



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

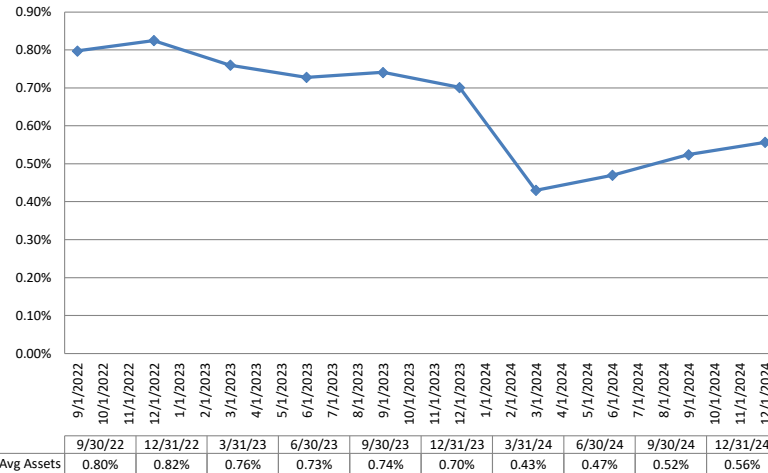
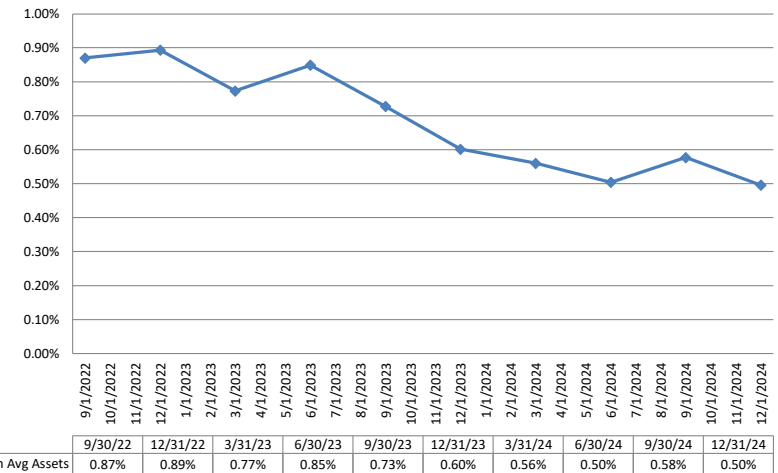
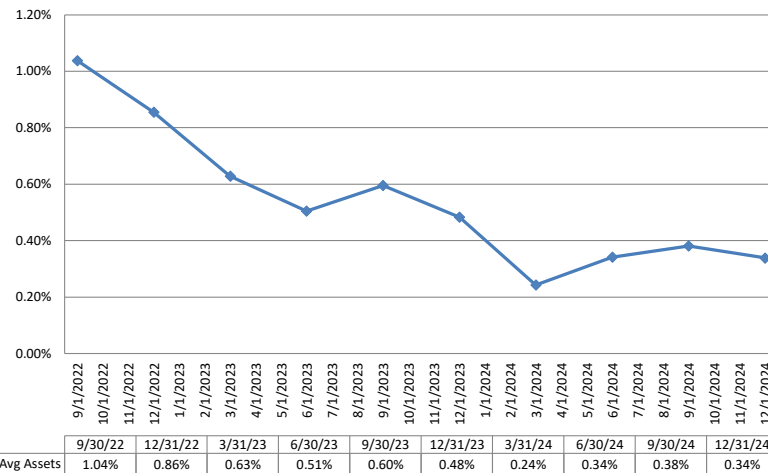
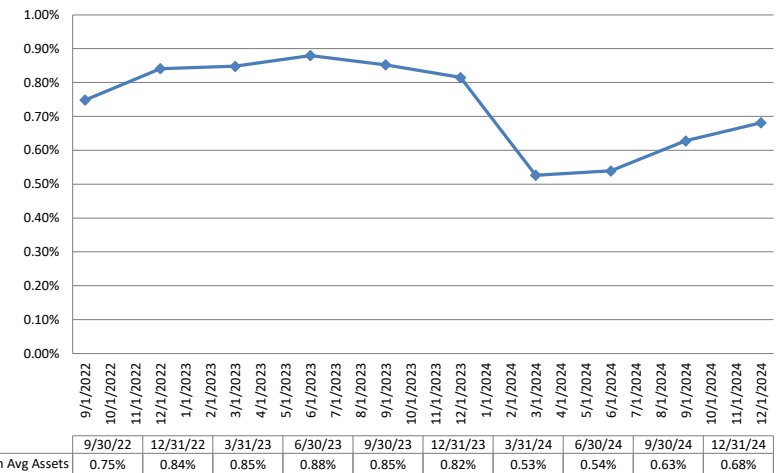
MEDFORD

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

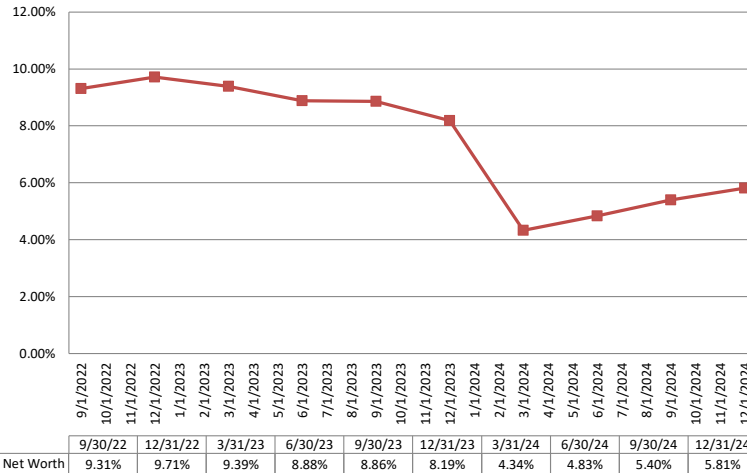
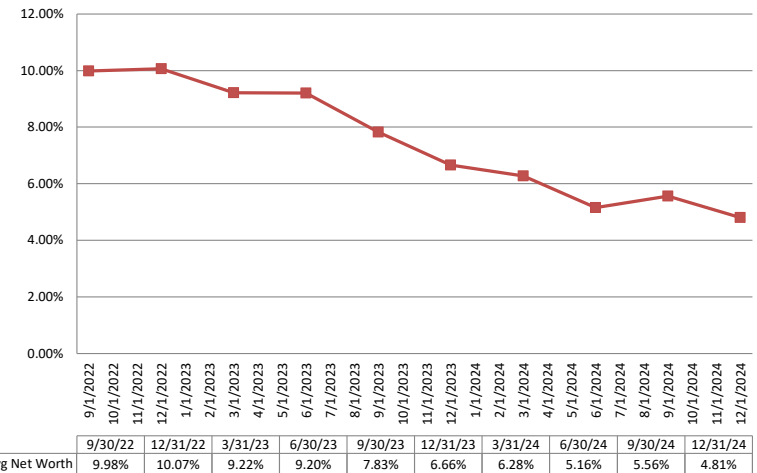
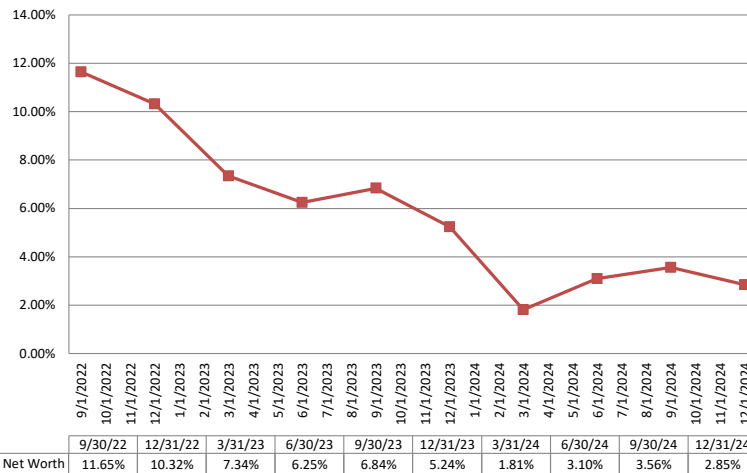
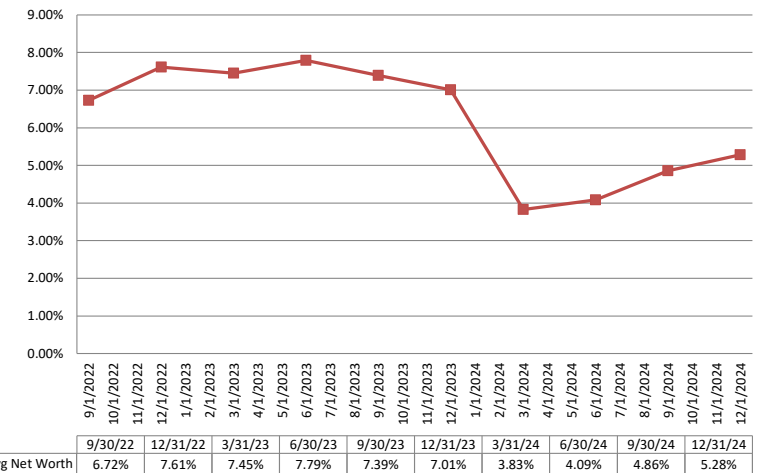
Asset Group A - \$1 billion and over in total assets
Year-to-Date**Asset Group B - \$501 million to \$1 billion in total assets**
Year-to-Date**Asset Group C - \$251 to \$500 million in total assets**
Year-to-Date**Asset Group D - \$0 to \$250 million in total assets**
Year-to-Date

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

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

December 31, 2024

Run Date: March 25, 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	\$29,352,687	\$29,892	0.41%	4.56%	79.30%	\$174	\$206,540	0.69%	8.34%	73.35%	\$160
Spokane Teachers Credit Union	\$5,851,119	(\$5,266)	(0.36%)	(4.11%)	77.97%	\$115	\$14,535	0.25%	2.90%	70.39%	\$107
Gesa Credit Union	\$5,629,623	\$6,376	0.46%	4.57%	74.89%	\$100	\$34,894	0.63%	6.45%	72.00%	\$99
Washington State Employees Credit Union	\$5,165,066	(\$2,805)	(0.22%)	(2.79%)	69.97%	\$119	\$4,488	0.08%	1.14%	71.14%	\$121
TwinStar Credit Union	\$4,269,783	\$1,874	0.18%	1.80%	79.06%	\$133	\$26,062	0.61%	6.48%	73.71%	\$127
Numerica Credit Union	\$4,001,068	\$5,876	0.59%	6.27%	76.53%	\$123	\$32,354	0.81%	9.01%	76.44%	\$124
Sound Credit Union	\$3,071,532	\$3,374	0.45%	4.45%	77.11%	\$123	\$14,453	0.48%	4.88%	76.31%	\$111
Whatcom Educational Credit Union	\$2,957,166	\$2,148	0.29%	2.46%	75.01%	\$109	\$12,755	0.45%	3.71%	73.27%	\$109
Columbia Community Credit Union	\$2,446,437	\$3,876	0.64%	5.72%	68.12%	\$103	\$22,551	0.93%	8.69%	64.50%	\$107
HAPO Community Credit Union	\$2,370,077	\$7,576	1.28%	11.44%	69.43%	\$106	\$33,305	1.40%	13.24%	66.68%	\$95
Kitsap Credit Union	\$2,320,372	\$2,472	0.43%	7.39%	67.49%	\$123	\$6,021	0.26%	4.65%	70.37%	\$117
Harborstone Credit Union	\$2,109,617	\$11,821	2.24%	26.72%	55.03%	\$125	\$12,155	0.60%	7.23%	72.67%	\$112
IQ Credit Union	\$2,011,373	\$7,928	1.58%	15.75%	67.98%	\$108	\$21,256	1.05%	11.14%	69.28%	\$107
Horizon Credit Union	\$2,009,971	\$2,108	0.42%	3.46%	80.04%	\$104	\$4,092	0.20%	1.69%	83.03%	\$105
Fibre Federal Credit Union	\$1,696,093	\$3,794	0.89%	7.19%	73.35%	\$110	\$12,334	0.74%	6.06%	75.07%	\$108
Salal Credit Union	\$1,177,191	\$665	0.23%	2.91%	93.37%	\$129	\$1,482	0.13%	1.65%	90.27%	\$125
Red Canoe Credit Union	\$1,144,573	\$1,809	0.63%	5.57%	79.26%	\$113	\$6,436	0.56%	5.16%	80.43%	\$109
Seattle Credit Union	\$1,101,909	\$4,148	1.51%	22.39%	80.04%	\$140	\$1,600	0.15%	2.23%	80.36%	\$130
Average of Asset Group A	\$4,371,425	\$4,870	0.65%	6.99%	74.66%	\$120	\$25,962	0.56%	5.81%	74.40%	\$115

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

Qualstar Credit Union	\$832,387	\$417	0.20%	1.27%	72.63%	\$101	\$9,044	1.02%	7.41%	57.61%	\$99
Solarity Credit Union	\$813,767	\$771	0.38%	2.41%	81.22%	\$112	\$3,757	0.45%	2.98%	85.59%	\$117
Verity Credit Union	\$776,283	(\$1,702)	(0.89%)	(9.20%)	104.04%	\$121	\$659	0.08%	0.87%	81.79%	\$105
America's Credit Union, A Federal Credit Union	\$696,929	\$1,099	0.63%	6.87%	85.78%	\$101	\$1,261	0.18%	2.02%	88.54%	\$106
Tapco Credit Union	\$658,786	\$898	0.54%	6.31%	83.82%	\$114	\$3,400	0.52%	6.16%	81.21%	\$109
O Bee Credit Union	\$623,293	\$871	0.56%	8.71%	80.99%	\$108	\$2,430	0.40%	6.22%	86.33%	\$107
Our Community Credit Union	\$613,272	\$360	0.24%	2.19%	91.62%	\$147	\$4,959	0.82%	7.99%	73.62%	\$105
Average of Asset Group B	\$716,388	\$388	0.24%	2.65%	85.73%	\$115	\$3,644	0.50%	4.81%	79.24%	\$107

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Performance Analysis

December 31, 2024

Run Date: March 25, 2025

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Asset Group C - \$251 to \$500 million in total assets												
	Industrial Credit Union of Whatcom County	\$389,583	\$682	0.70%	9.70%	74.17%	\$97	\$931	0.24%	3.40%	73.38%	\$95
	North Coast Credit Union	\$381,478	\$1,263	1.33%	10.66%	63.64%	\$100	\$4,159	1.12%	9.24%	66.77%	\$99
	Cascade Federal Credit Union	\$337,241	(\$2,646)	(3.09%)	(41.67%)	NA	\$94	(\$3,793)	(1.11%)	(15.82%)	172.73%	\$87
	NorthWest Plus Credit Union	\$301,456	\$285	0.38%	3.38%	74.71%	\$95	\$1,847	0.61%	5.75%	72.51%	\$88
	Peninsula Community Federal Credit Union	\$291,097	\$771	1.05%	12.46%	73.47%	\$94	\$1,312	0.44%	5.65%	80.39%	\$92
	People's Community Federal Credit Union	\$274,760	\$512	0.75%	7.31%	74.34%	\$73	\$2,183	0.79%	8.16%	74.10%	\$73
	Puget Sound Cooperative Credit Union	\$263,552	\$232	0.36%	4.52%	87.00%	\$116	\$724	0.28%	3.59%	89.48%	\$119
	Average of Asset Group C	\$319,881	\$157	0.21%	0.91%	74.56%	\$96	\$1,052	0.34%	2.85%	89.91%	\$93

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

Great Northwest Federal Credit Union	\$242,833	\$1,102	1.80%	10.76%	63.76%	\$86	\$3,877	1.59%	9.81%	64.85%	\$80
Canopy Federal Credit Union	\$236,395	\$317	0.54%	6.41%	77.30%	\$93	\$897	0.38%	4.64%	76.83%	\$92
Community 1st Credit Union	\$186,974	(\$187)	(0.39%)	(3.43%)	102.10%	\$96	\$648	0.32%	3.01%	89.93%	\$81
MountainCrest Credit Union	\$145,448	\$474	1.32%	10.05%	64.65%	\$78	\$1,870	1.31%	10.36%	64.41%	\$81
Cheney Federal Credit Union	\$140,927	\$68	0.19%	2.03%	82.18%	\$98	\$419	0.29%	3.17%	83.95%	\$87
WCLA Credit Union	\$125,916	\$513	1.61%	9.75%	47.52%	\$131	\$2,058	1.63%	10.16%	48.89%	\$131
Tacoma Longshoremen Credit Union	\$115,709	\$88	0.31%	2.41%	81.55%	\$131	\$273	0.23%	1.88%	83.25%	\$120
White River Credit Union	\$115,301	\$448	1.55%	10.22%	56.84%	\$70	\$1,409	1.21%	8.28%	58.96%	\$80
Alaska Air Group Federal Credit Union	\$115,301	\$437	1.54%	10.36%	62.28%	\$103	\$1,759	1.60%	10.88%	60.61%	\$94
Strait View Credit Union	\$103,877	\$262	1.01%	7.91%	75.14%	\$138	\$1,105	1.08%	8.72%	71.41%	\$119
Sno Falls Credit Union	\$98,074	\$114	0.46%	6.57%	92.43%	\$114	(\$10)	(0.01%)	(0.15%)	99.95%	\$116
Primesource Credit Union	\$93,727	(\$12)	(0.05%)	(0.45%)	80.58%	\$79	\$3	0.00%	0.03%	80.66%	\$78
Granco Federal Credit Union	\$92,768	\$229	0.99%	9.70%	75.49%	\$79	\$890	0.96%	9.87%	74.06%	\$83
Lower Columbia Longshoremen Federal Credit Union	\$92,497	\$122	0.53%	4.55%	84.55%	\$92	\$348	0.38%	3.28%	89.91%	\$90
Waterfront Federal Credit Union	\$91,902	\$277	1.22%	12.04%	66.94%	\$125	\$1,007	1.09%	11.75%	73.79%	\$127
Progressions Credit Union	\$90,888	\$166	0.73%	7.43%	87.35%	\$93	\$456	0.50%	5.21%	87.21%	\$93
Sncope Credit Union	\$81,687	\$232	1.15%	13.23%	66.73%	\$94	\$883	1.10%	13.46%	67.90%	\$91
WestEdge Federal Credit Union	\$81,490	\$242	1.21%	8.04%	64.17%	\$94	\$549	0.70%	4.69%	69.83%	\$95
Spokane Firefighters Credit Union	\$79,794	\$133	0.66%	4.61%	79.09%	\$106	\$275	0.34%	2.41%	81.79%	\$103
Evergreen Direct Credit Union	\$77,986	(\$35)	(0.18%)	(2.83%)	94.24%	\$86	(\$283)	(0.36%)	(6.11%)	93.55%	\$83
Tri-Cities Community Federal Credit Union	\$72,828	\$256	1.40%	10.43%	73.99%	\$117	\$970	1.33%	10.29%	74.32%	\$113
Safeway Federal Credit Union	\$67,935	\$76	0.45%	2.00%	78.43%	\$69	\$427	0.63%	2.84%	75.67%	\$63
Avista Corp. Credit Union	\$66,885	\$0	0.00%	0.00%	100.00%	\$121	\$175	0.27%	1.35%	86.22%	\$118
Spokane City Credit Union	\$62,448	\$100	0.64%	6.34%	85.67%	\$92	\$512	0.81%	8.37%	81.88%	\$88
Mill Town Credit Union	\$62,140	\$126	0.81%	3.63%	51.75%	\$44	\$424	0.66%	3.10%	65.44%	\$81

Source: SNL Financial

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Performance Analysis

December 31, 2024

Run Date: March 25, 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)												
	American Lake Credit Union	\$61,960	(\$151)	(0.98%)	(6.63%)	77.64%	\$100	(\$162)	(0.26%)	(1.76%)	77.73%	\$102
	Responders Emergency Services Credit Union	\$57,531	\$125	0.87%	5.46%	87.07%	\$69	\$387	0.66%	4.30%	84.21%	\$66
	Nordstrom Federal Credit Union	\$54,949	(\$29)	(0.21%)	(2.21%)	91.20%	\$98	(\$9)	(0.02%)	(0.17%)	84.64%	\$91
	Blue Mountain Credit Union	\$53,993	\$129	0.97%	7.46%	68.06%	\$86	\$623	1.19%	9.51%	64.03%	\$82
	Olympia Credit Union	\$52,375	(\$22)	(0.17%)	(2.02%)	81.93%	\$68	\$2	0.00%	0.05%	85.89%	\$79
	Calcoe Federal Credit Union	\$43,339	\$48	0.44%	3.97%	80.53%	\$84	\$219	0.50%	4.68%	81.42%	\$94
	Connection Credit Union	\$40,061	\$44	0.45%	3.57%	87.46%	\$76	\$84	0.21%	1.75%	86.85%	\$75
	Longshoremen's Local 4 Federal Credit Union	\$39,372	\$197	1.99%	9.47%	52.32%	\$95	\$715	1.80%	8.90%	55.60%	\$101
	IBEW 76 Federal Credit Union	\$29,466	(\$50)	(0.68%)	(5.46%)	111.02%	\$156	(\$109)	(0.39%)	(2.95%)	103.85%	\$134
	Express Credit Union	\$27,038	\$198	2.98%	24.07%	69.94%	\$107	\$67	0.28%	2.02%	86.82%	\$98
	Mt. Rainier Federal Credit Union	\$26,391	\$241	3.66%	31.40%	50.35%	\$115	\$522	2.02%	18.26%	51.94%	\$108
	Mint Valley Federal Credit Union	\$22,491	\$67	1.19%	7.21%	78.32%	\$85	\$262	1.17%	7.27%	76.25%	\$83
	Newrizons Federal Credit Union	\$20,892	\$49	0.92%	5.54%	90.21%	\$93	\$119	0.54%	3.45%	80.42%	\$85
	Community Healthcare Federal Credit Union	\$20,336	\$233	4.62%	38.96%	41.32%	\$58	\$280	1.39%	12.23%	70.30%	\$60
	Puget Sound Refinery Federal Credit Union	\$17,329	\$37	0.85%	5.75%	77.25%	\$109	\$212	1.24%	8.49%	67.40%	\$92
	Spokane Media Federal Credit Union	\$17,130	\$32	0.74%	8.08%	69.58%	\$96	\$135	0.78%	8.85%	82.08%	\$85
	PUD Federal Credit Union	\$10,229	(\$19)	(0.74%)	(5.31%)	128.30%	\$92	\$27	0.27%	1.91%	88.27%	\$91
	Longshore Federal Credit Union	\$8,065	\$3	0.15%	1.67%	93.41%	\$88	\$10	0.12%	1.39%	80.49%	\$72
	Utility Employees Federal Credit Union	\$3,534	\$3	0.34%	2.05%	89.66%	\$60	\$16	0.43%	2.77%	84.47%	\$56
	Average of Asset Group D	\$76,096	\$152	0.84%	6.47%	77.73%	\$95	\$553	0.68%	5.28%	77.23%	\$92

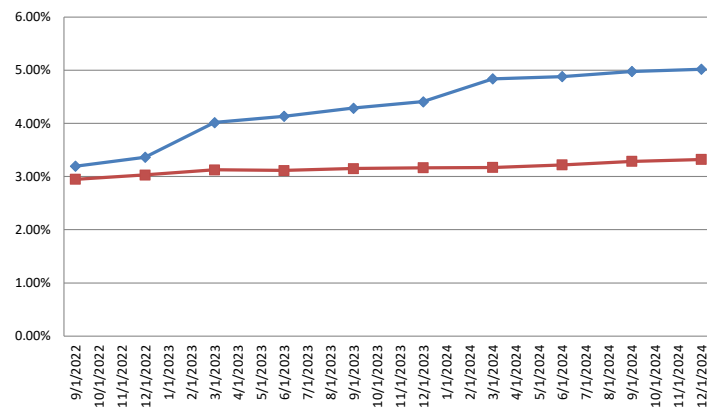
Source: SNL Financial

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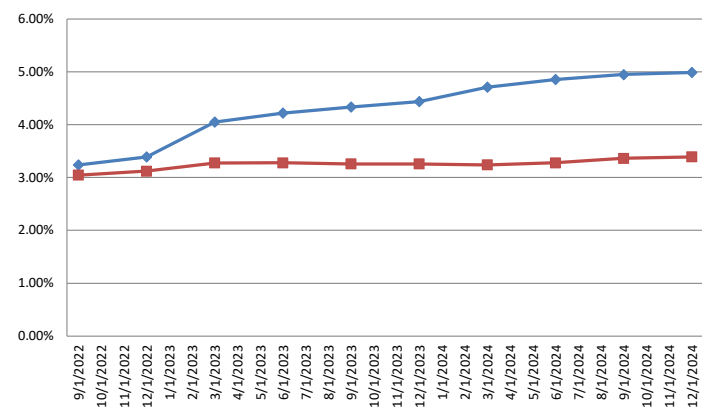
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Balance Sheet & Net Interest Margin

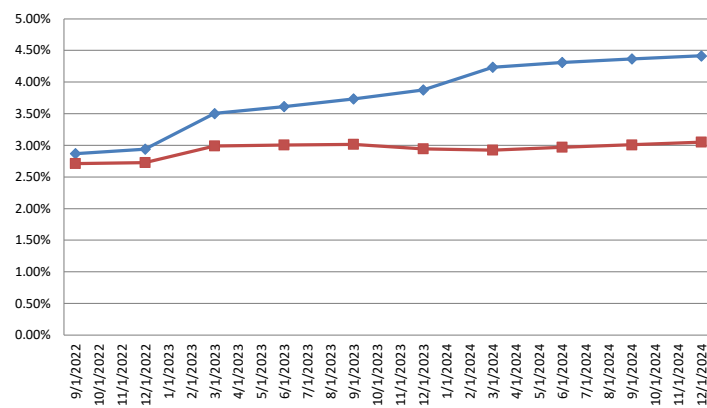
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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

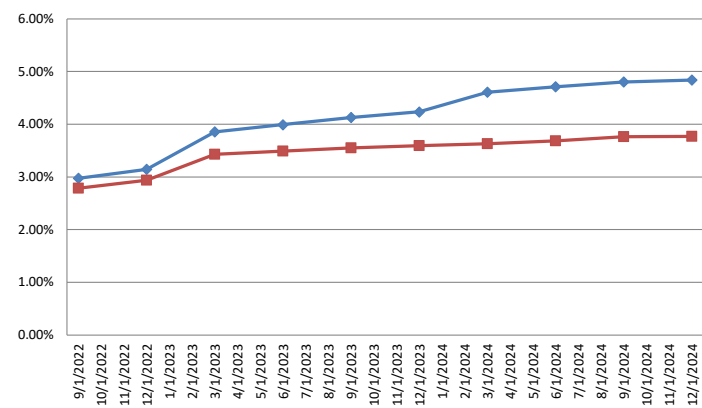
Yield on Avg Assets	3.20%	3.36%	4.01%	4.13%	4.29%	4.41%	4.84%	4.88%	4.97%	5.02%
Net Interest Income/ Avg Assets	2.95%	3.03%	3.13%	3.11%	3.15%	3.16%	3.17%	3.22%	3.28%	3.32%

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

Yield on Avg Assets	3.24%	3.39%	4.05%	4.22%	4.33%	4.43%	4.71%	4.85%	4.95%	4.99%
Net Interest Income/ Avg Assets	3.05%	3.12%	3.27%	3.28%	3.25%	3.25%	3.24%	3.28%	3.36%	3.39%

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

Yield on Avg Assets	2.87%	2.94%	3.50%	3.61%	3.73%	3.87%	4.24%	4.31%	4.37%	4.41%
Net Interest Income/ Avg Assets	2.71%	2.73%	2.99%	3.01%	3.02%	2.94%	2.92%	2.97%	3.01%	3.05%

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

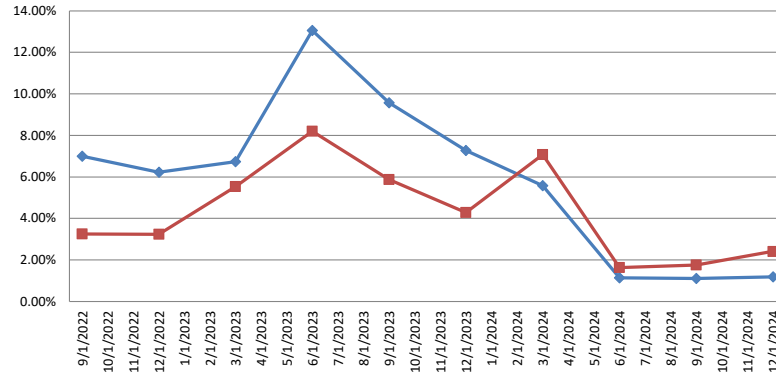
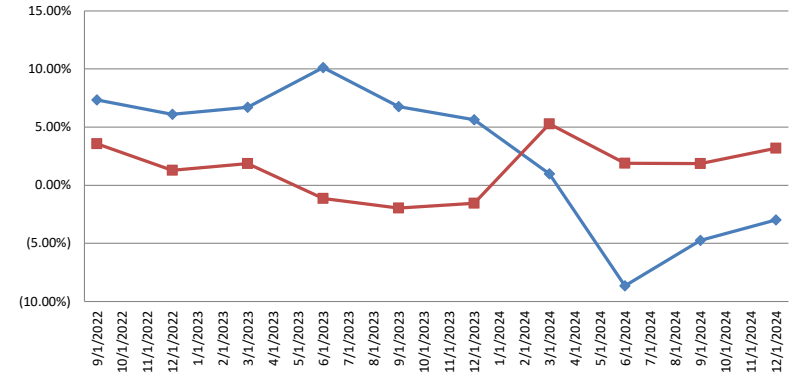
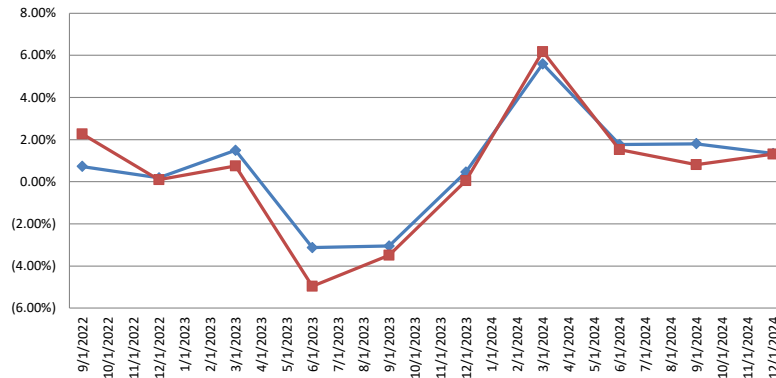
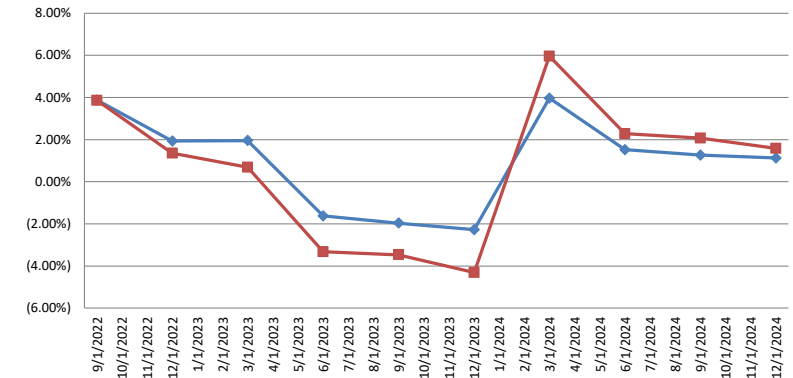
Yield on Avg Assets	2.97%	3.15%	3.85%	3.99%	4.13%	4.23%	4.61%	4.71%	4.80%	4.84%
Net Interest Income/ Avg Assets	2.79%	2.94%	3.43%	3.49%	3.55%	3.59%	3.63%	3.68%	3.76%	3.77%

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

December 31, 2024

Run Date: March 25, 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	\$29,352,687	\$19,665,202	\$25,113,488	78.31%	\$9,236	5.05%	1.56%	3.49%	(1.74%)	1.30%
	Spokane Teachers Credit Union	\$5,851,119	\$4,894,164	\$4,817,597	101.59%	\$6,268	4.99%	1.89%	3.10%	1.09%	4.90%
	Gesa Credit Union	\$5,629,623	\$4,537,013	\$4,588,504	98.88%	\$6,993	4.93%	1.86%	3.07%	3.09%	2.78%
	Washington State Employees Credit Union	\$5,165,066	\$4,202,945	\$4,408,988	95.33%	\$6,388	5.23%	1.74%	3.49%	(3.59%)	2.19%
	TwinStar Credit Union	\$4,269,783	\$3,378,552	\$3,622,880	93.26%	\$5,086	6.08%	1.71%	4.37%	1.64%	5.10%
	Numerica Credit Union	\$4,001,068	\$3,181,411	\$3,402,328	93.51%	\$6,053	5.02%	2.18%	2.84%	1.81%	4.98%
	Sound Credit Union	\$3,071,532	\$2,464,641	\$2,608,588	94.48%	\$7,102	4.82%	1.77%	3.05%	5.54%	6.93%
	Whatcom Educational Credit Union	\$2,957,166	\$2,461,054	\$2,365,804	104.03%	\$7,239	4.70%	1.94%	2.76%	6.90%	6.33%
	Columbia Community Credit Union	\$2,446,437	\$1,984,221	\$2,102,583	94.37%	\$7,879	4.86%	1.55%	3.31%	4.76%	1.24%
	HAPO Community Credit Union	\$2,370,077	\$1,885,493	\$1,957,344	96.33%	\$4,536	5.17%	1.39%	3.78%	0.07%	0.56%
	Kitsap Credit Union	\$2,320,372	\$1,816,148	\$2,054,527	88.40%	\$7,240	5.51%	2.09%	3.42%	(2.05%)	2.68%
	Harborstone Credit Union	\$2,109,617	\$1,566,256	\$1,858,878	84.26%	\$6,928	4.91%	1.87%	3.03%	10.61%	11.04%
	IQ Credit Union	\$2,011,373	\$1,564,033	\$1,772,678	88.23%	\$5,658	4.83%	1.57%	3.27%	(2.48%)	(2.23%)
	Horizon Credit Union	\$2,009,971	\$1,699,127	\$1,698,683	100.03%	\$5,418	5.02%	1.74%	3.28%	(2.19%)	(5.05%)
	Fibre Federal Credit Union	\$1,696,093	\$1,203,829	\$1,461,559	82.37%	\$5,018	4.61%	1.22%	3.40%	3.89%	3.50%
	Salal Credit Union	\$1,177,191	\$932,348	\$1,044,387	89.27%	\$4,988	4.89%	1.87%	3.02%	(3.33%)	0.46%
	Red Canoe Credit Union	\$1,144,573	\$889,192	\$994,631	89.40%	\$4,720	4.43%	1.10%	3.33%	(1.42%)	(0.50%)
	Seattle Credit Union	\$1,101,909	\$937,310	\$871,692	107.53%	\$6,297	5.25%	1.50%	3.75%	(1.11%)	(2.78%)
	Average of Asset Group A	\$4,371,425	\$3,292,386	\$3,708,063	93.31%	\$6,280	5.02%	1.70%	3.32%	1.19%	2.41%
Asset Group B - \$501 million to \$1 billion in total assets											
	Qualstar Credit Union	\$832,387	\$529,402	\$688,566	76.88%	\$6,795	5.63%	2.31%	3.32%	(15.35%)	5.10%
	Solarity Credit Union	\$813,767	\$680,304	\$626,120	108.65%	\$6,188	4.34%	1.36%	2.97%	(6.09%)	(1.18%)
	Verity Credit Union	\$776,283	\$617,461	\$677,840	91.09%	\$5,903	4.78%	1.06%	3.71%	(6.85%)	1.06%
	America's Credit Union, A Federal Credit Union	\$696,929	\$545,369	\$578,860	94.21%	\$4,467	4.55%	1.38%	3.17%	0.07%	(0.90%)
	Tapco Credit Union	\$658,786	\$517,687	\$596,814	86.74%	\$6,334	4.85%	1.75%	3.09%	0.88%	6.88%
	O Bee Credit Union	\$623,293	\$526,699	\$517,570	101.76%	\$4,313	5.98%	2.08%	3.90%	3.38%	8.86%
	Our Community Credit Union	\$613,272	\$256,272	\$540,425	47.42%	\$5,983	4.77%	1.22%	3.55%	3.10%	2.42%
	Average of Asset Group B	\$716,388	\$524,742	\$603,742	86.68%	\$5,712	4.99%	1.59%	3.39%	(2.98%)	3.18%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: March 25, 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	\$389,583	\$268,799	\$342,510	78.48%	\$4,058	5.48%	1.19%	4.29%	2.44%	2.69%
	North Coast Credit Union	\$381,478	\$251,596	\$331,303	75.94%	\$5,961	4.88%	0.91%	3.97%	7.78%	7.47%
	Cascade Federal Credit Union	\$337,241	\$143,571	\$314,038	45.72%	\$8,647	3.49%	2.20%	1.29%	(2.18%)	(0.97%)
	NorthWest Plus Credit Union	\$301,456	\$180,631	\$260,094	69.45%	\$5,854	4.07%	0.88%	3.19%	0.88%	1.97%
	Peninsula Community Federal Credit Union	\$291,097	\$197,444	\$259,029	76.22%	\$4,043	4.69%	1.10%	3.60%	(0.93%)	(2.47%)
	People's Community Federal Credit Union	\$274,760	\$115,346	\$246,544	46.79%	\$6,956	3.43%	0.87%	2.56%	(1.62%)	(2.21%)
	Puget Sound Cooperative Credit Union	\$263,552	\$231,766	\$231,889	99.95%	\$9,247	4.86%	2.40%	2.46%	3.05%	2.72%
	Average of Asset Group C	\$319,881	\$198,450	\$283,630	70.36%	\$6,395	4.41%	1.36%	3.05%	1.35%	1.31%

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

Great Northwest Federal Credit Union	\$242,833	\$135,144	\$200,251	67.49%	\$3,652	5.55%	0.73%	4.82%	1.75%	0.19%
Canopy Federal Credit Union	\$236,395	\$185,025	\$191,751	96.49%	\$4,221	5.66%	1.57%	4.08%	(1.70%)	2.30%
Community 1st Credit Union	\$186,974	\$127,193	\$159,149	79.92%	\$3,978	5.09%	1.48%	3.61%	(8.96%)	(10.97%)
MountainCrest Credit Union	\$145,448	\$93,054	\$125,875	73.93%	\$6,060	4.99%	0.69%	4.30%	2.84%	1.79%
Cheney Federal Credit Union	\$140,927	\$74,874	\$126,462	59.21%	\$7,829	3.16%	1.09%	2.08%	(6.80%)	(7.48%)
WCLA Credit Union	\$125,916	\$110,084	\$101,057	108.93%	\$12,592	6.51%	3.22%	3.29%	4.03%	5.39%
Tacoma Longshoremen Credit Union	\$115,709	\$30,435	\$101,013	30.13%	\$16,530	3.07%	1.75%	1.33%	(4.19%)	(5.00%)
White River Credit Union	\$115,301	\$62,789	\$97,512	64.39%	\$5,241	5.22%	0.22%	5.00%	(3.70%)	(5.65%)
Alaska Air Group Federal Credit Union	\$115,301	\$67,940	\$97,167	69.92%	\$7,206	5.81%	1.82%	3.99%	10.25%	10.27%
Strait View Credit Union	\$103,877	\$43,568	\$89,849	48.49%	\$7,991	4.63%	0.83%	3.80%	2.46%	2.45%
Sno Falls Credit Union	\$98,074	\$70,044	\$89,434	78.32%	\$4,086	4.70%	0.47%	4.22%	(6.21%)	(2.98%)
Primesource Credit Union	\$93,727	\$56,113	\$82,172	68.29%	\$5,513	4.52%	1.49%	3.03%	(0.23%)	3.91%
Granco Federal Credit Union	\$92,768	\$53,722	\$82,830	64.86%	\$4,315	5.44%	0.36%	5.08%	(0.36%)	(1.91%)
Lower Columbia Longshoremen Federal Credit Union	\$92,497	\$53,286	\$81,506	65.38%	\$5,286	4.04%	0.59%	3.45%	0.65%	0.79%
Waterfront Federal Credit Union	\$91,902	\$52,268	\$81,498	64.13%	\$6,127	4.76%	0.68%	4.08%	1.76%	0.35%
Progressions Credit Union	\$90,888	\$64,482	\$81,605	79.02%	\$6,059	4.70%	1.49%	3.21%	3.74%	3.96%
Sncope Credit Union	\$81,687	\$56,546	\$74,232	76.17%	\$5,835	5.17%	0.66%	4.51%	1.07%	0.23%
WestEdge Federal Credit Union	\$81,490	\$36,098	\$69,725	51.77%	\$6,268	4.14%	0.56%	3.59%	6.78%	7.30%
Spokane Firefighters Credit Union	\$79,794	\$45,720	\$67,407	67.83%	\$7,254	3.55%	1.04%	2.51%	1.32%	2.34%
Evergreen Direct Credit Union	\$77,986	\$40,055	\$72,525	55.23%	\$3,183	4.96%	1.32%	3.64%	2.28%	2.77%
Tri-Cities Community Federal Credit Union	\$72,828	\$61,445	\$61,860	99.33%	\$5,202	5.09%	0.72%	4.37%	(2.43%)	1.99%
Safeway Federal Credit Union	\$67,935	\$41,742	\$52,455	79.58%	\$5,226	3.83%	0.96%	2.87%	0.34%	0.41%
Avista Corp. Credit Union	\$66,885	\$40,530	\$53,740	75.42%	\$13,377	3.92%	2.06%	1.86%	1.70%	1.75%
Spokane City Credit Union	\$62,448	\$50,899	\$55,765	91.27%	\$6,245	4.60%	0.91%	3.69%	(3.83%)	(4.87%)
Mill Town Credit Union	\$62,140	\$41,900	\$47,992	87.31%	\$5,649	5.77%	1.44%	4.33%	(2.92%)	(4.13%)

Source: SNL Financial

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: March 25, 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)											
	American Lake Credit Union	\$61,960	\$23,817	\$52,333	45.51%	\$5,388	4.40%	0.40%	4.01%	(3.71%)	(3.97%)
	Responders Emergency Services Credit Union	\$57,531	\$36,503	\$48,137	75.83%	\$4,602	3.97%	0.92%	3.05%	(1.36%)	(2.17%)
	Nordstrom Federal Credit Union	\$54,949	\$33,432	\$49,037	68.18%	\$6,105	4.06%	0.93%	3.14%	(3.12%)	(1.24%)
	Blue Mountain Credit Union	\$53,993	\$38,432	\$46,915	81.92%	\$4,908	5.76%	1.15%	4.61%	5.55%	4.94%
	Olympia Credit Union	\$52,375	\$40,638	\$47,769	85.07%	\$2,757	5.01%	0.60%	4.41%	(0.21%)	(0.50%)
	Calcoe Federal Credit Union	\$43,339	\$32,829	\$38,498	85.27%	\$5,099	5.07%	1.04%	4.04%	0.13%	4.03%
	Connection Credit Union	\$40,061	\$27,369	\$34,975	78.25%	\$2,763	5.62%	0.67%	4.95%	0.78%	1.15%
	Longshoremen's Local 4 Federal Credit Union	\$39,372	\$18,247	\$30,862	59.12%	\$7,159	4.09%	0.34%	3.75%	(0.86%)	(3.28%)
	IBEW 76 Federal Credit Union	\$29,466	\$20,690	\$25,693	80.53%	\$7,367	4.40%	1.34%	3.06%	13.44%	21.58%
	Express Credit Union	\$27,038	\$17,982	\$23,554	76.34%	\$1,803	6.38%	2.03%	4.35%	22.21%	34.07%
	Mt. Rainier Federal Credit Union	\$26,391	\$6,673	\$23,204	28.76%	\$8,797	4.33%	0.48%	3.84%	4.95%	3.17%
	Mint Valley Federal Credit Union	\$22,491	\$14,787	\$18,532	79.79%	\$3,213	6.04%	0.51%	5.53%	2.52%	1.85%
	Newrizons Federal Credit Union	\$20,892	\$16,294	\$16,887	96.49%	\$2,612	6.97%	1.65%	5.32%	(7.67%)	(9.88%)
	Community Healthcare Federal Credit Union	\$20,336	\$10,411	\$17,545	59.34%	\$3,697	4.56%	0.97%	3.59%	4.08%	2.44%
	Puget Sound Refinery Federal Credit Union	\$17,329	\$12,623	\$14,593	86.50%	\$5,776	5.47%	1.73%	3.74%	7.96%	7.47%
	Spokane Media Federal Credit Union	\$17,130	\$11,581	\$15,471	74.86%	\$4,283	5.05%	0.78%	4.27%	3.81%	3.98%
	PUD Federal Credit Union	\$10,229	\$5,639	\$8,792	64.14%	\$5,115	5.09%	2.03%	3.06%	11.94%	13.72%
	Longshore Federal Credit Union	\$8,065	\$3,332	\$7,212	46.20%	\$3,226	3.95%	0.04%	3.91%	(2.81%)	(3.19%)
	Utility Employees Federal Credit Union	\$3,534	\$1,941	\$2,940	66.02%	\$3,534	3.69%	1.08%	2.61%	(7.58%)	(9.43%)
	Average of Asset Group D	\$76,096	\$47,004	\$65,177	71.38%	\$5,753	4.84%	1.06%	3.77%	1.13%	1.59%

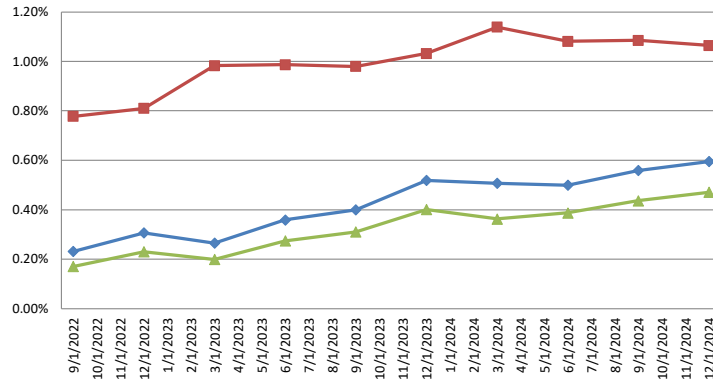
Source: SNL Financial

NA = data was not available.

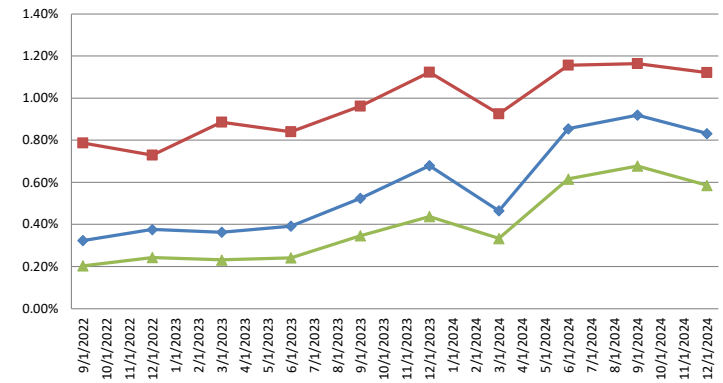
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Asset Quality

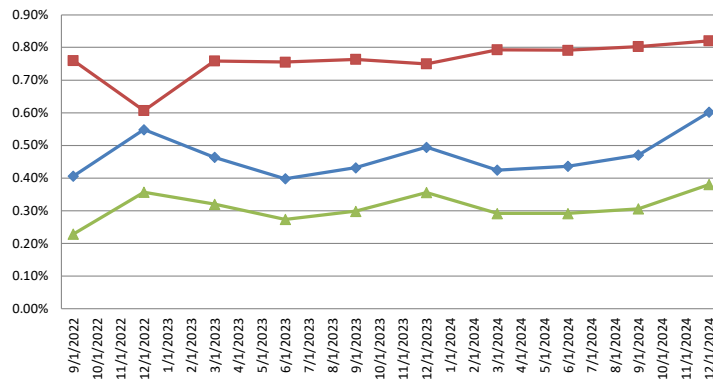
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

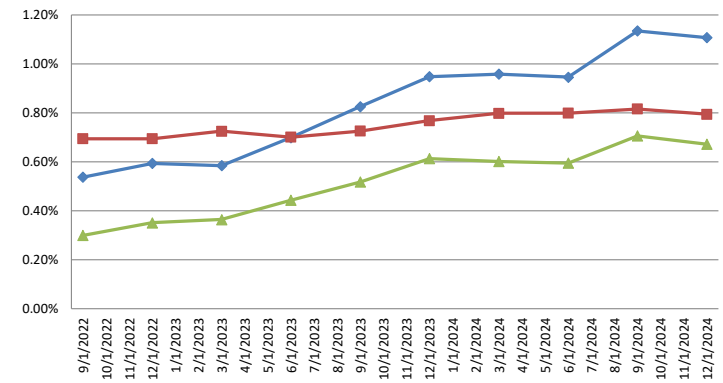
NPLs/Loans	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Reserves/Loans	0.78%	0.81%	0.98%	0.99%	0.98%	1.03%	1.14%	1.08%	1.09%	1.06%
Delinquent Loans/Total Assets	0.17%	0.23%	0.20%	0.27%	0.31%	0.40%	0.36%	0.39%	0.44%	0.47%

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

NPLs/Loans	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Reserves/Loans	0.79%	0.73%	0.89%	0.84%	0.96%	1.12%	0.93%	1.16%	1.16%	1.12%
Delinquent Loans/Total Assets	0.20%	0.24%	0.23%	0.24%	0.35%	0.44%	0.33%	0.62%	0.68%	0.59%

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

NPLs/Loans	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Reserves/Loans	0.76%	0.61%	0.76%	0.76%	0.76%	0.75%	0.79%	0.79%	0.80%	0.82%
Delinquent Loans/Total Assets	0.23%	0.36%	0.32%	0.27%	0.30%	0.36%	0.29%	0.29%	0.31%	0.38%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
→ NPLs/Loans	0.54%	0.59%	0.58%	0.70%	0.83%	0.95%	0.96%	0.95%	1.13%	1.11%
→ Reserves/Loans	0.69%	0.69%	0.72%	0.70%	0.73%	0.77%	0.80%	0.80%	0.82%	0.79%
→ Delinquent Loans/Total Assets	0.30%	0.35%	0.36%	0.44%	0.52%	0.61%	0.60%	0.59%	0.71%	0.67%

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Asset Quality

December 31, 2024

Run Date: March 25, 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 (%)

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

Boeing Employees Credit Union	\$29,352,687	\$78,073	0.40%	1.25%	315.34%	2.86%	0.27%
Spokane Teachers Credit Union	\$5,851,119	\$19,784	0.40%	0.91%	224.38%	3.62%	0.34%
Gesa Credit Union	\$5,629,623	\$25,848	0.57%	0.94%	164.85%	5.28%	0.46%
Washington State Employees Credit Union	\$5,165,066	\$26,466	0.63%	1.42%	225.20%	6.24%	0.51%
TwinStar Credit Union	\$4,269,783	\$19,338	0.57%	1.03%	179.53%	4.57%	0.45%
Numerica Credit Union	\$4,001,068	\$16,847	0.53%	1.23%	232.49%	4.20%	0.42%
Sound Credit Union	\$3,071,532	\$18,386	0.75%	0.83%	111.59%	6.33%	0.60%
Whatcom Educational Credit Union	\$2,957,166	\$11,322	0.46%	0.69%	150.39%	3.38%	0.38%
Columbia Community Credit Union	\$2,446,437	\$19,624	0.99%	1.21%	122.14%	7.14%	0.80%
HAPO Community Credit Union	\$2,370,077	\$6,329	0.34%	1.04%	310.13%	2.96%	0.27%
Kitsap Credit Union	\$2,320,372	\$17,308	0.95%	1.83%	192.00%	12.45%	0.75%
Harborstone Credit Union	\$2,109,617	\$7,858	0.50%	1.20%	239.20%	4.16%	0.37%
IQ Credit Union	\$2,011,373	\$13,238	0.85%	1.06%	124.66%	8.57%	0.66%
Horizon Credit Union	\$2,009,971	\$3,751	0.22%	0.65%	295.44%	2.09%	0.19%
Fibre Federal Credit Union	\$1,696,093	\$9,340	0.78%	1.08%	138.68%	4.85%	0.55%
Salal Credit Union	\$1,177,191	\$3,466	0.37%	0.91%	244.63%	3.49%	0.29%
Red Canoe Credit Union	\$1,144,573	\$3,701	0.42%	0.62%	149.07%	3.25%	0.32%
Seattle Credit Union	\$1,101,909	\$9,297	0.99%	1.25%	125.87%	11.32%	0.84%
Average of Asset Group A	\$4,371,425	\$17,221	0.60%	1.06%	196.98%	5.38%	0.47%

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

Qualstar Credit Union	\$832,387	\$12,741	2.41%	2.55%	106.14%	9.15%	1.53%
Solarity Credit Union	\$813,767	\$3,746	0.55%	0.34%	62.44%	2.96%	0.46%
Verity Credit Union	\$776,283	\$6,337	1.03%	1.07%	104.10%	8.66%	0.82%
America's Credit Union, A Federal Credit Union	\$696,929	\$1,143	0.21%	0.97%	462.73%	1.64%	0.16%
Tapco Credit Union	\$658,786	\$3,160	0.61%	0.54%	88.35%	5.75%	0.48%
O Bee Credit Union	\$623,293	\$2,895	0.55%	1.10%	200.41%	7.05%	0.46%
Our Community Credit Union	\$613,272	\$1,189	0.46%	1.28%	275.44%	1.74%	0.19%
Average of Asset Group B	\$716,388	\$4,459	0.83%	1.12%	185.66%	5.28%	0.59%

Source: SNL Financial

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Asset Quality

December 31, 2024

Run Date: March 25, 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	\$389,583	\$1,978	0.74%	1.92%	261.02%	7.02%	0.51%
	North Coast Credit Union	\$381,478	\$1,445	0.57%	0.86%	149.07%	3.28%	0.38%
	Cascade Federal Credit Union	\$337,241	\$735	0.51%	0.78%	151.84%	3.16%	0.22%
	NorthWest Plus Credit Union	\$301,456	\$1,630	0.90%	0.74%	81.66%	5.62%	0.54%
	Peninsula Community Federal Credit Union	\$291,097	\$2,061	1.04%	1.12%	106.89%	7.98%	0.71%
	People's Community Federal Credit Union	\$274,760	\$214	0.19%	0.28%	150.00%	0.78%	0.08%
	Puget Sound Cooperative Credit Union	\$263,552	\$592	0.26%	0.04%	15.37%	2.86%	0.22%
	Average of Asset Group C	\$319,881	\$1,236	0.60%	0.82%	130.84%	4.39%	0.38%

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

Great Northwest Federal Credit Union	\$242,833	\$1,885	1.39%	2.41%	172.73%	4.90%	0.78%
Canopy Federal Credit Union	\$236,395	\$2,178	1.18%	1.46%	123.74%	11.80%	0.92%
Community 1st Credit Union	\$186,974	\$1,200	0.94%	0.61%	64.33%	5.37%	0.64%
MountainCrest Credit Union	\$145,448	\$1,595	1.71%	0.80%	46.96%	8.47%	1.10%
Cheney Federal Credit Union	\$140,927	\$370	0.49%	0.29%	59.19%	2.91%	0.26%
WCLA Credit Union	\$125,916	\$505	0.46%	0.72%	157.43%	3.89%	0.40%
Tacoma Longshoremen Credit Union	\$115,709	\$0	0.00%	0.20%	NA	0.00%	0.00%
White River Credit Union	\$115,301	\$907	1.44%	1.28%	88.86%	4.99%	0.79%
Alaska Air Group Federal Credit Union	\$115,301	\$262	0.39%	0.56%	146.18%	1.50%	0.23%
Strait View Credit Union	\$103,877	\$256	0.59%	1.00%	170.31%	2.49%	0.25%
Sno Falls Credit Union	\$98,074	\$85	0.12%	0.26%	212.94%	1.19%	0.09%
Primesource Credit Union	\$93,727	\$1,429	2.55%	0.29%	11.27%	16.97%	1.52%
Granco Federal Credit Union	\$92,768	\$1,218	2.27%	1.01%	44.66%	12.84%	1.31%
Lower Columbia Longshoremen Federal Credit Union	\$92,497	\$117	0.22%	0.25%	115.38%	4.99%	0.13%
Waterfront Federal Credit Union	\$91,902	\$149	0.29%	0.35%	121.48%	2.56%	0.16%
Progressions Credit Union	\$90,888	\$183	0.28%	0.34%	119.67%	2.47%	0.20%
Snocope Credit Union	\$81,687	\$577	1.02%	0.84%	81.98%	9.05%	0.71%
WestEdge Federal Credit Union	\$81,490	\$553	1.53%	0.96%	62.39%	4.42%	0.68%
Spokane Firefighters Credit Union	\$79,794	\$61	0.13%	0.68%	509.84%	0.51%	0.08%
Evergreen Direct Credit Union	\$77,986	\$498	1.24%	0.86%	69.08%	10.59%	0.64%
Tri-Cities Community Federal Credit Union	\$72,828	\$657	1.07%	0.13%	12.02%	6.68%	0.90%
Safeway Federal Credit Union	\$67,935	\$867	2.08%	0.39%	18.80%	5.84%	1.28%
Avista Corp. Credit Union	\$66,885	\$28	0.07%	0.04%	60.71%	0.22%	0.04%
Spokane City Credit Union	\$62,448	\$304	0.60%	0.84%	140.79%	4.49%	0.49%
Mill Town Credit Union	\$62,140	\$1,587	3.79%	0.84%	22.24%	11.44%	2.55%

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
December 31, 2024
Run Date: March 25, 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)								
	American Lake Credit Union	\$61,960	\$1,155	4.85%	2.09%	43.12%	14.20%	1.86%
	Responders Emergency Services Credit Union	\$57,531	\$14	0.04%	0.46%	NM	0.15%	0.02%
	Nordstrom Federal Credit Union	\$54,949	\$476	1.42%	0.74%	52.31%	8.69%	0.87%
	Blue Mountain Credit Union	\$53,993	\$94	0.24%	1.04%	426.60%	7.83%	0.17%
	Olympia Credit Union	\$52,375	\$648	1.59%	1.10%	69.14%	13.49%	1.24%
	Calcoe Federal Credit Union	\$43,339	\$276	0.84%	0.83%	98.55%	5.38%	0.64%
	Connection Credit Union	\$40,061	\$160	0.58%	0.99%	170.00%	6.01%	0.40%
	Longshoremen's Local 4 Federal Credit Union	\$39,372	\$49	0.27%	0.27%	102.04%	0.58%	0.12%
	IBEW 76 Federal Credit Union	\$29,466	\$102	0.49%	0.40%	81.37%	2.74%	0.35%
	Express Credit Union	\$27,038	\$253	1.41%	2.81%	199.60%	6.50%	0.94%
	Mt. Rainier Federal Credit Union	\$26,391	\$13	0.19%	0.72%	369.23%	0.41%	0.05%
	Mint Valley Federal Credit Union	\$22,491	\$278	1.88%	1.41%	75.18%	7.01%	1.24%
	Newrizons Federal Credit Union	\$20,892	\$269	1.65%	1.33%	80.30%	7.11%	1.29%
	Community Healthcare Federal Credit Union	\$20,336	\$152	1.46%	0.51%	34.87%	5.94%	0.75%
	Puget Sound Refinery Federal Credit Union	\$17,329	\$370	2.93%	0.56%	19.19%	13.89%	2.14%
	Spokane Media Federal Credit Union	\$17,130	\$27	0.23%	0.78%	333.33%	1.60%	0.16%
	PUD Federal Credit Union	\$10,229	\$0	0.00%	0.53%	NA	0.00%	0.00%
	Longshore Federal Credit Union	\$8,065	\$92	2.76%	0.54%	19.57%	12.45%	1.14%
	Utility Employees Federal Credit Union	\$3,534	\$0	0.00%	0.41%	NA	0.00%	0.00%
	Average of Asset Group D	\$76,096	\$498	1.11%	0.79%	120.18%	5.79%	0.67%

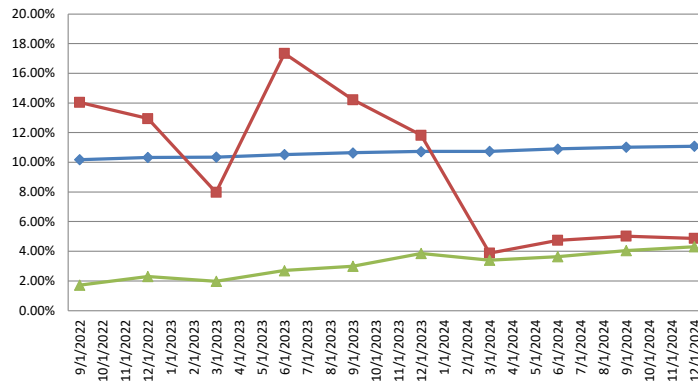
Source: SNL Financial

NA = data was not available.

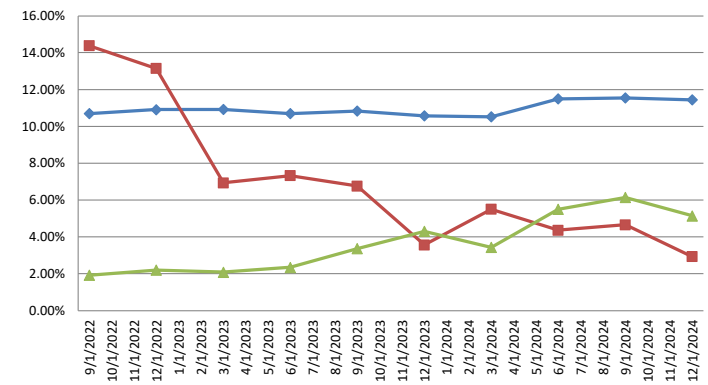
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

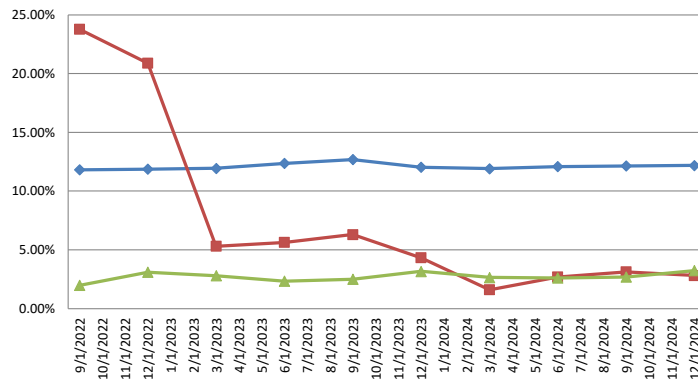
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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

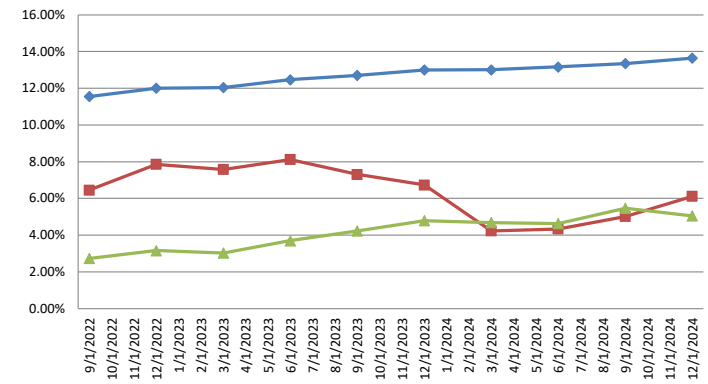
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Net Worth/ Assets	10.18%	10.33%	10.35%	10.53%	10.64%	10.72%	10.73%	10.90%	11.01%	11.09%
Net Worth Growth (Decline) - YTD	14.04%	12.95%	7.97%	17.34%	14.22%	11.83%	3.88%	4.74%	5.02%	4.88%
Total Delinquent LNS/ Net Worth	1.73%	2.31%	1.98%	2.70%	2.99%	3.86%	3.41%	3.63%	4.06%	4.31%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Net Worth/ Assets	10.70%	10.91%	10.92%	10.69%	10.84%	10.57%	10.52%	11.49%	11.55%	11.45%
Net Worth Growth (Decline) - YTD	14.38%	13.14%	6.93%	7.32%	6.76%	3.56%	5.50%	4.37%	4.66%	2.93%
Total Delinquent LNS/ Net Worth	1.92%	2.20%	2.09%	2.35%	3.37%	4.31%	3.44%	5.50%	6.15%	5.14%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Net Worth/ Assets	11.82%	11.88%	11.94%	12.35%	12.68%	12.02%	11.91%	12.08%	12.13%	12.18%
Net Worth Growth (Decline) - YTD	23.76%	20.89%	5.30%	5.63%	6.30%	4.32%	1.62%	2.68%	3.14%	2.81%
Total Delinquent LNS/ Net Worth	1.97%	3.11%	2.81%	2.34%	2.51%	3.17%	2.65%	2.61%	2.68%	3.23%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Net Worth/ Assets	11.56%	12.00%	12.03%	12.46%	12.70%	13.00%	13.00%	13.16%	13.35%	13.64%
Net Worth Growth (Decline) - YTD	6.45%	7.86%	7.58%	8.12%	7.31%	6.73%	4.23%	4.33%	5.02%	6.11%
Total Delinquent LNS/ Net Worth	2.74%	3.16%	3.02%	3.70%	4.23%	4.79%	4.68%	4.63%	5.47%	5.05%

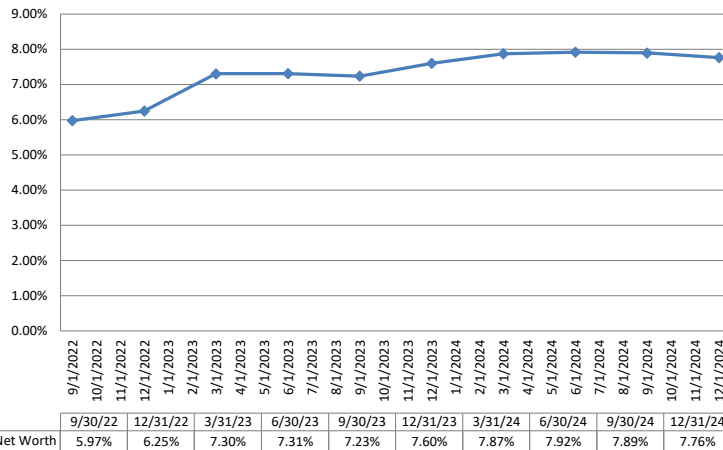
Source: SNL Financial

NA = data was not available.

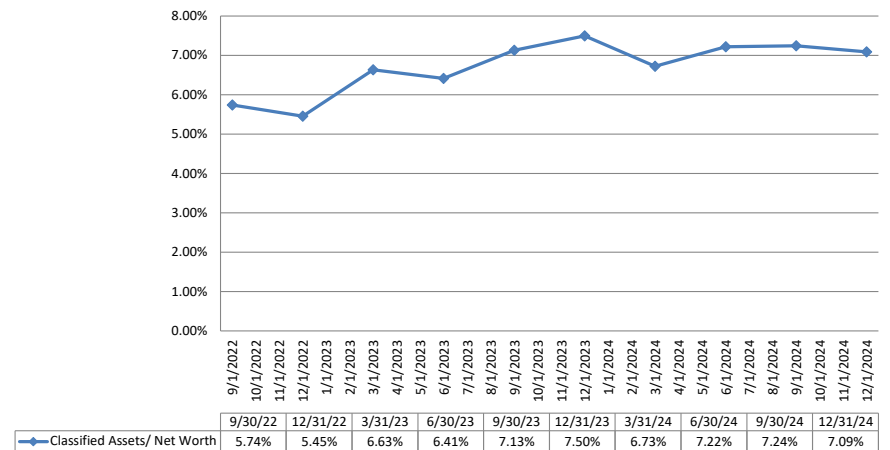
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

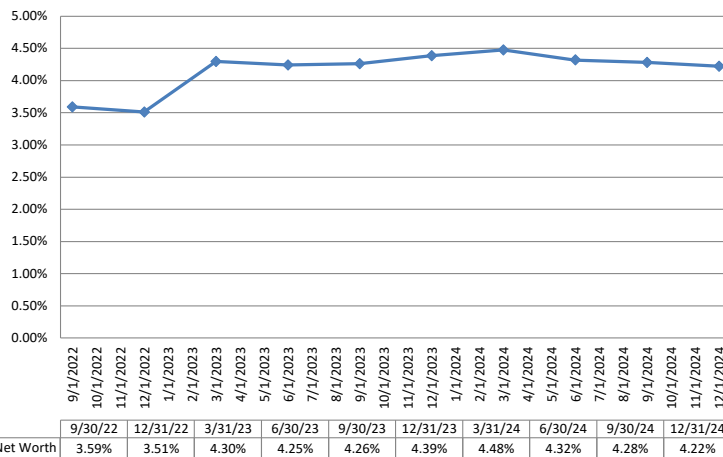
Asset Group A - \$1 billion and over in total assets
As of Date



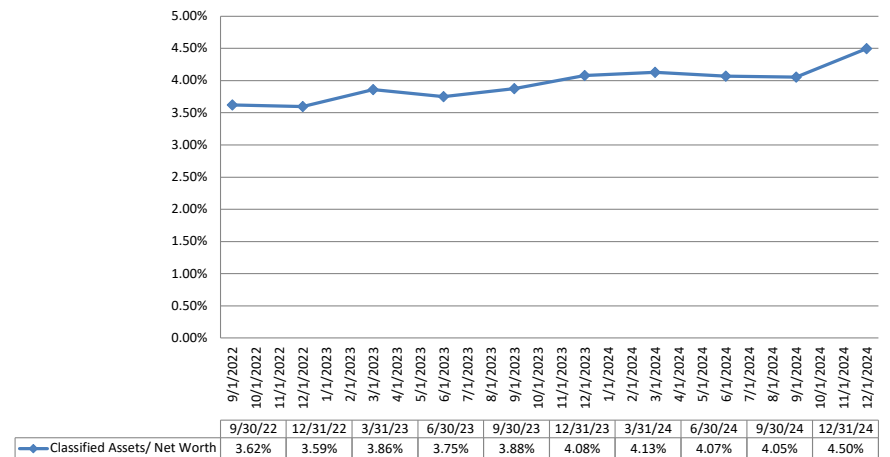
Asset Group B - \$501 million to \$1 billion in total assets
As of Date



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

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Net Worth

December 31, 2024

Run Date: March 25, 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	\$29,352,687	\$3,477,631	11.85%	6.44%	2.25%	7.08%
Spokane Teachers Credit Union	\$5,851,119	\$627,303	10.72%	2.14%	3.15%	7.08%
Gesa Credit Union	\$5,629,623	\$587,169	10.43%	8.68%	4.40%	7.26%
Washington State Employees Credit Union	\$5,165,066	\$476,926	9.23%	0.30%	5.55%	12.50%
TwinStar Credit Union	\$4,269,783	\$465,897	10.91%	5.35%	4.15%	7.45%
Numerica Credit Union	\$4,001,068	\$472,132	11.80%	6.42%	3.57%	8.30%
Sound Credit Union	\$3,071,532	\$342,994	11.17%	3.92%	5.36%	5.98%
Whatcom Educational Credit Union	\$2,957,166	\$356,226	12.05%	3.55%	3.18%	4.78%
Columbia Community Credit Union	\$2,446,437	\$297,329	12.15%	8.17%	6.60%	8.06%
HAPO Community Credit Union	\$2,370,077	\$274,678	11.59%	13.80%	2.30%	7.15%
Kitsap Credit Union	\$2,320,372	\$200,733	8.65%	1.03%	8.62%	16.56%
Harborstone Credit Union	\$2,109,617	\$235,141	11.15%	4.27%	3.34%	7.99%
IQ Credit Union	\$2,011,373	\$213,945	10.64%	11.03%	6.19%	7.71%
Horizon Credit Union	\$2,009,971	\$239,447	11.91%	1.23%	1.57%	4.63%
Fibre Federal Credit Union	\$1,696,093	\$218,823	12.90%	5.50%	4.27%	5.92%
Salal Credit Union	\$1,177,191	\$101,979	8.66%	1.47%	3.40%	8.31%
Red Canoe Credit Union	\$1,144,573	\$134,026	11.71%	5.05%	2.76%	4.12%
Seattle Credit Union	\$1,101,909	\$133,268	12.09%	(0.58%)	6.98%	8.78%
Average of Asset Group A	\$4,371,425	\$491,980	11.09%	4.88%	4.31%	7.76%

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

Qualstar Credit Union	\$832,387	\$124,914	15.01%	6.09%	10.20%	10.83%
Solarity Credit Union	\$813,767	\$137,381	16.88%	2.58%	2.73%	1.70%
Verity Credit Union	\$776,283	\$71,694	9.24%	(4.78%)	8.84%	9.20%
America's Credit Union, A Federal Credit Union	\$696,929	\$71,770	10.30%	1.48%	1.59%	7.37%
Tapco Credit Union	\$658,786	\$58,219	8.84%	6.20%	5.43%	4.80%
O Bee Credit Union	\$623,293	\$52,477	8.42%	2.25%	5.52%	11.06%
Our Community Credit Union	\$613,272	\$70,115	11.43%	6.70%	1.70%	4.67%
Average of Asset Group B	\$716,388	\$83,796	11.45%	2.93%	5.14%	7.09%

Source: SNL Financial

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Net Worth

December 31, 2024

Run Date: March 25, 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	\$389,583	\$44,029	11.30%	1.37%	4.49%	11.73%
	North Coast Credit Union	\$381,478	\$52,743	13.83%	8.24%	2.74%	4.08%
	Cascade Federal Credit Union	\$337,241	\$46,277	13.72%	(7.78%)	1.59%	2.41%
	NorthWest Plus Credit Union	\$301,456	\$39,748	13.19%	4.87%	4.10%	3.35%
	Peninsula Community Federal Credit Union	\$291,097	\$32,732	11.24%	3.55%	6.30%	6.73%
	People's Community Federal Credit Union	\$274,760	\$38,565	14.04%	5.96%	0.55%	0.83%
	Puget Sound Cooperative Credit Union	\$263,552	\$20,987	7.96%	3.48%	2.82%	0.43%
	Average of Asset Group C	\$319,881	\$39,297	12.18%	2.81%	3.23%	4.22%
Asset Group D - \$0 to \$250 million in total assets							
	Great Northwest Federal Credit Union	\$242,833	\$41,522	17.10%	10.28%	4.54%	7.84%
	Canopy Federal Credit Union	\$236,395	\$20,071	8.49%	4.18%	10.85%	13.43%
	Community 1st Credit Union	\$186,974	\$21,977	11.75%	1.67%	5.46%	3.51%
	MountainCrest Credit Union	\$145,448	\$19,406	13.34%	10.39%	8.22%	3.86%
	Cheney Federal Credit Union	\$140,927	\$13,410	9.52%	3.23%	2.76%	1.63%
	WCLA Credit Union	\$125,916	\$21,306	16.92%	10.69%	2.37%	3.73%
	Tacoma Longshoremen Credit Union	\$115,709	\$14,885	12.86%	1.87%	0.00%	0.40%
	White River Credit Union	\$115,301	\$17,762	15.40%	8.62%	5.11%	4.54%
	Alaska Air Group Federal Credit Union	\$115,301	\$17,078	14.81%	11.48%	1.53%	2.24%
	Strait View Credit Union	\$103,877	\$13,708	13.20%	7.78%	1.87%	3.18%
	Sno Falls Credit Union	\$98,074	\$8,029	8.19%	(0.59%)	1.06%	2.25%
	Primesource Credit Union	\$93,727	\$11,294	12.05%	(0.11%)	12.65%	1.43%
	Granco Federal Credit Union	\$92,768	\$10,394	11.20%	8.69%	11.72%	5.23%
	Lower Columbia Longshoremen Federal Credit Union	\$92,497	\$10,783	11.66%	3.33%	1.09%	1.25%
	Waterfront Federal Credit Union	\$91,902	\$11,884	12.93%	9.27%	1.25%	1.52%
	Progressions Credit Union	\$90,888	\$9,019	9.92%	5.33%	2.03%	2.43%
	Snocope Credit Union	\$81,687	\$7,955	9.74%	12.50%	7.25%	5.95%
	WestEdge Federal Credit Union	\$81,490	\$12,289	15.08%	4.69%	4.50%	2.81%
	Spokane Firefighters Credit Union	\$79,794	\$11,617	14.56%	2.41%	0.53%	2.68%
	Evergreen Direct Credit Union	\$77,986	\$8,425	10.80%	(3.25%)	5.91%	4.08%
	Tri-Cities Community Federal Credit Union	\$72,828	\$9,950	13.66%	10.80%	6.60%	0.79%
	Safeway Federal Credit Union	\$67,935	\$15,228	22.42%	2.88%	5.69%	1.07%
	Avista Corp. Credit Union	\$66,885	\$12,970	19.39%	1.33%	0.22%	0.13%
	Spokane City Credit Union	\$62,448	\$6,364	10.19%	8.75%	4.78%	6.73%
	Mill Town Credit Union	\$62,140	\$14,032	22.58%	5.20%	11.31%	2.52%

Source: SNL Financial

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Net Worth

December 31, 2024

Run Date: March 25, 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)							
	American Lake Credit Union	\$61,960	\$12,174	19.65%	37.39%	9.49%	33.17%
	Responders Emergency Services Credit Union	\$57,531	\$9,213	16.01%	4.38%	0.15%	1.82%
	Nordstrom Federal Credit Union	\$54,949	\$5,234	9.53%	(0.17%)	9.09%	4.76%
	Blue Mountain Credit Union	\$53,993	\$7,014	12.99%	9.71%	1.34%	5.72%
	Olympia Credit Union	\$52,375	\$4,370	8.34%	(0.32%)	14.83%	10.25%
	Calcoe Federal Credit Union	\$43,339	\$5,108	11.79%	3.17%	5.40%	5.32%
	Connection Credit Union	\$40,061	\$5,073	12.66%	0.54%	3.15%	5.36%
	Longshoremen's Local 4 Federal Credit Union	\$39,372	\$8,408	21.36%	9.29%	0.58%	0.59%
	IBEW 76 Federal Credit Union	\$29,466	\$3,641	12.36%	(2.91%)	2.80%	2.28%
	Express Credit Union	\$27,038	\$3,390	12.54%	2.05%	7.46%	14.90%
	Mt. Rainier Federal Credit Union	\$26,391	\$3,153	11.95%	19.79%	0.41%	1.52%
	Mint Valley Federal Credit Union	\$22,491	\$4,347	19.33%	6.41%	6.40%	4.81%
	Newrizons Federal Credit Union	\$20,892	\$3,746	17.93%	0.51%	7.18%	5.77%
	Community Healthcare Federal Credit Union	\$20,336	\$2,508	12.33%	12.57%	6.06%	2.11%
	Puget Sound Refinery Federal Credit Union	\$17,329	\$2,593	14.96%	9.55%	14.27%	2.74%
	Spokane Media Federal Credit Union	\$17,130	\$1,601	9.35%	9.21%	1.69%	5.62%
	PUD Federal Credit Union	\$10,229	\$1,422	13.90%	2.01%	0.00%	2.11%
	Longshore Federal Credit Union	\$8,065	\$721	8.94%	1.41%	12.76%	2.50%
	Utility Employees Federal Credit Union	\$3,534	\$587	16.61%	2.98%	0.00%	1.36%
	Average of Asset Group D	\$76,096	\$10,129	13.64%	6.11%	5.05%	4.50%

Source: SNL Financial

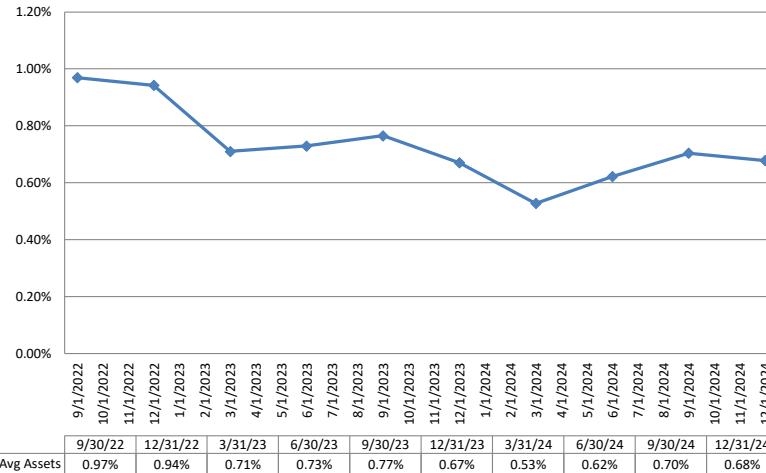
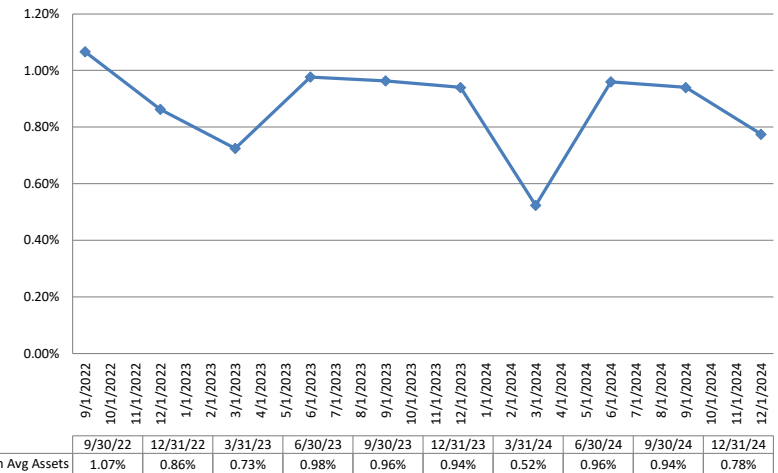
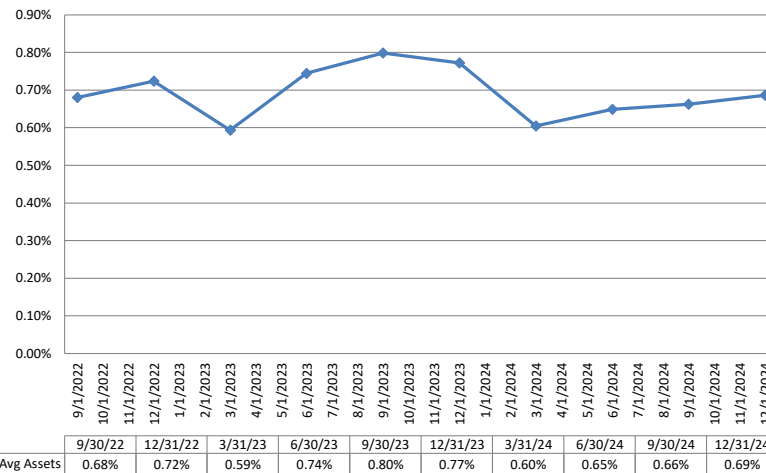
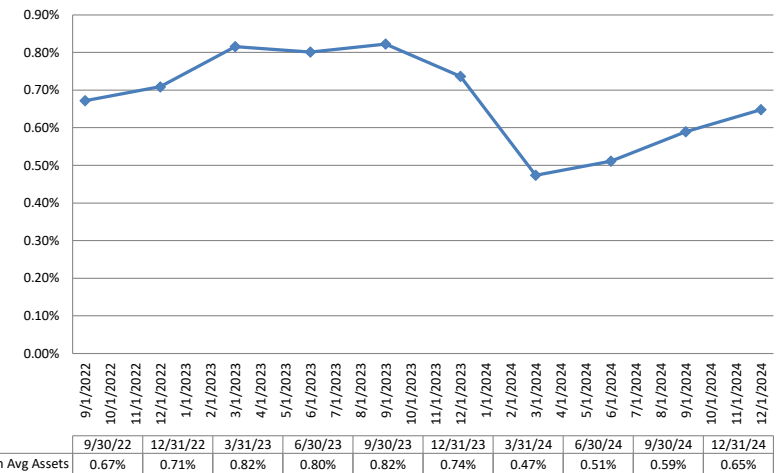
NA = data was not available.

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

Oregon

Performance Analysis

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

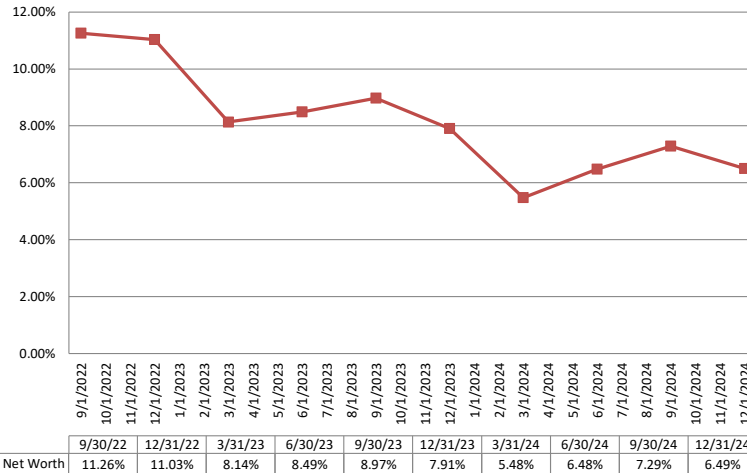
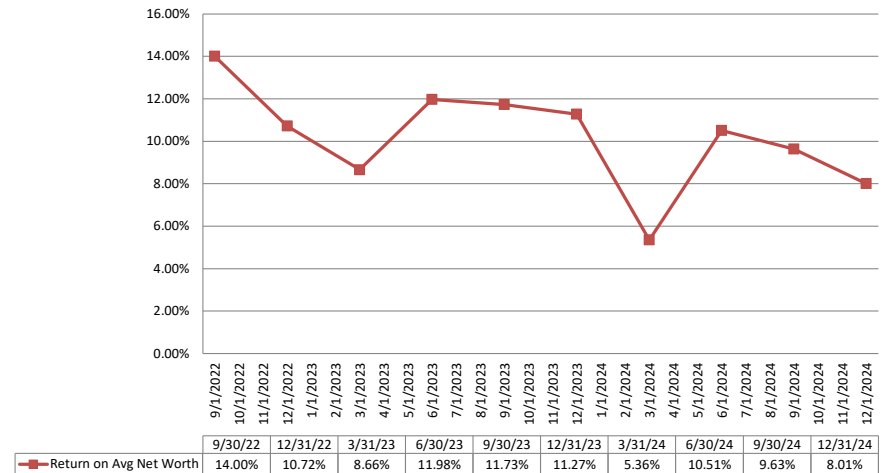
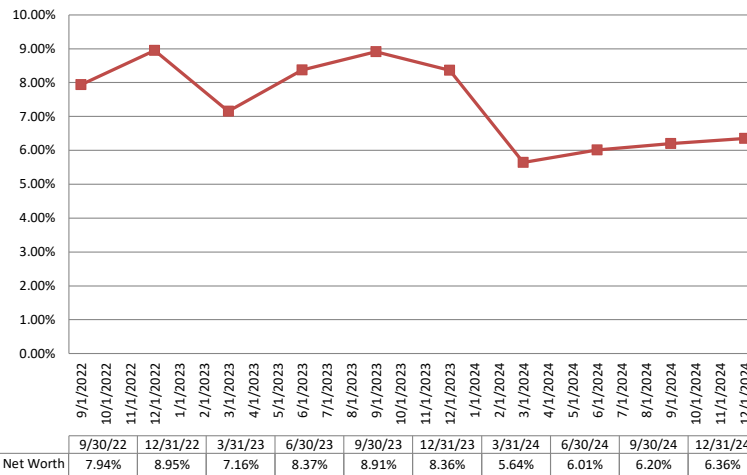
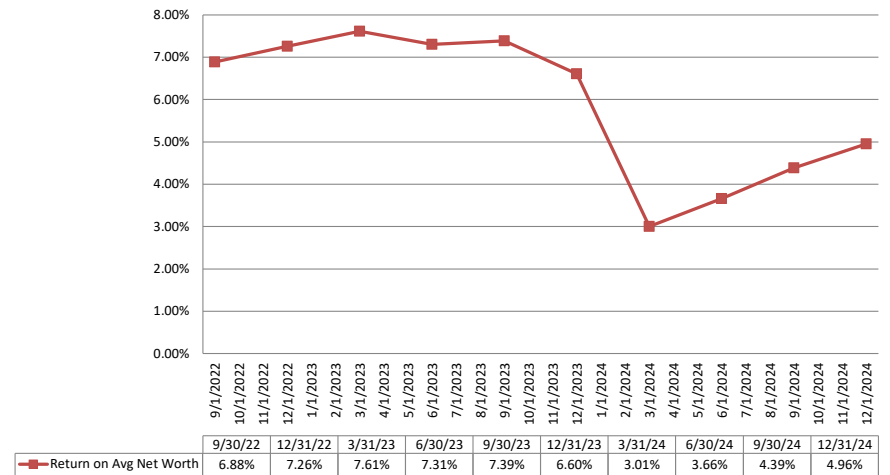
Asset Group A - \$1 billion and over in total assets
Year-to-Date**Asset Group B - \$501 million to \$1 billion in total assets**
Year-to-Date**Asset Group C - \$251 to \$500 million in total assets**
Year-to-Date**Asset Group D - \$0 to \$250 million in total assets**
Year-to-Date

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

December 31, 2024

Run Date: March 25, 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	\$9,711,312	\$18,901	0.78%	6.18%	73.96%	\$130	\$124,743	1.33%	10.75%	65.41%	\$119
	Rogue Credit Union	\$3,616,309	\$7,733	0.85%	11.02%	69.70%	\$104	\$24,358	0.69%	9.37%	70.56%	\$101
	Oregon Community Credit Union	\$3,405,072	\$6,239	0.73%	7.27%	56.97%	\$111	\$27,289	0.81%	8.26%	59.13%	\$108
	Rivermark Community Credit Union	\$3,332,012	(\$3,704)	(0.60%)	(7.62%)	89.45%	\$151	(\$7,242)	(0.40%)	(6.57%)	86.28%	\$79
	SELCO Community Credit Union	\$2,771,498	\$4,945	0.71%	7.03%	74.08%	\$125	\$22,619	0.82%	8.46%	71.99%	\$125
	Oregon State Credit Union	\$2,568,921	\$6,623	1.03%	11.62%	60.30%	\$119	\$20,781	0.85%	9.81%	60.19%	\$112
	Unitus Community Credit Union	\$1,724,388	\$1,334	0.31%	3.24%	85.49%	\$117	\$2,154	0.12%	1.34%	89.34%	\$113
	First Community Credit Union	\$1,676,813	\$4,461	1.07%	9.06%	73.52%	\$87	\$14,325	0.85%	7.49%	75.70%	\$85
	Marion and Polk Schools Credit Union	\$1,383,690	\$2,659	0.77%	6.84%	79.92%	\$123	\$14,165	1.03%	9.54%	76.91%	\$106
	Average of Asset Group A	\$3,354,446	\$5,466	0.63%	6.07%	73.71%	\$119	\$27,021	0.68%	6.49%	72.83%	\$105
Asset Group B - \$501 million to \$1 billion in total assets												
	Mid Oregon Federal Credit Union	\$759,008	\$3,668	1.94%	18.30%	60.96%	\$105	\$15,223	2.06%	20.51%	59.19%	\$97
	Embold Federal Credit Union	\$597,634	(\$455)	(0.30%)	(3.41%)	84.83%	\$108	\$1,415	0.23%	2.76%	82.22%	\$111
	Central Willamette Credit Union	\$593,072	\$530	0.36%	4.35%	80.41%	\$99	\$3,025	0.53%	6.67%	78.25%	\$91
	Consolidated Federal Credit Union	\$510,175	(\$987)	(0.78%)	(5.78%)	120.78%	\$252	\$1,398	0.28%	2.08%	92.73%	\$175
	Average of Asset Group B	\$614,972	\$689	0.31%	3.37%	86.75%	\$141	\$5,265	0.78%	8.01%	78.10%	\$119
Asset Group C - \$251 to \$500 million in total assets												
	Wauna Federal Credit Union	\$429,998	(\$24)	(0.02%)	(0.39%)	91.55%	\$104	\$262	0.06%	1.12%	90.02%	\$101
	Cascade Community Federal Credit Union	\$422,492	\$2,378	2.25%	15.56%	48.90%	\$107	\$8,473	2.02%	15.00%	51.81%	\$109
	InRoads Federal Credit Union	\$359,545	\$437	0.48%	7.65%	83.86%	\$85	\$829	0.22%	3.77%	88.31%	\$89
	Pacific Crest Federal Credit Union	\$352,411	\$1,304	1.49%	15.28%	70.62%	\$104	\$4,923	1.44%	15.29%	69.75%	\$96
	Oregonians Credit Union	\$341,246	\$592	0.69%	4.70%	76.91%	\$86	\$2,534	0.73%	5.13%	75.90%	\$86
	Pacific NW Federal Credit Union	\$306,810	\$215	0.28%	3.02%	84.87%	\$96	\$936	0.31%	3.33%	83.53%	\$102
	Old West Federal Credit Union	\$286,187	\$383	0.54%	6.20%	88.66%	\$87	\$1,408	0.50%	5.84%	89.50%	\$85
	NW Priority Credit Union	\$250,075	\$232	0.37%	2.35%	86.35%	\$88	\$536	0.21%	1.36%	91.51%	\$86
	Average of Asset Group C	\$343,596	\$690	0.76%	6.80%	78.97%	\$95	\$2,488	0.69%	6.36%	80.04%	\$94

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.

Performance Analysis

December 31, 2024

Run Date: March 25, 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	\$174,824	\$203	0.47%	3.43%	65.89%	\$100	\$991	0.57%	4.25%	69.80%	\$99
	44 North Credit Union	\$164,913	\$263	0.65%	5.56%	69.24%	\$93	\$954	0.59%	5.14%	68.74%	\$94
	Trailhead Federal Credit Union	\$163,205	\$52	0.12%	1.74%	92.11%	\$88	\$245	0.15%	2.20%	92.72%	\$93
	Heritage Grove Federal Credit Union	\$153,466	\$444	1.16%	9.74%	72.56%	\$88	\$1,508	0.99%	8.55%	70.54%	\$88
	KaiPerm Northwest Federal Credit Union	\$139,453	\$211	0.60%	5.74%	75.48%	\$106	\$766	0.51%	5.34%	78.56%	\$111
	Pacific Cascade Federal Credit Union	\$132,040	\$982	2.95%	27.97%	52.51%	\$79	\$1,045	0.77%	7.68%	69.76%	\$75
	Ironworkers USA Federal Credit Union	\$126,124	\$564	1.83%	17.03%	66.28%	\$133	\$1,826	1.54%	14.53%	69.51%	\$136
	Valley Credit Union	\$116,196	(\$212)	(0.73%)	(6.39%)	79.17%	\$114	\$230	0.20%	1.77%	74.66%	\$105
	IBEW & United Workers Federal Credit Union	\$115,168	\$225	0.79%	7.42%	79.64%	\$112	\$1,640	1.46%	14.25%	72.66%	\$92
	Point West Credit Union	\$110,382	\$165	0.60%	5.68%	88.79%	\$108	\$845	0.77%	7.55%	84.15%	\$98
	Forrit Credit Union	\$93,697	(\$176)	(0.73%)	(6.73%)	101.30%	\$103	(\$307)	(0.31%)	(2.90%)	98.34%	\$101
	Sunset Science Park Federal Credit Union	\$89,615	\$214	0.92%	6.81%	70.09%	\$97	\$878	0.94%	7.18%	69.57%	\$94
	Castparts Employees Federal Credit Union	\$75,376	\$144	0.76%	5.00%	83.17%	\$95	\$519	0.68%	4.60%	83.28%	\$89
	Teamsters Council #37 Federal Credit Union	\$72,652	\$180	0.98%	6.78%	67.13%	\$96	\$733	1.00%	7.09%	67.85%	\$106
	Benton County Schools Credit Union	\$67,733	\$111	0.65%	6.60%	76.05%	\$79	\$416	0.62%	6.35%	77.74%	\$76
	United Trades Federal Credit Union	\$57,067	\$53	0.37%	3.08%	89.31%	\$121	\$294	0.52%	4.44%	87.26%	\$122
	Cutting Edge Federal Credit Union	\$56,488	(\$100)	(0.70%)	(7.67%)	109.18%	\$92	(\$945)	(1.67%)	(18.43%)	154.84%	\$93
	Umatilla County Federal Credit Union	\$48,653	\$366	2.96%	17.52%	26.36%	\$130	\$492	0.94%	6.02%	57.70%	\$112
	Portland Local No. 8 Federal Credit Union	\$40,251	\$3	0.03%	0.32%	105.86%	\$135	(\$85)	(0.21%)	(2.26%)	103.03%	\$133
	Northwest Adventist Federal Credit Union	\$37,150	\$153	1.69%	13.67%	63.84%	\$79	\$535	1.52%	12.56%	67.00%	\$79
	E W E B Employees Federal Credit Union	\$34,132	\$160	1.88%	15.54%	61.87%	\$92	\$676	1.96%	17.55%	57.77%	\$83
	Gateway Credit Union	\$29,967	\$39	0.52%	2.38%	86.51%	\$120	\$191	0.63%	2.95%	82.23%	\$123
	Emerald Empire Federal Credit Union	\$28,400	\$61	0.89%	4.34%	83.24%	\$82	\$291	1.06%	5.27%	80.42%	\$82
	IBEW/SJ Cascade Federal Credit Union	\$22,195	\$22	0.40%	3.31%	65.94%	\$94	\$188	0.85%	7.25%	68.94%	\$91
	South Coast ILWU Federal Credit Union	\$17,659	\$135	3.06%	18.11%	56.45%	\$112	\$315	1.74%	10.97%	64.94%	\$95
	Machinists-Boilermakers Federal Credit Union	\$4,110	(\$14)	(1.34%)	(13.11%)	93.65%	\$88	(\$19)	(0.44%)	(4.37%)	95.14%	\$94
	Radio Cab Credit Union	\$3,596	\$5	0.56%	2.18%	65.38%	\$48	\$23	0.66%	2.53%	71.58%	\$45
	OPC Federal Credit Union	\$2,775	(\$22)	(3.15%)	(19.95%)	NA	\$32	\$3	0.11%	0.69%	95.12%	\$36
	Average of Asset Group D	\$77,760	\$151	0.65%	4.86%	75.81%	\$97	\$509	0.65%	4.96%	79.78%	\$94

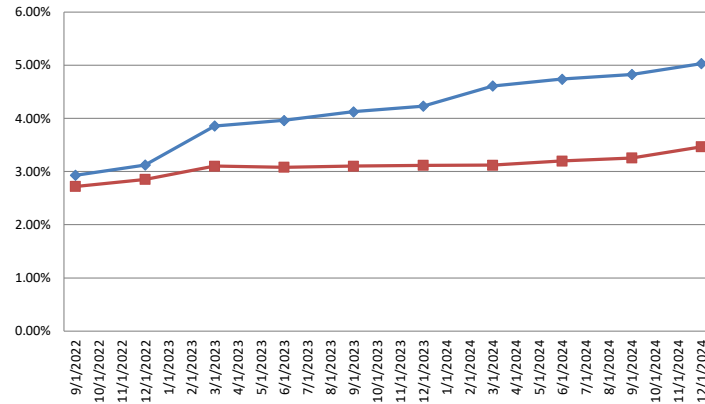
Source: SNL Financial

NA = data was not available.

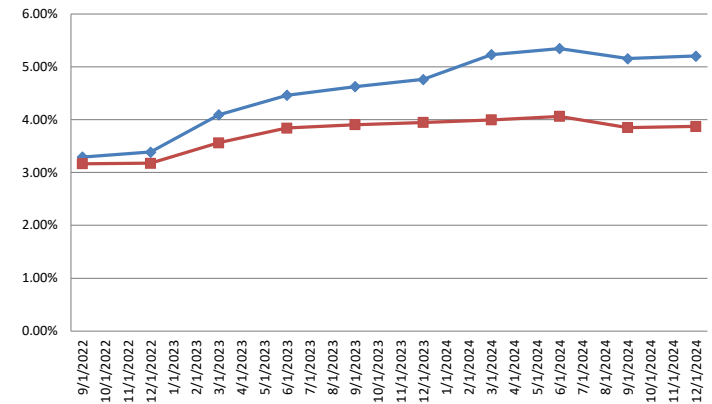
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

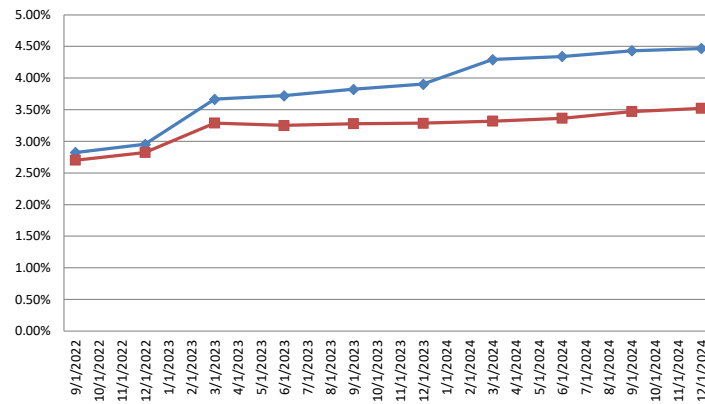
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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

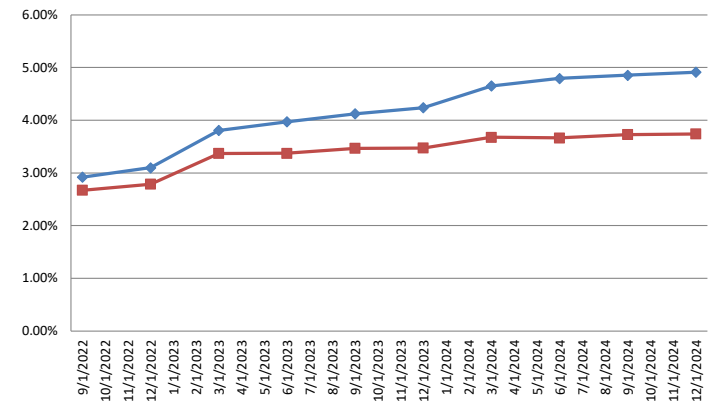
Yield on Avg Assets	2.93%	3.12%	3.86%	3.96%	4.12%	4.23%	4.61%	4.74%	4.82%	5.03%
Net Interest Income/ Avg Assets	2.72%	2.85%	3.10%	3.08%	3.10%	3.12%	3.12%	3.20%	3.25%	3.46%

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

Yield on Avg Assets	3.29%	3.39%	4.09%	4.46%	4.62%	4.76%	5.23%	5.34%	5.15%	5.20%
Net Interest Income/ Avg Assets	3.17%	3.18%	3.56%	3.84%	3.90%	3.95%	3.99%	4.06%	3.85%	3.87%

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

Yield on Avg Assets	2.82%	2.95%	3.67%	3.72%	3.82%	3.90%	4.29%	4.34%	4.43%	4.47%
Net Interest Income/ Avg Assets	2.70%	2.82%	3.29%	3.25%	3.28%	3.29%	3.32%	3.36%	3.47%	3.52%

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

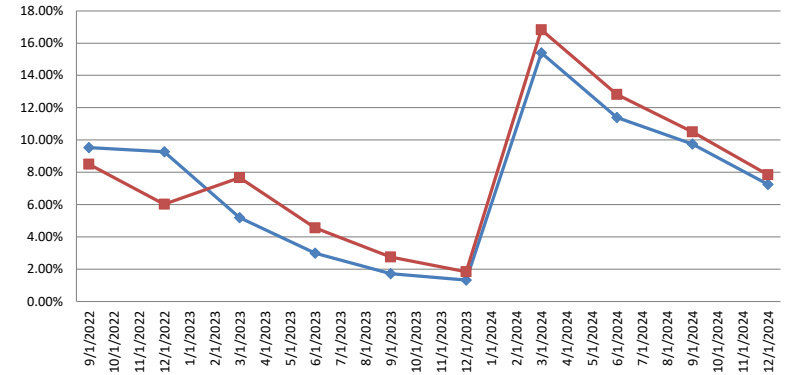
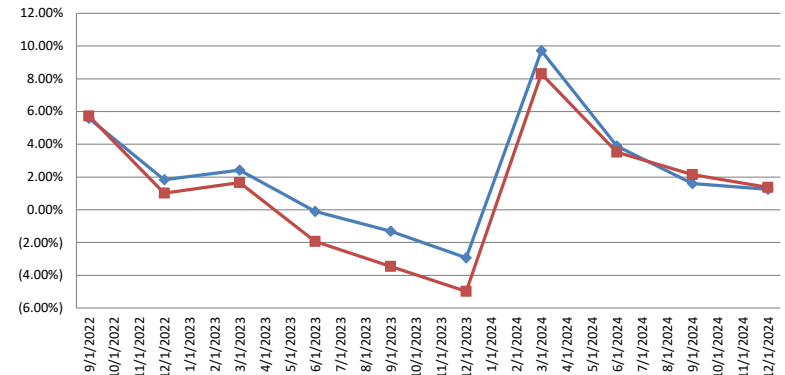
Yield on Avg Assets	2.92%	3.10%	3.81%	3.97%	4.12%	4.24%	4.65%	4.79%	4.85%	4.91%
Net Interest Income/ Avg Assets	2.67%	2.79%	3.37%	3.37%	3.46%	3.47%	3.68%	3.66%	3.73%	3.74%

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: 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

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

December 31, 2024

Run Date: March 25, 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	\$9,711,312	\$5,764,938	\$8,270,508	69.70%	\$8,286	4.80%	1.37%	3.43%	11.13%	11.43%
	Rogue Credit Union	\$3,616,309	\$2,139,145	\$3,111,079	68.76%	\$5,713	5.40%	1.83%	3.57%	7.54%	7.35%
	Oregon Community Credit Union	\$3,405,072	\$3,056,311	\$2,821,641	108.32%	\$5,737	6.22%	2.01%	4.21%	2.32%	4.98%
	Rivermark Community Credit Union	\$3,332,012	\$2,150,043	\$2,941,724	73.09%	\$5,720	6.68%	2.22%	4.46%	130.08%	148.06%
	SELCO Community Credit Union	\$2,771,498	\$1,919,875	\$2,460,032	78.04%	\$6,173	4.63%	1.75%	2.88%	1.64%	0.73%
	Oregon State Credit Union	\$2,568,921	\$1,614,433	\$2,070,641	77.97%	\$8,341	4.94%	1.77%	3.17%	18.59%	6.95%
	Unitus Community Credit Union	\$1,724,388	\$1,334,466	\$1,502,992	88.79%	\$5,492	4.25%	1.44%	2.81%	0.08%	0.03%
	First Community Credit Union	\$1,676,813	\$1,103,010	\$1,450,692	76.03%	\$4,684	3.47%	0.44%	3.03%	0.01%	(2.39%)
	Marion and Polk Schools Credit Union	\$1,383,690	\$1,156,437	\$1,201,266	96.27%	\$4,304	4.90%	1.29%	3.61%	2.48%	7.67%
	Average of Asset Group A	\$3,354,446	\$2,248,740	\$2,870,064	81.89%	\$6,050	5.03%	1.57%	3.46%	19.32%	20.53%
Asset Group B - \$501 million to \$1 billion in total assets											
	Mid Oregon Federal Credit Union	\$759,008	\$659,104	\$672,411	98.02%	\$4,759	6.26%	1.60%	4.67%	7.49%	7.92%
	Embold Federal Credit Union	\$597,634	\$433,663	\$537,307	80.71%	\$4,528	5.06%	1.05%	4.01%	0.81%	0.65%
	Central Willamette Credit Union	\$593,072	\$414,804	\$511,125	81.16%	\$4,409	5.12%	1.34%	3.78%	14.18%	15.24%
	Consolidated Federal Credit Union	\$510,175	\$379,341	\$412,036	92.07%	\$7,186	4.37%	1.35%	3.02%	6.53%	7.60%
	Average of Asset Group B	\$614,972	\$471,728	\$533,220	87.99%	\$5,221	5.20%	1.34%	3.87%	7.25%	7.85%
Asset Group C - \$251 to \$500 million in total assets											
	Wauna Federal Credit Union	\$429,998	\$313,395	\$361,647	86.66%	\$3,856	5.00%	1.64%	3.36%	0.42%	0.65%
	Cascade Community Federal Credit Union	\$422,492	\$246,655	\$357,405	69.01%	\$10,059	4.17%	0.86%	3.31%	8.11%	6.83%
	InRoads Federal Credit Union	\$359,545	\$269,382	\$312,582	86.18%	\$4,439	4.79%	1.57%	3.22%	(4.52%)	4.34%
	Pacific Crest Federal Credit Union	\$352,411	\$224,628	\$314,377	71.45%	\$4,074	5.33%	0.63%	4.70%	6.95%	6.11%
	Oregonians Credit Union	\$341,246	\$216,105	\$288,097	75.01%	\$4,875	4.55%	0.61%	3.94%	(1.87%)	(3.18%)
	Pacific NW Federal Credit Union	\$306,810	\$195,109	\$274,252	71.14%	\$5,383	4.13%	0.98%	3.15%	(1.99%)	8.75%
	Old West Federal Credit Union	\$286,187	\$193,283	\$249,338	77.52%	\$3,555	4.99%	0.83%	4.16%	(1.91%)	(2.49%)
	NW Priority Credit Union	\$250,075	\$57,779	\$209,021	27.64%	\$5,954	2.78%	0.44%	2.34%	(3.41%)	(3.96%)
	Average of Asset Group C	\$343,596	\$214,542	\$295,840	70.58%	\$5,274	4.47%	0.95%	3.52%	0.22%	2.13%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: March 25, 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	\$174,824	\$137,417	\$149,235	92.08%	\$5,219	6.40%	2.08%	4.32%	3.14%	3.19%
	44 North Credit Union	\$164,913	\$116,927	\$144,942	80.67%	\$4,229	7.18%	1.32%	5.86%	4.78%	4.93%
	Trailhead Federal Credit Union	\$163,205	\$110,059	\$150,228	73.26%	\$4,872	5.01%	1.86%	3.14%	(2.68%)	17.06%
	Heritage Grove Federal Credit Union	\$153,466	\$104,978	\$140,336	74.80%	\$5,116	5.18%	0.95%	4.23%	3.55%	2.69%
	KaiPerm Northwest Federal Credit Union	\$139,453	\$59,117	\$105,460	56.06%	\$9,961	4.01%	2.07%	1.94%	10.41%	3.10%
	Pacific Cascade Federal Credit Union	\$132,040	\$80,300	\$115,832	69.32%	\$4,001	4.87%	0.25%	4.62%	(3.81%)	(4.86%)
	Ironworkers USA Federal Credit Union	\$126,124	\$100,585	\$110,736	90.83%	\$5,733	7.73%	2.47%	5.26%	13.39%	13.69%
	Valley Credit Union	\$116,196	\$85,079	\$100,021	85.06%	\$6,116	5.79%	1.94%	3.85%	6.13%	8.09%
	IBEW & United Workers Federal Credit Union	\$115,168	\$76,433	\$102,719	74.41%	\$4,346	5.00%	0.30%	4.70%	4.11%	2.88%
	Point West Credit Union	\$110,382	\$79,080	\$95,070	83.18%	\$3,942	5.15%	0.72%	4.43%	0.50%	1.35%
	Forrit Credit Union	\$93,697	\$60,487	\$82,912	72.95%	\$4,358	4.58%	0.71%	3.87%	(5.31%)	(5.32%)
	Sunset Science Park Federal Credit Union	\$89,615	\$78,719	\$76,905	102.36%	\$6,893	4.46%	1.70%	2.76%	(2.09%)	(3.53%)
	Castparts Employees Federal Credit Union	\$75,376	\$49,380	\$63,185	78.15%	\$5,025	4.54%	1.00%	3.54%	0.47%	(0.46%)
	Teamsters Council #37 Federal Credit Union	\$72,652	\$23,703	\$61,769	38.37%	\$8,547	3.89%	0.68%	3.21%	3.34%	2.72%
	Benton County Schools Credit Union	\$67,733	\$31,956	\$60,696	52.65%	\$8,467	3.36%	1.00%	2.36%	3.85%	3.56%
	United Trades Federal Credit Union	\$57,067	\$36,515	\$49,853	73.25%	\$6,341	5.07%	1.53%	3.54%	6.68%	6.23%
	Cutting Edge Federal Credit Union	\$56,488	\$20,930	\$50,418	41.51%	\$4,345	3.72%	1.12%	2.60%	3.97%	4.50%
	Umatilla County Federal Credit Union	\$48,653	\$29,485	\$40,216	73.32%	\$12,163	3.12%	0.86%	2.26%	(13.67%)	(10.89%)
	Portland Local No. 8 Federal Credit Union	\$40,251	\$27,505	\$35,489	77.50%	\$4,472	4.79%	0.74%	4.05%	0.07%	(1.26%)
	Northwest Adventist Federal Credit Union	\$37,150	\$26,054	\$31,977	81.48%	\$6,192	5.00%	0.80%	4.20%	8.98%	8.61%
	E W E B Employees Federal Credit Union	\$34,132	\$15,729	\$29,821	52.74%	\$7,585	4.57%	0.38%	4.19%	(2.33%)	(4.90%)
	Gateway Credit Union	\$29,967	\$20,698	\$23,204	89.20%	\$5,993	4.24%	1.02%	3.22%	2.82%	2.50%
	Emerald Empire Federal Credit Union	\$28,400	\$20,251	\$22,545	89.82%	\$4,057	5.55%	0.46%	5.09%	(1.38%)	(3.12%)
	IBEW/SJ Cascade Federal Credit Union	\$22,195	\$14,826	\$19,406	76.40%	\$5,549	4.75%	0.75%	4.00%	(1.60%)	(0.95%)
	South Coast ILWU Federal Credit Union	\$17,659	\$9,465	\$14,591	64.87%	\$4,415	4.82%	0.12%	4.70%	(4.11%)	(6.84%)
	Machinists-Boilermakers Federal Credit Union	\$4,110	\$3,168	\$3,675	86.20%	\$2,740	5.17%	0.07%	5.10%	(6.48%)	(7.29%)
	Radio Cab Credit Union	\$3,596	\$881	\$2,667	33.03%	\$3,596	5.13%	2.92%	2.21%	6.01%	7.32%
	OPC Federal Credit Union	\$2,775	\$2,418	\$2,319	104.27%	\$5,550	4.48%	3.08%	1.40%	(3.65%)	(4.88%)
	Average of Asset Group D	\$77,760	\$50,791	\$67,365	73.85%	\$5,708	4.91%	1.18%	3.74%	1.25%	1.36%

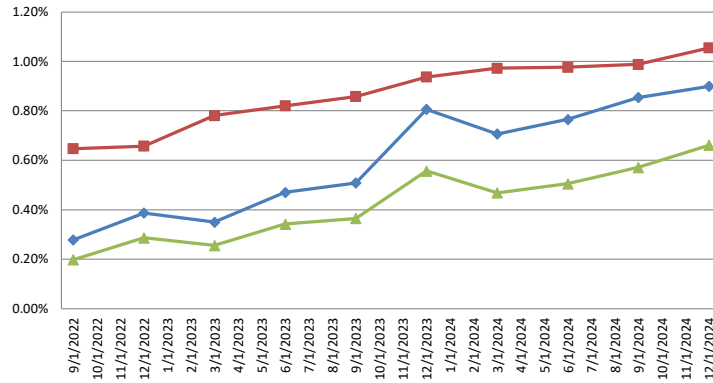
Source: SNL Financial

NA = data was not available.

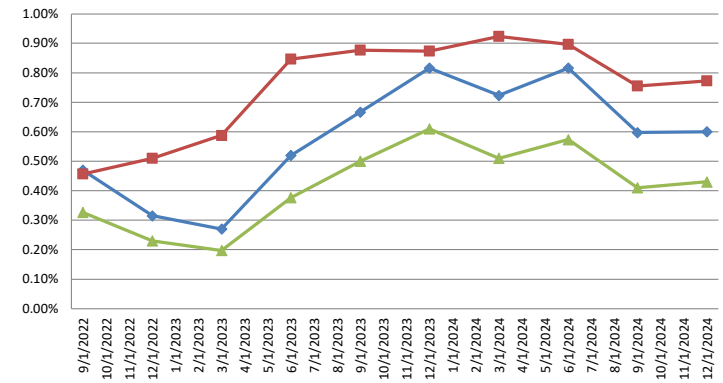
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

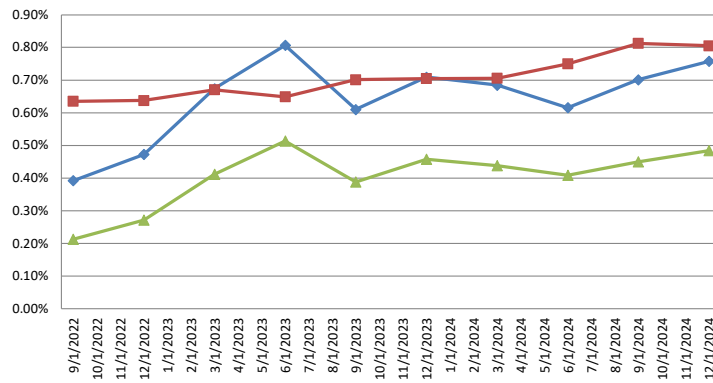
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

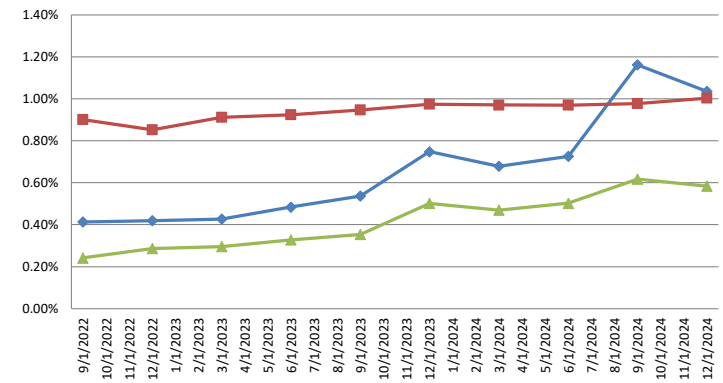
NPLs/Loans	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Reserves/Loans	0.65%	0.66%	0.78%	0.82%	0.86%	0.94%	0.97%	0.98%	0.99%	1.05%
Delinquent Loans/Total Assets	0.20%	0.29%	0.26%	0.34%	0.37%	0.56%	0.47%	0.51%	0.57%	0.66%

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

NPLs/Loans	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Reserves/Loans	0.46%	0.51%	0.59%	0.85%	0.88%	0.87%	0.92%	0.90%	0.76%	0.77%
Delinquent Loans/Total Assets	0.33%	0.23%	0.20%	0.38%	0.50%	0.61%	0.51%	0.57%	0.41%	0.43%

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

NPLs/Loans	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Reserves/Loans	0.64%	0.64%	0.67%	0.65%	0.70%	0.71%	0.71%	0.75%	0.81%	0.81%
Delinquent Loans/Total Assets	0.21%	0.27%	0.41%	0.51%	0.39%	0.46%	0.44%	0.41%	0.45%	0.48%

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

NPLs/Loans	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Reserves/Loans	0.90%	0.85%	0.91%	0.92%	0.95%	0.97%	0.97%	0.97%	0.98%	1.00%
Delinquent Loans/Total Assets	0.24%	0.29%	0.30%	0.33%	0.35%	0.50%	0.47%	0.50%	0.62%	0.58%

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

December 31, 2024

Run Date: March 25, 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	\$9,711,312	\$36,102	0.63%	0.81%	129.52%	2.91%	0.37%
	Rogue Credit Union	\$3,616,309	\$20,245	0.95%	1.45%	153.44%	7.18%	0.56%
	Oregon Community Credit Union	\$3,405,072	\$73,761	2.41%	1.67%	69.28%	20.50%	2.17%
	Rivermark Community Credit Union	\$3,332,012	\$38,934	1.81%	1.65%	90.91%	11.92%	1.17%
	SELCO Community Credit Union	\$2,771,498	\$9,691	0.50%	0.89%	177.25%	3.56%	0.35%
	Oregon State Credit Union	\$2,568,921	\$9,200	0.57%	1.15%	202.18%	4.10%	0.36%
	Unitus Community Credit Union	\$1,724,388	\$7,698	0.58%	1.20%	208.89%	4.46%	0.45%
	First Community Credit Union	\$1,676,813	\$791	0.07%	0.13%	179.90%	0.48%	0.05%
	Marion and Polk Schools Credit Union	\$1,383,690	\$6,544	0.57%	0.54%	95.22%	4.32%	0.47%
	Average of Asset Group A	\$3,354,446	\$22,552	0.90%	1.05%	145.18%	6.60%	0.66%
Asset Group B - \$501 million to \$1 billion in total assets								
	Mid Oregon Federal Credit Union	\$759,008	\$854	0.13%	0.76%	583.96%	1.42%	0.11%
	Embold Federal Credit Union	\$597,634	\$3,329	0.77%	0.85%	111.35%	6.82%	0.56%
	Central Willamette Credit Union	\$593,072	\$5,776	1.39%	1.12%	80.11%	11.87%	0.97%
	Consolidated Federal Credit Union	\$510,175	\$414	0.11%	0.36%	331.64%	0.67%	0.08%
	Average of Asset Group B	\$614,972	\$2,593	0.60%	0.77%	276.77%	5.20%	0.43%
Asset Group C - \$251 to \$500 million in total assets								
	Wauna Federal Credit Union	\$429,998	\$2,820	0.90%	0.91%	100.74%	12.23%	0.66%
	Cascade Community Federal Credit Union	\$422,492	\$154	0.06%	0.09%	150.00%	0.25%	0.04%
	InRoads Federal Credit Union	\$359,545	\$1,647	0.61%	0.60%	98.12%	7.43%	0.46%
	Pacific Crest Federal Credit Union	\$352,411	\$1,301	0.58%	0.76%	130.59%	3.63%	0.37%
	Oregonians Credit Union	\$341,246	\$2,195	1.02%	0.51%	50.43%	4.24%	0.64%
	Pacific NW Federal Credit Union	\$306,810	\$1,512	0.77%	0.66%	85.12%	5.07%	0.49%
	Old West Federal Credit Union	\$286,187	\$3,154	1.63%	1.21%	74.41%	12.19%	1.10%
	NW Priority Credit Union	\$250,075	\$283	0.49%	1.70%	347.35%	0.70%	0.11%
	Average of Asset Group C	\$343,596	\$1,633	0.76%	0.81%	129.60%	5.72%	0.48%

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
December 31, 2024
Run Date: March 25, 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	\$174,824	\$1,321	0.96%	1.18%	122.79%	5.24%	0.76%
	44 North Credit Union	\$164,913	\$2,102	1.80%	2.23%	123.93%	10.74%	1.27%
	Trailhead Federal Credit Union	\$163,205	\$914	0.83%	0.38%	46.17%	7.61%	0.56%
	Heritage Grove Federal Credit Union	\$153,466	\$1,288	1.23%	0.97%	79.04%	7.48%	0.84%
	KaiPerm Northwest Federal Credit Union	\$139,453	\$128	0.22%	1.73%	799.22%	1.14%	0.09%
	Pacific Cascade Federal Credit Union	\$132,040	\$586	0.73%	0.60%	82.25%	3.90%	0.44%
	Ironworkers USA Federal Credit Union	\$126,124	\$2,259	2.25%	0.83%	37.10%	16.03%	1.79%
	Valley Credit Union	\$116,196	\$2,577	3.03%	1.32%	43.69%	18.32%	2.22%
	IBEW & United Workers Federal Credit Union	\$115,168	\$753	0.99%	0.21%	20.85%	6.05%	0.65%
	Point West Credit Union	\$110,382	\$630	0.80%	0.41%	51.27%	5.24%	0.57%
	Forrit Credit Union	\$93,697	\$927	1.53%	0.59%	38.73%	8.63%	0.99%
	Sunset Science Park Federal Credit Union	\$89,615	\$61	0.08%	0.19%	245.90%	0.48%	0.07%
	Castparts Employees Federal Credit Union	\$75,376	\$342	0.69%	0.80%	115.20%	2.86%	0.45%
	Teamsters Council #37 Federal Credit Union	\$72,652	\$216	0.91%	0.88%	96.76%	1.98%	0.30%
	Benton County Schools Credit Union	\$67,733	\$0	0.00%	0.14%	NA	0.00%	0.00%
	United Trades Federal Credit Union	\$57,067	\$358	0.98%	0.47%	47.49%	5.06%	0.63%
	Cutting Edge Federal Credit Union	\$56,488	\$276	1.32%	0.57%	43.12%	5.64%	0.49%
	Umatilla County Federal Credit Union	\$48,653	\$73	0.25%	0.53%	212.33%	0.85%	0.15%
	Portland Local No. 8 Federal Credit Union	\$40,251	\$346	1.26%	0.54%	43.06%	8.80%	0.86%
	Northwest Adventist Federal Credit Union	\$37,150	\$155	0.59%	0.40%	67.10%	3.33%	0.42%
	E W E B Employees Federal Credit Union	\$34,132	\$52	0.33%	0.13%	40.38%	1.23%	0.15%
	Gateway Credit Union	\$29,967	\$2	0.01%	0.20%	NM	0.03%	0.01%
	Emerald Empire Federal Credit Union	\$28,400	\$110	0.54%	2.11%	388.18%	1.81%	0.39%
	IBEW/SJ Cascade Federal Credit Union	\$22,195	\$45	0.30%	1.27%	417.78%	1.57%	0.20%
	South Coast ILWU Federal Credit Union	\$17,659	\$0	0.00%	0.50%	NA	0.00%	0.00%
	Machinists-Boilermakers Federal Credit Union	\$4,110	\$11	0.35%	1.36%	390.91%	2.38%	0.27%
	Radio Cab Credit Union	\$3,596	\$61	6.92%	6.81%	98.36%	6.24%	1.70%
	OPC Federal Credit Union	\$2,775	\$2	0.08%	0.74%	900.00%	0.42%	0.07%
	Average of Asset Group D	\$77,760	\$557	1.04%	1.00%	182.06%	4.75%	0.58%

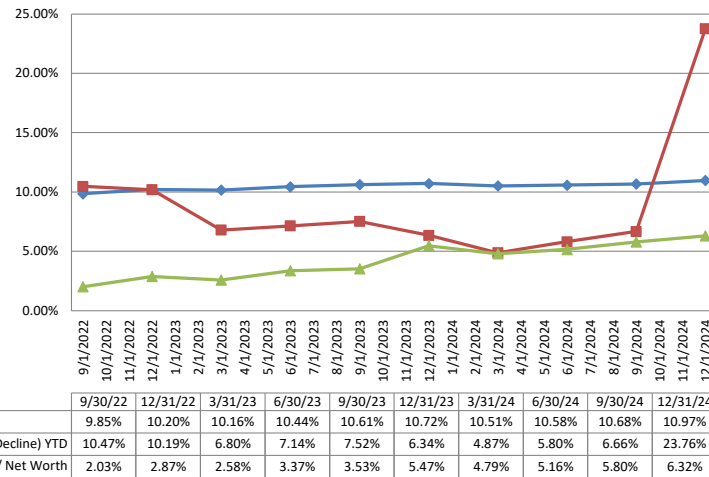
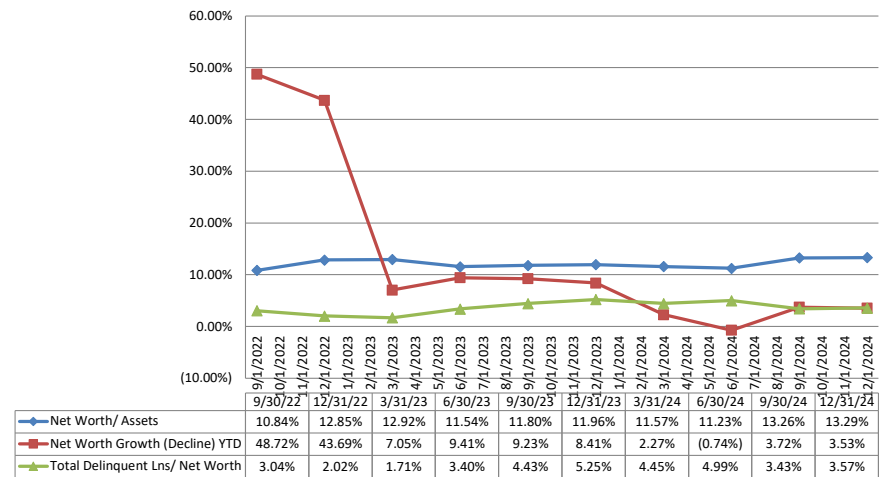
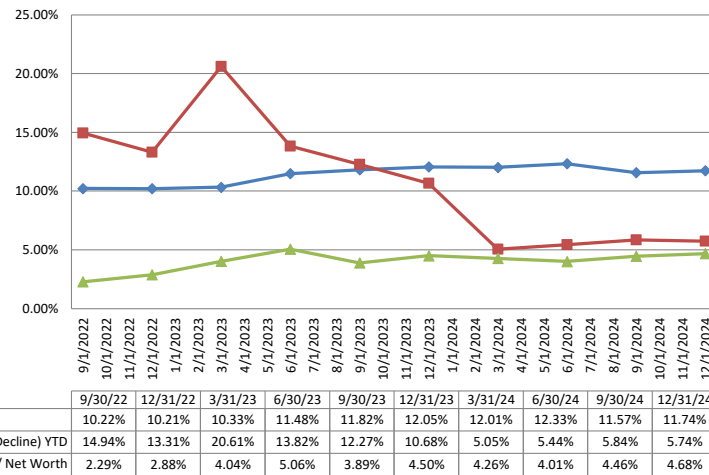
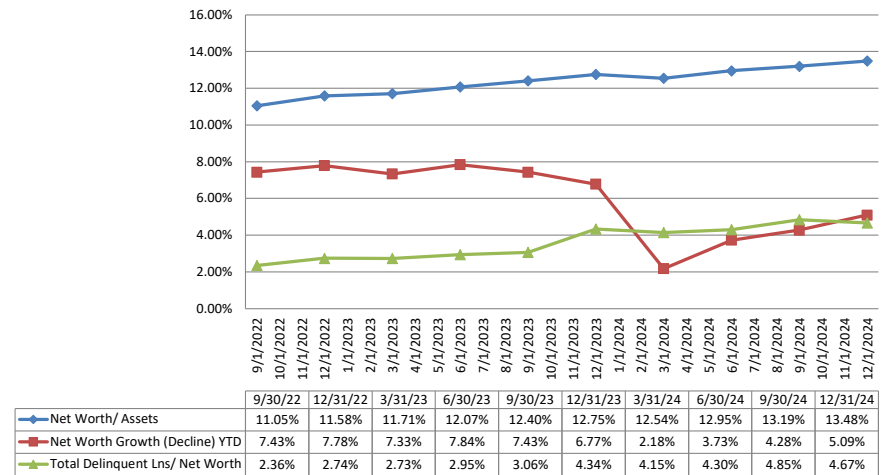
Source: SNL Financial

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

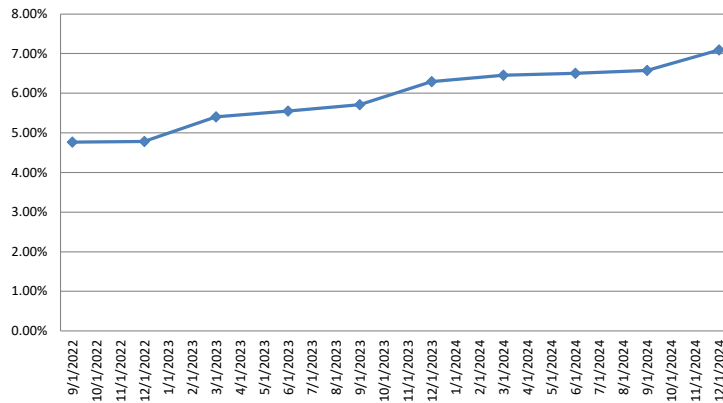
Asset Group A - \$1 billion and over in total assets
As of Date**Asset Group B - \$501 million to \$1 billion in total assets**
As of Date**Asset Group C - \$251 to \$500 million in total assets**
As of Date**Asset Group D - \$0 to \$250 million in total assets**
As of Date

Source: SNL Financial

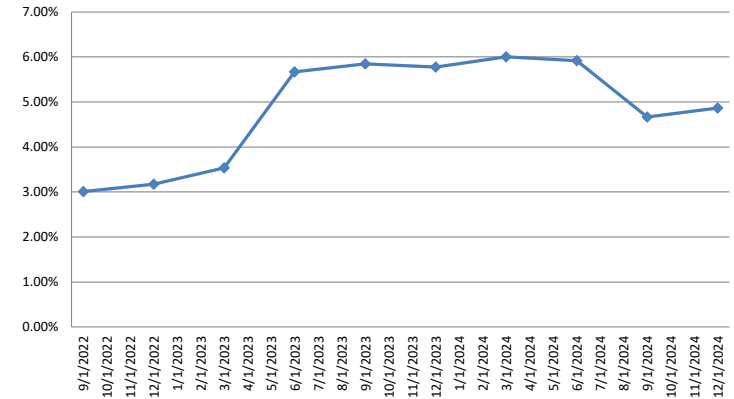
NA = data was not available.

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

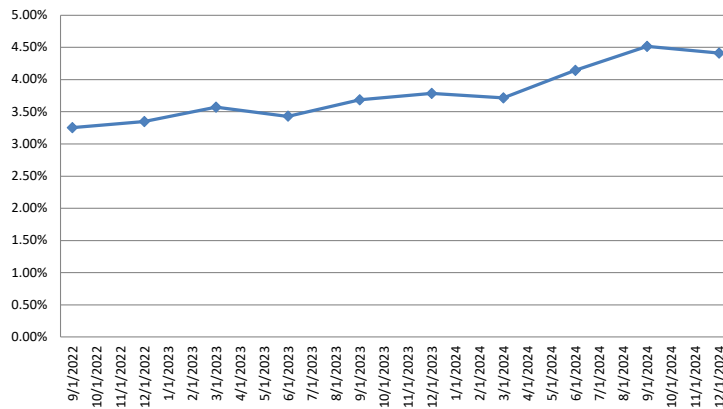
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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

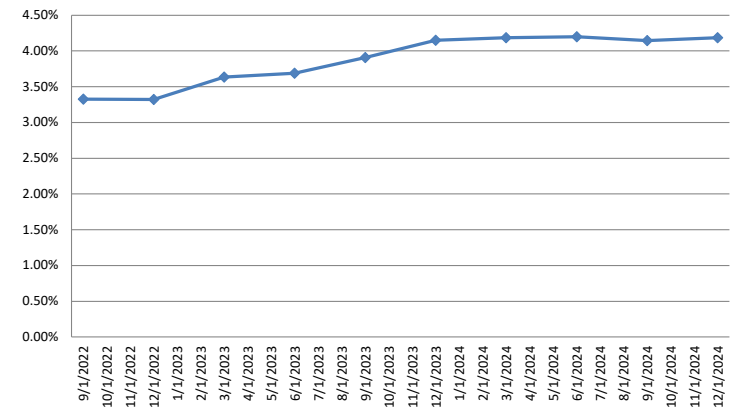
Classified Assets/ Net Worth	4.77%	4.79%	5.41%	5.55%	5.71%	6.30%	6.46%	6.50%	6.58%	7.10%
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Asset Group B - \$501 million to \$1 billion in total assets
As of Date

Classified Assets/ Net Worth	3.01%	3.17%	3.54%	5.67%	5.85%	5.77%	6.00%	5.92%	4.67%	4.87%
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Asset Group C - \$251 to \$500 million in Total Assets
As of Date

Classified Assets/ Net Worth	3.25%	3.35%	3.57%	3.43%	3.69%	3.78%	3.72%	4.14%	4.52%	4.41%
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Asset Group D - \$0 to \$250 million in total assets
As of Date

Classified Assets/ Net Worth	3.33%	3.32%	3.64%	3.69%	3.91%	4.15%	4.19%	4.20%	4.15%	4.19%
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Net Worth

December 31, 2024

Run Date: March 25, 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	\$9,711,312	\$1,250,120	12.87%	10.66%	2.89%	3.74%
	Rogue Credit Union	\$3,616,309	\$351,837	9.73%	7.38%	5.75%	8.83%
	Oregon Community Credit Union	\$3,405,072	\$346,751	10.18%	7.03%	21.27%	14.74%
	Rivermark Community Credit Union	\$3,332,012	\$339,215	10.18%	155.52%	11.48%	10.43%
	SELCO Community Credit Union	\$2,771,498	\$321,180	11.59%	7.30%	3.02%	5.35%
	Oregon State Credit Union	\$2,568,921	\$283,510	11.04%	6.93%	3.25%	6.56%
	Unitus Community Credit Union	\$1,724,388	\$170,383	9.88%	1.28%	4.52%	9.44%
	First Community Credit Union	\$1,676,813	\$204,862	12.22%	7.52%	0.39%	0.69%
	Marion and Polk Schools Credit Union	\$1,383,690	\$152,640	11.03%	10.23%	4.29%	4.08%
	Average of Asset Group A	\$3,354,446	\$380,055	10.97%	23.76%	6.32%	7.10%
Asset Group B - \$501 million to \$1 billion in total assets							
	Mid Oregon Federal Credit Union	\$759,008	\$84,151	11.09%	5.22%	1.01%	5.93%
	Embold Federal Credit Union	\$597,634	\$57,278	9.58%	2.41%	5.81%	6.47%
	Central Willamette Credit Union	\$593,072	\$82,276	13.87%	4.99%	7.02%	5.62%
	Consolidated Federal Credit Union	\$510,175	\$95,002	18.62%	1.49%	0.44%	1.45%
	Average of Asset Group B	\$614,972	\$79,677	13.29%	3.53%	3.57%	4.87%
Asset Group C - \$251 to \$500 million in total assets							
	Wauna Federal Credit Union	\$429,998	\$31,981	7.44%	(0.56%)	8.82%	8.88%
	Cascade Community Federal Credit Union	\$422,492	\$66,509	15.74%	14.56%	0.23%	0.35%
	InRoads Federal Credit Union	\$359,545	\$29,103	8.09%	2.93%	5.66%	5.55%
	Pacific Crest Federal Credit Union	\$352,411	\$34,938	9.91%	16.30%	3.72%	4.86%
	Oregonians Credit Union	\$341,246	\$50,810	14.89%	5.49%	4.32%	2.18%
	Pacific NW Federal Credit Union	\$306,810	\$28,642	9.34%	2.98%	5.28%	4.49%
	Old West Federal Credit Union	\$286,187	\$36,187	12.64%	2.86%	8.72%	6.49%
	NW Priority Credit Union	\$250,075	\$39,639	15.85%	1.37%	0.71%	2.48%
	Average of Asset Group C	\$343,596	\$39,726	11.74%	5.74%	4.68%	4.41%

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

December 31, 2024

Run Date: March 25, 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	\$174,824	\$23,847	13.64%	4.14%	5.54%	6.80%
	44 North Credit Union	\$164,913	\$19,204	11.64%	4.38%	10.95%	13.56%
	Trailhead Federal Credit Union	\$163,205	\$16,216	9.94%	1.53%	5.64%	2.60%
	Heritage Grove Federal Credit Union	\$153,466	\$18,491	12.05%	8.70%	6.97%	5.51%
	KaiPerm Northwest Federal Credit Union	\$139,453	\$14,991	10.75%	5.39%	0.85%	6.82%
	Pacific Cascade Federal Credit Union	\$132,040	\$14,533	11.01%	7.75%	4.03%	3.32%
	Ironworkers USA Federal Credit Union	\$126,124	\$14,782	11.72%	14.09%	15.28%	5.67%
	Valley Credit Union	\$116,196	\$14,147	12.18%	1.35%	18.22%	7.96%
	IBEW & United Workers Federal Credit Union	\$115,168	\$12,345	10.72%	14.68%	6.10%	1.27%
	Point West Credit Union	\$110,382	\$12,304	11.15%	5.48%	5.12%	2.63%
	Forrit Credit Union	\$93,697	\$10,421	11.12%	(3.27%)	8.90%	3.44%
	Sunset Science Park Federal Credit Union	\$89,615	\$12,679	14.15%	7.44%	0.48%	1.18%
	Castparts Employees Federal Credit Union	\$75,376	\$11,581	15.36%	4.69%	2.95%	3.40%
	Teamsters Council #37 Federal Credit Union	\$72,652	\$10,723	14.76%	7.14%	2.01%	1.95%
	Benton County Schools Credit Union	\$67,733	\$6,780	10.01%	6.54%	0.00%	0.65%
	United Trades Federal Credit Union	\$57,067	\$7,155	12.54%	4.29%	5.00%	2.38%
	Cutting Edge Federal Credit Union	\$56,488	\$5,589	9.89%	(15.00%)	4.94%	2.13%
	Umatilla County Federal Credit Union	\$48,653	\$8,476	17.42%	5.67%	0.86%	1.83%
	Portland Local No. 8 Federal Credit Union	\$40,251	\$3,840	9.54%	(2.17%)	9.01%	3.88%
	Northwest Adventist Federal Credit Union	\$37,150	\$4,554	12.26%	13.31%	3.40%	2.28%
	E W E B Employees Federal Credit Union	\$34,132	\$4,224	12.38%	18.19%	1.23%	0.50%
	Gateway Credit Union	\$29,967	\$6,569	21.92%	2.98%	0.03%	0.62%
	Emerald Empire Federal Credit Union	\$28,400	\$5,663	19.94%	5.75%	1.94%	7.54%
	IBEW/SJ Cascade Federal Credit Union	\$22,195	\$2,683	12.09%	6.94%	1.68%	7.01%
	South Coast ILWU Federal Credit Union	\$17,659	\$3,044	17.24%	11.54%	0.00%	1.54%
	Machinists-Boilermakers Federal Credit Union	\$4,110	\$420	10.22%	(4.33%)	2.62%	10.24%
	Radio Cab Credit Union	\$3,596	\$918	25.53%	2.46%	6.64%	6.54%
	OPC Federal Credit Union	\$2,775	\$455	16.40%	2.94%	0.44%	3.96%
	Average of Asset Group D	\$77,760	\$9,523	13.48%	5.09%	4.67%	4.19%

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.