



Credit Union Index

AN ANALYSIS OF WASHINGTON AND OREGON
CREDIT UNIONS





Credit Union Index

The Credit Union Index is published by the Washington and Oregon offices of 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	Over \$1 billion
Group B	\$501 million–\$1 billion
Group C	\$251 million–\$500 million
Group D	\$0–\$250 million

Washington

BELLINGHAM

2219 Rimland Drive
Suite 215
Bellingham, WA 98226
(360) 676-1920

EVERETT

2707 Colby Avenue
Suite 801
Everett, WA 98201
(425) 259-7227

ISSAQUAH

385 Front Street North
Issaquah, WA 98027
(425) 961-7000

SEATTLE

999 Third Avenue
Suite 2800
Seattle, WA 98104
(206) 302-6500

SPOKANE

601 West Riverside
Suite 1800
Spokane, WA 99201
(509) 747-2600

TACOMA

1301 A Street
Suite 600
Tacoma, WA 98402
(253) 572-4100

TRI-CITIES

8836 Gage Boulevard
Suite 201-A
Kennewick, WA 99336
(509) 544-5010

WENATCHEE

123 Ohme Garden Road
Suite C
Wenatchee, WA 98801
(509) 888-0518

YAKIMA

402 East Yakima Avenue
Suite 110
Yakima, WA 98907
(509) 248-7750

Oregon

EUGENE

975 Oak Street
Suite 500
Eugene, OR 97401
(541) 686-1040

MEDFORD

221 Stewart Avenue
Suite 301
Medford, OR 97501
(541) 857-1040

PORTLAND

805 SW Broadway
Suite 1200
Portland, OR 97205
(503) 242-1447

Washington

Performance Analysis

Performance Analysis

June 30, 2017

Run Date: August 31, 2017

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 - \$1 billion and over in total assets												
	Boeing Employees Credit Union	\$17,248,329	\$57,394	1.33%	12.81%	60.29%	\$103	\$111,868	1.32%	12.71%	60.33%	\$103
	Washington State Employees Credit Union	\$2,680,291	\$4,924	0.74%	7.11%	72.72%	\$99	\$8,290	0.63%	6.04%	72.17%	\$98
	Spokane Teachers Credit Union	\$2,591,985	\$4,058	0.63%	5.97%	70.94%	\$73	\$8,890	0.70%	6.59%	71.71%	\$73
	Numerica Credit Union	\$1,969,515	\$4,586	0.95%	9.39%	68.34%	\$82	\$9,026	0.96%	9.36%	70.00%	\$79
	Gesa Credit Union	\$1,826,425	\$3,574	0.78%	8.72%	70.06%	\$70	\$6,369	0.70%	7.85%	72.34%	\$72
	HAPO Community Credit Union	\$1,537,493	\$2,147	0.56%	7.35%	76.78%	\$83	\$3,534	0.46%	6.08%	79.17%	\$84
	Whatcom Educational Credit Union	\$1,447,267	\$4,937	1.38%	9.04%	67.44%	\$79	\$9,284	1.31%	8.59%	69.68%	\$80
	Sound Credit Union	\$1,419,991	\$5,220	1.48%	12.29%	64.84%	\$93	\$10,178	1.45%	12.17%	64.14%	\$88
	Columbia Credit Union	\$1,260,927	\$3,502	1.11%	9.66%	71.47%	\$73	\$4,697	0.75%	6.54%	75.31%	\$75
	Inspirus Credit Union	\$1,234,748	\$2,203	0.71%	7.32%	70.55%	\$100	\$4,823	0.79%	8.11%	69.90%	\$99
	Harborstone Credit Union	\$1,219,226	\$2,489	0.81%	7.00%	72.58%	\$78	\$3,731	0.61%	5.29%	74.58%	\$81
	TwinStar Credit Union	\$1,217,560	\$3,226	1.06%	11.10%	71.40%	\$81	\$4,240	0.70%	7.37%	77.32%	\$84
	Kitsap Credit Union	\$1,164,357	\$2,139	0.74%	7.34%	73.32%	\$67	\$3,878	0.67%	6.74%	74.97%	\$73
	Fibre Federal Credit Union	\$1,026,374	\$1,088	0.43%	3.50%	83.24%	\$87	\$2,510	0.49%	4.06%	82.43%	\$87
	Average of Asset Group A	\$2,703,178	\$7,249	0.91%	8.47%	71.00%	\$83	\$13,666	0.82%	7.68%	72.43%	\$84
Asset Group B - \$501 million to \$1 billion in total assets												
	IQ Credit Union	\$954,619	\$2,832	1.19%	13.48%	72.19%	\$67	\$6,022	1.27%	14.60%	69.79%	\$68
	Horizon Credit Union	\$944,295	\$2,386	1.01%	9.49%	69.82%	\$71	\$4,298	0.92%	8.64%	70.76%	\$70
	Seattle Metropolitan Credit Union	\$833,839	(\$245)	(0.12%)	(1.42%)	95.74%	\$85	\$283	0.07%	0.82%	91.90%	\$82
	Solarity Credit Union	\$725,213	(\$203)	(0.11%)	(0.87%)	77.20%	\$69	\$742	0.21%	1.59%	79.55%	\$74
	Red Canoe Credit Union	\$714,093	\$1,223	0.68%	5.53%	78.93%	\$72	\$2,518	0.71%	5.73%	77.84%	\$72
	America's Federal Credit Union	\$609,247	\$1,078	0.71%	8.89%	80.62%	\$89	\$1,502	0.49%	6.23%	82.13%	\$88
	Verity Credit Union	\$522,151	\$708	0.54%	6.20%	82.16%	\$79	\$770	0.30%	3.39%	87.64%	\$78
	Salal Credit Union	\$506,896	\$940	0.74%	8.37%	80.83%	\$89	\$1,842	0.73%	8.32%	80.77%	\$87
	Average of Asset Group B	\$726,294	\$1,090	0.58%	6.21%	79.69%	\$78	\$2,247	0.59%	6.17%	80.05%	\$77
Asset Group C - \$251 to \$500 million in total assets												
	Qualstar Credit Union	\$486,330	\$1,907	1.57%	12.69%	67.07%	\$76	\$3,512	1.46%	11.86%	67.81%	\$76
	Global Credit Union	\$441,350	\$36	0.03%	0.41%	90.99%	\$67	\$105	0.05%	0.61%	91.03%	\$66
	Tapco Credit Union	\$357,065	\$315	0.35%	4.22%	72.42%	\$84	\$920	0.52%	6.21%	74.35%	\$84
	Our Community Credit Union	\$351,802	\$845	0.95%	8.20%	74.39%	\$64	\$1,620	0.92%	7.95%	75.82%	\$65
	Cascade Federal Credit Union	\$293,921	\$558	0.76%	6.37%	61.04%	\$72	\$976	0.67%	5.62%	64.00%	\$72
	O Bee Credit Union	\$255,433	\$477	0.75%	9.57%	68.07%	\$71	\$822	0.65%	8.33%	71.09%	\$70
	Average of Asset Group C	\$364,317	\$690	0.74%	6.91%	72.33%	\$72	\$1,326	0.71%	6.76%	74.02%	\$72
Asset Group D - \$0 to \$250 million in total assets												
	Industrial Credit Union of Whatcom County	\$237,064	\$430	0.73%	10.08%	82.13%	\$54	\$875	0.75%	10.39%	82.11%	\$54
	North Coast Credit Union	\$235,112	\$546	0.93%	9.57%	73.81%	\$69	\$1,439	1.24%	12.88%	69.23%	\$68
	People's Community Federal Credit Union	\$206,226	\$274	0.53%	4.75%	79.99%	\$56	\$461	0.45%	4.01%	82.85%	\$57
	NorthWest Plus Credit Union	\$187,883	\$501	1.07%	9.95%	78.98%	\$74	\$842	0.90%	8.47%	78.00%	\$73
	Peninsula Community Federal Credit Union	\$179,058	\$96	0.22%	2.66%	85.96%	\$66	\$508	0.58%	7.11%	80.45%	\$66
	Spokane Federal Credit Union	\$152,034	\$265	0.70%	7.42%	81.34%	\$63	\$260	0.34%	3.66%	79.38%	\$62
	Coulee Dam Federal Credit Union	\$135,645	\$165	0.48%	6.96%	81.83%	\$59	\$239	0.35%	5.11%	83.68%	\$59
	Great Northwest Federal Credit Union	\$135,216	\$635	1.87%	13.97%	62.54%	\$54	\$806	1.19%	8.97%	74.48%	\$55
	Puget Sound Cooperative Credit Union	\$124,139	\$329	1.07%	13.41%	72.28%	\$77	\$621	1.03%	12.85%	73.93%	\$77
	Lower Valley Credit Union	\$117,515	\$184	0.64%	6.60%	81.96%	\$49	\$355	0.63%	6.41%	81.54%	\$47
	Community 1st Credit Union	\$112,588	\$95	0.34%	2.19%	84.53%	\$56	\$31	0.06%	0.36%	90.82%	\$57

Source: SNL Financial

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

June 30, 2017

Run Date: August 31, 2017

		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)
Region	Institution Name											
Asset Group D - \$0 to \$250 million in total assets (continued)												
	MountainCrest Credit Union	\$97,694	\$192	0.79%	9.26%	81.93%	\$64	\$387	0.80%	9.45%	80.22%	\$59
	Cheney Federal Credit Union	\$94,968	\$95	0.40%	3.76%	77.23%	\$61	\$192	0.41%	3.82%	79.14%	\$61
	Tacoma Longshoremen Credit Union	\$91,699	\$176	0.77%	6.90%	56.79%	\$99	\$283	0.62%	5.59%	61.39%	\$104
	White River Credit Union	\$75,112	\$156	0.84%	6.02%	73.43%	\$45	\$323	0.89%	6.28%	70.14%	\$46
	Primesource Credit Union	\$73,472	\$65	0.36%	3.11%	81.73%	\$61	\$79	0.22%	1.90%	83.17%	\$61
	Lower Columbia Longshoremen's Federal Credit Union	\$70,844	\$115	0.65%	6.51%	83.05%	\$75	\$207	0.58%	5.90%	86.69%	\$78
	Alaska Air Group Federal Credit Union	\$69,034	\$81	0.47%	3.16%	84.35%	\$58	\$120	0.35%	2.35%	86.58%	\$60
	American Lake Credit Union	\$66,621	(\$145)	(0.86%)	(6.07%)	95.68%	\$65	(\$212)	(0.63%)	(4.41%)	95.40%	\$60
	Sno Falls Credit Union	\$64,972	\$184	1.14%	15.79%	85.82%	\$76	\$293	0.92%	12.77%	87.36%	\$76
	Strait View Credit Union	\$63,420	\$227	1.44%	14.36%	56.35%	\$54	\$377	1.21%	12.11%	62.11%	\$53
	Avista Corp. Credit Union	\$62,851	\$48	0.31%	2.10%	77.81%	\$116	\$140	0.45%	3.07%	74.85%	\$119
	Waterfront Federal Credit Union	\$62,622	\$209	1.34%	17.88%	75.07%	\$75	\$322	1.04%	14.14%	78.64%	\$78
	Granco Federal Credit Union	\$61,303	(\$64)	(0.41%)	(4.59%)	106.93%	\$75	(\$145)	(0.47%)	(5.17%)	110.99%	\$74
	WestEdge Federal Credit Union	\$59,148	\$94	0.64%	4.71%	79.74%	\$64	\$147	0.50%	3.70%	81.17%	\$64
	Progressions Credit Union	\$58,876	\$1	0.01%	0.08%	85.78%	\$63	\$24	0.08%	0.92%	88.60%	\$62
	Safeway Federal Credit Union	\$57,765	\$103	0.72%	3.36%	72.26%	\$48	\$189	0.66%	3.10%	73.13%	\$50
	EvergreenDIRECT Credit Union	\$56,810	\$50	0.35%	3.07%	78.56%	\$56	(\$63)	(0.22%)	(1.93%)	86.57%	\$60
	Snocope Credit Union	\$55,896	\$33	0.24%	2.87%	91.78%	\$73	\$87	0.32%	3.80%	90.50%	\$72
	WCLA Credit Union	\$54,775	\$291	2.12%	17.43%	45.93%	\$107	\$518	1.91%	15.82%	48.19%	\$106
	Nordstrom Federal Credit Union	\$52,422	\$18	0.14%	1.65%	87.45%	\$69	(\$53)	(0.20%)	(2.42%)	90.46%	\$72
	Mill Town Credit Union	\$50,216	\$92	0.73%	3.12%	72.62%	\$84	\$211	0.84%	3.59%	75.56%	\$80
	Spokane Firefighters Credit Union	\$50,163	\$88	0.70%	4.41%	75.00%	\$71	\$173	0.70%	4.36%	73.85%	\$65
	Spokane Law Enforcement Credit Union	\$40,936	(\$29)	(0.29%)	(1.85%)	94.06%	\$65	(\$31)	(0.16%)	(0.99%)	93.25%	\$65
	Tri-Cities Community Federal Credit Union	\$38,416	\$118	1.24%	11.56%	69.69%	\$64	\$250	1.34%	12.43%	69.99%	\$64
	Spokane City Credit Union	\$38,029	\$46	0.49%	5.04%	82.93%	\$61	\$56	0.30%	3.08%	88.78%	\$64
	Olympia Credit Union	\$37,409	\$55	0.59%	7.27%	81.18%	\$50	\$58	0.31%	3.85%	85.89%	\$50
	Generations Credit Union	\$32,562	\$87	1.07%	13.43%	76.63%	\$42	\$673	4.21%	55.55%	45.43%	\$43
	Blue Mountain Credit Union	\$31,906	\$129	1.63%	13.32%	72.25%	\$61	\$205	1.29%	10.74%	73.41%	\$63
	Wenatchee Valley Federal Credit Union	\$31,434	(\$41)	(0.51%)	(6.99%)	98.13%	\$52	(\$42)	(0.26%)	(3.56%)	102.28%	\$55
	Connection Credit Union	\$31,357	(\$100)	(1.27%)	(10.48%)	83.20%	\$49	(\$80)	(0.51%)	(4.17%)	82.60%	\$49
	Calcoe Federal Credit Union	\$29,960	\$87	1.20%	13.04%	72.57%	\$56	\$103	0.72%	7.80%	75.51%	\$56
	State Highway Credit Union	\$27,243	\$35	0.51%	3.06%	81.63%	\$64	\$73	0.52%	3.20%	81.41%	\$64
	Longshoremen's Local Four Federal Credit Union	\$27,167	\$76	1.12%	6.00%	67.67%	\$86	\$114	0.85%	4.53%	73.94%	\$86
	IBEW 76 Federal Credit Union	\$25,040	\$3	0.05%	0.38%	96.18%	\$95	(\$61)	(0.47%)	(3.80%)	98.72%	\$103
	Mint Valley Federal Credit Union	\$18,690	\$22	0.47%	3.41%	87.13%	\$61	\$32	0.35%	2.51%	89.52%	\$60
	Newrizons Federal Credit Union	\$14,920	\$77	2.07%	23.02%	68.16%	\$48	\$120	1.63%	18.35%	68.88%	\$49
	Community Healthcare Federal Credit Union	\$14,605	\$33	0.91%	10.96%	74.88%	\$58	\$211	2.99%	36.66%	41.42%	(\$26)
	Monad Federal Credit Union	\$14,351	\$0	0.00%	0.00%	100.00%	\$52	(\$18)	(0.25%)	(2.98%)	104.89%	\$52
	Mt. Rainier Federal Credit Union	\$13,058	\$24	0.72%	5.81%	75.45%	\$61	\$40	0.59%	4.87%	79.34%	\$61
	Tesoro Northwest Federal Credit Union	\$13,026	(\$2)	(0.06%)	(0.24%)	104.81%	\$68	\$0	0.00%	0.00%	106.90%	\$68
	Puget Sound Refinery Federal Credit Union	\$12,311	(\$1)	(0.03%)	(0.27%)	101.33%	\$83	(\$6)	(0.10%)	(0.81%)	87.16%	\$70
	Express Credit Union	\$12,054	\$9	0.31%	2.92%	87.80%	\$65	\$14	0.24%	2.28%	89.30%	\$64
	Spokane Media Federal Credit Union	\$11,327	\$5	0.18%	2.29%	90.77%	\$55	\$15	0.26%	3.44%	91.47%	\$56
	Lighthouse Community Credit Union	\$11,195	(\$5)	(0.18%)	(1.94%)	108.93%	\$65	\$8	0.14%	1.55%	104.78%	\$64
	Tacoma Narrows Federal Credit Union	\$8,138	\$2	0.09%	0.64%	100.00%	\$45	\$1	0.02%	0.16%	96.77%	\$44
	PUD Federal Credit Union	\$7,869	\$5	0.26%	1.65%	87.76%	\$80	\$9	0.23%	1.49%	92.47%	\$83
	Longshore Federal Credit Union	\$5,142	(\$1)	(0.08%)	(0.84%)	100.00%	\$58	\$1	0.04%	0.42%	96.49%	\$57
	Sears Spokane Employees Federal Credit Union	\$5,047	(\$7)	(0.55%)	(8.62%)	122.86%	\$44	(\$17)	(0.67%)	(10.33%)	124.29%	\$43
	Utility Employees Federal Credit Union	\$3,679	\$5	0.55%	4.16%	71.43%	\$32	\$7	0.39%	2.92%	81.08%	\$34
	Fluke Employees Federal Credit Union	\$2,835	(\$12)	(1.69%)	(9.20%)	109.52%	\$38	(\$13)	(0.90%)	(4.95%)	100.00%	\$37
Average of Asset Group D		\$62,834	\$102	0.50%	4.82%	82.91%	\$64	\$193	0.52%	5.30%	83.07%	\$63

Source: SNL Financial

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 31, 2017

		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 (%)
Region	Institution Name										
Asset Group A - \$1 billion and over in total assets											
	Boeing Employees Credit Union	\$17,248,329	\$11,147,070	\$15,120,643	73.72%	\$9,418	3.04%	0.33%	2.70%	10.92%	10.83%
	Washington State Employees Credit Union	\$2,680,291	\$2,054,361	\$2,355,771	87.21%	\$4,621	4.16%	0.25%	3.92%	10.78%	11.82%
	Spokane Teachers Credit Union	\$2,591,985	\$2,260,164	\$2,105,862	107.33%	\$4,154	3.74%	0.58%	3.17%	8.33%	11.13%
	Numerica Credit Union	\$1,969,515	\$1,641,446	\$1,658,269	98.99%	\$4,090	4.13%	0.71%	3.42%	18.60%	21.85%
	Gesa Credit Union	\$1,826,425	\$1,487,771	\$1,585,411	93.84%	\$4,137	3.71%	0.56%	3.15%	3.84%	5.76%
	HAPO Community Credit Union	\$1,537,493	\$1,358,119	\$1,358,882	99.94%	\$4,313	3.75%	0.58%	3.17%	7.23%	7.78%
	Whatcom Educational Credit Union	\$1,447,267	\$1,125,905	\$1,207,108	93.27%	\$4,516	3.48%	0.28%	3.20%	11.84%	12.73%
	Sound Credit Union	\$1,419,991	\$1,014,023	\$1,228,958	82.51%	\$5,328	3.36%	0.15%	3.21%	5.86%	7.82%
	Columbia Credit Union	\$1,260,927	\$963,687	\$1,102,289	87.43%	\$4,653	3.21%	0.10%	3.11%	5.13%	8.91%
	Inspirus Credit Union	\$1,234,748	\$928,477	\$1,062,099	87.42%	\$8,371	3.08%	0.34%	2.74%	7.22%	7.27%
	Harborstone Credit Union	\$1,219,226	\$837,925	\$1,065,347	78.65%	\$5,324	3.26%	0.27%	2.98%	3.32%	3.28%
	TwinStar Credit Union	\$1,217,560	\$967,471	\$1,083,032	89.33%	\$3,444	3.97%	0.29%	3.68%	8.59%	10.87%
	Kitsap Credit Union	\$1,164,357	\$855,818	\$1,034,883	82.70%	\$4,575	3.70%	0.19%	3.52%	7.02%	7.01%
	Fibre Federal Credit Union	\$1,026,374	\$659,813	\$889,660	74.16%	\$3,948	3.06%	0.21%	2.85%	7.46%	8.08%
	Average of Asset Group A	\$2,703,178	\$1,950,146	\$2,347,015	88.32%	\$5,064	3.55%	0.35%	3.20%	8.30%	9.65%
Asset Group B - \$501 million to \$1 billion in total assets											
	IQ Credit Union	\$954,619	\$694,228	\$855,101	81.19%	\$3,516	3.34%	0.12%	3.22%	7.68%	5.92%
	Horizon Credit Union	\$944,295	\$790,855	\$806,080	98.11%	\$4,079	3.69%	0.40%	3.30%	7.92%	8.09%
	Seattle Metropolitan Credit Union	\$833,839	\$673,510	\$706,352	95.35%	\$5,100	3.42%	0.38%	3.04%	22.67%	15.96%
	Solarity Credit Union	\$725,213	\$530,608	\$569,203	93.22%	\$4,664	3.46%	0.48%	2.98%	3.09%	1.95%
	Red Canoe Credit Union	\$714,093	\$556,771	\$613,349	90.78%	\$3,509	3.71%	0.30%	3.41%	6.03%	6.51%
	America's Federal Credit Union	\$609,247	\$472,951	\$537,941	87.92%	\$4,035	3.89%	0.60%	3.29%	3.35%	2.30%
	Verity Credit Union	\$522,151	\$371,505	\$457,710	81.17%	\$3,601	3.55%	0.30%	3.25%	7.31%	8.70%
	Salal Credit Union	\$506,896	\$386,750	\$415,136	93.16%	\$3,413	4.10%	0.30%	3.80%	4.72%	5.34%
	Average of Asset Group B	\$726,294	\$559,647	\$620,109	90.11%	\$3,990	3.65%	0.36%	3.29%	7.85%	6.85%
Asset Group C - \$251 to \$500 million in total assets											
	Qualstar Credit Union	\$486,330	\$274,406	\$418,773	65.53%	\$4,121	3.50%	0.30%	3.19%	6.16%	6.56%
	Global Credit Union	\$441,350	\$342,584	\$372,674	91.93%	\$3,119	3.64%	0.29%	3.36%	11.64%	5.22%
	Tapco Credit Union	\$357,065	\$244,750	\$324,306	75.47%	\$4,761	3.36%	0.13%	3.24%	8.50%	9.05%
	Our Community Credit Union	\$351,802	\$167,870	\$294,305	57.04%	\$3,845	3.76%	0.40%	3.36%	10.58%	9.64%
	Cascade Federal Credit Union	\$293,921	\$73,411	\$257,209	28.54%	\$10,688	2.16%	0.68%	1.49%	6.62%	6.53%
	O Bee Credit Union	\$255,433	\$225,090	\$229,200	98.21%	\$3,361	4.05%	0.30%	3.75%	9.59%	10.45%
	Average of Asset Group C	\$364,317	\$221,352	\$316,078	69.45%	\$4,983	3.41%	0.35%	3.07%	8.85%	7.91%
Asset Group D - \$0 to \$250 million in total assets											
	Industrial Credit Union of Whatcom County	\$237,064	\$137,071	\$217,495	63.02%	\$2,725	3.06%	0.15%	2.91%	8.42%	7.89%
	North Coast Credit Union	\$235,112	\$165,746	\$205,636	80.60%	\$4,054	3.48%	0.26%	3.22%	6.52%	5.89%
	People's Community Federal Credit Union	\$206,226	\$71,271	\$182,646	39.02%	\$5,427	2.18%	0.24%	1.95%	5.28%	5.65%
	NorthWest Plus Credit Union	\$187,883	\$117,782	\$164,693	71.52%	\$3,914	3.31%	0.17%	3.14%	4.75%	3.63%
	Peninsula Community Federal Credit Union	\$179,058	\$135,899	\$163,602	83.07%	\$2,820	3.38%	0.14%	3.23%	8.04%	7.78%
	Spokane Federal Credit Union	\$152,034	\$110,513	\$134,973	81.88%	\$3,536	3.38%	0.13%	3.25%	4.38%	4.29%
	Coulee Dam Federal Credit Union	\$135,645	\$74,285	\$124,073	59.87%	\$2,559	3.61%	0.07%	3.54%	3.25%	3.51%
	Great Northwest Federal Credit Union	\$135,216	\$72,966	\$115,477	63.19%	\$2,939	3.53%	0.17%	3.36%	4.72%	4.15%
	Puget Sound Cooperative Credit Union	\$124,139	\$99,749	\$105,591	94.47%	\$4,775	3.82%	0.35%	3.48%	14.78%	13.52%
	Lower Valley Credit Union	\$117,515	\$97,520	\$104,774	93.08%	\$1,754	7.12%	0.84%	6.28%	11.59%	11.71%
	Community 1st Credit Union	\$112,588	\$79,037	\$92,395	85.54%	\$3,263	2.62%	0.18%	2.43%	2.54%	2.92%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 31, 2017

		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 (%)
Region	Institution Name										
Asset Group D - \$0 to \$250 million in total assets (continued)											
	MountainCrest Credit Union	\$97,694	\$71,096	\$88,398	80.43%	\$3,757	3.42%	0.07%	3.34%	4.67%	4.90%
	Cheney Federal Credit Union	\$94,968	\$40,640	\$83,851	48.47%	\$7,305	2.21%	0.34%	1.87%	4.95%	4.97%
	Tacoma Longshoremen Credit Union	\$91,699	\$18,608	\$81,270	22.90%	\$15,283	2.28%	0.66%	1.63%	7.58%	7.88%
	White River Credit Union	\$75,112	\$25,792	\$64,430	40.03%	\$4,060	2.68%	0.09%	2.59%	15.39%	16.53%
	Primesource Credit Union	\$73,472	\$53,877	\$63,995	84.19%	\$3,061	4.49%	0.49%	4.00%	11.16%	12.64%
	Lower Columbia Longshoremen's Federal Credit Union	\$70,844	\$36,647	\$63,401	57.80%	\$4,571	2.96%	0.07%	2.89%	5.10%	5.34%
	Alaska Air Group Federal Credit Union	\$69,034	\$30,099	\$58,546	51.41%	\$4,931	2.67%	0.06%	2.61%	17.69%	21.31%
	American Lake Credit Union	\$66,621	\$35,053	\$56,900	61.60%	\$3,172	3.26%	0.18%	3.09%	2.15%	3.64%
	Sno Falls Credit Union	\$64,972	\$52,796	\$59,931	88.09%	\$3,169	3.97%	0.10%	3.88%	13.75%	15.17%
	Strait View Credit Union	\$63,420	\$27,573	\$57,201	48.20%	\$5,765	2.85%	0.17%	2.68%	12.50%	12.61%
	Avista Corp. Credit Union	\$62,851	\$42,580	\$52,934	80.44%	\$12,570	2.82%	0.73%	2.09%	7.47%	5.83%
	Waterfront Federal Credit Union	\$62,622	\$32,959	\$57,037	57.79%	\$4,473	3.43%	0.04%	3.39%	8.25%	7.12%
	Granco Federal Credit Union	\$61,303	\$40,548	\$55,237	73.41%	\$3,065	3.79%	0.25%	3.55%	1.65%	1.62%
	WestEdge Federal Credit Union	\$59,148	\$25,160	\$50,986	49.35%	\$4,381	2.97%	0.12%	2.84%	6.75%	7.63%
	Progressions Credit Union	\$58,876	\$50,901	\$53,403	95.31%	\$3,463	4.03%	0.26%	3.77%	9.53%	10.44%
	Safeway Federal Credit Union	\$57,765	\$25,678	\$44,964	57.11%	\$5,023	2.63%	0.33%	2.31%	5.94%	6.05%
	EvergreenDIRECT Credit Union	\$56,810	\$37,643	\$49,050	76.74%	\$2,470	4.11%	0.28%	3.83%	9.39%	9.83%
	Snocoop Credit Union	\$55,896	\$36,034	\$51,098	70.52%	\$3,993	3.46%	0.14%	3.32%	10.17%	11.67%
	WCLA Credit Union	\$54,775	\$49,324	\$40,951	120.45%	\$9,129	4.70%	0.91%	3.80%	8.69%	5.92%
	Nordstrom Federal Credit Union	\$52,422	\$21,506	\$47,703	45.08%	\$4,369	2.65%	0.10%	2.56%	11.27%	12.39%
	Mill Town Credit Union	\$50,216	\$35,292	\$37,957	92.98%	\$5,022	3.82%	0.28%	3.54%	2.34%	2.19%
	Spokane Firefighters Credit Union	\$50,163	\$31,457	\$41,960	74.97%	\$6,270	2.79%	0.40%	2.39%	7.35%	8.39%
	Spokane Law Enforcement Credit Union	\$40,936	\$24,317	\$34,580	70.32%	\$5,117	2.69%	0.42%	2.28%	14.53%	18.09%
	Tri-Cities Community Federal Credit Union	\$38,416	\$28,042	\$33,827	82.90%	\$2,955	4.53%	0.22%	4.31%	17.09%	16.95%
	Spokane City Credit Union	\$38,029	\$25,628	\$34,131	75.09%	\$4,225	3.30%	0.16%	3.15%	14.90%	16.03%
	Olympia Credit Union	\$37,409	\$28,259	\$34,301	82.39%	\$2,413	3.04%	0.16%	2.88%	0.54%	1.78%
	Generations Credit Union	\$32,562	\$24,815	\$29,389	84.44%	\$2,831	3.77%	0.10%	3.66%	16.42%	12.82%
	Blue Mountain Credit Union	\$31,906	\$25,475	\$27,871	91.40%	\$3,988	4.13%	0.11%	4.03%	(2.87%)	(4.32%)
	Wenatchee Valley Federal Credit Union	\$31,434	\$20,338	\$29,092	69.91%	\$3,309	3.33%	0.10%	3.23%	(0.38%)	0.62%
	Connection Credit Union	\$31,357	\$20,891	\$27,442	76.13%	\$1,792	5.31%	0.07%	5.25%	4.37%	5.53%
	Calcoe Federal Credit Union	\$29,960	\$20,762	\$27,197	76.34%	\$2,397	5.07%	0.20%	4.87%	11.59%	11.63%
	State Highway Credit Union	\$27,243	\$15,744	\$22,599	69.67%	\$4,953	2.79%	0.16%	2.63%	(7.21%)	(9.18%)
	Longshoremen's Local Four Federal Credit Union	\$27,167	\$11,061	\$22,020	50.23%	\$5,433	3.08%	0.10%	2.98%	7.75%	8.63%
	IBEW 76 Federal Credit Union	\$25,040	\$7,137	\$21,780	32.77%	\$8,347	2.22%	0.10%	2.12%	(8.47%)	(9.16%)
	Mint Valley Federal Credit Union	\$18,690	\$9,287	\$16,026	57.95%	\$3,738	3.05%	0.18%	2.87%	17.45%	19.08%
	Newtrizons Federal Credit Union	\$14,920	\$10,943	\$13,130	83.34%	\$2,295	5.72%	0.76%	4.96%	5.88%	5.61%
	Community Healthcare Federal Credit Union	\$14,605	\$7,273	\$13,202	55.09%	\$3,246	4.30%	0.09%	4.21%	21.39%	22.84%
	Monad Federal Credit Union	\$14,351	\$4,553	\$13,037	34.92%	\$2,392	2.60%	0.04%	2.56%	6.13%	6.48%
	Mt. Rainier Federal Credit Union	\$13,058	\$6,524	\$11,371	57.37%	\$4,353	2.73%	0.10%	2.62%	(6.72%)	(8.33%)
	Tesoro Northwest Federal Credit Union	\$13,026	\$7,717	\$9,705	79.52%	\$3,257	3.12%	0.12%	3.00%	(2.80%)	(3.78%)
	Puget Sound Refinery Federal Credit Union	\$12,311	\$5,945	\$10,827	54.91%	\$4,924	2.86%	0.44%	2.42%	16.02%	18.75%
	Express Credit Union	\$12,054	\$10,201	\$10,369	98.38%	\$1,096	6.03%	0.26%	5.76%	8.11%	3.27%
	Spokane Media Federal Credit Union	\$11,327	\$6,612	\$10,393	63.62%	\$2,832	3.20%	0.11%	3.10%	(3.84%)	(4.20%)
	Lighthouse Community Credit Union	\$11,195	\$8,243	\$10,107	81.56%	\$2,035	4.95%	0.21%	4.72%	(4.40%)	(5.22%)
	Tacoma Narrows Federal Credit Union	\$8,138	\$3,465	\$6,872	50.42%	\$2,325	2.90%	0.21%	2.70%	(15.44%)	(18.10%)
	PUD Federal Credit Union	\$7,869	\$4,608	\$6,637	69.43%	\$5,246	2.51%	0.13%	2.38%	4.71%	5.29%
	Longshore Federal Credit Union	\$5,142	\$2,736	\$4,635	59.03%	\$2,057	3.69%	0.04%	3.65%	6.92%	7.29%
	Sears Spokane Employees Federal Credit Union	\$5,047	\$2,238	\$4,713	47.49%	\$2,524	2.06%	0.20%	1.82%	3.39%	3.54%
	Utility Employees Federal Credit Union	\$3,679	\$1,374	\$3,192	43.05%	\$3,679	2.11%	0.17%	1.94%	6.69%	7.47%
	Fluke Employees Federal Credit Union	\$2,835	\$1,401	\$2,317	60.47%	\$1,418	3.12%	0.07%	3.05%	(9.73%)	(10.78%)
Average of Asset Group D		\$62,834	\$38,175	\$55,136	68.04%	\$4,135	3.44%	0.23%	3.21%	6.23%	6.29%

Source: SNL Financial

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

Asset Quality
June 30, 2017
Run Date: August 31, 2017

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 - \$1 billion and over in total assets								
	Boeing Employees Credit Union	\$17,248,329	\$28,839	0.26%	0.81%	312.25%	1.56%	0.17%
	Washington State Employees Credit Union	\$2,680,291	\$10,729	0.52%	1.35%	259.02%	4.43%	0.40%
	Spokane Teachers Credit Union	\$2,591,985	\$8,709	0.39%	0.70%	182.64%	3.04%	0.34%
	Numerica Credit Union	\$1,969,515	\$5,783	0.35%	0.89%	252.12%	3.17%	0.29%
	Gesa Credit Union	\$1,826,425	\$4,662	0.31%	0.80%	254.08%	3.93%	0.26%
	HAPO Community Credit Union	\$1,537,493	\$2,523	0.19%	0.70%	376.93%	2.71%	0.16%
	Whatcom Educational Credit Union	\$1,447,267	\$1,772	0.16%	0.53%	334.26%	1.03%	0.12%
	Sound Credit Union	\$1,419,991	\$1,322	0.13%	0.63%	482.83%	0.98%	0.09%
	Columbia Credit Union	\$1,260,927	\$3,160	0.33%	0.75%	227.75%	2.57%	0.25%
	Inspirus Credit Union	\$1,234,748	\$2,850	0.31%	0.36%	118.70%	2.30%	0.23%
	Harborstone Credit Union	\$1,219,226	\$3,244	0.39%	0.79%	204.07%	2.28%	0.27%
	TwinStar Credit Union	\$1,217,560	\$5,436	0.56%	0.98%	174.10%	4.72%	0.45%
	Kitsap Credit Union	\$1,164,357	\$2,193	0.26%	0.82%	319.65%	2.26%	0.19%
	Fibre Federal Credit Union	\$1,026,374	\$1,482	0.22%	0.76%	339.68%	1.65%	0.14%
	Average of Asset Group A	\$2,703,178	\$5,907	0.31%	0.78%	274.15%	2.62%	0.24%
Asset Group B - \$501 million to \$1 billion in total assets								
	IQ Credit Union	\$954,619	\$2,030	0.29%	0.99%	337.49%	2.64%	0.21%
	Horizon Credit Union	\$944,295	\$2,902	0.37%	0.45%	123.29%	3.49%	0.31%
	Seattle Metropolitan Credit Union	\$833,839	\$1,919	0.28%	0.34%	117.72%	2.85%	0.23%
	Solarity Credit Union	\$725,213	\$2,316	0.44%	0.47%	106.91%	2.71%	0.32%
	Red Canoe Credit Union	\$714,093	\$3,842	0.69%	0.58%	83.39%	4.77%	0.54%
	America's Federal Credit Union	\$609,247	\$1,914	0.40%	0.87%	213.90%	5.66%	0.31%
	Verity Credit Union	\$522,151	\$1,270	0.34%	0.81%	235.51%	3.12%	0.24%
	Salal Credit Union	\$506,896	\$508	0.13%	1.66%	NM	0.98%	0.10%
	Average of Asset Group B	\$726,294	\$2,088	0.37%	0.77%	174.03%	3.28%	0.28%
Asset Group C - \$251 to \$500 million in total assets								
	Qualstar Credit Union	\$486,330	\$2,396	0.87%	0.79%	91.03%	4.06%	0.49%
	Global Credit Union	\$441,350	\$794	0.23%	0.55%	238.16%	4.65%	0.18%
	Tapco Credit Union	\$357,065	\$1,625	0.66%	0.84%	127.02%	6.21%	0.46%
	Our Community Credit Union	\$351,802	\$707	0.42%	0.69%	163.08%	1.92%	0.20%
	Cascade Federal Credit Union	\$293,921	\$796	1.08%	0.27%	24.62%	2.29%	0.27%
	O Bee Credit Union	\$255,433	\$761	0.34%	0.95%	281.21%	5.51%	0.30%
	Average of Asset Group C	\$364,317	\$1,180	0.60%	0.68%	154.19%	4.11%	0.32%
Asset Group D - \$0 to \$250 million in total assets								
	Industrial Credit Union of Whatcom County	\$237,064	\$2,463	1.80%	0.94%	52.21%	14.15%	1.04%
	North Coast Credit Union	\$235,112	\$338	0.20%	0.29%	142.31%	1.92%	0.14%
	People's Community Federal Credit Union	\$206,226	\$64	0.09%	0.42%	471.88%	0.27%	0.03%
	NorthWest Plus Credit Union	\$187,883	\$488	0.41%	0.50%	120.70%	2.64%	0.26%
	Peninsula Community Federal Credit Union	\$179,058	\$376	0.28%	0.67%	242.29%	2.86%	0.21%
	Spokane Federal Credit Union	\$152,034	\$800	0.72%	0.71%	97.75%	5.42%	0.53%
	Coulee Dam Federal Credit Union	\$135,645	\$613	0.83%	0.80%	96.57%	5.97%	0.45%
	Great Northwest Federal Credit Union	\$135,216	\$755	1.03%	0.83%	80.00%	4.86%	0.56%
	Puget Sound Cooperative Credit Union	\$124,139	\$250	0.25%	0.13%	52.40%	2.47%	0.20%
	Lower Valley Credit Union	\$117,515	\$1,394	1.43%	0.93%	65.21%	26.08%	1.19%
	Community 1st Credit Union	\$112,588	\$799	1.01%	0.37%	36.55%	4.83%	0.71%

Source: SNL Financial

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

June 30, 2017

Run Date: August 31, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$0 to \$250 million in total assets (continued)								
	MountainCrest Credit Union	\$97,694	\$310	0.44%	0.29%	66.13%	4.82%	0.32%
	Cheney Federal Credit Union	\$94,968	\$273	0.67%	0.47%	70.33%	2.64%	0.29%
	Tacoma Longshoremen Credit Union	\$91,699	\$26	0.14%	1.53%	NM	0.25%	0.03%
	White River Credit Union	\$75,112	\$316	1.23%	0.66%	53.48%	2.98%	0.42%
	Primesource Credit Union	\$73,472	\$962	1.79%	0.87%	48.65%	14.24%	1.31%
	Lower Columbia Longshoremen's Federal Credit Union	\$70,844	\$377	1.03%	0.27%	26.26%	5.22%	0.53%
	Alaska Air Group Federal Credit Union	\$69,034	\$0	0.00%	0.30%	NA	0.00%	0.00%
	American Lake Credit Union	\$66,621	\$703	2.01%	1.25%	62.16%	8.09%	1.06%
	Sno Falls Credit Union	\$64,972	\$280	0.53%	0.16%	30.36%	5.79%	0.43%
	Strait View Credit Union	\$63,420	\$48	0.17%	0.59%	341.67%	1.00%	0.08%
	Avista Corp. Credit Union	\$62,851	\$51	0.12%	0.10%	82.35%	0.55%	0.08%
	Waterfront Federal Credit Union	\$62,622	\$34	0.10%	0.50%	485.29%	0.96%	0.05%
	Granco Federal Credit Union	\$61,303	\$764	1.88%	0.66%	34.95%	13.12%	1.25%
	WestEdge Federal Credit Union	\$59,148	\$229	0.91%	0.62%	68.56%	2.80%	0.39%
	Progressions Credit Union	\$58,876	\$153	0.30%	0.49%	161.44%	3.89%	0.26%
	Safeway Federal Credit Union	\$57,765	\$440	1.71%	0.55%	31.82%	3.63%	0.76%
	EvergreenDIRECT Credit Union	\$56,810	\$166	0.44%	1.00%	225.90%	2.75%	0.29%
	Snocope Credit Union	\$55,896	\$105	0.29%	0.62%	213.33%	2.17%	0.19%
	WCLA Credit Union	\$54,775	\$102	0.21%	0.80%	389.22%	1.41%	0.19%
	Nordstrom Federal Credit Union	\$52,422	\$139	0.65%	0.90%	138.85%	3.04%	0.27%
	Mill Town Credit Union	\$50,216	\$413	1.17%	0.90%	77.00%	3.41%	0.82%
	Spokane Firefighters Credit Union	\$50,163	\$114	0.36%	0.57%	157.89%	1.39%	0.23%
	Spokane Law Enforcement Credit Union	\$40,936	\$200	0.82%	0.35%	42.50%	4.00%	0.49%
	Tri-Cities Community Federal Credit Union	\$38,416	\$227	0.81%	0.45%	55.51%	5.62%	0.59%
	Spokane City Credit Union	\$38,029	\$172	0.67%	0.35%	52.33%	4.76%	0.45%
	Olympia Credit Union	\$37,409	\$120	0.42%	0.66%	155.00%	3.71%	0.32%
	Generations Credit Union	\$32,562	\$95	0.38%	0.61%	158.95%	10.13%	0.29%
	Blue Mountain Credit Union	\$31,906	\$113	0.44%	1.11%	251.33%	2.67%	0.35%
	Wenatchee Valley Federal Credit Union	\$31,434	\$104	0.51%	1.08%	211.54%	5.99%	0.33%
	Connection Credit Union	\$31,357	\$279	1.34%	1.91%	143.01%	7.92%	0.89%
	Calcoe Federal Credit Union	\$29,960	\$254	1.22%	1.48%	120.87%	9.01%	0.85%
	State Highway Credit Union	\$27,243	\$63	0.40%	0.22%	55.56%	1.36%	0.23%
	Longshoremen's Local Four Federal Credit Union	\$27,167	\$77	0.70%	0.45%	64.94%	1.49%	0.28%
	IBEW 76 Federal Credit Union	\$25,040	\$5	0.07%	0.91%	NM	0.15%	0.02%
	Mint Valley Federal Credit Union	\$18,690	\$197	2.12%	1.56%	73.60%	7.19%	1.05%
	Newrizons Federal Credit Union	\$14,920	\$22	0.20%	1.56%	777.27%	1.42%	0.15%
	Community Healthcare Federal Credit Union	\$14,605	\$111	1.53%	1.44%	94.59%	9.06%	0.76%
	Monad Federal Credit Union	\$14,351	\$20	0.44%	0.51%	115.00%	1.63%	0.14%
	Mt. Rainier Federal Credit Union	\$13,058	\$2	0.03%	0.31%	NM	0.12%	0.02%
	Tesoro Northwest Federal Credit Union	\$13,026	\$66	0.86%	0.30%	34.85%	1.96%	0.51%
	Puget Sound Refinery Federal Credit Union	\$12,311	\$37	0.62%	0.30%	48.65%	3.82%	0.30%
	Express Credit Union	\$12,054	\$42	0.41%	1.24%	302.38%	3.67%	0.35%
	Spokane Media Federal Credit Union	\$11,327	\$16	0.24%	0.33%	137.50%	1.78%	0.14%
	Lighthouse Community Credit Union	\$11,195	\$144	1.75%	1.40%	79.86%	13.81%	1.29%
	Tacoma Narrows Federal Credit Union	\$8,138	\$0	0.00%	0.63%	NA	0.00%	0.00%
	PUD Federal Credit Union	\$7,869	\$0	0.00%	0.43%	NA	0.00%	0.00%
	Longshore Federal Credit Union	\$5,142	\$49	1.79%	0.58%	32.65%	9.90%	0.95%
	Sears Spokane Employees Federal Credit Union	\$5,047	\$20	0.89%	0.40%	45.00%	6.97%	0.40%
	Utility Employees Federal Credit Union	\$3,679	\$0	0.00%	1.09%	NA	0.00%	0.00%
	Fluke Employees Federal Credit Union	\$2,835	\$0	0.00%	0.86%	NA	0.00%	0.00%
	Average of Asset Group D	\$62,834	\$275	0.70%	0.71%	137.29%	4.49%	0.42%

Source: SNL Financial

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

Net Worth

June 30, 2017

Run Date: August 31, 2017

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 - \$1 billion and over in total assets							
	Boeing Employees Credit Union	\$17,248,329	\$1,855,985	10.76%	12.83%	1.55%	4.85%
	Washington State Employees Credit Union	\$2,680,291	\$280,051	10.45%	6.10%	3.83%	9.92%
	Spokane Teachers Credit Union	\$2,591,985	\$275,484	10.63%	6.67%	3.16%	5.77%
	Numerica Credit Union	\$1,969,515	\$198,743	10.09%	9.52%	2.91%	7.34%
	Gesa Credit Union	\$1,826,425	\$169,982	9.31%	7.79%	2.74%	6.97%
	HAPO Community Credit Union	\$1,537,493	\$128,973	8.39%	5.63%	1.96%	7.37%
	Whatcom Educational Credit Union	\$1,447,267	\$219,252	15.15%	8.84%	0.81%	2.70%
	Sound Credit Union	\$1,419,991	\$195,012	13.73%	11.01%	0.68%	3.27%
	Columbia Credit Union	\$1,260,927	\$147,935	11.73%	6.56%	2.14%	4.86%
	Inspirus Credit Union	\$1,234,748	\$120,669	9.77%	8.33%	2.36%	2.80%
	Harborstone Credit Union	\$1,219,226	\$141,097	11.57%	5.43%	2.30%	4.69%
	TwinStar Credit Union	\$1,217,560	\$120,077	9.86%	7.32%	4.53%	7.88%
	Kitsap Credit Union	\$1,164,357	\$121,183	10.41%	6.61%	1.81%	5.79%
	Fibre Federal Credit Union	\$1,026,374	\$127,077	12.38%	4.03%	1.17%	3.96%
	Average of Asset Group A	\$2,703,178	\$292,966	11.02%	7.62%	2.28%	5.58%
Asset Group B - \$501 million to \$1 billion in total assets							
	IQ Credit Union	\$954,619	\$89,943	9.42%	14.35%	2.26%	7.62%
	Horizon Credit Union	\$944,295	\$101,869	10.79%	8.81%	2.85%	3.51%
	Seattle Metropolitan Credit Union	\$833,839	\$70,907	8.50%	0.80%	2.71%	3.19%
	Solarity Credit Union	\$725,213	\$98,608	13.60%	1.52%	2.35%	2.51%
	Red Canoe Credit Union	\$714,093	\$87,921	12.31%	5.90%	4.37%	3.64%
	America's Federal Credit Union	\$609,247	\$53,723	8.82%	5.75%	3.56%	7.62%
	Verity Credit Union	\$522,151	\$47,270	9.05%	3.10%	2.69%	6.33%
	Salal Credit Union	\$506,896	\$45,857	9.05%	8.37%	1.11%	14.02%
	Average of Asset Group B	\$726,294	\$74,512	10.19%	6.08%	2.74%	6.06%
Asset Group C - \$251 to \$500 million in total assets							
	Qualstar Credit Union	\$486,330	\$61,203	12.58%	12.17%	3.91%	3.56%
	Global Credit Union	\$441,350	\$34,879	7.90%	0.60%	2.28%	5.42%
	Tapco Credit Union	\$357,065	\$29,917	8.38%	6.35%	5.43%	6.90%
	Our Community Credit Union	\$351,802	\$39,563	11.25%	8.54%	1.79%	2.91%
	Cascade Federal Credit Union	\$293,921	\$35,740	12.16%	5.62%	2.23%	0.55%
	O Bee Credit Union	\$255,433	\$20,182	7.90%	8.49%	3.77%	10.60%
	Average of Asset Group C	\$364,317	\$36,914	10.03%	6.96%	3.24%	4.99%
Asset Group D - \$0 to \$250 million in total assets							
	Industrial Credit Union of Whatcom County	\$237,064	\$18,239	7.69%	10.08%	13.50%	7.05%
	North Coast Credit Union	\$235,112	\$23,558	10.02%	13.01%	1.43%	2.04%
	People's Community Federal Credit Union	\$206,226	\$23,856	11.57%	3.94%	0.27%	1.27%
	NorthWest Plus Credit Union	\$187,883	\$20,786	11.06%	8.44%	2.35%	2.83%
	Peninsula Community Federal Credit Union	\$179,058	\$14,450	8.07%	7.29%	2.60%	6.30%
	Spokane Federal Credit Union	\$152,034	\$14,434	9.49%	3.67%	5.54%	5.42%
	Coulee Dam Federal Credit Union	\$135,645	\$10,711	7.90%	4.41%	5.72%	5.53%
	Great Northwest Federal Credit Union	\$135,216	\$18,500	13.68%	9.12%	4.08%	3.26%
	Puget Sound Cooperative Credit Union	\$124,139	\$10,298	8.30%	12.86%	2.43%	1.27%
	Lower Valley Credit Union	\$117,515	\$11,250	9.57%	6.52%	12.39%	8.08%
	Community 1st Credit Union	\$112,588	\$17,431	15.48%	0.36%	4.58%	1.68%

Source: SNL Financial

NA = data was not available.

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Net Worth

June 30, 2017

Run Date: August 31, 2017

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$0 to \$250 million in total assets (continued)							
	MountainCrest Credit Union	\$97,694	\$8,667	8.87%	9.35%	3.58%	2.37%
	Cheney Federal Credit Union	\$94,968	\$10,159	10.70%	3.85%	2.69%	1.89%
	Tacoma Longshoremen Credit Union	\$91,699	\$10,636	11.60%	5.47%	0.24%	2.68%
	White River Credit Union	\$75,112	\$10,446	13.91%	5.95%	3.03%	1.62%
	Primesource Credit Union	\$73,472	\$9,444	12.85%	1.69%	10.19%	4.96%
	Lower Columbia Longshoremen's Federal Credit Union	\$70,844	\$7,126	10.06%	5.98%	5.29%	1.39%
	Alaska Air Group Federal Credit Union	\$69,034	\$10,281	14.89%	2.36%	0.00%	0.88%
	American Lake Credit Union	\$66,621	\$9,466	14.21%	(4.60%)	7.43%	4.62%
	Sno Falls Credit Union	\$64,972	\$4,753	7.32%	13.19%	5.89%	1.79%
	Strait View Credit Union	\$63,420	\$6,928	10.92%	11.54%	0.69%	2.37%
	Avista Corp. Credit Union	\$62,851	\$9,182	14.61%	3.10%	0.56%	0.46%
	Waterfront Federal Credit Union	\$62,622	\$4,961	7.92%	13.88%	0.69%	3.33%
	Granco Federal Credit Union	\$61,303	\$6,114	9.97%	(4.63%)	12.50%	4.37%
	WestEdge Federal Credit Union	\$59,148	\$8,043	13.60%	3.72%	2.85%	1.95%
	Progressions Credit Union	\$58,876	\$5,227	8.88%	0.92%	2.93%	4.73%
	Safeway Federal Credit Union	\$57,765	\$12,302	21.30%	3.14%	3.58%	1.14%
	EvergreenDIRECT Credit Union	\$56,810	\$6,605	11.63%	(1.92%)	2.51%	5.68%
	Sncope Credit Union	\$55,896	\$4,617	8.26%	3.84%	2.27%	4.85%
	WCLA Credit Union	\$54,775	\$6,822	12.45%	16.47%	1.50%	5.82%
	Nordstrom Federal Credit Union	\$52,422	\$4,387	8.37%	(2.43%)	3.17%	4.40%
	Mill Town Credit Union	\$50,216	\$11,931	23.76%	3.60%	3.46%	2.67%
	Spokane Firefighters Credit Union	\$50,163	\$8,023	15.99%	4.41%	1.42%	2.24%
	Spokane Law Enforcement Credit Union	\$40,936	\$6,246	15.26%	(0.99%)	3.20%	1.36%
	Tri-Cities Community Federal Credit Union	\$38,416	\$4,142	10.78%	12.90%	5.48%	3.04%
	Spokane City Credit Union	\$38,029	\$3,671	9.65%	3.10%	4.69%	2.45%
	Olympia Credit Union	\$37,409	\$3,052	8.16%	3.87%	3.93%	6.09%
	Generations Credit Union	\$32,562	\$2,633	8.09%	68.54%	3.61%	5.73%
	Blue Mountain Credit Union	\$31,906	\$3,943	12.36%	11.93%	2.87%	7.20%
	Wenatchee Valley Federal Credit Union	\$31,434	\$2,319	7.38%	(4.80%)	4.48%	9.49%
	Connection Credit Union	\$31,357	\$3,766	12.01%	(4.41%)	7.41%	10.59%
	Calcoe Federal Credit Union	\$29,960	\$2,733	9.12%	7.83%	9.29%	11.23%
	State Highway Credit Union	\$27,243	\$4,598	16.88%	3.27%	1.37%	0.76%
	Longshoremen's Local Four Federal Credit Union	\$27,167	\$5,104	18.79%	4.57%	1.51%	0.98%
	IBEW 76 Federal Credit Union	\$25,040	\$3,199	12.78%	(3.74%)	0.16%	2.03%
	Mint Valley Federal Credit Union	\$18,690	\$2,673	14.30%	12.48%	7.37%	5.42%
	Newrizons Federal Credit Union	\$14,920	\$1,691	11.33%	7.10%	1.30%	10.11%
	Community Healthcare Federal Credit Union	\$14,605	\$1,220	8.35%	41.82%	9.10%	8.61%
	Monad Federal Credit Union	\$14,351	\$1,202	8.38%	(2.95%)	1.66%	1.91%
	Mt. Rainier Federal Credit Union	\$13,058	\$1,665	12.75%	5.05%	0.12%	1.20%
	Tesoro Northwest Federal Credit Union	\$13,026	\$3,342	25.66%	0.00%	1.97%	0.69%
	Puget Sound Refinery Federal Credit Union	\$12,311	\$1,475	11.98%	(0.81%)	2.51%	1.22%
	Express Credit Union	\$12,054	\$1,235	10.25%	2.13%	3.40%	10.28%
	Spokane Media Federal Credit Union	\$11,327	\$878	7.75%	3.48%	1.82%	2.51%
	Lighthouse Community Credit Union	\$11,195	\$1,029	9.19%	1.57%	13.99%	11.18%
	Tacoma Narrows Federal Credit Union	\$8,138	\$1,253	15.40%	0.16%	0.00%	1.76%
	PUD Federal Credit Union	\$7,869	\$1,216	15.45%	1.49%	0.00%	1.64%
	Longshore Federal Credit Union	\$5,142	\$479	9.32%	0.42%	10.23%	3.34%
	Sears Spokane Employees Federal Credit Union	\$5,047	\$321	6.36%	(10.06%)	6.23%	2.80%
	Utility Employees Federal Credit Union	\$3,679	\$484	13.16%	3.36%	0.00%	3.10%
	Fluke Employees Federal Credit Union	\$2,835	\$515	18.17%	(5.29%)	0.00%	2.33%
	Average of Asset Group D	\$62,834	\$6,979	11.87%	5.58%	3.92%	3.93%

Source: SNL Financial

NA = data was not available.

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

Oregon

Performance Analysis

Performance Analysis

June 30, 2017

Run Date: August 31, 2017

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 - \$1 billion and over in total assets												
	OnPoint Community Credit Union	\$4,903,623	\$17,199	1.42%	13.55%	62.86%	\$97	\$30,531	1.28%	12.23%	64.98%	\$96
	Oregon Community Credit Union	\$1,664,690	\$3,096	0.75%	9.46%	72.83%	\$83	\$4,720	0.58%	7.27%	76.07%	\$84
	SELCO Community Credit Union	\$1,507,882	\$2,753	0.74%	7.01%	73.65%	\$82	\$5,757	0.78%	7.41%	75.12%	\$84
	Advantis Credit Union	\$1,380,688	\$2,206	0.64%	6.07%	69.61%	\$78	\$4,205	0.62%	5.83%	69.61%	\$80
	Rogue Credit Union	\$1,370,526	\$3,962	1.17%	12.52%	67.53%	\$74	\$7,938	1.19%	12.77%	66.73%	\$73
	Oregon State Credit Union	\$1,170,127	\$1,902	0.65%	6.31%	74.95%	\$88	\$4,189	0.73%	7.03%	76.04%	\$87
	Northwest Community Credit Union	\$1,151,869	\$907	0.32%	3.53%	81.08%	\$83	\$2,647	0.47%	5.19%	80.83%	\$84
	Unitus Community Credit Union	\$1,097,355	\$2,188	0.80%	7.62%	78.28%	\$91	\$4,648	0.86%	8.18%	76.52%	\$86
	First Community Credit Union	\$1,025,744	\$1,766	0.69%	7.10%	80.79%	\$68	\$3,467	0.69%	7.03%	81.46%	\$68
	Average of Asset Group A	\$1,696,945	\$3,998	0.80%	8.13%	73.51%	\$83	\$7,567	0.80%	8.10%	74.15%	\$82
Asset Group B - \$501 million to \$1 billion in total assets												
	Rivermark Community Credit Union	\$834,122	\$1,043	0.50%	5.68%	72.87%	\$81	\$1,793	0.43%	4.91%	71.91%	\$81
	Marion and Polk Schools Credit Union	\$677,885	\$2,645	1.59%	20.33%	70.41%	\$53	\$4,539	1.40%	17.83%	72.60%	\$53
	Average of Asset Group B	\$756,004	\$1,844	1.05%	13.01%	71.64%	\$67	\$3,166	0.92%	11.37%	72.26%	\$67
Asset Group C - \$251 to \$500 million in total assets												
	Clackamas Community Federal Credit Union	\$356,768	\$813	0.92%	9.88%	78.57%	\$66	\$1,456	0.85%	8.94%	78.03%	\$67
	Oregonians Credit Union	\$310,032	\$203	0.26%	2.13%	87.36%	\$65	\$345	0.22%	1.81%	88.33%	\$64
	Central Willamette Community Credit Union	\$273,536	\$194	0.29%	3.09%	81.81%	\$82	\$788	0.59%	6.34%	78.08%	\$75
	Mid Oregon Federal Credit Union	\$271,303	\$623	0.93%	11.45%	77.89%	\$68	\$837	0.63%	7.77%	82.25%	\$67
	NW Priority Credit Union	\$253,249	\$537	0.85%	7.17%	68.09%	\$67	\$872	0.70%	5.86%	72.37%	\$69
	Average of Asset Group C	\$292,978	\$474	0.65%	6.74%	78.74%	\$70	\$860	0.60%	6.14%	79.81%	\$68

Source: SNL Financial

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

June 30, 2017

Run Date: August 31, 2017

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 - \$0 to \$250 million in total assets												
	Wauna Federal Credit Union	\$232,297	\$412	0.72%	8.81%	81.32%	\$66	\$624	0.56%	6.73%	83.48%	\$65
	Consolidated Federal Credit Union	\$222,596	\$309	0.56%	4.09%	88.61%	\$113	\$496	0.45%	3.29%	90.00%	\$112
	St. Helens Community Federal Credit Union	\$219,019	\$497	0.90%	12.27%	81.58%	\$73	\$946	0.87%	11.86%	82.01%	\$73
	Cascade Community Federal Credit Union	\$216,659	\$519	0.97%	8.03%	70.89%	\$68	\$1,015	0.96%	7.93%	70.85%	\$66
	Pacific NW Federal Credit Union	\$181,776	\$995	2.23%	27.25%	64.77%	\$78	\$1,522	1.75%	21.39%	69.31%	\$74
	Pacific Crest Federal Credit Union	\$168,606	\$128	0.30%	3.64%	78.17%	\$62	\$347	0.41%	4.96%	80.66%	\$62
	Old West Federal Credit Union	\$166,602	\$267	0.64%	6.77%	85.15%	\$59	\$98	0.12%	1.31%	97.07%	\$62
	Providence Federal Credit Union	\$137,498	\$245	0.72%	6.05%	82.55%	\$84	\$406	0.60%	5.05%	82.26%	\$77
	Malheur Federal Credit Union	\$128,147	\$402	1.26%	14.01%	77.06%	\$56	\$462	0.75%	8.14%	81.90%	\$59
	NW Preferred Federal Credit Union	\$124,964	\$253	0.80%	8.76%	77.66%	\$69	\$449	0.71%	7.85%	79.07%	\$70
	Heritage Grove Federal Credit Union	\$116,936	\$72	0.25%	3.01%	85.74%	\$64	\$248	0.44%	5.22%	84.11%	\$64
	Trailhead Federal Credit Union	\$115,252	(\$47)	(0.16%)	(2.07%)	92.69%	\$72	\$0	0.00%	0.00%	94.57%	\$72
	Pacific Cascade Federal Credit Union	\$109,879	\$160	0.59%	7.83%	85.32%	\$62	\$186	0.34%	4.57%	90.72%	\$63
	Point West Credit Union	\$105,820	(\$275)	(1.05%)	(11.94%)	97.28%	\$58	(\$172)	(0.33%)	(3.71%)	93.56%	\$57
	Linn-Co Federal Credit Union	\$99,557	\$193	0.78%	7.48%	72.90%	\$59	\$270	0.56%	5.27%	71.20%	\$58
	USAgencies Credit Union	\$86,947	\$85	0.39%	4.04%	88.11%	\$77	\$174	0.40%	4.15%	87.77%	\$77
	KaiPerm Northwest Federal Credit Union	\$79,905	\$326	1.61%	15.04%	60.61%	\$87	\$458	1.14%	10.72%	69.47%	\$85
	IBEW & United Workers Federal Credit Union	\$78,103	\$103	0.53%	7.04%	87.08%	\$73	\$172	0.45%	5.92%	89.74%	\$74
	Valley Credit Union	\$75,700	\$271	1.45%	13.24%	69.46%	\$89	\$448	1.21%	11.10%	69.78%	\$86
	Cascade Central Credit Union	\$65,980	\$142	0.86%	7.53%	64.85%	\$64	\$252	0.77%	6.74%	68.39%	\$66
	Castparts Employees Federal Credit Union	\$56,770	\$48	0.33%	2.44%	71.25%	\$63	\$178	0.61%	4.56%	73.58%	\$63
	Teamsters Council #37 Federal Credit Union	\$56,692	\$62	0.43%	3.31%	84.24%	\$76	\$108	0.38%	2.89%	85.73%	\$78
	Benton County Schools Credit Union	\$49,894	\$38	0.31%	3.92%	84.14%	\$67	\$66	0.27%	3.42%	87.54%	\$67
	Legacy Federal Credit Union	\$49,172	\$68	0.55%	5.34%	71.68%	\$80	\$133	0.54%	5.25%	71.79%	\$76
	Umatilla County Federal Credit Union	\$47,478	\$74	0.62%	5.58%	61.34%	\$86	\$144	0.61%	5.46%	63.59%	\$90
	Sunset Science Park Federal Credit Union	\$46,746	\$206	1.75%	14.56%	57.94%	\$81	\$373	1.60%	13.40%	60.17%	\$79
	Cutting Edge Federal Credit Union	\$44,665	\$66	0.59%	5.63%	83.03%	\$63	\$125	0.56%	5.36%	84.38%	\$63
	United Advantage Northwest Federal Credit Union	\$39,685	\$41	0.42%	4.68%	92.10%	\$100	\$104	0.53%	5.98%	89.96%	\$94
	Klamath Public Employees Federal Credit Union	\$39,632	\$57	0.58%	6.31%	85.11%	\$60	\$76	0.39%	4.23%	86.41%	\$59
	Portland Local 8 Federal Credit Union	\$35,354	\$135	1.54%	18.09%	70.45%	\$78	\$259	1.50%	17.72%	78.77%	\$92
	Northwest Adventist Federal Credit Union	\$33,618	\$5	0.06%	0.70%	98.18%	\$69	\$56	0.35%	3.95%	92.13%	\$67
	Pacific Northwest Ironworkers Federal Credit Union	\$26,570	\$134	2.14%	23.09%	67.07%	\$90	\$313	2.57%	27.91%	64.15%	\$85
	Oregon Pioneer Federal Credit Union	\$25,807	\$45	0.69%	8.23%	85.81%	\$86	\$54	0.41%	4.95%	90.78%	\$84
	EWEB Employees Federal Credit Union	\$24,973	\$24	0.38%	4.77%	87.69%	\$51	\$48	0.38%	4.80%	87.60%	\$50
	Food Industries Credit Union	\$23,761	\$36	0.61%	2.73%	83.72%	\$71	\$71	0.60%	2.70%	83.33%	\$70
	Register Guard Federal Credit Union	\$22,432	(\$11)	(0.20%)	(1.25%)	104.98%	\$64	\$140	1.28%	8.04%	77.40%	\$62
	South Coast ILWU Federal Credit Union	\$17,682	\$15	0.33%	2.64%	86.90%	\$66	\$26	0.29%	2.30%	89.47%	\$66
	Laneco Federal Credit Union	\$16,944	\$0	0.00%	0.00%	103.28%	\$69	\$6	0.07%	1.03%	98.77%	\$68
	IBEW/SJ Cascade Federal Credit Union	\$12,854	\$35	1.10%	11.46%	73.21%	\$74	\$61	0.97%	10.11%	76.31%	\$75
	Radio Cab Credit Union	\$4,634	\$6	0.51%	2.79%	61.54%	\$60	\$15	0.61%	3.51%	57.32%	\$64
	Machinists-Boilermakers Federal Credit Union	\$4,128	\$8	0.77%	8.91%	88.14%	\$96	\$13	0.62%	7.30%	89.74%	\$96
	Pacific Spruce Federal Credit Union	\$3,285	(\$9)	(1.08%)	(15.79%)	126.67%	\$36	(\$17)	(1.02%)	(14.66%)	126.23%	\$36
	OPC Federal Credit Union	\$2,641	(\$12)	(1.82%)	(12.31%)	NA	\$32	\$2	0.15%	1.03%	91.67%	\$36
	Average of Asset Group D	\$79,480	\$143	0.58%	5.97%	81.44%	\$71	\$250	0.61%	6.04%	82.39%	\$71

Source: SNL Financial

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 31, 2017

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 - \$1 billion and over in total assets											
	OnPoint Community Credit Union	\$4,903,623	\$3,118,162	\$4,120,774	75.67%	\$8,085	2.76%	0.20%	2.55%	15.02%	11.87%
	Oregon Community Credit Union	\$1,664,690	\$1,441,271	\$1,508,172	95.56%	\$5,045	3.28%	0.44%	2.84%	10.47%	10.99%
	SELCO Community Credit Union	\$1,507,882	\$1,229,961	\$1,339,075	91.85%	\$4,481	3.08%	0.28%	2.80%	11.54%	11.96%
	Advantis Credit Union	\$1,380,688	\$1,077,224	\$1,202,321	89.60%	\$6,528	3.48%	0.66%	2.82%	9.24%	8.79%
	Rogue Credit Union	\$1,370,526	\$1,001,886	\$1,222,896	81.93%	\$3,448	4.26%	0.22%	4.04%	14.92%	15.49%
	Oregon State Credit Union	\$1,170,127	\$829,321	\$1,031,138	80.43%	\$5,011	2.95%	0.09%	2.86%	13.45%	14.26%
	Northwest Community Credit Union	\$1,151,869	\$1,010,840	\$1,026,157	98.51%	\$4,007	3.82%	0.37%	3.45%	9.60%	10.21%
	Unitus Community Credit Union	\$1,097,355	\$792,635	\$970,123	81.70%	\$4,680	2.94%	0.19%	2.76%	9.43%	10.09%
	First Community Credit Union	\$1,025,744	\$635,344	\$920,945	68.99%	\$3,764	2.59%	0.10%	2.49%	11.49%	12.06%
	Average of Asset Group A	\$1,696,945	\$1,237,405	\$1,482,400	84.92%	\$5,005	3.24%	0.28%	2.96%	11.68%	11.75%
Asset Group B - \$501 million to \$1 billion in total assets											
	Rivermark Community Credit Union	\$834,122	\$726,170	\$744,906	97.48%	\$3,757	4.23%	0.40%	3.83%	8.84%	15.38%
	Marion and Polk Schools Credit Union	\$677,885	\$510,558	\$615,063	83.01%	\$2,935	3.68%	0.09%	3.59%	21.21%	22.50%
	Average of Asset Group B	\$756,004	\$618,364	\$679,985	90.25%	\$3,346	3.96%	0.25%	3.71%	15.03%	18.94%
Asset Group C - \$251 to \$500 million in total assets											
	Clackamas Community Federal Credit Union	\$356,768	\$256,426	\$320,923	79.90%	\$3,498	3.75%	0.15%	3.60%	22.53%	24.41%
	Oregonians Credit Union	\$310,032	\$132,477	\$270,212	49.03%	\$4,770	2.56%	0.15%	2.42%	4.43%	4.54%
	Central Willamette Community Credit Union	\$273,536	\$215,659	\$245,712	87.77%	\$3,529	3.55%	0.13%	3.42%	10.31%	10.30%
	Mid Oregon Federal Credit Union	\$271,303	\$189,880	\$247,148	76.83%	\$2,811	3.62%	0.06%	3.56%	17.45%	19.62%
	NW Priority Credit Union	\$253,249	\$89,619	\$222,454	40.29%	\$6,030	2.44%	0.23%	2.21%	7.01%	8.38%
	Average of Asset Group C	\$292,978	\$176,812	\$261,290	66.76%	\$4,128	3.18%	0.14%	3.04%	12.35%	13.45%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 31, 2017

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 - \$0 to \$250 million in total assets											
	Wauna Federal Credit Union	\$232,297	\$182,040	\$200,075	90.99%	\$2,370	4.03%	0.23%	3.80%	16.48%	14.37%
	Consolidated Federal Credit Union	\$222,596	\$158,762	\$189,494	83.78%	\$4,281	2.80%	0.25%	2.55%	10.21%	11.39%
	St. Helens Community Federal Credit Union	\$219,019	\$171,471	\$200,453	85.54%	\$3,476	3.82%	0.21%	3.61%	8.71%	8.08%
	Cascade Community Federal Credit Union	\$216,659	\$100,826	\$189,636	53.17%	\$5,856	2.58%	0.09%	2.49%	12.71%	13.75%
	Pacific NW Federal Credit Union	\$181,776	\$104,035	\$165,048	63.03%	\$3,995	3.01%	0.06%	2.95%	19.85%	18.79%
	Pacific Crest Federal Credit Union	\$168,606	\$111,281	\$152,889	72.79%	\$2,764	3.72%	0.10%	3.62%	6.29%	6.33%
	Old West Federal Credit Union	\$166,602	\$114,707	\$149,953	76.50%	\$2,624	4.08%	0.23%	3.85%	45.17%	45.09%
	Providence Federal Credit Union	\$137,498	\$75,890	\$121,057	62.69%	\$5,392	2.98%	0.11%	2.86%	7.65%	7.89%
	Malheur Federal Credit Union	\$128,147	\$84,050	\$115,631	72.69%	\$2,589	3.99%	0.10%	3.89%	22.00%	23.77%
	NW Preferred Federal Credit Union	\$124,964	\$94,067	\$112,872	83.34%	\$3,675	4.20%	0.34%	3.86%	(1.78%)	(2.05%)
	Heritage Grove Federal Credit Union	\$116,936	\$60,368	\$106,765	56.54%	\$4,976	2.75%	0.09%	2.65%	19.49%	20.59%
	Trailhead Federal Credit Union	\$115,252	\$70,009	\$105,660	66.26%	\$4,191	3.71%	0.46%	3.25%	11.14%	10.37%
	Pacific Cascade Federal Credit Union	\$109,879	\$77,229	\$100,570	76.79%	\$3,139	3.12%	0.06%	3.06%	6.52%	7.04%
	Point West Credit Union	\$105,820	\$82,220	\$94,682	86.84%	\$3,023	3.58%	0.21%	3.37%	12.41%	14.04%
	Linn-Co Federal Credit Union	\$99,557	\$81,166	\$88,516	91.70%	\$2,586	6.17%	0.33%	5.83%	13.55%	14.54%
	USAgencies Credit Union	\$86,947	\$51,310	\$77,988	65.79%	\$4,830	2.72%	0.25%	2.47%	3.39%	3.15%
	KaiPerm Northwest Federal Credit Union	\$79,905	\$39,700	\$70,120	56.62%	\$6,659	3.00%	0.38%	2.62%	6.75%	9.05%
	IBEW & United Workers Federal Credit Union	\$78,103	\$44,284	\$72,121	61.40%	\$4,734	2.85%	0.02%	2.84%	7.63%	7.65%
	Valley Credit Union	\$75,700	\$40,308	\$67,182	60.00%	\$6,056	3.33%	0.25%	3.08%	12.14%	12.34%
	Cascade Central Credit Union	\$65,980	\$29,485	\$58,141	50.71%	\$6,598	2.59%	0.32%	2.28%	8.81%	9.04%
	Castparts Employees Federal Credit Union	\$56,770	\$32,475	\$48,141	67.46%	\$4,055	3.45%	0.31%	3.15%	(5.14%)	(6.60%)
	Teamsters Council #37 Federal Credit Union	\$56,692	\$22,474	\$49,096	45.78%	\$5,399	2.69%	0.19%	2.50%	(0.42%)	(0.97%)
	Benton County Schools Credit Union	\$49,894	\$24,440	\$45,829	53.33%	\$5,544	2.43%	0.14%	2.30%	6.62%	7.43%
	Legacy Federal Credit Union	\$49,172	\$13,252	\$43,909	30.18%	\$9,834	1.94%	0.08%	1.86%	3.56%	3.47%
	Umatilla County Federal Credit Union	\$47,478	\$22,455	\$42,119	53.31%	\$11,870	2.14%	0.49%	1.65%	5.96%	6.02%
	Sunset Science Park Federal Credit Union	\$46,746	\$38,100	\$40,965	93.01%	\$5,843	3.73%	0.39%	3.35%	4.98%	3.75%
	Cutting Edge Federal Credit Union	\$44,665	\$30,000	\$39,335	76.27%	\$3,722	3.55%	0.22%	3.34%	6.40%	5.76%
	United Advantage Northwest Federal Credit Union	\$39,685	\$28,738	\$35,999	79.83%	\$3,969	3.91%	0.25%	3.66%	11.78%	12.00%
	Klamath Public Employees Federal Credit Union	\$39,632	\$19,610	\$35,924	54.59%	\$3,774	2.75%	0.04%	2.71%	11.91%	12.79%
	Portland Local 8 Federal Credit Union	\$35,354	\$18,662	\$32,293	57.79%	\$5,051	3.84%	0.22%	3.62%	12.41%	12.45%
	Northwest Adventist Federal Credit Union	\$33,618	\$21,172	\$30,737	68.88%	\$4,803	3.05%	0.06%	2.99%	26.13%	28.49%
	Pacific Northwest Ironworkers Federal Credit Union	\$26,570	\$22,624	\$23,411	96.64%	\$3,543	6.16%	0.69%	5.47%	20.56%	20.12%
	Oregon Pioneer Federal Credit Union	\$25,807	\$11,109	\$23,531	47.21%	\$4,301	3.06%	0.12%	2.95%	(0.17%)	(0.34%)
	EWB Employees Federal Credit Union	\$24,973	\$11,925	\$22,904	52.07%	\$4,162	2.63%	0.15%	2.48%	4.83%	4.93%
	Food Industries Credit Union	\$23,761	\$12,850	\$18,111	70.95%	\$3,960	3.19%	0.18%	3.01%	(0.34%)	(1.52%)
	Register Guard Federal Credit Union	\$22,432	\$14,156	\$18,858	75.07%	\$3,205	4.39%	0.19%	4.20%	27.25%	30.99%
	South Coast ILWU Federal Credit Union	\$17,682	\$8,466	\$15,381	55.04%	\$3,929	2.94%	0.10%	2.84%	5.66%	6.21%
	Laneco Federal Credit Union	\$16,944	\$6,505	\$15,772	41.24%	\$6,778	2.26%	0.06%	2.20%	6.70%	7.14%
	IBEW/SJ Cascade Federal Credit Union	\$12,854	\$9,483	\$11,210	84.59%	\$3,214	4.12%	0.18%	3.95%	12.71%	12.90%
	Radio Cab Credit Union	\$4,634	\$1,682	\$3,758	44.76%	\$4,634	3.63%	0.41%	3.23%	(27.28%)	(33.24%)
	Machinists-Boilermakers Federal Credit Union	\$4,128	\$3,601	\$3,766	95.62%	\$2,752	5.32%	0.10%	5.23%	(5.10%)	(5.98%)
	Pacific Spruce Federal Credit Union	\$3,285	\$1,322	\$3,052	43.32%	\$1,643	2.40%	0.06%	2.34%	3.09%	4.35%
	OPC Federal Credit Union	\$2,641	\$1,632	\$2,230	73.18%	\$5,282	3.82%	2.06%	1.76%	7.38%	9.19%
	Average of Asset Group D	\$79,480	\$49,999	\$70,818	66.91%	\$4,537	3.41%	0.25%	3.16%	9.04%	9.18%

Source: SNL Financial

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

Asset Quality
June 30, 2017
Run Date: August 31, 2017

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 - \$1 billion and over in total assets								
	OnPoint Community Credit Union	\$4,903,623	\$4,901	0.16%	0.33%	207.28%	0.94%	0.10%
	Oregon Community Credit Union	\$1,664,690	\$4,868	0.34%	0.59%	175.70%	4.09%	0.29%
	SELCO Community Credit Union	\$1,507,882	\$2,762	0.22%	0.57%	253.22%	2.08%	0.18%
	Advantis Credit Union	\$1,380,688	\$5,305	0.49%	0.70%	141.26%	3.70%	0.38%
	Rogue Credit Union	\$1,370,526	\$2,764	0.28%	0.83%	299.20%	2.90%	0.20%
	Oregon State Credit Union	\$1,170,127	\$2,655	0.32%	0.30%	92.47%	2.32%	0.23%
	Northwest Community Credit Union	\$1,151,869	\$4,094	0.41%	0.50%	122.72%	5.07%	0.36%
	Unitus Community Credit Union	\$1,097,355	\$1,054	0.13%	0.85%	639.28%	1.08%	0.10%
	First Community Credit Union	\$1,025,744	\$1,449	0.23%	0.23%	102.07%	1.96%	0.14%
	Average of Asset Group A	\$1,696,945	\$3,317	0.29%	0.54%	225.91%	2.68%	0.22%
Asset Group B - \$501 million to \$1 billion in total assets								
	Rivermark Community Credit Union	\$834,122	\$2,594	0.36%	0.82%	230.84%	5.06%	0.31%
	Marion and Polk Schools Credit Union	\$677,885	\$688	0.13%	0.27%	200.29%	1.42%	0.10%
	Average of Asset Group B	\$756,004	\$1,641	0.25%	0.55%	215.57%	3.24%	0.21%
Asset Group C - \$251 to \$500 million in total assets								
	Clackamas Community Federal Credit Union	\$356,768	\$916	0.36%	0.56%	156.99%	3.30%	0.26%
	Oregonians Credit Union	\$310,032	\$612	0.46%	0.25%	54.08%	1.59%	0.20%
	Central Willamette Community Credit Union	\$273,536	\$1,193	0.55%	0.67%	121.04%	5.16%	0.44%
	Mid Oregon Federal Credit Union	\$271,303	\$494	0.26%	0.79%	302.02%	2.61%	0.18%
	NW Priority Credit Union	\$253,249	\$576	0.64%	1.04%	161.98%	1.85%	0.23%
	Average of Asset Group C	\$292,978	\$758	0.45%	0.66%	159.22%	2.90%	0.26%

Source: SNL Financial

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
June 30, 2017
Run Date: August 31, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$0 to \$250 million in total assets								
	Wauna Federal Credit Union	\$232,297	\$937	0.51%	0.52%	101.17%	6.17%	0.40%
	Consolidated Federal Credit Union	\$222,596	\$95	0.06%	0.63%	NM	0.32%	0.04%
	St. Helens Community Federal Credit Union	\$219,019	\$501	0.29%	0.70%	240.92%	2.88%	0.23%
	Cascade Community Federal Credit Union	\$216,659	\$23	0.02%	0.10%	426.09%	0.09%	0.01%
	Pacific NW Federal Credit Union	\$181,776	\$279	0.27%	0.48%	179.21%	4.58%	0.15%
	Pacific Crest Federal Credit Union	\$168,606	\$585	0.53%	0.75%	143.59%	5.52%	0.35%
	Old West Federal Credit Union	\$166,602	\$1,198	1.04%	0.39%	37.48%	13.27%	0.72%
	Providence Federal Credit Union	\$137,498	\$225	0.30%	0.30%	100.89%	1.36%	0.16%
	Malheur Federal Credit Union	\$128,147	\$286	0.34%	0.90%	264.34%	2.48%	0.22%
	NW Preferred Federal Credit Union	\$124,964	\$1,091	1.16%	1.42%	122.27%	8.55%	0.87%
	Heritage Grove Federal Credit Union	\$116,936	\$438	0.73%	0.39%	54.34%	6.02%	0.37%
	Trailhead Federal Credit Union	\$115,252	\$766	1.09%	0.70%	64.23%	11.02%	0.66%
	Pacific Cascade Federal Credit Union	\$109,879	\$196	0.25%	0.34%	135.71%	2.30%	0.18%
	Point West Credit Union	\$105,820	\$412	0.50%	0.65%	128.88%	4.83%	0.39%
	Linn-Co Federal Credit Union	\$99,557	\$1,628	2.01%	1.40%	69.84%	14.60%	1.64%
	USAgencies Credit Union	\$86,947	\$116	0.23%	0.24%	105.17%	1.35%	0.13%
	KaiPerm Northwest Federal Credit Union	\$79,905	\$178	0.45%	1.87%	416.29%	2.21%	0.22%
	IBEW & United Workers Federal Credit Union	\$78,103	\$111	0.25%	0.22%	89.19%	2.13%	0.14%
	Valley Credit Union	\$75,700	\$438	1.09%	1.25%	115.30%	7.64%	0.58%
	Cascade Central Credit Union	\$65,980	\$72	0.24%	0.38%	154.17%	0.93%	0.11%
	Castparts Employees Federal Credit Union	\$56,770	\$71	0.22%	0.71%	322.54%	2.00%	0.13%
	Teamsters Council #37 Federal Credit Union	\$56,692	\$75	0.33%	0.40%	118.67%	1.43%	0.13%
	Benton County Schools Credit Union	\$49,894	\$8	0.03%	0.05%	162.50%	0.20%	0.02%
	Legacy Federal Credit Union	\$49,172	\$200	1.51%	0.84%	55.50%	3.81%	0.41%
	Umatilla County Federal Credit Union	\$47,478	\$108	0.48%	0.22%	46.30%	2.00%	0.23%
	Sunset Science Park Federal Credit Union	\$46,746	\$31	0.08%	0.28%	338.71%	0.53%	0.07%
	Cutting Edge Federal Credit Union	\$44,665	\$244	0.81%	0.29%	35.25%	5.08%	0.55%
	United Advantage Northwest Federal Credit Union	\$39,685	\$251	0.87%	1.58%	180.48%	6.31%	0.63%
	Klamath Public Employees Federal Credit Union	\$39,632	\$9	0.05%	0.16%	344.44%	0.24%	0.02%
	Portland Local 8 Federal Credit Union	\$35,354	\$244	1.31%	0.56%	42.62%	7.76%	0.69%
	Northwest Adventist Federal Credit Union	\$33,618	\$56	0.26%	0.01%	5.36%	1.96%	0.17%
	Pacific Northwest Ironworkers Federal Credit Union	\$26,570	\$262	1.16%	0.79%	67.94%	15.04%	0.99%
	Oregon Pioneer Federal Credit Union	\$25,807	\$161	1.45%	0.42%	29.19%	7.14%	0.62%
	EWEB Employees Federal Credit Union	\$24,973	\$0	0.00%	0.17%	NA	0.00%	0.00%
	Food Industries Credit Union	\$23,761	\$6	0.05%	0.42%	900.00%	0.11%	0.03%
	Register Guard Federal Credit Union	\$22,432	\$34	0.24%	4.72%	NM	0.81%	0.15%
	South Coast ILWU Federal Credit Union	\$17,682	\$9	0.11%	0.15%	144.44%	0.39%	0.05%
	Laneco Federal Credit Union	\$16,944	\$0	0.00%	0.20%	NA	0.00%	0.00%
	IBEW/SJ Cascade Federal Credit Union	\$12,854	\$29	0.31%	0.62%	203.45%	2.23%	0.23%
	Radio Cab Credit Union	\$4,634	\$13	0.77%	1.61%	207.69%	1.46%	0.28%
	Machinists-Boilermakers Federal Credit Union	\$4,128	\$7	0.19%	1.61%	828.57%	1.66%	0.17%
	Pacific Spruce Federal Credit Union	\$3,285	\$10	0.76%	1.21%	160.00%	4.17%	0.30%
	OPC Federal Credit Union	\$2,641	\$0	0.00%	1.23%	NA	0.00%	0.00%
	Average of Asset Group D	\$79,480	\$265	0.52%	0.74%	187.97%	3.78%	0.31%

Source: SNL Financial

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

Net Worth
June 30, 2017
Run Date: August 31, 2017

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 - \$1 billion and over in total assets							
	OnPoint Community Credit Union	\$4,903,623	\$522,254	10.65%	12.42%	0.94%	1.95%
	Oregon Community Credit Union	\$1,664,690	\$132,416	7.95%	7.39%	3.68%	6.46%
	SELCO Community Credit Union	\$1,507,882	\$158,757	10.53%	7.53%	1.74%	4.41%
	Advantis Credit Union	\$1,380,688	\$146,284	10.60%	5.92%	3.63%	5.12%
	Rogue Credit Union	\$1,370,526	\$130,206	9.50%	12.98%	2.12%	6.35%
	Oregon State Credit Union	\$1,170,127	\$122,763	10.49%	7.07%	2.16%	2.00%
	Northwest Community Credit Union	\$1,151,869	\$103,071	8.95%	5.27%	3.97%	4.87%
	Unitus Community Credit Union	\$1,097,355	\$113,870	10.38%	8.51%	0.93%	5.92%
	First Community Credit Union	\$1,025,744	\$104,239	10.16%	6.88%	1.39%	1.42%
	Average of Asset Group A	\$1,696,945	\$170,429	9.91%	8.22%	2.28%	4.28%
Asset Group B - \$501 million to \$1 billion in total assets							
	Rivermark Community Credit Union	\$834,122	\$74,338	8.91%	4.94%	3.49%	8.06%
	Marion and Polk Schools Credit Union	\$677,885	\$52,618	7.76%	18.88%	1.31%	2.62%
	Average of Asset Group B	\$756,004	\$63,478	8.34%	11.91%	2.40%	5.34%
Asset Group C - \$251 to \$500 million in total assets							
	Clackamas Community Federal Credit Union	\$356,768	\$33,123	9.28%	9.20%	2.77%	4.34%
	Oregonians Credit Union	\$310,032	\$38,271	12.34%	1.82%	1.60%	0.86%
	Central Willamette Community Credit Union	\$273,536	\$25,199	9.21%	6.46%	4.73%	5.73%
	Mid Oregon Federal Credit Union	\$271,303	\$22,076	8.14%	7.88%	2.24%	6.76%
	NW Priority Credit Union	\$253,249	\$30,231	11.94%	5.93%	1.91%	3.09%
	Average of Asset Group C	\$292,978	\$29,780	10.18%	6.26%	2.65%	4.16%

Source: SNL Financial

NA = data was not available.

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

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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.