Credit Union Index

AN ANALYSIS OF NEW YORK CREDIT UNIONS

The Credit Union Index is published by Baker Tilly.

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

ASSET SIZE DEFINITION

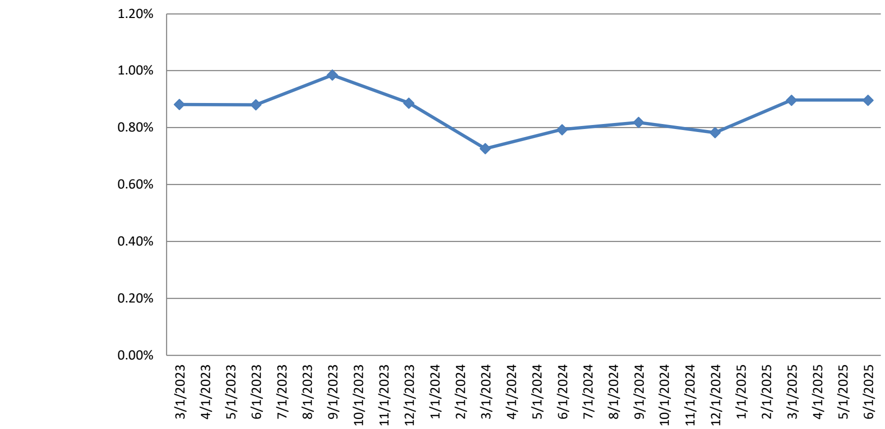
Group A	$0–$250 million
Group B	$251 million–$500 million
Group C	$501 million–$1 billion
Group D	Over $1 billion

New York

Performance Analysis

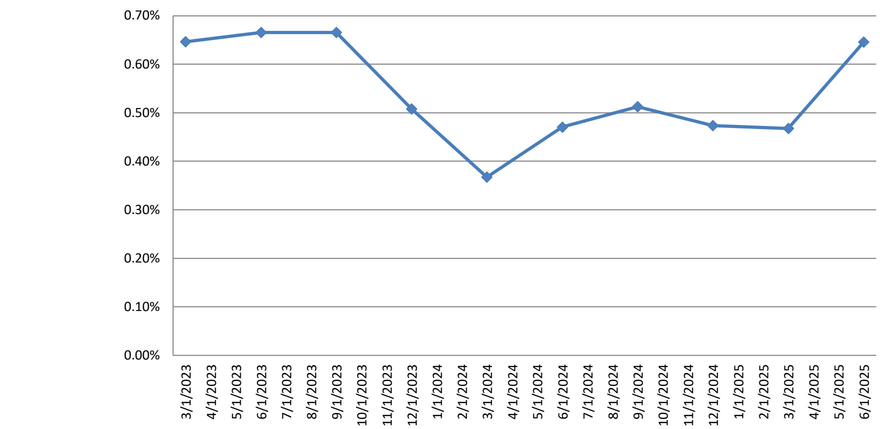
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



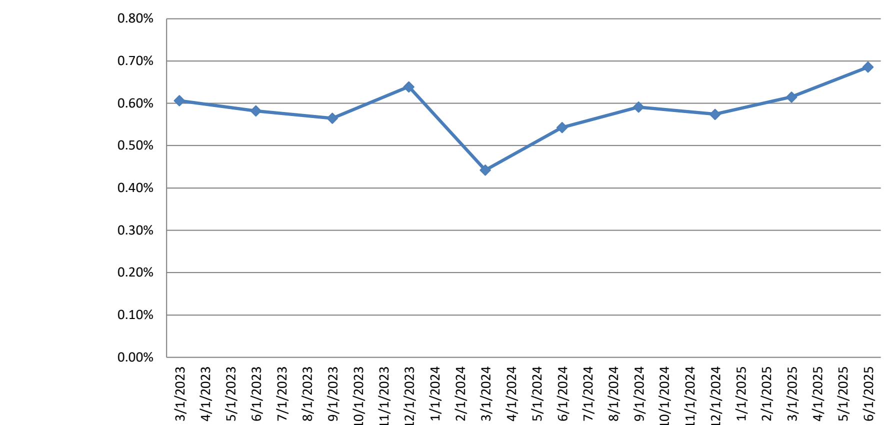
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.88%	0.88%	0.99%	0.89%	0.73%	0.79%	0.82%	0.78%	0.90%	0.90%

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



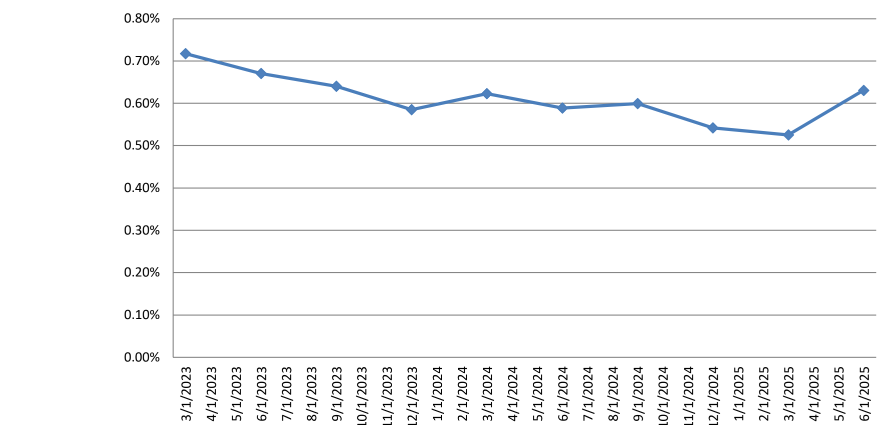
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.65%	0.67%	0.67%	0.51%	0.37%	0.47%	0.51%	0.47%	0.47%	0.65%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.61%	0.58%	0.56%	0.64%	0.44%	0.54%	0.59%	0.57%	0.62%	0.69%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.72%	0.67%	0.64%	0.59%	0.62%	0.59%	0.60%	0.54%	0.53%	0.63%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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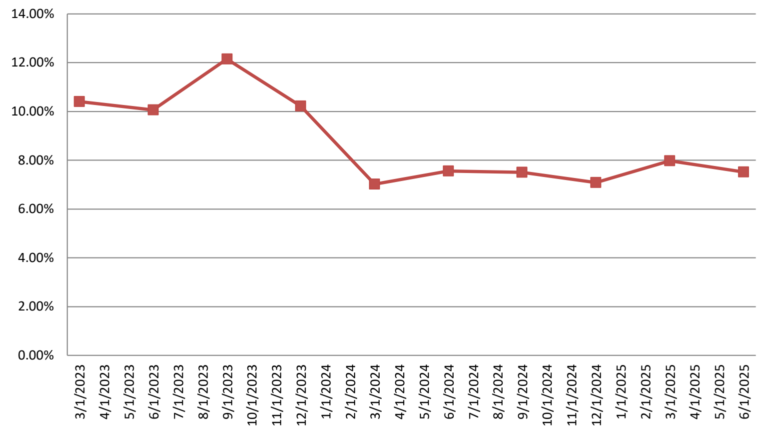
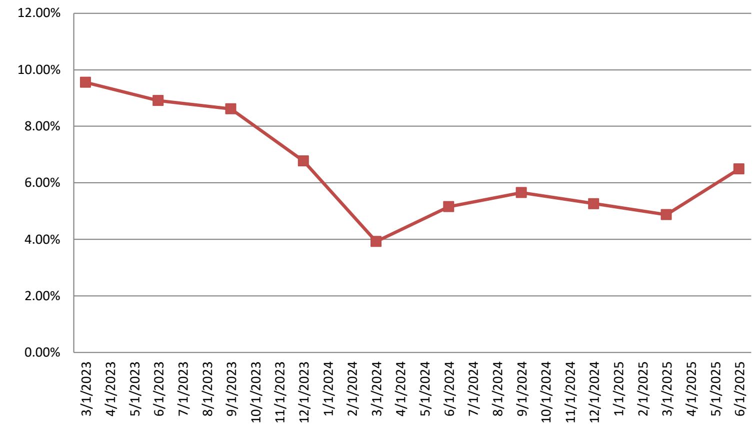
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



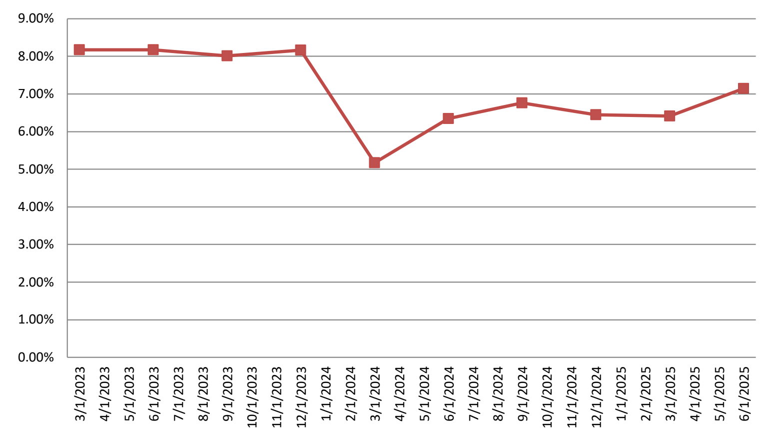
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	10.40%	10.06%	12.14%	10.22%	7.03%	7.56%	7.51%	7.09%	7.98%	7.51%

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



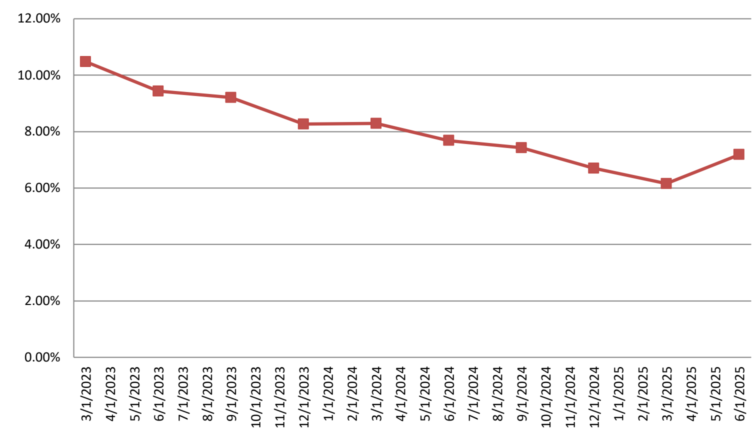
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	9.55%	8.91%	8.62%	6.77%	3.92%	5.15%	5.66%	5.26%	4.88%	6.50%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	8.17%	8.17%	8.01%	8.16%	5.17%	6.34%	6.76%	6.45%	6.41%	7.15%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	10.48%	9.44%	9.21%	8.26%	8.30%	7.68%	7.43%	6.70%	6.16%	7.18%

Source: SNL Financial

Note: Report includes only bank-level data.

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Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 million to $250 million in total assets											
Money Federal Credit Union	$51,912	$69	0.52%	5.59%	82.71%	$88	$91	0.35%	3.77%	85.88%	$89
Qside Federal Credit Union	$53,400	$181	1.36%	14.96%	65.70%	$151	$426	1.61%	17.99%	64.77%	$134
Buffalo Conrail Federal Credit Union	$54,889	$344	2.52%	11.01%	43.87%	$92	$495	1.83%	8.00%	55.59%	$104
Brooklyn Cooperative Federal Credit Union	$54,987	$2	0.01%	0.15%	99.74%	$100	$37	0.14%	1.41%	94.97%	$94
Van Cortlandt Cooperative Federal Credit Union	$55,099	$46	0.33%	2.93%	79.86%	$133	$124	0.45%	3.96%	82.06%	$133
Rockland Employees Federal Credit Union	$55,405	$152	1.10%	7.06%	80.05%	$107	$275	1.00%	6.44%	80.98%	$105
Mohawk Valley Federal Credit Union	$56,118	$161	1.17%	9.13%	67.38%	$59	$285	1.06%	8.15%	70.09%	$57
Mountain Valley Federal Credit Union	$56,929	($465)	(3.32%)	(43.67%)	151.61%	$88	($533)	(1.92%)	(24.47%)	121.23%	$77
Oswego Teachers Employees Federal Credit Union	$57,416	$74	0.52%	4.38%	79.50%	$117	$137	0.49%	4.08%	80.74%	$118
Remington Federal Credit Union	$57,818	$153	1.07%	7.55%	70.76%	$73	$302	1.06%	7.52%	71.12%	$70
Educational and Governmental Employees Federal Credit Union	$58,779	($14)	(0.10%)	(0.97%)	94.86%	$87	$5	0.02%	0.18%	95.80%	$91
Yonkers Teachers Federal Credit Union	$59,030	$37	0.25%	1.74%	82.41%	$155	$81	0.28%	1.91%	81.29%	$154
Saratoga's Community Federal Credit Union	$59,057	($26)	(0.18%)	(2.27%)	99.20%	$86	$535	1.86%	24.01%	70.60%	$82
Alco Federal Credit Union	$59,403	$126	0.86%	6.86%	72.93%	$67	$308	1.07%	8.43%	75.19%	$59
RT Federal Credit Union	$59,998	($58)	(0.39%)	(3.57%)	112.32%	$79	($178)	(0.62%)	(5.44%)	118.23%	$80
C C S E Federal Credit Union	$61,644	$248	1.62%	17.09%	64.63%	$74	$337	1.12%	11.79%	73.64%	$71
Morton Lane Federal Credit Union	$65,060	$50	0.31%	2.56%	77.51%	$130	$100	0.31%	2.57%	80.00%	$131
Radius Federal Credit Union	$65,549	$232	1.41%	10.16%	70.36%	$119	$374	1.13%	8.28%	72.40%	$121
Kenmore NY Teachers Federal Credit Union	$66,495	$74	0.46%	5.40%	81.93%	$67	$152	0.48%	5.62%	81.61%	$67
Greater Niagara Federal Credit Union	$69,605	$144	0.82%	7.16%	79.90%	$71	$341	0.96%	8.77%	78.44%	$72
M. C. T. Federal Credit Union	$69,613	$375	2.17%	15.55%	41.80%	$81	$707	2.07%	14.94%	43.12%	$81
New York University Federal Credit Union	$72,096	$528	2.91%	15.87%	60.69%	$111	$821	2.27%	12.51%	66.06%	$116
New York Times Employees Federal Credit Union	$73,033	$48	0.26%	1.88%	89.98%	$132	$50	0.14%	1.01%	94.23%	$138
Ever $ Green Federal Credit Union	$73,193	($73)	(0.41%)	(4.86%)	99.84%	$74	($167)	(0.47%)	(5.58%)	101.37%	$73
Great Meadow Federal Credit Union	$75,669	$229	1.23%	10.95%	72.31%	$58	$404	1.12%	9.78%	73.39%	$56
Empire ONE Federal Credit Union	$77,066	($16)	(0.08%)	(0.81%)	95.40%	$116	($141)	(0.36%)	(3.55%)	100.64%	$116
Greater Metro Federal Credit Union	$81,168	$49	0.24%	2.43%	88.56%	$75	$57	0.14%	1.43%	92.17%	$82
Jamestown Area Community Federal Credit Union	$82,198	$329	1.63%	16.91%	61.79%	$59	$595	1.48%	15.59%	65.52%	$60
Adirondack Regional Federal Credit Union	$85,253	$297	1.41%	16.37%	74.35%	$84	$529	1.26%	14.86%	74.10%	$86
Western New York Federal Credit Union	$88,143	$308	1.40%	13.46%	68.47%	$110	$637	1.47%	14.16%	69.26%	$107
Lower East Side People's Federal Credit Union	$88,796	$31	0.14%	1.15%	97.57%	$112	$1,041	2.33%	19.72%	71.02%	$108
Northeastern Operating Engineers Federal Credit Union	$90,785	$103	0.45%	5.09%	83.76%	$150	$279	0.61%	6.95%	82.95%	$148
Port Washington Federal Credit Union	$91,319	$510	2.28%	14.16%	29.26%	$87	$907	2.06%	12.80%	36.60%	$84
Crossroads Community Federal Credit Union	$91,567	$415	1.82%	12.82%	49.71%	$70	$775	1.71%	12.15%	53.36%	$75
Triboro Postal Federal Credit Union	$93,239	($289)	(1.23%)	(11.03%)	289.34%	$91	($392)	(0.83%)	(7.68%)	162.70%	$110
Good Neighbors Federal Credit Union	$93,641	($398)	(1.69%)	(22.10%)	107.69%	$87	($608)	(1.28%)	(16.53%)	108.17%	$87
St. Pius X Church Federal Credit Union	$94,463	$76	0.32%	3.29%	81.96%	$80	$120	0.25%	2.61%	86.32%	$87
Leatherstocking Region Federal Credit Union	$96,009	$471	1.99%	16.59%	55.36%	$103	$781	1.68%	13.99%	59.32%	$112
I AM Federal Credit Union	$96,294	$156	0.65%	6.44%	73.50%	$100	$714	1.52%	15.31%	67.08%	$97
Compass Federal Credit Union	$96,412	$439	1.83%	12.33%	57.49%	$42	$576	1.22%	8.16%	68.52%	$55
Greater Chautauqua Federal Credit Union	$97,393	$328	1.34%	12.61%	70.92%	$61	$602	1.23%	11.74%	73.59%	$61
Lufthansa Emp. Federal Credit Union	$100,993	$62	0.25%	1.52%	61.88%	$81	$121	0.24%	1.49%	64.78%	$82
TruNorthern Federal Credit Union	$101,145	$241	0.97%	11.87%	80.22%	$85	$396	0.81%	10.01%	79.00%	$83
Consumers Federal Credit Union	$103,715	$151	0.59%	5.25%	76.03%	$120	$276	0.55%	4.83%	80.57%	$130

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Asset Group A - $50 million to $250 million in total assets (continued)											
Salt City Federal Credit Union	$106,090	$245	0.92%	10.07%	75.00%	$90	$398	0.76%	8.28%	80.12%	$96
One Credit Union of NY	$108,145	$394	1.47%	14.09%	63.17%	$85	$744	1.40%	13.25%	65.75%	$88
NextStep Federal Credit Union	$108,527	($10)	(0.04%)	(0.40%)	87.08%	$88	$190	0.36%	3.82%	81.42%	$84
American Broadcast Employees Federal Credit Union	$114,597	$1,013	3.56%	27.95%	51.04%	$100	$1,250	2.19%	17.62%	61.76%	$102
Community Resource Federal Credit Union	$116,343	$74	0.26%	2.13%	82.65%	$86	$121	0.21%	1.75%	85.65%	$87
Auburn Community Federal Credit Union	$118,923	$306	1.03%	8.67%	76.37%	$78	$455	0.77%	6.50%	80.08%	$74
Utica Gas & Electric Emp Federal Credit Union	$123,108	$457	1.52%	9.95%	50.99%	$90	$796	1.34%	8.83%	54.76%	$90
Meridia Community Federal Credit Union	$135,935	$795	2.36%	16.14%	47.94%	$81	$1,501	2.26%	15.53%	48.79%	$81
Syracuse Fire Department Employees Federal Credit Union	$136,035	$578	1.71%	12.09%	56.00%	$95	$1,155	1.72%	12.29%	55.37%	$90
UFirst Federal Credit Union	$138,071	$593	1.71%	20.90%	71.71%	$89	$838	1.23%	15.16%	76.60%	$90
Buffalo Metropolitan Federal Credit Union	$141,919	$115	0.32%	3.01%	83.62%	$115	$219	0.31%	2.88%	86.23%	$121
Oswego County Federal Credit Union	$144,139	$454	1.26%	11.23%	79.44%	$67	$733	1.03%	9.16%	83.34%	$65
Great Erie Federal Credit Union	$147,656	$339	0.92%	8.09%	75.71%	$82	$758	1.05%	9.19%	74.35%	$79
Town of Hempstead Employees Federal Credit Union	$148,227	$257	0.69%	9.20%	72.27%	$132	$292	0.39%	5.26%	81.07%	$113
Ukrainian National Federal Credit Union	$153,406	$99	0.26%	2.12%	89.50%	$92	$168	0.22%	1.81%	91.15%	$95
Inner Lakes Federal Credit Union	$156,351	$267	0.69%	14.92%	69.73%	$71	$675	0.88%	20.16%	69.56%	$69
Tonawanda Valley Federal Credit Union	$160,090	$609	1.54%	15.07%	65.92%	$67	$992	1.27%	12.46%	70.98%	$72
Southern Chautauqua Federal Credit Union	$160,963	$431	1.08%	8.70%	76.12%	$81	$1,044	1.33%	10.68%	75.48%	$79
Greater Woodlawn Federal Credit Union	$162,207	$750	1.86%	8.07%	46.39%	$77	$1,459	1.82%	7.93%	46.93%	$77
Ulster Federal Credit Union	$164,979	$310	0.76%	13.52%	82.15%	$88	$851	1.05%	19.63%	80.67%	$87
Genesee Valley Federal Credit Union	$166,236	$1,298	3.17%	20.99%	45.02%	$93	$2,198	2.73%	18.18%	48.25%	$89
Alternatives Federal Credit Union	$167,423	($121)	(0.29%)	(4.07%)	99.49%	$100	($158)	(0.19%)	(2.63%)	100.66%	$97
TrailNorth Federal Credit Union	$171,020	$371	0.88%	9.75%	80.81%	$99	$535	0.64%	7.13%	85.82%	$100
St. Josephs Parish Buffalo Federal Credit Union	$175,307	$601	1.39%	13.16%	50.09%	$97	$968	1.13%	10.74%	55.03%	$105
Financial Trust Federal Credit Union	$185,391	$780	1.69%	11.35%	57.49%	$84	$1,475	1.62%	10.88%	58.63%	$83
First Choice Financial Federal Credit Union	$188,749	$684	1.45%	15.23%	64.39%	$86	$1,001	1.07%	11.47%	70.36%	$85
Ontario Shores Federal Credit Union	$188,891	$526	1.19%	10.94%	69.89%	$89	$955	1.12%	10.27%	70.91%	$83
Palisades Federal Credit Union	$203,597	($351)	(0.68%)	(9.38%)	87.87%	$119	($362)	(0.35%)	(4.88%)	94.59%	$120
Western Division Federal Credit Union	$216,329	$809	1.52%	10.89%	58.64%	$93	$1,591	1.50%	10.85%	59.25%	$91
GHS Federal Credit Union	$226,979	$489	0.87%	10.90%	64.98%	$77	$276	0.24%	3.11%	70.04%	$78
Moog Employees Federal Credit Union	$243,023	$1,335	2.21%	8.51%	34.36%	$111	$2,489	2.08%	8.01%	36.44%	$117
Saint Lawrence Federal Credit Union	$245,388	$674	1.11%	12.37%	74.59%	$84	$1,291	1.06%	12.10%	74.92%	$82
Average of Asset Group A	$110,735	$277	0.91%	7.20%	76.52%	$92	$522	0.90%	7.51%	76.10%	$92

Source: SNL Financial

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Asset Group B - $251 million to $500 million in total assets											
Finger Lakes Federal Credit Union	$250,022	$1,227	2.00%	16.45%	59.59%	$86	$2,501	2.07%	17.25%	58.71%	$86
Niagara's Choice Federal Credit Union	$258,846	$603	0.93%	10.49%	75.98%	$73	$1,110	0.86%	9.96%	75.68%	$72
TCT Federal Credit Union	$284,112	$381	0.54%	7.12%	85.70%	$90	$585	0.41%	5.59%	87.94%	$89
Access Federal Credit Union	$294,425	$942	1.30%	14.63%	70.07%	$81	$1,668	1.17%	13.23%	71.70%	$79
SECNY Federal Credit Union	$307,734	$271	0.36%	4.80%	86.85%	$86	$512	0.34%	4.56%	86.22%	$82
Dannemora Federal Credit Union	$313,178	$966	1.25%	11.67%	73.02%	$79	$1,715	1.12%	10.60%	74.47%	$79
People's Alliance Federal Credit Union	$321,718	$211	0.26%	2.67%	85.17%	$90	$324	0.20%	2.06%	86.07%	$91
Family First of NY Federal Credit Union	$329,166	$540	0.67%	6.48%	81.06%	$104	$814	0.50%	4.93%	83.19%	$102
Actors Federal Credit Union	$329,253	$671	0.81%	9.44%	74.26%	$105	$832	0.51%	5.91%	80.50%	$101
Nassau Financial Federal Credit Union	$336,589	($2)	0.00%	(0.07%)	100.06%	$105	$1	0.00%	0.02%	99.97%	$100
Hudson River Community Credit Union	$342,313	$1,113	1.31%	8.43%	70.37%	$99	$1,708	1.02%	6.52%	75.38%	$105
Ocean Financial Federal Credit Union	$383,356	$132	0.14%	2.65%	89.09%	$112	$94	0.05%	0.97%	92.10%	$114
Ukrainian Federal Credit Union	$407,750	$331	0.33%	4.09%	87.08%	$69	$519	0.26%	3.23%	88.05%	$70
High Point Federal Credit Union	$411,495	$331	0.32%	2.94%	89.07%	$71	$693	0.34%	3.16%	88.94%	$69
Suma Yonkers Federal Credit Union	$444,483	$648	0.59%	4.80%	74.97%	$92	$1,119	0.51%	4.17%	77.79%	$95
Advantage Federal Credit Union	$473,973	$823	0.69%	10.44%	77.75%	$95	$1,389	0.59%	9.00%	79.38%	$94
TEG Federal Credit Union	$489,428	$858	0.72%	8.87%	87.01%	$101	$1,816	0.77%	9.60%	85.20%	$94
ServU Federal Credit Union	$499,346	$1,166	0.94%	6.47%	76.57%	$76	$2,200	0.90%	6.15%	77.41%	$76
Average of Asset Group B	$359,844	$623	0.73%	7.35%	80.20%	$90	$1,089	0.65%	6.50%	81.59%	$89
Asset Group C - $501 million to $1 billion in total assets											
First New York Federal Credit Union	$524,852	$840	0.64%	8.17%	80.44%	$79	$2,303	0.88%	11.47%	77.90%	$78
Pittsford Federal Credit Union	$537,788	$907	0.68%	5.92%	78.53%	$114	$1,652	0.62%	5.43%	83.18%	$125
G.P.O. Federal Credit Union	$580,333	$1,846	1.29%	11.48%	70.98%	$94	$3,314	1.17%	10.44%	72.67%	$92
Northern Credit Union	$667,057	$509	0.31%	3.17%	90.50%	$102	$486	0.15%	1.51%	93.07%	$102
Cornerstone Community Federal Credit Union	$706,823	$379	0.22%	4.19%	83.28%	$98	$321	0.09%	1.83%	85.98%	$99
Reliant Community Federal Credit Union	$726,402	$1,768	0.98%	10.97%	79.32%	$114	$3,072	0.86%	9.71%	81.33%	$113
Sea Comm Federal Credit Union	$760,409	$2,933	1.54%	12.81%	66.37%	$88	$5,156	1.34%	11.63%	69.00%	$86
Heritage Financial Credit Union	$776,739	$1,068	0.56%	8.22%	81.56%	$100	$1,419	0.38%	5.51%	83.03%	$101
First Heritage Federal Credit Union	$785,564	$1,314	0.68%	6.52%	77.44%	$93	$2,715	0.71%	6.83%	76.71%	$89
N C P D Federal Credit Union	$894,230	$1,567	0.70%	7.14%	59.12%	$142	$2,972	0.66%	7.10%	60.82%	$140
Average of Asset Group C	$696,020	$1,313	0.76%	7.86%	76.75%	$102	$2,341	0.69%	7.15%	78.37%	$103

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group D - Over $1 billion in total assets											
First Source Federal Credit Union	$1,078,058	$2,029	0.76%	7.80%	69.41%	$98	$3,821	0.71%	7.41%	69.69%	$96
Sidney Federal Credit Union	$1,128,365	$2,467	0.89%	9.24%	69.95%	$98	$5,051	0.93%	9.62%	69.92%	$95
Sunmark Credit Union	$1,182,946	$2,630	0.89%	10.49%	77.17%	$91	$4,855	0.83%	9.80%	79.00%	$91
Quorum Federal Credit Union	$1,207,760	$3,669	1.24%	15.66%	63.70%	$140	$6,166	1.06%	13.41%	68.49%	$133
The Summit Federal Credit Union	$1,418,624	$3,407	0.97%	8.93%	69.99%	$89	$6,867	0.98%	9.11%	69.49%	$85
Island Federal Credit Union	$1,428,126	$817	0.23%	4.29%	79.19%	$122	$613	0.08%	1.64%	83.35%	$122
Beginnings Credit Union	$1,437,233	$3,634	1.01%	7.76%	73.17%	$117	$4,424	0.61%	4.77%	80.15%	$120
Self Reliance NY Federal Credit Union	$1,442,797	$893	0.25%	1.47%	73.52%	$146	$760	0.11%	0.63%	85.93%	$147
Mid-Hudson Valley Federal Credit Union	$1,636,939	$2,647	0.65%	7.38%	77.37%	$110	$3,711	0.46%	5.26%	81.27%	$107
Suffolk Federal Credit Union	$1,943,315	$2,066	0.43%	7.14%	78.80%	$130	$3,400	0.35%	6.06%	81.51%	$130
Corning Federal Credit Union	$2,514,590	$3,828	0.61%	5.79%	74.35%	$103	$7,299	0.58%	5.57%	75.30%	$99
Polish & Slavic Federal Credit Union	$2,663,784	$4,266	0.64%	9.74%	79.95%	$102	$8,697	0.66%	10.40%	79.46%	$101
AmeriCU Credit Union	$2,821,834	$3,998	0.57%	6.67%	68.70%	$96	$4,529	0.32%	3.83%	69.39%	$96
USAlliance Federal Credit Union	$3,217,844	$4,793	0.60%	8.27%	65.93%	$122	$9,040	0.56%	7.87%	66.80%	$124
Empower Federal Credit Union	$4,107,761	$8,141	0.80%	9.43%	69.90%	$123	$16,131	0.81%	9.52%	71.13%	$123
Jovia Financial Federal Credit Union	$4,533,543	$6,515	0.58%	8.28%	67.94%	$108	$13,416	0.59%	8.76%	67.91%	$108
Municipal Credit Union	$4,619,413	$7,667	0.66%	6.90%	75.83%	$185	$23,186	1.01%	10.76%	69.64%	$155
Visions Federal Credit Union	$5,276,023	$3,265	0.25%	2.87%	83.04%	$117	$9,389	0.36%	4.20%	81.46%	$113
Hudson Valley Credit Union	$8,090,336	$4,190	0.21%	3.48%	84.16%	$122	$4,264	0.11%	1.82%	83.54%	$118
Broadview Federal Credit Union	$9,111,525	$11,872	0.53%	7.24%	81.17%	$118	$17,258	0.39%	5.35%	84.35%	$122
ESL Federal Credit Union	$9,626,252	$47,537	1.99%	14.46%	54.99%	$126	$56,979	1.20%	8.93%	63.69%	$124
Teachers Federal Credit Union	$9,879,191	$35,468	1.44%	14.70%	55.11%	$116	$48,879	0.99%	10.38%	58.53%	$114
United Nations Federal Credit Union	$10,011,382	$29,164	1.17%	13.36%	59.90%	$164	$52,590	1.07%	12.32%	62.32%	$168
FourLeaf Federal Credit Union	$13,876,605	$12,115	0.35%	4.73%	75.81%	$126	$25,180	0.37%	5.01%	76.32%	$124
Average of Asset Group D	$4,343,927	$8,628	0.74%	8.17%	72.04%	$120	$14,021	0.63%	7.18%	74.11%	$117

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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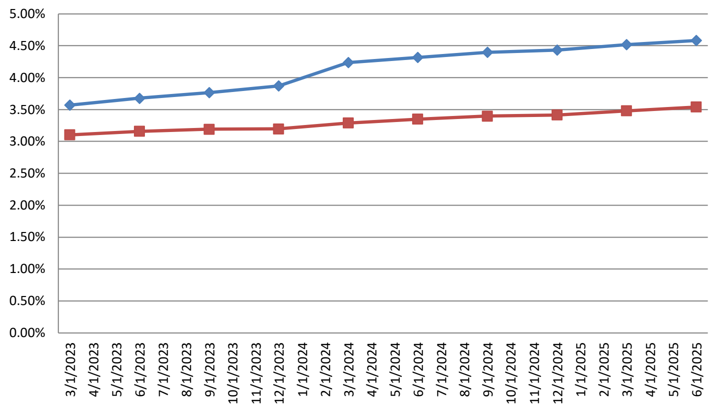
Balance Sheet & Net Interest Margin

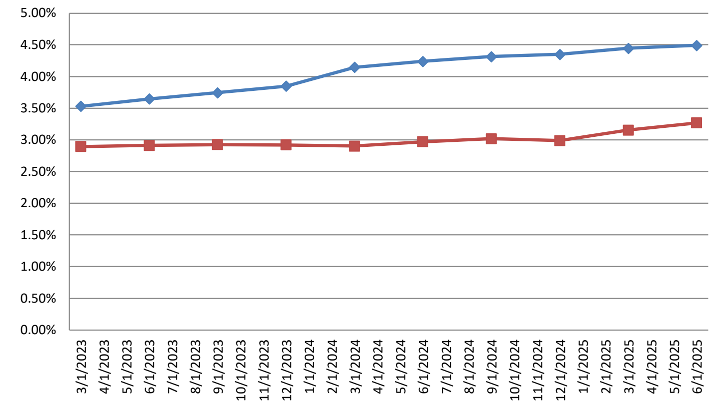
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



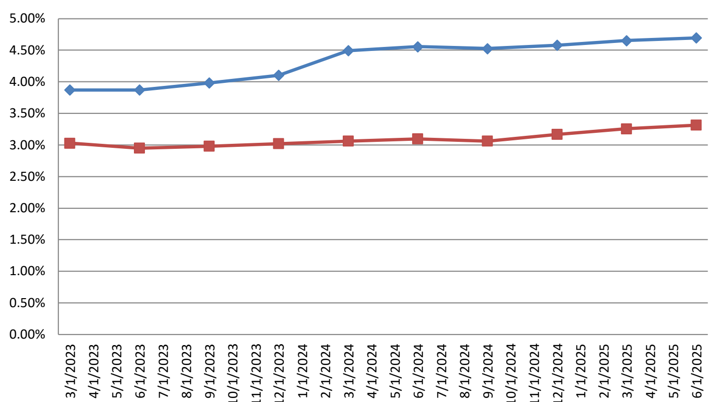
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.57%	3.68%	3.76%	3.87%	4.24%	4.32%	4.40%	4.43%	4.52%	4.58%
Net Interest Income/ Avg Assets	3.10%	3.16%	3.19%	3.20%	3.29%	3.35%	3.40%	3.41%	3.48%	3.54%

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



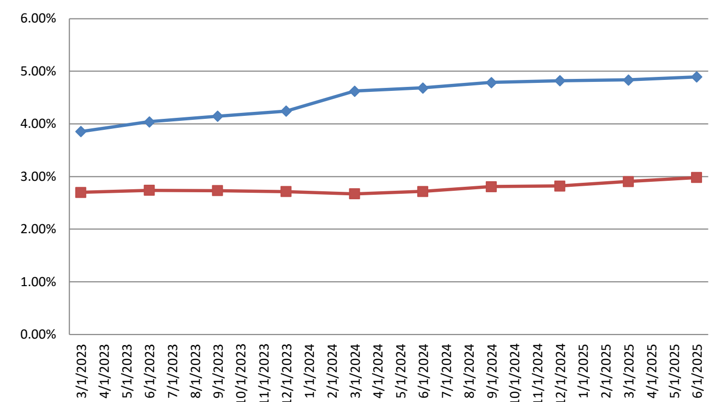
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.53%	3.64%	3.74%	3.85%	4.14%	4.24%	4.31%	4.35%	4.44%	4.49%
Net Interest Income/ Avg Assets	2.89%	2.91%	2.93%	2.92%	2.90%	2.97%	3.02%	2.99%	3.15%	3.27%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.87%	3.87%	3.98%	4.10%	4.49%	4.56%	4.52%	4.58%	4.65%	4.70%
Net Interest Income/ Avg Assets	3.03%	2.95%	2.98%	3.02%	3.06%	3.10%	3.06%	3.17%	3.26%	3.32%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.86%	4.04%	4.15%	4.24%	4.62%	4.68%	4.79%	4.82%	4.84%	4.89%
Net Interest Income/ Avg Assets	2.70%	2.74%	2.73%	2.71%	2.67%	2.72%	2.81%	2.82%	2.90%	2.98%

Source: SNL Financial

Note: Report includes only bank-level data.

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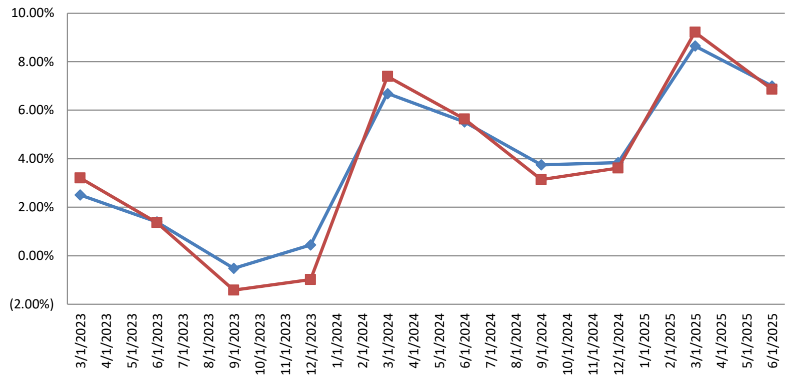
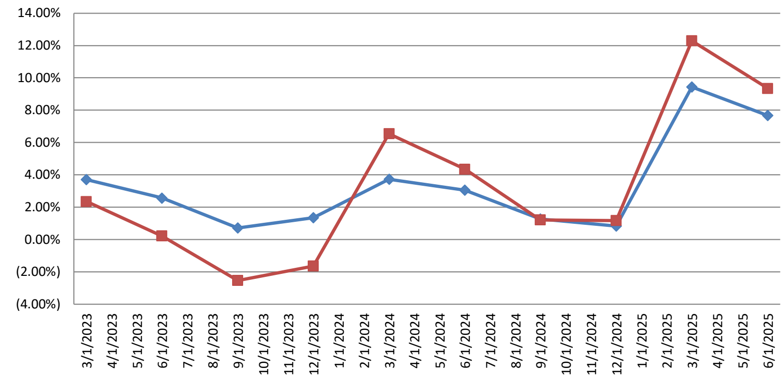
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



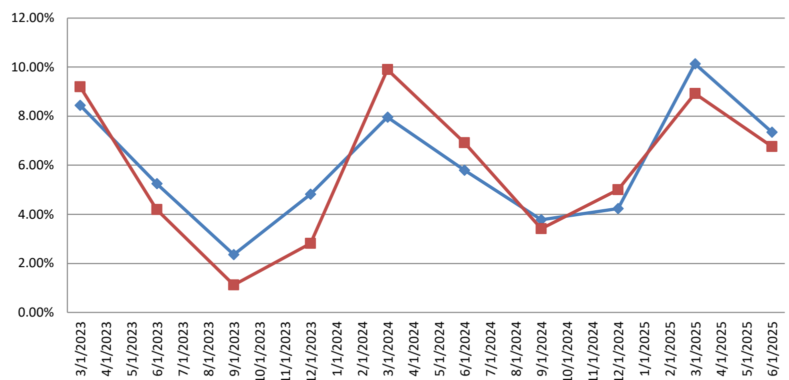
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	2.51%	1.39%	(0.51%)	0.44%	6.69%	5.52%	3.75%	3.84%	8.65%	7.00%
Market Growth Rate	3.21%	1.37%	(1.42%)	(0.98%)	7.39%	5.64%	3.14%	3.61%	9.21%	6.87%

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



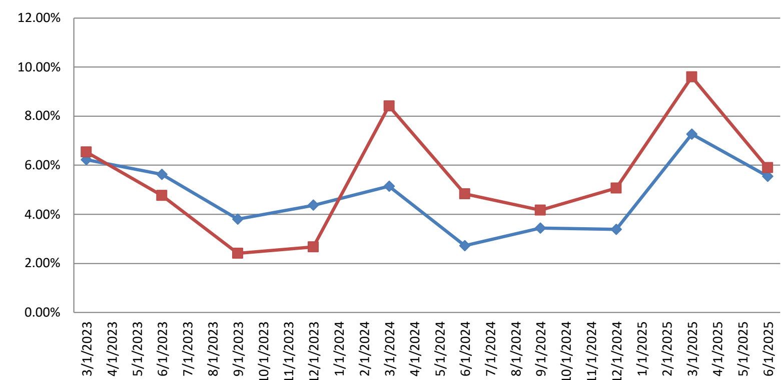
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	3.70%	2.57%	0.71%	1.35%	3.73%	3.06%	1.26%	0.83%	9.43%	7.68%
Market Growth Rate	2.35%	0.23%	(2.53%)	(1.63%)	6.54%	4.35%	1.21%	1.17%	12.29%	9.35%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	8.45%	5.25%	2.36%	4.82%	7.96%	5.80%	3.78%	4.24%	10.14%	7.35%
Market Growth Rate	9.20%	4.20%	1.12%	2.82%	9.90%	6.92%	3.42%	5.01%	8.93%	6.76%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	6.23%	5.63%	3.81%	4.37%	5.15%	2.72%	3.44%	3.39%	7.27%	5.55%
Market Growth Rate	6.53%	4.77%	2.40%	2.67%	8.42%	4.83%	4.17%	5.07%	9.60%	5.90%

Source: SNL Financial

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Institution Name	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 (%)
	As of Date					Year to Date				
Asset Group A - $50 million to $250 million in total assets										
Money Federal Credit Union	$51,912	$22,064	$46,629	47.32%	$6,489	3.47%	0.93%	2.53%	3.23%	3.97%
Qside Federal Credit Union	$53,400	$33,145	$47,638	69.58%	$4,450	7.46%	0.68%	6.79%	4.37%	13.51%
Buffalo Conrail Federal Credit Union	$54,889	$44,918	$42,028	106.88%	$8,444	4.88%	0.82%	4.06%	6.77%	6.44%
Brooklyn Cooperative Federal Credit Union	$54,987	$41,341	$46,597	88.72%	$2,391	4.49%	0.48%	4.01%	2.37%	0.89%
Van Cortlandt Cooperative Federal Credit Union	$55,099	$13,328	$48,723	27.35%	$11,020	3.05%	0.35%	2.69%	(0.48%)	(0.92%)
Rockland Employees Federal Credit Union	$55,405	$42,662	$46,139	92.46%	$2,916	7.52%	0.19%	7.33%	5.70%	5.29%
Mohawk Valley Federal Credit Union	$56,118	$25,867	$48,908	52.89%	$5,345	4.41%	0.93%	3.48%	16.67%	17.99%
Mountain Valley Federal Credit Union	$56,929	$42,013	$52,587	79.89%	$3,558	4.66%	1.04%	3.63%	8.49%	10.52%
Oswego Teachers Employees Federal Credit Union	$57,416	$37,752	$50,163	75.26%	$7,655	4.43%	1.55%	2.88%	12.55%	13.70%
Remington Federal Credit Union	$57,818	$21,894	$49,298	44.41%	$5,782	3.67%	0.66%	3.01%	9.44%	9.61%
Educational and Governmental Employees Federal Credit Union	$58,779	$16,716	$51,460	32.48%	$5,111	3.85%	0.23%	3.63%	4.53%	0.07%
Yonkers Teachers Federal Credit Union	$59,030	$2,602	$50,408	5.16%	$16,866	3.43%	1.96%	1.47%	0.50%	0.28%
Saratoga's Community Federal Credit Union	$59,057	$50,370	$54,582	92.28%	$3,375	4.68%	0.84%	3.84%	6.32%	4.99%
Alco Federal Credit Union	$59,403	$32,853	$51,796	63.43%	$2,528	4.81%	0.56%	4.25%	13.15%	14.66%
RT Federal Credit Union	$59,998	$21,157	$53,044	39.89%	$5,000	3.71%	0.56%	3.15%	17.63%	22.06%
C C S E Federal Credit Union	$61,644	$27,455	$55,690	49.30%	$5,137	3.92%	0.84%	3.08%	12.25%	12.18%
Morton Lane Federal Credit Union	$65,060	$30,199	$57,171	52.82%	$9,294	4.33%	1.86%	2.47%	(0.72%)	(1.08%)
Radius Federal Credit Union	$65,549	$45,873	$56,211	81.61%	$6,900	4.85%	0.66%	4.18%	0.49%	(0.66%)
Kenmore NY Teachers Federal Credit Union	$66,495	$26,276	$60,750	43.25%	$6,999	3.77%	1.46%	2.31%	16.03%	16.30%
Greater Niagara Federal Credit Union	$69,605	$26,874	$60,741	44.24%	$5,800	4.03%	0.21%	3.82%	(3.95%)	(7.77%)
M. C. T. Federal Credit Union	$69,613	$8,893	$59,729	14.89%	$9,945	3.74%	0.30%	3.44%	9.78%	9.07%
New York University Federal Credit Union	$72,096	$49,328	$57,521	85.76%	$4,806	5.77%	0.69%	5.08%	1.83%	(2.02%)
New York Times Employees Federal Credit Union	$73,033	$29,468	$62,470	47.17%	$9,129	3.26%	1.01%	2.25%	(0.02%)	(3.85%)
Ever $ Green Federal Credit Union	$73,193	$39,545	$66,976	59.04%	$3,660	4.65%	1.62%	3.03%	9.85%	10.48%
Great Meadow Federal Credit Union	$75,669	$46,937	$66,562	70.52%	$3,783	5.72%	1.44%	4.28%	22.60%	24.94%
Empire ONE Federal Credit Union	$77,066	$32,259	$68,961	46.78%	$5,709	2.82%	0.06%	2.76%	1.05%	1.36%
Greater Metro Federal Credit Union	$81,168	$21,133	$72,624	29.10%	$8,117	2.96%	0.78%	2.18%	4.04%	3.78%
Jamestown Area Community Federal Credit Union	$82,198	$48,643	$74,070	65.67%	$3,914	4.28%	0.47%	3.81%	6.75%	5.76%
Adirondack Regional Federal Credit Union	$85,253	$49,652	$77,587	64.00%	$6,090	4.26%	0.54%	3.71%	5.68%	9.02%
Western New York Federal Credit Union	$88,143	$51,152	$78,398	65.25%	$6,079	4.16%	0.40%	3.76%	9.58%	9.06%
Lower East Side People's Federal Credit Union	$88,796	$54,403	$65,928	82.52%	$3,229	5.48%	0.65%	4.84%	(1.80%)	(2.38%)
Northeastern Operating Engineers Federal Credit Union	$90,785	$64,365	$78,653	81.83%	$9,079	4.42%	0.61%	3.81%	(1.88%)	(1.84%)
Port Washington Federal Credit Union	$91,319	$75,144	$76,566	98.14%	$12,176	5.21%	2.24%	2.97%	13.62%	13.68%
Crossroads Community Federal Credit Union	$91,567	$21,930	$78,306	28.01%	$8,324	4.51%	1.02%	3.49%	4.92%	3.76%
Triboro Postal Federal Credit Union	$93,239	$11,490	$82,373	13.95%	$12,432	2.79%	2.43%	0.36%	(4.95%)	(1.19%)
Good Neighbors Federal Credit Union	$93,641	$59,280	$86,447	68.57%	$2,432	5.22%	0.71%	4.50%	(1.44%)	0.02%
St. Pius X Church Federal Credit Union	$94,463	$61,764	$85,191	72.50%	$6,997	4.63%	1.91%	2.72%	2.94%	3.02%
Leatherstocking Region Federal Credit Union	$96,009	$61,860	$84,301	73.38%	$7,112	5.63%	1.43%	4.20%	14.87%	14.60%
I AM Federal Credit Union	$96,294	$37,376	$86,508	43.21%	$5,068	4.78%	0.58%	4.20%	11.16%	7.99%
Compass Federal Credit Union	$96,412	$53,158	$80,675	65.89%	$4,017	4.57%	0.77%	3.81%	16.01%	16.35%
Greater Chautauqua Federal Credit Union	$97,393	$44,821	$86,703	51.69%	$3,193	4.57%	1.11%	3.46%	2.15%	0.98%
Lufthansa Emp. Federal Credit Union	$100,993	$5,510	$84,675	6.51%	$25,248	3.28%	2.60%	0.68%	(2.68%)	(3.50%)
TruNorthern Federal Credit Union	$101,145	$53,585	$91,557	58.53%	$5,057	5.07%	1.08%	3.99%	14.69%	12.58%
Consumers Federal Credit Union	$103,715	$89,641	$88,481	101.31%	$8,643	5.23%	2.66%	2.57%	13.85%	8.15%

Source: SNL Financial

Note: Report includes only bank-level data.

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Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - $50 million to $250 million in total assets (continued)										
Salt City Federal Credit Union	$106,090	$66,889	$95,551	70.00%	$5,305	4.73%	1.36%	3.37%	4.80%	4.19%
One Credit Union of NY	$108,145	$40,329	$94,596	42.63%	$5,407	4.47%	0.46%	4.00%	8.73%	10.45%
NextStep Federal Credit Union	$108,527	$35,061	$98,272	35.68%	$8,039	3.53%	0.71%	2.82%	5.96%	6.18%
American Broadcast Employees Federal Credit Union	$114,597	$72,748	$97,695	74.46%	$4,584	5.10%	0.67%	4.42%	(1.72%)	(5.11%)
Community Resource Federal Credit Union	$116,343	$87,650	$102,511	85.50%	$4,155	5.56%	2.13%	3.43%	3.72%	3.67%
Auburn Community Federal Credit Union	$118,923	$35,038	$102,634	34.14%	$4,955	3.71%	0.23%	3.48%	3.80%	3.24%
Utica Gas & Electric Emp Federal Credit Union	$123,108	$104,535	$92,592	112.90%	$13,679	5.24%	2.46%	2.77%	10.69%	8.10%
Meridia Community Federal Credit Union	$135,935	$103,769	$113,717	91.25%	$7,552	4.98%	0.69%	4.29%	12.31%	10.35%
Syracuse Fire Department Employees Federal Credit Union	$136,035	$73,932	$116,288	63.58%	$10,077	4.70%	1.27%	3.43%	7.77%	6.98%
UFirst Federal Credit Union	$138,071	$96,526	$125,710	76.78%	$4,527	5.51%	0.82%	4.68%	13.01%	11.87%
Buffalo Metropolitan Federal Credit Union	$141,919	$116,173	$126,111	92.12%	$3,420	5.69%	0.58%	5.11%	4.00%	3.96%
Oswego County Federal Credit Union	$144,139	$103,500	$126,563	81.78%	$2,694	5.88%	1.04%	4.84%	9.16%	8.54%
Great Erie Federal Credit Union	$147,656	$93,954	$130,576	71.95%	$5,469	4.30%	0.88%	3.42%	16.74%	18.28%
Town of Hempstead Employees Federal Credit Union	$148,227	$53,162	$136,490	38.95%	$9,563	2.62%	0.62%	2.01%	1.88%	1.68%
Ukrainian National Federal Credit Union	$153,406	$114,390	$133,810	85.49%	$5,789	4.39%	1.76%	2.63%	(1.17%)	(2.11%)
Inner Lakes Federal Credit Union	$156,351	$53,641	$148,653	36.08%	$5,685	4.40%	1.28%	3.12%	11.25%	9.43%
Tonawanda Valley Federal Credit Union	$160,090	$87,915	$142,957	61.50%	$4,327	3.74%	0.04%	3.71%	10.40%	10.04%
Southern Chautauqua Federal Credit Union	$160,963	$117,866	$134,701	87.50%	$2,439	6.48%	1.23%	5.25%	12.65%	12.30%
Greater Woodlawn Federal Credit Union	$162,207	$66,522	$124,302	53.52%	$10,465	4.03%	0.80%	3.23%	5.12%	4.18%
Ulster Federal Credit Union	$164,979	$42,320	$155,348	27.24%	$5,156	3.68%	0.46%	3.23%	8.26%	5.90%
Genesee Valley Federal Credit Union	$166,236	$82,433	$139,897	58.92%	$5,732	4.89%	0.77%	4.12%	14.17%	13.40%
Alternatives Federal Credit Union	$167,423	$91,413	$147,939	61.79%	$2,814	4.76%	0.80%	3.95%	1.39%	3.55%
TrailNorth Federal Credit Union	$171,020	$93,561	$154,180	60.68%	$4,330	4.75%	0.74%	4.02%	5.36%	5.76%
St. Josephs Parish Buffalo Federal Credit Union	$175,307	$142,018	$153,556	92.49%	$11,687	6.11%	3.57%	2.55%	9.64%	9.72%
Financial Trust Federal Credit Union	$185,391	$106,854	$157,094	68.02%	$6,866	4.35%	0.99%	3.36%	9.30%	8.98%
First Choice Financial Federal Credit Union	$188,749	$88,234	$159,412	55.35%	$6,089	4.57%	1.21%	3.36%	6.82%	5.75%
Ontario Shores Federal Credit Union	$188,891	$90,474	$167,436	54.03%	$6,746	4.37%	0.95%	3.43%	37.24%	38.31%
Palisades Federal Credit Union	$203,597	$156,242	$182,744	85.50%	$5,655	5.23%	1.68%	3.55%	(0.49%)	5.66%
Western Division Federal Credit Union	$216,329	$164,185	$181,767	90.33%	$7,333	5.00%	1.46%	3.54%	4.48%	6.09%
GHS Federal Credit Union	$226,979	$161,282	$207,450	77.74%	$5,159	5.95%	1.37%	4.58%	(0.62%)	(1.78%)
Moog Employees Federal Credit Union	$243,023	$101,464	$179,186	56.62%	$20,252	4.11%	0.95%	3.16%	8.04%	7.98%
Saint Lawrence Federal Credit Union	$245,388	$172,487	$215,529	80.03%	$4,231	5.14%	1.63%	3.51%	1.57%	4.75%
Average of Asset Group A	$110,735	$61,753	$96,278	62.47%	$6,704	4.58%	1.05%	3.54%	7.00%	6.87%

Source: SNL Financial

Note: Report includes only bank-level data.

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Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - $251 million to $500 million in total assets										
Finger Lakes Federal Credit Union	$250,022	$158,269	$213,439	74.15%	$5,320	4.17%	0.12%	4.05%	11.74%	8.95%
Niagara's Choice Federal Credit Union	$258,846	$148,015	$234,419	63.14%	$4,314	3.82%	0.22%	3.59%	5.98%	5.34%
TCT Federal Credit Union	$284,112	$218,159	$261,607	83.39%	$4,546	4.62%	1.38%	3.25%	0.24%	20.87%
Access Federal Credit Union	$294,425	$151,788	$265,734	57.12%	$6,543	4.23%	1.05%	3.17%	18.29%	18.77%
SECNY Federal Credit Union	$307,734	$159,961	$282,104	56.70%	$4,734	3.95%	0.88%	3.08%	14.53%	15.32%
Dannemora Federal Credit Union	$313,178	$202,401	$265,568	76.21%	$6,457	4.60%	0.94%	3.66%	10.66%	13.69%
People's Alliance Federal Credit Union	$321,718	$174,531	$283,961	61.46%	$4,072	4.70%	0.92%	3.78%	4.56%	4.24%
Family First of NY Federal Credit Union	$329,166	$271,853	$246,503	110.28%	$5,532	5.37%	1.95%	3.43%	4.91%	11.54%
Actors Federal Credit Union	$329,253	$209,713	$295,827	70.89%	$5,776	3.60%	1.10%	2.50%	3.24%	2.50%
Nassau Financial Federal Credit Union	$336,589	$210,643	$322,962	65.22%	$4,950	4.22%	0.87%	3.35%	3.01%	2.17%
Hudson River Community Credit Union	$342,313	$279,092	$285,407	97.79%	$4,754	4.78%	1.05%	3.74%	9.23%	8.66%
Ocean Financial Federal Credit Union	$383,356	$266,081	$361,137	73.68%	$9,584	4.50%	2.15%	2.35%	7.72%	7.04%
Ukrainian Federal Credit Union	$407,750	$339,705	$366,682	92.64%	$4,634	4.88%	2.00%	2.88%	5.95%	9.22%
High Point Federal Credit Union	$411,495	$204,276	$358,459	56.99%	$4,624	3.72%	1.08%	2.64%	4.84%	2.75%
Suma Yonkers Federal Credit Union	$444,483	$309,537	$389,671	79.44%	$9,988	4.32%	2.24%	2.08%	6.46%	6.78%
Advantage Federal Credit Union	$473,973	$344,550	$360,982	95.45%	$4,788	5.30%	1.84%	3.46%	(1.63%)	0.81%
TEG Federal Credit Union	$489,428	$358,940	$426,603	84.14%	$4,012	5.39%	1.38%	4.01%	17.57%	18.03%
ServU Federal Credit Union	$499,346	$352,753	$421,394	83.71%	$3,841	4.68%	0.89%	3.79%	10.85%	11.55%
Average of Asset Group B	$359,844	$242,237	$313,470	76.80%	$5,471	4.49%	1.23%	3.27%	7.68%	9.35%
Asset Group C - $501 million to $1 billion in total assets										
First New York Federal Credit Union	$524,852	$384,801	$472,537	81.43%	$4,022	4.75%	0.92%	3.83%	6.46%	4.06%
Pittsford Federal Credit Union	$537,788	$360,839	$474,386	76.06%	$9,038	3.99%	1.46%	2.53%	3.25%	2.98%
G.P.O. Federal Credit Union	$580,333	$308,216	$510,632	60.36%	$5,159	4.85%	1.51%	3.34%	11.50%	11.59%
Northern Credit Union	$667,057	$529,753	$582,982	90.87%	$4,318	5.03%	1.37%	3.66%	10.36%	12.61%
Cornerstone Community Federal Credit Union	$706,823	$473,830	$654,802	72.36%	$4,545	4.59%	1.10%	3.49%	13.14%	12.77%
Reliant Community Federal Credit Union	$726,402	$508,536	$643,974	78.97%	$4,081	5.23%	0.92%	4.31%	9.67%	9.46%
Sea Comm Federal Credit Union	$760,409	$428,067	$636,786	67.22%	$5,783	4.68%	1.01%	3.67%	(4.13%)	(5.20%)
Heritage Financial Credit Union	$776,739	$654,601	$635,544	103.00%	$5,110	5.23%	1.71%	3.52%	12.51%	10.54%
First Heritage Federal Credit Union	$785,564	$580,553	$700,856	82.83%	$5,474	4.85%	1.65%	3.20%	10.14%	9.97%
N C P D Federal Credit Union	$894,230	$332,182	$730,407	45.48%	$26,693	3.77%	2.17%	1.60%	0.55%	(1.19%)
Average of Asset Group C	$696,020	$456,138	$604,291	75.86%	$7,422	4.70%	1.38%	3.32%	7.35%	6.76%

Source: SNL Financial

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Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: 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	$1,078,058	$1,003,381	$965,940	103.88%	$4,511	6.23%	1.77%	4.45%	2.98%	10.41%
Sidney Federal Credit Union	$1,128,365	$963,401	$1,013,383	95.07%	$5,260	5.91%	1.73%	4.17%	14.96%	15.10%
Sunmark Credit Union	$1,182,946	$959,672	$1,071,257	89.58%	$4,431	5.16%	1.45%	3.70%	6.59%	7.41%
Quorum Federal Credit Union	$1,207,760	$879,061	$1,017,488	86.40%	$7,717	5.65%	2.98%	2.66%	12.98%	8.48%
The Summit Federal Credit Union	$1,418,624	$1,144,983	$1,254,724	91.25%	$5,467	4.93%	1.83%	3.09%	6.35%	7.21%
Island Federal Credit Union	$1,428,126	$1,020,707	$1,140,899	89.47%	$11,564	4.18%	2.36%	1.82%	(10.81%)	(3.21%)
Beginnings Credit Union	$1,437,233	$1,036,106	$1,226,196	84.50%	$6,304	4.35%	0.99%	3.37%	0.23%	(0.59%)
Self Reliance NY Federal Credit Union	$1,442,797	$880,742	$1,195,099	73.70%	$36,070	3.80%	2.98%	0.82%	0.40%	(0.59%)
Mid-Hudson Valley Federal Credit Union	$1,636,939	$1,043,071	$1,465,421	71.18%	$6,040	4.74%	1.51%	3.24%	10.01%	10.17%
Suffolk Federal Credit Union	$1,943,315	$1,312,923	$1,738,598	75.52%	$9,232	4.46%	1.96%	2.50%	4.75%	3.51%
Corning Federal Credit Union	$2,514,590	$2,110,822	$2,223,656	94.93%	$5,938	4.94%	1.88%	3.06%	7.70%	7.80%
Polish & Slavic Federal Credit Union	$2,663,784	$1,579,559	$2,447,755	64.53%	$6,910	3.85%	0.87%	2.98%	5.33%	2.38%
AmeriCU Credit Union	$2,821,834	$2,435,943	$2,431,479	100.18%	$6,413	5.38%	2.06%	3.32%	5.29%	6.44%
USAlliance Federal Credit Union	$3,217,844	$2,888,330	$2,426,044	119.06%	$11,370	5.59%	3.11%	2.47%	1.11%	(1.27%)
Empower Federal Credit Union	$4,107,761	$3,316,352	$3,702,957	89.56%	$7,362	5.62%	2.15%	3.41%	14.18%	13.89%
Jovia Financial Federal Credit Union	$4,533,543	$3,640,484	$4,038,125	90.15%	$8,898	5.28%	2.42%	2.85%	(0.10%)	(0.50%)
Municipal Credit Union	$4,619,413	$2,872,336	$4,051,106	70.90%	$7,252	4.90%	0.63%	4.27%	5.96%	5.86%
Visions Federal Credit Union	$5,276,023	$3,382,722	$4,532,964	74.62%	$6,229	4.39%	1.58%	2.80%	1.90%	3.08%
Hudson Valley Credit Union	$8,090,336	$4,797,133	$7,106,182	67.51%	$7,298	4.91%	2.06%	2.84%	17.17%	17.29%
Broadview Federal Credit Union	$9,111,525	$6,754,302	$8,095,683	83.43%	$6,924	4.56%	1.67%	2.89%	10.01%	9.83%
ESL Federal Credit Union	$9,626,252	$4,218,098	$5,831,669	72.33%	$10,154	4.92%	2.09%	2.83%	2.37%	3.15%
Teachers Federal Credit Union	$9,879,191	$5,696,439	$8,239,368	69.14%	$11,239	4.88%	2.12%	2.76%	0.31%	0.45%
United Nations Federal Credit Union	$10,011,382	$5,962,871	$9,060,395	65.81%	$12,786	3.86%	1.25%	2.61%	6.02%	4.95%
FourLeaf Federal Credit Union	$13,876,605	$10,633,508	$12,207,910	87.10%	$15,333	4.97%	2.29%	2.68%	7.55%	10.23%
Average of Asset Group D	$4,343,927	$2,938,873	$3,686,846	83.74%	$9,196	4.89%	1.91%	2.98%	5.55%	5.90%

Source: SNL Financial

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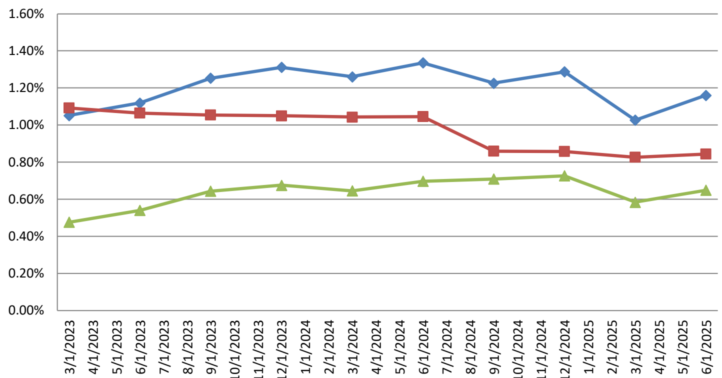
Asset Quality

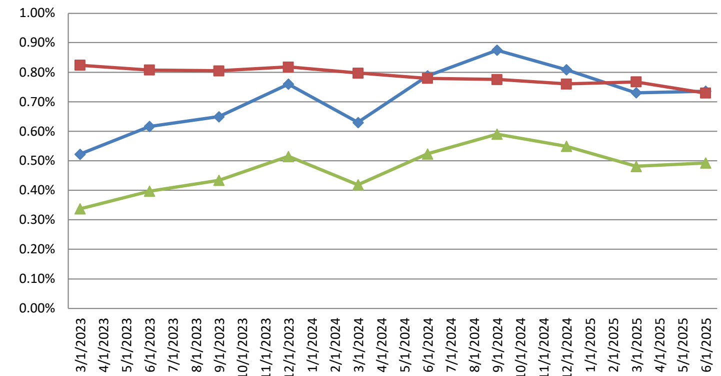
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



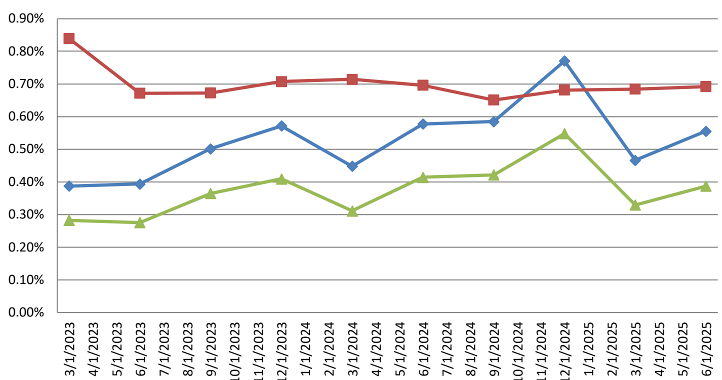
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	1.05%	1.12%	1.25%	1.31%	1.26%	1.34%	1.23%	1.29%	1.03%	1.16%
Reserves/Loans	1.09%	1.06%	1.05%	1.05%	1.04%	1.05%	0.86%	0.86%	0.83%	0.84%
Delinquent Loans/Total Assets	0.48%	0.54%	0.64%	0.68%	0.65%	0.70%	0.71%	0.73%	0.58%	0.65%

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



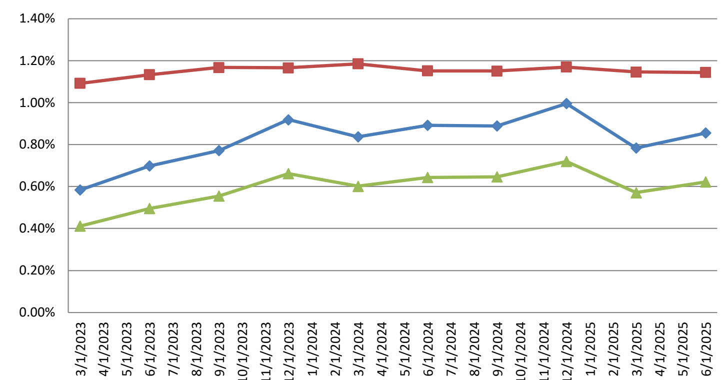
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.52%	0.62%	0.65%	0.76%	0.63%	0.79%	0.88%	0.81%	0.73%	0.74%
Reserves/Loans	0.82%	0.81%	0.80%	0.82%	0.80%	0.78%	0.78%	0.76%	0.77%	0.73%
Delinquent Loans/Total Assets	0.34%	0.40%	0.43%	0.51%	0.42%	0.52%	0.59%	0.55%	0.48%	0.49%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.39%	0.39%	0.50%	0.57%	0.45%	0.58%	0.58%	0.77%	0.47%	0.56%
Reserves/Loans	0.84%	0.67%	0.67%	0.71%	0.71%	0.70%	0.65%	0.68%	0.68%	0.69%
Delinquent Loans/Total Assets	0.28%	0.28%	0.36%	0.41%	0.31%	0.41%	0.42%	0.55%	0.33%	0.39%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.58%	0.70%	0.77%	0.92%	0.84%	0.89%	0.89%	1.00%	0.78%	0.86%
Reserves/Loans	1.09%	1.13%	1.17%	1.17%	1.18%	1.15%	1.15%	1.17%	1.15%	1.14%
Delinquent Loans/Total Assets	0.41%	0.50%	0.55%	0.66%	0.60%	0.64%	0.65%	0.72%	0.57%	0.62%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $50 million to $250 million in total assets							
Money Federal Credit Union	$51,912	$238	1.08%	0.70%	65.13%	4.55%	0.46%
Qside Federal Credit Union	$53,400	$112	0.34%	1.55%	459.82%	2.06%	0.21%
Buffalo Conrail Federal Credit Union	$54,889	$93	0.21%	0.82%	394.62%	0.71%	0.17%
Brooklyn Cooperative Federal Credit Union	$54,987	$284	0.69%	0.66%	95.42%	5.08%	0.52%
Van Cortlandt Cooperative Federal Credit Union	$55,099	$162	1.22%	0.56%	46.30%	2.54%	0.29%
Rockland Employees Federal Credit Union	$55,405	$792	1.86%	0.91%	49.24%	9.31%	1.43%
Mohawk Valley Federal Credit Union	$56,118	$180	0.70%	0.30%	42.78%	2.50%	0.32%
Mountain Valley Federal Credit Union	$56,929	$710	1.69%	0.40%	23.66%	16.64%	1.25%
Oswego Teachers Employees Federal Credit Union	$57,416	$0	0.00%	0.77%	NA	0.00%	0.00%
Remington Federal Credit Union	$57,818	$13	0.06%	0.94%	NM	0.15%	0.02%
Educational and Governmental Employees Federal Credit Union	$58,779	$172	1.03%	0.54%	52.33%	2.93%	0.29%
Yonkers Teachers Federal Credit Union	$59,030	$42	1.61%	0.92%	57.14%	0.49%	0.07%
Saratoga's Community Federal Credit Union	$59,057	$179	0.36%	0.19%	54.75%	3.83%	0.30%
Alco Federal Credit Union	$59,403	$584	1.78%	0.67%	37.50%	7.62%	0.98%
RT Federal Credit Union	$59,998	$211	1.00%	0.47%	47.39%	3.21%	0.35%
C C S E Federal Credit Union	$61,644	$47	0.17%	0.42%	244.68%	0.78%	0.08%
Morton Lane Federal Credit Union	$65,060	$318	1.05%	0.66%	62.58%	3.96%	0.49%
Radius Federal Credit Union	$65,549	$411	0.90%	1.62%	181.02%	4.11%	0.63%
Kenmore NY Teachers Federal Credit Union	$66,495	$435	1.66%	0.70%	42.07%	7.58%	0.65%
Greater Niagara Federal Credit Union	$69,605	$322	1.20%	0.80%	66.77%	3.75%	0.46%
M. C. T. Federal Credit Union	$69,613	$19	0.21%	0.42%	194.74%	0.19%	0.03%
New York University Federal Credit Union	$72,096	$469	0.95%	2.23%	234.97%	3.21%	0.65%
New York Times Employees Federal Credit Union	$73,033	$920	3.12%	0.51%	16.41%	11.40%	1.26%
Ever $ Green Federal Credit Union	$73,193	$562	1.42%	0.73%	51.42%	9.13%	0.77%
Great Meadow Federal Credit Union	$75,669	$360	0.77%	0.84%	108.89%	4.06%	0.48%
Empire ONE Federal Credit Union	$77,066	$164	0.51%	0.42%	81.71%	2.05%	0.21%
Greater Metro Federal Credit Union	$81,168	$439	2.08%	1.41%	67.88%	16.20%	0.54%
Jamestown Area Community Federal Credit Union	$82,198	$46	0.09%	0.53%	558.70%	0.56%	0.06%
Adirondack Regional Federal Credit Union	$85,253	$611	1.23%	0.86%	69.56%	67.67%	0.72%
Western New York Federal Credit Union	$88,143	$225	0.44%	0.57%	130.22%	2.34%	0.26%
Lower East Side People's Federal Credit Union	$88,796	$2,799	5.14%	1.58%	30.65%	32.85%	3.15%
Northeastern Operating Engineers Federal Credit Union	$90,785	$832	1.29%	0.45%	34.62%	13.16%	0.92%
Port Washington Federal Credit Union	$91,319	$3,970	5.28%	0.30%	5.59%	26.68%	4.35%
Crossroads Community Federal Credit Union	$91,567	$35	0.16%	0.76%	477.14%	0.26%	0.04%
Triboro Postal Federal Credit Union	$93,239	$108	0.94%	0.77%	81.48%	1.02%	0.12%
Good Neighbors Federal Credit Union	$93,641	$766	1.29%	1.46%	113.05%	9.93%	0.82%
St. Pius X Church Federal Credit Union	$94,463	$550	0.89%	0.84%	94.18%	5.61%	0.58%
Leatherstocking Region Federal Credit Union	$96,009	$650	1.05%	1.14%	108.92%	5.28%	0.68%
I AM Federal Credit Union	$96,294	$1,697	4.54%	3.10%	68.30%	15.40%	1.76%
Compass Federal Credit Union	$96,412	$264	0.50%	0.91%	182.58%	2.90%	0.27%
Greater Chautauqua Federal Credit Union	$97,393	$526	1.17%	0.85%	72.05%	5.25%	0.54%
Lufthansa Emp. Federal Credit Union	$100,993	$15	0.27%	3.43%	NM	0.09%	0.01%
TruNorthern Federal Credit Union	$101,145	$325	0.61%	0.22%	36.62%	4.09%	0.32%
Consumers Federal Credit Union	$103,715	$172	0.19%	0.10%	51.74%	1.48%	0.17%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $50 million to $250 million in total assets (continued)							
Salt City Federal Credit Union	$106,090	$326	0.49%	0.61%	124.85%	3.17%	0.31%
One Credit Union of NY	$108,145	$42	0.10%	0.52%	502.38%	0.36%	0.04%
NextStep Federal Credit Union	$108,527	$926	2.64%	1.37%	51.73%	8.85%	0.85%
American Broadcast Employees Federal Credit Union	$114,597	$1,432	1.97%	0.75%	37.92%	9.69%	1.25%
Community Resource Federal Credit Union	$116,343	$474	0.54%	0.72%	132.49%	3.45%	0.41%
Auburn Community Federal Credit Union	$118,923	$25	0.07%	0.54%	756.00%	0.17%	0.02%
Utica Gas & Electric Emp Federal Credit Union	$123,108	$564	0.54%	0.37%	69.15%	2.97%	0.46%
Meridia Community Federal Credit Union	$135,935	$205	0.20%	0.51%	258.54%	1.29%	0.15%
Syracuse Fire Department Employees Federal Credit Union	$136,035	$396	0.54%	0.30%	55.81%	2.01%	0.29%
UFirst Federal Credit Union	$138,071	$953	0.99%	0.30%	30.12%	8.39%	0.69%
Buffalo Metropolitan Federal Credit Union	$141,919	$3,594	3.09%	0.84%	27.21%	22.04%	2.53%
Oswego County Federal Credit Union	$144,139	$1,681	1.62%	1.03%	63.71%	9.63%	1.17%
Great Erie Federal Credit Union	$147,656	$368	0.39%	0.47%	119.29%	2.12%	0.25%
Town of Hempstead Employees Federal Credit Union	$148,227	$509	0.96%	1.18%	123.58%	4.28%	0.34%
Ukrainian National Federal Credit Union	$153,406	$2,106	1.84%	0.37%	20.13%	10.96%	1.37%
Inner Lakes Federal Credit Union	$156,351	$545	1.02%	0.98%	96.70%	7.06%	0.35%
Tonawanda Valley Federal Credit Union	$160,090	$46	0.05%	0.41%	776.09%	0.27%	0.03%
Southern Chautauqua Federal Credit Union	$160,963	$619	0.53%	1.00%	189.82%	2.92%	0.38%
Greater Woodlawn Federal Credit Union	$162,207	$143	0.21%	0.44%	202.80%	0.38%	0.09%
Ulster Federal Credit Union	$164,979	$289	0.68%	2.31%	338.06%	5.75%	0.18%
Genesee Valley Federal Credit Union	$166,236	$125	0.15%	0.57%	372.80%	0.48%	0.08%
Alternatives Federal Credit Union	$167,423	$5,436	5.95%	1.04%	17.57%	44.90%	3.25%
TrailNorth Federal Credit Union	$171,020	$836	0.89%	1.18%	132.42%	5.04%	0.49%
St. Josephs Parish Buffalo Federal Credit Union	$175,307	$1,676	1.18%	0.47%	39.92%	8.71%	0.96%
Financial Trust Federal Credit Union	$185,391	$433	0.41%	0.50%	124.48%	1.52%	0.23%
First Choice Financial Federal Credit Union	$188,749	$1,183	1.34%	1.32%	98.73%	6.05%	0.63%
Ontario Shores Federal Credit Union	$188,891	$620	0.69%	0.58%	84.84%	2.97%	0.33%
Palisades Federal Credit Union	$203,597	$1,453	0.93%	0.86%	92.36%	10.12%	0.71%
Western Division Federal Credit Union	$216,329	$211	0.13%	0.23%	179.15%	0.69%	0.10%
GHS Federal Credit Union	$226,979	$6,807	4.22%	1.83%	43.25%	32.99%	3.00%
Moog Employees Federal Credit Union	$243,023	$235	0.23%	0.98%	422.13%	0.36%	0.10%
Saint Lawrence Federal Credit Union	$245,388	$1,374	0.80%	0.47%	59.53%	6.04%	0.56%
Average of Asset Group A	$110,735	$756	1.16%	0.84%	144.36%	7.21%	0.65%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group B - $251 million to $500 million in total assets							
Finger Lakes Federal Credit Union	$250,022	$151	0.10%	0.51%	532.45%	0.48%	0.06%
Niagara's Choice Federal Credit Union	$258,846	$1,538	1.04%	0.79%	76.40%	6.19%	0.59%
TCT Federal Credit Union	$284,112	$543	0.25%	0.25%	102.21%	2.42%	0.19%
Access Federal Credit Union	$294,425	$587	0.39%	0.56%	145.83%	2.16%	0.20%
SECNY Federal Credit Union	$307,734	$1,870	1.17%	0.47%	39.79%	8.01%	0.61%
Dannemora Federal Credit Union	$313,178	$761	0.38%	0.35%	94.22%	2.40%	0.24%
People's Alliance Federal Credit Union	$321,718	$1,632	0.94%	1.99%	212.68%	4.64%	0.51%
Family First of NY Federal Credit Union	$329,166	$1,776	0.65%	0.41%	62.73%	5.11%	0.54%
Actors Federal Credit Union	$329,253	$483	0.23%	1.27%	550.10%	1.54%	0.15%
Nassau Financial Federal Credit Union	$336,589	$1,193	0.57%	0.91%	160.77%	12.46%	0.35%
Hudson River Community Credit Union	$342,313	$3,533	1.27%	0.56%	43.84%	6.43%	1.03%
Ocean Financial Federal Credit Union	$383,356	$3,685	1.38%	0.86%	62.36%	16.41%	0.96%
Ukrainian Federal Credit Union	$407,750	$3,354	0.99%	0.39%	39.09%	9.90%	0.82%
High Point Federal Credit Union	$411,495	$1,225	0.60%	0.99%	165.88%	2.56%	0.30%
Suma Yonkers Federal Credit Union	$444,483	$5,906	1.91%	0.97%	51.05%	10.30%	1.33%
Advantage Federal Credit Union	$473,973	$1,636	0.47%	0.90%	190.16%	4.77%	0.35%
TEG Federal Credit Union	$489,428	$788	0.22%	0.61%	278.55%	1.94%	0.16%
ServU Federal Credit Union	$499,346	$2,402	0.68%	0.33%	49.00%	3.49%	0.48%
Average of Asset Group B	$359,844	$1,837	0.74%	0.73%	158.73%	5.62%	0.49%
Asset Group C - $501 million to $1 billion in total assets							
First New York Federal Credit Union	$524,852	$3,059	0.79%	0.73%	91.96%	7.09%	0.58%
Pittsford Federal Credit Union	$537,788	$424	0.12%	0.19%	160.61%	0.69%	0.08%
G.P.O. Federal Credit Union	$580,333	$1,245	0.40%	0.96%	238.15%	1.83%	0.21%
Northern Credit Union	$667,057	$3,801	0.72%	0.96%	133.54%	5.69%	0.57%
Cornerstone Community Federal Credit Union	$706,823	$1,294	0.27%	0.89%	325.58%	3.59%	0.18%
Reliant Community Federal Credit Union	$726,402	$1,842	0.36%	0.47%	131.00%	2.72%	0.25%
Sea Comm Federal Credit Union	$760,409	$3,237	0.76%	0.51%	67.07%	3.55%	0.43%
Heritage Financial Credit Union	$776,739	$8,903	1.36%	0.81%	59.20%	16.63%	1.15%
First Heritage Federal Credit Union	$785,564	$2,021	0.35%	0.85%	244.19%	2.49%	0.26%
N C P D Federal Credit Union	$894,230	$1,407	0.42%	0.55%	130.63%	1.53%	0.16%
Average of Asset Group C	$696,020	$2,723	0.56%	0.69%	158.19%	4.58%	0.39%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group D - Over $1 billion in total assets							
First Source Federal Credit Union	$1,078,058	$7,625	0.76%	2.35%	309.43%	6.00%	0.71%
Sidney Federal Credit Union	$1,128,365	$9,175	0.95%	1.00%	104.53%	8.42%	0.81%
Sunmark Credit Union	$1,182,946	$9,018	0.94%	0.70%	74.56%	9.05%	0.76%
Quorum Federal Credit Union	$1,207,760	$15,565	1.77%	2.13%	120.14%	17.12%	1.29%
The Summit Federal Credit Union	$1,418,624	$3,410	0.30%	0.59%	196.45%	2.12%	0.24%
Island Federal Credit Union	$1,428,126	$8,873	0.87%	0.63%	72.08%	10.73%	0.62%
Beginnings Credit Union	$1,437,233	$10,693	1.03%	0.94%	90.85%	5.55%	0.74%
Self Reliance NY Federal Credit Union	$1,442,797	$4,131	0.47%	0.59%	125.54%	1.65%	0.29%
Mid-Hudson Valley Federal Credit Union	$1,636,939	$4,564	0.44%	0.85%	193.34%	3.21%	0.28%
Suffolk Federal Credit Union	$1,943,315	$5,895	0.45%	0.73%	163.38%	4.61%	0.30%
Corning Federal Credit Union	$2,514,590	$10,920	0.52%	1.14%	220.07%	3.78%	0.43%
Polish & Slavic Federal Credit Union	$2,663,784	$7,014	0.44%	0.32%	71.21%	3.80%	0.26%
AmeriCU Credit Union	$2,821,834	$40,107	1.65%	1.43%	86.85%	14.61%	1.42%
USAlliance Federal Credit Union	$3,217,844	$18,018	0.62%	1.13%	181.10%	7.58%	0.56%
Empower Federal Credit Union	$4,107,761	$20,516	0.62%	1.32%	212.78%	5.38%	0.50%
Jovia Financial Federal Credit Union	$4,533,543	$46,188	1.27%	1.23%	97.27%	12.85%	1.02%
Municipal Credit Union	$4,619,413	$37,595	1.31%	1.82%	139.36%	7.47%	0.81%
Visions Federal Credit Union	$5,276,023	$24,621	0.73%	0.94%	128.49%	5.03%	0.47%
Hudson Valley Credit Union	$8,090,336	$28,895	0.60%	0.94%	155.88%	5.74%	0.36%
Broadview Federal Credit Union	$9,111,525	$47,739	0.71%	1.02%	144.41%	7.47%	0.52%
ESL Federal Credit Union	$9,626,252	$37,455	0.89%	1.88%	211.37%	2.87%	0.39%
Teachers Federal Credit Union	$9,879,191	$70,605	1.24%	1.73%	139.22%	6.61%	0.71%
United Nations Federal Credit Union	$10,011,382	$20,172	0.34%	0.67%	198.89%	2.16%	0.20%
FourLeaf Federal Credit Union	$13,876,605	$170,433	1.60%	1.36%	85.15%	15.50%	1.23%
Average of Asset Group D	$4,343,927	$27,468	0.86%	1.14%	146.76%	7.05%	0.62%

Source: SNL Financial

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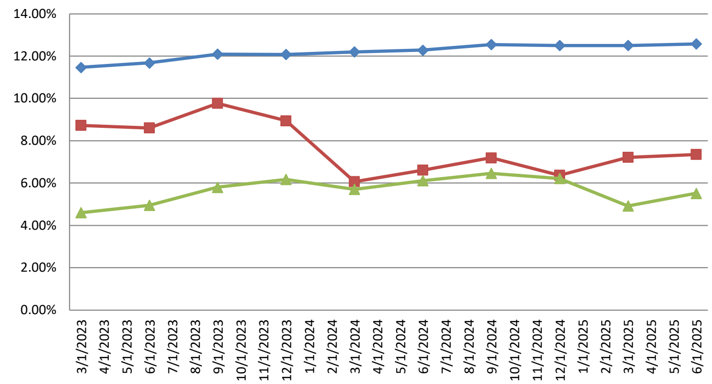
Net Worth

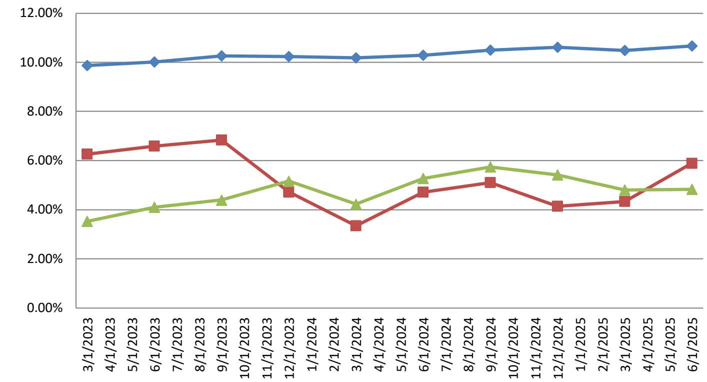
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



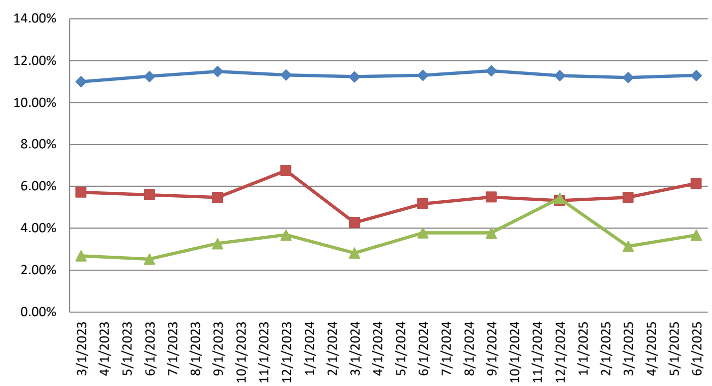
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	11.47%	11.67%	12.09%	12.07%	12.19%	12.28%	12.54%	12.50%	12.50%	12.57%
Net Worth Growth (Decline) - YTD	8.73%	8.60%	9.77%	8.94%	6.07%	6.61%	7.19%	6.37%	7.21%	7.35%
Total Delinquent Lns/ Net Worth	4.60%	4.95%	5.80%	6.18%	5.71%	6.12%	6.47%	6.22%	4.92%	5.51%

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



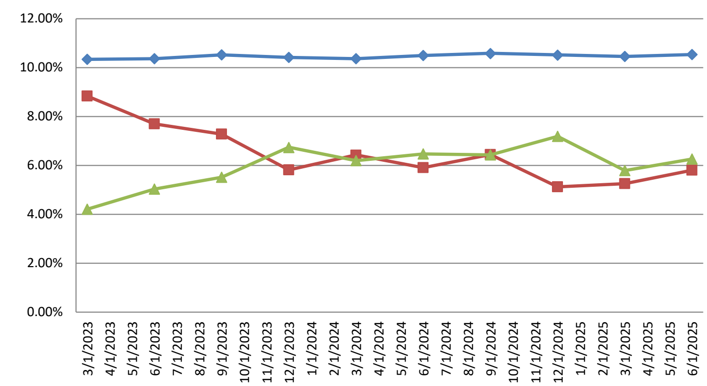
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	9.87%	10.01%	10.26%	10.24%	10.18%	10.28%	10.49%	10.61%	10.49%	10.66%
Net Worth Growth (Decline) - YTD	6.26%	6.59%	6.84%	4.72%	3.35%	4.71%	5.10%	4.14%	4.34%	5.89%
Total Delinquent Lns/ Net Worth	3.53%	4.10%	4.39%	5.16%	4.22%	5.27%	5.74%	5.41%	4.80%	4.83%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.99%	11.24%	11.47%	11.31%	11.23%	11.30%	11.51%	11.28%	11.19%	11.29%
Net Worth Growth (Decline) - YTD	5.71%	5.60%	5.46%	6.75%	4.27%	5.17%	5.49%	5.32%	5.47%	6.14%
Total Delinquent Lns/ Net Worth	2.68%	2.52%	3.27%	3.68%	2.82%	3.78%	3.77%	5.43%	3.14%	3.67%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.34%	10.36%	10.52%	10.41%	10.36%	10.49%	10.58%	10.51%	10.46%	10.53%
Net Worth Growth (Decline) - YTD	8.83%	7.70%	7.28%	5.82%	6.42%	5.90%	6.44%	5.12%	5.25%	5.81%
Total Delinquent Lns/ Net Worth	4.20%	5.03%	5.52%	6.74%	6.20%	6.47%	6.42%	7.18%	5.78%	6.26%

Source: SNL Financial

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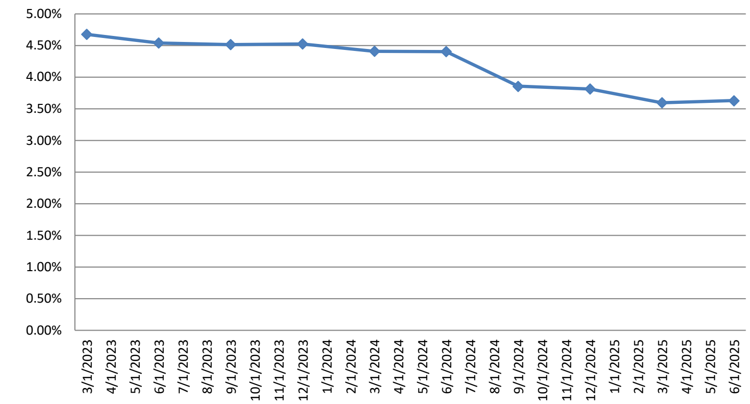
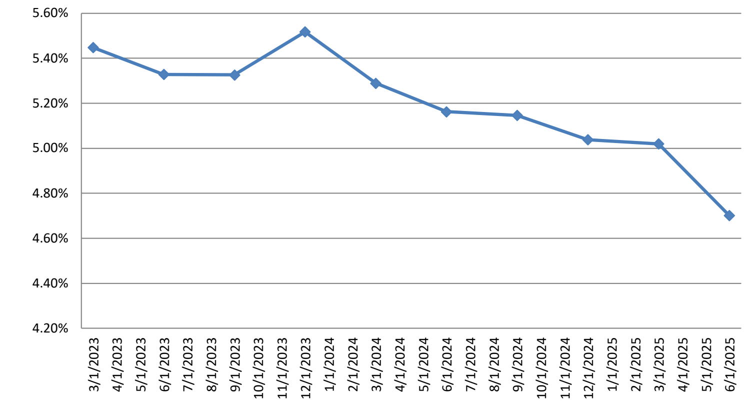
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



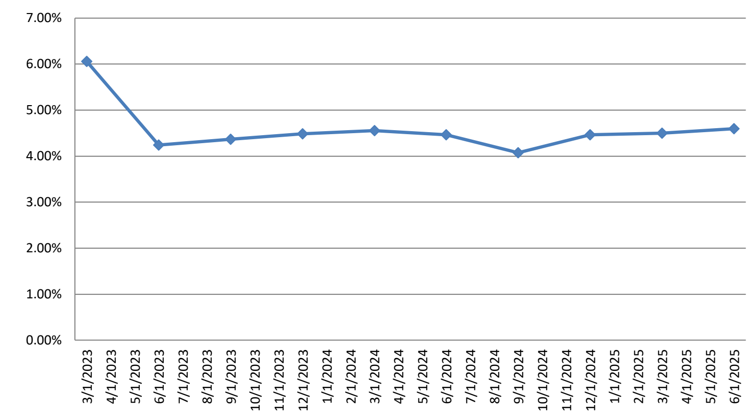
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	4.68%	4.54%	4.51%	4.52%	4.41%	4.40%	3.86%	3.81%	3.60%	3.63%

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



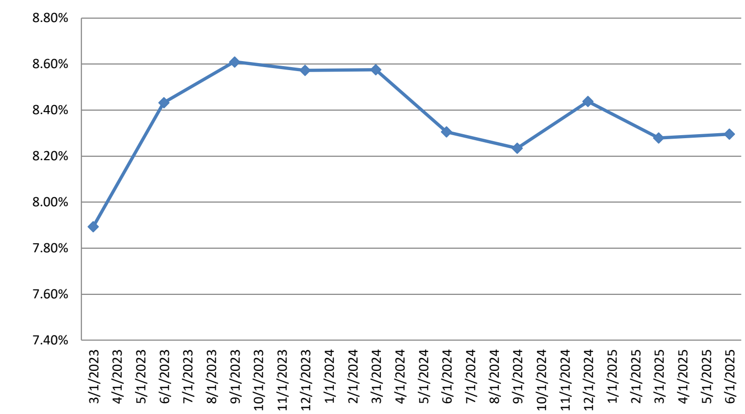
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	5.45%	5.33%	5.33%	5.52%	5.29%	5.16%	5.15%	5.04%	5.02%	4.70%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	6.06%	4.24%	4.37%	4.48%	4.56%	4.46%	4.07%	4.46%	4.50%	4.60%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	7.89%	8.43%	8.61%	8.57%	8.58%	8.31%	8.23%	8.44%	8.28%	8.30%

Source: SNL Financial

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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 (%)
	As of Date					
Asset Group A - $50 million to $250 million in total assets						
Money Federal Credit Union	$51,912	$6,823	13.14%	2.70%	3.49%	2.27%
Qside Federal Credit Union	$53,400	$4,966	9.30%	18.00%	2.26%	10.37%
Buffalo Conrail Federal Credit Union	$54,889	$12,714	23.16%	8.12%	0.73%	2.89%
Brooklyn Cooperative Federal Credit Union	$54,987	$5,539	10.07%	1.34%	5.13%	4.89%
Van Cortlandt Cooperative Federal Credit Union	$55,099	$6,274	11.39%	4.07%	2.58%	1.20%
Rockland Employees Federal Credit Union	$55,405	$8,721	15.74%	6.49%	9.08%	4.47%
Mohawk Valley Federal Credit Union	$56,118	$7,116	12.68%	7.22%	2.53%	1.08%
Mountain Valley Federal Credit Union	$56,929	$4,099	7.20%	(17.25%)	17.32%	4.10%
Oswego Teachers Employees Federal Credit Union	$57,416	$6,788	11.82%	4.12%	0.00%	4.29%
Remington Federal Credit Union	$57,818	$8,184	14.15%	7.66%	0.16%	2.50%
Educational and Governmental Employees Federal Credit Union	$58,779	$5,986	10.18%	0.17%	2.87%	1.50%
Yonkers Teachers Federal Credit Union	$59,030	$8,515	14.42%	1.92%	0.49%	0.28%
Saratoga's Community Federal Credit Union	$59,057	$4,607	7.80%	26.28%	3.89%	2.13%
Alco Federal Credit Union	$59,403	$7,619	12.83%	8.43%	7.67%	2.87%
RT Federal Credit Union	$59,998	$6,469	10.78%	(5.39%)	3.26%	1.55%
C C S E Federal Credit Union	$61,644	$5,927	9.61%	12.10%	0.79%	1.94%
Morton Lane Federal Credit Union	$65,060	$7,831	12.04%	2.61%	4.06%	2.54%
Radius Federal Credit Union	$65,549	$9,321	14.22%	8.34%	4.41%	7.98%
Kenmore NY Teachers Federal Credit Union	$66,495	$6,027	9.06%	5.17%	7.22%	3.04%
Greater Niagara Federal Credit Union	$69,605	$8,742	12.56%	9.01%	3.68%	2.46%
M. C. T. Federal Credit Union	$69,613	$9,831	14.12%	15.52%	0.19%	0.38%
New York University Federal Credit Union	$72,096	$13,557	18.80%	11.63%	3.46%	8.13%
New York Times Employees Federal Credit Union	$73,033	$12,301	16.84%	0.83%	7.48%	1.23%
Ever $ Green Federal Credit Union	$73,193	$7,418	10.13%	(4.40%)	7.58%	3.90%
Great Meadow Federal Credit Union	$75,669	$8,202	10.84%	11.04%	4.39%	4.78%
Empire ONE Federal Credit Union	$77,066	$8,090	10.50%	(3.62%)	2.03%	1.66%
Greater Metro Federal Credit Union	$81,168	$8,826	10.87%	1.30%	4.97%	3.38%
Jamestown Area Community Federal Credit Union	$82,198	$7,948	9.67%	16.18%	0.58%	3.23%
Adirondack Regional Federal Credit Union	$85,253	$7,658	8.98%	14.84%	7.98%	5.55%
Western New York Federal Credit Union	$88,143	$9,319	10.57%	14.67%	2.41%	3.14%
Lower East Side People's Federal Credit Union	$88,796	$18,072	20.35%	12.22%	15.49%	4.75%
Northeastern Operating Engineers Federal Credit Union	$90,785	$8,153	8.98%	7.09%	10.20%	3.53%
Port Washington Federal Credit Union	$91,319	$14,658	16.05%	13.19%	27.08%	1.51%
Crossroads Community Federal Credit Union	$91,567	$13,181	14.39%	12.51%	0.27%	1.27%
Triboro Postal Federal Credit Union	$93,239	$17,528	18.80%	(4.38%)	0.62%	0.50%
Good Neighbors Federal Credit Union	$93,641	$7,006	7.48%	(15.97%)	10.93%	12.36%
St. Pius X Church Federal Credit Union	$94,463	$9,369	9.92%	2.59%	5.87%	5.53%
Leatherstocking Region Federal Credit Union	$96,009	$11,703	12.19%	14.30%	5.55%	6.05%
I AM Federal Credit Union	$96,294	$11,850	12.31%	12.82%	14.32%	9.78%
Compass Federal Credit Union	$96,412	$14,390	14.93%	6.40%	1.83%	3.35%
Greater Chautauqua Federal Credit Union	$97,393	$10,568	10.85%	12.08%	4.98%	3.59%
Lufthansa Emp. Federal Credit Union	$100,993	$16,228	16.07%	1.50%	0.09%	1.16%
TruNorthern Federal Credit Union	$101,145	$12,311	12.17%	6.21%	2.64%	0.97%
Consumers Federal Credit Union	$103,715	$11,586	11.17%	4.09%	1.48%	0.77%

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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 (%)
	As of Date					
Asset Group A - $50 million to $250 million in total assets (continued)						
Salt City Federal Credit Union	$106,090	$9,956	9.38%	8.33%	3.27%	4.09%
One Credit Union of NY	$108,145	$12,328	11.40%	11.06%	0.34%	1.71%
NextStep Federal Credit Union	$108,527	$10,001	9.22%	3.87%	9.26%	4.79%
American Broadcast Employees Federal Credit Union	$114,597	$15,491	13.52%	17.55%	9.24%	3.51%
Community Resource Federal Credit Union	$116,343	$13,975	12.01%	1.76%	3.39%	4.49%
Auburn Community Federal Credit Union	$118,923	$14,269	12.00%	6.59%	0.18%	1.32%
Utica Gas & Electric Emp Federal Credit Union	$123,108	$20,464	16.62%	8.00%	2.76%	1.91%
Meridia Community Federal Credit Union	$135,935	$20,117	14.80%	16.13%	1.02%	2.63%
Syracuse Fire Department Employees Federal Credit Union	$136,035	$20,063	14.75%	12.22%	1.97%	1.10%
UFirst Federal Credit Union	$138,071	$18,639	13.50%	9.42%	5.11%	1.54%
Buffalo Metropolitan Federal Credit Union	$141,919	$17,050	12.01%	2.60%	21.08%	5.74%
Oswego County Federal Credit Union	$144,139	$16,479	11.43%	9.31%	10.20%	6.50%
Great Erie Federal Credit Union	$147,656	$16,757	11.35%	9.46%	2.20%	2.62%
Town of Hempstead Employees Federal Credit Union	$148,227	$10,931	7.37%	5.18%	4.66%	5.75%
Ukrainian National Federal Credit Union	$153,406	$19,578	12.76%	1.73%	10.76%	2.17%
Inner Lakes Federal Credit Union	$156,351	$15,233	9.74%	9.26%	3.58%	3.46%
Tonawanda Valley Federal Credit Union	$160,090	$16,531	10.33%	12.77%	0.28%	2.16%
Southern Chautauqua Federal Credit Union	$160,963	$25,923	16.10%	8.40%	2.39%	4.53%
Greater Woodlawn Federal Credit Union	$162,207	$37,549	23.15%	8.08%	0.38%	0.77%
Ulster Federal Credit Union	$164,979	$17,642	10.69%	10.14%	1.64%	5.54%
Genesee Valley Federal Credit Union	$166,236	$25,499	15.34%	18.88%	0.49%	1.83%
Alternatives Federal Credit Union	$167,423	$18,488	11.04%	(1.69%)	29.40%	5.17%
TrailNorth Federal Credit Union	$171,020	$16,158	9.45%	6.86%	5.17%	6.85%
St. Josephs Parish Buffalo Federal Credit Union	$175,307	$18,573	10.59%	11.00%	9.02%	3.60%
Financial Trust Federal Credit Union	$185,391	$27,767	14.98%	11.23%	1.56%	1.94%
First Choice Financial Federal Credit Union	$188,749	$21,835	11.57%	9.61%	5.42%	5.35%
Ontario Shores Federal Credit Union	$188,891	$20,322	10.76%	29.29%	3.05%	2.59%
Palisades Federal Credit Union	$203,597	$19,748	9.70%	(3.60%)	7.36%	6.80%
Western Division Federal Credit Union	$216,329	$30,115	13.92%	11.15%	0.70%	1.26%
GHS Federal Credit Union	$226,979	$19,960	8.79%	2.81%	34.10%	14.75%
Moog Employees Federal Credit Union	$243,023	$63,413	26.09%	8.17%	0.37%	1.56%
Saint Lawrence Federal Credit Union	$245,388	$29,020	11.83%	9.30%	4.73%	2.82%
Average of Asset Group A	$110,735	$14,104	12.57%	7.35%	5.51%	3.63%

Source: SNL Financial

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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 (%)
	As of Date					
Asset Group B - $251 million to $500 million in total assets						
Finger Lakes Federal Credit Union	$250,022	$33,279	13.31%	16.26%	0.45%	2.42%
Niagara's Choice Federal Credit Union	$258,846	$27,524	10.63%	8.40%	5.59%	4.27%
TCT Federal Credit Union	$284,112	$26,690	9.39%	4.48%	2.03%	2.08%
Access Federal Credit Union	$294,425	$26,892	9.13%	13.23%	2.18%	3.18%
SECNY Federal Credit Union	$307,734	$22,706	7.38%	4.62%	8.24%	3.28%
Dannemora Federal Credit Union	$313,178	$42,841	13.68%	8.35%	1.78%	1.67%
People's Alliance Federal Credit Union	$321,718	$34,412	10.70%	1.90%	4.74%	10.09%
Family First of NY Federal Credit Union	$329,166	$36,082	10.96%	4.62%	4.92%	3.09%
Actors Federal Credit Union	$329,253	$30,105	9.14%	5.68%	1.60%	8.83%
Nassau Financial Federal Credit Union	$336,589	$20,956	6.23%	0.01%	5.69%	9.15%
Hudson River Community Credit Union	$342,313	$53,416	15.60%	6.61%	6.61%	2.90%
Ocean Financial Federal Credit Union	$383,356	$32,532	8.49%	0.59%	11.33%	7.06%
Ukrainian Federal Credit Union	$407,750	$32,791	8.04%	3.13%	10.23%	4.00%
High Point Federal Credit Union	$411,495	$57,687	14.02%	2.43%	2.12%	3.52%
Suma Yonkers Federal Credit Union	$444,483	$54,844	12.34%	4.16%	10.77%	5.50%
Advantage Federal Credit Union	$473,973	$46,935	9.90%	6.10%	3.49%	6.63%
TEG Federal Credit Union	$489,428	$41,269	8.43%	9.22%	1.91%	5.32%
ServU Federal Credit Union	$499,346	$72,712	14.56%	6.24%	3.30%	1.62%
Average of Asset Group B	$359,844	$38,537	10.66%	5.89%	4.83%	4.70%
Asset Group C - $501 million to $1 billion in total assets						
First New York Federal Credit Union	$524,852	$47,974	9.14%	10.09%	6.38%	5.86%
Pittsford Federal Credit Union	$537,788	$61,727	11.48%	5.50%	0.69%	1.10%
G.P.O. Federal Credit Union	$580,333	$65,216	11.24%	10.71%	1.91%	4.55%
Northern Credit Union	$667,057	$69,571	10.43%	1.41%	5.46%	7.30%
Cornerstone Community Federal Credit Union	$706,823	$52,373	7.41%	1.23%	2.47%	8.04%
Reliant Community Federal Credit Union	$726,402	$68,771	9.47%	9.35%	2.68%	3.51%
Sea Comm Federal Credit Union	$760,409	$128,239	16.86%	8.38%	2.52%	1.69%
Heritage Financial Credit Union	$776,739	$79,666	10.26%	3.63%	11.18%	6.62%
First Heritage Federal Credit Union	$785,564	$82,084	10.45%	6.84%	2.46%	6.01%
N C P D Federal Credit Union	$894,230	$144,229	16.13%	4.21%	0.98%	1.27%
Average of Asset Group C	$696,020	$79,985	11.29%	6.14%	3.67%	4.60%

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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 (%)
	As of Date					
Asset Group D - Over $1 billion in total assets						
First Source Federal Credit Union	$1,078,058	$105,110	9.75%	7.54%	7.25%	22.45%
Sidney Federal Credit Union	$1,128,365	$116,021	10.28%	9.11%	7.91%	8.27%
Sunmark Credit Union	$1,182,946	$110,037	9.30%	9.23%	8.20%	6.11%
Quorum Federal Credit Union	$1,207,760	$117,821	9.76%	11.09%	13.21%	15.87%
The Summit Federal Credit Union	$1,418,624	$154,644	10.90%	9.30%	2.21%	4.33%
Island Federal Credit Union	$1,428,126	$132,480	9.28%	0.93%	6.70%	4.83%
Beginnings Credit Union	$1,437,233	$202,945	14.12%	4.46%	5.27%	4.79%
Self Reliance NY Federal Credit Union	$1,442,797	$256,845	17.80%	0.59%	1.61%	2.02%
Mid-Hudson Valley Federal Credit Union	$1,636,939	$156,998	9.59%	4.84%	2.91%	5.62%
Suffolk Federal Credit Union	$1,943,315	$168,315	8.66%	4.12%	3.50%	5.72%
Corning Federal Credit Union	$2,514,590	$276,532	11.00%	5.42%	3.95%	8.69%
Polish & Slavic Federal Credit Union	$2,663,784	$287,757	10.80%	6.23%	2.44%	1.74%
AmeriCU Credit Union	$2,821,834	$268,096	9.50%	3.44%	14.96%	12.99%
USAlliance Federal Credit Union	$3,217,844	$255,418	7.94%	(1.14%)	7.05%	12.78%
Empower Federal Credit Union	$4,107,761	$387,482	9.43%	8.69%	5.29%	11.27%
Jovia Financial Federal Credit Union	$4,533,543	$422,121	9.31%	6.57%	10.94%	10.64%
Municipal Credit Union	$4,619,413	$524,574	11.36%	6.73%	7.17%	9.99%
Visions Federal Credit Union	$5,276,023	$527,160	9.99%	3.63%	4.67%	6.00%
Hudson Valley Credit Union	$8,090,336	$831,179	10.27%	0.58%	3.48%	5.42%
Broadview Federal Credit Union	$9,111,525	$763,192	8.38%	4.63%	6.26%	9.03%
ESL Federal Credit Union	$9,626,252	$1,607,027	16.69%	7.35%	2.33%	4.93%
Teachers Federal Credit Union	$9,879,191	$1,038,534	10.51%	9.88%	6.80%	9.46%
United Nations Federal Credit Union	$10,011,382	$937,290	9.36%	11.89%	2.15%	4.28%
FourLeaf Federal Credit Union	$13,876,605	$1,221,465	8.80%	4.21%	13.95%	11.88%
Average of Asset Group D	$4,343,927	$452,877	10.53%	5.81%	6.26%	8.30%

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Definitions

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

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