empower Federal Credit Union	\$3,759,854	\$8,984	0.97%	11.43%	70.97%	\$113	\$29,971	1.10%	13.33%	70.42%	\$118
	Municipal Credit Union	\$4,375,445	\$18,814	1.73%	19.77%	64.42%	\$137	\$62,770	1.93%	24.11%	62.88%	\$127
	Jovia Financial Federal Credit Union	\$4,596,442	\$3,490	0.31%	4.75%	72.17%	\$104	\$12,570	0.37%	5.94%	73.21%	\$105
	Visions Federal Credit Union	\$5,261,855	\$3,163	0.24%	3.01%	85.62%	\$112	\$4,978	0.12%	1.62%	89.80%	\$112
	Hudson Valley Credit Union	\$7,438,878	\$6,266	0.34%	5.34%	81.38%	\$118	\$23,528	0.43%	7.10%	78.81%	\$114
	Broadview Federal Credit Union	\$8,945,024	\$4,925	0.22%	3.19%	86.80%	\$120	\$12,136	0.18%	2.68%	90.48%	\$119
	United Nations Federal Credit Union	\$9,570,630	\$22,020	0.93%	11.64%	63.89%	\$159	\$75,325	1.09%	13.96%	61.32%	\$159
	ESL Federal Credit Union	\$9,589,556	\$33,668	1.43%	11.17%	57.38%	\$122	\$61,874	0.89%	7.25%	64.26%	\$122
	Teachers Federal Credit Union	\$9,817,494	\$10,235	0.42%	4.79%	67.00%	\$119	\$21,227	0.29%	3.43%	67.28%	\$114
	Bethpage Federal Credit Union	\$13,309,613	\$7,423	0.23%	3.15%	80.12%	\$121	\$45,917	0.47%	6.83%	74.09%	\$114
	Average of Asset Group D	\$4,208,489	\$6,319	0.63%	7.14%	75.65%	\$116	\$18,644	0.60%	7.43%	75.90%	\$114

Source: SNL Financial

Note: Report includes only bank-level data.

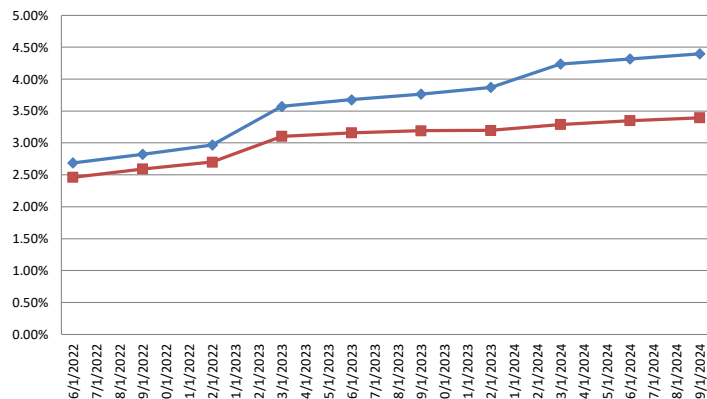
NA = data was not available.

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

Balance Sheet & Net Interest Margin

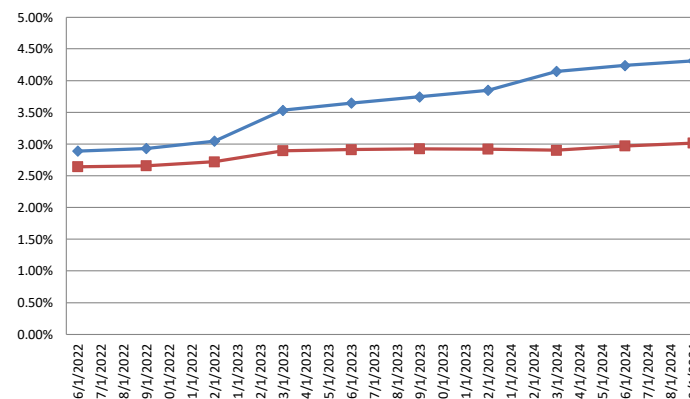
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



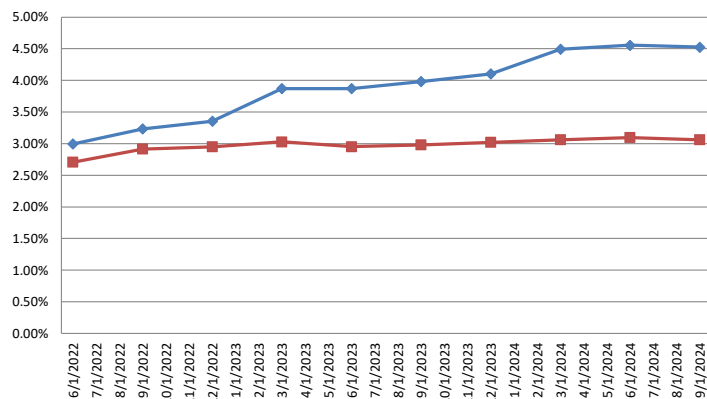
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	2.69%	2.82%	2.97%	3.57%	3.68%	3.76%	3.87%	4.24%	4.32%	4.40%
Net Interest Income/ Avg Assets	2.46%	2.59%	2.70%	3.10%	3.16%	3.19%	3.20%	3.29%	3.35%	3.40%

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



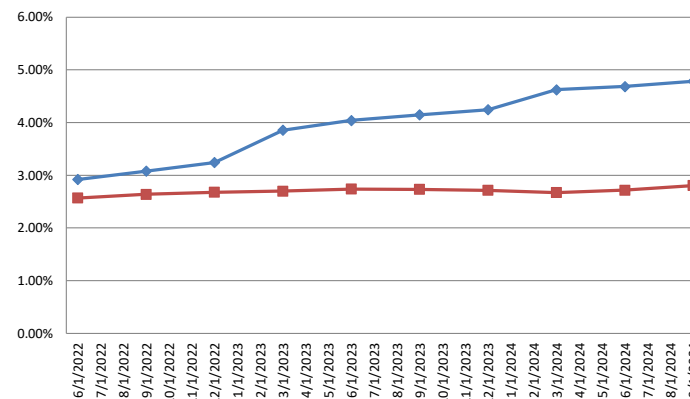
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	2.89%	2.93%	3.04%	3.53%	3.64%	3.74%	3.85%	4.14%	4.24%	4.31%
Net Interest Income/ Avg Assets	2.64%	2.66%	2.72%	2.89%	2.91%	2.93%	2.92%	2.90%	2.97%	3.02%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	3.00%	3.23%	3.35%	3.87%	3.87%	3.98%	4.10%	4.49%	4.56%	4.52%
Net Interest Income/ Avg Assets	2.71%	2.91%	2.95%	3.03%	2.95%	2.98%	3.02%	3.06%	3.10%	3.06%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	2.92%	3.08%	3.24%	3.86%	4.04%	4.15%	4.24%	4.62%	4.68%	4.79%
Net Interest Income/ Avg Assets	2.57%	2.64%	2.68%	2.70%	2.74%	2.73%	2.71%	2.67%	2.72%	2.81%

Source: SNL Financial

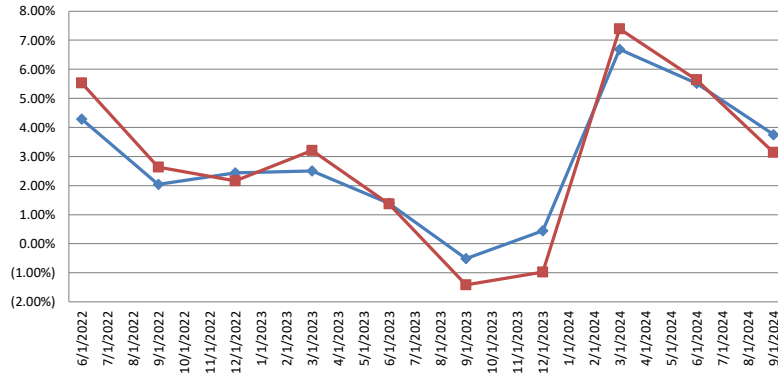
Note: Report includes only bank-level data.

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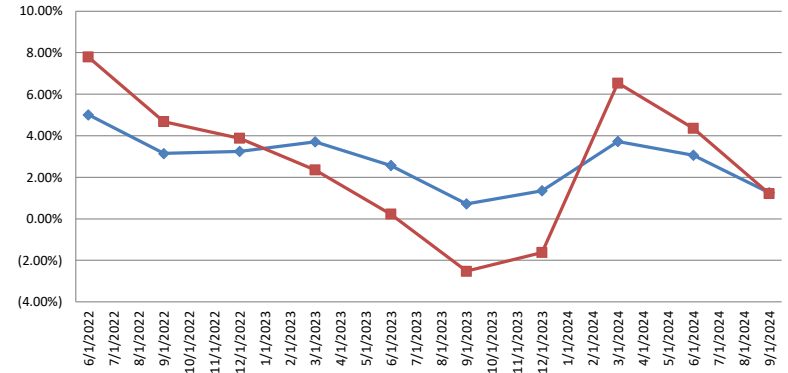
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



Asset Growth Rate	4.28%	2.04%	2.43%	2.51%	1.39%	(0.51%)	0.44%	6.69%	5.52%	3.75%
Market Growth Rate	5.53%	2.63%	2.17%	3.21%	1.37%	(1.42%)	(0.98%)	7.39%	5.64%	3.14%

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



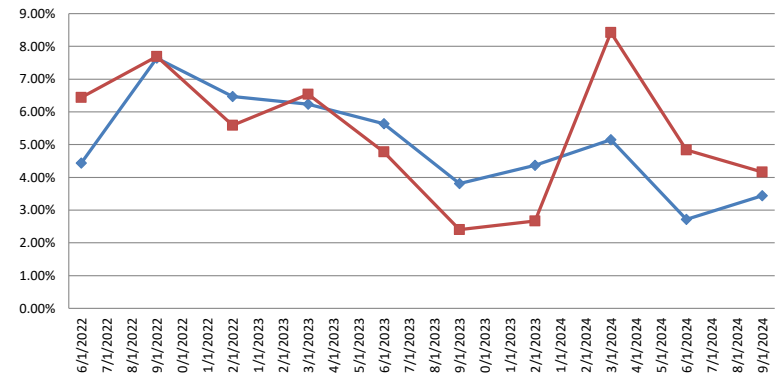
Asset Growth Rate	5.01%	3.14%	3.24%	3.70%	2.57%	0.71%	1.35%	3.73%	3.06%	1.26%
Market Growth Rate	7.79%	4.68%	3.88%	2.35%	0.23%	(2.53%)	(1.63%)	6.54%	4.35%	1.21%

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



Asset Growth Rate	5.76%	8.47%	8.55%	8.45%	5.25%	2.36%	4.82%	7.96%	5.80%	3.78%
Market Growth Rate	8.67%	8.90%	7.37%	9.20%	4.20%	1.12%	2.82%	9.90%	6.92%	3.42%

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



Asset Growth Rate	4.44%	7.64%	6.46%	6.23%	5.63%	3.81%	4.37%	5.15%	2.72%	3.44%
Market Growth Rate	6.44%	7.69%	5.59%	6.53%	4.77%	2.40%	2.67%	8.42%	4.83%	4.17%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 2, 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											
	Educational and Governmental Employees Federal Credit Union	\$51,718	\$14,436	\$46,234	31.22%	\$5,444	3.23%	0.26%	2.98%	(7.30%)	(9.10%)
	Qside Federal Credit Union	\$51,962	\$32,111	\$45,733	70.21%	\$3,997	5.73%	0.72%	5.01%	(3.44%)	(6.70%)
	Buffalo Conrail Federal Credit Union	\$53,377	\$42,586	\$41,199	103.37%	\$8,212	4.52%	0.67%	3.86%	1.25%	(0.64%)
	Oswego Teachers Employees Federal Credit Union	\$53,883	\$35,789	\$46,742	76.57%	\$7,184	4.34%	1.50%	2.84%	(0.15%)	(0.68%)
	Mountain Valley Federal Credit Union	\$53,968	\$40,537	\$49,808	81.39%	\$8,995	4.67%	0.93%	3.73%	5.99%	6.56%
	Rockland Employees Federal Credit Union	\$54,224	\$43,528	\$45,153	96.40%	\$2,854	7.35%	0.22%	7.13%	(3.91%)	(4.28%)
	RT Federal Credit Union	\$54,603	\$22,324	\$47,232	47.26%	\$4,200	3.82%	0.33%	3.49%	2.54%	1.53%
	Van Cortlandt Cooperative Federal Credit Union	\$54,693	\$13,696	\$48,598	28.18%	\$9,116	2.74%	0.32%	2.42%	(3.10%)	(4.07%)
	Alco Federal Credit Union	\$55,335	\$32,566	\$47,989	67.86%	\$2,355	4.57%	0.54%	4.03%	10.24%	9.96%
	Remington Federal Credit Union	\$55,573	\$21,452	\$47,578	45.09%	\$5,293	3.36%	0.59%	2.77%	2.36%	2.21%
	Saratoga's Community Federal Credit Union	\$55,738	\$50,648	\$51,869	97.65%	\$3,279	4.77%	0.82%	3.95%	1.29%	1.43%
	C C S E Federal Credit Union	\$58,062	\$25,742	\$52,522	49.01%	\$4,645	3.77%	0.84%	2.93%	2.17%	1.83%
	Yonkers Teachers Federal Credit Union	\$59,445	\$3,128	\$50,896	6.15%	\$16,984	3.02%	1.62%	1.40%	(9.81%)	(11.68%)
	Kenmore NY Teachers Federal Credit Union	\$62,004	\$27,835	\$56,142	49.58%	\$7,295	3.53%	1.04%	2.49%	(1.69%)	(2.09%)
	Great Meadow Federal Credit Union	\$64,765	\$44,812	\$56,139	79.82%	\$3,084	5.96%	1.08%	4.88%	7.16%	7.25%
	Radius Federal Credit Union	\$65,356	\$44,471	\$56,508	78.70%	\$5,027	4.57%	0.74%	3.83%	0.29%	(0.97%)
	M. C. T. Federal Credit Union	\$65,701	\$10,127	\$56,714	17.86%	\$7,300	3.64%	0.27%	3.38%	(2.63%)	(5.16%)
	Morton Lane Federal Credit Union	\$66,473	\$30,227	\$58,676	51.52%	\$8,309	4.17%	1.78%	2.39%	5.78%	6.38%
	Ever \$ Green Federal Credit Union	\$68,647	\$39,973	\$62,229	64.24%	\$3,711	4.52%	1.39%	3.13%	(1.92%)	1.64%
	Greater Niagara Federal Credit Union	\$69,556	\$28,726	\$61,063	47.04%	\$6,048	4.07%	0.37%	3.70%	(0.04%)	(4.03%)
	New York University Federal Credit Union	\$72,480	\$44,332	\$59,338	74.71%	\$4,832	5.50%	0.65%	4.85%	2.98%	2.24%
	New York Times Employees Federal Credit Union	\$73,216	\$25,980	\$63,476	40.93%	\$9,152	3.14%	1.37%	1.77%	(2.77%)	(4.83%)
	Empire ONE Federal Credit Union	\$77,486	\$30,847	\$68,976	44.72%	\$5,740	2.86%	0.06%	2.80%	(3.18%)	(3.98%)
	Jamestown Area Community Federal Credit Union	\$78,724	\$46,791	\$71,435	65.50%	\$3,840	3.70%	0.61%	3.09%	(0.05%)	(0.70%)
	Port Washington Federal Credit Union	\$79,813	\$65,085	\$66,117	98.44%	\$11,402	4.77%	1.89%	2.89%	23.43%	29.01%
	Greater Metro Federal Credit Union	\$82,790	\$22,246	\$73,722	30.18%	\$7,526	2.76%	0.89%	1.87%	(5.34%)	(6.63%)
	Western New York Federal Credit Union	\$83,304	\$52,397	\$74,548	70.29%	\$4,900	3.91%	0.41%	3.50%	(4.71%)	2.71%
	Leatherstocking Region Federal Credit Union	\$86,136	\$56,399	\$75,475	74.73%	\$5,940	5.60%	1.05%	4.54%	21.16%	21.79%
	Northeastern Operating Engineers Federal Credit Union	\$87,335	\$67,168	\$75,512	88.95%	\$8,734	4.29%	0.54%	3.75%	19.39%	21.84%
	Crossroads Community Federal Credit Union	\$88,928	\$24,768	\$76,762	32.27%	\$7,411	4.36%	1.18%	3.18%	4.20%	2.97%
	Adirondack Regional Federal Credit Union	\$89,366	\$59,482	\$75,325	78.97%	\$5,585	3.82%	0.60%	3.23%	10.74%	4.30%
	Lower East Side People's Federal Credit Union	\$89,623	\$56,467	\$65,907	85.68%	\$3,145	4.86%	0.33%	4.53%	1.86%	(0.30%)
	1199 SEIU Federal Credit Union	\$91,870	\$36,029	\$83,029	43.39%	\$5,104	4.24%	0.32%	3.93%	4.15%	2.47%
	Compass Federal Credit Union	\$91,898	\$52,492	\$76,959	68.21%	\$3,996	4.30%	0.52%	3.79%	11.06%	12.22%
	St. Pius X Church Federal Credit Union	\$92,936	\$63,552	\$83,828	75.81%	\$6,638	4.50%	2.13%	2.37%	(1.61%)	(1.85%)
	Good Neighbors Federal Credit Union	\$94,228	\$60,277	\$86,288	69.86%	\$2,692	5.10%	0.92%	4.19%	(0.28%)	1.65%
	Greater Chautauqua Federal Credit Union	\$94,549	\$42,967	\$84,798	50.67%	\$3,318	4.37%	0.99%	3.38%	4.22%	3.26%
	TruNorthern Federal Credit Union	\$95,992	\$46,866	\$85,900	54.56%	\$4,923	4.74%	0.92%	3.82%	16.55%	14.15%
	Triboro Postal Federal Credit Union	\$97,633	\$13,075	\$82,111	15.92%	\$10,848	2.82%	2.50%	0.17%	(3.99%)	(8.65%)
	Consumers Federal Credit Union	\$97,962	\$81,856	\$86,032	95.15%	\$8,164	4.88%	2.41%	2.47%	2.29%	2.51%
	ACMG Federal Credit Union	\$102,174	\$55,541	\$92,395	60.11%	\$4,865	4.77%	1.53%	3.24%	16.52%	16.67%
	One Credit Union of NY	\$102,268	\$41,214	\$89,566	46.02%	\$4,989	4.81%	0.29%	4.52%	34.59%	32.43%
	Lufthansa Emp. Federal Credit Union	\$102,555	\$5,679	\$86,257	6.58%	\$25,639	3.09%	2.62%	0.47%	(0.67%)	(0.83%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 2, 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)											
	NextStep Federal Credit Union	\$104,241	\$36,885	\$93,905	39.28%	\$7,189	3.36%	0.51%	2.84%	(8.21%)	(7.83%)
	American Broadcast Employees Federal Credit Union	\$110,112	\$73,346	\$95,397	76.89%	\$4,078	5.14%	0.71%	4.43%	(14.68%)	(15.30%)
	Community Resource Federal Credit Union	\$114,227	\$85,577	\$100,272	85.34%	\$4,231	5.02%	2.17%	2.85%	0.38%	0.42%
	Utica Gas & Electric Emp Federal Credit Union	\$114,678	\$95,143	\$87,951	108.18%	\$12,071	4.95%	2.32%	2.63%	11.78%	11.69%
	Auburn Community Federal Credit Union	\$116,766	\$33,454	\$101,933	32.82%	\$4,969	3.34%	0.18%	3.15%	(2.70%)	(3.24%)
	Meridia Community Federal Credit Union	\$126,032	\$98,328	\$106,391	92.42%	\$6,002	4.91%	0.68%	4.23%	2.39%	(0.06%)
	Syracuse Fire Department Employees Federal Credit Union	\$131,282	\$72,259	\$112,929	63.99%	\$9,054	4.30%	1.25%	3.05%	7.07%	6.91%
	UFirst Federal Credit Union	\$131,505	\$100,903	\$118,122	85.42%	\$4,458	5.27%	1.05%	4.22%	(0.56%)	1.33%
	Great Erie Federal Credit Union	\$133,724	\$93,629	\$117,918	79.40%	\$6,078	3.88%	0.87%	3.01%	2.57%	2.04%
	Oswego County Federal Credit Union	\$135,640	\$104,786	\$119,448	87.73%	\$2,559	5.91%	1.04%	4.86%	8.79%	9.80%
	Buffalo Metropolitan Federal Credit Union	\$140,809	\$115,312	\$125,361	91.98%	\$3,028	5.43%	0.52%	4.91%	1.74%	0.78%
	Inner Lakes Federal Credit Union	\$145,666	\$56,859	\$137,787	41.27%	\$5,395	4.41%	1.32%	3.09%	5.32%	2.41%
	Southern Chautauqua Federal Credit Union	\$148,727	\$116,864	\$124,483	93.88%	\$2,066	6.34%	1.23%	5.11%	7.18%	6.93%
	Town of Hempstead Employees Federal Credit Union	\$149,771	\$57,673	\$138,181	41.74%	\$11,521	2.53%	0.62%	1.91%	2.84%	2.12%
	Genesee Valley Federal Credit Union	\$150,866	\$86,798	\$127,423	68.12%	\$5,029	5.10%	0.78%	4.32%	8.12%	6.47%
	Ukrainian National Federal Credit Union	\$151,739	\$114,897	\$132,558	86.68%	\$5,726	4.15%	1.81%	2.34%	1.72%	1.27%
	Tonawanda Valley Federal Credit Union	\$151,988	\$86,912	\$136,346	63.74%	\$4,053	3.36%	0.08%	3.28%	1.15%	0.45%
	Ontario Shores Federal Credit Union	\$154,926	\$84,603	\$137,017	61.75%	\$6,197	3.87%	0.72%	3.15%	8.71%	8.81%
	Ulster Federal Credit Union	\$156,565	\$44,065	\$147,130	29.95%	\$5,307	3.85%	0.30%	3.54%	(0.92%)	(4.10%)
	Greater Woodlawn Federal Credit Union	\$157,215	\$62,123	\$121,585	51.09%	\$9,528	4.26%	0.72%	3.54%	5.06%	3.62%
	St. Josephs Parish Buffalo Federal Credit Union	\$163,744	\$133,675	\$143,845	92.93%	\$10,916	6.13%	3.70%	2.43%	14.60%	14.97%
	Alternatives Federal Credit Union	\$166,403	\$96,569	\$146,658	65.85%	\$2,706	4.55%	0.50%	4.05%	14.04%	15.18%
	TrailNorth Federal Credit Union	\$171,505	\$96,336	\$153,890	62.60%	\$4,288	4.56%	0.78%	3.78%	8.39%	7.00%
	Financial Trust Federal Credit Union	\$175,410	\$99,554	\$149,266	66.70%	\$7,016	4.13%	0.77%	3.36%	6.72%	5.90%
	First Choice Financial Federal Credit Union	\$182,297	\$86,055	\$153,497	56.06%	\$6,396	4.40%	1.13%	3.26%	17.14%	6.75%
	Palisades Federal Credit Union	\$200,977	\$159,800	\$173,341	92.19%	\$5,661	5.26%	1.78%	3.49%	(4.61%)	(5.04%)
	Western Division Federal Credit Union	\$207,654	\$149,618	\$172,397	86.79%	\$6,808	4.60%	1.56%	3.05%	7.39%	7.87%
	GHS Federal Credit Union	\$227,464	\$158,894	\$208,825	76.09%	\$5,832	5.70%	1.31%	4.39%	0.80%	(0.55%)
	Moog Employees Federal Credit Union	\$231,651	\$101,259	\$171,469	59.05%	\$19,304	4.02%	0.70%	3.31%	3.58%	1.49%
	Finger Lakes Federal Credit Union	\$235,341	\$160,955	\$203,809	78.97%	\$5,230	4.01%	0.11%	3.90%	(0.36%)	(3.68%)
	Saint Lawrence Federal Credit Union	\$247,823	\$176,996	\$218,669	80.94%	\$4,547	5.03%	1.86%	3.17%	6.65%	16.38%
	Average of Asset Group A	\$110,339	\$63,464	\$95,819	64.33%	\$6,486	4.40%	1.00%	3.40%	3.75%	3.14%

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

September 30, 2024

Run Date: December 2, 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	\$251,463	\$146,730	\$229,525	63.93%	\$4,451	3.52%	0.31%	3.21%	(2.20%)	(3.86%)
Access Federal Credit Union	\$265,422	\$149,909	\$239,388	62.62%	\$5,898	3.92%	0.79%	3.13%	9.51%	9.98%
SECN Y Federal Credit Union	\$284,844	\$156,257	\$259,982	60.10%	\$4,747	3.86%	0.81%	3.06%	(0.60%)	(0.65%)
TCT Federal Credit Union	\$295,303	\$226,514	\$235,470	96.20%	\$4,578	4.29%	1.55%	2.73%	2.47%	(3.00%)
Dannemora Federal Credit Union	\$304,568	\$202,955	\$253,345	80.11%	\$6,153	4.48%	1.04%	3.44%	1.08%	2.33%
Actors Federal Credit Union	\$312,137	\$219,566	\$280,804	78.19%	\$6,003	3.63%	1.16%	2.46%	2.53%	2.37%
People's Alliance Federal Credit Union	\$315,003	\$179,360	\$277,906	64.54%	\$4,065	4.44%	0.93%	3.51%	(2.64%)	(3.01%)
Family First of NY Federal Credit Union	\$322,037	\$263,641	\$231,269	114.00%	\$5,279	5.23%	2.17%	3.06%	1.28%	(5.56%)
Hudson River Community Credit Union	\$325,598	\$283,338	\$272,357	104.03%	\$4,370	4.61%	1.16%	3.45%	(4.15%)	2.32%
Nassau Financial Federal Credit Union	\$334,269	\$200,825	\$319,592	62.84%	\$5,223	4.04%	0.85%	3.19%	(3.21%)	(3.19%)
Ocean Financial Federal Credit Union	\$374,235	\$236,139	\$351,785	67.13%	\$9,356	4.21%	2.12%	2.09%	5.65%	6.27%
Ukrainian Federal Credit Union	\$389,991	\$338,369	\$347,782	97.29%	\$4,457	4.63%	2.05%	2.59%	(0.10%)	3.61%
High Point Federal Credit Union	\$399,362	\$189,175	\$349,799	54.08%	\$5,120	3.67%	1.20%	2.48%	(2.21%)	(4.06%)
Suma Yonkers Federal Credit Union	\$426,958	\$288,065	\$373,868	77.05%	\$10,166	3.91%	2.29%	1.62%	2.15%	2.40%
TEG Federal Credit Union	\$453,950	\$354,524	\$393,081	90.19%	\$3,815	5.16%	1.31%	3.85%	6.99%	7.47%
ServU Federal Credit Union	\$469,253	\$331,786	\$394,933	84.01%	\$3,846	4.44%	0.93%	3.52%	6.12%	5.62%
Advantage Federal Credit Union	\$479,479	\$338,504	\$357,082	94.80%	\$5,021	5.04%	1.85%	3.18%	(4.52%)	(4.33%)
First New York Federal Credit Union	\$488,358	\$361,353	\$441,011	81.94%	\$3,907	4.56%	0.80%	3.76%	4.59%	7.10%
Average of Asset Group B	\$360,679	\$248,167	\$311,610	79.61%	\$5,359	4.31%	1.30%	3.02%	1.26%	1.21%

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

Pittsford Federal Credit Union	\$518,213	\$367,572	\$457,015	80.43%	\$8,426	3.95%	1.75%	2.20%	(2.80%)	(3.54%)
G.P.O. Federal Credit Union	\$537,336	\$289,426	\$473,436	61.13%	\$4,930	4.75%	1.37%	3.37%	7.81%	7.45%
Northern Credit Union	\$622,714	\$530,800	\$535,761	99.07%	\$4,110	5.03%	1.30%	3.73%	4.55%	2.07%
Cornerstone Community Federal Credit Union	\$652,055	\$430,319	\$599,760	71.75%	\$4,512	4.25%	0.88%	3.37%	9.63%	9.91%
Reliant Community Federal Credit Union	\$689,754	\$470,354	\$611,476	76.92%	\$4,081	4.91%	0.97%	3.95%	6.44%	6.03%
Heritage Financial Credit Union	\$721,218	\$614,105	\$584,482	105.07%	\$4,594	5.12%	1.73%	3.40%	2.19%	4.45%
First Heritage Federal Credit Union	\$732,180	\$552,820	\$653,095	84.65%	\$5,193	4.53%	1.49%	3.05%	5.91%	6.11%
Sea Comm Federal Credit Union	\$787,112	\$436,953	\$653,737	66.84%	\$6,149	4.55%	1.48%	3.07%	(2.04%)	(1.50%)
N C P D Federal Credit Union	\$905,856	\$331,583	\$730,618	45.38%	\$27,872	3.63%	2.23%	1.40%	2.35%	(0.20%)
Average of Asset Group C	\$685,160	\$447,104	\$588,820	76.80%	\$7,763	4.52%	1.47%	3.06%	3.78%	3.42%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 2, 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											
	Sidney Federal Credit Union	\$1,019,323	\$827,012	\$913,200	90.56%	\$4,924	5.54%	1.61%	3.93%	11.14%	11.82%
	First Source Federal Credit Union	\$1,063,821	\$996,423	\$891,150	111.81%	\$4,498	5.92%	1.91%	4.01%	4.51%	5.83%
	Quorum Federal Credit Union	\$1,094,945	\$731,699	\$945,075	77.42%	\$7,657	6.05%	3.07%	2.98%	0.79%	(2.18%)
	Sunmark Credit Union	\$1,142,757	\$981,739	\$1,030,341	95.28%	\$4,499	5.03%	1.61%	3.42%	(1.71%)	3.22%
	The Summit Federal Credit Union	\$1,352,881	\$1,144,431	\$1,192,921	95.94%	\$5,422	4.85%	2.01%	2.84%	7.16%	7.06%
	CFCU Community Credit Union	\$1,388,899	\$1,023,102	\$1,172,915	87.23%	\$6,039	4.22%	0.89%	3.33%	(5.91%)	(8.03%)
	Self Reliance NY Federal Credit Union	\$1,423,682	\$822,347	\$1,179,138	69.74%	\$36,043	3.74%	3.05%	0.69%	3.49%	3.22%
	Mid-Hudson Valley Federal Credit Union	\$1,510,879	\$1,013,295	\$1,349,975	75.06%	\$5,723	4.59%	1.26%	3.32%	7.00%	6.48%
	Island Federal Credit Union	\$1,524,307	\$1,065,410	\$1,155,541	92.20%	\$11,249	4.17%	2.46%	1.71%	2.39%	(3.82%)
	Suffolk Federal Credit Union	\$1,886,019	\$1,205,763	\$1,654,295	72.89%	\$9,314	4.32%	1.93%	2.39%	8.18%	7.84%
	Corning Federal Credit Union	\$2,387,186	\$2,025,088	\$2,107,000	96.11%	\$5,873	4.76%	1.94%	2.82%	2.07%	7.51%
	Polish & Slavic Federal Credit Union	\$2,597,708	\$1,541,136	\$2,406,307	64.05%	\$7,107	3.73%	0.82%	2.91%	2.11%	0.11%
	AmeriCU Credit Union	\$2,693,859	\$2,308,266	\$2,297,429	100.47%	\$6,353	5.11%	2.14%	2.97%	0.13%	2.73%
	USAlliance Federal Credit Union	\$3,252,672	\$2,835,192	\$2,468,530	114.85%	\$11,494	5.55%	3.10%	2.44%	6.85%	8.25%
	Empower Federal Credit Union	\$3,759,854	\$2,971,322	\$3,394,831	87.52%	\$6,483	5.32%	2.00%	3.32%	9.97%	10.21%
	Municipal Credit Union	\$4,375,445	\$2,681,228	\$3,895,593	68.83%	\$7,656	4.79%	0.45%	4.34%	4.94%	3.26%
	Jovia Financial Federal Credit Union	\$4,596,442	\$3,664,143	\$4,004,971	91.49%	\$9,202	5.24%	2.61%	2.63%	4.63%	4.99%
	Visions Federal Credit Union	\$5,261,855	\$3,514,973	\$4,420,590	79.51%	\$6,154	4.40%	1.86%	2.55%	(9.82%)	0.83%
	Hudson Valley Credit Union	\$7,438,878	\$4,363,178	\$6,462,010	67.52%	\$7,939	4.90%	2.19%	2.71%	7.10%	9.10%
	Broadview Federal Credit Union	\$8,945,024	\$6,698,282	\$7,539,633	88.84%	\$6,220	4.44%	1.88%	2.55%	(1.21%)	4.24%
	United Nations Federal Credit Union	\$9,570,630	\$5,751,687	\$8,725,911	65.92%	\$12,660	3.70%	1.45%	2.24%	9.88%	9.07%
	ESL Federal Credit Union	\$9,589,556	\$4,178,814	\$5,681,778	73.55%	\$10,486	4.95%	2.44%	2.52%	4.82%	2.26%
	Teachers Federal Credit Union	\$9,817,494	\$6,294,741	\$7,914,405	79.54%	\$11,509	4.84%	2.35%	2.49%	(0.72%)	(2.13%)
	Bethpage Federal Credit Union	\$13,309,613	\$9,867,172	\$11,349,808	86.94%	\$15,503	4.72%	2.44%	2.28%	4.68%	8.12%
	Average of Asset Group D	\$4,208,489	\$2,854,435	\$3,506,389	84.72%	\$9,167	4.79%	1.98%	2.81%	3.44%	4.17%

Source: SNL Financial

Note: Report includes only bank-level data.

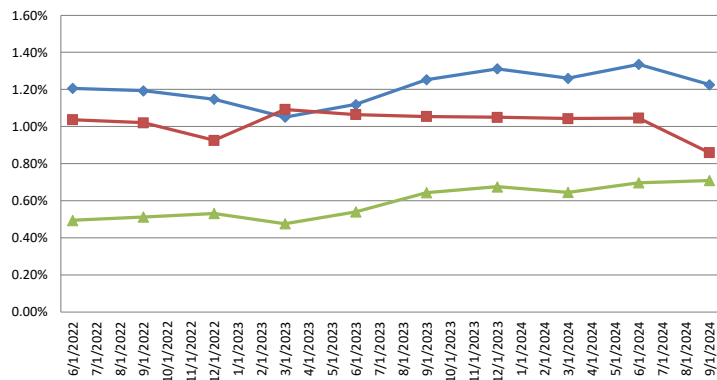
NA = data was not available.

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

Asset Quality

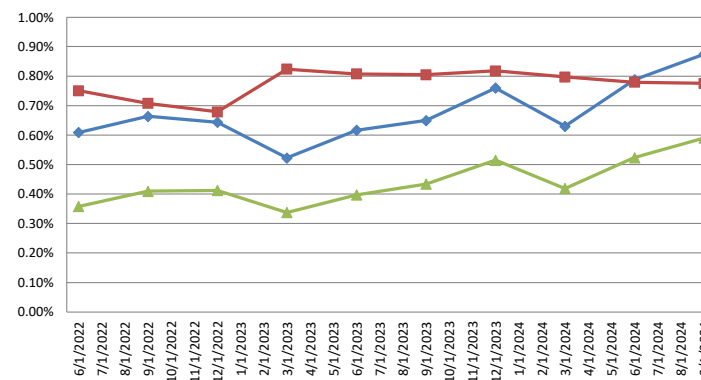
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



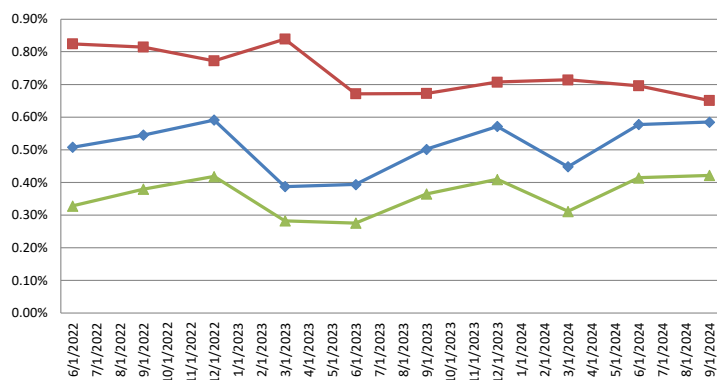
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	1.21%	1.19%	1.15%	1.05%	1.12%	1.25%	1.31%	1.26%	1.34%	1.23%
Reserves/Loans	1.04%	1.02%	0.93%	1.09%	1.06%	1.05%	1.05%	1.04%	1.05%	0.86%
Delinquent Loans/Total Assets	0.49%	0.51%	0.53%	0.48%	0.54%	0.64%	0.68%	0.65%	0.70%	0.71%

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



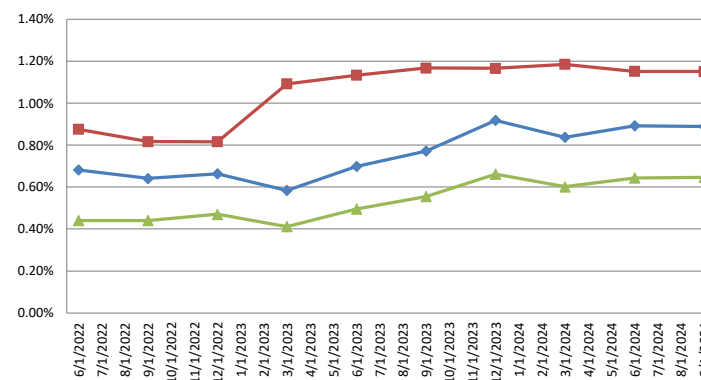
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.61%	0.66%	0.64%	0.52%	0.62%	0.65%	0.76%	0.63%	0.79%	0.88%
Reserves/Loans	0.75%	0.71%	0.68%	0.82%	0.81%	0.80%	0.82%	0.80%	0.78%	0.78%
Delinquent Loans/Total Assets	0.36%	0.41%	0.41%	0.34%	0.40%	0.43%	0.51%	0.42%	0.52%	0.59%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.51%	0.55%	0.59%	0.39%	0.39%	0.50%	0.57%	0.45%	0.58%	0.58%
Reserves/Loans	0.82%	0.81%	0.77%	0.84%	0.67%	0.67%	0.71%	0.71%	0.70%	0.65%
Delinquent Loans/Total Assets	0.33%	0.38%	0.42%	0.28%	0.28%	0.36%	0.41%	0.31%	0.41%	0.42%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.68%	0.64%	0.66%	0.58%	0.70%	0.77%	0.92%	0.84%	0.89%	0.89%
Reserves/Loans	0.87%	0.82%	0.82%	1.09%	1.13%	1.17%	1.17%	1.18%	1.15%	1.15%
Delinquent Loans/Total Assets	0.44%	0.44%	0.47%	0.41%	0.50%	0.55%	0.66%	0.60%	0.64%	0.65%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

September 30, 2024

Run Date: December 2, 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								
	Educational and Governmental Employees Federal Credit	\$51,718	\$66	0.46%	0.61%	133.33%	1.27%	0.13%
	Qside Federal Credit Union	\$51,962	\$116	0.36%	1.23%	340.52%	2.36%	0.22%
	Buffalo Conrail Federal Credit Union	\$53,377	\$27	0.06%	0.78%	NM	0.22%	0.05%
	Oswego Teachers Employees Federal Credit Union	\$53,883	\$0	0.00%	0.61%	NA	0.00%	0.00%
	Mountain Valley Federal Credit Union	\$53,968	\$339	0.84%	0.25%	29.50%	7.50%	0.63%
	Rockland Employees Federal Credit Union	\$54,224	\$1,708	3.92%	0.80%	20.43%	19.34%	3.15%
	RT Federal Credit Union	\$54,603	\$94	0.42%	0.52%	123.40%	1.38%	0.17%
	Van Cortlandt Cooperative Federal Credit Union	\$54,693	\$112	0.82%	0.76%	92.86%	1.83%	0.20%
	Alco Federal Credit Union	\$55,335	\$265	0.81%	0.34%	41.51%	3.65%	0.48%
	Remington Federal Credit Union	\$55,573	\$48	0.22%	0.96%	429.17%	0.60%	0.09%
	Saratoga's Community Federal Credit Union	\$55,738	\$189	0.37%	0.26%	70.37%	5.20%	0.34%
	C C S E Federal Credit Union	\$58,062	\$58	0.23%	0.26%	117.24%	1.04%	0.10%
	Yonkers Teachers Federal Credit Union	\$59,445	\$16	0.51%	0.58%	112.50%	0.19%	0.03%
	Kenmore NY Teachers Federal Credit Union	\$62,004	\$187	0.67%	0.42%	63.10%	3.17%	0.30%
	Great Meadow Federal Credit Union	\$64,765	\$228	0.51%	0.81%	160.09%	2.72%	0.35%
	Radius Federal Credit Union	\$65,356	\$616	1.39%	1.59%	114.45%	6.53%	0.94%
	M. C. T. Federal Credit Union	\$65,701	\$8	0.08%	0.37%	462.50%	0.09%	0.01%
	Morton Lane Federal Credit Union	\$66,473	\$290	0.96%	0.69%	71.72%	3.68%	0.44%
	Ever \$ Green Federal Credit Union	\$68,647	\$314	0.79%	0.32%	40.13%	5.04%	0.46%
	Greater Niagara Federal Credit Union	\$69,556	\$267	0.93%	0.96%	103.00%	3.44%	0.38%
	New York University Federal Credit Union	\$72,480	\$329	0.74%	2.42%	326.75%	2.41%	0.45%
	New York Times Employees Federal Credit Union	\$73,216	\$302	1.16%	0.74%	63.58%	5.29%	0.41%
	Empire ONE Federal Credit Union	\$77,486	\$57	0.18%	0.40%	215.79%	0.69%	0.07%
	Jamestown Area Community Federal Credit Union	\$78,724	\$24	0.05%	0.52%	NM	0.33%	0.03%
	Port Washington Federal Credit Union	\$79,813	\$810	1.24%	0.28%	22.84%	5.87%	1.01%
	Greater Metro Federal Credit Union	\$82,790	\$497	2.23%	1.38%	61.77%	20.18%	0.60%
	Western New York Federal Credit Union	\$83,304	\$120	0.23%	0.62%	270.00%	1.39%	0.14%
	Leatherstocking Region Federal Credit Union	\$86,136	\$691	1.23%	1.11%	90.74%	6.18%	0.80%
	Northeastern Operating Engineers Federal Credit Union	\$87,335	\$154	0.23%	0.46%	201.30%	5.31%	0.18%
	Crossroads Community Federal Credit Union	\$88,928	\$40	0.16%	0.69%	425.00%	0.33%	0.04%
	Adirondack Regional Federal Credit Union	\$89,366	\$5,775	9.71%	0.90%	9.26%	81.71%	6.46%
	Lower East Side People's Federal Credit Union	\$89,623	\$4,597	8.14%	1.80%	22.08%	47.11%	5.13%
	1199 SEIU Federal Credit Union	\$91,870	\$1,294	3.59%	2.71%	75.43%	13.19%	1.41%
	Compass Federal Credit Union	\$91,898	\$231	0.44%	0.72%	163.20%	2.80%	0.25%
	St. Pius X Church Federal Credit Union	\$92,936	\$659	1.04%	1.16%	111.53%	6.85%	0.71%
	Good Neighbors Federal Credit Union	\$94,228	\$2,378	3.95%	1.35%	34.19%	28.10%	2.52%
	Greater Chautauqua Federal Credit Union	\$94,549	\$556	1.29%	0.88%	68.17%	5.80%	0.59%
	TruNorthern Federal Credit Union	\$95,992	\$368	0.79%	0.22%	27.72%	4.52%	0.38%
	Triboro Postal Federal Credit Union	\$97,633	\$253	1.93%	0.15%	7.91%	2.09%	0.26%
	Consumers Federal Credit Union	\$97,962	\$189	0.23%	0.18%	77.78%	1.66%	0.19%
	ACMG Federal Credit Union	\$102,174	\$467	0.84%	0.68%	81.16%	4.94%	0.46%
	One Credit Union of NY	\$102,268	\$81	0.20%	0.38%	193.83%	0.76%	0.08%
	Lufthansa Emp. Federal Credit Union	\$102,555	\$24	0.42%	3.47%	820.83%	0.15%	0.02%

Source: SNL Financial

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Asset Quality

September 30, 2024

Run Date: December 2, 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)								
	NextStep Federal Credit Union	\$104,241	\$792	2.15%	1.11%	51.52%	7.61%	0.76%
	American Broadcast Employees Federal Credit Union	\$110,112	\$2,304	3.14%	0.74%	23.70%	17.05%	2.09%
	Community Resource Federal Credit Union	\$114,227	\$401	0.47%	0.56%	119.95%	3.08%	0.35%
	Utica Gas & Electric Emp Federal Credit Union	\$114,678	\$771	0.81%	0.39%	48.12%	4.39%	0.67%
	Auburn Community Federal Credit Union	\$116,766	\$71	0.21%	0.45%	212.68%	0.52%	0.06%
	Meridia Community Federal Credit Union	\$126,032	\$690	0.70%	0.41%	58.26%	3.80%	0.55%
	Syracuse Fire Department Employees Federal Credit Union	\$131,282	\$544	0.75%	0.26%	34.38%	3.00%	0.41%
	UFirst Federal Credit Union	\$131,505	\$343	0.34%	0.31%	91.84%	3.64%	0.26%
	Great Erie Federal Credit Union	\$133,724	\$211	0.23%	0.34%	152.13%	1.35%	0.16%
	Oswego County Federal Credit Union	\$135,640	\$1,737	1.66%	1.07%	64.48%	10.53%	1.28%
	Buffalo Metropolitan Federal Credit Union	\$140,809	\$2,644	2.29%	0.71%	31.09%	16.57%	1.88%
	Inner Lakes Federal Credit Union	\$145,666	\$685	1.20%	0.83%	69.20%	8.65%	0.47%
	Southern Chautauqua Federal Credit Union	\$148,727	\$895	0.77%	1.38%	180.78%	4.58%	0.60%
	Town of Hempstead Employees Federal Credit Union	\$149,771	\$2,634	4.57%	4.06%	88.91%	21.01%	1.76%
	Genesee Valley Federal Credit Union	\$150,866	\$210	0.24%	0.50%	208.10%	0.93%	0.14%
	Ukrainian National Federal Credit Union	\$151,739	\$868	0.76%	0.33%	43.43%	4.64%	0.57%
	Tonawanda Valley Federal Credit Union	\$151,988	\$38	0.04%	0.35%	807.89%	0.25%	0.03%
	Ontario Shores Federal Credit Union	\$154,926	\$551	0.65%	0.59%	91.11%	3.11%	0.36%
	Ulster Federal Credit Union	\$156,565	\$429	0.97%	2.89%	296.50%	6.93%	0.27%
	Greater Woodlawn Federal Credit Union	\$157,215	\$62	0.10%	0.49%	491.94%	0.17%	0.04%
	St. Josephs Parish Buffalo Federal Credit Union	\$163,744	\$1,230	0.92%	0.49%	53.74%	6.93%	0.75%
	Alternatives Federal Credit Union	\$166,403	\$4,845	5.02%	1.39%	27.72%	37.98%	2.91%
	TrailNorth Federal Credit Union	\$171,505	\$959	1.00%	1.31%	131.91%	6.15%	0.56%
	Financial Trust Federal Credit Union	\$175,410	\$345	0.35%	0.48%	139.13%	1.32%	0.20%
	First Choice Financial Federal Credit Union	\$182,297	\$970	1.13%	1.31%	115.88%	5.23%	0.53%
	Palisades Federal Credit Union	\$200,977	\$1,290	0.81%	0.77%	95.81%	10.96%	0.64%
	Western Division Federal Credit Union	\$207,654	\$30	0.02%	0.23%	NM	0.13%	0.01%
	GHS Federal Credit Union	\$227,464	\$6,422	4.04%	1.59%	39.32%	32.64%	2.82%
	Moog Employees Federal Credit Union	\$231,651	\$6	0.01%	0.97%	NM	0.01%	0.00%
	Finger Lakes Federal Credit Union	\$235,341	\$303	0.19%	0.44%	233.99%	1.11%	0.13%
	Saint Lawrence Federal Credit Union	\$247,823	\$1,419	0.80%	0.45%	56.10%	6.79%	0.57%
	Average of Asset Group A	\$110,339	\$805	1.23%	0.86%	144.29%	7.41%	0.71%

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.

Asset Quality

September 30, 2024

Run Date: December 2, 2024

		As of Date						
Region	Institution Name	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	\$251,463	\$2,247	1.53%	1.28%	83.62%	10.06%	0.89%
	Access Federal Credit Union	\$265,422	\$1,043	0.70%	0.54%	77.56%	4.23%	0.39%
	SECN Y Federal Credit Union	\$284,844	\$1,671	1.07%	0.40%	37.28%	7.53%	0.59%
	TCT Federal Credit Union	\$295,303	\$545	0.24%	0.30%	124.77%	2.55%	0.18%
	Dannemora Federal Credit Union	\$304,568	\$637	0.31%	0.39%	123.55%	1.94%	0.21%
	Actors Federal Credit Union	\$312,137	\$708	0.32%	1.10%	342.37%	2.41%	0.23%
	People's Alliance Federal Credit Union	\$315,003	\$1,327	0.74%	1.86%	250.94%	3.96%	0.42%
	Family First of NY Federal Credit Union	\$322,037	\$2,035	0.77%	0.44%	57.20%	6.42%	0.63%
	Hudson River Community Credit Union	\$325,598	\$3,548	1.25%	0.56%	44.95%	6.59%	1.09%
	Nassau Financial Federal Credit Union	\$334,269	\$1,680	0.84%	1.01%	120.54%	15.74%	0.50%
	Ocean Financial Federal Credit Union	\$374,235	\$3,993	1.69%	0.77%	45.55%	18.00%	1.07%
	Ukrainian Federal Credit Union	\$389,991	\$2,847	0.84%	0.39%	46.33%	8.50%	0.73%
	High Point Federal Credit Union	\$399,362	\$1,118	0.59%	1.05%	178.09%	2.49%	0.28%
	Suma Yonkers Federal Credit Union	\$426,958	\$7,124	2.47%	1.05%	42.39%	12.76%	1.67%
	TEG Federal Credit Union	\$453,950	\$1,551	0.44%	0.72%	163.96%	4.06%	0.34%
	ServU Federal Credit Union	\$469,253	\$3,141	0.95%	0.30%	32.12%	4.56%	0.67%
	Advantage Federal Credit Union	\$479,479	\$1,105	0.33%	1.00%	305.07%	3.31%	0.23%
	First New York Federal Credit Union	\$488,358	\$2,434	0.67%	0.80%	119.19%	6.01%	0.50%
	Average of Asset Group B	\$360,679	\$2,153	0.88%	0.78%	121.97%	6.73%	0.59%
Asset Group C - \$501 million to \$1 billion in total assets								
	Pittsford Federal Credit Union	\$518,213	\$1,215	0.33%	0.31%	92.51%	2.00%	0.23%
	G.P.O. Federal Credit Union	\$537,336	\$973	0.34%	0.95%	282.01%	1.54%	0.18%
	Northern Credit Union	\$622,714	\$5,451	1.03%	0.95%	92.06%	7.92%	0.88%
	Cornerstone Community Federal Credit Union	\$652,055	\$1,127	0.26%	0.61%	232.83%	3.45%	0.17%
	Reliant Community Federal Credit Union	\$689,754	\$1,324	0.28%	0.49%	173.56%	2.22%	0.19%
	Heritage Financial Credit Union	\$721,218	\$10,204	1.66%	0.71%	42.59%	19.61%	1.41%
	First Heritage Federal Credit Union	\$732,180	\$1,519	0.27%	0.84%	304.08%	1.87%	0.21%
	Sea Comm Federal Credit Union	\$787,112	\$2,761	0.63%	0.42%	66.90%	3.15%	0.35%
	N C P D Federal Credit Union	\$905,856	\$1,518	0.46%	0.58%	127.21%	1.72%	0.17%
	Average of Asset Group C	\$685,160	\$2,899	0.58%	0.65%	157.08%	4.83%	0.42%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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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 D - Over \$1 billion in total assets								
	Sidney Federal Credit Union	\$1,019,323	\$6,962	0.84%	1.07%	127.48%	7.45%	0.68%
	First Source Federal Credit Union	\$1,063,821	\$7,387	0.74%	2.14%	288.34%	6.18%	0.69%
	Quorum Federal Credit Union	\$1,094,945	\$16,214	2.22%	2.63%	118.72%	19.17%	1.48%
	Sunmark Credit Union	\$1,142,757	\$9,934	1.01%	0.66%	65.43%	10.53%	0.87%
	The Summit Federal Credit Union	\$1,352,881	\$3,717	0.32%	0.55%	169.41%	2.50%	0.27%
	CFCU Community Credit Union	\$1,388,899	\$10,904	1.07%	1.00%	94.08%	5.69%	0.79%
	Self Reliance NY Federal Credit Union	\$1,423,682	\$6,680	0.81%	0.63%	77.35%	2.70%	0.47%
	Mid-Hudson Valley Federal Credit Union	\$1,510,879	\$3,080	0.30%	0.79%	260.68%	2.62%	0.20%
	Island Federal Credit Union	\$1,524,307	\$9,154	0.86%	0.59%	69.16%	10.55%	0.60%
	Suffolk Federal Credit Union	\$1,886,019	\$3,414	0.28%	0.67%	237.46%	2.87%	0.18%
	Corning Federal Credit Union	\$2,387,186	\$11,756	0.58%	1.14%	196.20%	4.21%	0.49%
	Polish & Slavic Federal Credit Union	\$2,597,708	\$4,665	0.30%	0.29%	96.42%	2.75%	0.18%
	AmeriCU Credit Union	\$2,693,859	\$50,633	2.19%	1.50%	68.31%	18.88%	1.88%
	USAlliance Federal Credit Union	\$3,252,672	\$17,617	0.62%	1.23%	197.54%	7.03%	0.54%
	Empower Federal Credit Union	\$3,759,854	\$17,964	0.60%	1.23%	202.93%	5.03%	0.48%
	Municipal Credit Union	\$4,375,445	\$41,584	1.55%	1.91%	123.04%	9.12%	0.95%
	Jovia Financial Federal Credit Union	\$4,596,442	\$43,928	1.20%	1.29%	107.89%	12.48%	0.96%
	Visions Federal Credit Union	\$5,261,855	\$19,094	0.54%	0.81%	149.21%	4.14%	0.36%
	Hudson Valley Credit Union	\$7,438,878	\$22,926	0.53%	0.85%	162.36%	4.49%	0.31%
	Broadview Federal Credit Union	\$8,945,024	\$57,534	0.86%	0.97%	113.34%	9.11%	0.64%
	United Nations Federal Credit Union	\$9,570,630	\$13,425	0.23%	0.54%	231.01%	1.69%	0.14%
	ESL Federal Credit Union	\$9,589,556	\$36,800	0.88%	1.93%	218.71%	2.96%	0.38%
	Teachers Federal Credit Union	\$9,817,494	\$67,741	1.08%	1.80%	167.36%	7.71%	0.69%
	Bethpage Federal Credit Union	\$13,309,613	\$170,861	1.73%	1.38%	79.63%	16.34%	1.28%
	Average of Asset Group D	\$4,208,489	\$27,249	0.89%	1.15%	150.92%	7.34%	0.65%

Source: SNL Financial

Note: Report includes only bank-level data.

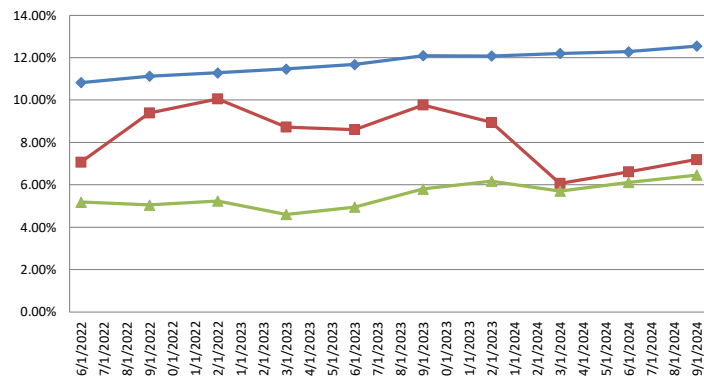
NA = data was not available.

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

Net Worth

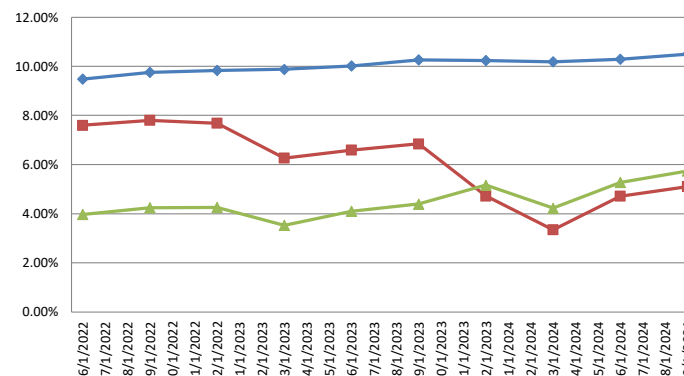
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



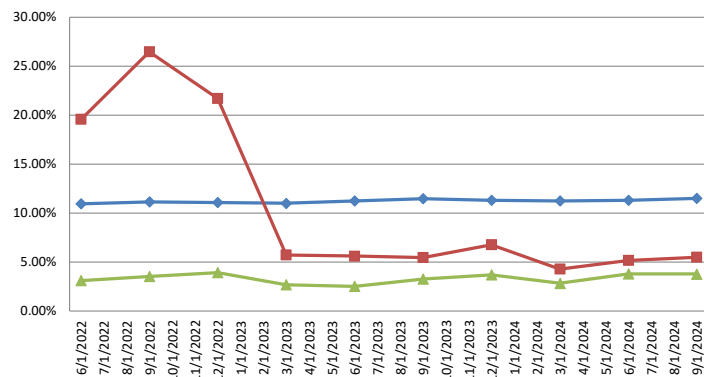
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.82%	11.12%	11.28%	11.47%	11.67%	12.09%	12.07%	12.19%	12.28%	12.54%
Net Worth Growth (Decline) - YTD	7.07%	9.39%	10.06%	8.73%	8.60%	9.77%	8.94%	6.07%	6.61%	7.19%
Total Delinquent Lns/ Net Worth	5.18%	5.05%	5.24%	4.60%	4.95%	5.80%	6.18%	5.71%	6.12%	6.47%

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



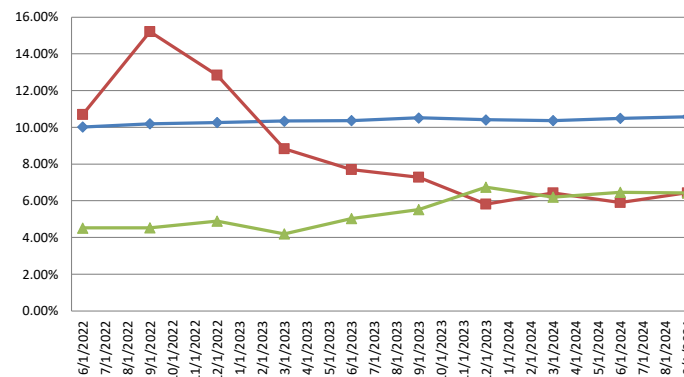
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	9.48%	9.76%	9.83%	9.87%	10.01%	10.26%	10.24%	10.18%	10.28%	10.49%
Net Worth Growth (Decline) - YTD	7.60%	7.81%	7.69%	6.26%	6.59%	6.84%	4.72%	3.35%	4.71%	5.10%
Total Delinquent Lns/ Net Worth	3.97%	4.25%	4.25%	3.53%	4.10%	4.39%	5.16%	4.22%	5.27%	5.74%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.94%	11.14%	11.08%	10.99%	11.24%	11.47%	11.31%	11.23%	11.30%	11.51%
Net Worth Growth (Decline) - YTD	19.56%	26.48%	21.69%	5.71%	5.60%	5.46%	6.75%	4.27%	5.17%	5.49%
Total Delinquent Lns/ Net Worth	3.10%	3.52%	3.91%	2.68%	2.52%	3.27%	3.68%	2.82%	3.78%	3.77%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.01%	10.20%	10.26%	10.34%	10.36%	10.52%	10.41%	10.36%	10.49%	10.58%
Net Worth Growth (Decline) - YTD	10.69%	15.22%	12.84%	8.83%	7.70%	7.28%	5.82%	6.42%	5.90%	6.44%
Total Delinquent Lns/ Net Worth	4.52%	4.53%	4.89%	4.20%	5.03%	5.52%	6.74%	6.20%	6.47%	6.42%

Source: SNL Financial

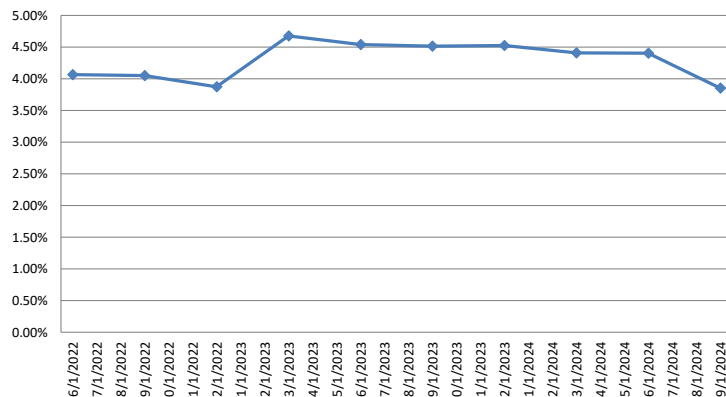
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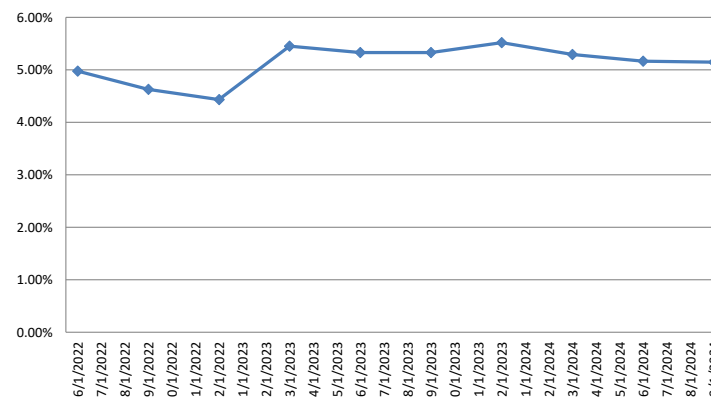
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



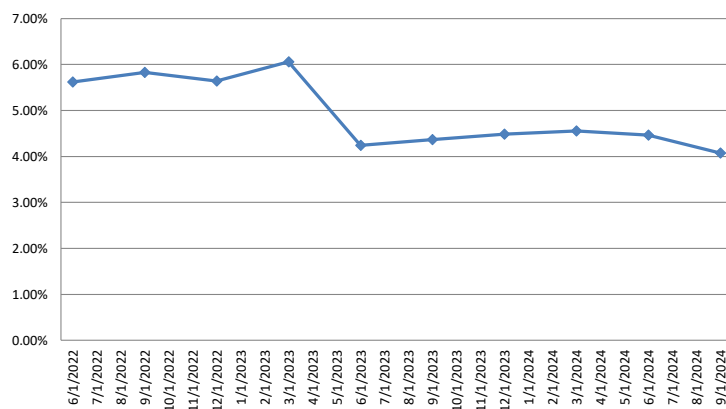
Classified Assets/ Net Worth

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



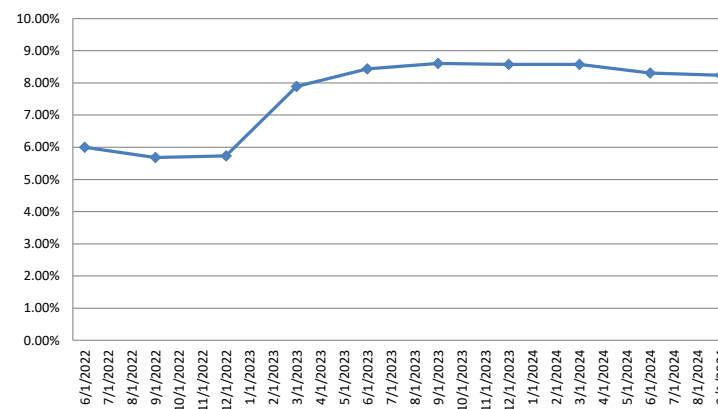
Classified Assets/ Net Worth

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



Classified Assets/ Net Worth

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



Classified Assets/ Net Worth

Source: SNL Financial

Note: Report includes only bank-level data.

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		As of Date					
Region	Institution Name	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

	Educational and Governmental Employees Federal Credit Union	\$51,718	\$5,591	10.81%	(5.68%)	1.18%	1.57%
	Qside Federal Credit Union	\$51,962	\$4,547	8.75%	8.65%	2.55%	8.69%
	Buffalo Conrail Federal Credit Union	\$53,377	\$12,072	22.62%	8.24%	0.22%	2.76%
	Oswego Teachers Employees Federal Credit Union	\$53,883	\$6,647	12.34%	4.41%	0.00%	3.28%
	Mountain Valley Federal Credit Union	\$53,968	\$4,423	8.20%	2.11%	7.66%	2.26%
	Rockland Employees Federal Credit Union	\$54,224	\$8,555	15.78%	8.08%	19.96%	4.08%
	RT Federal Credit Union	\$54,603	\$6,706	12.28%	3.05%	1.40%	1.73%
	Van Cortlandt Cooperative Federal Credit Union	\$54,693	\$6,037	11.04%	3.89%	1.86%	1.72%
	Alco Federal Credit Union	\$55,335	\$7,157	12.93%	12.25%	3.70%	1.54%
	Remington Federal Credit Union	\$55,573	\$7,742	13.93%	6.22%	0.62%	2.66%
	Saratoga's Community Federal Credit Union	\$55,738	\$4,098	7.35%	5.84%	4.61%	3.25%
	C C S E Federal Credit Union	\$58,062	\$5,509	9.49%	4.97%	1.05%	1.23%
	Yonkers Teachers Federal Credit Union	\$59,445	\$8,416	14.16%	2.47%	0.19%	0.21%
	Kenmore NY Teachers Federal Credit Union	\$62,004	\$5,835	9.41%	8.82%	3.20%	2.02%
	Great Meadow Federal Credit Union	\$64,765	\$7,727	11.93%	12.00%	2.95%	4.72%
	Radius Federal Credit Union	\$65,356	\$8,877	13.58%	8.45%	6.94%	7.94%
	M. C. T. Federal Credit Union	\$65,701	\$8,814	13.42%	15.71%	0.09%	0.42%
	Morton Lane Federal Credit Union	\$66,473	\$7,675	11.55%	3.00%	3.78%	2.71%
	Ever \$ Green Federal Credit Union	\$68,647	\$7,765	11.31%	(1.76%)	4.04%	1.62%
	Greater Niagara Federal Credit Union	\$69,556	\$8,265	11.88%	7.23%	3.23%	3.33%
	New York University Federal Credit Union	\$72,480	\$12,647	17.45%	7.84%	2.60%	8.50%
	New York Times Employees Federal Credit Union	\$73,216	\$12,317	16.82%	(3.30%)	2.45%	1.56%
	Empire ONE Federal Credit Union	\$77,486	\$8,436	10.89%	1.86%	0.68%	1.46%
	Jamestown Area Community Federal Credit Union	\$78,724	\$7,112	9.03%	10.13%	0.34%	3.43%
	Port Washington Federal Credit Union	\$79,813	\$13,607	17.05%	11.13%	5.95%	1.36%
	Greater Metro Federal Credit Union	\$82,790	\$8,801	10.63%	(2.42%)	5.65%	3.49%
	Western New York Federal Credit Union	\$83,304	\$8,341	10.01%	7.71%	1.44%	3.88%
	Leatherstocking Region Federal Credit Union	\$86,136	\$10,774	12.51%	16.09%	6.41%	5.82%
	Northeastern Operating Engineers Federal Credit Union	\$87,335	\$7,955	9.11%	7.64%	1.94%	3.90%
	Crossroads Community Federal Credit Union	\$88,928	\$12,117	13.63%	12.70%	0.33%	1.40%
	Adirondack Regional Federal Credit Union	\$89,366	\$6,875	7.69%	3.93%	84.00%	7.78%
	Lower East Side People's Federal Credit Union	\$89,623	\$17,235	19.23%	1.36%	26.67%	5.89%
	1199 SEIU Federal Credit Union	\$91,870	\$11,106	12.09%	5.20%	11.65%	8.79%
	Compass Federal Credit Union	\$91,898	\$13,683	14.89%	4.92%	1.69%	2.76%
	St. Pius X Church Federal Credit Union	\$92,936	\$9,073	9.76%	(3.76%)	7.26%	8.10%
	Good Neighbors Federal Credit Union	\$94,228	\$7,731	8.20%	(14.97%)	30.76%	10.52%
	Greater Chautauqua Federal Credit Union	\$94,549	\$9,649	10.21%	13.41%	5.76%	3.93%
	TruNorthern Federal Credit Union	\$95,992	\$11,725	12.21%	6.09%	3.14%	0.87%
	Triboro Postal Federal Credit Union	\$97,633	\$22,921	23.48%	25.09%	1.10%	0.09%
	Consumers Federal Credit Union	\$97,962	\$11,245	11.48%	1.64%	1.68%	1.31%
	ACMG Federal Credit Union	\$102,174	\$9,312	9.11%	9.72%	5.02%	4.07%
	One Credit Union of NY	\$102,268	\$11,359	11.11%	15.85%	0.71%	1.38%
	Lufthansa Emp. Federal Credit Union	\$102,555	\$16,079	15.68%	0.64%	0.15%	1.23%

Source: SNL Financial

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Net Worth

September 30, 2024

Run Date: December 2, 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)							
	NextStep Federal Credit Union	\$104,241	\$10,037	9.63%	6.78%	7.89%	4.06%
	American Broadcast Employees Federal Credit Union	\$110,112	\$13,910	12.63%	9.21%	16.56%	3.93%
	Community Resource Federal Credit Union	\$114,227	\$13,800	12.08%	(0.47%)	2.91%	3.49%
	Utica Gas & Electric Emp Federal Credit Union	\$114,678	\$19,226	16.77%	7.22%	4.01%	1.93%
	Auburn Community Federal Credit Union	\$116,766	\$13,632	11.67%	8.97%	0.52%	1.11%
	Meridia Community Federal Credit Union	\$126,032	\$17,802	14.12%	18.15%	3.88%	2.26%
	Syracuse Fire Department Employees Federal Credit Union	\$131,282	\$18,633	14.19%	10.70%	2.92%	1.00%
	UFirst Federal Credit Union	\$131,505	\$17,491	13.30%	7.46%	1.96%	1.80%
	Great Erie Federal Credit Union	\$133,724	\$15,565	11.64%	8.75%	1.36%	2.06%
	Oswego County Federal Credit Union	\$135,640	\$15,489	11.42%	11.08%	11.21%	7.23%
	Buffalo Metropolitan Federal Credit Union	\$140,809	\$16,727	11.88%	8.71%	15.81%	4.91%
	Inner Lakes Federal Credit Union	\$145,666	\$14,407	9.89%	10.75%	4.75%	3.29%
	Southern Chautauqua Federal Credit Union	\$148,727	\$23,817	16.01%	12.00%	3.76%	6.79%
	Town of Hempstead Employees Federal Credit Union	\$149,771	\$10,758	7.18%	4.78%	24.48%	21.77%
	Genesee Valley Federal Credit Union	\$150,866	\$22,481	14.90%	19.66%	0.93%	1.94%
	Ukrainian National Federal Credit Union	\$151,739	\$19,364	12.76%	0.53%	4.48%	1.95%
	Tonawanda Valley Federal Credit Union	\$151,988	\$15,047	9.90%	12.68%	0.25%	2.04%
	Ontario Shores Federal Credit Union	\$154,926	\$17,218	11.11%	10.42%	3.20%	2.92%
	Ulster Federal Credit Union	\$156,565	\$16,386	10.47%	12.74%	2.62%	7.76%
	Greater Woodlawn Federal Credit Union	\$157,215	\$35,325	22.47%	10.02%	0.18%	0.86%
	St. Josephs Parish Buffalo Federal Credit Union	\$163,744	\$17,105	10.45%	9.31%	7.19%	3.86%
	Alternatives Federal Credit Union	\$166,403	\$19,174	11.52%	3.63%	25.27%	7.00%
	TrailNorth Federal Credit Union	\$171,505	\$15,619	9.11%	4.29%	6.14%	8.10%
	Financial Trust Federal Credit Union	\$175,410	\$25,532	14.56%	12.83%	1.35%	1.88%
	First Choice Financial Federal Credit Union	\$182,297	\$20,499	11.24%	11.94%	4.73%	5.48%
	Palisades Federal Credit Union	\$200,977	\$19,628	9.77%	(0.18%)	6.57%	6.30%
	Western Division Federal Credit Union	\$207,654	\$28,626	13.79%	6.37%	0.10%	1.23%
	GHS Federal Credit Union	\$227,464	\$20,826	9.16%	4.40%	30.84%	12.12%
	Moog Employees Federal Credit Union	\$231,651	\$59,686	25.77%	9.54%	0.01%	1.64%
	Finger Lakes Federal Credit Union	\$235,341	\$29,537	12.55%	15.33%	1.03%	2.40%
	Saint Lawrence Federal Credit Union	\$247,823	\$27,463	11.08%	8.07%	5.17%	2.90%
	Average of Asset Group A	\$110,339	\$13,964	12.54%	7.19%	6.47%	3.86%

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.

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	\$251,463	\$25,898	10.30%	5.89%	8.68%	7.26%
	Access Federal Credit Union	\$265,422	\$25,491	9.60%	14.00%	4.09%	3.17%
	SECNY Federal Credit Union	\$284,844	\$21,848	7.67%	6.19%	7.65%	2.85%
	TCT Federal Credit Union	\$295,303	\$26,110	8.84%	1.57%	2.09%	2.60%
	Dannemora Federal Credit Union	\$304,568	\$40,185	13.19%	8.29%	1.59%	1.96%
	Actors Federal Credit Union	\$312,137	\$28,764	9.22%	5.88%	2.46%	8.43%
	People's Alliance Federal Credit Union	\$315,003	\$33,784	10.72%	2.96%	3.93%	9.86%
	Family First of NY Federal Credit Union	\$322,037	\$34,938	10.85%	2.62%	5.82%	3.33%
	Hudson River Community Credit Union	\$325,598	\$52,327	16.07%	7.56%	6.78%	3.05%
	Nassau Financial Federal Credit Union	\$334,269	\$21,042	6.29%	1.31%	7.98%	9.62%
	Ocean Financial Federal Credit Union	\$374,235	\$32,925	8.80%	(2.30%)	12.13%	5.52%
	Ukrainian Federal Credit Union	\$389,991	\$32,778	8.40%	2.06%	8.69%	4.02%
	High Point Federal Credit Union	\$399,362	\$56,573	14.17%	2.56%	1.98%	3.52%
	Suma Yonkers Federal Credit Union	\$426,958	\$53,844	12.61%	0.50%	13.23%	5.61%
	TEG Federal Credit Union	\$453,950	\$39,134	8.62%	7.52%	3.96%	6.50%
	ServU Federal Credit Union	\$469,253	\$69,623	14.84%	9.80%	4.51%	1.45%
	Advantage Federal Credit Union	\$479,479	\$44,791	9.34%	5.72%	2.47%	7.53%
	First New York Federal Credit Union	\$488,358	\$45,714	9.36%	9.74%	5.32%	6.35%
	Average of Asset Group B	\$360,679	\$38,098	10.49%	5.10%	5.74%	5.15%
Asset Group C - \$501 million to \$1 billion in total assets							
	Pittsford Federal Credit Union	\$518,213	\$59,555	11.49%	3.35%	2.04%	1.89%
	G.P.O. Federal Credit Union	\$537,336	\$60,243	11.21%	12.82%	1.62%	4.55%
	Northern Credit Union	\$622,714	\$68,833	11.05%	2.70%	7.92%	7.29%
	Cornerstone Community Federal Credit Union	\$652,055	\$51,768	7.94%	6.96%	2.18%	5.07%
	Reliant Community Federal Credit Union	\$689,754	\$64,499	9.35%	6.24%	2.05%	3.56%
	Heritage Financial Credit Union	\$721,218	\$79,605	11.04%	0.89%	12.82%	5.46%
	First Heritage Federal Credit Union	\$732,180	\$77,700	10.61%	7.22%	1.95%	5.94%
	Sea Comm Federal Credit Union	\$787,112	\$121,411	15.42%	6.06%	2.27%	1.52%
	N C P D Federal Credit Union	\$905,856	\$140,083	15.46%	3.18%	1.08%	1.38%
	Average of Asset Group C	\$685,160	\$80,411	11.51%	5.49%	3.77%	4.07%

Source: SNL Financial

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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							
	Sidney Federal Credit Union	\$1,019,323	\$109,205	10.71%	6.77%	6.38%	8.13%
	First Source Federal Credit Union	\$1,063,821	\$100,478	9.45%	9.82%	7.35%	21.20%
	Quorum Federal Credit Union	\$1,094,945	\$113,909	10.40%	16.22%	14.23%	16.90%
	Sunmark Credit Union	\$1,142,757	\$104,986	9.19%	7.20%	9.46%	6.19%
	The Summit Federal Credit Union	\$1,352,881	\$144,591	10.69%	8.23%	2.57%	4.36%
	CFCU Community Credit Union	\$1,388,899	\$200,635	14.45%	3.77%	5.43%	5.11%
	Self Reliance NY Federal Credit Union	\$1,423,682	\$256,251	18.00%	(0.03%)	2.61%	2.02%
	Mid-Hudson Valley Federal Credit Union	\$1,510,879	\$152,242	10.08%	5.79%	2.02%	5.27%
	Island Federal Credit Union	\$1,524,307	\$133,153	8.74%	(3.00%)	6.87%	4.75%
	Suffolk Federal Credit Union	\$1,886,019	\$162,592	8.62%	8.51%	2.10%	4.99%
	Corning Federal Credit Union	\$2,387,186	\$265,490	11.12%	7.36%	4.43%	8.69%
	Polish & Slavic Federal Credit Union	\$2,597,708	\$274,173	10.55%	6.54%	1.70%	1.64%
	AmeriCU Credit Union	\$2,693,859	\$262,375	9.74%	5.10%	19.30%	13.18%
	USAlliance Federal Credit Union	\$3,252,672	\$262,458	8.07%	5.18%	6.71%	13.26%
	Empower Federal Credit Union	\$3,759,854	\$365,681	9.73%	11.90%	4.91%	9.97%
	Municipal Credit Union	\$4,375,445	\$495,848	11.33%	17.26%	8.39%	10.32%
	Jovia Financial Federal Credit Union	\$4,596,442	\$413,028	8.99%	4.19%	10.64%	11.47%
	Visions Federal Credit Union	\$5,261,855	\$518,055	9.85%	1.29%	3.69%	5.50%
	Hudson Valley Credit Union	\$7,438,878	\$830,247	11.16%	3.89%	2.76%	4.48%
	Broadview Federal Credit Union	\$8,945,024	\$748,059	8.36%	2.20%	7.69%	8.72%
	United Nations Federal Credit Union	\$9,570,630	\$869,742	9.09%	12.64%	1.54%	3.57%
	ESL Federal Credit Union	\$9,589,556	\$1,581,487	16.49%	5.43%	2.33%	5.09%
	Teachers Federal Credit Union	\$9,817,494	\$984,895	10.03%	2.94%	6.88%	11.51%
	Bethpage Federal Credit Union	\$13,309,613	\$1,203,586	9.04%	5.29%	14.20%	11.30%
	Average of Asset Group D	\$4,208,489	\$439,715	10.58%	6.44%	6.42%	8.23%

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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.	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.
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.	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.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.	NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
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.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
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.	Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
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.	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 assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.	Net worth ÷ assets (%)	Net worth as a percent of total assets.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average 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.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.	Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.	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.