



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 **Kassie Ecklund, Senior Manager**, at **(559)-835-0122**.

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

SEATTLE

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

TRI-CITIES

7601 W. Clearwater Avenue
Suite 440
Kennewick, WA 99336
(509) 544-5010

EVERETT

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

SPOKANE

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

WENATCHEE

121 North Mission Street
Wenatchee, WA 98801
(509) 248-7750

ISSAQUAH

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

TACOMA

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

YAKIMA

402 East Yakima Avenue
Suite 110
Yakima, WA 98901
(509) 248-7750

Oregon

EUGENE

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

PORTLAND

805 SW Broadway
Suite 1400
Portland, OR 97205
(503) 242-1447

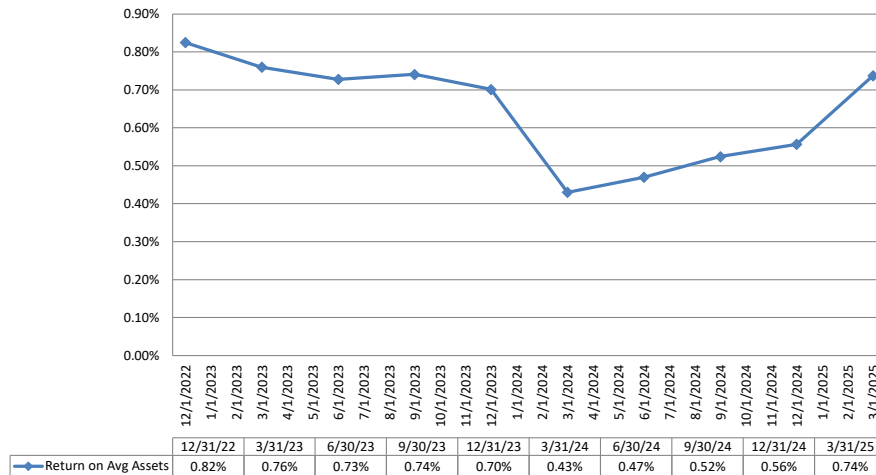
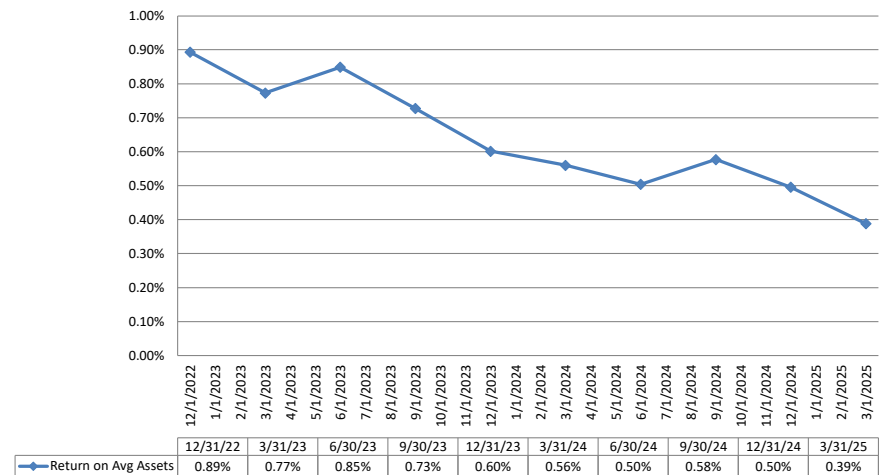
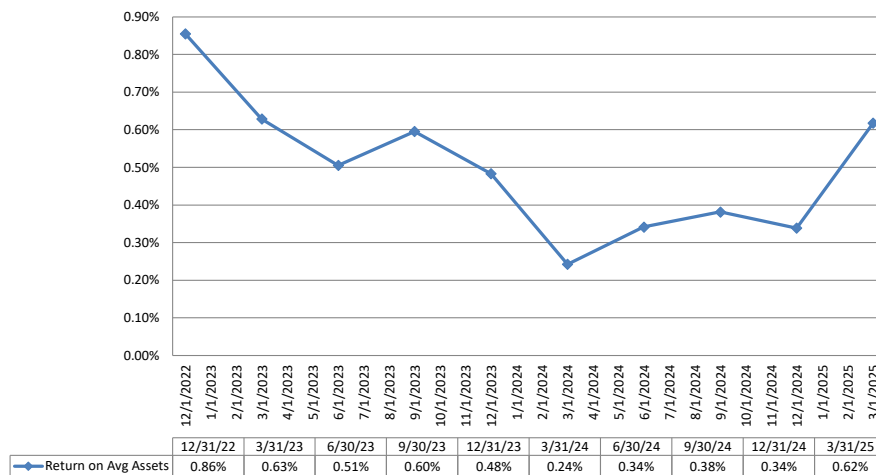
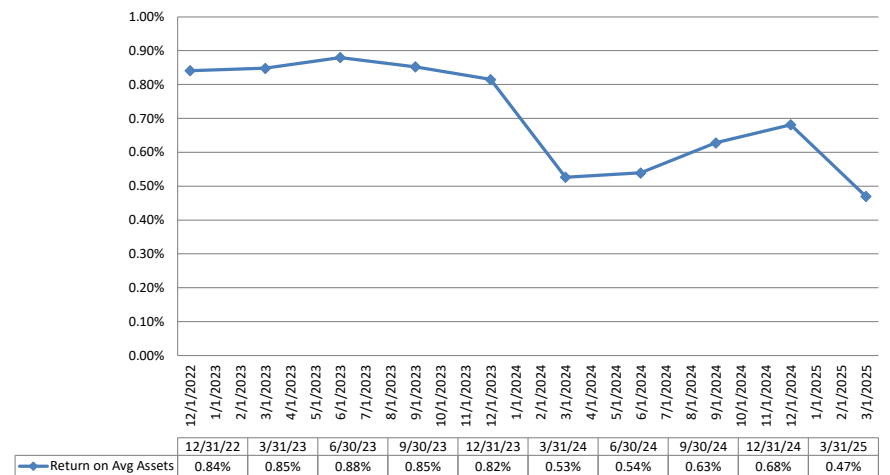
MEDFORD

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

Washington

Performance Analysis

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

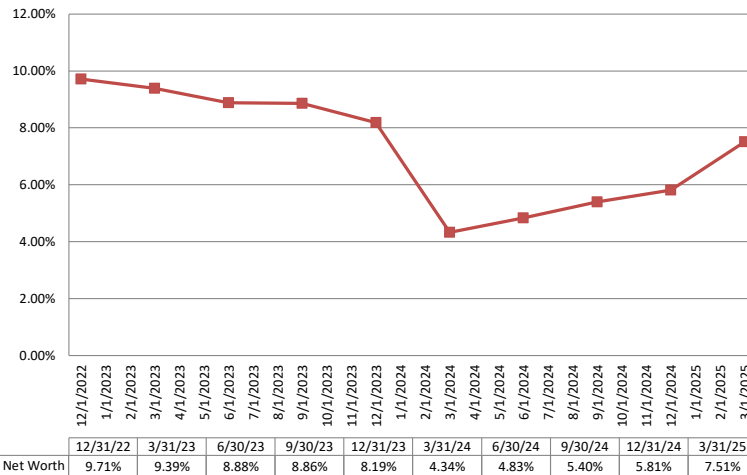
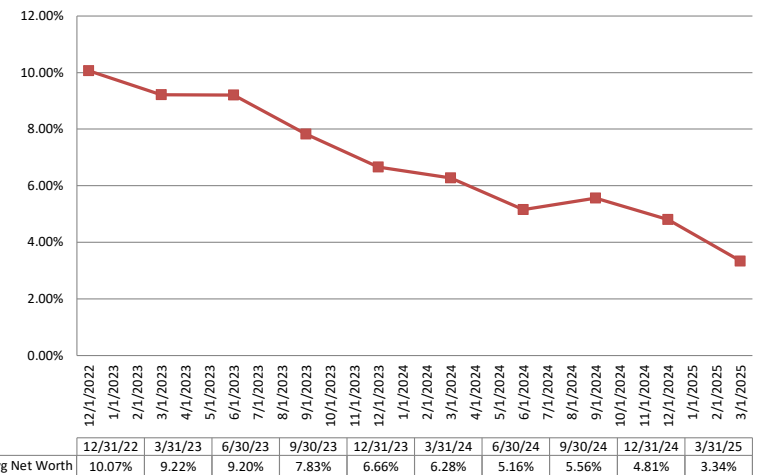
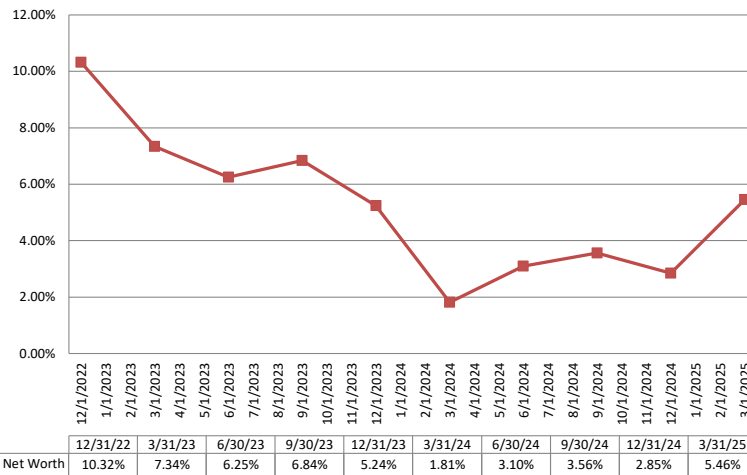
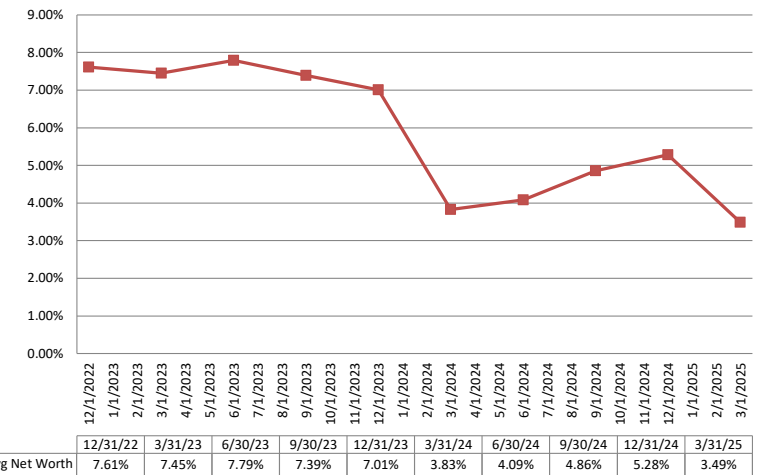
Asset Group A - \$1 billion and over in total assets
Year-to-Date**Asset Group B - \$501 million to \$1 billion in total assets**
Year-to-Date**Asset Group C - \$251 to \$500 million in total assets**
Year-to-Date**Asset Group D - \$0 to \$250 million in total assets**
Year-to-Date

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.

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

Asset Group A - \$1 billion and over in total assets
Year-to-Date**Asset Group B - \$501 million to \$1 billion in total assets**
Year-to-Date**Asset Group C - \$251 to \$500 million in total assets**
Year-to-Date**Asset Group D - \$0 to \$250 million in total assets**
Year-to-Date

Source: SNL Financial

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Performance Analysis

March 31, 2025

Run Date: May 19, 2025

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	\$29,471,390	\$50,928	0.69%	7.69%	79.44%	\$171	\$50,928	0.69%	7.69%	79.44%	\$171
Spokane Teachers Credit Union	\$5,923,074	\$5,374	0.37%	4.29%	74.17%	\$114	\$5,374	0.37%	4.29%	74.17%	\$114
Gesa Credit Union	\$5,864,020	\$9,481	0.66%	6.71%	69.93%	\$104	\$9,481	0.66%	6.71%	69.93%	\$104
Washington State Employees Credit Union	\$5,201,780	\$2,921	0.23%	2.92%	73.46%	\$132	\$2,921	0.23%	2.92%	73.46%	\$132
TwinStar Credit Union	\$4,309,280	\$3,996	0.37%	3.81%	78.94%	\$142	\$3,996	0.37%	3.81%	78.94%	\$142
Numerica Credit Union	\$4,114,162	\$6,538	0.64%	6.88%	80.93%	\$136	\$6,538	0.64%	6.88%	80.93%	\$136
Sound Credit Union	\$3,159,493	\$3,424	0.44%	4.47%	77.02%	\$122	\$3,424	0.44%	4.47%	77.02%	\$122
Whatcom Educational Credit Union	\$2,995,031	\$2,801	0.38%	3.18%	72.11%	\$107	\$2,801	0.38%	3.18%	72.11%	\$107
Columbia Community Credit Union	\$2,467,878	\$6,466	1.05%	9.39%	59.89%	\$112	\$6,466	1.05%	9.39%	59.89%	\$112
HAPO Community Credit Union	\$2,399,723	\$7,672	1.29%	11.26%	68.65%	\$100	\$7,672	1.29%	11.26%	68.65%	\$100
Kitsap Credit Union	\$2,330,274	\$1,680	0.29%	5.02%	65.87%	\$119	\$1,680	0.29%	5.02%	65.87%	\$119
Harborstone Credit Union	\$2,166,275	\$17,367	3.25%	36.62%	45.69%	\$131	\$17,367	3.25%	36.62%	45.69%	\$131
IQ Credit Union	\$2,075,729	\$5,510	1.08%	10.57%	71.17%	\$117	\$5,510	1.08%	10.57%	71.17%	\$117
Horizon Credit Union	\$1,993,776	\$2,096	0.42%	3.41%	78.87%	\$106	\$2,096	0.42%	3.41%	78.87%	\$106
Fibre Federal Credit Union	\$1,727,683	\$4,765	1.11%	8.84%	72.09%	\$114	\$4,765	1.11%	8.84%	72.09%	\$114
Salal Credit Union	\$1,176,676	(\$209)	(0.07%)	(0.91%)	89.31%	\$136	(\$209)	(0.07%)	(0.91%)	89.31%	\$136
Red Canoe Credit Union	\$1,158,517	\$2,285	0.79%	6.89%	75.50%	\$115	\$2,285	0.79%	6.89%	75.50%	\$115
Seattle Credit Union	\$1,107,088	\$780	0.28%	4.08%	74.30%	\$144	\$780	0.28%	4.08%	74.30%	\$144
Average of Asset Group A	\$4,424,547	\$7,438	0.74%	7.51%	72.63%	\$123	\$7,438	0.74%	7.51%	72.63%	\$123

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

Qualstar Credit Union	\$872,988	\$1,842	0.86%	5.53%	55.16%	\$102	\$1,842	0.86%	5.53%	55.16%	\$102
Solarity Credit Union	\$816,514	\$649	0.32%	2.02%	84.43%	\$121	\$649	0.32%	2.02%	84.43%	\$121
Verity Credit Union	\$773,528	(\$2,161)	(1.12%)	(12.30%)	107.76%	\$123	(\$2,161)	(1.12%)	(12.30%)	107.76%	\$123
America's Credit Union, A Federal Credit Union	\$700,315	\$206	0.12%	1.27%	92.09%	\$111	\$206	0.12%	1.27%	92.09%	\$111
Tapco Credit Union	\$676,458	\$1,249	0.75%	8.58%	80.90%	\$119	\$1,249	0.75%	8.58%	80.90%	\$119
O Bee Credit Union	\$628,589	\$424	0.27%	4.18%	80.30%	\$97	\$424	0.27%	4.18%	80.30%	\$97
Our Community Credit Union	\$623,344	\$2,354	1.52%	14.12%	64.83%	\$82	\$2,354	1.52%	14.12%	64.83%	\$82
Average of Asset Group B	\$727,391	\$652	0.39%	3.34%	80.78%	\$108	\$652	0.39%	3.34%	80.78%	\$108

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March 31, 2025

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Asset Group C - \$251 to \$500 million in total assets												
	Industrial Credit Union of Whatcom County	\$391,895	\$425	0.44%	5.95%	76.58%	\$90	\$425	0.44%	5.95%	76.58%	\$90
	North Coast Credit Union	\$391,550	\$694	0.72%	5.78%	76.69%	\$100	\$694	0.72%	5.78%	76.69%	\$100
	Cascade Federal Credit Union	\$341,222	\$19	0.02%	0.32%	89.99%	\$86	\$19	0.02%	0.32%	89.99%	\$86
	NorthWest Plus Credit Union	\$312,001	\$358	0.47%	4.21%	74.76%	\$87	\$358	0.47%	4.21%	74.76%	\$87
	Peninsula Community Federal Credit Union	\$296,978	\$378	0.51%	5.92%	80.48%	\$100	\$378	0.51%	5.92%	80.48%	\$100
	People's Community Federal Credit Union	\$281,786	\$563	0.81%	8.01%	73.28%	\$70	\$563	0.81%	8.01%	73.28%	\$70
	Puget Sound Cooperative Credit Union	\$266,366	\$180	0.27%	3.47%	89.55%	\$112	\$180	0.27%	3.47%	89.55%	\$112
	Great Northwest Federal Credit Union	\$252,417	\$1,051	1.70%	10.00%	68.92%	\$86	\$1,051	1.70%	10.00%	68.92%	\$86
	Average of Asset Group C	\$316,777	\$459	0.62%	5.46%	78.78%	\$91	\$459	0.62%	5.46%	78.78%	\$91

Asset Group D - \$0 to \$250 million in total assets

Canopy Federal Credit Union	\$238,018	\$282	0.48%	5.61%	80.07%	\$98	\$282	0.48%	5.61%	80.07%	\$98
Community 1st Credit Union	\$193,560	\$81	0.17%	1.49%	94.37%	\$79	\$81	0.17%	1.49%	94.37%	\$79
MountainCrest Credit Union	\$148,558	\$331	0.90%	6.85%	74.68%	\$107	\$331	0.90%	6.85%	74.68%	\$107
Cheney Federal Credit Union	\$143,489	\$112	0.32%	3.33%	81.59%	\$102	\$112	0.32%	3.33%	81.59%	\$102
WCLA Credit Union	\$134,175	\$418	1.29%	7.77%	53.99%	\$149	\$418	1.29%	7.77%	53.99%	\$149
Alaska Air Group Federal Credit Union	\$121,801	\$627	2.12%	14.43%	54.05%	\$110	\$627	2.12%	14.43%	54.05%	\$110
White River Credit Union	\$117,181	\$327	1.13%	7.30%	63.64%	\$101	\$327	1.13%	7.30%	63.64%	\$101
Tacoma Longshoremen Credit Union	\$116,664	\$160	0.55%	4.34%	68.06%	\$118	\$160	0.55%	4.34%	68.06%	\$118
Strait View Credit Union	\$103,276	\$209	0.81%	6.23%	74.33%	\$80	\$209	0.81%	6.23%	74.33%	\$80
Sno Falls Credit Union	\$98,376	\$70	0.29%	3.98%	93.08%	\$134	\$70	0.29%	3.98%	93.08%	\$134
Granco Federal Credit Union	\$94,560	\$205	0.88%	8.41%	78.34%	\$91	\$205	0.88%	8.41%	78.34%	\$91
Lower Columbia Longshoremen Federal	\$94,220	\$215	0.92%	7.90%	81.61%	\$106	\$215	0.92%	7.90%	81.61%	\$106
Progressions Credit Union	\$92,966	(\$6)	(0.03%)	(0.27%)	94.85%	\$100	(\$6)	(0.03%)	(0.27%)	94.85%	\$100
Primesource Credit Union	\$92,676	(\$46)	(0.20%)	(1.73%)	79.33%	\$73	(\$46)	(0.20%)	(1.73%)	79.33%	\$73
Waterfront Federal Credit Union	\$91,133	\$265	1.16%	11.22%	77.63%	\$144	\$265	1.16%	11.22%	77.63%	\$144
Sncope Credit Union	\$84,369	\$176	0.85%	9.79%	75.56%	\$118	\$176	0.85%	9.79%	75.56%	\$118
WestEdge Federal Credit Union	\$83,549	\$283	1.37%	9.18%	61.98%	\$83	\$283	1.37%	9.18%	61.98%	\$83
Spokane Firefighters Credit Union	\$81,205	\$91	0.45%	3.12%	82.03%	\$116	\$91	0.45%	3.12%	82.03%	\$116
Evergreen Direct Credit Union	\$80,322	\$28	0.14%	2.34%	89.20%	\$70	\$28	0.14%	2.34%	89.20%	\$70
Tri-Cities Community Federal Credit Union	\$73,174	\$213	1.17%	8.47%	78.06%	\$127	\$213	1.17%	8.47%	78.06%	\$127
Safeway Federal Credit Union	\$70,711	\$58	0.33%	1.52%	80.47%	\$67	\$58	0.33%	1.52%	80.47%	\$67
Avista Corp. Credit Union	\$69,534	(\$90)	(0.53%)	(2.79%)	135.14%	\$178	(\$90)	(0.53%)	(2.79%)	135.14%	\$178
Spokane City Credit Union	\$65,497	\$125	0.78%	7.78%	82.54%	\$80	\$125	0.78%	7.78%	82.54%	\$80
American Lake Credit Union	\$62,987	(\$3)	(0.02%)	(0.14%)	78.23%	\$95	(\$3)	(0.02%)	(0.14%)	78.23%	\$95

Source: SNL Financial

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Performance Analysis

March 31, 2025

Run Date: May 19, 2025

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 (continued)												
	Mill Town Credit Union	\$62,971	\$1	0.01%	0.03%	74.86%	\$79	\$1	0.01%	0.03%	74.86%	\$79
	Responders Emergency Services Credit Union	\$57,826	\$15	0.10%	0.65%	94.53%	\$95	\$15	0.10%	0.65%	94.53%	\$95
	Nordstrom Federal Credit Union	\$57,338	(\$162)	(1.15%)	(12.58%)	91.67%	\$93	(\$162)	(1.15%)	(12.58%)	91.67%	\$93
	Blue Mountain Credit Union	\$54,754	\$77	0.57%	4.39%	70.20%	\$84	\$77	0.57%	4.39%	70.20%	\$84
	Olympia Credit Union	\$52,140	(\$140)	(1.07%)	(13.07%)	88.67%	\$84	(\$140)	(1.07%)	(13.07%)	88.67%	\$84
	Calcoe Federal Credit Union	\$44,136	\$43	0.39%	3.51%	77.85%	\$90	\$43	0.39%	3.51%	77.85%	\$90
	Connection Credit Union	\$40,323	\$68	0.68%	5.36%	89.03%	\$79	\$68	0.68%	5.36%	89.03%	\$79
	Longshoremen's Local 4 Federal Credit Union	\$39,808	\$134	1.35%	6.32%	64.92%	\$90	\$134	1.35%	6.32%	64.92%	\$90
	IBEW 76 Federal Credit Union	\$28,704	\$10	0.14%	1.10%	94.96%	\$132	\$10	0.14%	1.10%	94.96%	\$132
	Express Credit Union	\$28,020	\$41	0.60%	4.81%	110.53%	\$95	\$41	0.60%	4.81%	110.53%	\$95
	Mt. Rainier Federal Credit Union	\$26,319	\$120	1.82%	14.94%	55.43%	\$82	\$120	1.82%	14.94%	55.43%	\$82
	Mint Valley Federal Credit Union	\$23,444	\$11	0.19%	1.12%	79.77%	\$77	\$11	0.19%	1.12%	79.77%	\$77
	Newrizons Federal Credit Union	\$21,256	(\$96)	(1.82%)	(10.88%)	87.94%	\$93	(\$96)	(1.82%)	(10.88%)	87.94%	\$93
	Community Healthcare Federal Credit Union	\$19,975	\$30	0.60%	4.76%	86.81%	\$70	\$30	0.60%	4.76%	86.81%	\$70
	Spokane Media Federal Credit Union	\$17,641	(\$42)	(0.97%)	(10.63%)	111.06%	\$85	(\$42)	(0.97%)	(10.63%)	111.06%	\$85
	Puget Sound Refinery Federal Credit Union	\$16,629	\$54	1.27%	8.32%	64.29%	\$97	\$54	1.27%	8.32%	64.29%	\$97
	PUD Federal Credit Union	\$10,165	\$16	0.63%	4.48%	85.71%	\$74	\$16	0.63%	4.48%	85.71%	\$74
	Longshore Federal Credit Union	\$8,309	\$8	0.39%	4.41%	73.00%	\$70	\$8	0.39%	4.41%	73.00%	\$70
	Utility Employees Federal Credit Union	\$3,609	\$10	1.12%	6.77%	64.29%	\$56	\$10	1.12%	6.77%	64.29%	\$56
	Average of Asset Group D	\$73,613	\$101	0.47%	3.49%	80.89%	\$97	\$101	0.47%	3.49%	80.89%	\$97

Source: SNL Financial

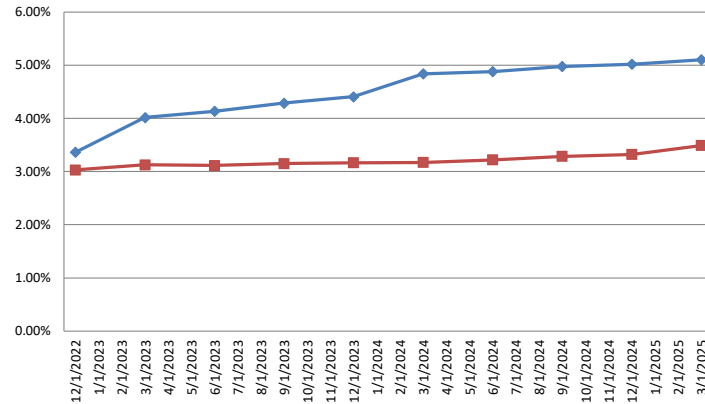
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Balance Sheet & Net Interest Margin

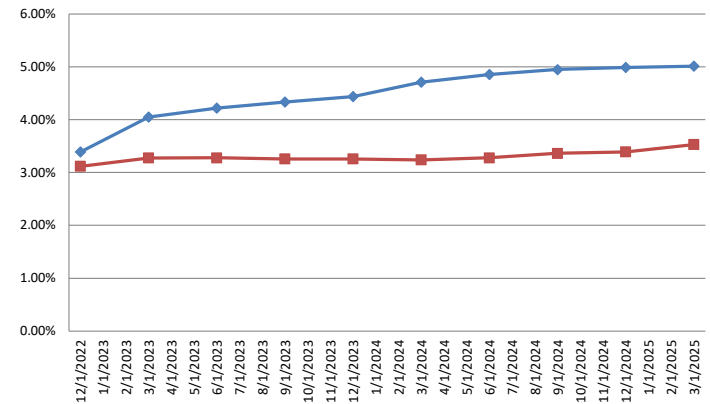
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - \$1 billion and over in total assets
Year-to-Date



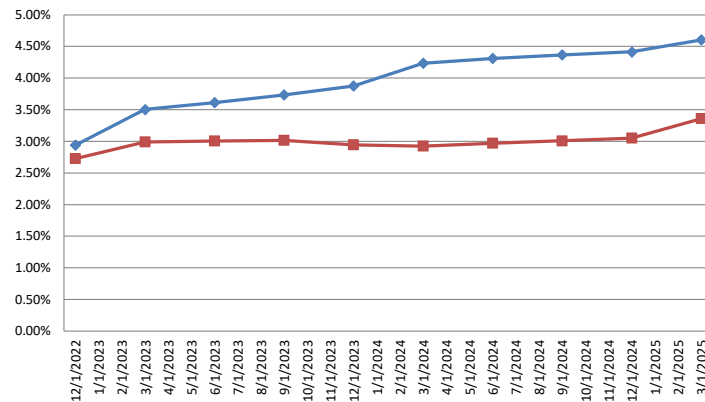
Yield on Avg Assets
Net Interest Income/ Avg Assets

Asset Group B - \$501 million to \$1 billion in total assets
Year-to-Date



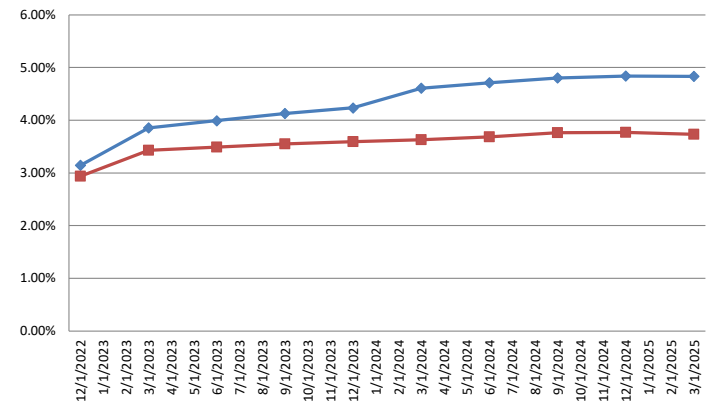
Yield on Avg Assets
Net Interest Income/ Avg Assets

Asset Group C - \$251 to \$500 million in total assets
Year-to-Date



Yield on Avg Assets
Net Interest Income/ Avg Assets

Asset Group D - \$0 to \$250 million in total assets
Year-to-Date



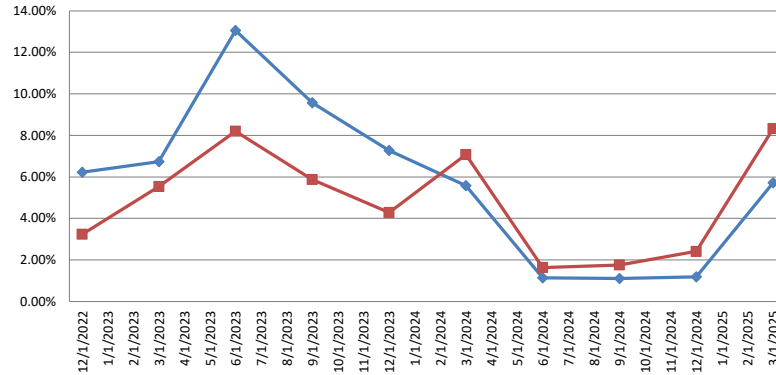
Yield on Avg Assets
Net Interest Income/ Avg Assets

Source: SNL Financial

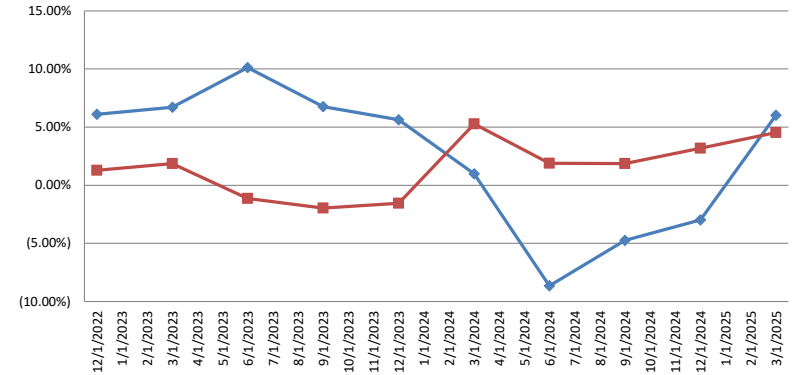
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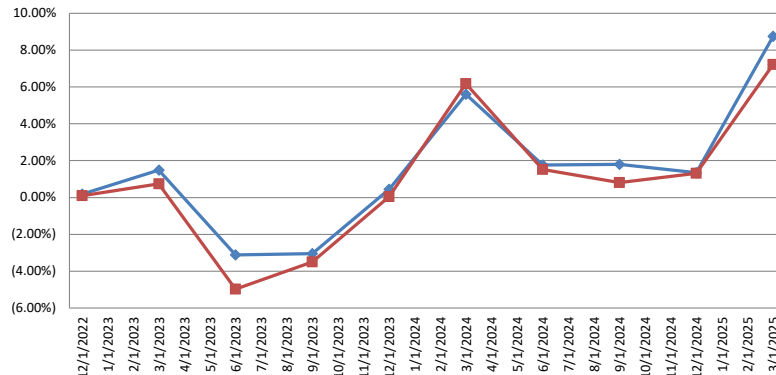
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

Asset Group A - \$1 billion and over in total assets
Year-to-Date

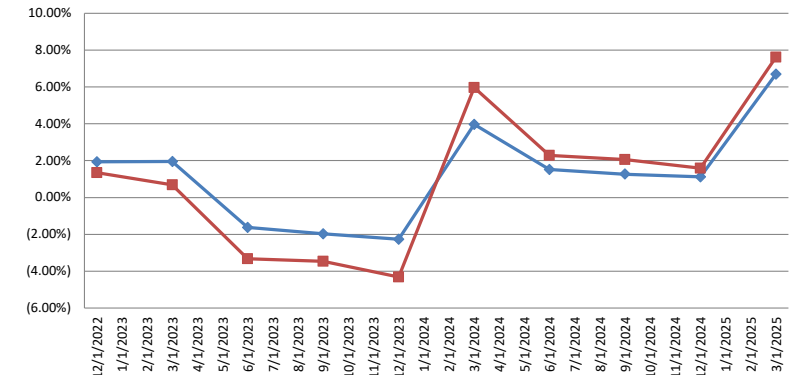
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Asset Growth Rate	6.23%	6.74%	13.05%	9.57%	7.28%	5.58%	1.15%	1.11%	1.19%	5.72%
Market Growth Rate	3.24%	5.54%	8.20%	5.88%	4.29%	7.07%	1.64%	1.75%	2.41%	8.32%

Asset Group B - \$501 million to \$1 billion in total assets
Year-to-Date

	12/31/22	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
Asset Growth Rate	6.11%	6.70%	10.11%	6.76%	5.63%	0.98%	(8.64%)	(4.74%)	(2.98%)	6.01%
Market Growth Rate	1.29%	1.86%	(1.15%)	(1.97%)	(1.54%)	5.27%	1.88%	1.87%	3.18%	4.54%

Asset Group C - \$251 to \$500 million in total assets
Year-to-Date

	12/31/22	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
Asset Growth Rate	0.19%	1.49%	(3.12%)	(3.05%)	0.45%	5.60%	1.76%	1.80%	1.35%	8.75%
Market Growth Rate	0.09%	0.74%	(4.97%)	(3.50%)	0.05%	6.18%	1.52%	0.81%	1.31%	7.22%

Asset Group D - \$0 to \$250 million in total assets
Year-to-Date

	12/31/22	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
Asset Growth Rate	1.93%	1.96%	(1.62%)	(1.96%)	(2.27%)	3.96%	1.53%	1.27%	1.13%	6.70%
Market Growth Rate	1.35%	0.69%	(3.32%)	(3.47%)	(4.32%)	5.96%	2.29%	2.07%	1.59%	7.61%

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

March 31, 2025

Run Date: May 19, 2025

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

Boeing Employees Credit Union	\$29,471,390	\$19,672,215	\$25,846,250	76.11%	\$9,054	4.89%	1.36%	3.53%	1.62%	11.67%
Spokane Teachers Credit Union	\$5,923,074	\$4,953,157	\$4,871,512	101.68%	\$6,335	5.15%	2.06%	3.09%	5.61%	4.48%
Gesa Credit Union	\$5,864,020	\$4,523,245	\$4,806,856	94.10%	\$7,275	5.05%	1.84%	3.21%	16.65%	19.03%
Washington State Employees Credit Union	\$5,201,780	\$4,108,948	\$4,483,084	91.65%	\$6,386	5.30%	1.47%	3.83%	2.84%	6.72%
TwinStar Credit Union	\$4,309,280	\$3,382,007	\$3,682,961	91.83%	\$5,136	5.93%	1.56%	4.36%	3.70%	6.63%
Numerica Credit Union	\$4,114,162	\$3,234,839	\$3,508,857	92.19%	\$6,593	4.92%	2.15%	2.77%	11.31%	12.52%
Sound Credit Union	\$3,159,493	\$2,520,961	\$2,722,239	92.61%	\$7,391	4.97%	1.76%	3.21%	11.46%	17.43%
Whatcom Educational Credit Union	\$2,995,031	\$2,462,273	\$2,452,029	100.42%	\$7,368	4.95%	1.98%	2.97%	5.12%	14.58%
Columbia Community Credit Union	\$2,467,878	\$1,997,857	\$2,163,579	92.34%	\$8,131	4.98%	1.43%	3.56%	3.51%	11.60%
HAPO Community Credit Union	\$2,399,723	\$1,862,424	\$2,003,839	92.94%	\$4,584	5.19%	1.31%	3.88%	5.00%	9.50%
Kitsap Credit Union	\$2,330,274	\$1,827,111	\$2,069,623	88.28%	\$7,104	5.59%	1.87%	3.73%	1.71%	2.94%
Harborstone Credit Union	\$2,166,275	\$1,585,538	\$1,878,127	84.42%	\$7,221	4.96%	1.80%	3.15%	10.74%	4.14%
IQ Credit Union	\$2,075,729	\$1,533,710	\$1,832,196	83.71%	\$5,864	4.83%	1.52%	3.31%	12.80%	13.43%
Horizon Credit Union	\$1,993,776	\$1,681,434	\$1,677,953	100.21%	\$5,389	5.06%	1.66%	3.40%	(3.22%)	(4.88%)
Fibre Federal Credit Union	\$1,727,683	\$1,205,851	\$1,482,642	81.33%	\$5,096	4.82%	1.12%	3.70%	7.45%	5.77%
Salal Credit Union	\$1,176,676	\$921,910	\$1,052,634	87.58%	\$4,997	5.01%	1.72%	3.29%	(0.17%)	3.16%
Red Canoe Credit Union	\$1,158,517	\$893,514	\$1,005,038	88.90%	\$4,797	4.83%	1.03%	3.81%	4.87%	4.19%
Seattle Credit Union	\$1,107,088	\$922,190	\$886,797	103.99%	\$6,437	5.43%	1.45%	3.98%	1.88%	6.93%
Average of Asset Group A	\$4,424,547	\$3,293,844	\$3,801,456	91.35%	\$6,398	5.10%	1.62%	3.49%	5.72%	8.32%

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

Qualstar Credit Union	\$872,988	\$526,583	\$724,256	72.71%	\$7,215	5.95%	2.11%	3.84%	19.51%	20.73%
Solarity Credit Union	\$816,514	\$674,080	\$630,549	106.90%	\$6,506	4.43%	1.22%	3.21%	1.35%	2.83%
Verity Credit Union	\$773,528	\$601,917	\$674,212	89.28%	\$5,667	4.51%	1.04%	3.47%	(1.42%)	(2.14%)
America's Credit Union, A Federal Credit Union	\$700,315	\$549,788	\$564,627	97.37%	\$4,577	4.49%	1.30%	3.19%	1.94%	(9.84%)
Tapco Credit Union	\$676,458	\$529,020	\$613,403	86.24%	\$6,568	4.97%	1.59%	3.38%	10.73%	11.12%
O Bee Credit Union	\$628,589	\$548,672	\$522,039	105.10%	\$4,474	6.04%	2.04%	4.00%	3.40%	3.45%
Our Community Credit Union	\$623,344	\$255,242	\$548,021	46.58%	\$6,202	4.70%	1.07%	3.63%	6.57%	5.62%
Average of Asset Group B	\$727,391	\$526,472	\$611,015	86.31%	\$5,887	5.01%	1.48%	3.53%	6.01%	4.54%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 19, 2025

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group C - \$251 to \$500 million in total assets											
	Industrial Credit Union of Whatcom County	\$391,895	\$261,455	\$343,347	76.15%	\$3,786	5.23%	1.09%	4.14%	2.37%	0.98%
	North Coast Credit Union	\$391,550	\$252,863	\$339,330	74.52%	\$5,978	4.83%	0.98%	3.85%	10.56%	9.69%
	Cascade Federal Credit Union	\$341,222	\$132,127	\$315,046	41.94%	\$8,029	3.81%	2.12%	1.68%	4.72%	1.28%
	NorthWest Plus Credit Union	\$312,001	\$177,093	\$267,800	66.13%	\$6,058	4.06%	0.87%	3.19%	13.99%	11.85%
	Peninsula Community Federal Credit Union	\$296,978	\$194,046	\$263,748	73.57%	\$4,212	4.90%	0.83%	4.07%	8.08%	7.29%
	People's Community Federal Credit Union	\$281,786	\$117,650	\$251,996	46.69%	\$7,225	3.45%	0.86%	2.59%	10.23%	8.85%
	Puget Sound Cooperative Credit Union	\$266,366	\$227,178	\$234,632	96.82%	\$8,733	4.97%	2.42%	2.54%	4.27%	4.73%
	Great Northwest Federal Credit Union	\$252,417	\$134,866	\$206,809	65.21%	\$3,740	5.59%	0.78%	4.82%	15.79%	13.10%
	Average of Asset Group C	\$316,777	\$187,160	\$277,839	67.63%	\$5,970	4.61%	1.24%	3.36%	8.75%	7.22%

Asset Group D - \$0 to \$250 million in total assets

Canopy Federal Credit Union	\$238,018	\$177,130	\$195,824	90.45%	\$4,104	5.58%	1.44%	4.14%	2.75%	8.50%
Community 1st Credit Union	\$193,560	\$121,466	\$165,896	73.22%	\$4,118	4.80%	1.32%	3.47%	14.09%	16.96%
MountainCrest Credit Union	\$148,558	\$92,500	\$129,006	71.70%	\$6,190	4.94%	0.78%	4.16%	8.55%	9.95%
Cheney Federal Credit Union	\$143,489	\$74,633	\$128,726	57.98%	\$8,968	3.45%	1.13%	2.31%	7.27%	7.16%
WCLA Credit Union	\$134,175	\$116,420	\$106,958	108.85%	\$13,418	6.57%	3.25%	3.32%	26.24%	23.36%
Alaska Air Group Federal Credit Union	\$121,801	\$68,185	\$103,350	65.97%	\$7,613	5.77%	1.87%	3.91%	22.55%	25.45%
White River Credit Union	\$117,181	\$61,295	\$99,072	61.87%	\$5,859	5.35%	0.22%	5.13%	6.52%	6.40%
Tacoma Longshoremen Credit Union	\$116,664	\$30,377	\$101,792	29.84%	\$16,666	3.34%	1.72%	1.62%	3.30%	3.08%
Strait View Credit Union	\$103,276	\$42,758	\$88,805	48.15%	\$7,122	4.58%	0.85%	3.73%	(2.31%)	(4.65%)
Sno Falls Credit Union	\$98,376	\$67,315	\$89,613	75.12%	\$4,472	5.04%	0.32%	4.72%	1.23%	0.80%
Granco Federal Credit Union	\$94,560	\$52,154	\$84,441	61.76%	\$4,728	5.06%	0.32%	4.74%	7.73%	7.78%
Lower Columbia Longshoremen Federal Credit Union	\$94,220	\$52,742	\$83,046	63.51%	\$6,281	4.05%	0.65%	3.40%	7.45%	7.56%
Progressions Credit Union	\$92,966	\$64,680	\$83,177	77.76%	\$6,198	4.63%	1.54%	3.09%	9.15%	7.71%
Primesource Credit Union	\$92,676	\$53,877	\$81,138	66.40%	\$5,149	4.71%	1.29%	3.42%	(4.49%)	(5.03%)
Waterfront Federal Credit Union	\$91,133	\$52,875	\$80,666	65.55%	\$6,510	4.75%	0.54%	4.21%	(3.35%)	(4.08%)
Sncope Credit Union	\$84,369	\$55,016	\$76,363	72.05%	\$7,031	5.11%	0.88%	4.23%	13.13%	11.48%
WestEdge Federal Credit Union	\$83,549	\$35,941	\$71,682	50.14%	\$5,968	4.42%	0.65%	3.77%	10.11%	11.23%
Spokane Firefighters Credit Union	\$81,205	\$44,860	\$68,954	65.06%	\$7,382	3.68%	0.72%	2.96%	7.07%	9.18%
Evergreen Direct Credit Union	\$80,322	\$39,456	\$74,672	52.84%	\$3,150	4.91%	1.11%	3.81%	11.98%	11.84%
Tri-Cities Community Federal Credit Union	\$73,174	\$60,422	\$62,671	96.41%	\$5,227	5.02%	0.65%	4.37%	1.90%	5.24%
Safeway Federal Credit Union	\$70,711	\$41,292	\$54,819	75.32%	\$5,439	4.09%	1.25%	2.84%	16.35%	18.03%
Avista Corp. Credit Union	\$69,534	\$39,732	\$56,480	70.35%	\$13,907	3.93%	2.47%	1.47%	15.84%	20.39%
Spokane City Credit Union	\$65,497	\$51,235	\$58,620	87.40%	\$5,954	4.61%	0.98%	3.63%	19.53%	20.48%
American Lake Credit Union	\$62,987	\$25,701	\$53,877	47.70%	\$5,039	4.66%	0.52%	4.14%	8.67%	11.80%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 19, 2025

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 (continued)											
	Mill Town Credit Union	\$62,971	\$43,215	\$48,901	88.37%	\$5,725	5.79%	1.23%	4.55%	5.35%	7.58%
	Responders Emergency Services Credit Union	\$57,826	\$36,102	\$48,397	74.60%	\$6,087	3.91%	0.85%	3.06%	2.05%	2.16%
	Nordstrom Federal Credit Union	\$57,338	\$31,634	\$51,765	61.11%	\$6,371	3.74%	0.88%	2.86%	17.39%	22.25%
	Blue Mountain Credit Union	\$54,754	\$41,241	\$47,599	86.64%	\$4,978	5.54%	1.43%	4.11%	5.64%	5.83%
	Olympia Credit Union	\$52,140	\$41,503	\$47,774	86.87%	\$3,067	5.15%	0.78%	4.37%	(1.79%)	0.04%
	Calcoe Federal Credit Union	\$44,136	\$32,191	\$39,086	82.36%	\$5,192	5.11%	1.05%	4.06%	7.36%	6.11%
	Connection Credit Union	\$40,323	\$26,150	\$34,838	75.06%	\$2,781	5.30%	0.68%	4.63%	2.62%	(1.57%)
	Longshoremen's Local 4 Federal Credit Union	\$39,808	\$17,843	\$31,115	57.35%	\$6,124	4.11%	0.58%	3.54%	4.43%	3.28%
	IBEW 76 Federal Credit Union	\$28,704	\$23,746	\$24,939	95.22%	\$7,176	4.22%	1.36%	2.86%	(10.34%)	(11.74%)
	Express Credit Union	\$28,020	\$17,015	\$23,819	71.43%	\$2,001	5.88%	2.51%	3.37%	14.53%	4.50%
	Mt. Rainier Federal Credit Union	\$26,319	\$6,180	\$23,017	26.85%	\$6,580	4.49%	0.64%	3.86%	(1.09%)	(3.22%)
	Mint Valley Federal Credit Union	\$23,444	\$14,411	\$19,144	75.28%	\$3,349	5.76%	0.68%	5.09%	16.95%	13.21%
	Newrizons Federal Credit Union	\$21,256	\$15,933	\$17,361	91.77%	\$2,657	7.19%	1.61%	5.58%	6.97%	11.23%
	Community Healthcare Federal Credit Union	\$19,975	\$10,207	\$17,231	59.24%	\$3,632	4.49%	0.67%	3.81%	(7.10%)	(7.16%)
	Spokane Media Federal Credit Union	\$17,641	\$11,422	\$15,961	71.56%	\$4,410	5.18%	0.97%	4.21%	11.93%	12.67%
	Puget Sound Refinery Federal Credit Union	\$16,629	\$11,824	\$15,040	78.62%	\$5,543	5.18%	1.79%	3.39%	(16.16%)	12.25%
	PUD Federal Credit Union	\$10,165	\$5,437	\$8,708	62.44%	\$5,083	4.98%	1.77%	3.22%	(2.50%)	(3.82%)
	Longshore Federal Credit Union	\$8,309	\$3,252	\$7,454	43.63%	\$3,324	4.40%	0.05%	4.35%	12.10%	13.42%
	Utility Employees Federal Credit Union	\$3,609	\$1,938	\$3,010	64.39%	\$3,609	4.37%	1.34%	3.02%	8.49%	9.52%
	Average of Asset Group D	\$73,613	\$44,495	\$63,368	69.49%	\$5,911	4.83%	1.10%	3.73%	6.70%	7.61%

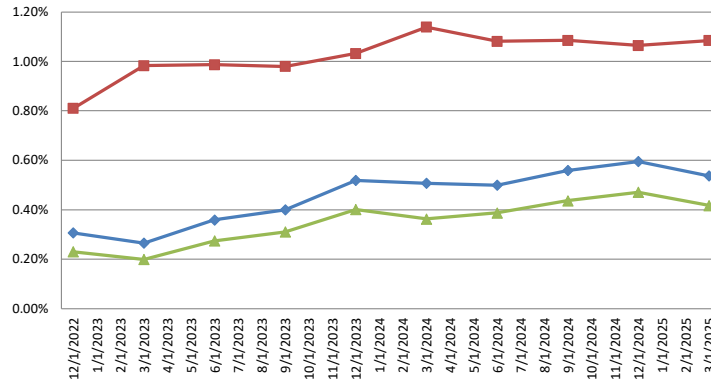
Source: SNL Financial

NA = data was not available.

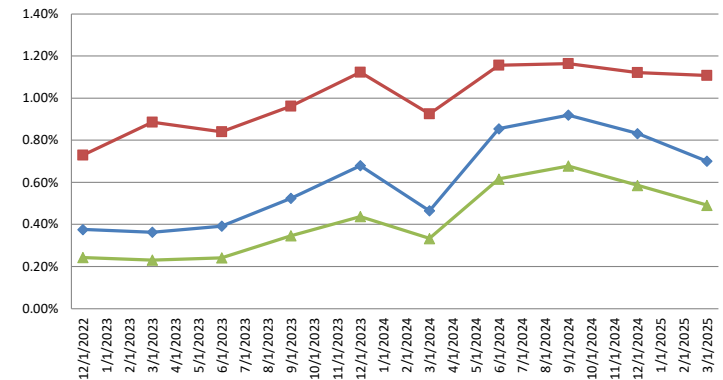
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

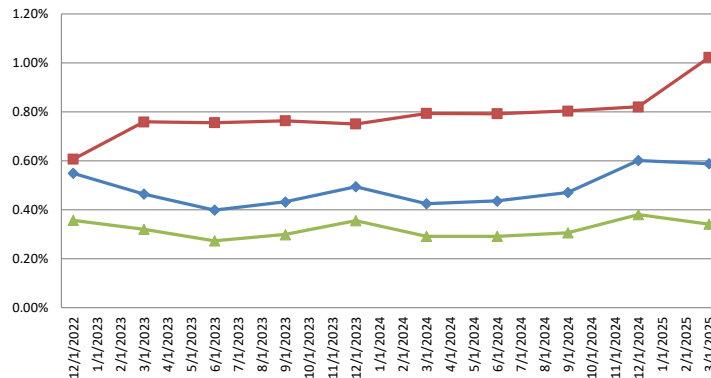
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$1 billion and over in total assets
As of Date

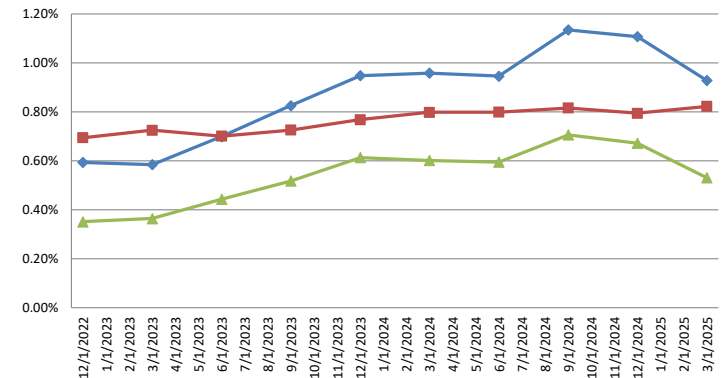
NPLs/Loans	0.31%	0.27%	0.36%	0.40%	0.52%	0.51%	0.50%	0.56%	0.60%	0.54%
Reserves/Loans	0.81%	0.98%	0.99%	0.98%	1.03%	1.14%	1.08%	1.09%	1.06%	1.08%
Delinquent Loans/Total Assets	0.23%	0.20%	0.27%	0.31%	0.40%	0.36%	0.39%	0.44%	0.47%	0.42%

Asset Group B - \$501 million to \$1 billion in total assets
As of Date

NPLs/Loans	0.38%	0.36%	0.39%	0.52%	0.68%	0.47%	0.85%	0.92%	0.83%	0.70%
Reserves/Loans	0.73%	0.89%	0.84%	0.96%	1.12%	0.93%	1.16%	1.16%	1.12%	1.11%
Delinquent Loans/Total Assets	0.24%	0.23%	0.24%	0.35%	0.44%	0.33%	0.62%	0.68%	0.59%	0.49%

Asset Group C - \$251 to \$500 million in total assets
As of Date

NPLs/Loans	0.55%	0.46%	0.40%	0.43%	0.49%	0.42%	0.44%	0.47%	0.60%	0.59%
Reserves/Loans	0.61%	0.76%	0.76%	0.76%	0.75%	0.79%	0.79%	0.80%	0.82%	1.02%
Delinquent Loans/Total Assets	0.36%	0.32%	0.27%	0.30%	0.36%	0.29%	0.29%	0.31%	0.38%	0.34%

Asset Group D - \$0 to \$250 million in total assets
As of Date

NPLs/Loans	0.59%	0.58%	0.70%	0.83%	0.95%	0.96%	0.95%	1.13%	1.11%	0.93%
Reserves/Loans	0.69%	0.72%	0.70%	0.73%	0.77%	0.80%	0.80%	0.82%	0.79%	0.82%
Delinquent Loans/Total Assets	0.35%	0.36%	0.44%	0.52%	0.61%	0.60%	0.59%	0.71%	0.67%	0.53%

Source: SNL Financial

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Asset Quality
March 31, 2025
Run Date: May 19, 2025

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	\$29,471,390	\$76,786	0.39%	1.15%	294.74%	2.68%	0.26%
	Spokane Teachers Credit Union	\$5,923,074	\$15,876	0.32%	1.07%	333.82%	2.85%	0.27%
	Gesa Credit Union	\$5,864,020	\$18,961	0.42%	0.94%	224.05%	3.74%	0.32%
	Washington State Employees Credit Union	\$5,201,780	\$15,889	0.39%	1.49%	385.56%	3.81%	0.31%
	TwinStar Credit Union	\$4,309,280	\$19,202	0.57%	1.04%	182.74%	4.67%	0.45%
	Numerica Credit Union	\$4,114,162	\$17,032	0.53%	1.20%	227.33%	4.08%	0.41%
	Sound Credit Union	\$3,159,493	\$25,623	1.02%	0.86%	84.71%	8.31%	0.81%
	Whatcom Educational Credit Union	\$2,995,031	\$15,736	0.64%	0.78%	121.78%	5.04%	0.53%
	Columbia Community Credit Union	\$2,467,878	\$15,247	0.76%	1.22%	159.82%	5.43%	0.62%
	HAPO Community Credit Union	\$2,399,723	\$5,834	0.31%	1.04%	332.33%	2.69%	0.24%
	Kitsap Credit Union	\$2,330,274	\$15,951	0.87%	1.92%	220.04%	11.35%	0.68%
	Harborstone Credit Union	\$2,166,275	\$11,059	0.70%	1.21%	173.23%	5.18%	0.51%
	IQ Credit Union	\$2,075,729	\$9,766	0.64%	1.03%	161.37%	6.80%	0.47%
	Horizon Credit Union	\$1,993,776	\$2,113	0.13%	0.69%	551.06%	1.24%	0.11%
	Fibre Federal Credit Union	\$1,727,683	\$7,645	0.63%	1.05%	165.04%	4.01%	0.44%
	Salal Credit Union	\$1,176,676	\$3,832	0.42%	0.95%	227.51%	3.79%	0.33%
	Red Canoe Credit Union	\$1,158,517	\$2,414	0.27%	0.66%	245.65%	2.60%	0.21%
	Seattle Credit Union	\$1,107,088	\$5,973	0.65%	1.22%	188.03%	7.49%	0.54%
	Average of Asset Group A	\$4,424,547	\$15,830	0.54%	1.08%	237.71%	4.76%	0.42%
Asset Group B - \$501 million to \$1 billion in total assets								
	Qualstar Credit Union	\$872,988	\$9,510	1.81%	2.62%	144.95%	6.90%	1.09%
	Solarity Credit Union	\$816,514	\$1,930	0.29%	0.37%	127.56%	1.54%	0.24%
	Verity Credit Union	\$773,528	\$6,883	1.14%	1.12%	97.78%	9.59%	0.89%
	America's Credit Union, A Federal Credit Union	\$700,315	\$1,576	0.29%	0.98%	340.74%	2.24%	0.23%
	Tapco Credit Union	\$676,458	\$2,071	0.39%	0.47%	119.46%	3.66%	0.31%
	O Bee Credit Union	\$628,589	\$3,360	0.61%	1.04%	170.51%	7.91%	0.53%
	Our Community Credit Union	\$623,344	\$956	0.37%	1.15%	305.75%	1.46%	0.15%
	Average of Asset Group B	\$727,391	\$3,755	0.70%	1.11%	186.68%	4.76%	0.49%

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
March 31, 2025
Run Date: May 19, 2025

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$251 to \$500 million in total assets								
	Industrial Credit Union of Whatcom County	\$391,895	\$1,127	0.43%	1.77%	410.47%	4.60%	0.29%
	North Coast Credit Union	\$391,550	\$1,346	0.53%	0.87%	163.22%	2.82%	0.34%
	Cascade Federal Credit Union	\$341,222	\$922	0.70%	0.92%	131.67%	3.45%	0.27%
	NorthWest Plus Credit Union	\$312,001	\$1,110	0.63%	0.78%	125.14%	4.29%	0.36%
	Peninsula Community Federal Credit Union	\$296,978	\$1,579	0.81%	1.15%	141.29%	5.59%	0.53%
	People's Community Federal Credit Union	\$281,786	\$0	0.00%	0.28%	NA	0.00%	0.00%
	Puget Sound Cooperative Credit Union	\$266,366	\$611	0.27%	0.03%	11.62%	2.92%	0.23%
	Great Northwest Federal Credit Union	\$252,417	\$1,796	1.33%	2.38%	178.84%	4.53%	0.71%
	Average of Asset Group C	\$316,777	\$1,061	0.59%	1.02%	166.04%	3.53%	0.34%

Asset Group D - \$0 to \$250 million in total assets

Canopy Federal Credit Union	\$238,018	\$1,585	0.89%	1.50%	167.44%	8.72%	0.67%
Community 1st Credit Union	\$193,560	\$1,333	1.10%	0.61%	55.96%	5.94%	0.69%
MountainCrest Credit Union	\$148,558	\$1,273	1.38%	0.79%	57.58%	7.52%	0.86%
Cheney Federal Credit Union	\$143,489	\$310	0.42%	0.25%	59.35%	2.26%	0.22%
WCLA Credit Union	\$134,175	\$1,241	1.07%	0.76%	71.31%	7.06%	0.92%
Alaska Air Group Federal Credit Union	\$121,801	\$49	0.07%	0.58%	808.16%	0.27%	0.04%
White River Credit Union	\$117,181	\$832	1.36%	1.25%	91.83%	4.41%	0.71%
Tacoma Longshoremen Credit Union	\$116,664	\$0	0.00%	0.20%	NA	0.00%	0.00%
Strait View Credit Union	\$103,276	\$292	0.68%	1.03%	151.03%	2.35%	0.28%
Sno Falls Credit Union	\$98,376	\$305	0.45%	0.29%	64.26%	4.16%	0.31%
Granco Federal Credit Union	\$94,560	\$730	1.40%	0.95%	67.67%	7.34%	0.77%
Lower Columbia Longshoremen Federal Credit Union	\$94,220	\$191	0.36%	0.22%	60.73%	1.72%	0.20%
Progressions Credit Union	\$92,966	\$28	0.04%	0.32%	732.14%	0.42%	0.03%
Primesource Credit Union	\$92,676	\$1,032	1.92%	0.40%	20.93%	15.33%	1.11%
Waterfront Federal Credit Union	\$91,133	\$267	0.50%	0.35%	68.54%	2.98%	0.29%
Snocope Credit Union	\$84,369	\$670	1.22%	0.77%	63.28%	8.72%	0.79%
WestEdge Federal Credit Union	\$83,549	\$729	2.03%	1.05%	51.58%	5.70%	0.87%
Spokane Firefighters Credit Union	\$81,205	\$22	0.05%	0.70%	NM	0.18%	0.03%
Evergreen Direct Credit Union	\$80,322	\$361	0.91%	0.84%	91.97%	6.72%	0.45%
Tri-Cities Community Federal Credit Union	\$73,174	\$647	1.07%	0.15%	13.76%	6.56%	0.88%
Safeway Federal Credit Union	\$70,711	\$735	1.78%	0.46%	25.71%	5.05%	1.04%
Avista Corp. Credit Union	\$69,534	\$16	0.04%	0.04%	106.25%	0.12%	0.02%
Spokane City Credit Union	\$65,497	\$102	0.20%	0.77%	387.25%	1.50%	0.16%
American Lake Credit Union	\$62,987	\$1,101	4.28%	3.00%	70.03%	13.18%	1.75%

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
March 31, 2025
Run Date: May 19, 2025

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$0 to \$250 million in total assets (continued)								
	Mill Town Credit Union	\$62,971	\$1,117	2.58%	0.84%	32.59%	8.66%	1.77%
	Responders Emergency Services Credit Union	\$57,826	\$0	0.00%	0.46%	NA	0.00%	0.00%
	Nordstrom Federal Credit Union	\$57,338	\$570	1.80%	1.01%	56.14%	10.58%	0.99%
	Blue Mountain Credit Union	\$54,754	\$92	0.22%	1.17%	526.09%	8.41%	0.17%
	Olympia Credit Union	\$52,140	\$325	0.78%	1.08%	137.54%	6.97%	0.62%
	Calcoe Federal Credit Union	\$44,136	\$265	0.82%	0.88%	106.42%	6.04%	0.60%
	Connection Credit Union	\$40,323	\$401	1.53%	0.91%	59.60%	9.39%	0.99%
	Longshoremen's Local 4 Federal Credit Union	\$39,808	\$49	0.27%	0.29%	104.08%	0.57%	0.12%
	IBEW 76 Federal Credit Union	\$28,704	\$113	0.48%	0.36%	75.22%	3.02%	0.39%
	Express Credit Union	\$28,020	\$193	1.13%	2.40%	211.40%	5.03%	0.69%
	Mt. Rainier Federal Credit Union	\$26,319	\$52	0.84%	0.74%	88.46%	1.57%	0.20%
	Mint Valley Federal Credit Union	\$23,444	\$180	1.25%	1.42%	113.33%	4.18%	0.77%
	Newrizons Federal Credit Union	\$21,256	\$61	0.38%	2.21%	577.05%	6.31%	0.29%
	Community Healthcare Federal Credit Union	\$19,975	\$106	1.04%	0.35%	33.96%	4.12%	0.53%
	Spokane Media Federal Credit Union	\$17,641	\$89	0.78%	0.89%	114.61%	5.36%	0.50%
	Puget Sound Refinery Federal Credit Union	\$16,629	\$0	0.00%	1.04%	NA	0.00%	0.00%
	PUD Federal Credit Union	\$10,165	\$0	0.00%	0.44%	NA	0.00%	0.00%
	Longshore Federal Credit Union	\$8,309	\$90	2.77%	1.14%	41.11%	11.75%	1.08%
	Utility Employees Federal Credit Union	\$3,609	\$0	0.00%	0.41%	NA	0.00%	0.00%
	Average of Asset Group D	\$73,613	\$408	0.93%	0.82%	150.39%	4.89%	0.53%

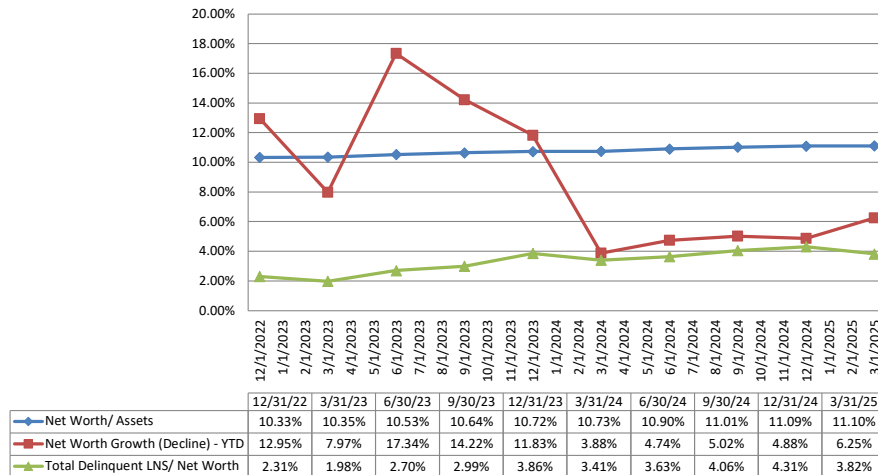
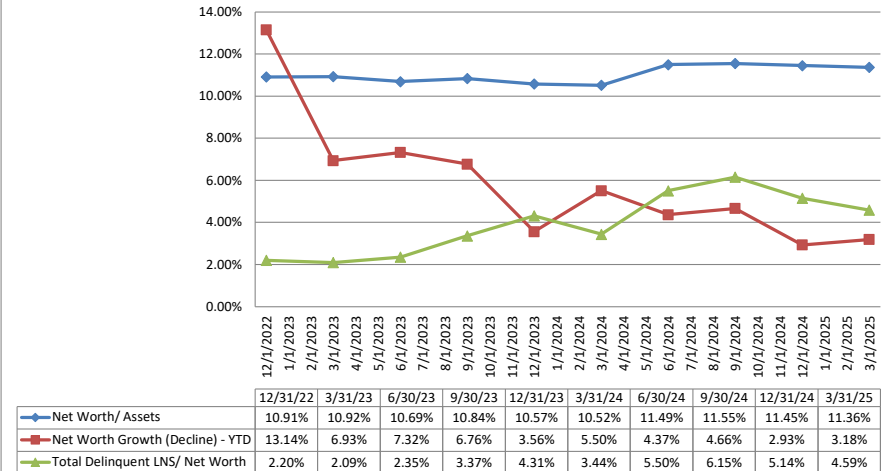
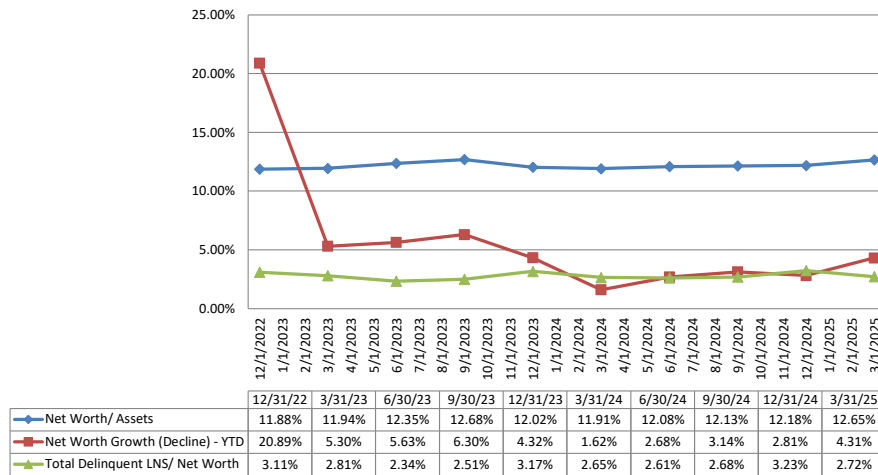
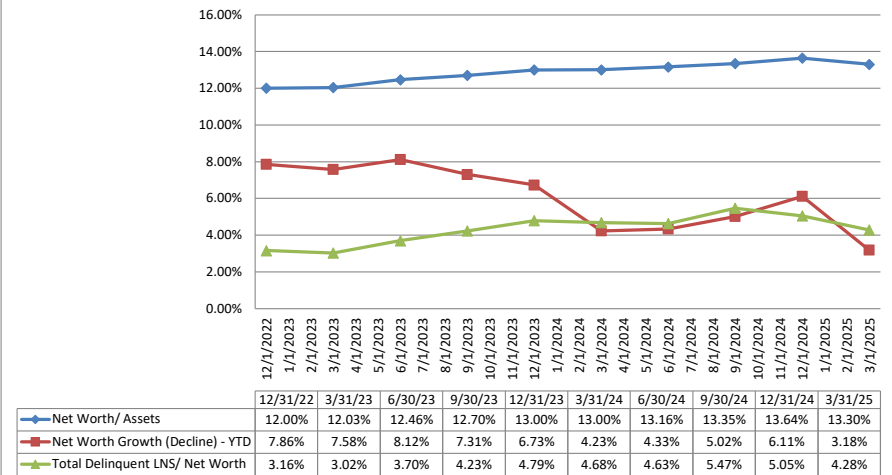
Source: SNL Financial

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

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

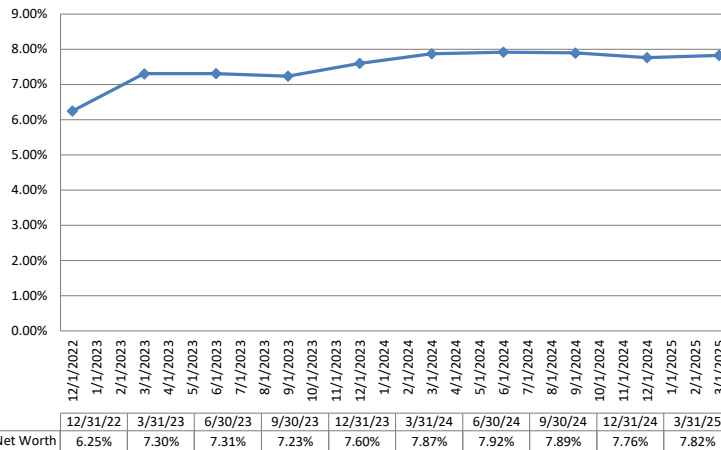
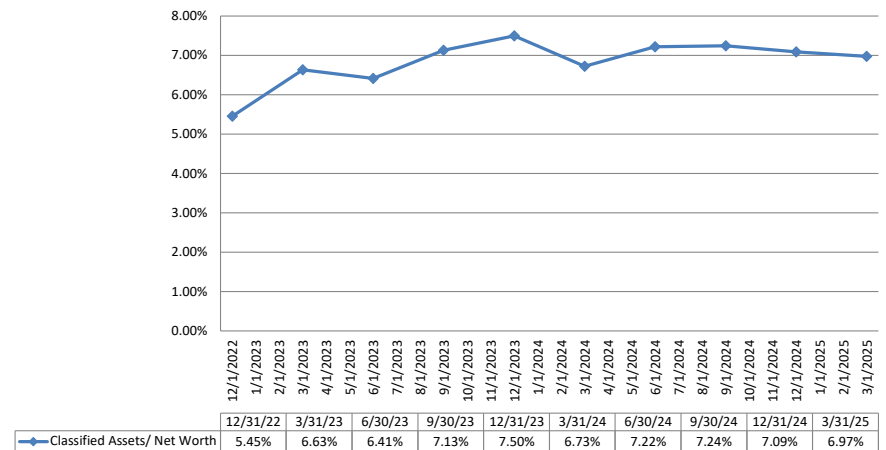
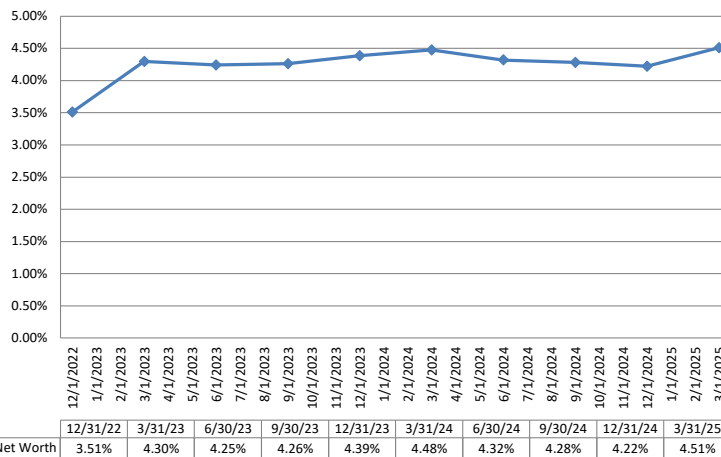
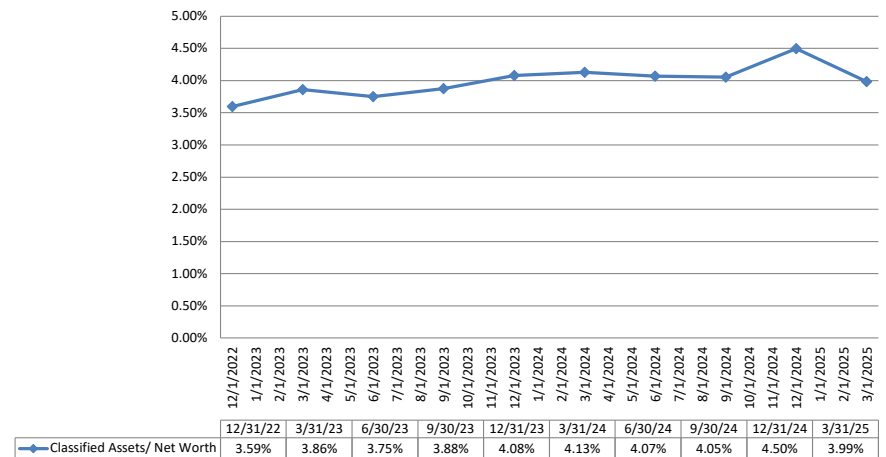
Asset Group A - \$1 billion and over in total assets
As of Date**Asset Group B - \$501 million to \$1 billion in total assets**
As of Date**Asset Group C - \$251 to \$500 million in total assets**
As of Date**Asset Group D - \$0 to \$250 million in total assets**
As of Date

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.

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

Asset Group A - \$1 billion and over in total assets
As of Date**Asset Group B - \$501 million to \$1 billion in total assets**
As of Date**Asset Group C - \$251 to \$500 million in total assets**
As of Date**Asset Group D - \$0 to \$250 million in total assets**
As of Date

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

March 31, 2025

Run Date: May 19, 2025

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	\$29,471,390	\$3,528,558	11.97%	5.86%	2.18%	6.41%
Spokane Teachers Credit Union	\$5,923,074	\$622,978	10.52%	3.68%	2.55%	8.51%
Gesa Credit Union	\$5,864,020	\$588,385	10.03%	0.83%	3.22%	7.22%
Washington State Employees Credit Union	\$5,201,780	\$479,847	9.22%	2.45%	3.31%	12.77%
TwinStar Credit Union	\$4,309,280	\$469,892	10.90%	3.43%	4.09%	7.47%
Numerica Credit Union	\$4,114,162	\$478,670	11.63%	5.54%	3.56%	8.09%
Sound Credit Union	\$3,159,493	\$346,395	10.96%	3.97%	7.40%	6.27%
Whatcom Educational Credit Union	\$2,995,031	\$359,026	11.99%	3.14%	4.38%	5.34%
Columbia Community Credit Union	\$2,467,878	\$303,795	12.31%	8.70%	5.02%	8.02%
HAPO Community Credit Union	\$2,399,723	\$282,350	11.77%	11.17%	2.07%	6.87%
Kitsap Credit Union	\$2,330,274	\$202,413	8.69%	3.35%	7.88%	17.34%
Harborstone Credit Union	\$2,166,275	\$252,501	11.66%	29.53%	4.38%	7.59%
IQ Credit Union	\$2,075,729	\$219,454	10.57%	10.30%	4.45%	7.18%
Horizon Credit Union	\$1,993,776	\$241,544	12.11%	3.50%	0.87%	4.82%
Fibre Federal Credit Union	\$1,727,683	\$223,588	12.94%	8.71%	3.42%	5.64%
Salal Credit Union	\$1,176,676	\$101,770	8.65%	(0.82%)	3.77%	8.57%
Red Canoe Credit Union	\$1,158,517	\$136,311	11.77%	6.82%	1.77%	4.35%
Seattle Credit Union	\$1,107,088	\$134,048	12.11%	2.34%	4.46%	8.38%
Average of Asset Group A	\$4,424,547	\$498,418	11.10%	6.25%	3.82%	7.82%

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

Qualstar Credit Union	\$872,988	\$126,757	14.52%	5.90%	7.50%	10.88%
Solarity Credit Union	\$816,514	\$137,720	16.87%	0.99%	1.40%	1.79%
Verity Credit Union	\$773,528	\$69,815	9.03%	(10.48%)	9.86%	9.64%
America's Credit Union, A Federal Credit Union	\$700,315	\$71,976	10.28%	1.15%	2.19%	7.46%
Tapco Credit Union	\$676,458	\$59,468	8.79%	8.58%	3.48%	4.16%
O Bee Credit Union	\$628,589	\$52,834	8.41%	2.72%	6.36%	10.84%
Our Community Credit Union	\$623,344	\$72,469	11.63%	13.43%	1.32%	4.03%
Average of Asset Group B	\$727,391	\$84,434	11.36%	3.18%	4.59%	6.97%

Source: SNL Financial

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Net Worth

March 31, 2025

Run Date: May 19, 2025

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	Asset Group C - \$251 to \$500 million in total assets						
	Industrial Credit Union of Whatcom County	\$391,895	\$44,454	11.34%	3.86%	2.54%	10.41%
	North Coast Credit Union	\$391,550	\$53,437	13.65%	5.26%	2.52%	4.11%
	Cascade Federal Credit Union	\$341,222	\$46,296	13.57%	0.16%	1.99%	2.62%
	NorthWest Plus Credit Union	\$312,001	\$40,106	12.85%	3.60%	2.77%	3.46%
	Peninsula Community Federal Credit Union	\$296,978	\$32,914	11.08%	2.22%	4.80%	6.78%
	People's Community Federal Credit Union	\$281,786	\$39,128	13.89%	5.84%	0.00%	0.83%
	Puget Sound Cooperative Credit Union	\$266,366	\$21,167	7.95%	3.43%	2.89%	0.34%
	Great Northwest Federal Credit Union	\$252,417	\$42,573	16.87%	10.12%	4.22%	7.54%
	Average of Asset Group C	\$316,777	\$40,009	12.65%	4.31%	2.72%	4.51%

Asset Group D - \$0 to \$250 million in total assets

Canopy Federal Credit Union	\$238,018	\$20,353	8.55%	5.62%	7.79%	13.04%
Community 1st Credit Union	\$193,560	\$22,058	11.40%	1.47%	6.04%	3.38%
MountainCrest Credit Union	\$148,558	\$19,738	13.29%	6.84%	6.45%	3.71%
Cheney Federal Credit Union	\$143,489	\$13,522	9.42%	3.34%	2.29%	1.36%
WCLA Credit Union	\$134,175	\$21,724	16.19%	7.85%	5.71%	4.07%
Alaska Air Group Federal Credit Union	\$121,801	\$17,705	14.54%	14.69%	0.28%	2.24%
White River Credit Union	\$117,181	\$18,089	15.44%	7.36%	4.60%	4.22%
Tacoma Longshoremen Credit Union	\$116,664	\$15,045	12.90%	4.30%	0.00%	0.41%
Strait View Credit Union	\$103,276	\$13,918	13.48%	6.13%	2.10%	3.17%
Sno Falls Credit Union	\$98,376	\$8,100	8.23%	3.54%	3.77%	2.42%
Granco Federal Credit Union	\$94,560	\$10,599	11.21%	7.89%	6.89%	4.66%
Lower Columbia Longshoremen Federal Credit Union	\$94,220	\$10,998	11.67%	7.98%	1.74%	1.05%
Progressions Credit Union	\$92,966	\$9,014	9.70%	(0.22%)	0.31%	2.27%
Primesource Credit Union	\$92,676	\$11,248	12.14%	(1.63%)	9.17%	1.92%
Waterfront Federal Credit Union	\$91,133	\$12,149	13.33%	8.92%	2.20%	1.51%
Snocope Credit Union	\$84,369	\$8,131	9.64%	8.85%	8.24%	5.21%
WestEdge Federal Credit Union	\$83,549	\$12,571	15.05%	9.18%	5.80%	2.99%
Spokane Firefighters Credit Union	\$81,205	\$11,708	14.42%	3.13%	0.19%	2.67%
Evergreen Direct Credit Union	\$80,322	\$8,452	10.52%	1.28%	4.27%	3.93%
Tri-Cities Community Federal Credit Union	\$73,174	\$10,162	13.89%	8.52%	6.37%	0.88%
Safeway Federal Credit Union	\$70,711	\$15,286	21.62%	1.52%	4.81%	1.24%
Avista Corp. Credit Union	\$69,534	\$12,879	18.52%	(2.81%)	0.12%	0.13%
Spokane City Credit Union	\$65,497	\$6,490	9.91%	7.92%	1.57%	6.09%
American Lake Credit Union	\$62,987	\$8,323	13.21%	(0.10%)	13.23%	9.26%

Source: SNL Financial

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

Net Worth

March 31, 2025

Run Date: May 19, 2025

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)							
	Mill Town Credit Union	\$62,971	\$14,032	22.28%	0.00%	7.96%	2.59%
	Responders Emergency Services Credit Union	\$57,826	\$9,229	15.96%	0.69%	0.00%	1.81%
	Nordstrom Federal Credit Union	\$57,338	\$5,072	8.85%	(12.38%)	11.24%	6.31%
	Blue Mountain Credit Union	\$54,754	\$7,091	12.95%	4.39%	1.30%	6.83%
	Olympia Credit Union	\$52,140	\$4,230	8.11%	(12.81%)	7.68%	10.57%
	Calcoe Federal Credit Union	\$44,136	\$5,151	11.67%	3.37%	5.14%	5.47%
	Connection Credit Union	\$40,323	\$5,141	12.75%	5.36%	7.80%	4.65%
	Longshoremen's Local 4 Federal Credit Union	\$39,808	\$8,542	21.46%	6.37%	0.57%	0.60%
	IBEW 76 Federal Credit Union	\$28,704	\$3,651	12.72%	1.10%	3.10%	2.33%
	Express Credit Union	\$28,020	\$3,431	12.24%	4.84%	5.63%	11.89%
	Mt. Rainier Federal Credit Union	\$26,319	\$3,273	12.44%	15.22%	1.59%	1.41%
	Mint Valley Federal Credit Union	\$23,444	\$4,357	18.58%	0.92%	4.13%	4.68%
	Newrizons Federal Credit Union	\$21,256	\$3,650	17.17%	(10.25%)	1.67%	9.64%
	Community Healthcare Federal Credit Union	\$19,975	\$2,538	12.71%	4.78%	4.18%	1.42%
	Spokane Media Federal Credit Union	\$17,641	\$1,559	8.84%	(10.49%)	5.71%	6.54%
	Puget Sound Refinery Federal Credit Union	\$16,629	\$2,596	15.61%	0.46%	0.00%	4.74%
	PUD Federal Credit Union	\$10,165	\$1,438	14.15%	4.50%	0.00%	1.67%
	Longshore Federal Credit Union	\$8,309	\$729	8.77%	4.44%	12.35%	5.08%
	Utility Employees Federal Credit Union	\$3,609	\$594	16.46%	4.77%	0.00%	1.35%
	Average of Asset Group D	\$73,613	\$9,409	13.30%	3.18%	4.28%	3.99%

Source: SNL Financial

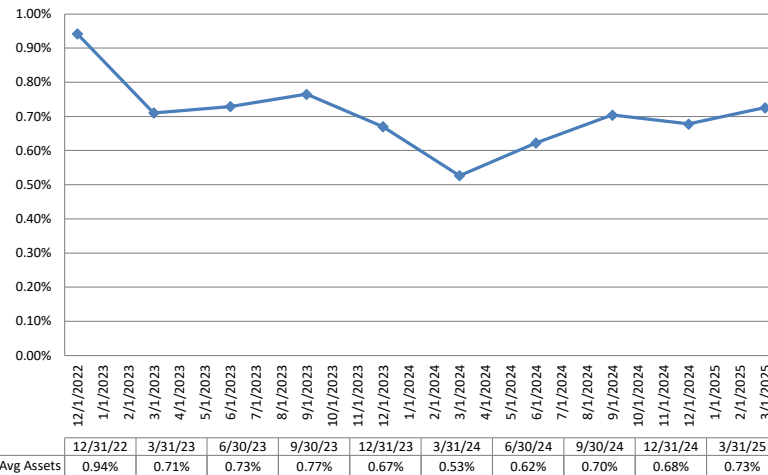
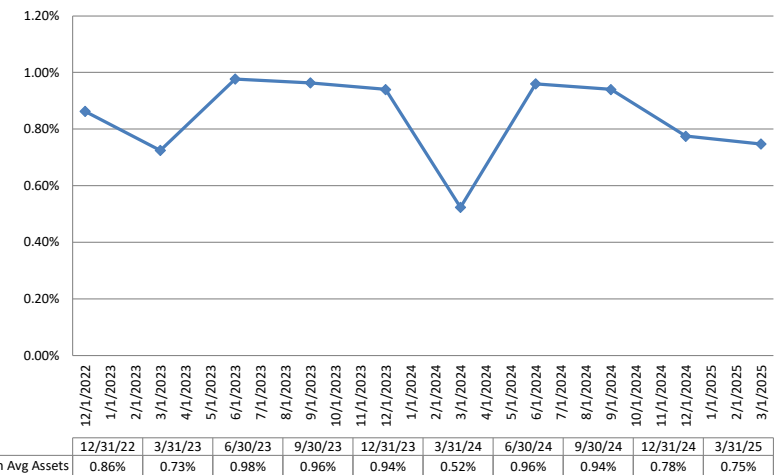
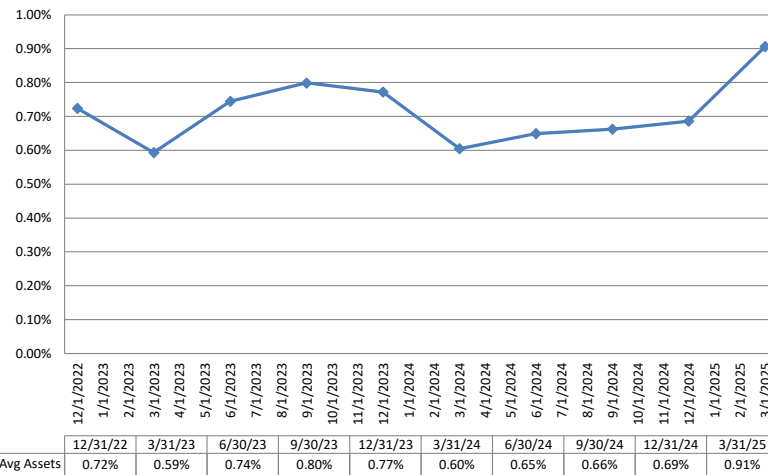
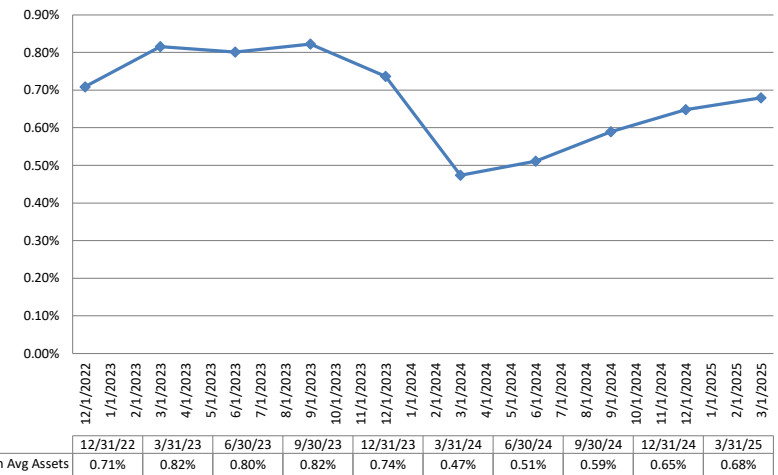
NA = data was not available.

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Oregon

Performance Analysis

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

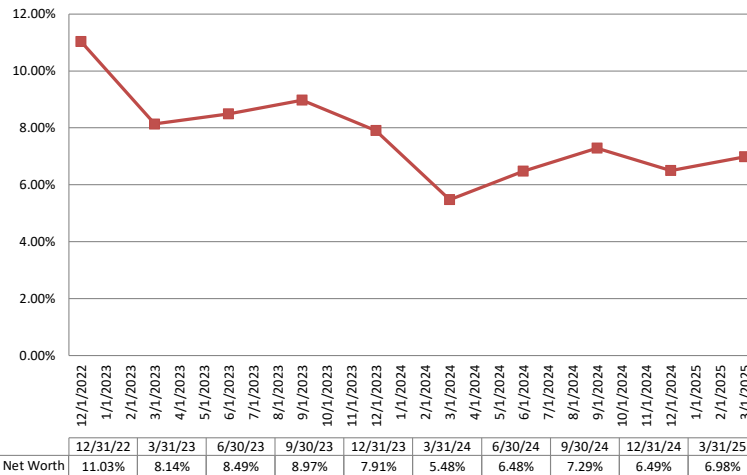
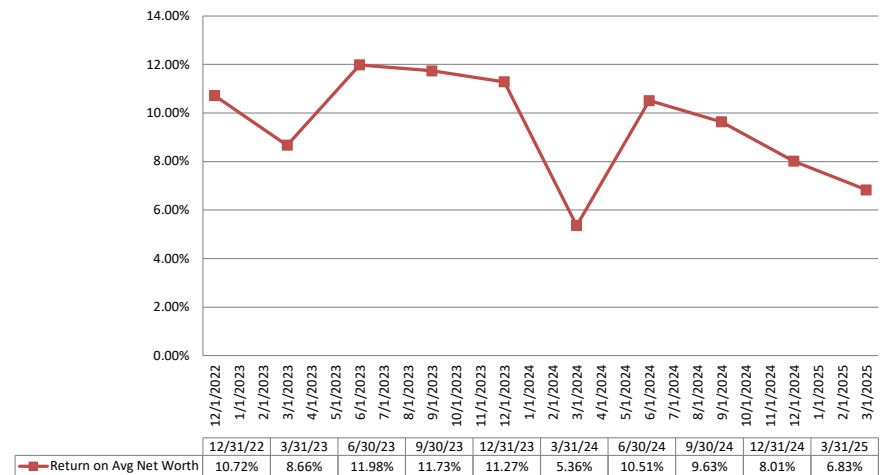
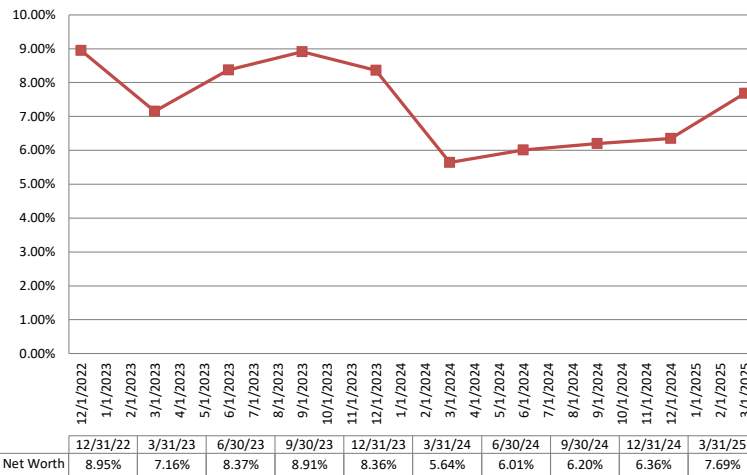
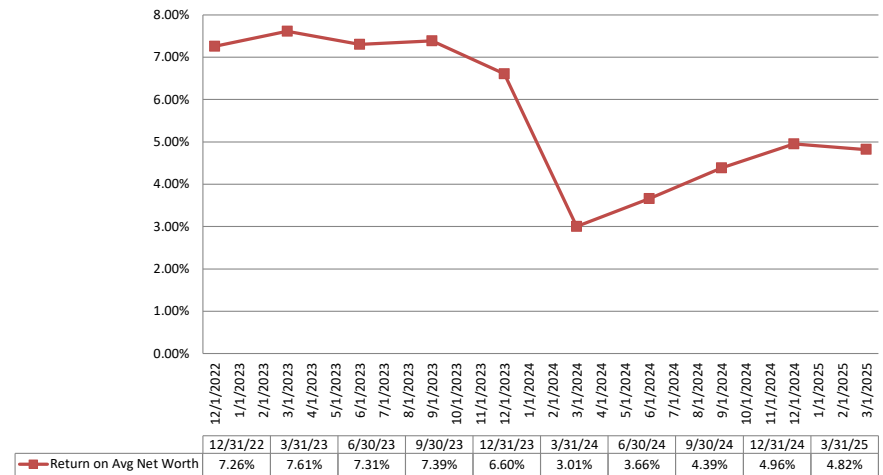
Asset Group A - \$1 billion and over in total assets
Year-to-Date**Asset Group B - \$501 million to \$1 billion in total assets**
Year-to-Date**Asset Group C - \$251 to \$500 million in total assets**
Year-to-Date**Asset Group D - \$0 to \$250 million in total assets**
Year-to-Date

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.

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

Asset Group A - \$1 billion and over in total assets
Year-to-Date**Asset Group B - \$501 million to \$1 billion in total assets**
Year-to-Date**Asset Group C - \$251 to \$500 million in total assets**
Year-to-Date**Asset Group D - \$0 to \$250 million in total assets**
Year-to-Date

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

March 31, 2025

Run Date: May 19, 2025

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	\$9,882,631	\$33,588	1.37%	10.75%	63.96%	\$122	\$33,588	1.37%	10.75%	63.96%	\$122
	Rogue Credit Union	\$3,721,856	\$8,703	0.95%	12.15%	69.21%	\$105	\$8,703	0.95%	12.15%	69.21%	\$105
	Oregon Community Credit Union	\$3,530,074	\$8,590	0.99%	9.99%	59.82%	\$113	\$8,590	0.99%	9.99%	59.82%	\$113
	Rivermark Community Credit Union	\$3,284,987	(\$5,614)	(0.68%)	(7.40%)	101.84%	\$129	(\$5,614)	(0.68%)	(7.40%)	101.84%	\$129
	SELCO Community Credit Union	\$2,830,340	\$4,552	0.65%	6.40%	75.78%	\$136	\$4,552	0.65%	6.40%	75.78%	\$136
	Oregon State Credit Union	\$2,636,053	\$6,726	1.03%	11.48%	62.57%	\$123	\$6,726	1.03%	11.48%	62.57%	\$123
	Unitus Community Credit Union	\$1,735,817	\$567	0.13%	1.37%	88.61%	\$114	\$567	0.13%	1.37%	88.61%	\$114
	First Community Credit Union	\$1,714,855	\$4,681	1.10%	9.29%	71.42%	\$88	\$4,681	1.10%	9.29%	71.42%	\$88
	Marion and Polk Schools Credit Union	\$1,439,805	\$3,479	0.99%	8.78%	76.64%	\$107	\$3,479	0.99%	8.78%	76.64%	\$107
	Average of Asset Group A	\$3,419,602	\$7,252	0.73%	6.98%	74.43%	\$115	\$7,252	0.73%	6.98%	74.43%	\$115
Asset Group B - \$501 million to \$1 billion in total assets												
	Mid Oregon Federal Credit Union	\$778,190	\$3,286	1.71%	15.71%	65.33%	\$99	\$3,286	1.71%	15.71%	65.33%	\$99
	Consolidated Federal Credit Union	\$685,639	\$1,558	1.04%	8.48%	76.94%	\$123	\$1,558	1.04%	8.48%	76.94%	\$123
	Central Willamette Credit Union	\$605,504	\$761	0.51%	6.20%	80.01%	\$99	\$761	0.51%	6.20%	80.01%	\$99
	Embold Federal Credit Union	\$600,714	(\$407)	(0.27%)	(3.08%)	99.61%	\$155	(\$407)	(0.27%)	(3.08%)	99.61%	\$155
	Average of Asset Group B	\$667,512	\$1,300	0.75%	6.83%	80.47%	\$119	\$1,300	0.75%	6.83%	80.47%	\$119
Asset Group C - \$251 to \$500 million in total assets												
	Cascade Community Federal Credit Union	\$435,022	\$2,327	2.17%	14.65%	49.33%	\$116	\$2,327	2.17%	14.65%	49.33%	\$116
	Wauna Federal Credit Union	\$419,656	\$1,095	1.03%	17.51%	75.89%	\$101	\$1,095	1.03%	17.51%	75.89%	\$101
	Pacific Crest Federal Credit Union	\$361,495	\$774	0.87%	8.80%	74.58%	\$98	\$774	0.87%	8.80%	74.58%	\$98
	InRoads Federal Credit Union	\$350,137	(\$406)	(0.46%)	(7.16%)	106.65%	\$108	(\$406)	(0.46%)	(7.16%)	106.65%	\$108
	Oregonians Credit Union	\$341,803	\$1,929	2.26%	14.93%	57.64%	\$92	\$1,929	2.26%	14.93%	57.64%	\$92
	Pacific NW Federal Credit Union	\$307,466	\$197	0.26%	2.75%	85.78%	\$114	\$197	0.26%	2.75%	85.78%	\$114
	Old West Federal Credit Union	\$295,959	\$405	0.56%	6.48%	87.75%	\$86	\$405	0.56%	6.48%	87.75%	\$86
	NW Priority Credit Union	\$251,896	\$350	0.56%	3.52%	81.77%	\$85	\$350	0.56%	3.52%	81.77%	\$85
	Average of Asset Group C	\$345,429	\$834	0.91%	7.69%	77.42%	\$100	\$834	0.91%	7.69%	77.42%	\$100

Source: SNL Financial

NA = data was not available.

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Performance Analysis

March 31, 2025

Run Date: May 19, 2025

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												
	NW Preferred Federal Credit Union	\$179,882	\$388	0.88%	6.48%	71.62%	\$104	\$388	0.88%	6.48%	71.62%	\$104
	44 North Credit Union	\$167,081	\$251	0.60%	5.23%	79.55%	\$89	\$251	0.60%	5.23%	79.55%	\$89
	Heritage Grove Federal Credit Union	\$162,710	\$209	0.53%	4.50%	77.68%	\$92	\$209	0.53%	4.50%	77.68%	\$92
	Trailhead Federal Credit Union	\$159,184	\$4	0.01%	0.13%	99.74%	\$94	\$4	0.01%	0.13%	99.74%	\$94
	KaiPerm Northwest Federal Credit Union	\$137,504	\$163	0.47%	4.38%	80.25%	\$113	\$163	0.47%	4.38%	80.25%	\$113
	Pacific Cascade Federal Credit Union	\$136,144	\$93	0.28%	2.55%	86.60%	\$70	\$93	0.28%	2.55%	86.60%	\$70
	Ironworkers USA Federal Credit Union	\$130,836	\$602	1.87%	17.41%	67.51%	\$128	\$602	1.87%	17.41%	67.51%	\$128
	IBEW & United Workers Federal Credit Union	\$116,285	\$187	0.65%	6.04%	71.91%	\$104	\$187	0.65%	6.04%	71.91%	\$104
	Valley Credit Union	\$115,713	\$242	0.83%	7.29%	69.17%	\$96	\$242	0.83%	7.29%	69.17%	\$96
	Point West Credit Union	\$111,989	\$56	0.20%	1.91%	87.31%	\$100	\$56	0.20%	1.91%	87.31%	\$100
	Forrit Credit Union	\$95,730	(\$654)	(2.76%)	(26.03%)	106.71%	\$110	(\$654)	(2.76%)	(26.03%)	106.71%	\$110
	Sunset Science Park Federal Credit Union	\$91,741	\$476	2.10%	14.74%	53.67%	\$101	\$476	2.10%	14.74%	53.67%	\$101
	Castparts Employees Federal Credit Union	\$76,965	\$90	0.47%	3.10%	88.43%	\$90	\$90	0.47%	3.10%	88.43%	\$90
	Teamsters Council #37 Federal Credit Union	\$74,404	\$178	0.97%	6.60%	66.67%	\$95	\$178	0.97%	6.60%	66.67%	\$95
	Benton County Schools Credit Union	\$68,376	\$94	0.55%	5.51%	78.90%	\$77	\$94	0.55%	5.51%	78.90%	\$77
	United Trades Federal Credit Union	\$56,935	\$87	0.61%	5.00%	81.51%	\$116	\$87	0.61%	5.00%	81.51%	\$116
	Cutting Edge Federal Credit Union	\$55,257	(\$58)	(0.42%)	(4.45%)	95.02%	\$86	(\$58)	(0.42%)	(4.45%)	95.02%	\$86
	Umatilla County Federal Credit Union	\$49,131	\$112	0.92%	5.27%	60.37%	\$132	\$112	0.92%	5.27%	60.37%	\$132
	Portland Local No. 8 Federal Credit Union	\$40,589	(\$11)	(0.11%)	(1.16%)	98.61%	\$108	(\$11)	(0.11%)	(1.16%)	98.61%	\$108
	Northwest Adventist Federal Credit Union	\$36,546	\$134	1.45%	11.60%	66.43%	\$59	\$134	1.45%	11.60%	66.43%	\$59
	E W E B Employees Federal Credit Union	\$34,536	\$135	1.57%	12.66%	59.23%	\$92	\$135	1.57%	12.66%	59.23%	\$92
	Gateway Credit Union	\$29,437	\$50	0.67%	3.03%	83.33%	\$138	\$50	0.67%	3.03%	83.33%	\$138
	Emerald Empire Federal Credit Union	\$27,506	\$58	0.83%	4.09%	83.15%	\$76	\$58	0.83%	4.09%	83.15%	\$76
	IBEW/SJ Cascade Federal Credit Union	\$21,555	\$60	1.10%	8.89%	72.37%	\$95	\$60	1.10%	8.89%	72.37%	\$95
	South Coast ILWU Federal Credit Union	\$18,486	\$78	1.73%	10.11%	63.50%	\$84	\$78	1.73%	10.11%	63.50%	\$84
	Machinists-Boilermakers Federal Credit Union	\$4,098	\$2	0.19%	1.90%	96.77%	\$104	\$2	0.19%	1.90%	96.77%	\$104
	Radio Cab Credit Union	\$3,611	\$0	0.00%	0.00%	94.44%	\$44	\$0	0.00%	0.00%	94.44%	\$44
	OPC Federal Credit Union	\$2,860	\$20	2.84%	18.18%	33.33%	\$40	\$20	2.84%	18.18%	33.33%	\$40
	Average of Asset Group D	\$78,753	\$109	0.68%	4.82%	77.64%	\$94	\$109	0.68%	4.82%	77.64%	\$94

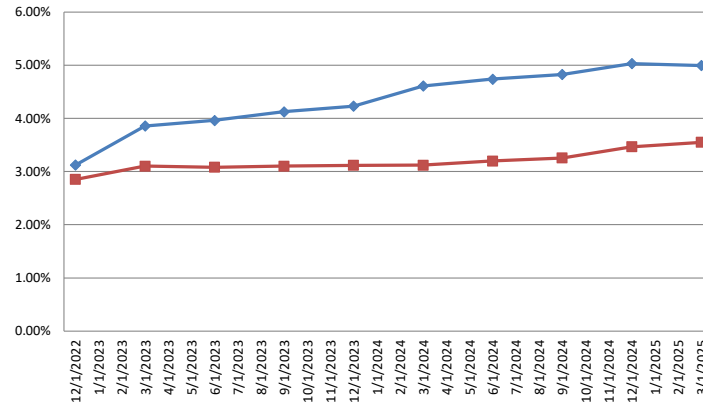
Source: SNL Financial

NA = data was not available.

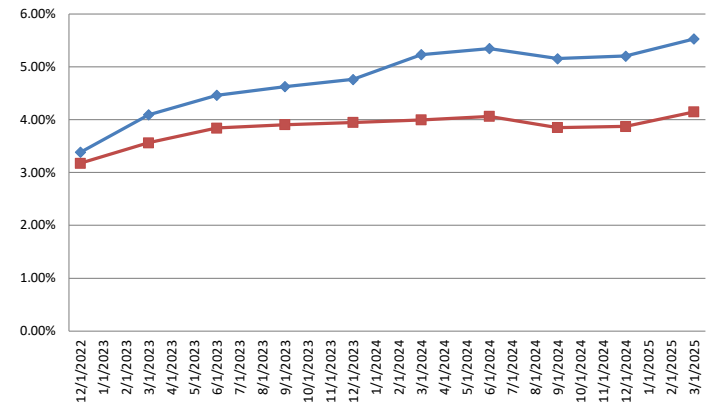
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Balance Sheet & Net Interest Margin

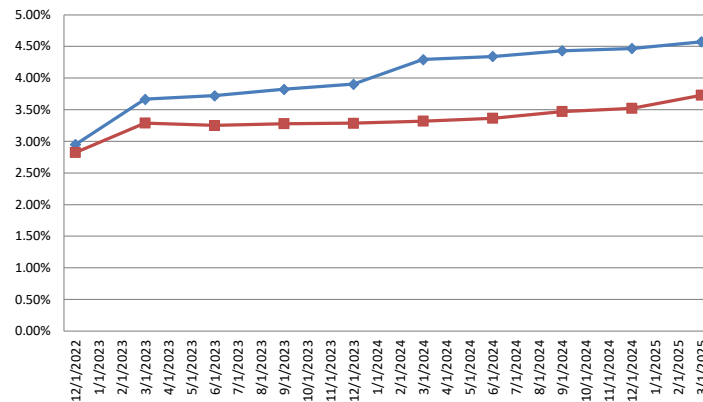
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - \$1 billion and over in total assets
Year-to-Date

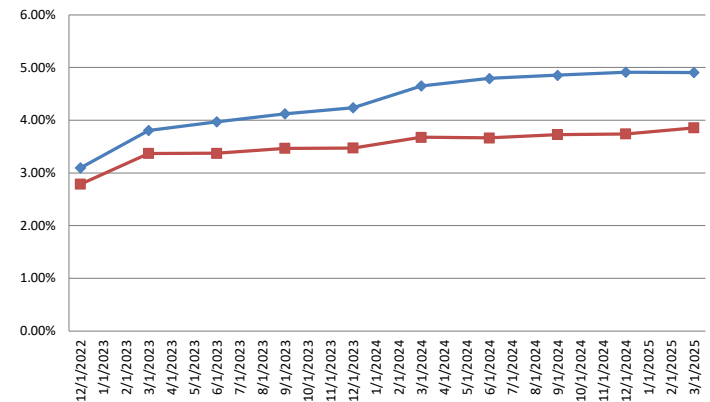
Yield on Avg Assets	3.12%	3.86%	3.96%	4.12%	4.23%	4.61%	4.74%	4.82%	5.03%	4.99%
Net Interest Income/ Avg Assets	2.85%	3.10%	3.08%	3.10%	3.12%	3.12%	3.20%	3.25%	3.46%	3.55%

Asset Group B - \$501 million to \$1 billion in total assets
Year-to-Date

Yield on Avg Assets	3.39%	4.09%	4.46%	4.62%	4.76%	5.23%	5.34%	5.15%	5.20%	5.53%
Net Interest Income/ Avg Assets	3.18%	3.56%	3.84%	3.90%	3.95%	3.99%	4.06%	3.85%	3.87%	4.15%

Asset Group C - \$251 to \$500 million in total assets
Year-to-Date

Yield on Avg Assets	2.95%	3.67%	3.72%	3.82%	3.90%	4.29%	4.34%	4.43%	4.47%	4.57%
Net Interest Income/ Avg Assets	2.82%	3.29%	3.25%	3.28%	3.29%	3.32%	3.36%	3.47%	3.52%	3.73%

Asset Group D - \$0 to \$250 million in total assets
Year-to-Date

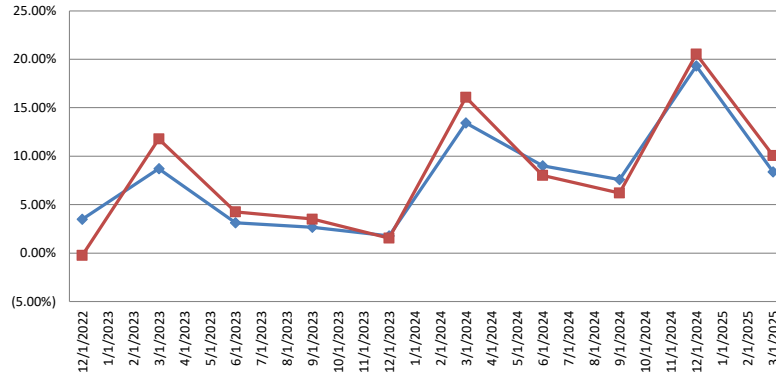
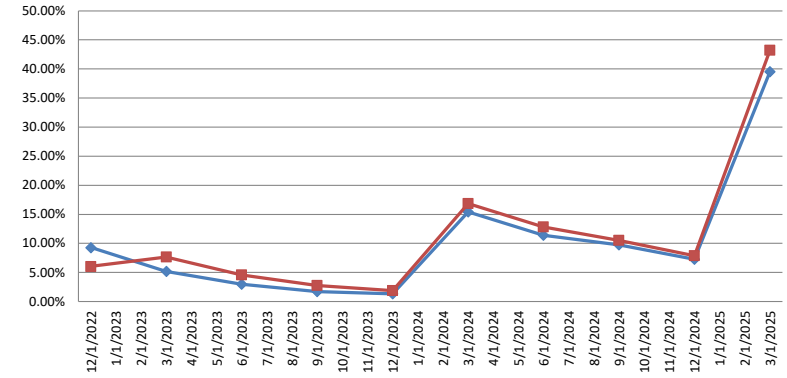
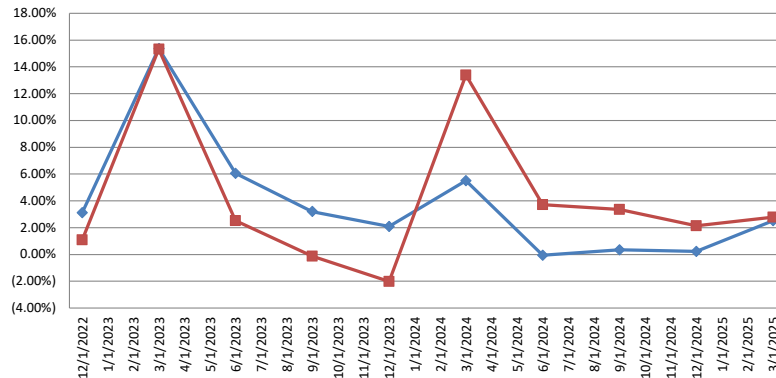
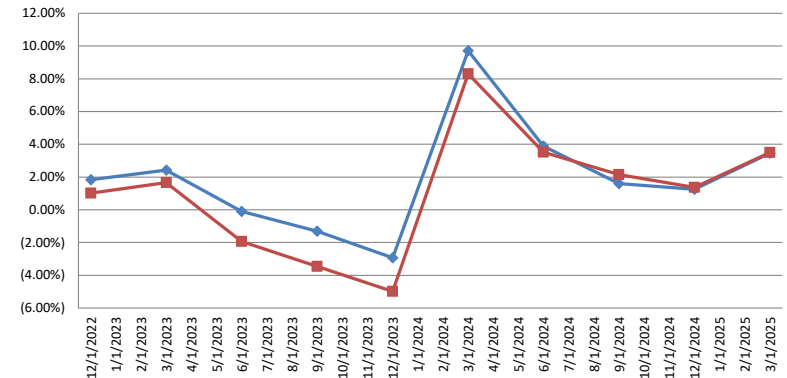
Yield on Avg Assets	3.10%	3.81%	3.97%	4.12%	4.24%	4.65%	4.79%	4.85%	4.91%	4.90%
Net Interest Income/ Avg Assets	2.79%	3.37%	3.37%	3.46%	3.47%	3.68%	3.66%	3.73%	3.74%	3.86%

Source: SNL Financial

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

Asset Group A - \$1 billion and over in total assets
Year-to-Date**Asset Group B - \$501 million to \$1 billion in total assets**
Year-to-Date**Asset Group C - \$251 to \$500 million in total assets**
Year-to-Date**Asset Group D - \$0 to \$250 million in total assets**
Year-to-Date

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 19, 2025

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	\$9,882,631	\$5,851,686	\$8,420,089	69.50%	\$8,242	4.79%	1.37%	3.43%	7.06%	7.23%
	Rogue Credit Union	\$3,721,856	\$2,148,192	\$3,186,196	67.42%	\$5,770	5.49%	1.73%	3.76%	11.67%	9.66%
	Oregon Community Credit Union	\$3,530,074	\$3,157,412	\$2,925,684	107.92%	\$5,816	6.37%	1.92%	4.46%	15.54%	14.75%
	Rivermark Community Credit Union	\$3,284,987	\$2,138,781	\$2,938,922	72.77%	\$5,582	5.71%	1.53%	4.18%	(5.65%)	(0.38%)
	SELCO Community Credit Union	\$2,830,340	\$1,914,523	\$2,510,565	76.26%	\$6,462	4.60%	1.65%	2.96%	8.49%	8.22%
	Oregon State Credit Union	\$2,636,053	\$1,632,905	\$2,120,265	77.01%	\$8,395	4.91%	1.58%	3.33%	10.45%	9.59%
	Unitus Community Credit Union	\$1,735,817	\$1,343,638	\$1,542,714	87.10%	\$5,654	4.36%	1.44%	2.91%	2.65%	10.57%
	First Community Credit Union	\$1,714,855	\$1,159,526	\$1,503,690	77.11%	\$4,837	3.70%	0.49%	3.22%	9.07%	14.61%
	Marion and Polk Schools Credit Union	\$1,439,805	\$1,170,496	\$1,250,255	93.62%	\$4,403	5.00%	1.29%	3.71%	16.22%	16.31%
	Average of Asset Group A	\$3,419,602	\$2,279,684	\$2,933,153	80.97%	\$6,129	4.99%	1.44%	3.55%	8.39%	10.06%
Asset Group B - \$501 million to \$1 billion in total assets											
	Mid Oregon Federal Credit Union	\$778,190	\$675,432	\$689,128	98.01%	\$4,804	6.11%	1.62%	4.50%	10.11%	9.94%
	Consolidated Federal Credit Union	\$685,639	\$466,353	\$571,436	81.61%	\$6,996	5.61%	1.71%	3.89%	137.57%	154.74%
	Central Willamette Credit Union	\$605,504	\$415,796	\$522,155	79.63%	\$4,279	5.23%	1.24%	3.98%	8.38%	8.63%
	Embold Federal Credit Union	\$600,714	\$448,864	\$536,677	83.64%	\$4,621	5.15%	0.93%	4.22%	2.06%	(0.47%)
	Average of Asset Group B	\$667,512	\$501,611	\$579,849	85.72%	\$5,175	5.53%	1.38%	4.15%	39.53%	43.21%
Asset Group C - \$251 to \$500 million in total assets											
	Cascade Community Federal Credit Union	\$435,022	\$252,610	\$366,111	69.00%	\$10,358	4.28%	0.75%	3.53%	11.86%	9.74%
	Wauna Federal Credit Union	\$419,656	\$310,038	\$357,997	86.60%	\$3,618	5.08%	1.26%	3.82%	(9.62%)	(4.04%)
	Pacific Crest Federal Credit Union	\$361,495	\$234,640	\$323,393	72.56%	\$3,929	5.26%	0.64%	4.62%	10.31%	11.47%
	InRoads Federal Credit Union	\$350,137	\$264,108	\$304,793	86.65%	\$4,296	4.73%	1.26%	3.48%	(10.47%)	(9.97%)
	Oregonians Credit Union	\$341,803	\$211,697	\$286,446	73.90%	\$4,814	4.75%	0.51%	4.24%	0.65%	(2.29%)
	Pacific NW Federal Credit Union	\$307,466	\$200,605	\$273,834	73.26%	\$5,301	4.20%	0.92%	3.28%	0.86%	(0.61%)
	Old West Federal Credit Union	\$295,959	\$188,823	\$258,637	73.01%	\$3,723	4.97%	0.97%	3.99%	13.66%	14.92%
	NW Priority Credit Union	\$251,896	\$56,176	\$210,620	26.67%	\$5,725	3.30%	0.41%	2.89%	2.91%	3.06%
	Average of Asset Group C	\$345,429	\$214,837	\$297,729	70.21%	\$5,221	4.57%	0.84%	3.73%	2.52%	2.79%

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

March 31, 2025

Run Date: May 19, 2025

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											
	NW Preferred Federal Credit Union	\$179,882	\$139,391	\$154,030	90.50%	\$5,370	6.34%	1.91%	4.43%	11.57%	12.85%
	44 North Credit Union	\$167,081	\$108,992	\$146,805	74.24%	\$4,284	6.55%	1.44%	5.10%	5.26%	5.14%
	Heritage Grove Federal Credit Union	\$162,710	\$102,679	\$143,495	71.56%	\$5,611	4.87%	0.99%	3.87%	24.09%	9.00%
	Trailhead Federal Credit Union	\$159,184	\$107,959	\$145,848	74.02%	\$4,824	4.94%	1.81%	3.13%	(9.86%)	(11.66%)
	KaiPerm Northwest Federal Credit Union	\$137,504	\$56,852	\$103,376	55.00%	\$9,167	3.80%	1.67%	2.13%	(5.59%)	(7.90%)
	Pacific Cascade Federal Credit Union	\$136,144	\$74,983	\$119,711	62.64%	\$3,782	4.79%	0.31%	4.48%	12.43%	13.40%
	Ironworkers USA Federal Credit Union	\$130,836	\$106,351	\$114,271	93.07%	\$5,689	7.48%	2.53%	4.95%	14.94%	12.77%
	IBEW & United Workers Federal Credit Union	\$116,285	\$75,630	\$103,742	72.90%	\$4,473	4.95%	0.36%	4.59%	3.88%	3.98%
	Valley Credit Union	\$115,713	\$83,311	\$101,079	82.42%	\$6,090	5.85%	1.97%	3.88%	(1.66%)	4.23%
	Point West Credit Union	\$111,989	\$75,380	\$97,306	77.47%	\$4,000	4.91%	0.84%	4.07%	5.82%	9.41%
	Forrit Credit Union	\$95,730	\$63,120	\$85,401	73.91%	\$4,453	4.72%	0.52%	4.21%	8.68%	12.01%
	Sunset Science Park Federal Credit Union	\$91,741	\$78,931	\$78,573	100.46%	\$7,057	4.71%	1.68%	3.03%	9.49%	8.68%
	Castparts Employees Federal Credit Union	\$76,965	\$49,077	\$64,654	75.91%	\$5,131	4.83%	0.91%	3.92%	8.43%	9.30%
	Teamsters Council #37 Federal Credit Union	\$74,404	\$23,583	\$63,325	37.24%	\$8,753	3.88%	0.82%	3.07%	9.65%	10.08%
	Benton County Schools Credit Union	\$68,376	\$32,647	\$61,254	53.30%	\$8,547	3.39%	1.02%	2.37%	3.80%	3.68%
	United Trades Federal Credit Union	\$56,935	\$35,590	\$49,596	71.76%	\$6,326	4.82%	1.21%	3.61%	(0.93%)	(2.06%)
	Cutting Edge Federal Credit Union	\$55,257	\$20,079	\$49,100	40.89%	\$4,251	4.07%	0.92%	3.15%	(8.72%)	(10.46%)
	Umatilla County Federal Credit Union	\$49,131	\$30,082	\$40,557	74.17%	\$12,283	3.27%	0.64%	2.63%	3.93%	3.39%
	Portland Local No. 8 Federal Credit Union	\$40,589	\$27,590	\$36,908	74.75%	\$4,510	5.05%	0.85%	4.20%	3.36%	15.99%
	Northwest Adventist Federal Credit Union	\$36,546	\$25,325	\$31,085	81.47%	\$4,568	4.86%	0.79%	4.07%	(6.50%)	(11.16%)
	E W E B Employees Federal Credit Union	\$34,536	\$16,225	\$30,035	54.02%	\$7,675	4.79%	0.38%	4.40%	4.73%	2.87%
	Gateway Credit Union	\$29,437	\$20,422	\$22,611	90.32%	\$5,887	4.38%	1.06%	3.31%	(7.07%)	(10.22%)
	Emerald Empire Federal Credit Union	\$27,506	\$20,875	\$21,558	96.83%	\$3,929	5.60%	0.74%	4.85%	(12.59%)	(17.51%)
	IBEW/SJ Cascade Federal Credit Union	\$21,555	\$14,554	\$18,729	77.71%	\$5,389	4.77%	0.71%	4.06%	(11.59%)	(13.95%)
	South Coast ILWU Federal Credit Union	\$18,486	\$9,297	\$15,322	60.68%	\$4,622	4.96%	0.18%	4.78%	18.73%	20.04%
	Machinists-Boilermakers Federal Credit Union	\$4,098	\$3,095	\$3,705	83.54%	\$2,732	5.46%	0.10%	5.36%	(1.17%)	3.27%
	Radio Cab Credit Union	\$3,611	\$820	\$2,684	30.55%	\$3,611	4.99%	2.89%	2.11%	1.67%	2.55%
	OPC Federal Credit Union	\$2,860	\$2,553	\$2,436	104.80%	\$5,720	4.26%	0.00%	4.26%	12.25%	20.18%
	Average of Asset Group D	\$78,753	\$50,193	\$68,114	72.72%	\$5,669	4.90%	1.04%	3.86%	3.47%	3.50%

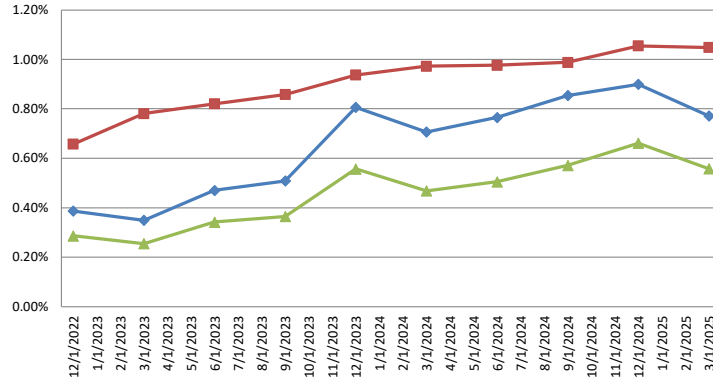
Source: SNL Financial

NA = data was not available.

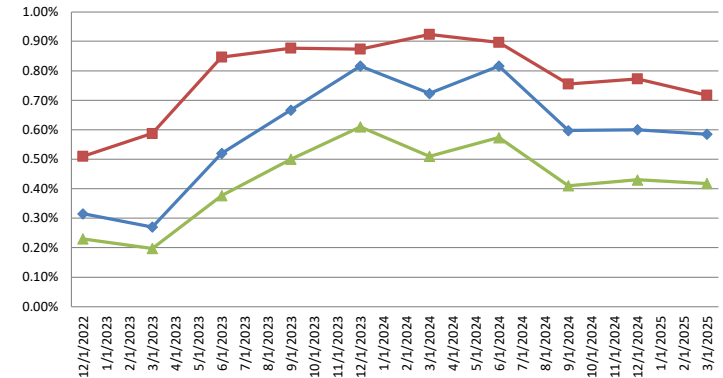
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

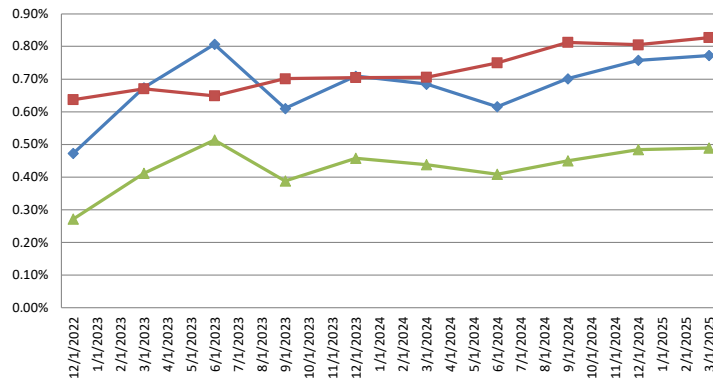
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$1 billion and over in total assets
As of Date

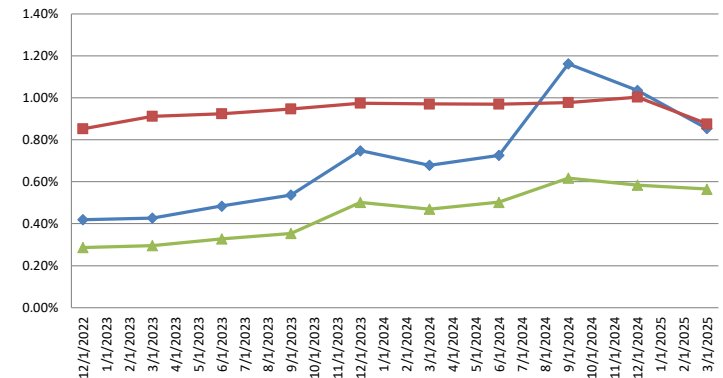
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
NPLs/Loans	0.39%	0.35%	0.47%	0.51%	0.81%	0.71%	0.77%	0.85%	0.90%	0.77%
Reserves/Loans	0.66%	0.78%	0.82%	0.86%	0.94%	0.97%	0.98%	0.99%	1.05%	1.05%
Delinquent Loans/Total Assets	0.29%	0.26%	0.34%	0.37%	0.56%	0.47%	0.51%	0.57%	0.66%	0.56%

Asset Group B - \$501 million to \$1 billion in total assets
As of Date

	12/31/22	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
NPLs/Loans	0.32%	0.27%	0.52%	0.67%	0.82%	0.72%	0.82%	0.60%	0.60%	0.59%
Reserves/Loans	0.51%	0.59%	0.85%	0.88%	0.87%	0.92%	0.90%	0.76%	0.77%	0.72%
Delinquent Loans/Total Assets	0.23%	0.20%	0.38%	0.50%	0.61%	0.51%	0.57%	0.41%	0.43%	0.42%

Asset Group C - \$251 to \$500 million in total assets
As of Date

	12/31/22	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
NPLs/Loans	0.47%	0.67%	0.81%	0.61%	0.71%	0.68%	0.62%	0.70%	0.76%	0.77%
Reserves/Loans	0.64%	0.67%	0.65%	0.70%	0.71%	0.71%	0.75%	0.81%	0.81%	0.83%
Delinquent Loans/Total Assets	0.27%	0.41%	0.51%	0.39%	0.46%	0.44%	0.41%	0.45%	0.48%	0.49%

Asset Group D - \$0 to \$250 million in total assets
As of Date

	12/31/22	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
NPLs/Loans	0.42%	0.43%	0.48%	0.54%	0.75%	0.68%	0.73%	1.16%	1.04%	0.85%
Reserves/Loans	0.85%	0.91%	0.92%	0.95%	0.97%	0.97%	0.97%	0.98%	1.00%	0.88%
Delinquent Loans/Total Assets	0.29%	0.30%	0.33%	0.35%	0.50%	0.47%	0.50%	0.62%	0.58%	0.56%

Source: SNL Financial

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Asset Quality
March 31, 2025
Run Date: May 19, 2025

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	\$9,882,631	\$27,589	0.47%	0.79%	168.54%	2.21%	0.28%
	Rogue Credit Union	\$3,721,856	\$16,565	0.77%	1.48%	191.72%	5.65%	0.45%
	Oregon Community Credit Union	\$3,530,074	\$61,216	1.94%	1.57%	81.19%	18.68%	1.73%
	Rivermark Community Credit Union	\$3,284,987	\$37,114	1.74%	1.67%	96.23%	11.18%	1.13%
	SELCO Community Credit Union	\$2,830,340	\$12,553	0.66%	0.91%	138.74%	4.39%	0.44%
	Oregon State Credit Union	\$2,636,053	\$7,771	0.48%	1.13%	238.35%	3.40%	0.29%
	Unitus Community Credit Union	\$1,735,817	\$4,856	0.36%	1.20%	332.85%	3.07%	0.28%
	First Community Credit Union	\$1,714,855	\$657	0.06%	0.13%	233.64%	0.42%	0.04%
	Marion and Polk Schools Credit Union	\$1,439,805	\$5,404	0.46%	0.55%	119.62%	3.52%	0.38%
	Average of Asset Group A	\$3,419,602	\$19,303	0.77%	1.05%	177.88%	5.84%	0.56%
Asset Group B - \$501 million to \$1 billion in total assets								
	Mid Oregon Federal Credit Union	\$778,190	\$1,190	0.18%	0.73%	415.63%	1.78%	0.15%
	Consolidated Federal Credit Union	\$685,639	\$1,298	0.28%	0.25%	89.45%	1.77%	0.19%
	Central Willamette Credit Union	\$605,504	\$5,250	1.26%	1.08%	85.87%	10.43%	0.87%
	Embold Federal Credit Union	\$600,714	\$2,770	0.62%	0.81%	131.01%	5.54%	0.46%
	Average of Asset Group B	\$667,512	\$2,627	0.59%	0.72%	180.49%	4.88%	0.42%
Asset Group C - \$251 to \$500 million in total assets								
	Cascade Community Federal Credit Union	\$435,022	\$45	0.02%	0.10%	568.89%	0.07%	0.01%
	Wauna Federal Credit Union	\$419,656	\$1,961	0.63%	0.91%	143.19%	8.56%	0.47%
	Pacific Crest Federal Credit Union	\$361,495	\$1,398	0.60%	0.82%	137.27%	3.94%	0.39%
	InRoads Federal Credit Union	\$350,137	\$4,306	1.63%	0.62%	38.18%	17.76%	1.23%
	Oregonians Credit Union	\$341,803	\$1,700	0.80%	0.50%	62.71%	3.16%	0.50%
	Pacific NW Federal Credit Union	\$307,466	\$1,177	0.59%	0.65%	111.05%	3.92%	0.38%
	Old West Federal Credit Union	\$295,959	\$2,271	1.20%	1.24%	102.73%	8.61%	0.77%
	NW Priority Credit Union	\$251,896	\$398	0.71%	1.78%	251.51%	0.97%	0.16%
	Average of Asset Group C	\$345,429	\$1,657	0.77%	0.83%	176.94%	5.87%	0.49%

Source: SNL Financial

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Asset Quality
March 31, 2025
Run Date: May 19, 2025

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								
	NW Preferred Federal Credit Union	\$179,882	\$1,021	0.73%	1.24%	169.64%	3.98%	0.57%
	44 North Credit Union	\$167,081	\$2,396	2.20%	2.37%	107.60%	11.42%	1.43%
	Heritage Grove Federal Credit Union	\$162,710	\$1,197	1.17%	1.00%	85.71%	7.11%	0.74%
	Trailhead Federal Credit Union	\$159,184	\$2,172	2.01%	0.32%	16.02%	17.38%	1.36%
	KaiPerm Northwest Federal Credit Union	\$137,504	\$109	0.19%	1.74%	906.42%	0.74%	0.08%
	Pacific Cascade Federal Credit Union	\$136,144	\$574	0.77%	0.64%	83.62%	3.80%	0.42%
	Ironworkers USA Federal Credit Union	\$130,836	\$2,979	2.80%	0.77%	27.36%	20.06%	2.28%
	IBEW & United Workers Federal Credit Union	\$116,285	\$611	0.81%	0.41%	50.74%	4.78%	0.53%
	Valley Credit Union	\$115,713	\$2,811	3.37%	1.32%	39.13%	19.54%	2.43%
	Point West Credit Union	\$111,989	\$721	0.96%	0.43%	45.35%	5.97%	0.64%
	Forrit Credit Union	\$95,730	\$634	1.00%	1.18%	117.03%	6.06%	0.66%
	Sunset Science Park Federal Credit Union	\$91,741	\$106	0.13%	0.19%	141.51%	0.80%	0.12%
	Castparts Employees Federal Credit Union	\$76,965	\$268	0.55%	0.80%	147.01%	2.25%	0.35%
	Teamsters Council #37 Federal Credit Union	\$74,404	\$229	0.97%	1.00%	102.62%	2.06%	0.31%
	Benton County Schools Credit Union	\$68,376	\$35	0.11%	0.15%	142.86%	0.51%	0.05%
	United Trades Federal Credit Union	\$56,935	\$388	1.09%	0.47%	42.78%	5.86%	0.68%
	Cutting Edge Federal Credit Union	\$55,257	\$157	0.78%	0.62%	78.98%	3.53%	0.28%
	Umatilla County Federal Credit Union	\$49,131	\$107	0.36%	0.46%	129.91%	1.23%	0.22%
	Portland Local No. 8 Federal Credit Union	\$40,589	\$362	1.31%	0.59%	45.03%	9.09%	0.89%
	Northwest Adventist Federal Credit Union	\$36,546	\$98	0.39%	0.29%	74.49%	2.06%	0.27%
	E W E B Employees Federal Credit Union	\$34,536	\$1	0.01%	0.13%	NM	0.02%	0.00%
	Gateway Credit Union	\$29,437	\$5	0.02%	0.21%	840.00%	0.08%	0.02%
	Emerald Empire Federal Credit Union	\$27,506	\$17	0.08%	2.13%	NM	0.28%	0.06%
	IBEW/SJ Cascade Federal Credit Union	\$21,555	\$57	0.39%	1.35%	345.61%	1.95%	0.26%
	South Coast ILWU Federal Credit Union	\$18,486	\$0	0.00%	0.51%	NA	0.00%	0.00%
	Machinists-Boilermakers Federal Credit Union	\$4,098	\$44	1.42%	1.42%	100.00%	9.44%	1.07%
	Radio Cab Credit Union	\$3,611	\$2	0.24%	2.07%	850.00%	0.21%	0.06%
	OPC Federal Credit Union	\$2,860	\$1	0.04%	0.71%	NM	0.23%	0.03%
	Average of Asset Group D	\$78,753	\$611	0.85%	0.88%	195.39%	5.02%	0.56%

Source: SNL Financial

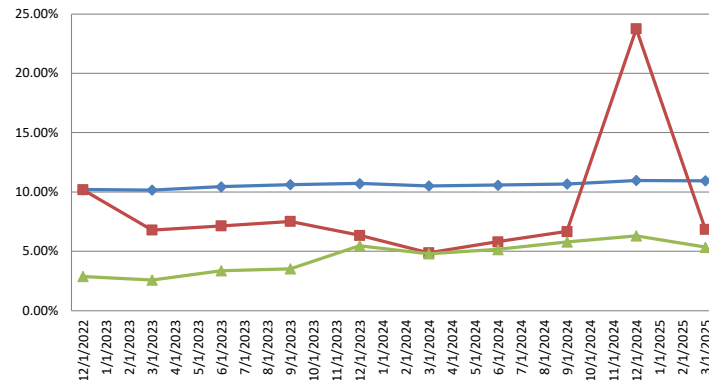
NA = data was not available.

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Net Worth

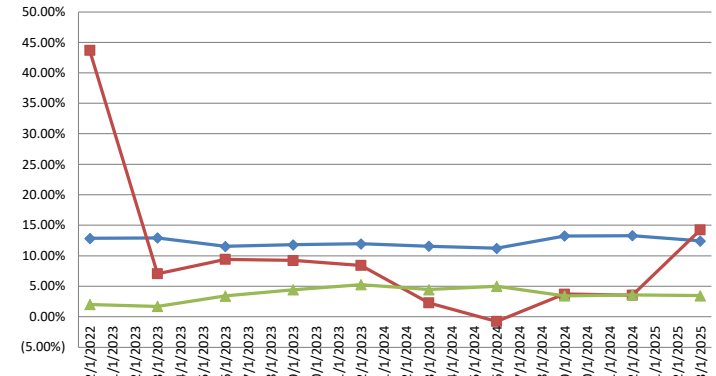
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

Asset Group A - \$1 billion and over in total assets
As of Date



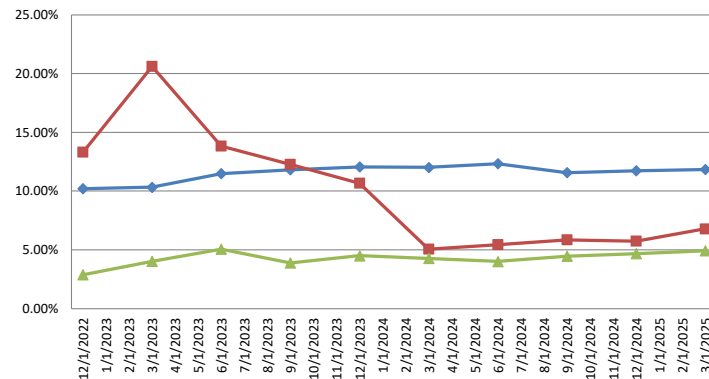
Net Worth/ Assets	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth Growth (Decline) YTD	10.19%	6.80%	7.14%	7.52%	6.34%	4.87%	5.80%	6.66%	23.76%	6.84%
Total Delinquent Lns/ Net Worth	2.87%	2.58%	3.37%	3.53%	5.47%	4.79%	5.16%	5.80%	6.32%	5.35%

Asset Group B - \$501 million to \$1 billion in total assets
As of Date



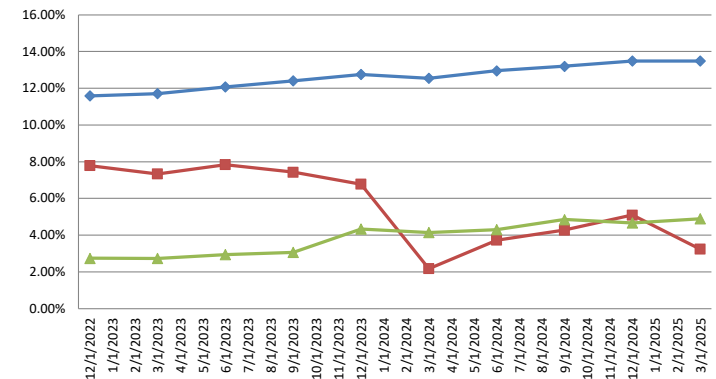
Net Worth/ Assets	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth Growth (Decline) YTD	43.69%	7.05%	9.41%	9.23%	8.41%	2.27%	(0.74%)	3.72%	3.53%	14.24%
Total Delinquent Lns/ Net Worth	2.02%	1.71%	3.40%	4.43%	5.25%	4.45%	4.99%	3.43%	3.57%	3.45%

Asset Group C - \$251 to \$500 million in total assets
As of Date



Net Worth/ Assets	12/31/22	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
Net Worth Growth (Decline) YTD	13.31%	20.61%	13.82%	12.27%	10.68%	5.05%	5.44%	5.84%	5.74%	6.79%
Total Delinquent Lns/ Net Worth	2.88%	4.04%	5.06%	3.89%	4.50%	4.26%	4.01%	4.46%	4.68%	4.93%

Asset Group D - \$0 to \$250 million in total assets
As of Date



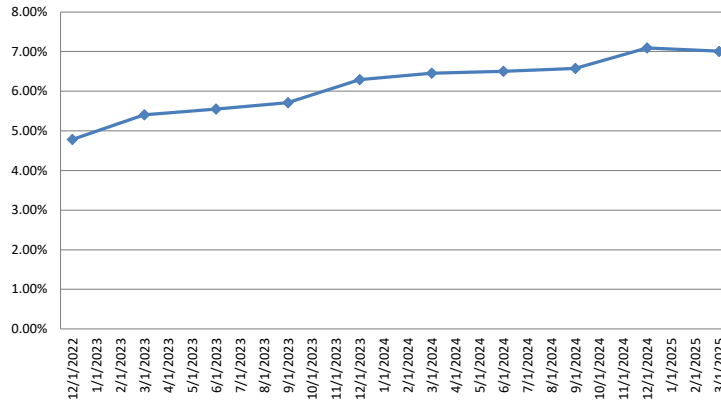
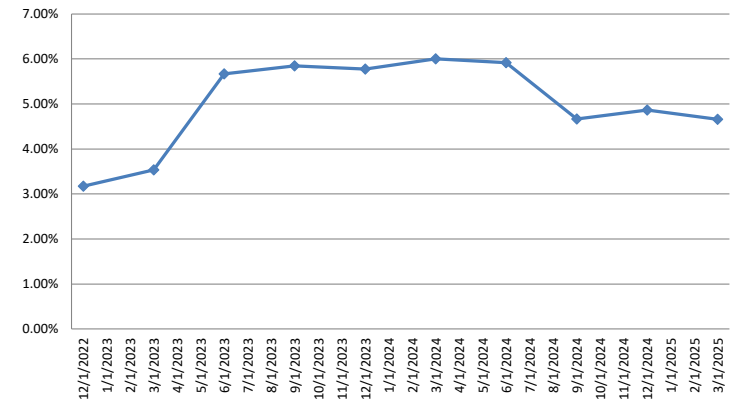
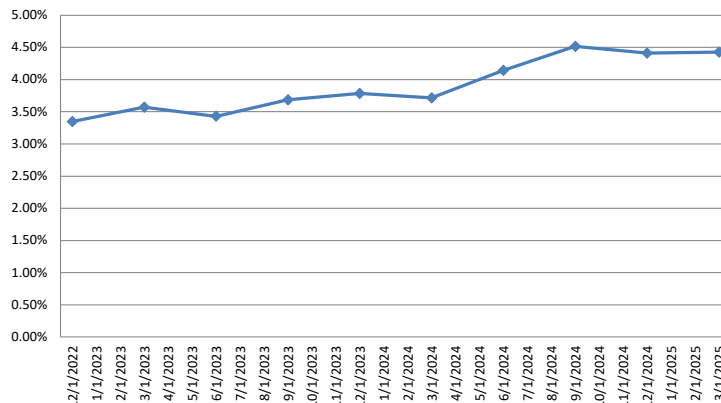
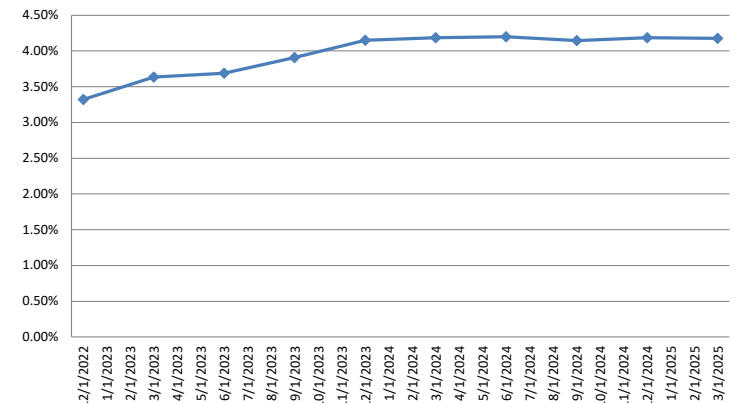
Net Worth/ Assets	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth Growth (Decline) YTD	7.78%	7.33%	7.84%	7.43%	6.77%	2.18%	3.73%	4.28%	5.09%	3.24%
Total Delinquent Lns/ Net Worth	2.74%	2.73%	2.95%	3.06%	4.34%	4.15%	4.30%	4.85%	4.67%	4.90%

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.

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

Asset Group A - \$1 billion and over in total assets
As of Date**Asset Group B - \$501 million to \$1 billion in total assets**
As of Date**Asset Group C - \$251 to \$500 million in Total Assets**
As of Date**Asset Group D - \$0 to \$250 million in total assets**
As of Date

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

March 31, 2025

Run Date: May 19, 2025

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	\$9,882,631	\$1,283,708	12.99%	10.75%	2.15%	3.62%
	Rogue Credit Union	\$3,721,856	\$360,540	9.69%	9.89%	4.59%	8.81%
	Oregon Community Credit Union	\$3,530,074	\$356,045	10.09%	9.89%	17.19%	13.96%
	Rivermark Community Credit Union	\$3,284,987	\$336,030	10.23%	(3.76%)	11.04%	10.63%
	SELCO Community Credit Union	\$2,830,340	\$325,732	11.51%	5.67%	3.85%	5.35%
	Oregon State Credit Union	\$2,636,053	\$290,236	11.01%	9.49%	2.68%	6.38%
	Unitus Community Credit Union	\$1,735,817	\$170,951	9.85%	1.33%	2.84%	9.45%
	First Community Credit Union	\$1,714,855	\$209,544	12.22%	9.14%	0.31%	0.73%
	Marion and Polk Schools Credit Union	\$1,439,805	\$156,120	10.84%	9.12%	3.46%	4.14%
	Average of Asset Group A	\$3,419,602	\$387,656	10.94%	6.84%	5.35%	7.01%
Asset Group B - \$501 million to \$1 billion in total assets							
	Mid Oregon Federal Credit Union	\$778,190	\$86,355	11.10%	10.48%	1.38%	5.73%
	Consolidated Federal Credit Union	\$685,639	\$105,834	15.44%	45.61%	1.23%	1.10%
	Central Willamette Credit Union	\$605,504	\$83,038	13.71%	3.70%	6.32%	5.43%
	Embold Federal Credit Union	\$600,714	\$56,871	9.47%	(2.84%)	4.87%	6.38%
	Average of Asset Group B	\$667,512	\$83,025	12.43%	14.24%	3.45%	4.66%
Asset Group C - \$251 to \$500 million in total assets							
	Cascade Community Federal Credit Union	\$435,022	\$68,857	15.83%	14.12%	0.07%	0.37%
	Wauna Federal Credit Union	\$419,656	\$33,076	7.88%	13.70%	5.93%	8.49%
	Pacific Crest Federal Credit Union	\$361,495	\$35,712	9.88%	8.86%	3.91%	5.37%
	InRoads Federal Credit Union	\$350,137	\$28,697	8.20%	(5.58%)	15.01%	5.73%
	Oregonians Credit Union	\$341,803	\$52,740	15.43%	15.19%	3.22%	2.02%
	Pacific NW Federal Credit Union	\$307,466	\$28,838	9.38%	2.74%	4.08%	4.53%
	Old West Federal Credit Union	\$295,959	\$36,593	12.36%	4.49%	6.21%	6.38%
	NW Priority Credit Union	\$251,896	\$39,716	15.77%	0.78%	1.00%	2.52%
	Average of Asset Group C	\$345,429	\$40,529	11.84%	6.79%	4.93%	4.43%

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

March 31, 2025

Run Date: May 19, 2025

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							
	NW Preferred Federal Credit Union	\$179,882	\$24,191	13.45%	5.77%	4.22%	7.16%
	44 North Credit Union	\$167,081	\$19,455	11.64%	5.23%	12.32%	13.25%
	Heritage Grove Federal Credit Union	\$162,710	\$18,699	11.49%	4.50%	6.40%	5.49%
	Trailhead Federal Credit Union	\$159,184	\$16,221	10.19%	0.12%	13.39%	2.15%
	KaiPerm Northwest Federal Credit Union	\$137,504	\$15,153	11.02%	4.32%	0.72%	6.52%
	Pacific Cascade Federal Credit Union	\$136,144	\$14,626	10.74%	2.56%	3.92%	3.28%
	Ironworkers USA Federal Credit Union	\$130,836	\$15,384	11.76%	16.29%	19.36%	5.30%
	IBEW & United Workers Federal Credit Union	\$116,285	\$12,532	10.78%	6.06%	4.88%	2.47%
	Valley Credit Union	\$115,713	\$14,389	12.44%	6.84%	19.54%	7.64%
	Point West Credit Union	\$111,989	\$12,359	11.04%	1.79%	5.83%	2.65%
	Forrit Credit Union	\$95,730	\$9,767	10.20%	(25.10%)	6.49%	7.60%
	Sunset Science Park Federal Credit Union	\$91,741	\$13,155	14.34%	15.02%	0.81%	1.14%
	Castparts Employees Federal Credit Union	\$76,965	\$11,671	15.16%	3.11%	2.30%	3.38%
	Teamsters Council #37 Federal Credit Union	\$74,404	\$10,901	14.65%	6.64%	2.10%	2.16%
	Benton County Schools Credit Union	\$68,376	\$6,874	10.05%	5.55%	0.51%	0.73%
	United Trades Federal Credit Union	\$56,935	\$7,242	12.72%	4.86%	5.36%	2.29%
	Cutting Edge Federal Credit Union	\$55,257	\$5,531	10.01%	(4.15%)	2.84%	2.24%
	Umatilla County Federal Credit Union	\$49,131	\$8,612	17.53%	6.42%	1.24%	1.61%
	Portland Local No. 8 Federal Credit Union	\$40,589	\$3,829	9.43%	(1.15%)	9.45%	4.26%
	Northwest Adventist Federal Credit Union	\$36,546	\$4,688	12.83%	11.77%	2.09%	1.56%
	E W E B Employees Federal Credit Union	\$34,536	\$4,359	12.62%	12.78%	0.02%	0.48%
	Gateway Credit Union	\$29,437	\$6,620	22.49%	3.11%	0.08%	0.63%
	Emerald Empire Federal Credit Union	\$27,506	\$5,721	20.80%	4.10%	0.30%	7.76%
	IBEW/SJ Cascade Federal Credit Union	\$21,555	\$2,741	12.72%	8.65%	2.08%	7.19%
	South Coast ILWU Federal Credit Union	\$18,486	\$3,128	16.92%	11.04%	0.00%	1.50%
	Machinists-Boilermakers Federal Credit Union	\$4,098	\$422	10.30%	1.90%	10.43%	10.43%
	Radio Cab Credit Union	\$3,611	\$918	25.42%	0.00%	0.22%	1.85%
	OPC Federal Credit Union	\$2,860	\$424	14.83%	(27.25%)	0.24%	4.25%
	Average of Asset Group D	\$78,753	\$9,629	13.48%	3.24%	4.90%	4.18%

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.

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.