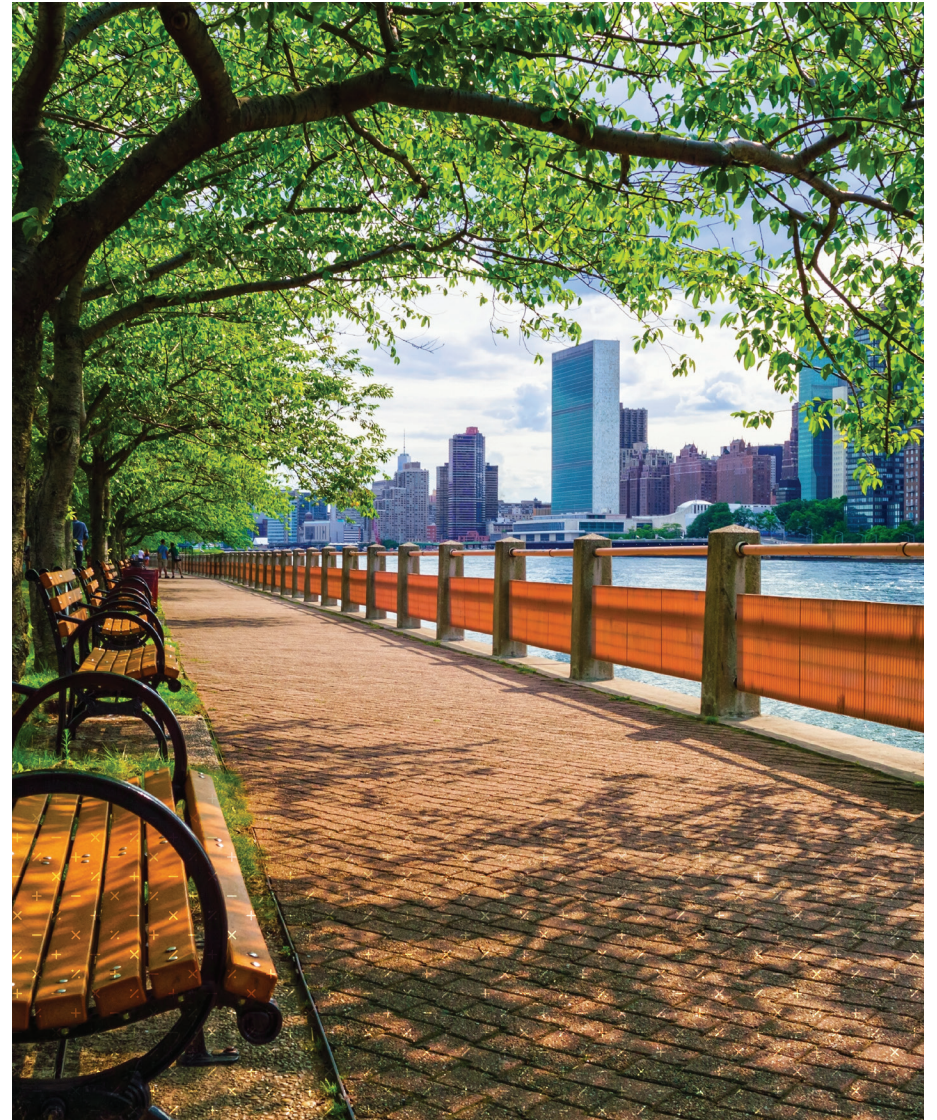


×
+ -
%

Credit Union Index

AN ANALYSIS OF NEW YORK CREDIT UNIONS





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

ASSET SIZE DEFINITION

Group A \$50-\$250 million

Group B \$251 million-\$500 million

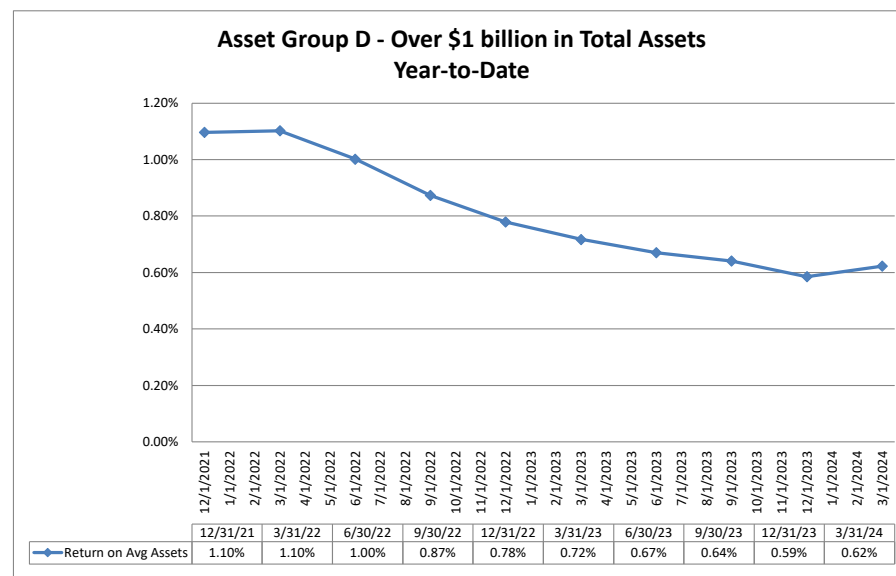
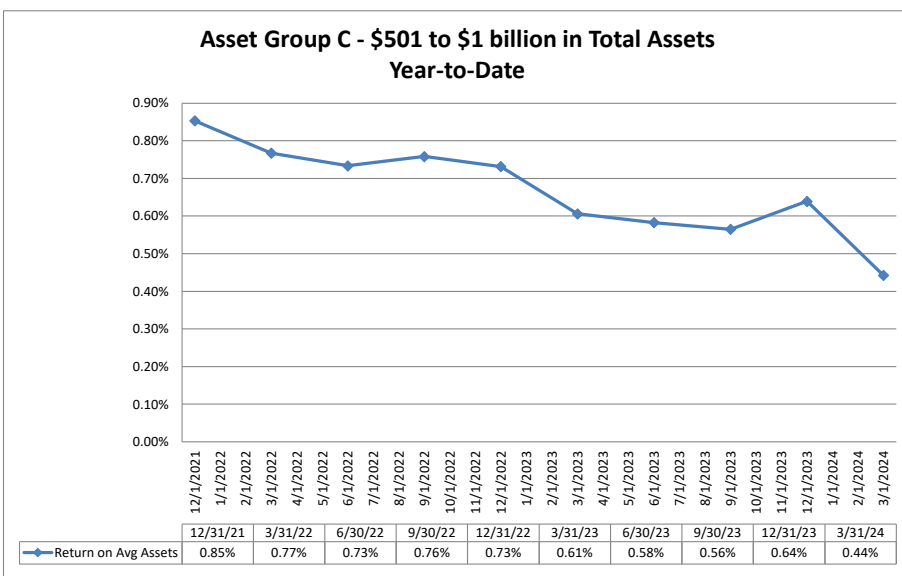
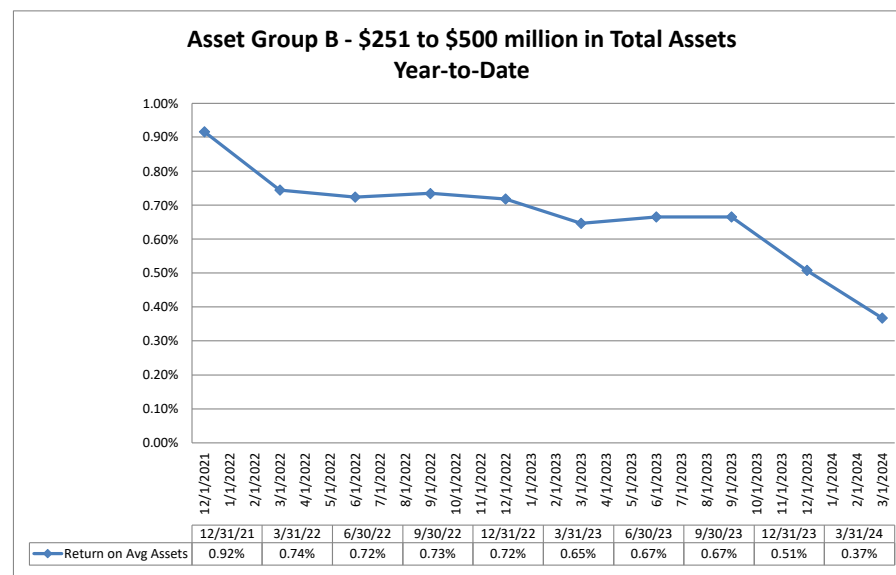
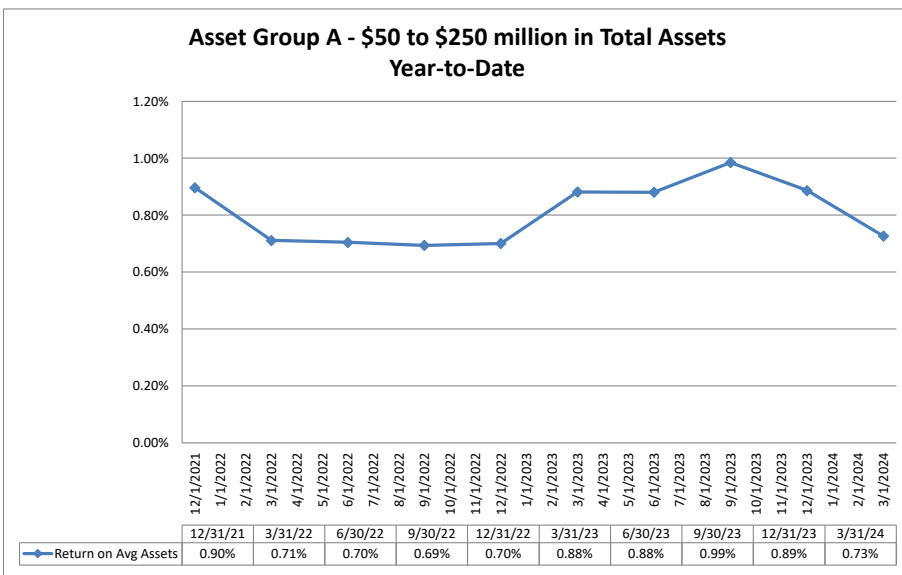
Group C \$501 million-\$1 billion

Group D Over \$1 billion

New York

Performance Analysis

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



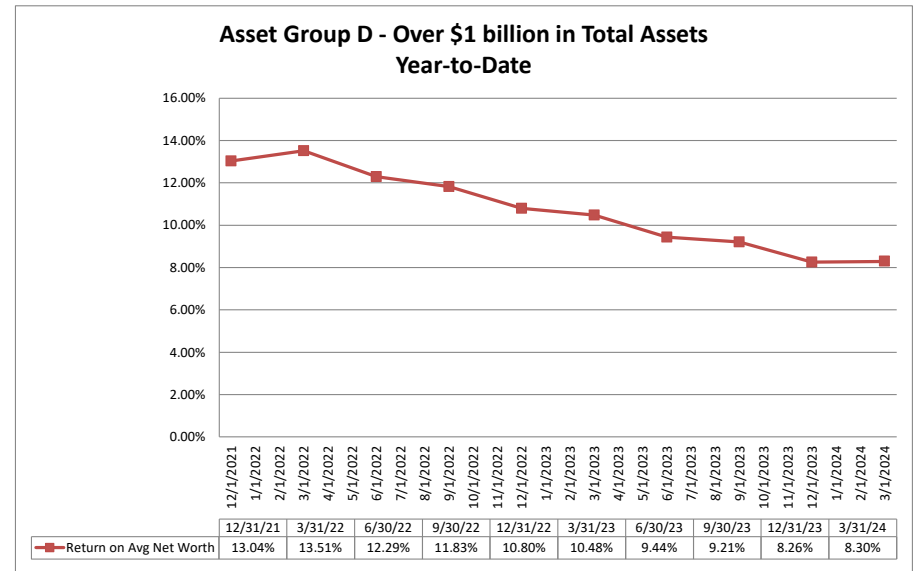
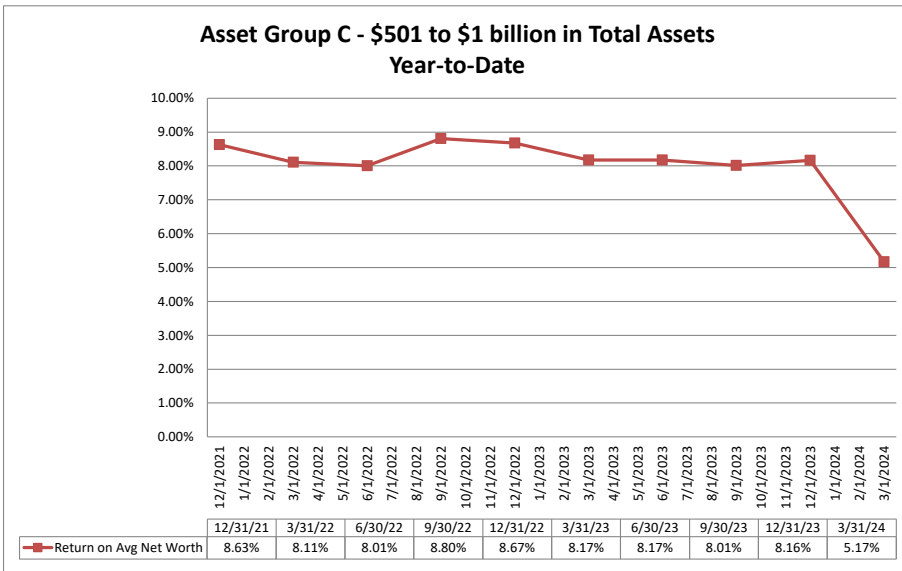
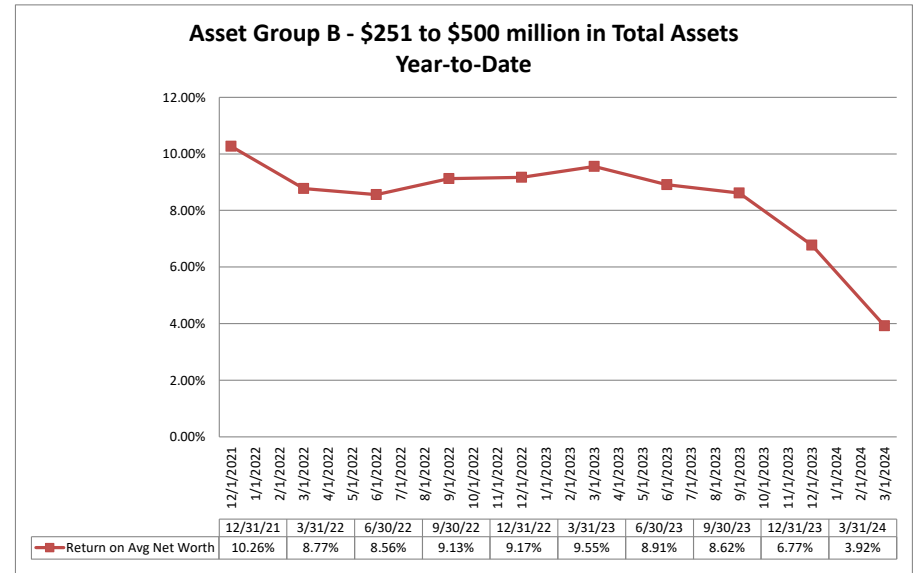
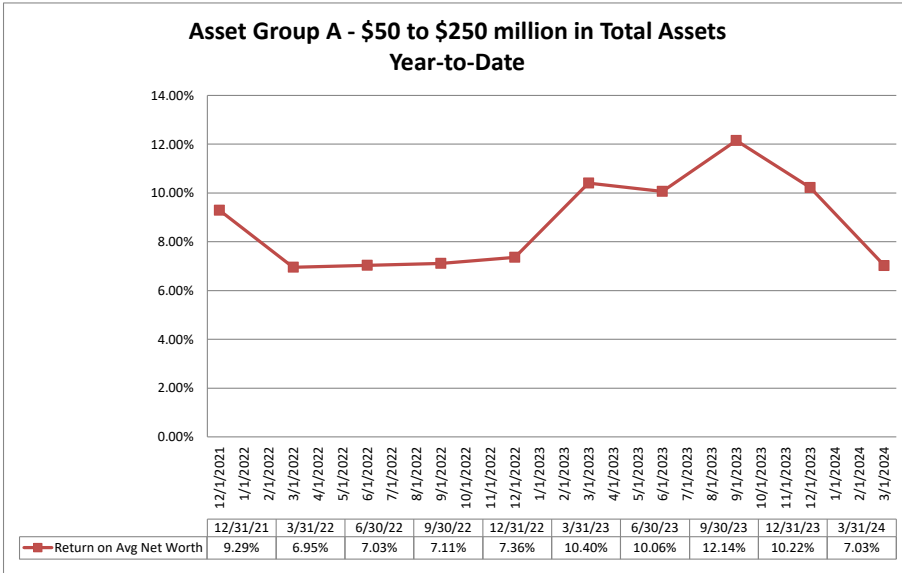
Source: SNL Financial

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.

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

Performance Analysis

March 31, 2024

Run Date: May 29, 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												
	Buffalo Conrail Federal Credit Union	\$53,376	\$175	1.32%	6.16%	64.16%	\$130	\$175	1.32%	6.16%	64.16%	\$130
	Mountain Valley Federal Credit Union	\$54,189	\$110	0.83%	9.98%	80.79%	\$77	\$110	0.83%	9.98%	80.79%	\$77
	Rome Teachers Federal Credit Union	\$54,226	\$80	0.59%	4.85%	82.29%	\$68	\$80	0.59%	4.85%	82.29%	\$68
	Qside Federal Credit Union	\$54,345	\$88	0.65%	8.20%	85.30%	\$122	\$88	0.65%	8.20%	85.30%	\$122
	Educational and Governmental Employees Federal Credit Union	\$54,397	(\$85)	(0.62%)	(7.09%)	121.27%	\$99	(\$85)	(0.62%)	(7.09%)	121.27%	\$99
	Oswego Teachers Federal Credit Union	\$54,724	\$84	0.62%	5.19%	79.35%	\$109	\$84	0.62%	5.19%	79.35%	\$109
	Alco Federal Credit Union	\$54,933	\$147	1.11%	8.87%	73.88%	\$52	\$147	1.11%	8.87%	73.88%	\$52
	Van Cortlandt Cooperative Federal Credit Union	\$55,248	\$71	0.51%	4.84%	87.26%	\$107	\$71	0.51%	4.84%	87.26%	\$107
	Saratoga's Community Federal Credit Union	\$55,878	\$47	0.34%	4.83%	89.93%	\$72	\$47	0.34%	4.83%	89.93%	\$72
	Rockland Employees Federal Credit Union	\$56,321	\$159	1.13%	7.88%	77.80%	\$98	\$159	1.13%	7.88%	77.80%	\$98
	Remington Federal Credit Union	\$56,741	\$120	0.86%	6.44%	75.65%	\$60	\$120	0.86%	6.44%	75.65%	\$60
	C C S E Federal Credit Union	\$58,870	\$85	0.59%	6.35%	83.92%	\$62	\$85	0.59%	6.35%	83.92%	\$62
	Kenmore NY Teachers Federal Credit Union	\$62,627	\$154	0.98%	11.21%	65.09%	\$79	\$154	0.98%	11.21%	65.09%	\$79
	Yonkers Teachers Federal Credit Union	\$63,165	\$35	0.22%	1.69%	83.17%	\$150	\$35	0.22%	1.69%	83.17%	\$150
	Morton Lane Federal Credit Union	\$64,210	\$57	0.36%	3.03%	66.20%	\$94	\$57	0.36%	3.03%	66.20%	\$94
	Great Meadow Federal Credit Union	\$64,238	\$125	0.80%	6.77%	79.34%	\$72	\$125	0.80%	6.77%	79.34%	\$72
	Radius Federal Credit Union	\$66,905	\$83	0.50%	4.03%	82.31%	\$94	\$83	0.50%	4.03%	82.31%	\$94
	M. C. T. Federal Credit Union	\$67,391	\$300	1.79%	14.93%	47.27%	\$67	\$300	1.79%	14.93%	47.27%	\$67
	Greater Niagara Federal Credit Union	\$71,169	\$168	0.95%	10.47%	78.62%	\$71	\$168	0.95%	10.47%	78.62%	\$71
	Ever \$ Green Federal Credit Union	\$71,581	(\$40)	(0.23%)	(2.69%)	101.13%	\$83	(\$40)	(0.23%)	(2.69%)	101.13%	\$83
	Port Washington Federal Credit Union	\$72,038	\$249	1.42%	7.85%	51.74%	\$87	\$249	1.42%	7.85%	51.74%	\$87
	New York University Federal Credit Union	\$73,189	\$259	1.44%	8.65%	64.90%	\$114	\$259	1.44%	8.65%	64.90%	\$114
	New York Times Employees Federal Credit Union	\$75,405	(\$183)	(0.97%)	(8.46%)	147.18%	\$170	(\$183)	(0.97%)	(8.46%)	147.18%	\$170
	Leatherstocking Region Federal Credit Union	\$77,655	\$370	1.95%	15.50%	56.23%	\$89	\$370	1.95%	15.50%	56.23%	\$89
	Empire ONE Federal Credit Union	\$78,470	\$72	0.36%	3.58%	90.30%	\$111	\$72	0.36%	3.58%	90.30%	\$111
	Jamestown Area Community Federal Credit Union	\$79,065	\$114	0.58%	6.84%	83.60%	\$57	\$114	0.58%	6.84%	83.60%	\$57
	Northeastern Operating Engineers Federal Credit Union	\$79,443	\$102	0.52%	5.39%	88.03%	\$148	\$102	0.52%	5.39%	88.03%	\$148
	One Credit Union of NY	\$81,901	\$490	2.40%	27.35%	51.67%	\$82	\$490	2.40%	27.35%	51.67%	\$82
	Western New York Federal Credit Union	\$82,434	\$217	1.03%	11.00%	76.89%	\$81	\$217	1.03%	11.00%	76.89%	\$81
	Greater Metro Federal Credit Union	\$86,783	(\$76)	(0.35%)	(3.77%)	113.62%	\$91	(\$76)	(0.35%)	(3.77%)	113.62%	\$91
	Lower East Side People's Federal Credit Union	\$87,997	\$49	0.22%	2.04%	95.91%	\$115	\$49	0.22%	2.04%	95.91%	\$115
	Compass Federal Credit Union	\$88,038	\$97	0.45%	2.93%	84.45%	\$71	\$97	0.45%	2.93%	84.45%	\$71
	Crossroads Community Federal Credit Union	\$88,506	\$277	1.27%	9.93%	61.99%	\$70	\$277	1.27%	9.93%	61.99%	\$70
	Adirondack Regional Federal Credit Union	\$88,773	\$122	0.57%	7.66%	76.89%	\$75	\$122	0.57%	7.66%	76.89%	\$75
	TruNorthern Federal Credit Union	\$90,041	\$112	0.51%	6.90%	84.80%	\$88	\$112	0.51%	6.90%	84.80%	\$88
	1199 SEIU Federal Credit Union	\$90,471	\$52	0.23%	2.83%	86.84%	\$104	\$52	0.23%	2.83%	86.84%	\$104
	Consumers Federal Credit Union	\$93,468	\$83	0.35%	2.98%	89.35%	\$116	\$83	0.35%	2.98%	89.35%	\$116
	St. Pius X Church Federal Credit Union	\$94,207	(\$257)	(1.09%)	(11.39%)	93.82%	\$88	(\$257)	(1.09%)	(11.39%)	93.82%	\$88
	Greater Chautauqua Federal Credit Union	\$95,307	\$251	1.07%	11.29%	74.73%	\$59	\$251	1.07%	11.29%	74.73%	\$59
	Good Neighbors Federal Credit Union	\$95,998	(\$362)	(1.52%)	(16.98%)	108.43%	\$77	(\$362)	(1.52%)	(16.98%)	108.43%	\$77
	Triboro Postal Federal Credit Union	\$96,798	(\$242)	(0.98%)	(10.52%)	0.00%	\$34	(\$242)	(0.98%)	(10.52%)	0.00%	\$34
	ACMG Federal Credit Union	\$98,796	\$166	0.70%	7.93%	85.43%	\$89	\$166	0.70%	7.93%	85.43%	\$89
	Lufthansa Emp. Federal Credit Union	\$102,085	\$23	0.09%	0.58%	83.69%	\$73	\$23	0.09%	0.58%	83.69%	\$73

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.

Performance Analysis

March 31, 2024

Run Date: May 29, 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	\$107,559	\$209	0.76%	8.69%	68.36%	\$52	\$209	0.76%	8.69%	68.36%	\$52
	Utica Gas & Electric Emp Federal Credit Union	\$108,992	\$265	0.99%	6.67%	64.82%	\$86	\$265	0.99%	6.67%	64.82%	\$86
	Community Resource Federal Credit Union	\$114,197	(\$30)	(0.11%)	(0.88%)	95.83%	\$85	(\$30)	(0.11%)	(0.88%)	95.83%	\$85
	American Broadcast Employees Federal Credit Union	\$118,131	\$295	0.98%	9.57%	73.93%	\$94	\$295	0.98%	9.57%	73.93%	\$94
	Auburn Community Federal Credit Union	\$119,291	\$192	0.64%	5.97%	79.93%	\$77	\$192	0.64%	5.97%	79.93%	\$77
	Meridia Community Federal Credit Union	\$126,303	\$598	1.91%	15.01%	54.08%	\$74	\$598	1.91%	15.01%	54.08%	\$74
	Syracuse Fire Department Employees Federal Credit Union	\$127,414	\$386	1.22%	9.29%	63.71%	\$85	\$386	1.22%	9.29%	63.71%	\$85
	UFirst Federal Credit Union	\$129,960	\$131	0.40%	5.75%	87.99%	\$82	\$131	0.40%	5.75%	87.99%	\$82
	Oswego County Federal Credit Union	\$133,345	\$483	1.48%	13.53%	75.62%	\$61	\$483	1.48%	13.53%	75.62%	\$61
	Great Erie Federal Credit Union	\$134,101	\$305	0.92%	8.36%	71.16%	\$69	\$305	0.92%	8.36%	71.16%	\$69
	Inner Lakes Federal Credit Union	\$139,533	\$367	1.05%	34.78%	69.67%	\$59	\$367	1.05%	34.78%	69.67%	\$59
	Buffalo Metropolitan Federal Credit Union	\$143,929	\$254	0.72%	7.14%	78.49%	\$107	\$254	0.72%	7.14%	78.49%	\$107
	Genesee Valley Federal Credit Union	\$146,089	\$867	2.41%	17.52%	53.92%	\$86	\$867	2.41%	17.52%	53.92%	\$86
	Alternatives Federal Credit Union	\$147,075	(\$12)	(0.03%)	(0.46%)	92.90%	\$73	(\$12)	(0.03%)	(0.46%)	92.90%	\$73
	Ontario Shores Federal Credit Union	\$148,660	\$380	1.03%	9.41%	72.60%	\$93	\$380	1.03%	9.41%	72.60%	\$93
	Town of Hempstead Employees Federal Credit Union	\$149,711	\$22	0.06%	0.88%	98.19%	\$110	\$22	0.06%	0.88%	98.19%	\$110
	Southern Chautauqua Federal Credit Union	\$150,460	\$491	1.35%	12.13%	73.29%	\$66	\$491	1.35%	12.13%	73.29%	\$66
	Ukrainian National Federal Credit Union	\$151,621	\$3	0.01%	0.07%	99.50%	\$95	\$3	0.01%	0.07%	99.50%	\$95
	Tonawanda Valley Federal Credit Union	\$154,276	\$266	0.70%	7.74%	82.37%	\$78	\$266	0.70%	7.74%	82.37%	\$78
	St. Josephs Parish Buffalo Federal Credit Union	\$154,464	\$319	0.84%	7.91%	60.38%	\$102	\$319	0.84%	7.91%	60.38%	\$102
	Greater Woodlawn Federal Credit Union	\$155,070	\$780	2.04%	9.38%	43.68%	\$75	\$780	2.04%	9.38%	43.68%	\$75
	Ulster Federal Credit Union	\$156,729	\$628	1.60%	44.61%	66.23%	\$83	\$628	1.60%	44.61%	66.23%	\$83
	TrailNorth Federal Credit Union	\$165,200	\$134	0.33%	3.97%	87.50%	\$102	\$134	0.33%	3.97%	87.50%	\$102
	First Choice Financial Federal Credit Union	\$167,972	\$566	1.37%	15.70%	64.88%	\$81	\$566	1.37%	15.70%	64.88%	\$81
	Financial Trust Federal Credit Union	\$170,305	\$675	1.60%	11.41%	59.38%	\$79	\$675	1.60%	11.41%	59.38%	\$79
	Western Division Federal Credit Union	\$198,703	\$257	0.52%	3.74%	79.42%	\$86	\$257	0.52%	3.74%	79.42%	\$86
	Palisades Federal Credit Union	\$210,089	(\$91)	(0.17%)	(2.63%)	92.59%	\$115	(\$91)	(0.17%)	(2.63%)	92.59%	\$115
	GHS Federal Credit Union	\$226,503	\$693	1.22%	17.05%	77.00%	\$83	\$693	1.22%	17.05%	77.00%	\$83
	Moog Employees Federal Credit Union	\$228,247	\$1,347	2.37%	9.56%	32.69%	\$121	\$1,347	2.37%	9.56%	32.69%	\$121
	Finger Lakes Federal Credit Union	\$235,833	\$901	1.53%	15.91%	67.85%	\$93	\$901	1.53%	15.91%	67.85%	\$93
	Saint Lawrence Federal Credit Union	\$244,616	\$262	0.44%	6.04%	85.98%	\$91	\$262	0.44%	6.04%	85.98%	\$91
	Average of Asset Group A	\$108,862	\$215	0.73%	7.03%	77.42%	\$88	\$215	0.73%	7.03%	77.42%	\$88

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.

Performance Analysis

March 31, 2024

Run Date: May 29, 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												
	Access Federal Credit Union	\$253,469	\$668	1.07%	12.64%	73.18%	\$75	\$668	1.07%	12.64%	73.18%	\$75
	Niagara's Choice Federal Credit Union	\$259,690	\$76	0.12%	1.82%	87.58%	\$73	\$76	0.12%	1.82%	87.58%	\$73
	SECNY Federal Credit Union	\$290,083	\$92	0.13%	1.76%	90.62%	\$83	\$92	0.13%	1.76%	90.62%	\$83
	TCT Federal Credit Union	\$296,504	\$8	0.01%	0.17%	99.68%	\$87	\$8	0.01%	0.17%	99.68%	\$87
	Dannemora Federal Credit Union	\$302,375	\$607	0.80%	8.91%	80.10%	\$81	\$607	0.80%	8.91%	80.10%	\$81
	Actors Federal Credit Union	\$310,829	\$354	0.46%	5.46%	83.27%	\$96	\$354	0.46%	5.46%	83.27%	\$96
	Family First of NY Federal Credit Union	\$318,036	\$220	0.28%	2.85%	86.70%	\$98	\$220	0.28%	2.85%	86.70%	\$98
	People's Alliance Federal Credit Union	\$323,872	\$173	0.21%	2.34%	84.95%	\$91	\$173	0.21%	2.34%	84.95%	\$91
	Hudson River Community Credit Union	\$338,570	\$734	0.87%	5.90%	78.79%	\$104	\$734	0.87%	5.90%	78.79%	\$104
	Nassau Financial Federal Credit Union	\$343,802	\$7	0.01%	0.37%	99.75%	\$94	\$7	0.01%	0.37%	99.75%	\$94
	Ocean Financial Federal Credit Union	\$357,808	(\$107)	(0.12%)	(2.48%)	103.10%	\$117	(\$107)	(0.12%)	(2.48%)	103.10%	\$117
	Ukrainian Federal Credit Union	\$389,285	\$103	0.11%	1.33%	95.83%	\$66	\$103	0.11%	1.33%	95.83%	\$66
	High Point Federal Credit Union	\$401,876	\$384	0.38%	4.15%	92.37%	\$71	\$384	0.38%	4.15%	92.37%	\$71
	Suma Yonkers Federal Credit Union	\$420,718	(\$125)	(0.12%)	(0.95%)	106.57%	\$104	(\$125)	(0.12%)	(0.95%)	106.57%	\$104
	TEG Federal Credit Union	\$439,064	\$317	0.29%	3.94%	89.09%	\$94	\$317	0.29%	3.94%	89.09%	\$94
	ServU Federal Credit Union	\$464,732	\$1,467	1.28%	8.95%	69.33%	\$74	\$1,467	1.28%	8.95%	69.33%	\$74
	Advantage Federal Credit Union	\$488,922	\$444	0.36%	6.85%	83.28%	\$90	\$444	0.36%	6.85%	83.28%	\$90
	First New York Federal Credit Union	\$489,511	\$563	0.47%	6.61%	86.10%	\$77	\$563	0.47%	6.61%	86.10%	\$77
	Average of Asset Group B	\$360,508	\$333	0.37%	3.92%	88.35%	\$88	\$333	0.37%	3.92%	88.35%	\$88
Asset Group C - \$501 million to \$1 billion in total assets												
	G.P.O. Federal Credit Union	\$520,347	\$1,373	1.07%	9.87%	70.13%	\$84	\$1,373	1.07%	9.87%	70.13%	\$84
	Pittsford Federal Credit Union	\$535,920	\$80	0.06%	0.55%	97.28%	\$127	\$80	0.06%	0.55%	97.28%	\$127
	Northern Credit Union	\$620,519	(\$52)	(0.03%)	(0.33%)	95.92%	\$97	(\$52)	(0.03%)	(0.33%)	95.92%	\$97
	Cornerstone Community Federal Credit Union	\$625,486	\$573	0.37%	8.48%	86.96%	\$96	\$573	0.37%	8.48%	86.96%	\$96
	Reliant Community Federal Credit Union	\$677,978	\$845	0.51%	6.21%	88.09%	\$113	\$845	0.51%	6.21%	88.09%	\$113
	Heritage Financial Credit Union	\$709,484	\$453	0.26%	3.57%	89.35%	\$96	\$453	0.26%	3.57%	89.35%	\$96
	First Heritage Federal Credit Union	\$719,325	\$1,222	0.69%	6.95%	77.22%	\$80	\$1,222	0.69%	6.95%	77.22%	\$80
	Sea Comm Federal Credit Union	\$802,488	\$1,781	0.89%	9.44%	76.11%	\$84	\$1,781	0.89%	9.44%	76.11%	\$84
	N C P D Federal Credit Union	\$887,335	\$687	0.31%	3.97%	75.06%	\$139	\$687	0.31%	3.97%	75.06%	\$139
	Sidney Federal Credit Union	\$983,444	\$692	0.29%	2.97%	71.21%	\$91	\$692	0.29%	2.97%	71.21%	\$91
	Average of Asset Group C	\$708,233	\$765	0.44%	5.17%	82.73%	\$101	\$765	0.44%	5.17%	82.73%	\$101

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.

Performance Analysis

March 31, 2024

Run Date: May 29, 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 D - Over \$1 billion in total assets												
	First Source Federal Credit Union	\$1,029,191	\$1,718	0.67%	7.28%	71.72%	\$83	\$1,718	0.67%	7.28%	71.72%	\$83
	Quorum Federal Credit Union	\$1,134,226	\$3,027	1.09%	14.94%	77.93%	\$139	\$3,027	1.09%	14.94%	77.93%	\$139
	Sunmark Credit Union	\$1,156,749	\$547	0.19%	2.43%	85.49%	\$96	\$547	0.19%	2.43%	85.49%	\$96
	The Summit Federal Credit Union	\$1,357,287	\$2,107	0.64%	6.27%	72.15%	\$85	\$2,107	0.64%	6.27%	72.15%	\$85
	Self Reliance NY Federal Credit Union	\$1,392,474	(\$177)	(0.05%)	(0.30%)	107.25%	\$145	(\$177)	(0.05%)	(0.30%)	107.25%	\$145
	CFCU Community Credit Union	\$1,444,235	\$972	0.27%	2.24%	87.80%	\$128	\$972	0.27%	2.24%	87.80%	\$128
	Mid-Hudson Valley Federal Credit Union	\$1,447,570	\$1,725	0.48%	5.63%	82.33%	\$99	\$1,725	0.48%	5.63%	82.33%	\$99
	Island Federal Credit Union	\$1,519,441	(\$1,686)	(0.45%)	(9.55%)	96.09%	\$127	(\$1,686)	(0.45%)	(9.55%)	96.09%	\$127
	Suffolk Federal Credit Union	\$1,796,682	\$5,359	1.20%	23.21%	65.48%	\$127	\$5,359	1.20%	23.21%	65.48%	\$127
	Corning Federal Credit Union	\$2,423,777	\$7,199	1.21%	11.82%	67.32%	\$102	\$7,199	1.21%	11.82%	67.32%	\$102
	Polish & Slavic Federal Credit Union	\$2,559,550	\$4,602	0.72%	14.89%	76.79%	\$101	\$4,602	0.72%	14.89%	76.79%	\$101
	AmeriCU Credit Union	\$2,680,263	\$2,879	0.43%	5.25%	60.56%	\$92	\$2,879	0.43%	5.25%	60.56%	\$92
	USAlliance Federal Credit Union	\$3,150,622	\$6,590	0.84%	12.36%	61.96%	\$123	\$6,590	0.84%	12.36%	61.96%	\$123
	Empower Federal Credit Union	\$3,583,766	\$8,405	0.95%	11.69%	73.89%	\$113	\$8,405	0.95%	11.69%	73.89%	\$113
	Municipal Credit Union	\$4,354,132	\$17,651	1.65%	22.13%	64.13%	\$125	\$17,651	1.65%	22.13%	64.13%	\$125
	Jovia Financial Federal Credit Union	\$4,492,663	\$5,000	0.45%	7.31%	74.02%	\$103	\$5,000	0.45%	7.31%	74.02%	\$103
	Visions Federal Credit Union	\$5,538,021	\$266	0.02%	0.26%	94.32%	\$109	\$266	0.02%	0.26%	94.32%	\$109
	Hudson Valley Credit Union	\$7,201,413	\$9,653	0.54%	9.02%	75.10%	\$117	\$9,653	0.54%	9.02%	75.10%	\$117
	United Nations Federal Credit Union	\$9,122,079	\$34,091	1.51%	19.88%	53.85%	\$166	\$34,091	1.51%	19.88%	53.85%	\$166
	ESL Federal Credit Union	\$9,184,912	\$18,103	0.79%	6.63%	63.85%	\$119	\$18,103	0.79%	6.63%	63.85%	\$119
	Broadview Federal Credit Union	\$9,188,684	\$3,891	0.17%	2.62%	93.31%	\$116	\$3,891	0.17%	2.62%	93.31%	\$116
	Teachers Federal Credit Union	\$9,887,875	\$4,068	0.16%	2.02%	68.59%	\$112	\$4,068	0.16%	2.02%	68.59%	\$112
	Bethpage Federal Credit Union	\$13,130,163	\$27,448	0.84%	12.76%	64.94%	\$117	\$27,448	0.84%	12.76%	64.94%	\$117
	Average of Asset Group D	\$4,294,599	\$7,106	0.62%	8.30%	75.60%	\$115	\$7,106	0.62%	8.30%	75.60%	\$115

Source: SNL Financial

Note: Report includes only bank-level data.

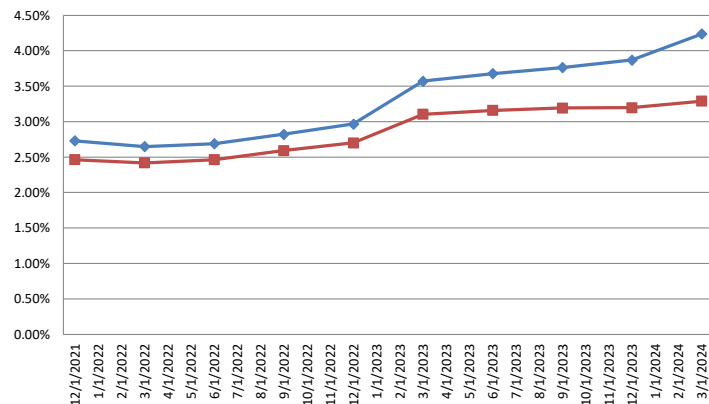
NA = data was not available.

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

Balance Sheet & Net Interest Margin

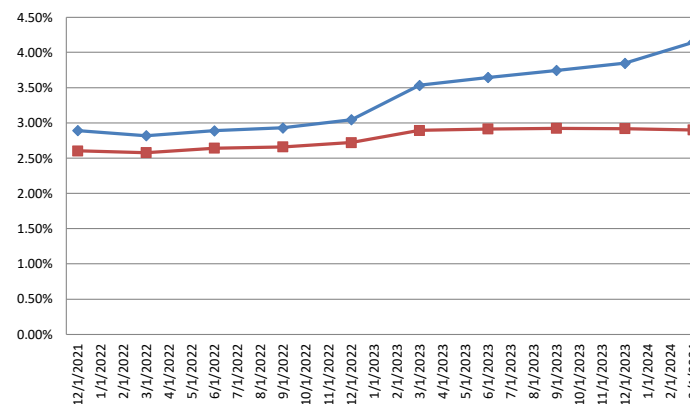
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



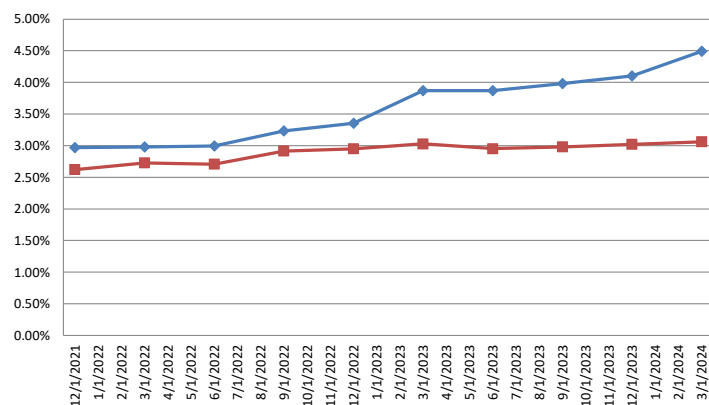
Yield on Avg Assets	2.73%	2.65%	2.69%	2.82%	2.97%	3.57%	3.68%	3.76%	3.87%	4.24%
Net Interest Income/ Avg Assets	2.46%	2.42%	2.46%	2.59%	2.70%	3.10%	3.16%	3.19%	3.20%	3.29%

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



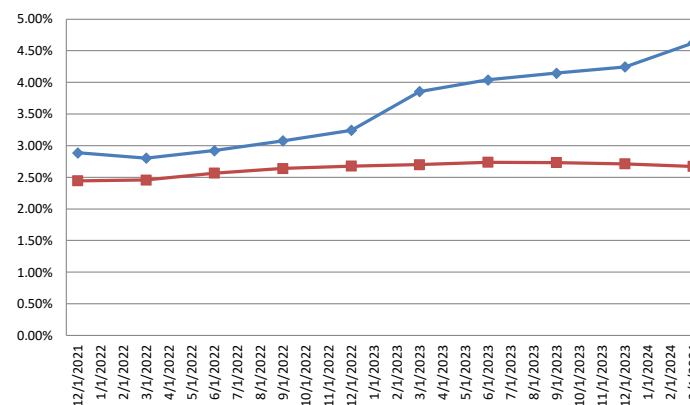
Yield on Avg Assets	2.89%	2.82%	2.89%	2.93%	3.04%	3.53%	3.64%	3.74%	3.85%	4.14%
Net Interest Income/ Avg Assets	2.60%	2.58%	2.64%	2.66%	2.72%	2.89%	2.91%	2.93%	2.92%	2.90%

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



Yield on Avg Assets	2.97%	2.98%	3.00%	3.23%	3.35%	3.87%	3.87%	3.98%	4.10%	4.49%
Net Interest Income/ Avg Assets	2.62%	2.73%	2.71%	2.91%	2.95%	3.03%	2.95%	2.98%	3.02%	3.06%

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



Yield on Avg Assets	2.89%	2.80%	2.92%	3.08%	3.24%	3.86%	4.04%	4.15%	4.24%	4.62%
Net Interest Income/ Avg Assets	2.45%	2.46%	2.57%	2.64%	2.68%	2.70%	2.74%	2.73%	2.71%	2.67%

Source: SNL Financial

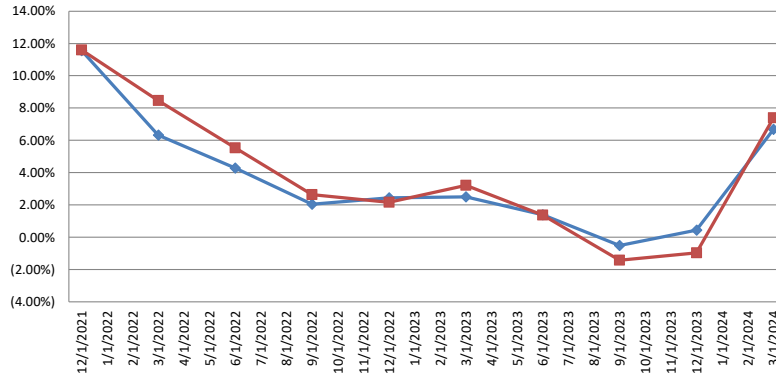
Note: Report includes only bank-level data.

NA = data was not available.

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

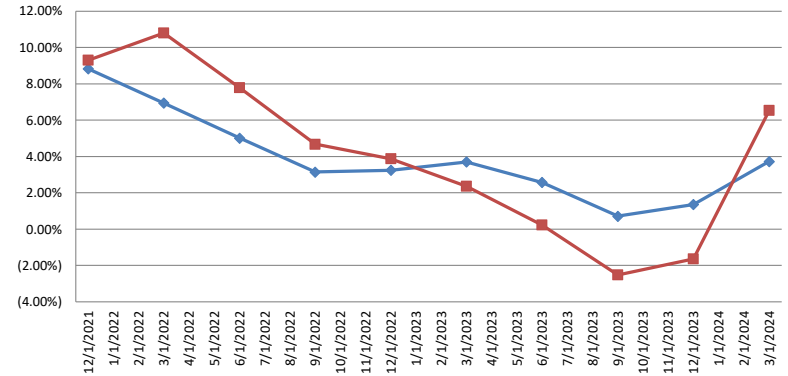
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Asset Growth Rate	11.55%	6.33%	4.28%	2.04%	2.43%	2.51%	1.39%	(0.51%)	0.44%	6.69%
Market Growth Rate	11.59%	8.47%	5.53%	2.63%	2.17%	3.21%	1.37%	(1.42%)	(0.98%)	7.39%

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



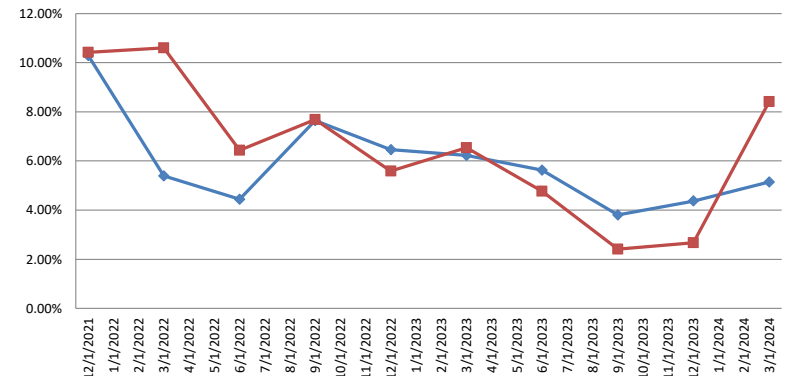
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Asset Growth Rate	8.83%	6.94%	5.01%	3.14%	3.24%	3.70%	2.57%	0.71%	1.35%	3.73%
Market Growth Rate	9.30%	10.80%	7.79%	4.68%	3.88%	2.35%	0.23%	(2.53%)	(1.63%)	6.54%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Asset Growth Rate	10.85%	5.49%	5.76%	8.47%	8.55%	8.45%	5.25%	2.36%	4.82%	7.96%
Market Growth Rate	11.73%	9.89%	8.67%	8.90%	7.37%	9.20%	4.20%	1.12%	2.82%	9.90%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Asset Growth Rate	10.29%	5.40%	4.44%	7.64%	6.46%	6.23%	5.63%	3.81%	4.37%	5.15%
Market Growth Rate	10.42%	10.60%	6.44%	7.69%	5.59%	6.53%	4.77%	2.40%	2.67%	8.42%

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

March 31, 2024

Run Date: May 29, 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											
	Buffalo Conrail Federal Credit Union	\$53,376	\$42,140	\$41,706	101.04%	\$7,625	4.51%	0.78%	3.73%	3.74%	2.97%
	Mountain Valley Federal Credit Union	\$54,189	\$39,498	\$49,743	79.40%	\$4,168	4.53%	0.66%	3.87%	19.68%	19.14%
	Rome Teachers Federal Credit Union	\$54,226	\$22,277	\$46,949	47.45%	\$5,423	3.78%	0.28%	3.50%	4.79%	2.17%
	Qside Federal Credit Union	\$54,345	\$29,541	\$49,087	60.18%	\$4,180	5.21%	0.85%	4.36%	7.54%	7.76%
	Educational and Governmental Employees Federal Credit Union	\$54,397	\$13,780	\$49,367	27.91%	\$5,181	3.06%	0.23%	2.82%	(2.31%)	(2.04%)
	Oswego Teachers Federal Credit Union	\$54,724	\$35,204	\$47,754	73.72%	\$6,438	4.20%	1.50%	2.69%	5.78%	6.56%
	Alco Federal Credit Union	\$54,933	\$30,791	\$48,083	64.04%	\$2,388	4.26%	0.54%	3.72%	27.60%	30.72%
	Van Cortlandt Cooperative Federal Credit Union	\$55,248	\$13,708	\$49,293	27.81%	\$9,208	2.62%	0.30%	2.32%	(5.34%)	(6.66%)
	Saratoga's Community Federal Credit Union	\$55,878	\$53,028	\$52,000	101.98%	\$3,492	4.60%	0.68%	3.92%	4.88%	5.32%
	Rockland Employees Federal Credit Union	\$56,321	\$42,344	\$47,017	90.06%	\$2,964	7.38%	0.29%	7.10%	3.29%	3.13%
	Remington Federal Credit Union	\$56,741	\$20,974	\$48,836	42.95%	\$5,404	3.12%	0.53%	2.59%	15.65%	17.39%
	C C S E Federal Credit Union	\$58,870	\$25,709	\$53,460	48.09%	\$4,710	3.61%	0.74%	2.87%	12.18%	12.72%
	Kenmore NY Teachers Federal Credit Union	\$62,627	\$27,656	\$56,980	48.54%	\$8,350	3.43%	0.86%	2.56%	(1.11%)	(0.41%)
	Yonkers Teachers Federal Credit Union	\$63,165	\$3,187	\$54,746	5.82%	\$18,047	2.78%	1.47%	1.31%	(6.25%)	(7.42%)
	Morton Lane Federal Credit Union	\$64,210	\$29,644	\$56,489	52.48%	\$8,026	4.06%	1.68%	2.38%	3.15%	3.52%
	Great Meadow Federal Credit Union	\$64,238	\$44,340	\$55,773	79.50%	\$3,212	5.76%	0.88%	4.88%	18.06%	19.01%
	Radius Federal Credit Union	\$66,905	\$43,088	\$58,527	73.62%	\$5,147	4.38%	0.68%	3.70%	10.38%	11.29%
	M. C. T. Federal Credit Union	\$67,391	\$10,137	\$59,055	17.17%	\$7,488	3.44%	0.26%	3.18%	2.18%	0.39%
	Greater Niagara Federal Credit Union	\$71,169	\$29,165	\$64,215	45.42%	\$6,189	3.94%	0.36%	3.59%	9.15%	7.93%
	Ever \$ Green Federal Credit Union	\$71,581	\$39,566	\$63,532	62.28%	\$3,977	4.34%	1.25%	3.09%	11.09%	13.41%
	Port Washington Federal Credit Union	\$72,038	\$55,259	\$59,136	93.44%	\$10,291	4.36%	1.72%	2.63%	24.48%	35.62%
	New York University Federal Credit Union	\$73,189	\$40,745	\$59,982	67.93%	\$5,630	5.26%	0.57%	4.70%	12.93%	11.15%
	New York Times Employees Federal Credit Union	\$75,405	\$26,396	\$66,628	39.62%	\$11,601	3.02%	1.51%	1.51%	3.41%	4.65%
	Leatherstocking Region Federal Credit Union	\$77,655	\$53,495	\$67,819	78.88%	\$5,356	5.33%	0.75%	4.58%	17.84%	18.17%
	Empire ONE Federal Credit Union	\$78,470	\$31,429	\$69,893	44.97%	\$6,036	3.26%	0.06%	3.20%	(4.57%)	(6.77%)
	Jamestown Area Community Federal Credit Union	\$79,065	\$46,079	\$71,921	64.07%	\$3,594	3.43%	0.62%	2.80%	1.57%	0.61%
	Northeastern Operating Engineers Federal Credit Union	\$79,443	\$67,207	\$63,507	105.83%	\$7,944	4.20%	0.45%	3.75%	16.76%	(8.48%)
	One Credit Union of NY	\$81,901	\$34,232	\$72,349	47.32%	\$6,067	4.50%	0.22%	4.28%	3.45%	1.70%
	Western New York Federal Credit Union	\$82,434	\$54,821	\$74,153	73.93%	\$4,456	3.83%	0.64%	3.20%	(18.17%)	5.97%
	Greater Metro Federal Credit Union	\$86,783	\$26,217	\$78,147	33.55%	\$7,889	2.69%	0.90%	1.78%	2.50%	2.93%
	Lower East Side People's Federal Credit Union	\$87,997	\$56,479	\$65,600	86.10%	\$3,911	4.72%	0.24%	4.49%	(1.79%)	(2.77%)
	Compass Federal Credit Union	\$88,038	\$53,352	\$73,491	72.60%	\$4,002	4.08%	0.54%	3.54%	14.99%	16.98%
	Crossroads Community Federal Credit Union	\$88,506	\$25,786	\$77,104	33.44%	\$7,376	4.06%	1.15%	2.91%	10.64%	10.73%
	Adirondack Regional Federal Credit Union	\$88,773	\$59,105	\$73,645	80.26%	\$5,222	4.21%	0.66%	3.55%	29.35%	3.69%
	TruNorthern Federal Credit Union	\$90,041	\$42,705	\$82,829	51.56%	\$5,297	4.45%	0.75%	3.70%	21.76%	26.62%
	1199 SEIU Federal Credit Union	\$90,471	\$32,775	\$82,768	39.60%	\$5,322	3.98%	0.26%	3.72%	6.18%	6.14%
	Consumers Federal Credit Union	\$93,468	\$82,160	\$82,153	100.01%	\$7,190	4.64%	2.29%	2.35%	(11.79%)	(10.85%)
	St. Pius X Church Federal Credit Union	\$94,207	\$65,563	\$85,245	76.91%	\$6,729	4.58%	2.09%	2.49%	0.57%	1.12%
	Greater Chautauqua Federal Credit Union	\$95,307	\$40,722	\$86,179	47.25%	\$3,125	4.21%	0.93%	3.27%	15.97%	16.46%
	Good Neighbors Federal Credit Union	\$95,998	\$61,214	\$87,331	70.09%	\$2,866	5.01%	1.05%	3.96%	6.66%	9.85%
	Triboro Postal Federal Credit Union	\$96,798	\$13,429	\$87,292	15.38%	\$10,189	2.10%	2.62%	(0.53%)	(14.60%)	(2.34%)
	ACMG Federal Credit Union	\$98,796	\$50,061	\$89,892	55.69%	\$4,705	4.54%	1.44%	3.10%	34.69%	37.83%
	Lufthansa Emp. Federal Credit Union	\$102,085	\$5,383	\$85,780	6.28%	\$25,521	3.01%	2.55%	0.46%	(3.83%)	(4.68%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 29, 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	\$107,559	\$37,629	\$97,535	38.58%	\$6,519	3.24%	0.44%	2.80%	(12.69%)	(8.92%)
	Utica Gas & Electric Emp Federal Credit Union	\$108,992	\$88,783	\$84,555	105.00%	\$10,899	4.81%	2.24%	2.58%	13.76%	18.26%
	Community Resource Federal Credit Union	\$114,197	\$84,678	\$100,319	84.41%	\$4,230	4.77%	1.97%	2.80%	1.05%	1.45%
	American Broadcast Employees Federal Credit Union	\$118,131	\$72,567	\$103,922	69.83%	\$4,375	4.87%	0.65%	4.21%	(18.11%)	(14.25%)
	Auburn Community Federal Credit Union	\$119,291	\$30,120	\$104,089	28.94%	\$5,422	3.07%	0.18%	2.90%	0.38%	(1.47%)
	Meridia Community Federal Credit Union	\$126,303	\$99,416	\$108,006	92.05%	\$6,014	4.72%	0.67%	4.04%	8.05%	5.89%
	Syracuse Fire Department Employees Federal Credit Union	\$127,414	\$66,027	\$109,772	60.15%	\$9,801	4.17%	1.20%	2.97%	8.80%	8.97%
	UFirst Federal Credit Union	\$129,960	\$100,232	\$118,744	84.41%	\$4,405	5.09%	1.22%	3.87%	(6.35%)	6.13%
	Oswego County Federal Credit Union	\$133,345	\$103,339	\$116,598	88.63%	\$2,615	5.75%	0.95%	4.80%	19.15%	19.16%
	Great Erie Federal Credit Union	\$134,101	\$92,438	\$118,651	77.91%	\$5,706	3.68%	0.75%	2.93%	8.86%	8.64%
	Inner Lakes Federal Credit Union	\$139,533	\$56,210	\$135,054	41.62%	\$5,168	4.39%	1.28%	3.11%	(1.55%)	(0.84%)
	Buffalo Metropolitan Federal Credit Union	\$143,929	\$118,338	\$129,279	91.54%	\$3,387	5.25%	0.45%	4.80%	14.19%	14.93%
	Genesee Valley Federal Credit Union	\$146,089	\$88,122	\$124,325	70.88%	\$4,713	5.03%	0.62%	4.40%	10.91%	9.23%
	Alternatives Federal Credit Union	\$147,075	\$86,240	\$128,654	67.03%	\$2,472	4.45%	0.36%	4.09%	(9.25%)	(9.16%)
	Ontario Shores Federal Credit Union	\$148,660	\$82,396	\$131,495	62.66%	\$6,757	3.81%	0.62%	3.20%	8.88%	9.26%
	Town of Hempstead Employees Federal Credit Union	\$149,711	\$59,981	\$139,060	43.13%	\$9,981	2.43%	0.60%	1.83%	8.35%	8.94%
	Southern Chautauqua Federal Credit Union	\$150,460	\$114,527	\$127,029	90.16%	\$2,104	6.09%	1.24%	4.85%	26.44%	29.40%
	Ukrainian National Federal Credit Union	\$151,621	\$113,336	\$133,162	85.11%	\$5,616	4.01%	1.72%	2.29%	4.85%	5.65%
	Tonawanda Valley Federal Credit Union	\$154,276	\$84,395	\$139,040	60.70%	\$4,472	3.10%	0.08%	3.01%	9.51%	9.27%
	St. Josephs Parish Buffalo Federal Credit Union	\$154,464	\$130,117	\$135,896	95.75%	\$11,882	5.90%	3.65%	2.25%	18.64%	20.34%
	Greater Woodlawn Federal Credit Union	\$155,070	\$58,233	\$121,196	48.05%	\$10,338	4.13%	0.68%	3.45%	9.51%	9.56%
	Ulster Federal Credit Union	\$156,729	\$44,029	\$150,913	29.18%	\$5,499	3.82%	0.25%	3.58%	(2.36%)	(2.32%)
	TrailNorth Federal Credit Union	\$165,200	\$95,340	\$149,947	63.58%	\$4,589	4.47%	0.68%	3.79%	9.54%	10.22%
	First Choice Financial Federal Credit Union	\$167,972	\$83,576	\$152,290	54.88%	\$5,507	4.35%	1.05%	3.30%	15.93%	16.95%
	Financial Trust Federal Credit Union	\$170,305	\$89,092	\$145,422	61.26%	\$6,193	3.98%	0.69%	3.28%	7.92%	6.94%
	Western Division Federal Credit Union	\$198,703	\$134,238	\$164,737	81.49%	\$6,852	4.34%	1.45%	2.89%	3.96%	4.80%
	Palisades Federal Credit Union	\$210,089	\$160,944	\$184,933	87.03%	\$5,918	5.11%	1.81%	3.30%	3.68%	10.61%
	GHS Federal Credit Union	\$226,503	\$158,574	\$209,178	75.81%	\$5,808	5.50%	1.32%	4.18%	0.69%	(0.99%)
	Moog Employees Federal Credit Union	\$228,247	\$100,804	\$170,755	59.03%	\$20,750	3.91%	0.51%	3.41%	4.69%	2.77%
	Finger Lakes Federal Credit Union	\$235,833	\$166,368	\$208,755	79.70%	\$5,484	3.86%	0.11%	3.75%	(0.25%)	(1.61%)
	Saint Lawrence Federal Credit Union	\$244,616	\$176,402	\$208,254	84.71%	\$4,407	4.87%	1.80%	3.07%	14.52%	27.76%
	Average of Asset Group A	\$108,862	\$62,120	\$95,230	63.48%	\$6,484	4.24%	0.95%	3.29%	6.69%	7.39%

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

March 31, 2024

Run Date: May 29, 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											
	Access Federal Credit Union	\$253,469	\$146,854	\$229,904	63.88%	\$5,895	3.67%	0.68%	2.99%	9.22%	12.91%
	Niagara's Choice Federal Credit Union	\$259,690	\$154,257	\$241,626	63.84%	\$4,637	3.38%	0.34%	3.04%	6.27%	8.89%
	SECNY Federal Credit Union	\$290,083	\$154,894	\$265,809	58.27%	\$4,604	3.72%	0.84%	2.87%	5.52%	6.97%
	TCT Federal Credit Union	\$296,504	\$224,858	\$238,821	94.15%	\$4,492	4.14%	1.52%	2.63%	9.07%	(3.43%)
	Dannemora Federal Credit Union	\$302,375	\$203,444	\$253,078	80.39%	\$6,235	4.35%	1.06%	3.29%	0.34%	6.57%
	Actors Federal Credit Union	\$310,829	\$220,855	\$280,139	78.84%	\$5,501	3.55%	1.11%	2.44%	5.89%	6.15%
	Family First of NY Federal Credit Union	\$318,036	\$261,982	\$245,322	106.79%	\$5,171	5.10%	2.08%	3.02%	(1.18%)	6.62%
	People's Alliance Federal Credit Union	\$323,872	\$166,105	\$287,156	57.84%	\$4,562	4.18%	0.89%	3.29%	3.11%	3.99%
	Hudson River Community Credit Union	\$338,570	\$286,845	\$276,819	103.62%	\$4,545	4.42%	1.10%	3.32%	3.00%	13.64%
	Nassau Financial Federal Credit Union	\$343,802	\$198,422	\$332,737	59.63%	\$5,056	3.87%	0.84%	3.03%	1.52%	6.48%
	Ocean Financial Federal Credit Union	\$357,808	\$240,615	\$338,595	71.06%	\$8,945	4.08%	1.95%	2.13%	(1.34%)	3.11%
	Ukrainian Federal Credit Union	\$389,285	\$337,273	\$345,549	97.60%	\$4,607	4.52%	1.96%	2.56%	(1.02%)	8.20%
	High Point Federal Credit Union	\$401,876	\$187,248	\$356,928	52.46%	\$4,901	3.57%	1.15%	2.42%	(4.16%)	(4.27%)
	Suma Yonkers Federal Credit Union	\$420,718	\$273,204	\$367,787	74.28%	\$10,138	3.72%	2.18%	1.54%	0.50%	0.58%
	TEG Federal Credit Union	\$439,064	\$334,751	\$380,922	87.88%	\$3,690	4.96%	1.22%	3.73%	7.18%	9.33%
	ServU Federal Credit Union	\$464,732	\$326,738	\$392,318	83.28%	\$4,006	4.18%	0.84%	3.34%	14.33%	14.09%
	Advantage Federal Credit Union	\$488,922	\$340,538	\$370,387	91.94%	\$4,964	4.85%	1.82%	3.03%	(5.95%)	1.44%
	First New York Federal Credit Union	\$489,511	\$326,457	\$435,836	74.90%	\$3,996	4.33%	0.79%	3.55%	14.75%	16.36%
	Average of Asset Group B	\$360,508	\$243,630	\$313,319	77.81%	\$5,330	4.14%	1.24%	2.90%	3.73%	6.54%
Asset Group C - \$501 million to \$1 billion in total assets											
	G.P.O. Federal Credit Union	\$520,347	\$279,850	\$459,328	60.93%	\$4,956	4.60%	1.32%	3.28%	10.03%	9.75%
	Pittsford Federal Credit Union	\$535,920	\$380,750	\$476,039	79.98%	\$9,240	3.79%	1.85%	1.94%	4.98%	5.58%
	Northern Credit Union	\$620,519	\$525,262	\$535,400	98.11%	\$4,294	4.88%	1.21%	3.67%	12.18%	5.93%
	Cornerstone Community Federal Credit Union	\$625,486	\$395,744	\$581,401	68.07%	\$4,420	4.05%	0.81%	3.24%	11.40%	16.56%
	Reliant Community Federal Credit Union	\$677,978	\$449,181	\$605,165	74.22%	\$4,060	4.70%	0.86%	3.83%	12.16%	13.77%
	Heritage Financial Credit Union	\$709,484	\$591,795	\$586,706	100.87%	\$4,979	5.10%	1.72%	3.38%	(0.06%)	14.93%
	First Heritage Federal Credit Union	\$719,325	\$535,607	\$641,152	83.54%	\$5,213	4.32%	1.37%	2.94%	10.39%	10.68%
	Sea Comm Federal Credit Union	\$802,488	\$436,263	\$663,997	65.70%	\$6,057	4.61%	1.49%	3.12%	1.57%	1.70%
	N C P D Federal Credit Union	\$887,335	\$313,961	\$731,546	42.92%	\$29,093	3.49%	2.16%	1.33%	(1.27%)	(0.09%)
	Sidney Federal Credit Union	\$983,444	\$736,029	\$881,114	83.53%	\$4,650	5.38%	1.50%	3.88%	18.17%	20.16%
	Average of Asset Group C	\$708,233	\$464,444	\$616,185	75.79%	\$7,696	4.49%	1.43%	3.06%	7.96%	9.90%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 29, 2024

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - Over \$1 billion in total assets											
	First Source Federal Credit Union	\$1,029,191	\$971,131	\$892,304	108.83%	\$4,306	5.75%	1.93%	3.82%	0.08%	18.02%
	Quorum Federal Credit Union	\$1,134,226	\$754,297	\$1,000,653	75.38%	\$8,016	5.91%	3.01%	2.89%	16.81%	16.59%
	Sunmark Credit Union	\$1,156,749	\$1,022,586	\$1,031,692	99.12%	\$4,572	4.87%	1.59%	3.27%	(0.28%)	10.20%
	The Summit Federal Credit Union	\$1,357,287	\$1,102,379	\$1,204,173	91.55%	\$5,655	4.60%	1.88%	2.72%	22.84%	25.15%
	Self Reliance NY Federal Credit Union	\$1,392,474	\$786,948	\$1,156,268	68.06%	\$36,168	3.67%	2.99%	0.68%	1.46%	1.73%
	CFCU Community Credit Union	\$1,444,235	\$1,036,892	\$1,238,869	83.70%	\$6,120	4.09%	1.04%	3.05%	(2.50%)	(2.96%)
	Mid-Hudson Valley Federal Credit Union	\$1,447,570	\$1,005,019	\$1,299,399	77.34%	\$5,600	4.46%	1.05%	3.41%	3.36%	3.74%
	Island Federal Credit Union	\$1,519,441	\$1,083,932	\$1,193,203	90.84%	\$10,063	4.10%	2.35%	1.75%	5.87%	1.20%
	Suffolk Federal Credit Union	\$1,796,682	\$1,170,500	\$1,580,372	74.06%	\$9,845	4.22%	1.82%	2.40%	4.43%	4.59%
	Corning Federal Credit Union	\$2,423,777	\$2,054,319	\$2,062,966	99.58%	\$5,833	4.63%	1.83%	2.79%	12.43%	13.69%
	Polish & Slavic Federal Credit Union	\$2,559,550	\$1,523,552	\$2,401,003	63.45%	\$7,061	3.65%	0.78%	2.87%	0.35%	(0.54%)
	AmeriCU Credit Union	\$2,680,263	\$2,258,237	\$2,306,211	97.92%	\$6,634	4.94%	2.11%	2.83%	(1.64%)	9.75%
	USAlliance Federal Credit Union	\$3,150,622	\$2,754,962	\$2,376,741	115.91%	\$11,626	5.47%	2.99%	2.48%	7.37%	8.96%
	Empower Federal Credit Union	\$3,583,766	\$2,716,434	\$3,241,358	83.81%	\$5,662	5.10%	2.07%	3.02%	9.77%	11.17%
	Municipal Credit Union	\$4,354,132	\$2,565,011	\$3,923,890	65.37%	\$7,782	4.69%	0.37%	4.32%	12.81%	12.77%
	Jovia Financial Federal Credit Union	\$4,492,663	\$3,493,845	\$3,908,255	89.40%	\$8,607	5.07%	2.52%	2.55%	4.55%	4.94%
	Visions Federal Credit Union	\$5,538,021	\$3,653,124	\$4,493,086	81.31%	\$6,366	4.24%	1.87%	2.37%	(10.02%)	9.10%
	Hudson Valley Credit Union	\$7,201,413	\$4,315,031	\$6,199,860	69.60%	\$8,019	4.72%	2.09%	2.63%	7.85%	9.96%
	United Nations Federal Credit Union	\$9,122,079	\$5,586,260	\$8,358,792	66.83%	\$12,228	3.62%	1.46%	2.16%	9.51%	9.22%
	ESL Federal Credit Union	\$9,184,912	\$3,890,197	\$5,743,374	67.73%	\$9,946	4.72%	2.39%	2.33%	(3.03%)	11.19%
	Broadview Federal Credit Union	\$9,188,684	\$6,624,179	\$7,518,203	88.11%	\$6,112	4.31%	1.86%	2.46%	7.17%	11.55%
	Teachers Federal Credit Union	\$9,887,875	\$6,454,155	\$8,092,514	79.75%	\$11,458	4.74%	2.37%	2.37%	0.71%	2.47%
	Bethpage Federal Credit Union	\$13,130,163	\$9,198,081	\$10,730,674	85.72%	\$16,150	4.75%	2.49%	2.27%	8.46%	1.20%
	Average of Asset Group D	\$4,294,599	\$2,870,481	\$3,563,211	83.62%	\$9,297	4.62%	1.95%	2.67%	5.15%	8.42%

Source: SNL Financial

Note: Report includes only bank-level data.

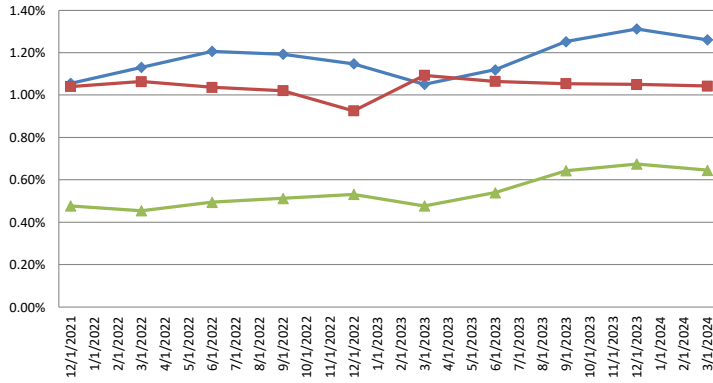
NA = data was not available.

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

Asset Quality

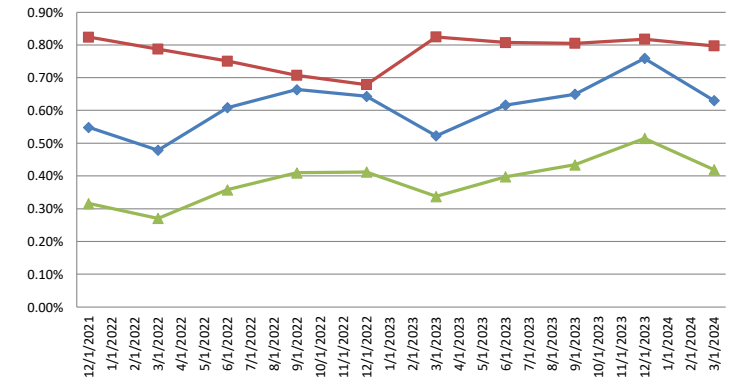
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



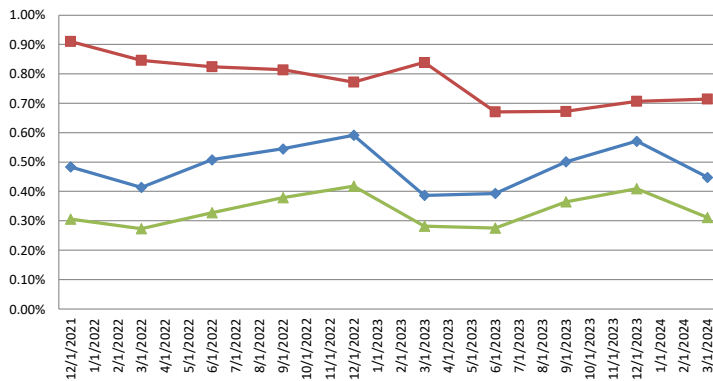
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	1.05%	1.13%	1.21%	1.19%	1.15%	1.05%	1.12%	1.25%	1.31%	1.26%
Reserves/Loans	1.04%	1.06%	1.04%	1.02%	0.93%	1.09%	1.06%	1.05%	1.05%	1.04%
Delinquent Loans/Total Assets	0.48%	0.45%	0.49%	0.51%	0.53%	0.48%	0.54%	0.64%	0.68%	0.65%

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



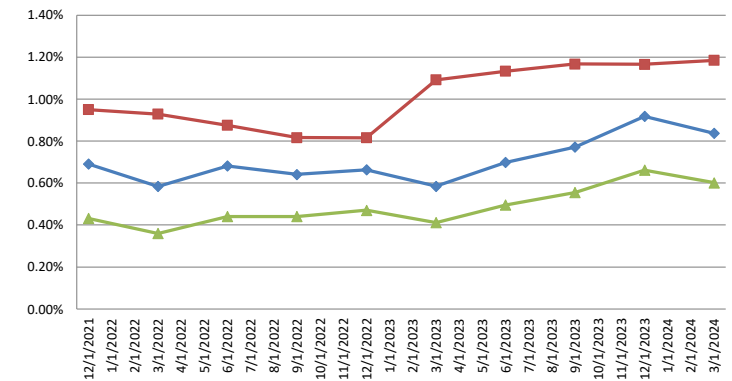
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.55%	0.48%	0.61%	0.66%	0.64%	0.52%	0.62%	0.65%	0.76%	0.63%
Reserves/Loans	0.82%	0.79%	0.75%	0.71%	0.68%	0.82%	0.81%	0.80%	0.82%	0.80%
Delinquent Loans/Total Assets	0.32%	0.27%	0.36%	0.41%	0.41%	0.34%	0.40%	0.43%	0.51%	0.42%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.48%	0.41%	0.51%	0.55%	0.59%	0.39%	0.39%	0.50%	0.57%	0.45%
Reserves/Loans	0.91%	0.85%	0.82%	0.81%	0.77%	0.84%	0.67%	0.67%	0.71%	0.71%
Delinquent Loans/Total Assets	0.31%	0.27%	0.33%	0.38%	0.42%	0.28%	0.28%	0.36%	0.41%	0.31%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.69%	0.58%	0.68%	0.64%	0.66%	0.58%	0.70%	0.77%	0.92%	0.84%
Reserves/Loans	0.95%	0.93%	0.87%	0.82%	0.82%	1.09%	1.13%	1.17%	1.17%	1.18%
Delinquent Loans/Total Assets	0.43%	0.36%	0.44%	0.44%	0.47%	0.41%	0.50%	0.55%	0.66%	0.60%

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

March 31, 2024

Run Date: May 29, 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 A - \$50 to \$250 million in total assets								
	Buffalo Conrail Federal Credit Union	\$53,376	\$5	0.01%	0.72%	NM	0.04%	0.01%
	Mountain Valley Federal Credit Union	\$54,189	\$347	0.88%	0.24%	27.38%	7.61%	0.64%
	Rome Teachers Federal Credit Union	\$54,226	\$64	0.29%	0.45%	156.25%	0.95%	0.12%
	Qside Federal Credit Union	\$54,345	\$117	0.40%	0.90%	227.35%	2.54%	0.22%
	Educational and Governmental Employees Federal Credit Union	\$54,397	\$139	1.01%	0.59%	58.27%	2.86%	0.26%
	Oswego Teachers Federal Credit Union	\$54,724	\$1	0.00%	0.61%	NM	0.01%	0.00%
	Alco Federal Credit Union	\$54,933	\$149	0.48%	0.48%	99.33%	2.18%	0.27%
	Van Cortlandt Cooperative Federal Credit Union	\$55,248	\$84	0.61%	0.69%	113.10%	1.40%	0.15%
	Saratoga's Community Federal Credit Union	\$55,878	\$162	0.31%	0.26%	85.19%	4.00%	0.29%
	Rockland Employees Federal Credit Union	\$56,321	\$1,495	3.53%	0.85%	24.15%	17.56%	2.65%
	Remington Federal Credit Union	\$56,741	\$208	0.99%	1.11%	111.54%	2.68%	0.37%
	C C S E Federal Credit Union	\$58,870	\$73	0.28%	0.28%	98.63%	1.34%	0.12%
	Kenmore NY Teachers Federal Credit Union	\$62,627	\$131	0.47%	0.37%	77.86%	2.31%	0.21%
	Yonkers Teachers Federal Credit Union	\$63,165	\$36	1.13%	0.85%	75.00%	0.43%	0.06%
	Morton Lane Federal Credit Union	\$64,210	\$186	0.63%	0.70%	111.83%	2.39%	0.29%
	Great Meadow Federal Credit Union	\$64,238	\$458	1.03%	0.92%	89.52%	5.81%	0.71%
	Radius Federal Credit Union	\$66,905	\$529	1.23%	1.48%	120.79%	5.93%	0.79%
	M. C. T. Federal Credit Union	\$67,391	\$9	0.09%	0.25%	277.78%	0.11%	0.01%
	Greater Niagara Federal Credit Union	\$71,169	\$175	0.60%	0.93%	154.29%	2.55%	0.25%
	Ever \$ Green Federal Credit Union	\$71,581	\$244	0.62%	0.30%	48.36%	4.06%	0.34%
	Port Washington Federal Credit Union	\$72,038	\$1,187	2.15%	0.33%	15.50%	9.14%	1.65%
	New York University Federal Credit Union	\$73,189	\$300	0.74%	2.46%	333.67%	2.29%	0.41%
	New York Times Employees Federal Credit Union	\$75,405	\$55	0.21%	0.72%	343.64%	3.06%	0.07%
	Leatherstocking Region Federal Credit Union	\$77,655	\$638	1.19%	1.10%	92.16%	6.18%	0.82%
	Empire ONE Federal Credit Union	\$78,470	\$50	0.16%	0.69%	434.00%	0.60%	0.06%
	Jamestown Area Community Federal Credit Union	\$79,065	\$3	0.01%	0.47%	NM	0.04%	0.00%
	Northeastern Operating Engineers Federal Credit Union	\$79,443	\$174	0.26%	0.44%	169.54%	5.85%	0.22%
	One Credit Union of NY	\$81,901	\$114	0.33%	0.24%	71.05%	1.53%	0.14%
	Western New York Federal Credit Union	\$82,434	\$174	0.32%	0.48%	152.30%	2.13%	0.21%
	Greater Metro Federal Credit Union	\$86,783	\$5,676	21.65%	15.80%	72.99%	46.66%	6.54%
	Lower East Side People's Federal Credit Union	\$87,997	\$4,305	7.62%	0.65%	8.57%	47.60%	4.89%
	Compass Federal Credit Union	\$88,038	\$220	0.41%	0.59%	143.64%	1.62%	0.25%
	Crossroads Community Federal Credit Union	\$88,506	\$73	0.28%	0.78%	276.71%	0.64%	0.08%
	Adirondack Regional Federal Credit Union	\$88,773	\$411	0.70%	0.86%	124.33%	6.01%	0.46%
	TruNorthern Federal Credit Union	\$90,041	\$341	0.80%	0.22%	26.98%	5.35%	0.38%
	1199 SEIU Federal Credit Union	\$90,471	\$958	2.92%	2.32%	79.23%	11.76%	1.06%
	Consumers Federal Credit Union	\$93,468	\$298	0.36%	0.31%	84.90%	2.60%	0.32%
	St. Pius X Church Federal Credit Union	\$94,207	\$374	0.57%	1.14%	200.53%	3.88%	0.40%
	Greater Chautauqua Federal Credit Union	\$95,307	\$470	1.15%	0.96%	82.77%	5.59%	0.49%
	Good Neighbors Federal Credit Union	\$95,998	\$1,980	3.23%	1.07%	33.23%	22.29%	2.06%
	Triboro Postal Federal Credit Union	\$96,798	\$119	0.89%	0.42%	47.90%	1.30%	0.12%
	ACMG Federal Credit Union	\$98,796	\$561	1.12%	0.74%	65.95%	6.34%	0.57%
	Lufthansa Emp. Federal Credit Union	\$102,085	\$17	0.32%	3.73%	NM	0.11%	0.02%

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

March 31, 2024

Run Date: May 29, 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	\$107,559	\$773	2.05%	0.99%	48.25%	7.66%	0.72%
	Utica Gas & Electric Emp Federal Credit Union	\$108,992	\$1,496	1.69%	0.38%	22.79%	9.20%	1.37%
	Community Resource Federal Credit Union	\$114,197	\$295	0.35%	0.49%	141.69%	3.55%	0.26%
	American Broadcast Employees Federal Credit Union	\$118,131	\$1,394	1.92%	0.70%	36.51%	10.73%	1.18%
	Auburn Community Federal Credit Union	\$119,291	\$45	0.15%	0.53%	355.56%	0.34%	0.04%
	Meridia Community Federal Credit Union	\$126,303	\$435	0.44%	0.35%	79.31%	2.62%	0.34%
	Syracuse Fire Department Employees Federal Credit Union	\$127,414	\$304	0.46%	0.29%	63.49%	1.79%	0.24%
	UFirst Federal Credit Union	\$129,960	\$350	0.35%	0.39%	111.14%	4.29%	0.27%
	Oswego County Federal Credit Union	\$133,345	\$1,658	1.60%	1.08%	67.61%	10.58%	1.24%
	Great Erie Federal Credit Union	\$134,101	\$250	0.27%	0.28%	103.20%	1.67%	0.19%
	Inner Lakes Federal Credit Union	\$139,533	\$259	0.46%	0.93%	201.16%	5.68%	0.19%
	Buffalo Metropolitan Federal Credit Union	\$143,929	\$2,286	1.93%	0.71%	36.70%	15.04%	1.59%
	Genesee Valley Federal Credit Union	\$146,089	\$108	0.12%	0.57%	467.59%	0.52%	0.07%
	Alternatives Federal Credit Union	\$147,075	\$2,719	3.15%	1.37%	43.36%	24.73%	1.85%
	Ontario Shores Federal Credit Union	\$148,660	\$302	0.37%	0.57%	154.30%	1.80%	0.20%
	Town of Hempstead Employees Federal Credit Union	\$149,711	\$3,191	5.32%	4.14%	77.81%	27.49%	2.13%
	Southern Chautauqua Federal Credit Union	\$150,460	\$1,383	1.21%	1.53%	126.61%	7.60%	0.92%
	Ukrainian National Federal Credit Union	\$151,621	\$232	0.20%	0.32%	156.03%	1.28%	0.15%
	Tonawanda Valley Federal Credit Union	\$154,276	\$15	0.02%	0.33%	NM	0.11%	0.01%
	St. Josephs Parish Buffalo Federal Credit Union	\$154,464	\$1,145	0.88%	0.41%	46.46%	6.80%	0.74%
	Greater Woodlawn Federal Credit Union	\$155,070	\$77	0.13%	0.52%	392.21%	0.23%	0.05%
	Ulster Federal Credit Union	\$156,729	\$435	0.99%	2.89%	292.64%	10.61%	0.28%
	TrailNorth Federal Credit Union	\$165,200	\$1,034	1.08%	1.26%	116.44%	7.08%	0.63%
	First Choice Financial Federal Credit Union	\$167,972	\$651	0.78%	1.28%	164.36%	4.18%	0.39%
	Financial Trust Federal Credit Union	\$170,305	\$330	0.37%	0.54%	146.67%	1.35%	0.19%
	Western Division Federal Credit Union	\$198,703	\$11	0.01%	0.20%	NM	0.08%	0.01%
	Palisades Federal Credit Union	\$210,089	\$954	0.59%	0.84%	141.19%	9.37%	0.45%
	GHS Federal Credit Union	\$226,503	\$5,512	3.48%	1.75%	50.24%	29.49%	2.43%
	Moog Employees Federal Credit Union	\$228,247	\$33	0.03%	0.98%	NM	0.06%	0.01%
	Finger Lakes Federal Credit Union	\$235,833	\$297	0.18%	0.50%	278.11%	1.25%	0.13%
	Saint Lawrence Federal Credit Union	\$244,616	\$1,230	0.70%	0.52%	74.31%	6.73%	0.50%
	Average of Asset Group A	\$108,862	\$707	1.26%	1.04%	131.52%	6.40%	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.

Asset Quality

March 31, 2024

Run Date: May 29, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Access Federal Credit Union	\$253,469	\$655	0.45%	0.57%	127.94%	2.93%	0.26%
	Niagara's Choice Federal Credit Union	\$259,690	\$1,520	0.99%	1.31%	133.22%	8.08%	0.59%
	SECNY Federal Credit Union	\$290,083	\$1,039	0.67%	0.38%	56.40%	4.95%	0.36%
	TCT Federal Credit Union	\$296,504	\$531	0.24%	0.31%	133.33%	2.73%	0.18%
	Dannemora Federal Credit Union	\$302,375	\$509	0.25%	0.40%	158.35%	1.99%	0.17%
	Actors Federal Credit Union	\$310,829	\$562	0.25%	0.98%	383.45%	1.99%	0.18%
	Family First of NY Federal Credit Union	\$318,036	\$1,923	0.73%	0.48%	64.85%	5.96%	0.60%
	People's Alliance Federal Credit Union	\$323,872	\$1,468	0.88%	1.96%	221.73%	4.47%	0.45%
	Hudson River Community Credit Union	\$338,570	\$2,529	0.88%	0.57%	64.33%	4.88%	0.75%
	Nassau Financial Federal Credit Union	\$343,802	\$1,807	0.91%	1.05%	114.94%	31.13%	0.53%
	Ocean Financial Federal Credit Union	\$357,808	\$2,510	1.04%	0.71%	68.01%	13.57%	0.70%
	Ukrainian Federal Credit Union	\$389,285	\$2,148	0.64%	0.42%	65.97%	6.60%	0.55%
	High Point Federal Credit Union	\$401,876	\$753	0.40%	1.11%	275.30%	1.93%	0.19%
	Suma Yonkers Federal Credit Union	\$420,718	\$4,504	1.65%	1.20%	72.65%	8.08%	1.07%
	TEG Federal Credit Union	\$439,064	\$774	0.23%	0.75%	324.03%	2.26%	0.18%
	ServU Federal Credit Union	\$464,732	\$1,750	0.54%	0.35%	64.86%	2.68%	0.38%
	Advantage Federal Credit Union	\$488,922	\$533	0.16%	0.97%	618.20%	1.93%	0.11%
	First New York Federal Credit Union	\$489,511	\$1,402	0.43%	0.83%	192.23%	3.84%	0.29%
	Average of Asset Group B	\$360,508	\$1,495	0.63%	0.80%	174.43%	6.11%	0.42%
Asset Group C - \$501 million to \$1 billion in total assets								
	G.P.O. Federal Credit Union	\$520,347	\$899	0.32%	0.90%	280.65%	1.53%	0.17%
	Pittsford Federal Credit Union	\$535,920	\$1,064	0.28%	0.33%	117.11%	1.79%	0.20%
	Northern Credit Union	\$620,519	\$4,284	0.82%	0.98%	120.00%	6.76%	0.69%
	Cornerstone Community Federal Credit Union	\$625,486	\$967	0.24%	0.65%	266.91%	3.39%	0.15%
	Reliant Community Federal Credit Union	\$677,978	\$1,133	0.25%	0.51%	200.71%	2.12%	0.17%
	Heritage Financial Credit Union	\$709,484	\$3,796	0.64%	0.72%	111.49%	8.48%	0.54%
	First Heritage Federal Credit Union	\$719,325	\$1,100	0.21%	0.79%	384.09%	1.47%	0.15%
	Sea Comm Federal Credit Union	\$802,488	\$3,050	0.70%	0.43%	62.07%	4.18%	0.38%
	N C P D Federal Credit Union	\$887,335	\$858	0.27%	0.61%	224.83%	2.39%	0.10%
	Sidney Federal Credit Union	\$983,444	\$5,540	0.75%	1.22%	162.00%	6.89%	0.56%
	Average of Asset Group C	\$708,233	\$2,269	0.45%	0.71%	192.99%	3.90%	0.31%

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

March 31, 2024

Run Date: May 29, 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 D - Over \$1 billion in total assets								
	First Source Federal Credit Union	\$1,029,191	\$9,737	1.00%	2.12%	211.85%	8.51%	0.95%
	Quorum Federal Credit Union	\$1,134,226	\$15,752	2.09%	2.68%	128.56%	17.44%	1.39%
	Sunmark Credit Union	\$1,156,749	\$15,164	1.48%	0.63%	42.62%	16.70%	1.31%
	The Summit Federal Credit Union	\$1,357,287	\$2,354	0.21%	0.60%	279.95%	1.65%	0.17%
	Self Reliance NY Federal Credit Union	\$1,392,474	\$6,789	0.86%	0.66%	76.31%	2.84%	0.49%
	CFCU Community Credit Union	\$1,444,235	\$9,066	0.87%	1.10%	126.34%	4.92%	0.63%
	Mid-Hudson Valley Federal Credit Union	\$1,447,570	\$3,861	0.38%	0.80%	208.29%	3.12%	0.27%
	Island Federal Credit Union	\$1,519,441	\$9,305	0.86%	0.79%	92.05%	12.06%	0.61%
	Suffolk Federal Credit Union	\$1,796,682	\$2,741	0.23%	0.65%	276.21%	2.70%	0.15%
	Corning Federal Credit Union	\$2,423,777	\$9,044	0.44%	1.12%	254.15%	3.37%	0.37%
	Polish & Slavic Federal Credit Union	\$2,559,550	\$6,090	0.40%	0.28%	71.28%	4.63%	0.24%
	AmeriCU Credit Union	\$2,680,263	\$37,279	1.65%	1.44%	86.94%	14.82%	1.39%
	USAlliance Federal Credit Union	\$3,150,622	\$16,995	0.62%	1.20%	193.87%	6.93%	0.54%
	Empower Federal Credit Union	\$3,583,766	\$11,355	0.42%	1.23%	295.06%	3.62%	0.32%
	Municipal Credit Union	\$4,354,132	\$40,212	1.57%	2.39%	152.34%	10.37%	0.92%
	Jovia Financial Federal Credit Union	\$4,492,663	\$37,574	1.08%	1.29%	119.53%	11.69%	0.84%
	Visions Federal Credit Union	\$5,538,021	\$17,281	0.47%	0.78%	163.88%	4.15%	0.31%
	Hudson Valley Credit Union	\$7,201,413	\$22,835	0.53%	0.86%	162.83%	5.29%	0.32%
	United Nations Federal Credit Union	\$9,122,079	\$12,475	0.22%	0.52%	232.98%	1.79%	0.14%
	ESL Federal Credit Union	\$9,184,912	\$23,764	0.61%	1.79%	292.96%	2.33%	0.26%
	Broadview Federal Credit Union	\$9,188,684	\$34,446	0.52%	0.97%	185.72%	6.35%	0.37%
	Teachers Federal Credit Union	\$9,887,875	\$86,878	1.35%	1.93%	143.08%	9.36%	0.88%
	Bethpage Federal Credit Union	\$13,130,163	\$126,615	1.38%	1.40%	101.35%	13.48%	0.96%
	Average of Asset Group D	\$4,294,599	\$24,244	0.84%	1.18%	169.48%	7.31%	0.60%

Source: SNL Financial

Note: Report includes only bank-level data.

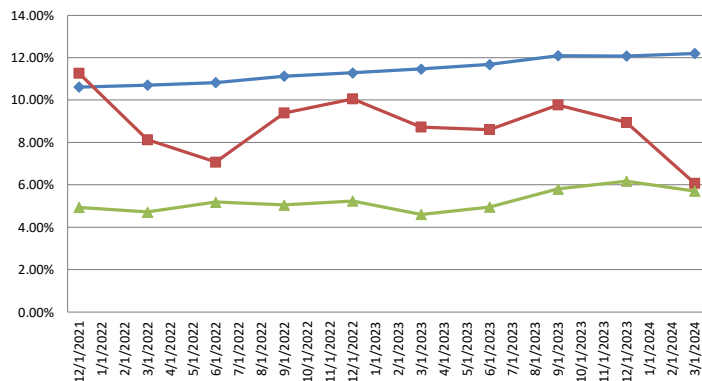
NA = data was not available.

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

Net Worth

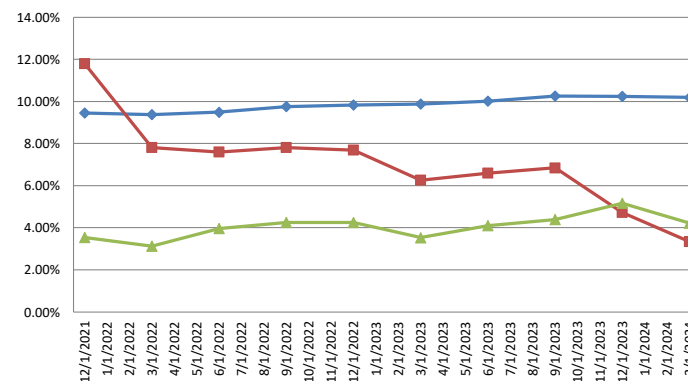
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



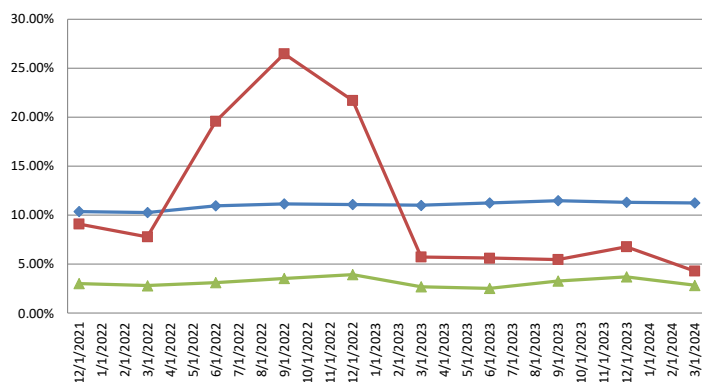
Net Worth/ Assets	10.61%	10.70%	10.82%	11.12%	11.28%	11.47%	11.67%	12.09%	12.07%	12.19%
Net Worth Growth (Decline) - YTD	11.26%	8.13%	7.07%	9.39%	10.06%	8.73%	8.60%	9.77%	8.94%	6.07%
Total Delinquent Lns/ Net Worth	4.94%	4.72%	5.18%	5.05%	5.24%	4.60%	4.95%	5.80%	6.18%	5.71%

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



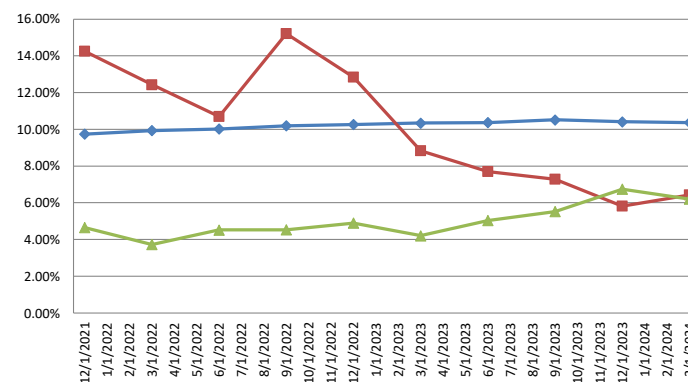
Net Worth/ Assets	9.45%	9.38%	9.48%	9.76%	9.83%	9.87%	10.01%	10.26%	10.24%	10.18%
Net Worth Growth (Decline) - YTD	11.79%	7.81%	7.60%	7.81%	7.69%	6.26%	6.59%	6.84%	4.72%	3.35%
Total Delinquent Lns/ Net Worth	3.53%	3.13%	3.97%	4.25%	4.25%	3.53%	4.10%	4.39%	5.16%	4.22%

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



Net Worth/ Assets	10.35%	10.27%	10.94%	11.14%	11.08%	10.99%	11.24%	11.47%	11.31%	11.23%
Net Worth Growth (Decline) - YTD	9.07%	7.78%	19.56%	26.48%	21.69%	5.71%	5.60%	5.46%	6.75%	4.27%
Total Delinquent Lns/ Net Worth	3.00%	2.79%	3.10%	3.52%	3.91%	2.68%	2.52%	3.27%	3.68%	2.82%

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



Net Worth/ Assets	9.74%	9.93%	10.01%	10.20%	10.26%	10.34%	10.36%	10.52%	10.41%	10.36%
Net Worth Growth (Decline) - YTD	14.25%	12.43%	10.69%	15.22%	12.84%	8.83%	7.70%	7.28%	5.82%	6.42%
Total Delinquent Lns/ Net Worth	4.65%	3.73%	4.52%	4.53%	4.89%	4.20%	5.03%	5.52%	6.74%	6.20%

Source: SNL Financial

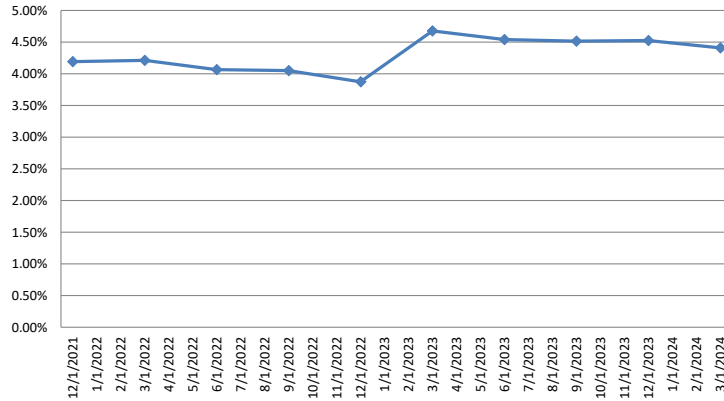
Note: Report includes only bank-level data.

NA = data was not available.

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

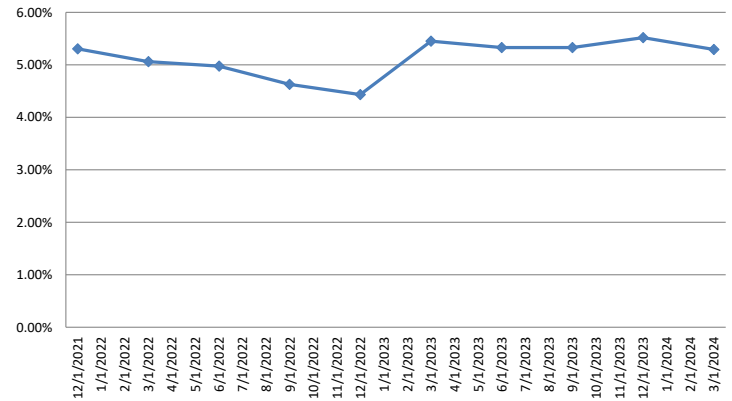
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



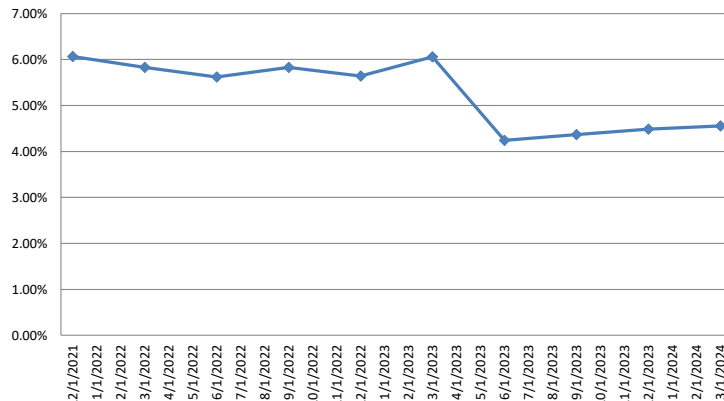
Classified Assets/ Net Worth	4.19%	4.21%	4.06%	4.05%	3.87%	4.68%	4.54%	4.51%	4.52%	4.41%
------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

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



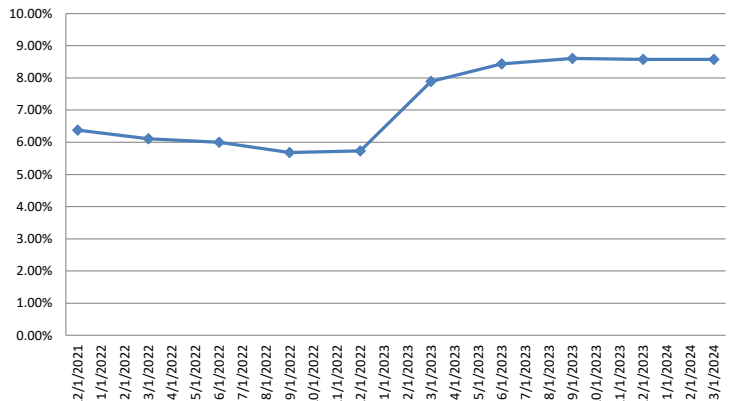
Classified Assets/ Net Worth	5.31%	5.06%	4.98%	4.63%	4.43%	5.45%	5.33%	5.33%	5.52%	5.29%
------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

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



Classified Assets/ Net Worth	6.06%	5.83%	5.62%	5.83%	5.64%	6.06%	4.24%	4.37%	4.48%	4.56%
------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

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



Classified Assets/ Net Worth	6.38%	6.11%	6.00%	5.68%	5.73%	7.89%	8.43%	8.61%	8.57%	8.58%
------------------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

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

March 31, 2024

Run Date: May 29, 2024

		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							
	Buffalo Conrail Federal Credit Union	\$53,376	\$11,544	21.63%	6.16%	0.04%	2.62%
	Mountain Valley Federal Credit Union	\$54,189	\$4,464	8.24%	10.11%	7.77%	2.13%
	Rome Teachers Federal Credit Union	\$54,226	\$6,636	12.24%	4.88%	0.96%	1.51%
	Qside Federal Credit Union	\$54,345	\$4,358	8.02%	8.24%	2.68%	6.10%
	Educational and Governmental Employees Federal Credit Union	\$54,397	\$5,755	10.58%	(5.82%)	2.42%	1.41%
	Oswego Teachers Federal Credit Union	\$54,724	\$6,518	11.91%	5.22%	0.02%	3.31%
	Alco Federal Credit Union	\$54,933	\$6,701	12.20%	8.91%	2.22%	2.21%
	Van Cortlandt Cooperative Federal Credit Union	\$55,248	\$5,937	10.75%	4.84%	1.41%	1.60%
	Saratoga's Community Federal Credit Union	\$55,878	\$3,972	7.11%	4.69%	4.08%	3.47%
	Rockland Employees Federal Credit Union	\$56,321	\$8,226	14.61%	7.93%	18.17%	4.39%
	Remington Federal Credit Union	\$56,741	\$7,517	13.25%	6.49%	2.77%	3.09%
	C C S E Federal Credit Union	\$58,870	\$5,396	9.17%	6.40%	1.35%	1.33%
	Kenmore NY Teachers Federal Credit Union	\$62,627	\$5,628	8.99%	11.33%	2.33%	1.81%
	Yonkers Teachers Federal Credit Union	\$63,165	\$8,298	13.14%	1.69%	0.43%	0.33%
	Morton Lane Federal Credit Union	\$64,210	\$7,563	11.78%	3.04%	2.46%	2.75%
	Great Meadow Federal Credit Union	\$64,238	\$7,240	11.27%	8.52%	6.33%	5.66%
	Radius Federal Credit Union	\$66,905	\$8,431	12.60%	3.98%	6.27%	7.58%
	M. C. T. Federal Credit Union	\$67,391	\$8,185	12.15%	15.22%	0.11%	0.31%
	Greater Niagara Federal Credit Union	\$71,169	\$8,026	11.28%	9.49%	2.18%	3.36%
	Ever \$ Green Federal Credit Union	\$71,581	\$7,828	10.94%	(2.08%)	3.12%	1.51%
	Port Washington Federal Credit Union	\$72,038	\$12,809	17.78%	7.96%	9.27%	1.44%
	New York University Federal Credit Union	\$73,189	\$12,204	16.67%	8.67%	2.46%	8.20%
	New York Times Employees Federal Credit Union	\$75,405	\$12,487	16.56%	(4.53%)	0.44%	1.51%
	Leatherstocking Region Federal Credit Union	\$77,655	\$9,984	12.86%	15.39%	6.39%	5.89%
	Empire ONE Federal Credit Union	\$78,470	\$8,392	10.69%	3.46%	0.60%	2.59%
	Jamestown Area Community Federal Credit Union	\$79,065	\$6,724	8.50%	6.90%	0.04%	3.23%
	Northeastern Operating Engineers Federal Credit Union	\$79,443	\$7,626	9.60%	5.42%	2.28%	3.87%
	One Credit Union of NY	\$81,901	\$10,642	12.99%	19.31%	1.07%	0.76%
	Western New York Federal Credit Union	\$82,434	\$7,942	9.63%	2.89%	2.19%	3.34%
	Greater Metro Federal Credit Union	\$86,783	\$8,888	10.24%	(3.39%)	63.86%	46.61%
	Lower East Side People's Federal Credit Union	\$87,997	\$17,110	19.44%	1.15%	25.16%	2.16%
	Compass Federal Credit Union	\$88,038	\$13,293	15.10%	2.94%	1.66%	2.38%
	Crossroads Community Federal Credit Union	\$88,506	\$11,340	12.81%	10.02%	0.64%	1.78%
	Adirondack Regional Federal Credit Union	\$88,773	\$6,800	7.66%	7.31%	6.04%	7.51%
	TruNorthern Federal Credit Union	\$90,041	\$11,325	12.58%	4.00%	3.01%	0.81%
	1199 SEIU Federal Credit Union	\$90,471	\$10,742	11.87%	1.98%	8.92%	7.07%
	Consumers Federal Credit Union	\$93,468	\$11,202	11.98%	3.38%	2.66%	2.26%
	St. Pius X Church Federal Credit Union	\$94,207	\$9,079	9.64%	(11.01%)	4.12%	8.26%
	Greater Chautauqua Federal Credit Union	\$95,307	\$9,018	9.46%	11.45%	5.21%	4.31%
	Good Neighbors Federal Credit Union	\$95,998	\$8,347	8.69%	(16.63%)	23.72%	7.88%
	Triboro Postal Federal Credit Union	\$96,798	\$19,429	20.07%	2.94%	0.61%	0.29%
	ACMG Federal Credit Union	\$98,796	\$8,845	8.95%	7.65%	6.34%	4.18%
	Lufthansa Emp. Federal Credit Union	\$102,085	\$16,026	15.70%	0.60%	0.11%	1.25%

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

March 31, 2024

Run Date: May 29, 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	\$107,559	\$9,759	9.07%	8.71%	7.92%	3.82%
	Utica Gas & Electric Emp Federal Credit Union	\$108,992	\$18,503	16.98%	5.81%	8.09%	1.84%
	Community Resource Federal Credit Union	\$114,197	\$13,820	12.10%	(0.84%)	2.13%	3.02%
	American Broadcast Employees Federal Credit Union	\$118,131	\$13,306	11.26%	9.07%	10.48%	3.83%
	Auburn Community Federal Credit Union	\$119,291	\$12,965	10.87%	6.01%	0.35%	1.23%
	Meridia Community Federal Credit Union	\$126,303	\$16,266	12.88%	15.24%	2.67%	2.12%
	Syracuse Fire Department Employees Federal Credit Union	\$127,414	\$17,635	13.84%	8.95%	1.72%	1.09%
	UFirst Federal Credit Union	\$129,960	\$16,695	12.85%	3.16%	2.10%	2.33%
	Oswego County Federal Credit Union	\$133,345	\$14,784	11.09%	13.51%	11.21%	7.58%
	Great Erie Federal Credit Union	\$134,101	\$14,912	11.12%	8.38%	1.68%	1.73%
	Inner Lakes Federal Credit Union	\$139,533	\$13,699	9.82%	11.01%	1.89%	3.80%
	Buffalo Metropolitan Federal Credit Union	\$143,929	\$15,955	11.09%	6.47%	14.33%	5.26%
	Genesee Valley Federal Credit Union	\$146,089	\$20,459	14.00%	17.70%	0.53%	2.47%
	Alternatives Federal Credit Union	\$147,075	\$18,654	12.68%	(0.26%)	14.58%	6.32%
	Ontario Shores Federal Credit Union	\$148,660	\$16,350	11.00%	9.52%	1.85%	2.85%
	Town of Hempstead Employees Federal Credit Union	\$149,711	\$10,393	6.94%	0.27%	30.70%	23.89%
	Southern Chautauqua Federal Credit Union	\$150,460	\$22,340	14.85%	8.97%	6.19%	7.84%
	Ukrainian National Federal Credit Union	\$151,621	\$19,290	12.72%	0.06%	1.20%	1.88%
	Tonawanda Valley Federal Credit Union	\$154,276	\$14,006	9.08%	7.74%	0.11%	1.99%
	St. Josephs Parish Buffalo Federal Credit Union	\$154,464	\$16,308	10.56%	7.98%	7.02%	3.26%
	Greater Woodlawn Federal Credit Union	\$155,070	\$33,637	21.69%	9.50%	0.23%	0.90%
	Ulster Federal Credit Union	\$156,729	\$15,513	9.90%	14.87%	2.80%	8.21%
	TrailNorth Federal Credit Union	\$165,200	\$15,266	9.24%	3.54%	6.77%	7.89%
	First Choice Financial Federal Credit Union	\$167,972	\$19,380	11.54%	12.03%	3.36%	5.52%
	Financial Trust Federal Credit Union	\$170,305	\$23,966	14.07%	11.59%	1.38%	2.02%
	Western Division Federal Credit Union	\$198,703	\$27,578	13.88%	3.76%	0.04%	0.98%
	Palisades Federal Credit Union	\$210,089	\$19,564	9.31%	(1.83%)	4.88%	6.89%
	GHS Federal Credit Union	\$226,503	\$20,853	9.21%	13.75%	26.43%	13.28%
	Moog Employees Federal Credit Union	\$228,247	\$57,048	24.99%	9.67%	0.06%	1.73%
	Finger Lakes Federal Credit Union	\$235,833	\$27,392	11.61%	13.60%	1.08%	3.02%
	Saint Lawrence Federal Credit Union	\$244,616	\$26,158	10.69%	4.05%	4.70%	3.49%
	Average of Asset Group A	\$108,862	\$13,391	12.19%	6.07%	5.71%	4.41%

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

March 31, 2024

Run Date: May 29, 2024

		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 B - \$251 to \$500 million in total assets							
	Access Federal Credit Union	\$253,469	\$23,736	9.36%	11.58%	2.76%	3.53%
	Niagara's Choice Federal Credit Union	\$259,690	\$24,879	9.58%	1.23%	6.11%	8.14%
	SECN Y Federal Credit Union	\$290,083	\$20,971	7.23%	1.78%	4.95%	2.79%
	TCT Federal Credit Union	\$296,504	\$25,823	8.71%	0.25%	2.06%	2.74%
	Dannemora Federal Credit Union	\$302,375	\$38,441	12.71%	6.42%	1.32%	2.10%
	Actors Federal Credit Union	\$310,829	\$27,904	8.98%	5.14%	2.01%	7.72%
	Family First of NY Federal Credit Union	\$318,036	\$34,485	10.84%	2.57%	5.58%	3.62%
	People's Alliance Federal Credit Union	\$323,872	\$33,224	10.26%	2.09%	4.42%	9.80%
	Hudson River Community Credit Union	\$338,570	\$50,253	14.84%	5.93%	5.03%	3.24%
	Nassau Financial Federal Credit Union	\$343,802	\$20,846	6.06%	0.15%	8.67%	9.96%
	Ocean Financial Federal Credit Union	\$357,808	\$33,396	9.33%	(1.28%)	7.52%	5.11%
	Ukrainian Federal Credit Union	\$389,285	\$32,383	8.32%	1.28%	6.63%	4.38%
	High Point Federal Credit Union	\$401,876	\$55,891	13.91%	2.77%	1.35%	3.71%
	Suma Yonkers Federal Credit Union	\$420,718	\$53,516	12.72%	(0.93%)	8.42%	6.11%
	TEG Federal Credit Union	\$439,064	\$37,363	8.51%	3.43%	2.07%	6.71%
	ServU Federal Credit Union	\$464,732	\$66,224	14.25%	8.43%	2.64%	1.71%
	Advantage Federal Credit Union	\$488,922	\$43,392	8.88%	4.14%	1.23%	7.59%
	First New York Federal Credit Union	\$489,511	\$43,164	8.82%	5.29%	3.25%	6.24%
	Average of Asset Group B	\$360,508	\$36,994	10.18%	3.35%	4.22%	5.29%
Asset Group C - \$501 million to \$1 billion in total assets							
	G.P.O. Federal Credit Union	\$520,347	\$56,331	10.83%	9.99%	1.60%	4.48%
	Pittsford Federal Credit Union	\$535,920	\$58,177	10.86%	0.55%	1.83%	2.14%
	Northern Credit Union	\$620,519	\$67,415	10.86%	(0.31%)	6.35%	7.63%
	Cornerstone Community Federal Credit Union	\$625,486	\$49,773	7.96%	4.66%	1.94%	5.19%
	Reliant Community Federal Credit Union	\$677,978	\$62,461	9.21%	5.49%	1.81%	3.64%
	Heritage Financial Credit Union	\$709,484	\$79,528	11.21%	2.29%	4.77%	5.32%
	First Heritage Federal Credit Union	\$719,325	\$74,932	10.42%	6.64%	1.47%	5.64%
	Sea Comm Federal Credit Union	\$802,488	\$117,910	14.69%	6.13%	2.59%	1.61%
	N C P D Federal Credit Union	\$887,335	\$137,505	15.50%	2.01%	0.62%	1.40%
	Sidney Federal Credit Union	\$983,444	\$105,299	10.71%	5.27%	5.26%	8.52%
	Average of Asset Group C	\$708,233	\$80,933	11.23%	4.27%	2.82%	4.56%

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.

Net Worth

March 31, 2024

Run Date: May 29, 2024

		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 D - Over \$1 billion in total assets							
	First Source Federal Credit Union	\$1,029,191	\$95,305	9.26%	7.34%	10.22%	21.64%
	Quorum Federal Credit Union	\$1,134,226	\$104,587	9.22%	11.94%	15.06%	19.36%
	Sunmark Credit Union	\$1,156,749	\$100,155	8.66%	2.20%	15.14%	6.45%
	The Summit Federal Credit Union	\$1,357,287	\$138,197	10.18%	5.91%	1.70%	4.77%
	Self Reliance NY Federal Credit Union	\$1,392,474	\$256,137	18.39%	(0.28%)	2.65%	2.02%
	CFCU Community Credit Union	\$1,444,235	\$196,088	13.58%	1.99%	4.62%	5.84%
	Mid-Hudson Valley Federal Credit Union	\$1,447,570	\$147,632	10.20%	4.73%	2.62%	5.45%
	Island Federal Credit Union	\$1,519,441	\$134,527	8.85%	(4.95%)	6.92%	6.37%
	Suffolk Federal Credit Union	\$1,796,682	\$158,191	8.80%	14.03%	1.73%	4.79%
	Corning Federal Credit Union	\$2,423,777	\$258,806	10.68%	11.44%	3.49%	8.88%
	Polish & Slavic Federal Credit Union	\$2,559,550	\$265,947	10.39%	7.04%	2.29%	1.63%
	AmeriCU Credit Union	\$2,680,263	\$255,592	9.54%	4.56%	14.59%	12.68%
	USAlliance Federal Credit Union	\$3,150,622	\$259,232	8.23%	10.43%	6.56%	12.71%
	Empower Federal Credit Union	\$3,583,766	\$344,115	9.60%	10.01%	3.30%	9.74%
	Municipal Credit Union	\$4,354,132	\$456,669	10.49%	16.08%	8.81%	13.41%
	Jovia Financial Federal Credit Union	\$4,492,663	\$405,458	9.02%	5.00%	9.27%	11.08%
	Visions Federal Credit Union	\$5,538,021	\$513,344	9.27%	0.21%	3.37%	5.52%
	Hudson Valley Credit Union	\$7,201,413	\$816,371	11.34%	4.79%	2.80%	4.55%
	United Nations Federal Credit Union	\$9,122,079	\$828,508	9.08%	17.17%	1.51%	3.51%
	ESL Federal Credit Union	\$9,184,912	\$1,537,716	16.74%	4.77%	1.55%	4.53%
	Broadview Federal Credit Union	\$9,188,684	\$739,813	8.05%	2.11%	4.66%	8.65%
	Teachers Federal Credit Union	\$9,887,875	\$967,736	9.79%	1.69%	8.98%	12.84%
	Bethpage Federal Credit Union	\$13,130,163	\$1,185,116	9.03%	9.48%	10.68%	10.83%
	Average of Asset Group D	\$4,294,599	\$441,967	10.36%	6.42%	6.20%	8.58%

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.

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.