

+

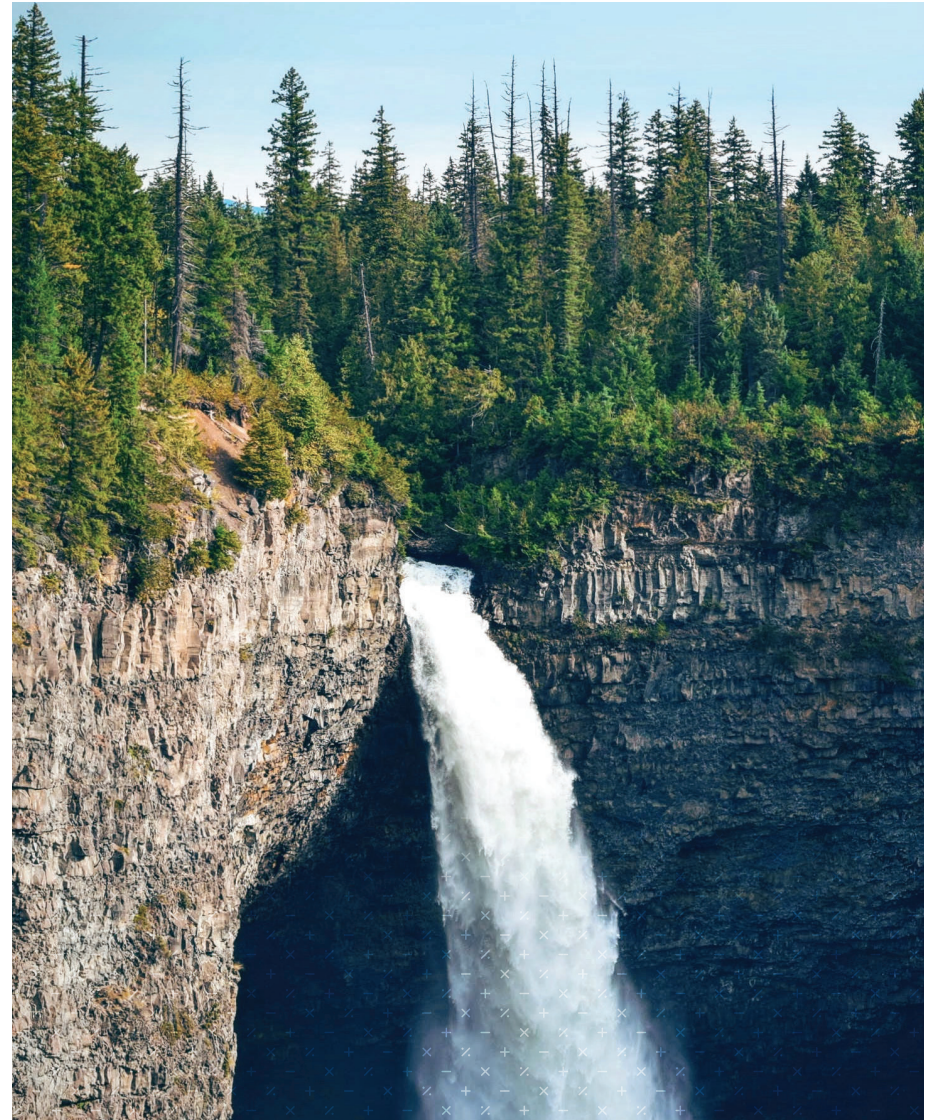
×

−

÷

Credit Union Index

AN ANALYSIS OF WASHINGTON AND OREGON
CREDIT UNIONS





The Credit Union Index is published by the Washington and Oregon offices of Moss Adams.

For more information on the data presented in this report, contact **Rebecca Radell, Senior Manager**, at **(209) 955-6136**.

ASSET SIZE DEFINITION

- Group A** Over \$1 billion
- Group B** \$501 million-\$1 billion
- Group C** \$251 million-\$500 million
- Group D** \$0-\$250 million

Washington

BELLINGHAM

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

SEATTLE

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

TRI-CITIES

8836 Gage Boulevard
Suite 201-A
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

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

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 98907
(509) 248-7750

Oregon

EUGENE

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

PORTLAND

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

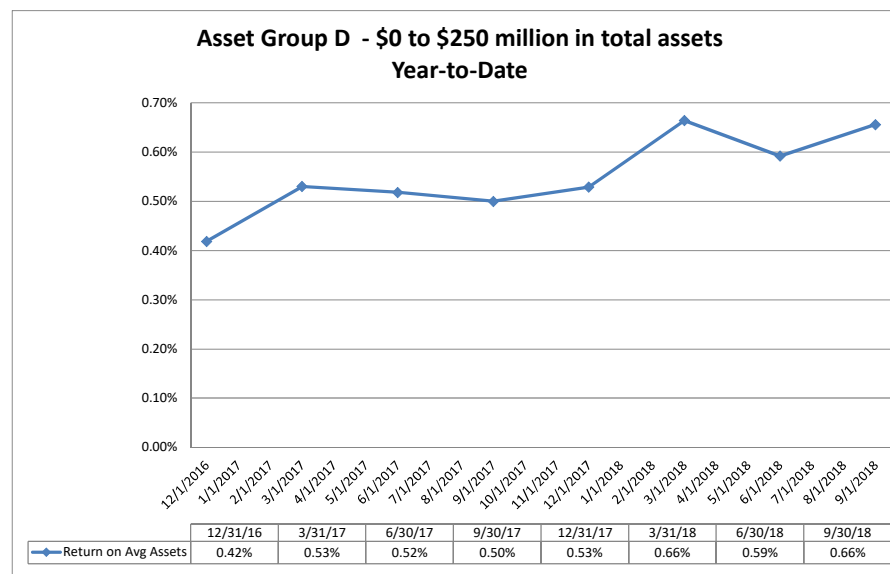
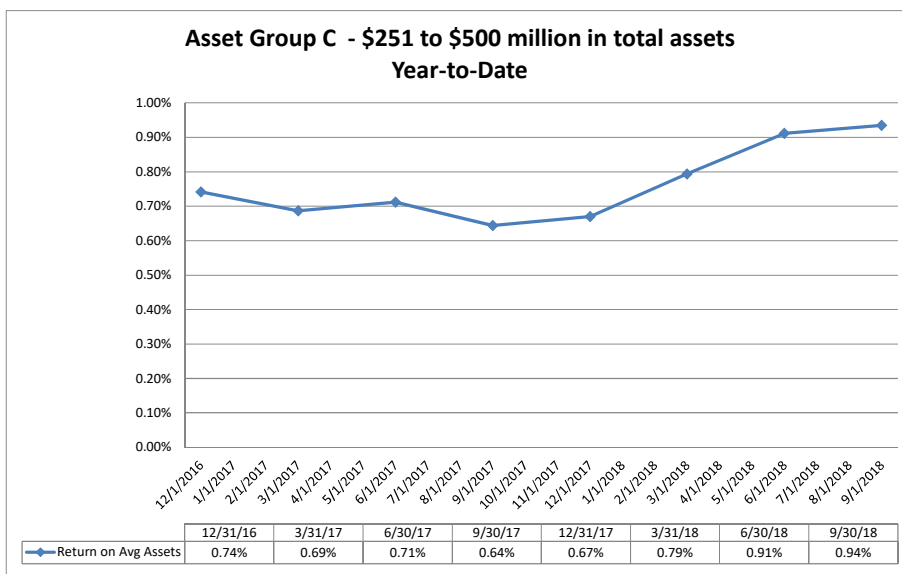
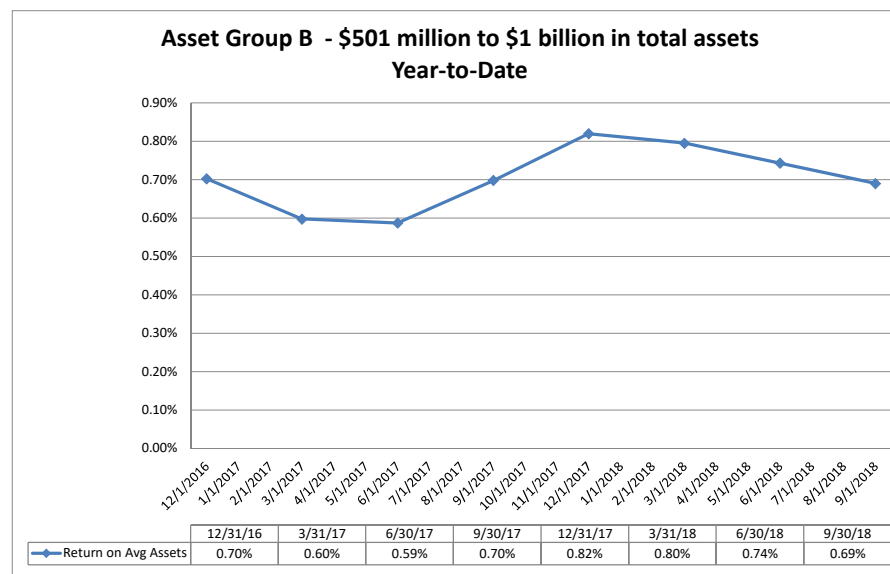
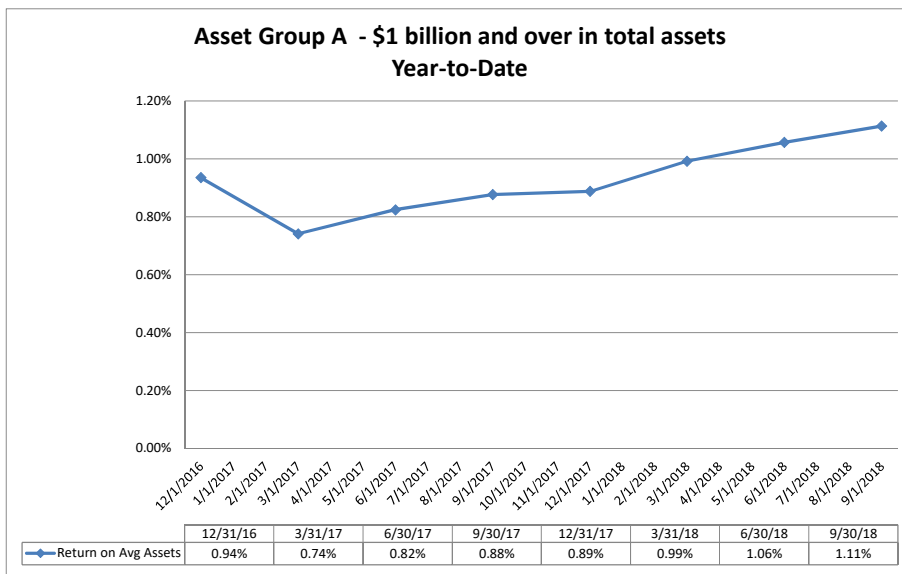
MEDFORD

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

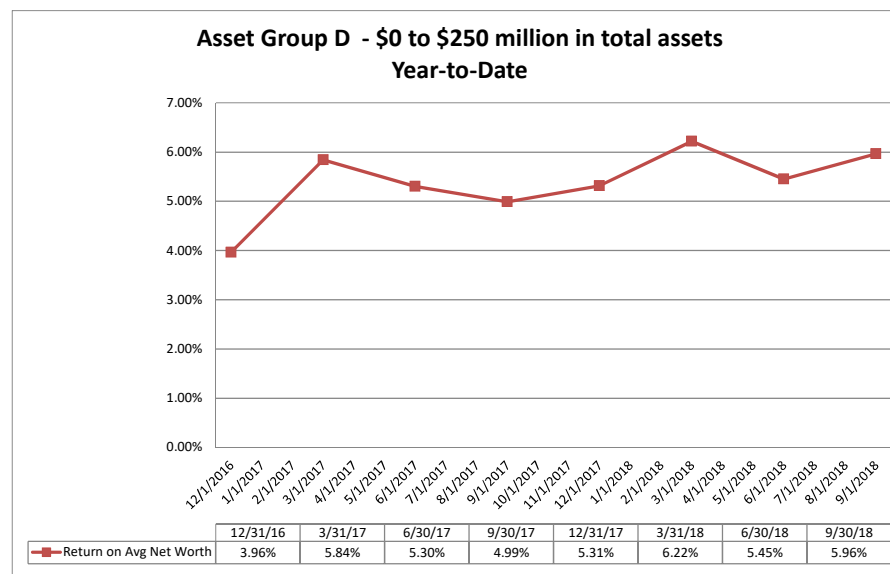
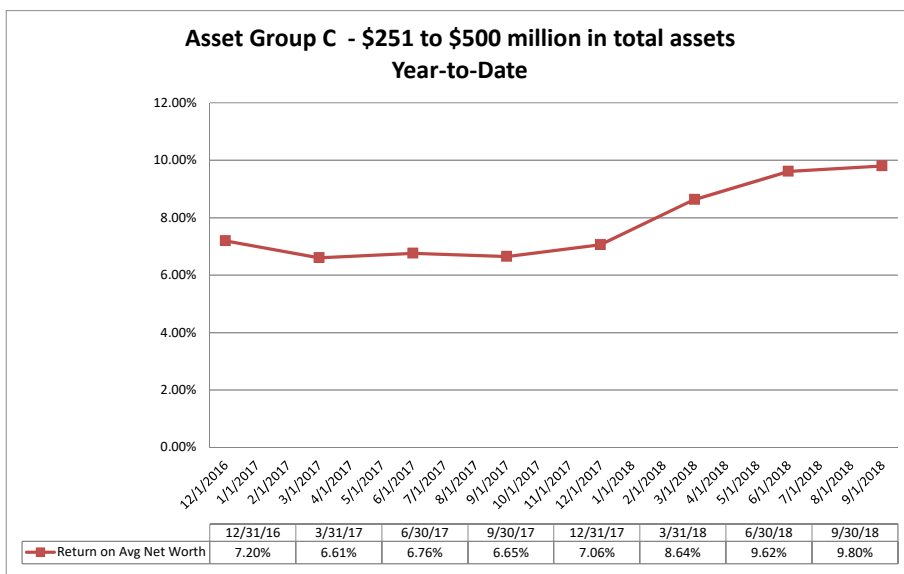
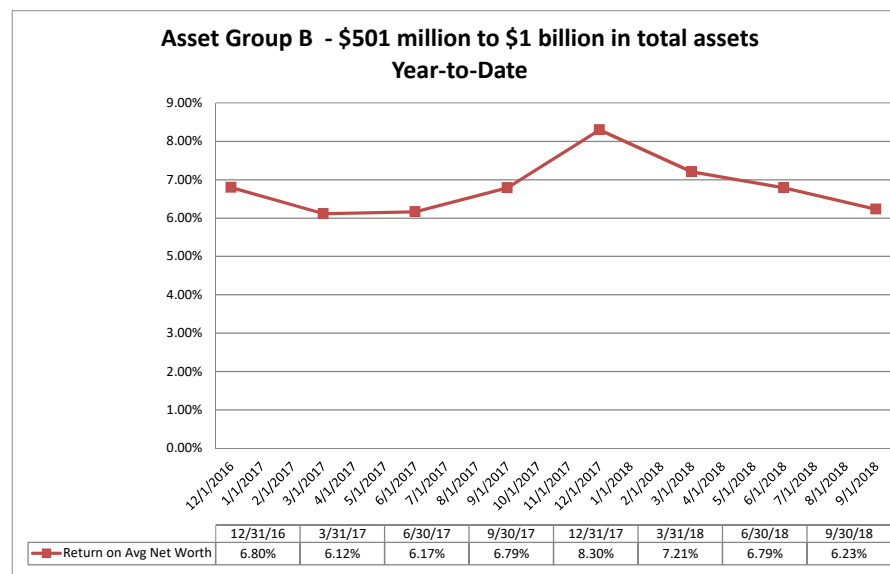
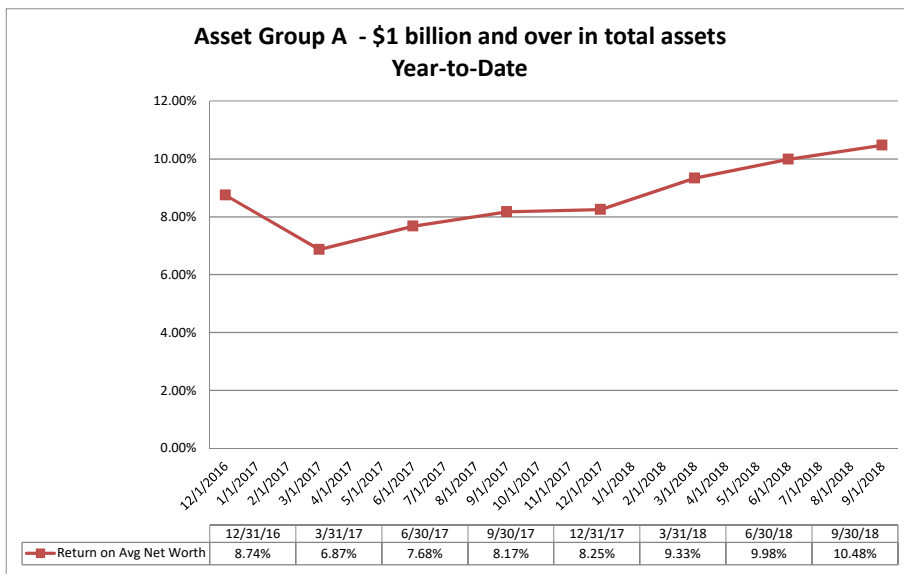


Source: SNL Financial

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



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

September 30, 2018

Run Date: November 12, 2018

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	\$18,756,685	\$62,407	1.33%	12.27%	62.60%	\$109	\$195,647	1.41%	13.17%	60.76%	\$106
	Washington State Employees Credit Union	\$2,937,047	\$8,484	1.17%	11.27%	68.71%	\$96	\$20,946	0.98%	9.48%	69.86%	\$99
	Spokane Teachers Credit Union	\$2,883,206	\$9,360	1.31%	12.28%	66.49%	\$78	\$26,087	1.23%	11.74%	67.70%	\$77
	Numerica Credit Union	\$2,261,909	\$7,611	1.37%	13.92%	65.81%	\$90	\$17,285	1.07%	10.78%	70.33%	\$86
	Gesa Credit Union	\$2,014,169	\$4,870	0.98%	10.57%	67.79%	\$75	\$14,493	0.99%	10.79%	67.47%	\$74
	HAPO Community Credit Union	\$1,667,367	\$2,383	0.57%	7.41%	79.91%	\$81	\$7,440	0.61%	7.83%	78.53%	\$81
	Whatcom Educational Credit Union	\$1,601,760	\$4,053	1.03%	6.73%	73.67%	\$86	\$12,145	1.05%	6.83%	70.80%	\$81
	Sound Credit Union	\$1,535,816	\$6,235	1.63%	12.78%	65.18%	\$84	\$16,363	1.44%	11.50%	65.53%	\$84
	Columbia Credit Union	\$1,454,241	\$4,905	1.36%	12.23%	64.75%	\$78	\$12,314	1.17%	10.47%	66.73%	\$77
	TwinStar Credit Union	\$1,358,379	\$4,238	1.26%	12.62%	70.02%	\$85	\$12,843	1.31%	13.15%	69.62%	\$83
	Harborstone Credit Union	\$1,339,364	\$3,358	1.00%	8.97%	66.65%	\$80	\$8,570	0.88%	7.73%	69.27%	\$82
	Inspirus Credit Union	\$1,316,018	\$3,655	1.12%	10.98%	65.40%	\$107	\$8,822	0.91%	9.01%	68.12%	\$103
	Kitsap Credit Union	\$1,222,698	\$3,147	1.04%	9.88%	70.55%	\$73	\$7,991	0.89%	8.52%	70.60%	\$75
	Fibre Federal Credit Union	\$1,081,786	\$3,168	1.18%	9.51%	71.54%	\$88	\$8,285	1.04%	8.43%	74.14%	\$88
	IQ Credit Union	\$1,067,077	\$4,697	1.78%	18.65%	64.33%	\$73	\$12,362	1.60%	17.07%	65.65%	\$74
	Horizon Credit Union	\$1,064,014	\$3,680	1.41%	12.82%	64.05%	\$72	\$9,291	1.23%	11.10%	66.04%	\$71
	Average of Asset Group A	\$2,722,596	\$8,516	1.22%	11.43%	67.97%	\$85	\$24,430	1.11%	10.48%	68.82%	\$84
Asset Group B - \$501 million to \$1 billion in total assets												
	Seattle Credit Union	\$859,437	\$351	0.16%	1.99%	87.13%	\$84	\$1,560	0.24%	2.97%	85.08%	\$88
	Red Canoe Credit Union	\$766,087	\$1,602	0.84%	6.74%	75.76%	\$74	\$4,740	0.83%	6.74%	77.60%	\$76
	Solarity Credit Union	\$755,842	\$920	0.49%	3.66%	70.51%	\$71	\$5,468	0.98%	7.38%	71.08%	\$79
	America's Credit Union, A Federal Credit Union	\$615,839	(\$218)	(0.14%)	(1.79%)	82.78%	\$79	(\$113)	(0.02%)	(0.31%)	84.30%	\$83
	Salal Credit Union	\$597,380	\$695	0.47%	4.92%	83.27%	\$91	\$3,116	0.72%	7.49%	81.33%	\$89
	Qualstar Credit Union	\$595,255	\$2,401	1.62%	12.66%	65.50%	\$78	\$5,948	1.33%	10.73%	69.00%	\$77
	Verity Credit Union	\$569,793	\$957	0.68%	7.72%	82.30%	\$81	\$3,126	0.75%	8.61%	82.22%	\$79
	Average of Asset Group B	\$679,948	\$958	0.59%	5.13%	78.18%	\$80	\$3,406	0.69%	6.23%	78.66%	\$82

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

September 30, 2018

Run Date: November 12, 2018

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 C - \$251 to \$500 million in total assets												
	Global Credit Union	\$446,130	\$747	0.67%	7.88%	75.44%	\$65	\$2,508	0.76%	9.00%	74.60%	\$63
	Our Community Credit Union	\$394,226	\$1,392	1.43%	12.17%	65.80%	\$58	\$3,160	1.11%	9.44%	72.04%	\$62
	Tapco Credit Union	\$370,889	\$760	0.82%	9.45%	69.63%	\$80	\$1,998	0.73%	8.45%	71.07%	\$79
	Cascade Federal Credit Union	\$303,932	\$486	0.64%	5.25%	66.84%	\$73	\$1,574	0.70%	5.73%	64.85%	\$73
	O Bee Credit Union	\$295,714	\$874	1.19%	14.71%	72.86%	\$66	\$2,484	1.15%	14.45%	71.17%	\$65
	North Coast Credit Union	\$257,033	\$730	1.13%	11.43%	64.98%	\$69	\$2,196	1.16%	11.72%	67.94%	\$71
	Average of Asset Group C	\$344,654	\$832	0.98%	10.15%	69.26%	\$69	\$2,320	0.94%	9.80%	70.28%	\$69

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

	Industrial Credit Union of Whatcom County	\$246,317	\$483	0.79%	10.66%	78.11%	\$60	\$1,184	0.65%	8.80%	79.76%	\$60
	People's Community Federal Credit Union	\$210,831	\$527	1.00%	8.79%	70.01%	\$60	\$1,554	0.98%	8.80%	69.72%	\$58
	NorthWest Plus Credit Union	\$197,205	\$650	1.33%	11.73%	70.73%	\$80	\$1,625	1.11%	9.97%	74.07%	\$75
	Peninsula Community Federal Credit Union	\$183,297	\$262	0.57%	6.76%	80.47%	\$68	\$1,102	0.81%	9.64%	79.14%	\$69
	Lower Valley Credit Union	\$157,205	\$119	0.30%	3.34%	76.82%	\$52	\$480	0.46%	4.93%	77.44%	\$49
	Spokane Federal Credit Union	\$154,745	\$329	0.85%	8.65%	81.73%	\$60	\$767	0.66%	6.82%	79.06%	\$60
	Great Northwest Federal Credit Union	\$146,590	\$488	1.35%	9.42%	61.69%	\$57	\$1,478	1.39%	9.76%	61.69%	\$55
	Puget Sound Cooperative Credit Union	\$144,202	\$557	1.59%	18.94%	69.05%	\$82	\$1,320	1.31%	15.58%	71.64%	\$79
	Coulee Dam Federal Credit Union	\$141,115	\$214	0.61%	8.94%	74.27%	\$65	\$592	0.56%	8.25%	78.02%	\$65
	Community 1st Credit Union	\$110,482	(\$925)	(3.31%)	(22.53%)	104.68%	\$60	(\$927)	(1.11%)	(7.39%)	91.12%	\$58
	MountainCrest Credit Union	\$102,470	\$251	0.98%	10.93%	69.99%	\$56	\$675	0.89%	10.02%	72.37%	\$63
	Cheney Federal Credit Union	\$100,801	\$169	0.68%	6.48%	77.08%	\$57	\$278	0.38%	3.59%	83.47%	\$58
	Tacoma Longshoremen Credit Union	\$97,188	\$149	0.61%	5.42%	65.16%	\$94	\$552	0.76%	6.82%	60.53%	\$89
	White River Credit Union	\$80,752	\$201	1.01%	7.09%	67.70%	\$49	\$603	1.02%	7.23%	71.09%	\$47
	Primesource Credit Union	\$77,347	\$185	0.98%	8.46%	70.37%	\$52	\$347	0.63%	5.38%	75.19%	\$55
	WCLA Credit Union	\$75,403	\$454	2.47%	21.37%	37.95%	\$97	\$1,224	2.35%	20.22%	41.27%	\$106
	Lower Columbia Longshoremen's Federal Credit Union	\$73,434	\$204	1.11%	10.52%	72.48%	\$82	\$443	0.81%	7.80%	78.85%	\$81
	Sno Falls Credit Union	\$73,338	\$193	1.06%	14.91%	85.14%	\$86	\$446	0.83%	11.83%	84.26%	\$80
	Waterfront Federal Credit Union	\$69,831	\$200	1.15%	15.35%	75.87%	\$85	\$591	1.16%	15.46%	75.67%	\$86
	Alaska Air Group Federal Credit Union	\$69,524	\$203	1.17%	7.55%	68.39%	\$65	\$428	0.82%	5.38%	76.53%	\$66
	Strait View Credit Union	\$68,821	\$279	1.66%	15.17%	57.28%	\$81	\$804	1.63%	15.13%	57.13%	\$70
	American Lake Credit Union	\$67,522	\$100	0.58%	4.52%	87.95%	\$75	(\$52)	(0.10%)	(0.78%)	92.60%	\$74
	Avista Corp. Credit Union	\$66,431	\$168	1.01%	6.88%	62.56%	\$138	\$458	0.91%	6.35%	60.82%	\$115
	Granco Federal Credit Union	\$62,729	(\$60)	(0.39%)	(4.42%)	87.55%	\$81	(\$83)	(0.18%)	(2.04%)	92.56%	\$80
	Progressions Credit Union	\$61,924	\$81	0.54%	5.91%	80.45%	\$71	\$85	0.19%	2.07%	87.00%	\$71
	WestEdge Federal Credit Union	\$60,262	\$244	1.64%	11.25%	64.47%	\$62	\$441	0.98%	6.89%	71.25%	\$62
	Snocope Credit Union	\$58,358	\$81	0.56%	6.63%	84.32%	\$71	\$205	0.47%	5.66%	86.17%	\$71
	EvergreenDIRECT Credit Union	\$58,202	\$100	0.68%	5.91%	79.98%	\$71	\$271	0.62%	5.40%	81.56%	\$67
	Safeway Federal Credit Union	\$57,029	\$197	1.37%	6.25%	65.21%	\$59	\$324	0.74%	3.46%	71.95%	\$58
	Nordstrom Federal Credit Union	\$52,871	(\$17)	(0.13%)	(1.52%)	88.36%	\$81	\$74	0.18%	2.21%	85.38%	\$79
	Spokane Firefighters Credit Union	\$51,963	\$90	0.70%	4.27%	75.19%	\$66	\$289	0.76%	4.63%	74.29%	\$67
	Mill Town Credit Union	\$49,560	\$158	1.26%	5.32%	74.68%	\$81	\$160	0.42%	1.80%	76.27%	\$80
	Responders Emergency Services Credit Union	\$45,733	\$53	0.47%	3.31%	85.29%	\$79	\$99	0.30%	2.07%	89.67%	\$72
	Tri-Cities Community Federal Credit Union	\$42,385	\$137	1.32%	11.75%	74.17%	\$73	\$381	1.25%	11.22%	76.59%	\$67
	Spokane City Credit Union	\$42,177	\$77	0.73%	7.86%	79.40%	\$71	\$171	0.54%	5.91%	82.67%	\$68
	Olympia Credit Union	\$39,783	\$113	1.14%	13.44%	73.84%	\$58	\$259	0.87%	10.57%	75.74%	\$54
	Generations Credit Union	\$38,190	\$89	0.91%	11.67%	80.22%	\$48	\$309	1.11%	13.97%	77.41%	\$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.

Performance Analysis

September 30, 2018

Run Date: November 12, 2018

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)												
	Blue Mountain Credit Union	\$34,358	\$71	0.83%	7.11%	74.35%	\$72	\$245	0.94%	8.22%	74.19%	\$71
	Calcoe Federal Credit Union	\$34,306	\$59	0.69%	8.19%	75.19%	\$55	\$116	0.47%	5.42%	77.21%	\$55
	Connection Credit Union	\$28,640	\$51	0.71%	5.29%	89.25%	\$63	\$137	0.62%	4.80%	88.68%	\$62
	Longshoremen's Local Four Federal Credit Union	\$28,629	\$77	1.08%	5.74%	71.58%	\$101	\$180	0.83%	4.53%	76.26%	\$96
	State Highway Credit Union	\$27,077	\$66	0.99%	5.63%	71.13%	\$68	\$110	0.55%	3.15%	80.09%	\$69
	IBEW 76 Federal Credit Union	\$24,038	\$38	0.63%	4.60%	81.74%	\$113	\$115	0.62%	4.70%	84.97%	\$108
	Mint Valley Federal Credit Union	\$19,200	\$50	1.03%	7.30%	76.61%	\$51	\$107	0.73%	5.29%	81.17%	\$48
	Newrizons Federal Credit Union	\$16,057	\$66	1.70%	17.83%	68.49%	\$56	\$135	1.17%	12.49%	70.38%	\$58
	Community Healthcare Federal Credit Union	\$15,291	\$65	1.69%	17.81%	69.68%	\$53	\$147	1.25%	13.92%	72.81%	\$58
	Mt. Rainier Federal Credit Union	\$14,981	\$41	1.12%	9.51%	70.29%	\$64	\$98	0.91%	7.74%	72.92%	\$64
	Express Credit Union	\$12,947	\$23	0.72%	7.14%	91.79%	\$64	\$43	0.45%	4.50%	92.54%	\$63
	Lighthouse Community Credit Union	\$12,931	\$21	0.66%	6.73%	75.32%	\$63	(\$69)	(0.72%)	(6.95%)	87.60%	\$75
	Puget Sound Refinery Federal Credit Union	\$12,369	\$41	1.32%	10.38%	66.10%	\$47	\$106	1.11%	9.12%	68.85%	\$45
	Tesoro Northwest Federal Credit Union	\$11,940	\$1	0.03%	0.12%	95.61%	\$61	\$48	0.52%	1.91%	89.44%	\$58
	Spokane Media Federal Credit Union	\$10,978	\$12	0.43%	5.14%	88.00%	\$59	\$36	0.43%	5.21%	85.75%	\$60
	Tacoma Narrows Federal Credit Union	\$8,340	\$11	0.53%	3.47%	81.08%	\$52	\$12	0.19%	1.27%	81.65%	\$52
	PUD Federal Credit Union	\$7,881	\$20	1.01%	6.44%	66.67%	\$72	\$34	0.57%	3.69%	82.35%	\$86
	Longshore Federal Credit Union	\$6,113	(\$12)	(0.80%)	(9.62%)	77.03%	\$58	\$4	0.09%	1.07%	82.38%	\$58
	Sears Spokane Employees Federal Credit Union	\$3,593	(\$8)	(0.83%)	(11.81%)	123.53%	\$44	(\$33)	(1.08%)	(15.55%)	128.16%	\$45
	Utility Employees Federal Credit Union	\$3,374	\$11	1.27%	8.75%	54.17%	\$36	\$21	0.80%	5.63%	67.19%	\$36
	Fluke Employees Federal Credit Union	\$2,827	\$3	0.43%	2.28%	70.37%	\$37	\$9	0.43%	2.29%	79.73%	\$39
	Average of Asset Group D	\$65,033	\$129	0.79%	6.98%	75.80%	\$68	\$354	0.66%	5.96%	78.35%	\$67

Source: SNL Financial

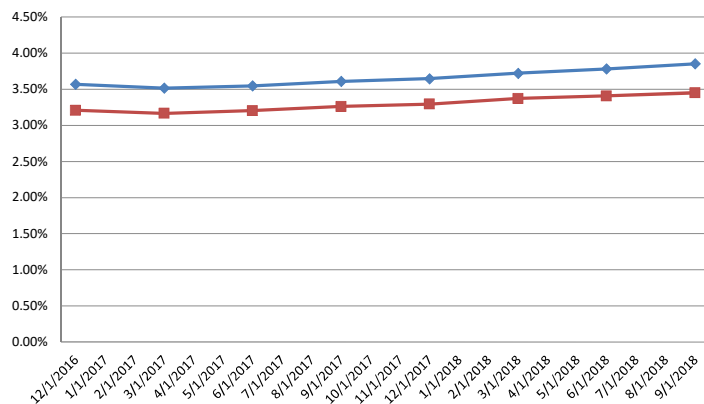
NA = data was not available.

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

Balance Sheet & Net Interest Margin

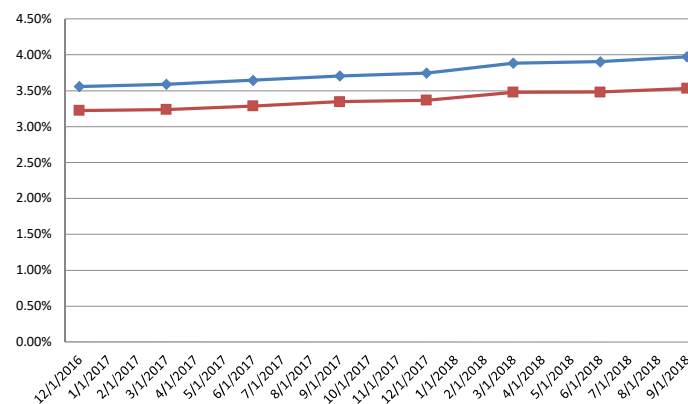
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



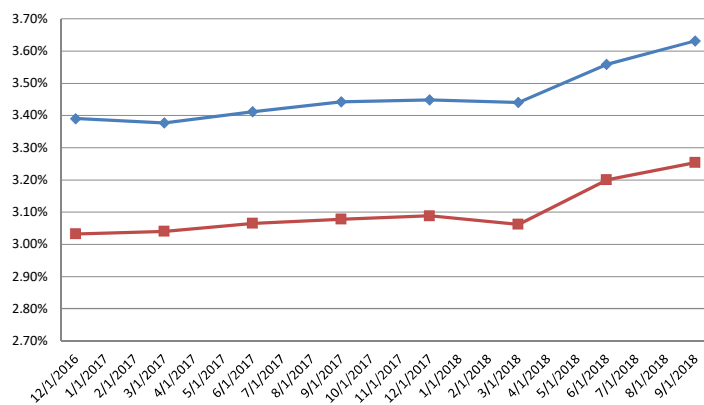
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.57%	3.51%	3.55%	3.61%	3.64%	3.72%	3.78%	3.85%
Net Interest Income/ Avg Assets	3.21%	3.17%	3.20%	3.26%	3.29%	3.37%	3.41%	3.45%

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



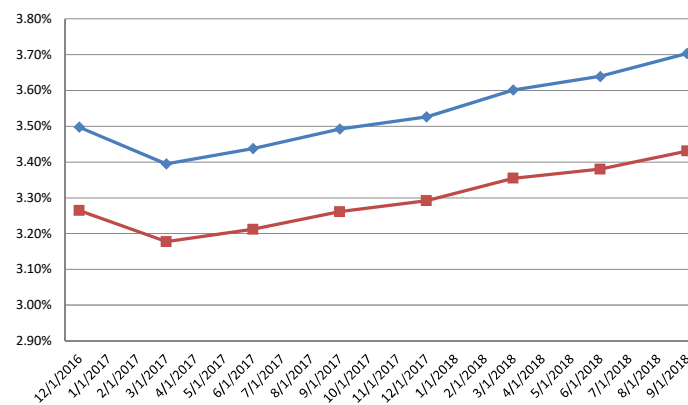
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.56%	3.59%	3.65%	3.70%	3.74%	3.88%	3.90%	3.97%
Net Interest Income/ Avg Assets	3.22%	3.24%	3.29%	3.35%	3.36%	3.48%	3.48%	3.53%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.39%	3.38%	3.41%	3.44%	3.45%	3.44%	3.56%	3.63%
Net Interest Income/ Avg Assets	3.03%	3.04%	3.07%	3.08%	3.09%	3.06%	3.20%	3.25%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.50%	3.39%	3.44%	3.49%	3.53%	3.60%	3.64%	3.70%
Net Interest Income/ Avg Assets	3.26%	3.18%	3.21%	3.26%	3.29%	3.35%	3.38%	3.43%

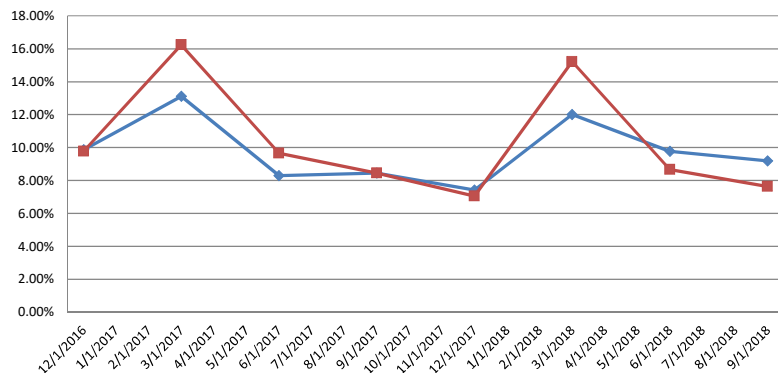
Source: SNL Financial

NA = data was not available.

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

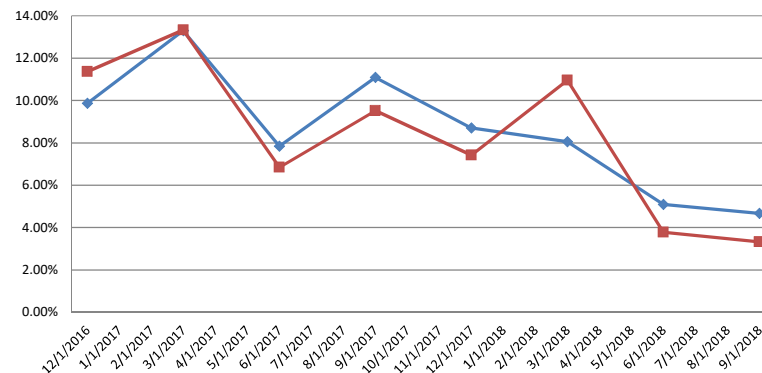
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



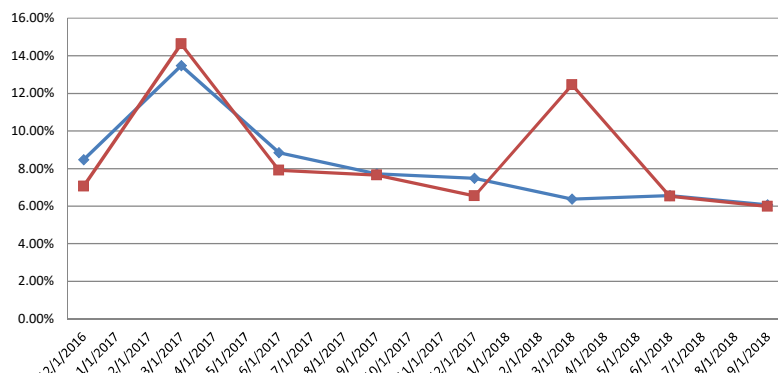
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	9.87%	13.11%	8.30%	8.46%	7.42%	12.02%	9.77%	9.19%
Market Growth Rate	9.78%	16.24%	9.65%	8.46%	7.06%	15.21%	8.68%	7.64%

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



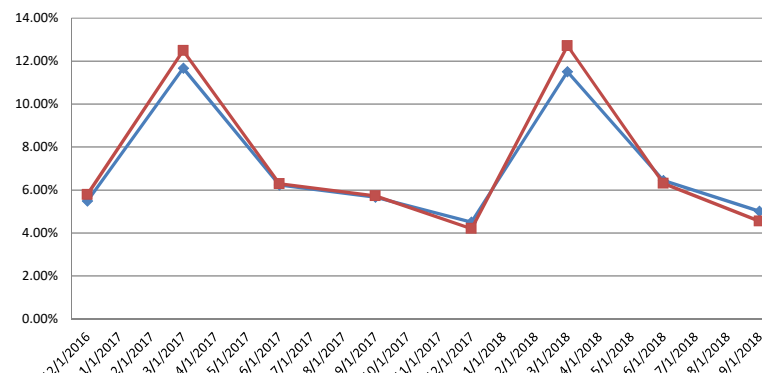
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	9.87%	13.30%	7.85%	11.09%	8.71%	8.06%	5.09%	4.67%
Market Growth Rate	11.37%	13.33%	6.85%	9.52%	7.43%	10.96%	3.78%	3.33%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	8.47%	13.48%	8.85%	7.71%	7.48%	6.38%	6.56%	6.07%
Market Growth Rate	7.06%	14.63%	7.91%	7.64%	6.55%	12.45%	6.52%	5.99%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	5.49%	11.68%	6.23%	5.66%	4.51%	11.51%	6.45%	5.02%
Market Growth Rate	5.79%	12.50%	6.29%	5.72%	4.20%	12.72%	6.31%	4.55%

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.

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 12, 2018

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	\$18,756,685	\$12,603,240	\$16,370,309	76.99%	\$9,096	3.37%	0.34%	3.04%	6.85%	6.65%
	Washington State Employees Credit Union	\$2,937,047	\$2,407,300	\$2,533,995	95.00%	\$4,737	4.37%	0.28%	4.09%	8.28%	6.26%
	Spokane Teachers Credit Union	\$2,883,206	\$2,554,369	\$2,328,479	109.70%	\$4,412	3.94%	0.62%	3.33%	7.14%	9.22%
	Numerica Credit Union	\$2,261,909	\$1,872,797	\$1,825,687	102.58%	\$4,090	4.54%	0.79%	3.75%	13.38%	7.65%
	Gesa Credit Union	\$2,014,169	\$1,710,881	\$1,688,566	101.32%	\$4,281	4.02%	0.59%	3.42%	7.84%	6.77%
	HAPO Community Credit Union	\$1,667,367	\$1,474,717	\$1,435,809	102.71%	\$4,047	3.92%	0.67%	3.26%	6.23%	4.16%
	Whatcom Educational Credit Union	\$1,601,760	\$1,338,966	\$1,333,938	100.38%	\$4,232	3.67%	0.40%	3.27%	10.87%	11.95%
	Sound Credit Union	\$1,535,816	\$1,155,515	\$1,311,773	88.09%	\$5,102	3.68%	0.19%	3.50%	6.82%	6.10%
	Columbia Credit Union	\$1,454,241	\$1,224,770	\$1,275,047	96.06%	\$5,041	3.65%	0.23%	3.41%	14.43%	19.39%
	TwinStar Credit Union	\$1,358,379	\$1,100,475	\$1,143,870	96.21%	\$3,603	4.36%	0.31%	4.05%	10.56%	4.14%
	Harborstone Credit Union	\$1,339,364	\$1,051,786	\$1,071,787	98.13%	\$5,604	3.59%	0.33%	3.25%	10.01%	(1.83%)
	Inspirus Credit Union	\$1,316,018	\$1,067,599	\$1,127,222	94.71%	\$8,573	3.33%	0.43%	2.90%	6.17%	6.16%
	Kitsap Credit Union	\$1,222,698	\$993,896	\$1,076,782	92.30%	\$4,730	3.94%	0.27%	3.67%	5.03%	4.67%
	Fibre Federal Credit Union	\$1,081,786	\$715,219	\$935,154	76.48%	\$4,145	3.25%	0.26%	2.99%	4.90%	4.74%
	IQ Credit Union	\$1,067,077	\$812,562	\$952,160	85.34%	\$3,705	4.05%	0.18%	3.87%	12.13%	11.67%
	Horizon Credit Union	\$1,064,014	\$818,067	\$919,893	88.93%	\$4,509	3.95%	0.55%	3.41%	16.32%	14.52%
	Average of Asset Group A	\$2,722,596	\$2,056,385	\$2,333,154	94.06%	\$4,994	3.85%	0.40%	3.45%	9.19%	7.64%
Asset Group B - \$501 million to \$1 billion in total assets											
	Seattle Credit Union	\$859,437	\$662,859	\$759,042	87.33%	\$5,338	3.57%	0.40%	3.17%	(0.35%)	3.38%
	Red Canoe Credit Union	\$766,087	\$618,006	\$657,472	94.00%	\$3,631	3.88%	0.34%	3.54%	5.83%	6.40%
	Solarity Credit Union	\$755,842	\$610,578	\$565,190	108.03%	\$4,695	3.80%	0.48%	3.32%	0.87%	(2.69%)
	America's Credit Union, A Federal Credit Union	\$615,839	\$475,198	\$478,428	99.32%	\$3,644	4.04%	0.78%	3.26%	0.33%	(6.20%)
	Salal Credit Union	\$597,380	\$462,083	\$493,782	93.58%	\$3,566	4.55%	0.36%	4.19%	15.08%	18.05%
	Qualstar Credit Union	\$595,255	\$380,531	\$510,253	74.58%	\$3,942	3.93%	0.36%	3.57%	0.25%	(0.72%)
	Verity Credit Union	\$569,793	\$455,915	\$477,120	95.56%	\$3,957	4.05%	0.38%	3.67%	10.71%	5.08%
	Average of Asset Group B	\$679,948	\$523,596	\$563,041	93.20%	\$4,110	3.97%	0.44%	3.53%	4.67%	3.33%

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

September 30, 2018

Run Date: November 12, 2018

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											
	Global Credit Union	\$446,130	\$359,288	\$385,622	93.17%	\$3,329	3.81%	0.32%	3.50%	(1.04%)	2.46%
	Our Community Credit Union	\$394,226	\$167,274	\$333,173	50.21%	\$4,085	3.75%	0.42%	3.33%	11.62%	12.84%
	Tapco Credit Union	\$370,889	\$274,875	\$334,027	82.29%	\$4,415	3.59%	0.13%	3.46%	4.76%	4.33%
	Cascade Federal Credit Union	\$303,932	\$91,158	\$265,286	34.36%	\$10,131	2.37%	0.82%	1.56%	4.23%	4.25%
	O Bee Credit Union	\$295,714	\$262,900	\$254,533	103.29%	\$3,113	4.40%	0.37%	4.03%	9.88%	4.82%
	North Coast Credit Union	\$257,033	\$203,869	\$224,322	90.88%	\$4,248	3.87%	0.23%	3.64%	6.97%	7.21%
	Average of Asset Group C	\$344,654	\$226,561	\$299,494	75.70%	\$4,887	3.63%	0.38%	3.25%	6.07%	5.99%
Asset Group D - \$0 to \$250 million in total assets											
	Industrial Credit Union of Whatcom County	\$246,317	\$160,703	\$224,389	71.62%	\$3,118	3.43%	0.14%	3.29%	5.91%	6.10%
	People's Community Federal Credit Union	\$210,831	\$93,100	\$185,428	50.21%	\$5,406	2.72%	0.24%	2.48%	1.11%	0.46%
	NorthWest Plus Credit Union	\$197,205	\$138,319	\$171,552	80.63%	\$4,152	3.86%	0.16%	3.70%	3.29%	2.42%
	Peninsula Community Federal Credit Union	\$183,297	\$138,799	\$166,834	83.20%	\$2,864	3.84%	0.19%	3.64%	3.17%	2.51%
	Lower Valley Credit Union	\$157,205	\$127,413	\$140,593	90.63%	\$2,068	6.56%	0.96%	5.60%	40.81%	41.06%
	Spokane Federal Credit Union	\$154,745	\$106,206	\$136,559	77.77%	\$3,224	3.41%	0.14%	3.27%	0.52%	(0.67%)
	Great Northwest Federal Credit Union	\$146,590	\$85,680	\$124,103	69.04%	\$2,932	4.19%	0.16%	4.03%	10.16%	9.64%
	Puget Sound Cooperative Credit Union	\$144,202	\$130,422	\$122,703	106.29%	\$5,060	4.04%	0.48%	3.56%	18.94%	19.57%
	Coulee Dam Federal Credit Union	\$141,115	\$91,506	\$128,728	71.08%	\$2,714	4.11%	0.07%	4.03%	1.18%	1.10%
	Community 1st Credit Union	\$110,482	\$61,515	\$89,253	68.92%	\$3,298	2.81%	0.18%	2.63%	0.28%	2.62%
	MountainCrest Credit Union	\$102,470	\$75,306	\$91,623	82.19%	\$4,554	3.55%	0.09%	3.47%	6.84%	5.87%
	Cheney Federal Credit Union	\$100,801	\$51,134	\$88,761	57.61%	\$5,929	2.54%	0.39%	2.15%	6.04%	5.36%
	Tacoma Longshoremen Credit Union	\$97,188	\$20,026	\$85,903	23.31%	\$13,884	2.51%	0.96%	1.56%	3.77%	3.30%
	White River Credit Union	\$80,752	\$31,711	\$69,297	45.76%	\$4,250	2.98%	0.08%	2.90%	7.25%	7.33%
	Primesource Credit Union	\$77,347	\$59,465	\$67,259	88.41%	\$3,291	4.93%	0.62%	4.30%	11.51%	14.15%
	WCLA Credit Union	\$75,403	\$63,786	\$58,452	109.13%	\$12,567	4.82%	1.14%	3.68%	31.18%	31.55%
	Lower Columbia Longshoremen's Federal Credit Union	\$73,434	\$41,007	\$65,049	63.04%	\$4,738	3.24%	0.08%	3.16%	2.40%	1.52%
	Sno Falls Credit Union	\$73,338	\$57,381	\$67,160	85.44%	\$3,259	4.16%	0.09%	4.07%	12.87%	12.53%
	Waterfront Federal Credit Union	\$69,831	\$38,973	\$63,283	61.59%	\$4,816	3.72%	0.04%	3.68%	9.49%	9.48%
	Alaska Air Group Federal Credit Union	\$69,524	\$37,447	\$57,966	64.60%	\$4,966	3.19%	0.10%	3.10%	6.48%	5.92%
	Strait View Credit Union	\$68,821	\$32,570	\$61,373	53.07%	\$5,984	3.43%	0.15%	3.28%	9.08%	8.03%
	American Lake Credit Union	\$67,522	\$33,754	\$57,901	58.30%	\$3,554	3.51%	0.32%	3.19%	(7.60%)	(9.37%)
	Avista Corp. Credit Union	\$66,431	\$43,058	\$56,459	76.26%	\$13,286	2.87%	0.76%	2.11%	1.16%	0.29%
	Granco Federal Credit Union	\$62,729	\$45,421	\$57,276	79.30%	\$3,391	4.45%	0.21%	4.24%	2.77%	3.84%
	Progressions Credit Union	\$61,924	\$51,879	\$56,083	92.50%	\$3,870	4.11%	0.29%	3.82%	4.73%	5.29%
	WestEdge Federal Credit Union	\$60,262	\$28,660	\$51,165	56.01%	\$4,304	3.41%	0.12%	3.29%	2.79%	2.06%
	Snocope Credit Union	\$58,358	\$41,448	\$52,997	78.21%	\$4,168	3.52%	0.18%	3.35%	0.79%	0.68%
	EvergreenDIRECT Credit Union	\$58,202	\$40,377	\$50,259	80.34%	\$2,531	4.53%	0.30%	4.23%	1.11%	1.29%
	Safeway Federal Credit Union	\$57,029	\$28,551	\$43,872	65.08%	\$4,959	2.86%	0.33%	2.53%	(2.39%)	(4.15%)
	Nordstrom Federal Credit Union	\$52,871	\$23,222	\$47,923	48.46%	\$4,806	2.93%	0.13%	2.81%	7.59%	7.96%
	Spokane Firefighters Credit Union	\$51,963	\$34,666	\$42,869	80.86%	\$5,774	2.99%	0.47%	2.52%	6.71%	6.21%
	Mill Town Credit Union	\$49,560	\$36,562	\$37,206	98.27%	\$4,720	3.90%	0.20%	3.70%	(3.78%)	(5.45%)
	Responders Emergency Services Credit Union	\$45,733	\$28,061	\$39,093	71.78%	\$5,717	2.87%	0.45%	2.43%	11.39%	13.03%
	Tri-Cities Community Federal Credit Union	\$42,385	\$31,092	\$36,883	84.30%	\$2,826	4.29%	0.19%	4.10%	10.51%	8.70%
	Spokane City Credit Union	\$42,177	\$33,240	\$38,042	87.38%	\$4,218	3.73%	0.19%	3.54%	5.99%	6.05%
	Olympia Credit Union	\$39,783	\$35,503	\$36,296	97.82%	\$2,567	3.59%	0.11%	3.47%	2.05%	2.64%
	Generations Credit Union	\$38,190	\$26,070	\$32,896	79.25%	\$3,183	4.19%	0.32%	3.87%	19.97%	18.05%

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.

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 12, 2018

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)											
	Blue Mountain Credit Union	\$34,358	\$22,905	\$30,166	75.93%	\$4,295	3.96%	0.10%	3.86%	(3.09%)	(3.90%)
	Calcoe Federal Credit Union	\$34,306	\$27,922	\$31,338	89.10%	\$2,541	5.17%	0.42%	4.75%	13.53%	14.34%
	Connection Credit Union	\$28,640	\$18,319	\$24,632	74.37%	\$2,121	4.95%	0.06%	4.89%	(1.84%)	(2.84%)
	Longshoremen's Local Four Federal Credit Union	\$28,629	\$12,887	\$23,166	55.63%	\$5,726	3.23%	0.10%	3.12%	1.97%	1.32%
	State Highway Credit Union	\$27,077	\$16,282	\$22,305	73.00%	\$5,415	3.16%	0.26%	2.89%	1.93%	1.62%
	IBEW 76 Federal Credit Union	\$24,038	\$10,400	\$20,673	50.31%	\$8,013	2.68%	0.11%	2.58%	(3.53%)	(4.75%)
	Mint Valley Federal Credit Union	\$19,200	\$12,576	\$16,341	76.96%	\$2,743	3.71%	0.18%	3.53%	(2.52%)	(4.07%)
	Newrizons Federal Credit Union	\$16,057	\$10,343	\$14,024	73.75%	\$2,919	5.45%	1.00%	4.46%	7.22%	6.67%
	Community Healthcare Federal Credit Union	\$15,291	\$7,823	\$13,600	57.52%	\$3,398	4.27%	0.10%	4.18%	(1.24%)	(1.83%)
	Mt. Rainier Federal Credit Union	\$14,981	\$6,033	\$13,213	45.66%	\$4,994	2.96%	0.10%	2.85%	11.38%	11.86%
	Express Credit Union	\$12,947	\$11,287	\$10,295	109.64%	\$1,079	5.81%	0.56%	5.25%	8.78%	1.78%
	Lighthouse Community Credit Union	\$12,931	\$8,680	\$11,623	74.68%	\$1,616	4.52%	0.19%	4.34%	5.71%	7.63%
	Puget Sound Refinery Federal Credit Union	\$12,369	\$7,773	\$10,510	73.96%	\$3,092	3.29%	0.43%	2.86%	(5.21%)	(9.81%)
	Tesoro Northwest Federal Credit Union	\$11,940	\$7,959	\$8,547	93.12%	\$2,985	3.63%	0.12%	3.51%	(2.35%)	(4.86%)
	Spokane Media Federal Credit Union	\$10,978	\$7,997	\$9,927	80.56%	\$2,745	3.66%	0.21%	3.45%	(2.54%)	(3.50%)
	Tacoma Narrows Federal Credit Union	\$8,340	\$3,795	\$7,052	53.81%	\$2,780	3.57%	0.26%	3.29%	7.94%	9.17%
	PUD Federal Credit Union	\$7,881	\$4,777	\$6,613	72.24%	\$5,254	2.91%	0.17%	2.75%	0.51%	0.06%
	Longshore Federal Credit Union	\$6,113	\$2,874	\$5,599	51.33%	\$2,445	3.94%	0.02%	3.94%	19.13%	20.85%
	Sears Spokane Employees Federal Credit Union	\$3,593	\$1,906	\$3,316	57.48%	\$1,797	2.33%	0.07%	2.27%	(18.59%)	(19.00%)
	Utility Employees Federal Credit Union	\$3,374	\$1,847	\$2,859	64.60%	\$3,374	2.36%	0.23%	2.13%	(5.71%)	(7.48%)
	Fluke Employees Federal Credit Union	\$2,827	\$1,372	\$2,298	59.70%	\$1,885	3.44%	0.10%	3.30%	3.34%	3.57%
	Average of Asset Group D	\$65,033	\$41,548	\$56,751	72.43%	\$4,279	3.70%	0.27%	3.43%	5.02%	4.55%

Source: SNL Financial

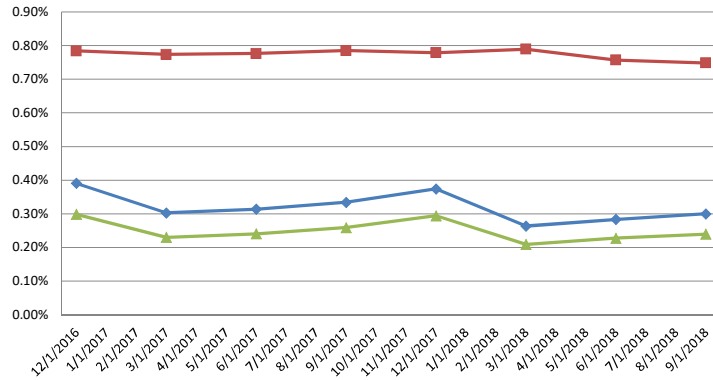
NA = data was not available.

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

Asset Quality

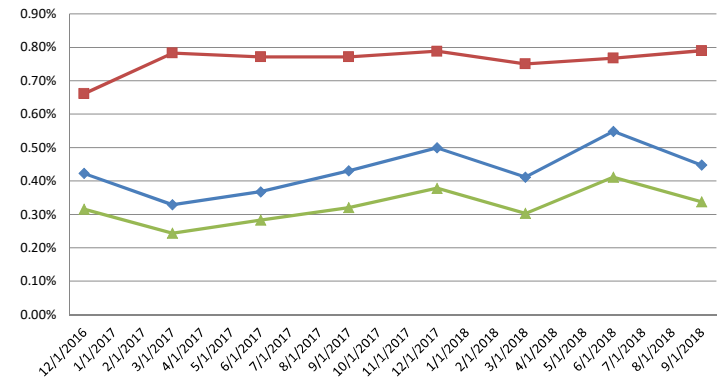
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



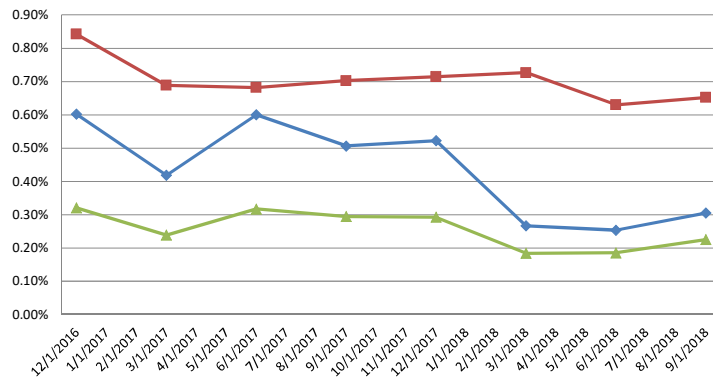
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.39%	0.30%	0.31%	0.33%	0.37%	0.26%	0.28%	0.30%
Reserves/Loans	0.78%	0.77%	0.78%	0.79%	0.78%	0.79%	0.76%	0.75%
Delinquent Loans/Total Assets	0.30%	0.23%	0.24%	0.26%	0.29%	0.21%	0.23%	0.24%

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



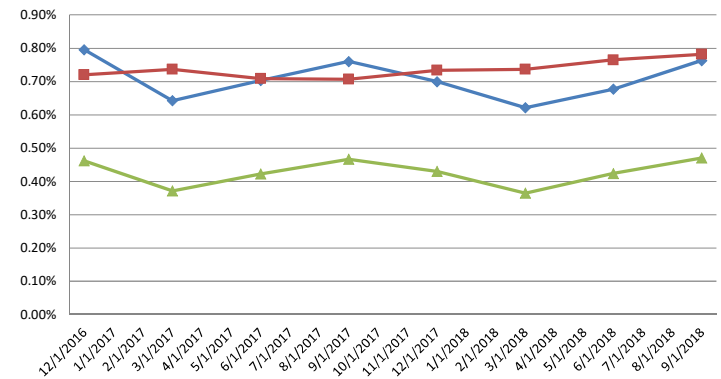
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.42%	0.33%	0.37%	0.43%	0.50%	0.41%	0.55%	0.45%
Reserves/Loans	0.66%	0.78%	0.77%	0.77%	0.79%	0.75%	0.77%	0.79%
Delinquent Loans/Total Assets	0.32%	0.24%	0.28%	0.32%	0.38%	0.30%	0.41%	0.34%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.60%	0.42%	0.60%	0.51%	0.52%	0.27%	0.25%	0.31%
Reserves/Loans	0.84%	0.69%	0.68%	0.70%	0.71%	0.73%	0.63%	0.65%
Delinquent Loans/Total Assets	0.32%	0.24%	0.32%	0.29%	0.29%	0.18%	0.19%	0.23%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.80%	0.64%	0.70%	0.76%	0.70%	0.62%	0.68%	0.76%
Reserves/Loans	0.72%	0.74%	0.71%	0.71%	0.73%	0.74%	0.76%	0.78%
Delinquent Loans/Total Assets	0.46%	0.37%	0.42%	0.47%	0.43%	0.36%	0.42%	0.47%

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

September 30, 2018

Run Date: November 12, 2018

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	\$18,756,685	\$30,700	0.24%	0.78%	321.33%	1.50%	0.16%
Washington State Employees Credit Union	\$2,937,047	\$8,832	0.37%	1.15%	312.31%	3.38%	0.30%
Spokane Teachers Credit Union	\$2,883,206	\$5,611	0.22%	0.59%	267.37%	1.75%	0.19%
Numerica Credit Union	\$2,261,909	\$6,376	0.34%	0.91%	266.45%	3.14%	0.28%
Gesa Credit Union	\$2,014,169	\$7,461	0.44%	0.78%	179.73%	4.80%	0.37%
HAPO Community Credit Union	\$1,667,367	\$2,913	0.20%	0.71%	360.45%	2.63%	0.17%
Whatcom Educational Credit Union	\$1,601,760	\$3,586	0.27%	0.57%	211.91%	1.70%	0.22%
Sound Credit Union	\$1,535,816	\$1,226	0.11%	0.64%	602.37%	0.78%	0.08%
Columbia Credit Union	\$1,454,241	\$3,412	0.28%	0.74%	265.53%	2.43%	0.23%
TwinStar Credit Union	\$1,358,379	\$5,816	0.53%	0.98%	185.02%	4.36%	0.43%
Harborstone Credit Union	\$1,339,364	\$2,661	0.25%	0.74%	292.48%	1.79%	0.20%
Inspirus Credit Union	\$1,316,018	\$4,150	0.39%	0.39%	100.55%	3.00%	0.32%
Kitsap Credit Union	\$1,222,698	\$2,726	0.27%	0.83%	301.76%	2.34%	0.22%
Fibre Federal Credit Union	\$1,081,786	\$1,352	0.19%	0.63%	331.73%	1.44%	0.12%
IQ Credit Union	\$1,067,077	\$4,657	0.57%	1.06%	184.82%	5.13%	0.44%
Horizon Credit Union	\$1,064,014	\$971	0.12%	0.47%	393.10%	1.23%	0.09%
Average of Asset Group A	\$2,722,596	\$5,778	0.30%	0.75%	286.06%	2.59%	0.24%

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

Seattle Credit Union	\$859,437	\$3,661	0.55%	0.54%	98.20%	5.14%	0.43%
Red Canoe Credit Union	\$766,087	\$1,580	0.26%	0.57%	223.92%	2.10%	0.21%
Solarity Credit Union	\$755,842	\$2,695	0.44%	0.66%	149.80%	3.13%	0.36%
America's Credit Union, A Federal Credit Union	\$615,839	\$2,810	0.59%	1.02%	172.63%	8.46%	0.46%
Salal Credit Union	\$597,380	\$559	0.12%	1.59%	NM	0.87%	0.09%
Qualstar Credit Union	\$595,255	\$2,905	0.76%	0.51%	66.33%	4.15%	0.49%
Verity Credit Union	\$569,793	\$1,850	0.41%	0.64%	158.43%	3.85%	0.32%
Average of Asset Group B	\$679,948	\$2,294	0.45%	0.79%	144.89%	3.96%	0.34%

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

September 30, 2018

Run Date: November 12, 2018

		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 C - \$251 to \$500 million in total assets								
	Global Credit Union	\$446,130	\$1,660	0.46%	0.71%	153.01%	4.76%	0.37%
	Our Community Credit Union	\$394,226	\$237	0.14%	0.69%	490.30%	0.56%	0.06%
	Tapco Credit Union	\$370,889	\$1,854	0.67%	1.19%	176.59%	5.69%	0.50%
	Cascade Federal Credit Union	\$303,932	\$97	0.11%	0.22%	207.22%	0.26%	0.03%
	O Bee Credit Union	\$295,714	\$911	0.35%	0.74%	214.16%	4.31%	0.31%
	North Coast Credit Union	\$257,033	\$212	0.10%	0.36%	347.64%	0.95%	0.08%
	Average of Asset Group C	\$344,654	\$829	0.31%	0.65%	264.82%	2.76%	0.23%

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

	Industrial Credit Union of Whatcom County	\$246,317	\$373	0.23%	0.64%	275.34%	2.82%	0.15%
	People's Community Federal Credit Union	\$210,831	\$45	0.05%	0.39%	813.33%	0.18%	0.02%
	NorthWest Plus Credit Union	\$197,205	\$711	0.51%	0.65%	125.88%	3.84%	0.36%
	Peninsula Community Federal Credit Union	\$183,297	\$915	0.66%	0.70%	106.56%	6.03%	0.50%
	Lower Valley Credit Union	\$157,205	\$2,410	1.89%	1.01%	53.65%	27.27%	1.53%
	Spokane Federal Credit Union	\$154,745	\$318	0.30%	0.78%	260.69%	2.17%	0.21%
	Great Northwest Federal Credit Union	\$146,590	\$1,227	1.43%	1.79%	125.18%	6.72%	0.84%
	Puget Sound Cooperative Credit Union	\$144,202	\$367	0.28%	0.10%	34.88%	3.02%	0.25%
	Coulee Dam Federal Credit Union	\$141,115	\$876	0.96%	0.97%	101.26%	8.35%	0.62%
	Community 1st Credit Union	\$110,482	\$820	1.33%	1.91%	143.05%	5.71%	0.74%
	MountainCrest Credit Union	\$102,470	\$171	0.23%	0.47%	207.60%	2.48%	0.17%
	Cheney Federal Credit Union	\$100,801	\$267	0.52%	0.34%	65.17%	2.50%	0.26%
	Tacoma Longshoremen Credit Union	\$97,188	\$43	0.21%	1.27%	590.70%	0.38%	0.04%
	White River Credit Union	\$80,752	\$146	0.46%	0.70%	152.74%	1.25%	0.18%
	Primesource Credit Union	\$77,347	\$946	1.59%	0.98%	61.31%	11.80%	1.22%
	WCLA Credit Union	\$75,403	\$520	0.82%	0.69%	85.00%	5.67%	0.69%
	Lower Columbia Longshoremen's Federal Credit Union	\$73,434	\$403	0.98%	0.20%	19.85%	5.05%	0.55%
	Sno Falls Credit Union	\$73,338	\$175	0.30%	0.26%	84.57%	3.23%	0.24%
	Waterfront Federal Credit Union	\$69,831	\$22	0.06%	0.40%	709.09%	0.40%	0.03%
	Alaska Air Group Federal Credit Union	\$69,524	\$204	0.54%	0.30%	54.90%	1.86%	0.29%
	Strait View Credit Union	\$68,821	\$86	0.26%	0.46%	175.58%	1.48%	0.12%
	American Lake Credit Union	\$67,522	\$814	2.41%	1.60%	66.46%	9.35%	1.21%
	Avista Corp. Credit Union	\$66,431	\$43	0.10%	0.11%	113.95%	0.43%	0.06%
	Granco Federal Credit Union	\$62,729	\$952	2.10%	0.52%	24.89%	18.63%	1.52%
	Progressions Credit Union	\$61,924	\$103	0.20%	0.53%	265.05%	2.69%	0.17%
	WestEdge Federal Credit Union	\$60,262	\$193	0.67%	0.72%	106.74%	2.14%	0.32%
	Snocope Credit Union	\$58,358	\$152	0.37%	0.55%	150.00%	2.95%	0.26%
	EvergreenDIRECT Credit Union	\$58,202	\$563	1.39%	1.02%	72.82%	7.78%	0.97%
	Safeway Federal Credit Union	\$57,029	\$353	1.24%	0.67%	53.82%	2.83%	0.62%
	Nordstrom Federal Credit Union	\$52,871	\$128	0.55%	0.95%	171.88%	2.73%	0.24%
	Spokane Firefighters Credit Union	\$51,963	\$51	0.15%	0.67%	452.94%	0.59%	0.10%
	Mill Town Credit Union	\$49,560	\$296	0.81%	1.00%	123.65%	2.83%	0.60%
	Responders Emergency Services Credit Union	\$45,733	\$44	0.16%	0.25%	156.82%	0.68%	0.10%
	Tri-Cities Community Federal Credit Union	\$42,385	\$327	1.05%	0.33%	31.50%	6.97%	0.77%
	Spokane City Credit Union	\$42,177	\$51	0.15%	0.54%	350.98%	1.50%	0.12%
	Olympia Credit Union	\$39,783	\$387	1.09%	0.63%	57.62%	10.90%	0.97%
	Generations Credit Union	\$38,190	\$91	0.35%	0.42%	120.88%	7.46%	0.24%

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

September 30, 2018

Run Date: November 12, 2018

		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)								
	Blue Mountain Credit Union	\$34,358	\$13	0.06%	1.41%	NM	0.30%	0.04%
	Calcoe Federal Credit Union	\$34,306	\$343	1.23%	1.31%	106.41%	10.65%	1.00%
	Connection Credit Union	\$28,640	\$94	0.51%	1.72%	335.11%	4.62%	0.33%
	Longshoremen's Local Four Federal Credit Union	\$28,629	\$30	0.23%	0.39%	166.67%	0.55%	0.10%
	State Highway Credit Union	\$27,077	\$10	0.06%	0.51%	830.00%	0.21%	0.04%
	IBEW 76 Federal Credit Union	\$24,038	\$5	0.05%	0.32%	660.00%	0.15%	0.02%
	Mint Valley Federal Credit Union	\$19,200	\$5	0.04%	1.15%	NM	0.17%	0.03%
	Newrizons Federal Credit Union	\$16,057	\$46	0.44%	1.57%	352.17%	2.74%	0.29%
	Community Healthcare Federal Credit Union	\$15,291	\$177	2.26%	1.37%	60.45%	11.06%	1.16%
	Mt. Rainier Federal Credit Union	\$14,981	\$24	0.40%	0.73%	183.33%	1.34%	0.16%
	Express Credit Union	\$12,947	\$27	0.24%	1.49%	622.22%	1.84%	0.21%
	Lighthouse Community Credit Union	\$12,931	\$99	1.14%	1.81%	158.59%	6.99%	0.77%
	Puget Sound Refinery Federal Credit Union	\$12,369	\$76	0.98%	0.14%	14.47%	4.74%	0.61%
	Tesoro Northwest Federal Credit Union	\$11,940	\$89	1.12%	0.18%	15.73%	2.64%	0.75%
	Spokane Media Federal Credit Union	\$10,978	\$12	0.15%	0.46%	308.33%	1.23%	0.11%
	Tacoma Narrows Federal Credit Union	\$8,340	\$0	0.00%	0.92%	NA	0.54%	0.00%
	PUD Federal Credit Union	\$7,881	\$0	0.00%	0.42%	NA	0.00%	0.00%
	Longshore Federal Credit Union	\$6,113	\$134	4.66%	1.11%	23.88%	25.57%	2.19%
	Sears Spokane Employees Federal Credit Union	\$3,593	\$41	2.15%	0.42%	19.51%	16.00%	1.14%
	Utility Employees Federal Credit Union	\$3,374	\$0	0.00%	0.49%	NA	0.00%	0.00%
	Fluke Employees Federal Credit Union	\$2,827	\$29	2.11%	1.90%	89.66%	5.24%	1.03%
	Average of Asset Group D	\$65,033	\$290	0.76%	0.78%	198.36%	4.81%	0.47%

Source: SNL Financial

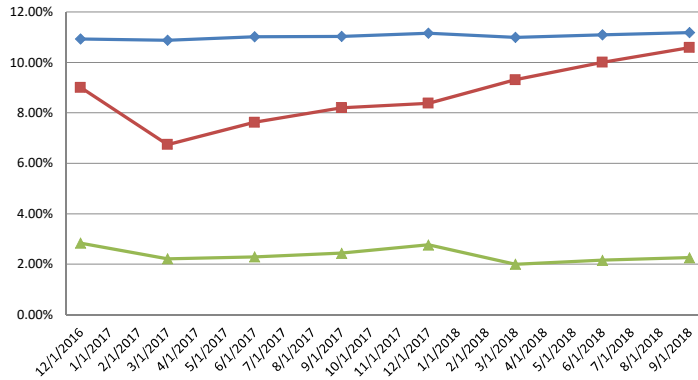
NA = data was not available.

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

Net Worth

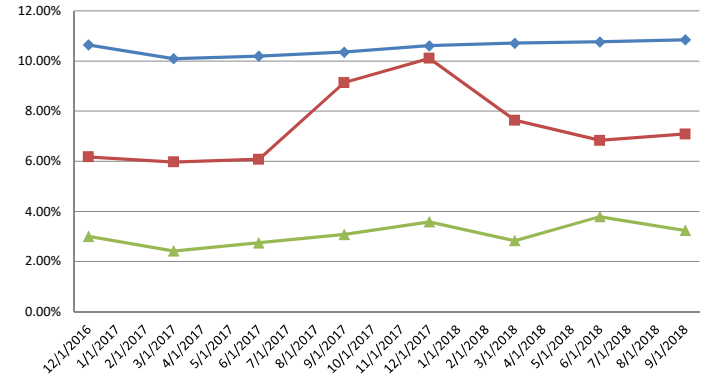
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



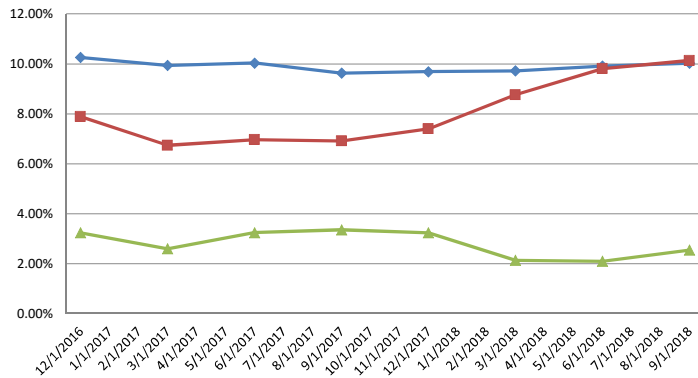
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	10.93%	10.88%	11.02%	11.03%	11.16%	10.99%	11.09%	11.18%
Net Worth Growth (Decline) - YTD	9.00%	6.74%	7.62%	8.20%	8.38%	9.31%	10.00%	10.59%
Total Delinquent LNS/ Net Worth	2.83%	2.21%	2.28%	2.43%	2.76%	1.99%	2.15%	2.25%

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



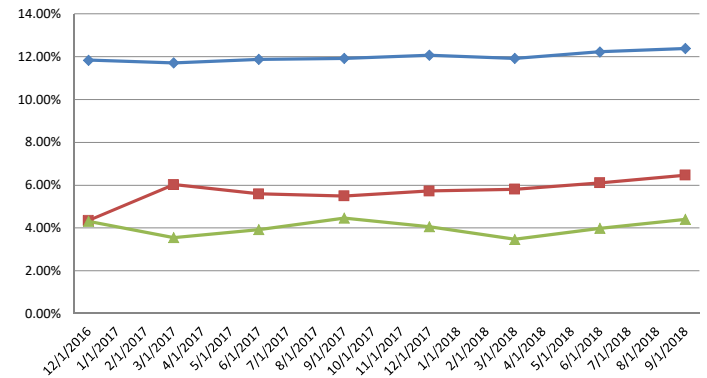
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	10.64%	10.10%	10.19%	10.35%	10.61%	10.71%	10.76%	10.85%
Net Worth Growth (Decline) - YTD	6.17%	5.97%	6.08%	9.14%	10.10%	7.63%	6.82%	7.08%
Total Delinquent LNS/ Net Worth	2.99%	2.41%	2.74%	3.07%	3.57%	2.83%	3.79%	3.23%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	10.25%	9.93%	10.03%	9.62%	9.68%	9.72%	9.90%	10.02%
Net Worth Growth (Decline) - YTD	7.88%	6.74%	6.96%	6.91%	7.39%	8.76%	9.80%	10.13%
Total Delinquent LNS/ Net Worth	3.23%	2.59%	3.24%	3.35%	3.23%	2.12%	2.09%	2.54%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	11.83%	11.71%	11.87%	11.92%	12.07%	11.91%	12.22%	12.38%
Net Worth Growth (Decline) - YTD	4.34%	6.02%	5.58%	5.49%	5.72%	5.80%	6.10%	6.46%
Total Delinquent LNS/ Net Worth	4.31%	3.54%	3.92%	4.46%	4.06%	3.46%	3.97%	4.39%

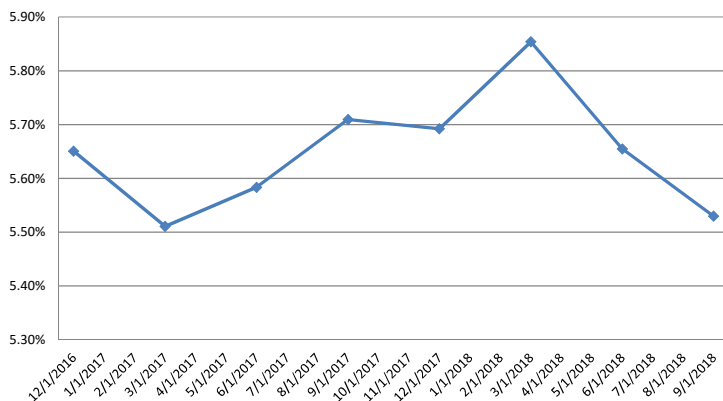
Source: SNL Financial

NA = data was not available.

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

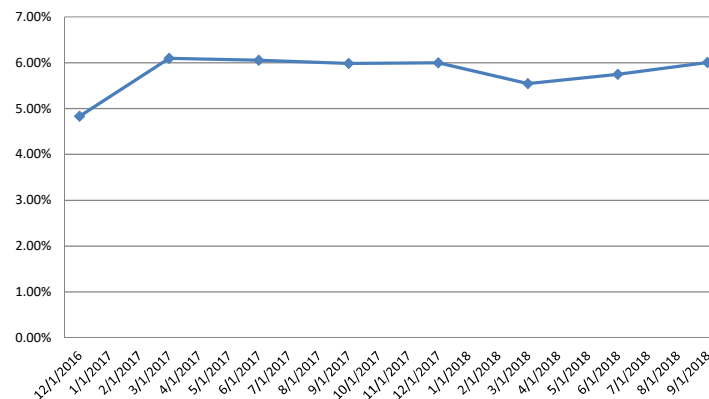
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



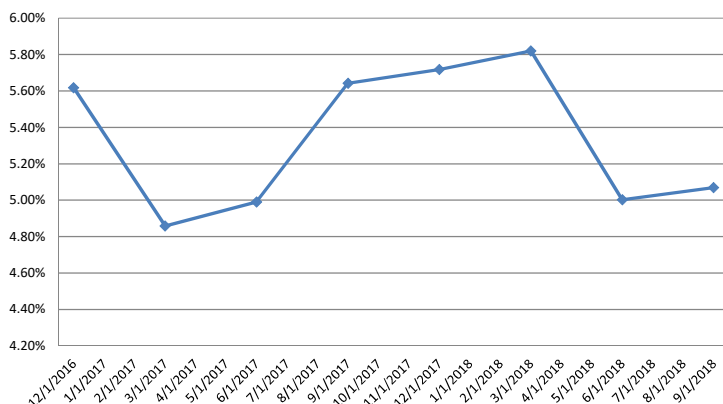
As of Date	Classified Assets/ Net Worth
12/31/16	5.65%
3/31/17	5.51%
6/30/17	5.58%
9/30/17	5.71%
12/31/17	5.69%
3/31/18	5.85%
6/30/18	5.66%
9/30/18	5.53%

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



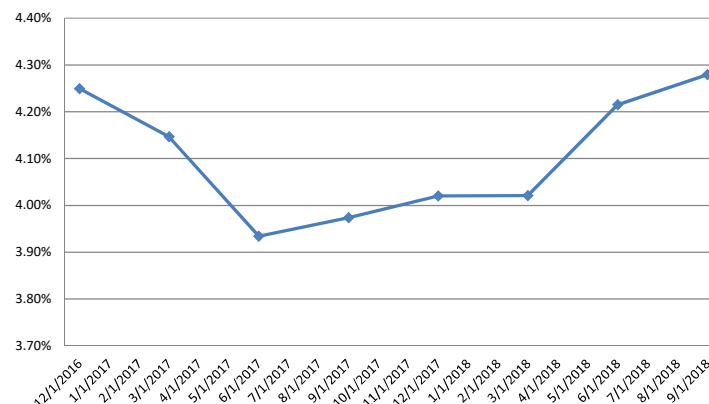
As of Date	Classified Assets/ Net Worth
12/31/16	4.83%
3/31/17	6.10%
6/30/17	6.06%
9/30/17	5.98%
12/31/17	6.00%
3/31/18	5.55%
6/30/18	5.75%
9/30/18	6.01%

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



As of Date	Classified Assets/ Net Worth
12/31/16	5.62%
3/31/17	4.86%
6/30/17	4.99%
9/30/17	5.64%
12/31/17	5.72%
3/31/18	5.82%
6/30/18	5.00%
9/30/18	5.07%

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



As of Date	Classified Assets/ Net Worth
12/31/16	4.25%
3/31/17	4.15%
6/30/17	3.93%
9/30/17	3.97%
12/31/17	4.02%
3/31/18	4.02%
6/30/18	4.22%
9/30/18	4.28%

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

September 30, 2018

Run Date: November 12, 2018

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$1 billion and over in total assets							
	Boeing Employees Credit Union	\$18,756,685	\$2,152,691	11.48%	13.33%	1.43%	4.58%
	Washington State Employees Credit Union	\$2,937,047	\$311,922	10.62%	9.60%	2.83%	8.84%
	Spokane Teachers Credit Union	\$2,883,206	\$313,527	10.87%	12.10%	1.79%	4.78%
	Numerica Credit Union	\$2,261,909	\$226,330	10.01%	11.82%	2.82%	7.51%
	Gesa Credit Union	\$2,014,169	\$191,724	9.52%	10.90%	3.89%	6.99%
	HAPO Community Credit Union	\$1,667,367	\$141,804	8.50%	7.38%	2.05%	7.40%
	Whatcom Educational Credit Union	\$1,601,760	\$240,738	15.03%	7.08%	1.49%	3.16%
	Sound Credit Union	\$1,535,816	\$221,447	14.42%	10.64%	0.55%	3.33%
	Columbia Credit Union	\$1,454,241	\$165,960	11.41%	10.69%	2.06%	5.46%
	TwinStar Credit Union	\$1,358,379	\$139,434	10.26%	13.53%	4.17%	7.72%
	Harborstone Credit Union	\$1,339,364	\$153,639	11.47%	7.88%	1.73%	5.07%
	Inspirus Credit Union	\$1,316,018	\$135,765	10.32%	9.27%	3.06%	3.07%
	Kitsap Credit Union	\$1,222,698	\$134,422	10.99%	8.43%	2.03%	6.12%
	Fibre Federal Credit Union	\$1,081,786	\$140,080	12.95%	8.38%	0.97%	3.20%
	IQ Credit Union	\$1,067,077	\$107,884	10.11%	16.87%	4.32%	7.98%
	Horizon Credit Union	\$1,064,014	\$116,831	10.98%	11.52%	0.83%	3.27%
	Average of Asset Group A	\$2,722,596	\$305,887	11.18%	10.59%	2.25%	5.53%
Asset Group B - \$501 million to \$1 billion in total assets							
	Seattle Credit Union	\$859,437	\$72,728	8.46%	2.92%	5.03%	4.94%
	Red Canoe Credit Union	\$766,087	\$95,738	12.50%	6.91%	1.65%	3.70%
	Solarity Credit Union	\$755,842	\$106,297	14.06%	7.23%	2.54%	3.80%
	America's Credit Union, A Federal Credit Union	\$615,839	\$53,603	8.70%	0.22%	5.24%	9.05%
	Salal Credit Union	\$597,380	\$58,052	9.72%	7.56%	0.96%	12.63%
	Qualstar Credit Union	\$595,255	\$77,682	13.05%	12.02%	3.74%	2.48%
	Verity Credit Union	\$569,793	\$53,750	9.43%	12.70%	3.44%	5.45%
	Average of Asset Group B	\$679,948	\$73,979	10.85%	7.08%	3.23%	6.01%

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

September 30, 2018

Run Date: November 12, 2018

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group C - \$251 to \$500 million in total assets							
	Global Credit Union	\$446,130	\$38,641	8.66%	9.25%	4.30%	6.57%
	Our Community Credit Union	\$394,226	\$44,265	11.23%	10.25%	0.54%	2.63%
	Tapco Credit Union	\$370,889	\$32,997	8.90%	8.59%	5.62%	9.92%
	Cascade Federal Credit Union	\$303,932	\$38,297	12.60%	5.72%	0.25%	0.52%
	O Bee Credit Union	\$295,714	\$24,206	8.19%	15.25%	3.76%	8.06%
	North Coast Credit Union	\$257,033	\$27,117	10.55%	11.73%	0.78%	2.72%
	Average of Asset Group C	\$344,654	\$34,254	10.02%	10.13%	2.54%	5.07%
Asset Group D - \$0 to \$250 million in total assets							
	Industrial Credit Union of Whatcom County	\$246,317	\$20,114	8.17%	8.34%	1.85%	5.11%
	People's Community Federal Credit Union	\$210,831	\$26,071	12.37%	8.45%	0.17%	1.40%
	NorthWest Plus Credit Union	\$197,205	\$23,336	11.83%	9.98%	3.05%	3.84%
	Peninsula Community Federal Credit Union	\$183,297	\$15,690	8.56%	10.07%	5.83%	6.21%
	Lower Valley Credit Union	\$157,205	\$14,427	9.18%	32.08%	16.70%	8.96%
	Spokane Federal Credit Union	\$154,745	\$15,453	9.99%	6.95%	2.06%	5.36%
	Great Northwest Federal Credit Union	\$146,590	\$20,959	14.30%	10.12%	5.85%	7.33%
	Puget Sound Cooperative Credit Union	\$144,202	\$12,354	8.57%	15.95%	2.97%	1.04%
	Coulee Dam Federal Credit Union	\$141,115	\$11,800	8.36%	7.04%	7.42%	7.52%
	Community 1st Credit Union	\$110,482	\$16,019	14.50%	(7.29%)	5.12%	7.32%
	MountainCrest Credit Union	\$102,470	\$9,573	9.34%	10.11%	1.79%	3.71%
	Cheney Federal Credit Union	\$100,801	\$10,523	10.44%	3.62%	2.54%	1.65%
	Tacoma Longshoremen Credit Union	\$97,188	\$11,428	11.76%	6.77%	0.38%	2.22%
	White River Credit Union	\$80,752	\$11,439	14.17%	7.43%	1.28%	1.95%
	Primesource Credit Union	\$77,347	\$9,939	12.85%	4.82%	9.52%	5.84%
	WCLA Credit Union	\$75,403	\$8,724	11.57%	21.76%	5.96%	5.07%
	Lower Columbia Longshoremen's Federal Credit Union	\$73,434	\$7,894	10.75%	9.40%	5.11%	1.01%
	Sno Falls Credit Union	\$73,338	\$5,273	7.19%	12.32%	3.32%	2.81%
	Waterfront Federal Credit Union	\$69,831	\$5,885	8.43%	14.88%	0.37%	2.65%
	Alaska Air Group Federal Credit Union	\$69,524	\$10,862	15.62%	5.47%	1.88%	1.03%
	Strait View Credit Union	\$68,821	\$8,042	11.69%	14.79%	1.07%	1.88%
	American Lake Credit Union	\$67,522	\$8,447	12.51%	(0.82%)	9.64%	6.40%
	Avista Corp. Credit Union	\$66,431	\$9,854	14.83%	6.53%	0.44%	0.50%
	Granco Federal Credit Union	\$62,729	\$6,110	9.74%	(1.79%)	15.58%	3.88%
	Progressions Credit Union	\$61,924	\$5,521	8.92%	2.08%	1.87%	4.94%
	WestEdge Federal Credit Union	\$60,262	\$8,825	14.64%	7.01%	2.19%	2.33%
	Snocope Credit Union	\$58,358	\$4,925	8.44%	5.79%	3.09%	4.63%
	EvergreenDIRECT Credit Union	\$58,202	\$7,028	12.08%	5.35%	8.01%	5.83%
	Safeway Federal Credit Union	\$57,029	\$12,714	22.29%	3.49%	2.78%	1.49%
	Nordstrom Federal Credit Union	\$52,871	\$4,528	8.56%	2.22%	2.83%	4.86%
	Spokane Firefighters Credit Union	\$51,963	\$8,470	16.30%	4.69%	0.60%	2.73%
	Mill Town Credit Union	\$49,560	\$12,033	24.28%	1.80%	2.46%	3.04%
	Responders Emergency Services Credit Union	\$45,733	\$6,434	14.07%	2.08%	0.68%	1.07%
	Tri-Cities Community Federal Credit Union	\$42,385	\$4,731	11.16%	11.71%	6.91%	2.18%
	Spokane City Credit Union	\$42,177	\$3,956	9.38%	6.02%	1.29%	4.52%
	Olympia Credit Union	\$39,783	\$3,420	8.60%	10.97%	11.32%	6.52%
	Generations Credit Union	\$38,190	\$3,095	8.10%	14.79%	2.94%	3.55%

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.

Net Worth

September 30, 2018

Run Date: November 12, 2018

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$0 to \$250 million in total assets (continued)							
	Blue Mountain Credit Union	\$34,358	\$4,219	12.28%	8.22%	0.31%	7.68%
	Calcoe Federal Credit Union	\$34,306	\$2,933	8.55%	5.49%	11.69%	12.44%
	Connection Credit Union	\$28,640	\$3,880	13.55%	4.88%	2.42%	8.12%
	Longshoremen's Local Four Federal Credit Union	\$28,629	\$5,405	18.88%	4.59%	0.56%	0.93%
	State Highway Credit Union	\$27,077	\$4,724	17.45%	3.18%	0.21%	1.76%
	IBEW 76 Federal Credit Union	\$24,038	\$3,322	13.82%	4.82%	0.15%	0.99%
	Mint Valley Federal Credit Union	\$19,200	\$3,373	17.57%	4.33%	0.15%	4.30%
	Newrizons Federal Credit Union	\$16,057	\$1,812	11.28%	9.20%	2.54%	8.94%
	Community Healthcare Federal Credit Union	\$15,291	\$1,493	9.76%	14.67%	11.86%	7.17%
	Mt. Rainier Federal Credit Union	\$14,981	\$1,744	11.64%	7.94%	1.38%	2.52%
	Express Credit Union	\$12,947	\$1,300	10.04%	4.56%	2.08%	12.92%
	Lighthouse Community Credit Union	\$12,931	\$1,258	9.73%	(6.93%)	7.87%	12.48%
	Puget Sound Refinery Federal Credit Union	\$12,369	\$1,592	12.87%	8.27%	4.77%	0.69%
	Tesoro Northwest Federal Credit Union	\$11,940	\$3,362	28.16%	1.93%	2.65%	0.42%
	Spokane Media Federal Credit Union	\$10,978	\$939	8.55%	5.32%	1.28%	3.94%
	Tacoma Narrows Federal Credit Union	\$8,340	\$1,273	15.26%	1.27%	0.00%	2.75%
	PUD Federal Credit Union	\$7,881	\$1,253	15.90%	3.83%	0.00%	1.60%
	Longshore Federal Credit Union	\$6,113	\$492	8.05%	0.82%	27.24%	6.50%
	Sears Spokane Employees Federal Credit Union	\$3,593	\$268	7.46%	(14.62%)	15.30%	2.99%
	Utility Employees Federal Credit Union	\$3,374	\$508	15.06%	5.18%	0.00%	1.77%
	Fluke Employees Federal Credit Union	\$2,827	\$528	18.68%	2.57%	5.49%	4.92%
	Average of Asset Group D	\$65,033	\$7,441	12.38%	6.46%	4.39%	4.28%

Source: SNL Financial

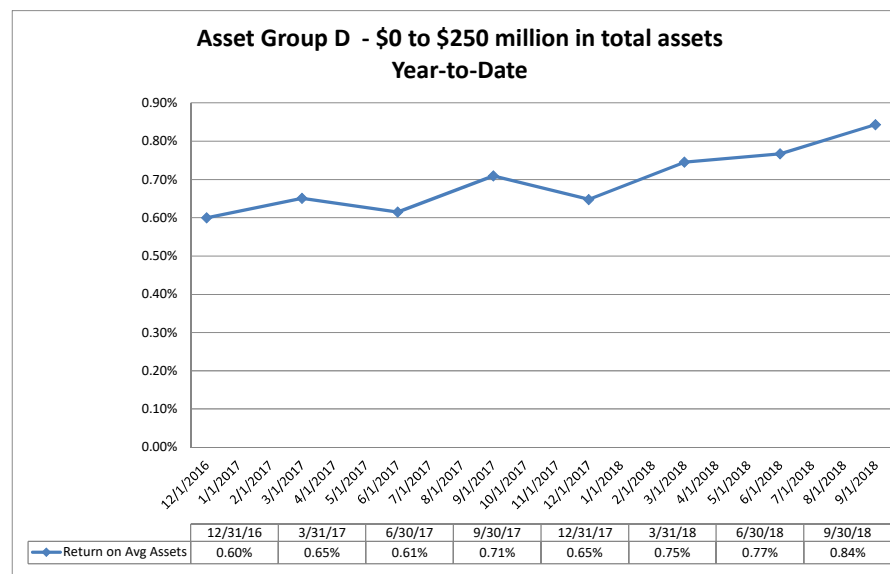
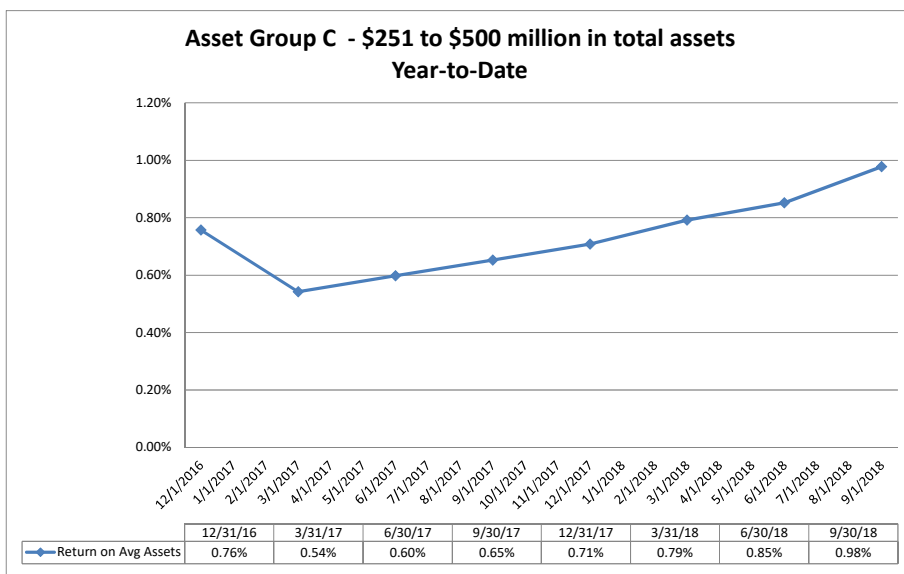
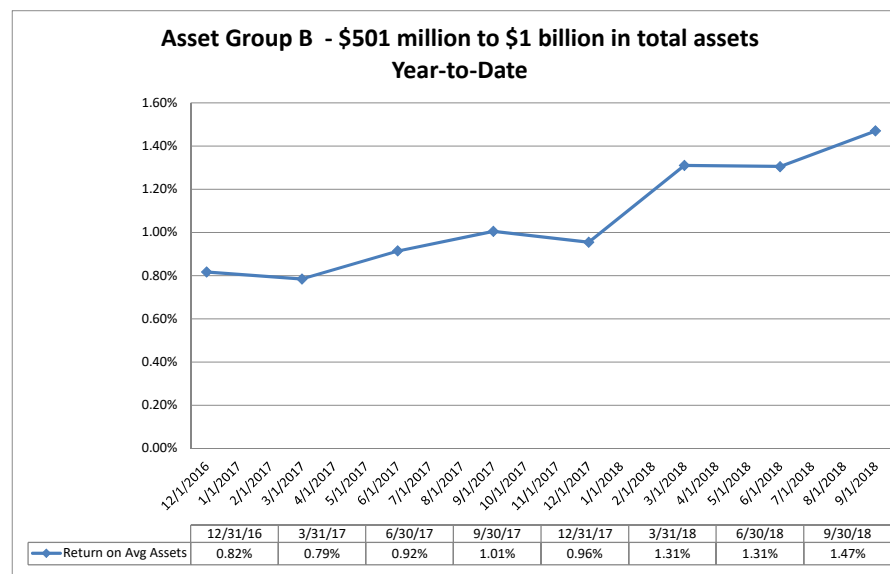
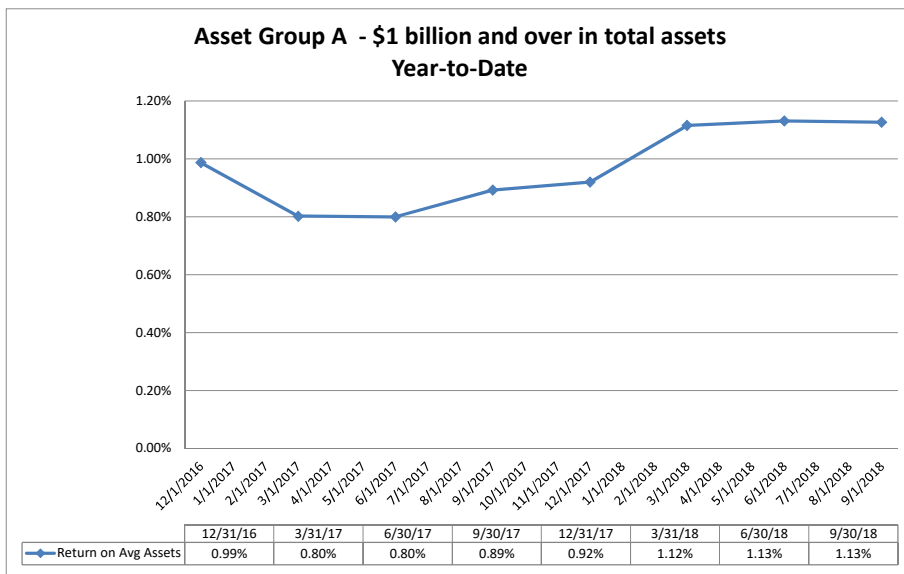
NA = data was not available.

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

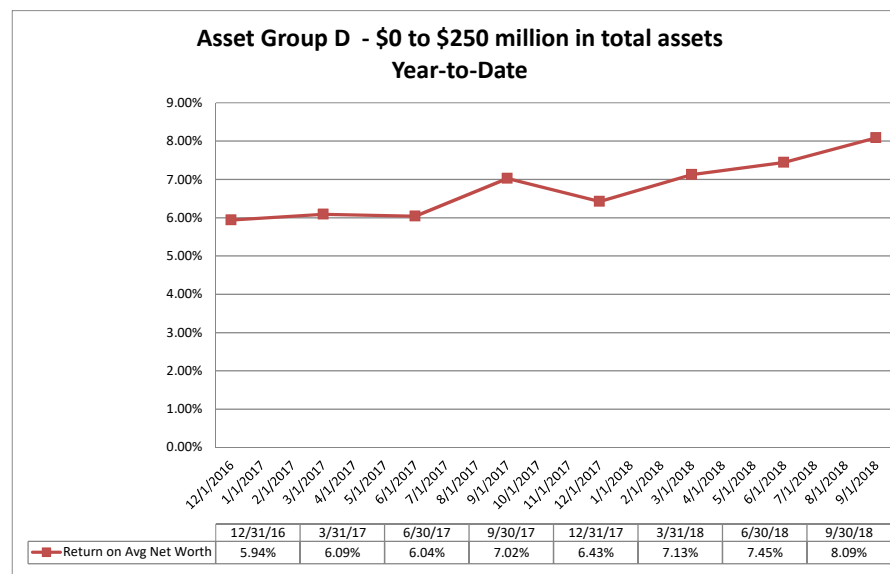
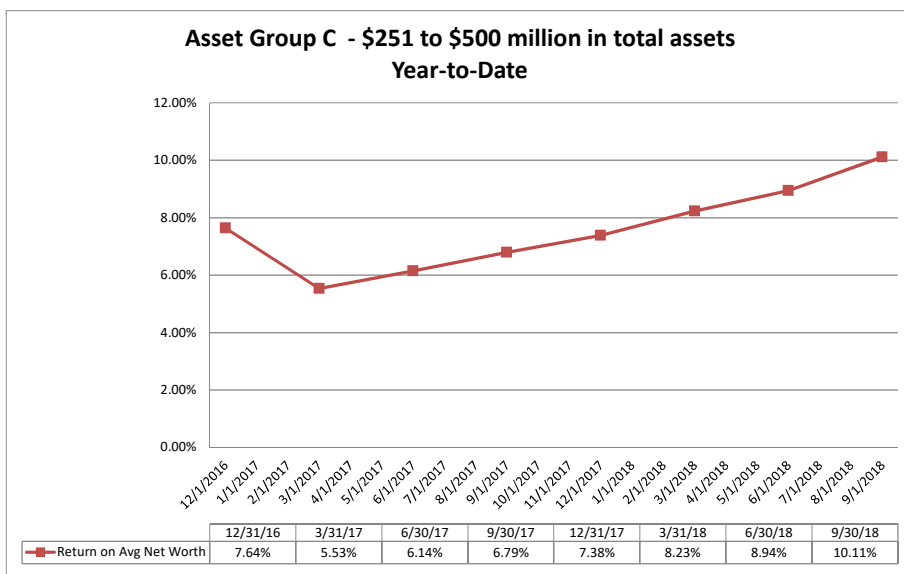
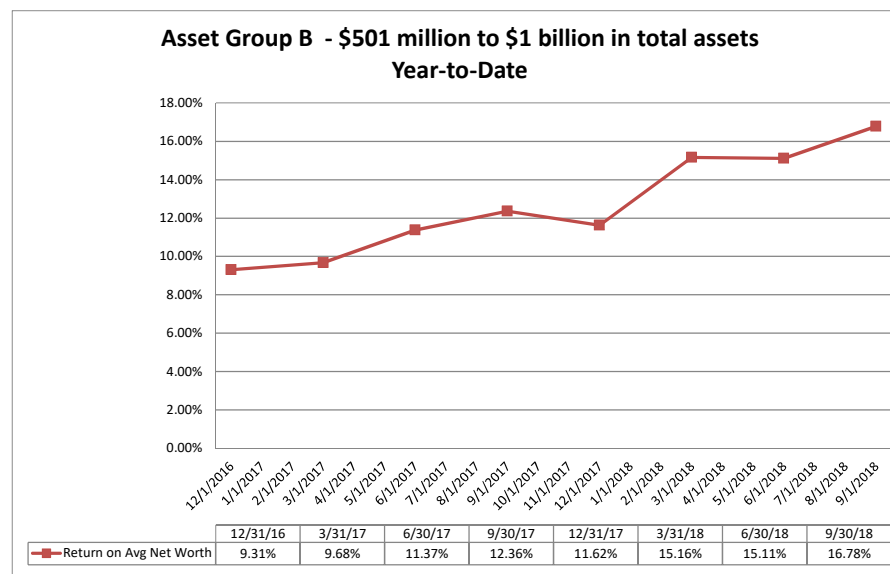
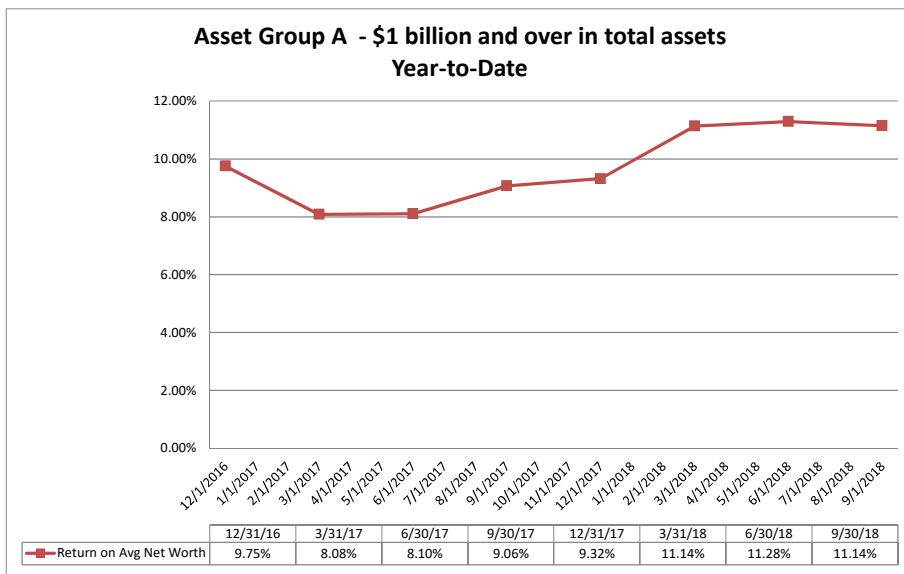


Source: SNL Financial

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



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

September 30, 2018

Run Date: November 12, 2018

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	\$5,467,817	\$18,573	1.37%	12.51%	64.13%	\$101	\$59,501	1.49%	13.81%	61.86%	\$99
	Oregon Community Credit Union	\$1,710,907	\$4,443	1.03%	11.64%	70.05%	\$94	\$13,689	1.06%	12.33%	70.36%	\$87
	SELCO Community Credit Union	\$1,624,403	\$4,309	1.06%	9.60%	71.90%	\$84	\$14,777	1.24%	11.26%	69.13%	\$81
	Rogue Credit Union	\$1,533,048	\$5,108	1.34%	13.84%	65.11%	\$76	\$15,078	1.34%	14.00%	66.85%	\$76
	Advantis Credit Union	\$1,422,781	\$3,427	0.97%	8.66%	65.39%	\$78	\$8,675	0.83%	7.45%	66.11%	\$79
	Oregon State Credit Union	\$1,299,313	\$3,853	1.18%	11.62%	63.07%	\$89	\$9,420	0.99%	9.67%	65.31%	\$88
	Northwest Community Credit Union	\$1,166,695	\$3,421	1.17%	11.83%	69.63%	\$80	\$10,696	1.22%	12.72%	70.05%	\$79
	Unitus Community Credit Union	\$1,154,751	\$2,232	0.77%	7.15%	77.72%	\$90	\$7,555	0.88%	8.20%	77.42%	\$92
	First Community Credit Union	\$1,116,117	\$3,102	1.12%	11.02%	72.10%	\$63	\$8,929	1.09%	10.86%	72.40%	\$66
	Average of Asset Group A	\$1,832,870	\$5,385	1.11%	10.87%	68.79%	\$84	\$16,480	1.13%	11.14%	68.83%	\$83
Asset Group B - \$501 million to \$1 billion in total assets												
	Rivermark Community Credit Union	\$856,175	\$3,464	1.62%	17.02%	66.74%	\$83	\$7,363	1.16%	12.35%	68.77%	\$88
	Marion and Polk Schools Credit Union	\$756,267	\$3,745	1.97%	22.86%	65.03%	\$61	\$9,886	1.78%	21.20%	67.36%	\$62
	Average of Asset Group B	\$806,221	\$3,605	1.80%	19.94%	65.89%	\$72	\$8,625	1.47%	16.78%	68.07%	\$75
Asset Group C - \$251 to \$500 million in total assets												
	Clackamas Community Federal Credit Union	\$388,491	\$1,706	1.76%	17.94%	67.20%	\$67	\$3,945	1.37%	14.34%	69.35%	\$68
	Mid Oregon Federal Credit Union	\$312,744	\$1,387	1.78%	21.36%	69.95%	\$67	\$3,303	1.48%	17.74%	74.52%	\$66
	Central Willamette Credit Union	\$311,346	\$490	0.63%	6.94%	79.54%	\$71	\$1,794	0.80%	8.62%	76.62%	\$67
	Oregonians Credit Union	\$309,812	\$746	0.96%	7.59%	68.36%	\$58	\$1,250	0.54%	4.28%	77.45%	\$62
	NW Priority Credit Union	\$251,014	\$637	1.01%	7.95%	65.39%	\$64	\$1,326	0.70%	5.59%	72.59%	\$63
	Average of Asset Group C	\$314,681	\$993	1.23%	12.36%	70.09%	\$65	\$2,324	0.98%	10.11%	74.11%	\$65

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

September 30, 2018

Run Date: November 12, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	Asset Group D - \$0 to \$250 million in total assets											
	Wauna Federal Credit Union	\$240,427	\$670	1.11%	12.99%	79.64%	\$64	\$1,404	0.77%	9.27%	83.26%	\$65
	Consolidated Federal Credit Union	\$235,525	\$683	1.17%	8.31%	77.26%	\$124	\$1,708	0.98%	7.05%	79.86%	\$122
	Cascade Community Federal Credit Union	\$228,830	\$893	1.57%	12.14%	63.16%	\$92	\$2,602	1.54%	12.19%	63.34%	\$82
	St. Helens Community Federal Credit Union	\$221,322	\$624	1.12%	13.29%	78.90%	\$72	\$1,690	1.01%	12.31%	80.19%	\$71
	Pacific NW Federal Credit Union	\$198,399	\$444	0.91%	10.41%	79.99%	\$66	\$1,251	0.88%	10.02%	80.56%	\$72
	Pacific Crest Federal Credit Union	\$173,892	\$226	0.52%	6.24%	89.59%	\$62	\$450	0.34%	4.17%	88.35%	\$62
	Old West Federal Credit Union	\$170,223	\$325	0.76%	7.38%	85.50%	\$68	\$1,267	0.99%	9.84%	82.13%	\$71
	Malheur Federal Credit Union	\$138,862	\$127	0.36%	4.08%	77.55%	\$59	\$672	0.64%	7.27%	79.19%	\$60
	Providence Federal Credit Union	\$137,878	\$377	1.08%	8.74%	76.24%	\$73	\$938	0.90%	7.36%	78.26%	\$72
	NW Preferred Federal Credit Union	\$128,047	\$445	1.40%	13.08%	71.16%	\$71	\$1,535	1.62%	15.57%	74.26%	\$70
	Trailhead Federal Credit Union	\$119,824	\$102	0.34%	4.61%	86.58%	\$74	\$376	0.42%	5.68%	83.26%	\$70
	Linn-Co Federal Credit Union	\$117,132	\$421	1.45%	15.35%	62.55%	\$57	\$782	0.93%	9.74%	68.89%	\$57
	Heritage Grove Federal Credit Union	\$113,500	\$255	0.87%	9.77%	76.98%	\$63	\$666	0.76%	8.71%	78.35%	\$64
	Pacific Cascade Federal Credit Union	\$112,096	\$372	1.33%	16.30%	73.10%	\$68	\$781	0.93%	11.74%	81.49%	\$68
	Point West Credit Union	\$100,071	(\$200)	(0.78%)	(10.00%)	81.47%	\$69	(\$566)	(0.72%)	(9.21%)	85.77%	\$76
	USAgencies Credit Union	\$89,661	\$240	1.08%	10.47%	70.64%	\$78	\$600	0.91%	8.93%	73.30%	\$82
	KaiPerm Northwest Federal Credit Union	\$89,079	\$302	1.38%	12.27%	67.64%	\$84	\$746	1.15%	10.35%	70.57%	\$79
	IBEW & United Workers Federal Credit Union	\$84,985	\$134	0.63%	8.35%	84.75%	\$87	\$355	0.56%	7.53%	84.17%	\$80
	Valley Credit Union	\$74,029	\$198	1.05%	8.31%	70.02%	\$69	\$869	1.52%	12.57%	64.70%	\$71
	Cascade Central Credit Union	\$69,604	\$243	1.39%	11.56%	57.07%	\$69	\$620	1.20%	10.09%	60.78%	\$69
	Castparts Employees Federal Credit Union	\$61,037	\$232	1.50%	10.95%	71.64%	\$65	\$499	1.07%	8.02%	76.33%	\$67
	Teamsters Council #37 Federal Credit Union	\$58,694	\$61	0.42%	3.10%	78.74%	\$96	\$197	0.45%	3.37%	81.35%	\$97
	Benton County Schools Credit Union	\$53,119	\$128	0.95%	12.20%	71.15%	\$70	\$242	0.61%	7.85%	78.07%	\$70
	Sunset Science Park Federal Credit Union	\$51,482	\$216	1.69%	12.95%	53.08%	\$80	\$637	1.68%	13.15%	57.12%	\$80
	Umatilla County Federal Credit Union	\$46,419	\$67	0.58%	4.74%	64.22%	\$114	\$209	0.60%	4.99%	63.82%	\$98
	Cutting Edge Federal Credit Union	\$46,244	\$57	0.49%	4.66%	74.40%	\$73	\$135	0.39%	3.71%	82.29%	\$73
	Legacy Federal Credit Union	\$46,004	\$140	1.21%	10.15%	57.89%	\$83	\$307	0.88%	7.56%	64.94%	\$85
	United Advantage Northwest Federal Credit Union	\$42,702	\$67	0.63%	7.02%	87.48%	\$91	\$181	0.57%	6.42%	89.37%	\$94
	Klamath Public Employees Federal Credit Union	\$41,328	\$114	1.10%	11.58%	72.39%	\$61	\$265	0.86%	9.17%	75.29%	\$59
	Portland Local 8 Federal Credit Union	\$35,697	\$106	1.18%	12.15%	72.07%	\$85	\$261	0.97%	10.27%	74.45%	\$89
	Northwest Adventist Federal Credit Union	\$32,016	\$43	0.54%	5.82%	78.78%	\$74	\$138	0.57%	6.32%	79.39%	\$71
	Ironworkers USA Federal Credit Union	\$31,774	\$181	2.28%	24.27%	62.54%	\$96	\$494	2.18%	23.47%	62.88%	\$84
	EWEB Employees Federal Credit Union	\$25,129	\$96	1.52%	17.13%	64.18%	\$53	\$195	1.03%	11.97%	72.68%	\$51
	Oregon Pioneer Federal Credit Union	\$24,840	\$35	0.56%	6.26%	73.08%	\$75	\$151	0.81%	9.06%	76.74%	\$78
	Register Guard Federal Credit Union	\$24,460	\$79	1.31%	8.44%	73.53%	\$58	\$166	0.94%	6.01%	80.05%	\$56
	Gateway Credit Union	\$23,658	\$37	0.63%	2.71%	80.57%	\$73	\$111	0.63%	2.73%	80.96%	\$74
	South Coast ILWU Federal Credit Union	\$19,192	\$26	0.55%	4.35%	84.34%	\$70	\$94	0.67%	5.31%	80.86%	\$70
	Laneco Federal Credit Union	\$16,013	\$9	0.22%	2.99%	93.38%	\$41	\$27	0.22%	3.01%	93.32%	\$52
	IBEW/SJ Cascade Federal Credit Union	\$14,235	\$56	1.59%	16.03%	70.56%	\$78	\$120	1.15%	11.78%	74.50%	\$78
	Machinists-Boilermakers Federal Credit Union	\$4,681	\$7	0.60%	7.43%	86.15%	\$93	\$15	0.45%	5.36%	90.96%	\$92
	Radio Cab Credit Union	\$4,127	\$0	0.00%	0.00%	96.43%	\$68	\$3	0.10%	0.46%	81.18%	\$64
	OPC Federal Credit Union	\$2,693	\$23	3.46%	23.06%	24.14%	\$40	\$25	1.26%	8.44%	53.70%	\$37
	Average of Asset Group D	\$84,498	\$206	0.99%	9.32%	73.82%	\$74	\$553	0.84%	8.09%	76.45%	\$73

Source: SNL Financial

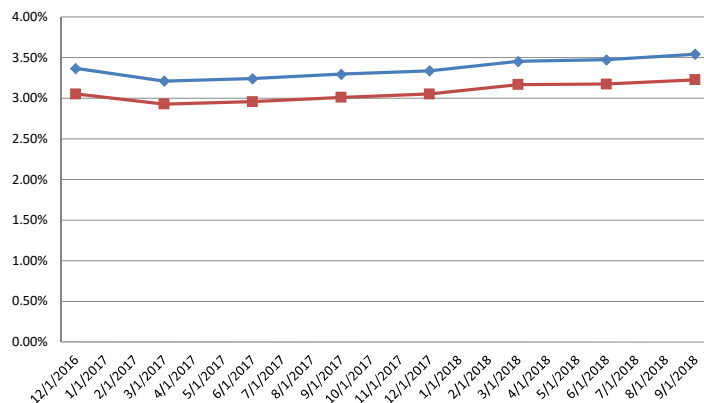
NA = data was not available.

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

Balance Sheet & Net Interest Margin

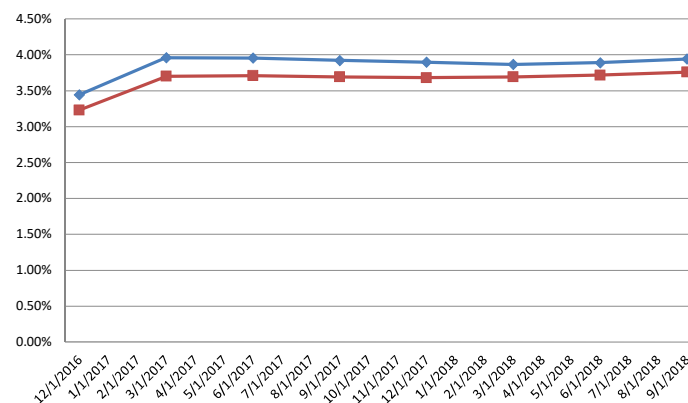
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



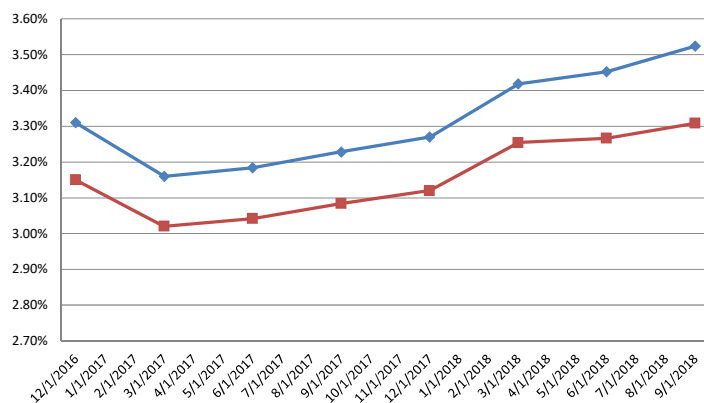
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.37%	3.21%	3.24%	3.30%	3.34%	3.45%	3.47%	3.54%
Net Interest Income/ Avg Assets	3.05%	2.93%	2.96%	3.01%	3.05%	3.17%	3.17%	3.23%

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



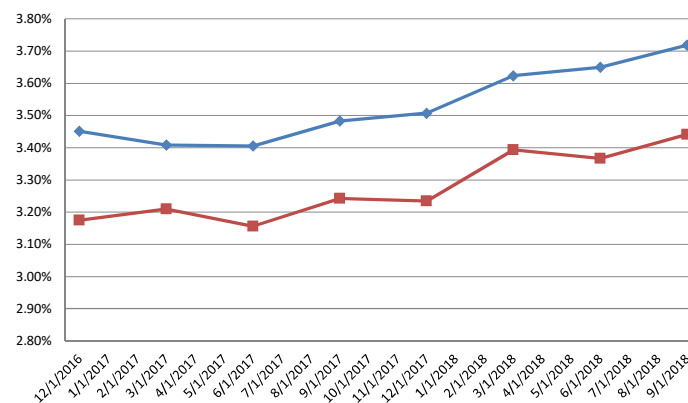
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.44%	3.96%	3.96%	3.92%	3.90%	3.87%	3.89%	3.94%
Net Interest Income/ Avg Assets	3.23%	3.70%	3.71%	3.69%	3.68%	3.69%	3.72%	3.76%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.31%	3.16%	3.18%	3.23%	3.27%	3.42%	3.45%	3.52%
Net Interest Income/ Avg Assets	3.15%	3.02%	3.04%	3.08%	3.12%	3.25%	3.27%	3.31%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.45%	3.41%	3.41%	3.48%	3.51%	3.62%	3.65%	3.72%
Net Interest Income/ Avg Assets	3.17%	3.21%	3.16%	3.24%	3.23%	3.39%	3.37%	3.44%

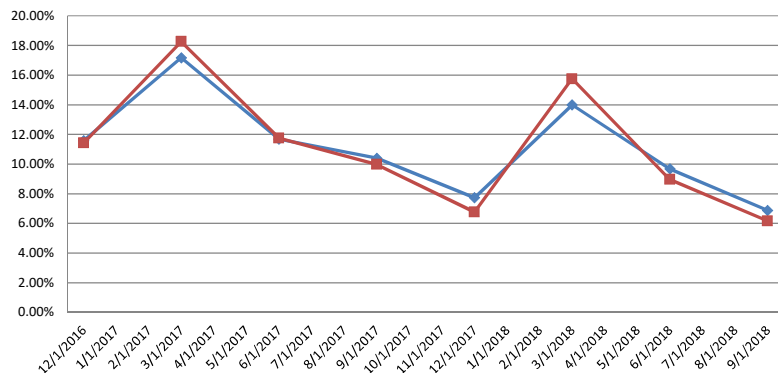
Source: SNL Financial

NA = data was not available.

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

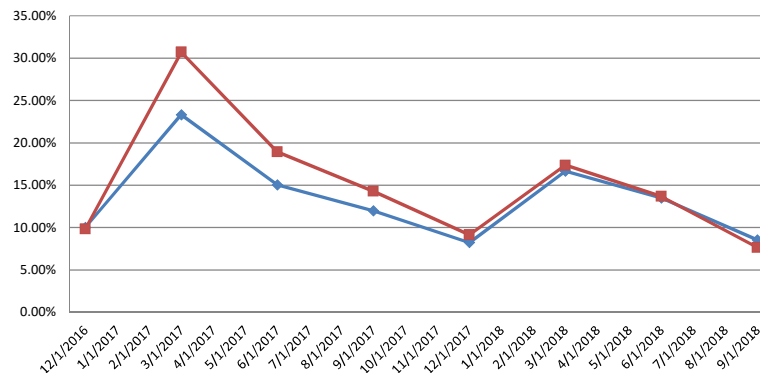
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



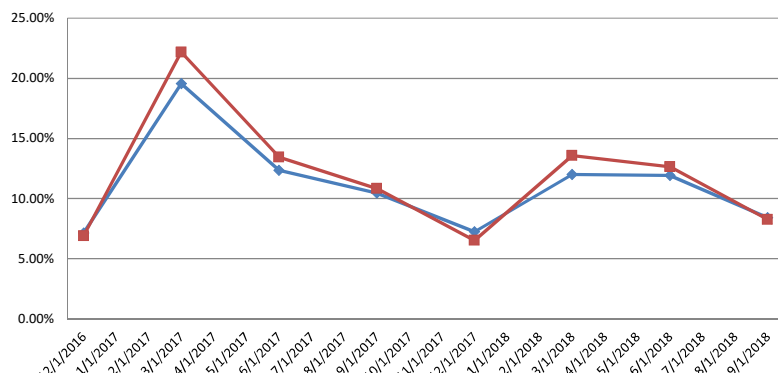
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	11.58%	17.18%	11.68%	10.40%	7.72%	14.00%	9.68%	6.87%
Market Growth Rate	11.43%	18.26%	11.75%	9.98%	6.76%	15.75%	8.96%	6.16%

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



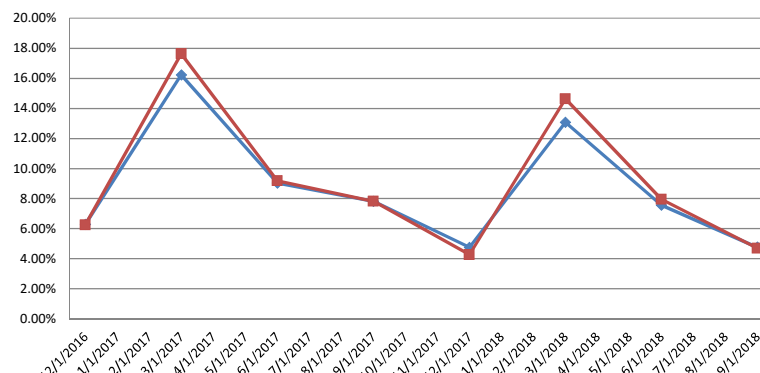
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	10.02%	23.34%	15.03%	11.98%	8.23%	16.67%	13.50%	8.53%
Market Growth Rate	9.82%	30.71%	18.94%	14.28%	9.16%	17.37%	13.69%	7.65%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	7.14%	19.56%	12.35%	10.46%	7.25%	12.00%	11.92%	8.40%
Market Growth Rate	6.89%	22.18%	13.45%	10.84%	6.52%	13.58%	12.64%	8.27%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	6.29%	16.23%	9.04%	7.82%	4.75%	13.07%	7.57%	4.76%
Market Growth Rate	6.23%	17.64%	9.18%	7.82%	4.27%	14.63%	7.94%	4.69%

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

September 30, 2018

Run Date: November 12, 2018

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	\$5,467,817	\$3,443,331	\$4,449,766	77.38%	\$8,167	3.06%	0.30%	2.75%	8.80%	8.69%
	Oregon Community Credit Union	\$1,710,907	\$1,576,267	\$1,523,362	103.47%	\$4,687	3.57%	0.42%	3.15%	1.89%	0.47%
	SELCO Community Credit Union	\$1,624,403	\$1,351,383	\$1,431,042	94.43%	\$4,414	3.35%	0.33%	3.01%	8.34%	8.12%
	Rogue Credit Union	\$1,533,048	\$1,202,712	\$1,352,449	88.93%	\$3,508	4.45%	0.20%	4.24%	10.40%	9.88%
	Advantis Credit Union	\$1,422,781	\$1,155,322	\$1,228,574	94.04%	\$6,016	3.90%	0.69%	3.22%	4.87%	4.55%
	Oregon State Credit Union	\$1,299,313	\$1,027,543	\$1,114,349	92.21%	\$5,358	3.39%	0.14%	3.25%	12.39%	9.51%
	Northwest Community Credit Union	\$1,166,695	\$996,920	\$1,028,569	96.92%	\$4,130	4.05%	0.37%	3.68%	1.67%	1.14%
	Unitus Community Credit Union	\$1,154,751	\$859,524	\$1,012,048	84.93%	\$4,476	3.24%	0.25%	2.98%	4.38%	4.15%
	First Community Credit Union	\$1,116,117	\$727,536	\$997,214	72.96%	\$3,690	2.88%	0.12%	2.76%	9.12%	8.97%
	Average of Asset Group A	\$1,832,870	\$1,371,171	\$1,570,819	89.47%	\$4,938	3.54%	0.31%	3.23%	6.87%	6.16%
Asset Group B - \$501 million to \$1 billion in total assets											
	Rivermark Community Credit Union	\$856,175	\$646,738	\$754,670	85.70%	\$4,067	4.17%	0.29%	3.88%	4.34%	3.72%
	Marion and Polk Schools Credit Union	\$756,267	\$604,257	\$674,074	89.64%	\$3,239	3.71%	0.07%	3.64%	12.72%	11.58%
	Average of Asset Group B	\$806,221	\$625,498	\$714,372	87.67%	\$3,653	3.94%	0.18%	3.76%	8.53%	7.65%
Asset Group C - \$251 to \$500 million in total assets											
	Clackamas Community Federal Credit Union	\$388,491	\$314,556	\$345,260	91.11%	\$3,648	4.04%	0.15%	3.89%	8.44%	7.51%
	Mid Oregon Federal Credit Union	\$312,744	\$245,192	\$281,822	87.00%	\$2,792	4.15%	0.04%	4.11%	19.25%	17.98%
	Central Willamette Credit Union	\$311,346	\$263,165	\$272,882	96.44%	\$3,330	3.75%	0.37%	3.37%	12.93%	15.62%
	Oregonians Credit Union	\$309,812	\$165,321	\$268,635	61.54%	\$4,394	3.01%	0.15%	2.86%	0.93%	0.45%
	NW Priority Credit Union	\$251,014	\$91,742	\$217,666	42.15%	\$5,578	2.67%	0.36%	2.31%	0.47%	(0.22%)
	Average of Asset Group C	\$314,681	\$215,995	\$277,253	75.65%	\$3,948	3.52%	0.21%	3.31%	8.40%	8.27%

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

September 30, 2018

Run Date: November 12, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - \$0 to \$250 million in total assets											
	Wauna Federal Credit Union	\$240,427	\$197,568	\$218,294	90.51%	\$2,055	4.50%	0.32%	4.18%	(1.81%)	9.24%
	Consolidated Federal Credit Union	\$235,525	\$175,302	\$198,854	88.16%	\$4,758	3.16%	0.30%	2.87%	9.15%	9.29%
	Cascade Community Federal Credit Union	\$228,830	\$114,180	\$197,104	57.93%	\$5,867	2.97%	0.08%	2.89%	3.89%	2.39%
	St. Helens Community Federal Credit Union	\$221,322	\$186,370	\$199,556	93.39%	\$3,255	3.98%	0.24%	3.74%	1.93%	0.71%
	Pacific NW Federal Credit Union	\$198,399	\$112,702	\$179,811	62.68%	\$3,815	3.43%	0.06%	3.37%	13.74%	13.90%
	Pacific Crest Federal Credit Union	\$173,892	\$119,472	\$157,513	75.85%	\$2,520	3.83%	0.11%	3.72%	1.50%	1.00%
	Old West Federal Credit Union	\$170,223	\$130,168	\$150,589	86.44%	\$2,560	4.82%	0.23%	4.58%	0.86%	(0.64%)
	Malheur Federal Credit Union	\$138,862	\$100,310	\$125,170	80.14%	\$2,723	4.09%	0.10%	3.99%	6.73%	7.12%
	Providence Federal Credit Union	\$137,878	\$91,557	\$120,476	76.00%	\$4,674	3.48%	0.18%	3.30%	1.31%	0.95%
	NW Preferred Federal Credit Union	\$128,047	\$109,992	\$113,485	96.92%	\$3,658	4.78%	0.35%	4.42%	4.48%	3.08%
	Trailhead Federal Credit Union	\$119,824	\$83,535	\$110,034	75.92%	\$4,132	3.96%	0.48%	3.48%	3.95%	4.05%
	Linn-Co Federal Credit Union	\$117,132	\$97,956	\$105,298	93.03%	\$2,603	6.42%	0.49%	5.93%	16.74%	18.35%
	Heritage Grove Federal Credit Union	\$113,500	\$72,798	\$102,610	70.95%	\$4,540	3.00%	0.09%	2.91%	2.93%	2.28%
	Pacific Cascade Federal Credit Union	\$112,096	\$88,797	\$101,804	87.22%	\$3,559	3.69%	0.06%	3.63%	4.75%	4.35%
	Point West Credit Union	\$100,071	\$86,883	\$89,647	96.92%	\$3,639	4.11%	0.33%	3.78%	(3.44%)	(2.64%)
	USAgencies Credit Union	\$89,661	\$53,432	\$79,656	67.08%	\$5,977	3.24%	0.26%	2.98%	3.09%	2.16%
	KaiPerm Northwest Federal Credit Union	\$89,079	\$47,211	\$77,587	60.85%	\$6,363	3.38%	0.42%	2.95%	12.30%	12.52%
	IBEW & United Workers Federal Credit Union	\$84,985	\$40,850	\$78,421	52.09%	\$5,151	2.95%	0.02%	2.94%	6.33%	6.21%
	Valley Credit Union	\$74,029	\$48,661	\$63,909	76.14%	\$4,627	3.90%	0.24%	3.66%	(2.01%)	(3.82%)
	Cascade Central Credit Union	\$69,604	\$31,792	\$60,875	52.23%	\$6,960	2.87%	0.30%	2.56%	4.37%	3.60%
	Castparts Employees Federal Credit Union	\$61,037	\$38,935	\$51,807	75.15%	\$4,069	3.57%	0.40%	3.17%	(0.55%)	(1.78%)
	Teamsters Council #37 Federal Credit Union	\$58,694	\$23,701	\$50,647	46.80%	\$6,905	2.78%	0.18%	2.60%	3.29%	2.97%
	Benton County Schools Credit Union	\$53,119	\$26,718	\$48,716	54.84%	\$5,902	2.72%	0.21%	2.51%	6.36%	6.15%
	Sunset Science Park Federal Credit Union	\$51,482	\$42,322	\$43,896	96.41%	\$6,057	4.03%	0.44%	3.59%	6.19%	2.65%
	Umatilla County Federal Credit Union	\$46,419	\$22,624	\$40,707	55.58%	\$11,605	2.29%	0.64%	1.65%	1.90%	1.46%
	Cutting Edge Federal Credit Union	\$46,244	\$34,658	\$40,343	85.91%	\$3,854	3.95%	0.21%	3.74%	7.54%	7.05%
	Legacy Federal Credit Union	\$46,004	\$14,428	\$40,262	35.84%	\$9,201	2.41%	0.08%	2.33%	(2.00%)	(3.33%)
	United Advantage Northwest Federal Credit Union	\$42,702	\$32,821	\$38,771	84.65%	\$3,559	4.23%	0.45%	3.78%	7.58%	8.77%
	Klamath Public Employees Federal Credit Union	\$41,328	\$22,406	\$37,259	60.14%	\$3,757	2.99%	0.04%	2.95%	4.61%	4.13%
	Portland Local 8 Federal Credit Union	\$35,697	\$21,388	\$32,046	66.74%	\$4,462	4.21%	0.25%	3.97%	2.41%	1.49%
	Northwest Adventist Federal Credit Union	\$32,016	\$20,693	\$29,004	71.35%	\$4,269	3.40%	0.06%	3.34%	(1.34%)	(2.01%)
	Ironworkers USA Federal Credit Union	\$31,774	\$28,974	\$28,216	102.69%	\$3,738	6.07%	0.80%	5.26%	23.75%	25.78%
	EWEB Employees Federal Credit Union	\$25,129	\$14,875	\$22,800	65.24%	\$4,188	3.19%	0.16%	3.03%	8.53%	8.11%
	Oregon Pioneer Federal Credit Union	\$24,840	\$12,094	\$22,423	53.94%	\$4,140	3.76%	0.12%	3.63%	(2.16%)	(2.99%)
	Register Guard Federal Credit Union	\$24,460	\$14,992	\$20,627	72.68%	\$3,261	4.28%	0.18%	4.10%	11.33%	12.25%
	Gateway Credit Union	\$23,658	\$15,044	\$17,783	84.60%	\$3,943	3.46%	0.22%	3.25%	1.65%	1.16%
	South Coast ILWU Federal Credit Union	\$19,192	\$8,247	\$16,767	49.19%	\$4,265	3.17%	0.09%	3.08%	8.04%	8.42%
	Laneco Federal Credit Union	\$16,013	\$7,114	\$14,797	48.08%	\$5,338	2.54%	0.06%	2.48%	2.37%	2.32%
	IBEW/SJ Cascade Federal Credit Union	\$14,235	\$11,269	\$12,350	91.25%	\$3,559	4.16%	0.16%	3.99%	4.72%	5.03%
	Machinists-Boilermakers Federal Credit Union	\$4,681	\$3,512	\$4,295	81.77%	\$3,121	5.11%	0.06%	5.05%	19.01%	20.32%
	Radio Cab Credit Union	\$4,127	\$1,204	\$3,237	37.19%	\$4,127	3.33%	0.80%	2.53%	(9.71%)	(12.54%)
	OPC Federal Credit Union	\$2,693	\$1,736	\$2,282	76.07%	\$5,386	3.97%	1.41%	2.61%	5.73%	7.40%
	Average of Asset Group D	\$84,498	\$57,364	\$74,994	72.30%	\$4,575	3.72%	0.28%	3.44%	4.76%	4.69%

Source: SNL Financial

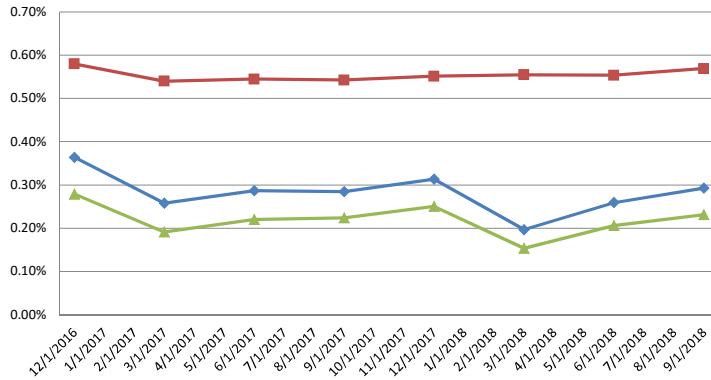
NA = data was not available.

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

Asset Quality

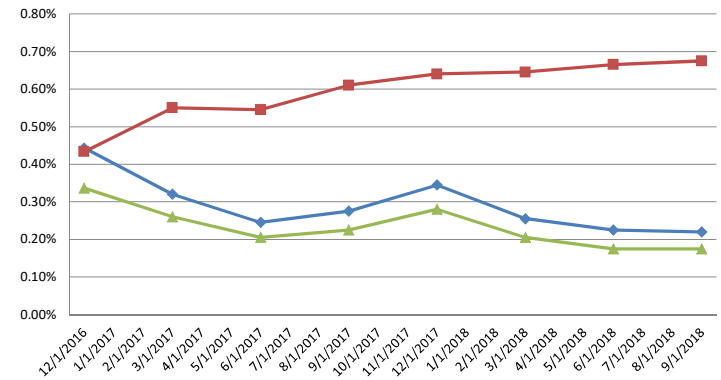
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



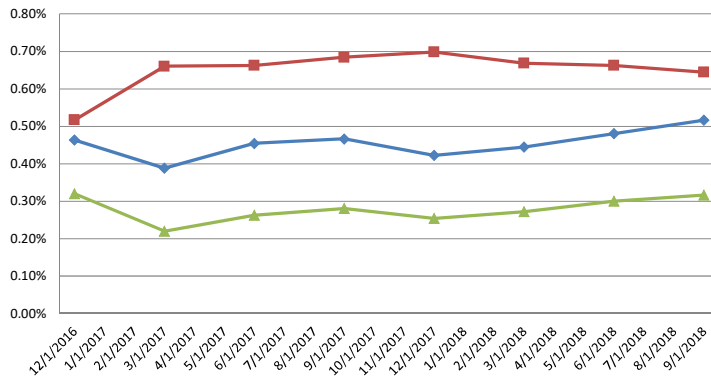
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.36%	0.26%	0.29%	0.28%	0.31%	0.20%	0.26%	0.29%
Reserves/Loans	0.58%	0.54%	0.54%	0.54%	0.55%	0.55%	0.55%	0.57%
Delinquent Loans/Total Assets	0.28%	0.19%	0.22%	0.22%	0.25%	0.15%	0.21%	0.23%

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



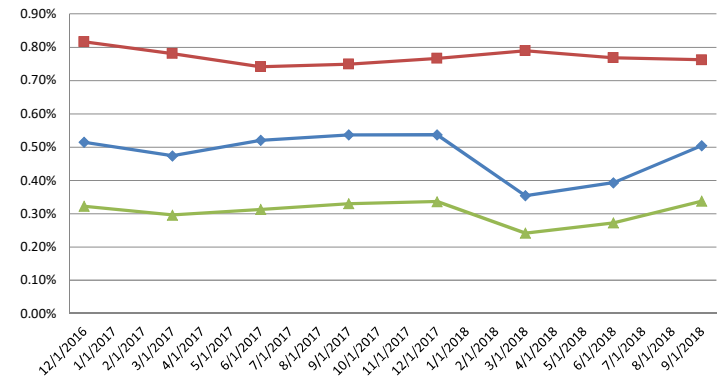
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.44%	0.32%	0.25%	0.28%	0.35%	0.26%	0.23%	0.22%
Reserves/Loans	0.43%	0.55%	0.55%	0.61%	0.64%	0.65%	0.67%	0.68%
Delinquent Loans/Total Assets	0.34%	0.26%	0.21%	0.23%	0.28%	0.21%	0.18%	0.18%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.46%	0.39%	0.45%	0.47%	0.42%	0.44%	0.48%	0.52%
Reserves/Loans	0.52%	0.66%	0.66%	0.68%	0.70%	0.67%	0.66%	0.64%
Delinquent Loans/Total Assets	0.32%	0.22%	0.26%	0.28%	0.25%	0.27%	0.30%	0.32%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.51%	0.47%	0.52%	0.54%	0.54%	0.35%	0.39%	0.50%
Reserves/Loans	0.82%	0.78%	0.74%	0.75%	0.77%	0.79%	0.77%	0.76%
Delinquent Loans/Total Assets	0.32%	0.30%	0.31%	0.33%	0.34%	0.24%	0.27%	0.34%

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

September 30, 2018

Run Date: November 12, 2018

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$1 billion and over in total assets								
	OnPoint Community Credit Union	\$5,467,817	\$6,172	0.18%	0.32%	178.03%	1.04%	0.11%
	Oregon Community Credit Union	\$1,710,907	\$5,207	0.33%	0.58%	174.15%	3.53%	0.30%
	SELCO Community Credit Union	\$1,624,403	\$2,439	0.18%	0.52%	285.36%	1.46%	0.15%
	Rogue Credit Union	\$1,533,048	\$5,359	0.45%	0.87%	195.54%	3.76%	0.35%
	Advantis Credit Union	\$1,422,781	\$4,939	0.43%	0.76%	178.94%	3.17%	0.35%
	Oregon State Credit Union	\$1,299,313	\$3,043	0.30%	0.48%	162.60%	2.74%	0.23%
	Northwest Community Credit Union	\$1,166,695	\$3,394	0.34%	0.57%	168.12%	3.22%	0.29%
	Unitus Community Credit Union	\$1,154,751	\$2,639	0.31%	0.85%	275.56%	2.18%	0.23%
	First Community Credit Union	\$1,116,117	\$830	0.11%	0.17%	147.71%	0.75%	0.07%
	Average of Asset Group A	\$1,832,870	\$3,780	0.29%	0.57%	196.22%	2.43%	0.23%
Asset Group B - \$501 million to \$1 billion in total assets								
	Rivermark Community Credit Union	\$856,175	\$1,359	0.21%	0.96%	456.59%	2.41%	0.16%
	Marion and Polk Schools Credit Union	\$756,267	\$1,407	0.23%	0.39%	166.17%	2.20%	0.19%
	Average of Asset Group B	\$806,221	\$1,383	0.22%	0.68%	311.38%	2.31%	0.18%
Asset Group C - \$251 to \$500 million in total assets								
	Clackamas Community Federal Credit Union	\$388,491	\$1,199	0.38%	0.48%	126.94%	3.14%	0.31%
	Mid Oregon Federal Credit Union	\$312,744	\$563	0.23%	0.58%	254.35%	3.31%	0.18%
	Central Willamette Credit Union	\$311,346	\$1,167	0.44%	0.60%	135.05%	4.88%	0.37%
	Oregonians Credit Union	\$309,812	\$1,570	0.95%	0.36%	37.39%	3.90%	0.51%
	NW Priority Credit Union	\$251,014	\$531	0.58%	1.20%	206.59%	1.59%	0.21%
	Average of Asset Group C	\$314,681	\$1,006	0.52%	0.64%	152.06%	3.36%	0.32%

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

September 30, 2018

Run Date: November 12, 2018

		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								
	Wauna Federal Credit Union	\$240,427	\$794	0.40%	0.50%	123.80%	5.61%	0.33%
	Consolidated Federal Credit Union	\$235,525	\$59	0.03%	0.58%	NM	0.25%	0.03%
	Cascade Community Federal Credit Union	\$228,830	\$67	0.06%	0.08%	138.81%	0.22%	0.03%
	St. Helens Community Federal Credit Union	\$221,322	\$157	0.08%	0.55%	657.96%	1.10%	0.07%
	Pacific NW Federal Credit Union	\$198,399	\$660	0.59%	0.34%	57.58%	5.67%	0.33%
	Pacific Crest Federal Credit Union	\$173,892	\$86	0.07%	0.78%	NM	0.73%	0.05%
	Old West Federal Credit Union	\$170,223	\$2,103	1.62%	0.29%	18.16%	16.41%	1.24%
	Malheur Federal Credit Union	\$138,862	\$1,049	1.05%	0.75%	71.59%	8.78%	0.76%
	Providence Federal Credit Union	\$137,878	\$191	0.21%	0.24%	113.09%	1.08%	0.14%
	NW Preferred Federal Credit Union	\$128,047	\$434	0.39%	0.93%	235.71%	3.66%	0.34%
	Trailhead Federal Credit Union	\$119,824	\$549	0.66%	0.58%	88.34%	6.88%	0.46%
	Linn-Co Federal Credit Union	\$117,132	\$1,923	1.96%	1.65%	84.09%	15.07%	1.64%
	Heritage Grove Federal Credit Union	\$113,500	\$445	0.61%	0.29%	47.64%	4.98%	0.39%
	Pacific Cascade Federal Credit Union	\$112,096	\$555	0.63%	0.24%	38.92%	5.82%	0.50%
	Point West Credit Union	\$100,071	\$596	0.69%	1.50%	218.12%	10.54%	0.60%
	USAgencies Credit Union	\$89,661	\$151	0.28%	0.24%	85.43%	1.60%	0.17%
	KaiPerm Northwest Federal Credit Union	\$89,079	\$37	0.08%	1.61%	NM	0.34%	0.04%
	IBEW & United Workers Federal Credit Union	\$84,985	\$157	0.38%	0.19%	50.32%	2.39%	0.18%
	Valley Credit Union	\$74,029	\$441	0.91%	1.07%	118.59%	5.21%	0.60%
	Cascade Central Credit Union	\$69,604	\$21	0.07%	0.42%	633.33%	0.24%	0.03%
	Castparts Employees Federal Credit Union	\$61,037	\$227	0.58%	0.66%	112.78%	4.29%	0.37%
	Teamsters Council #37 Federal Credit Union	\$58,694	\$126	0.53%	0.30%	57.14%	1.72%	0.21%
	Benton County Schools Credit Union	\$53,119	\$75	0.28%	0.07%	25.33%	1.75%	0.14%
	Sunset Science Park Federal Credit Union	\$51,482	\$38	0.09%	0.35%	394.74%	0.55%	0.07%
	Umatilla County Federal Credit Union	\$46,419	\$14	0.06%	0.22%	357.14%	0.24%	0.03%
	Cutting Edge Federal Credit Union	\$46,244	\$365	1.05%	0.48%	45.75%	7.89%	0.79%
	Legacy Federal Credit Union	\$46,004	\$0	0.00%	0.89%	NA	0.00%	0.00%
	United Advantage Northwest Federal Credit Union	\$42,702	\$133	0.41%	0.97%	239.85%	3.19%	0.31%
	Klamath Public Employees Federal Credit Union	\$41,328	\$22	0.10%	0.15%	154.55%	0.55%	0.05%
	Portland Local 8 Federal Credit Union	\$35,697	\$7	0.03%	0.32%	985.71%	0.19%	0.02%
	Northwest Adventist Federal Credit Union	\$32,016	\$33	0.16%	0.36%	224.24%	1.08%	0.10%
	Ironworkers USA Federal Credit Union	\$31,774	\$419	1.45%	0.74%	51.07%	13.96%	1.32%
	EWEB Employees Federal Credit Union	\$25,129	\$27	0.18%	0.13%	74.07%	1.17%	0.11%
	Oregon Pioneer Federal Credit Union	\$24,840	\$399	3.30%	0.64%	19.30%	17.07%	1.61%
	Register Guard Federal Credit Union	\$24,460	\$24	0.16%	4.63%	NM	0.54%	0.10%
	Gateway Credit Union	\$23,658	\$31	0.21%	0.35%	170.97%	0.56%	0.13%
	South Coast ILWU Federal Credit Union	\$19,192	\$6	0.07%	0.13%	183.33%	0.25%	0.03%
	Laneco Federal Credit Union	\$16,013	\$13	0.18%	0.14%	76.92%	1.07%	0.08%
	IBEW/SJ Cascade Federal Credit Union	\$14,235	\$16	0.14%	0.59%	412.50%	1.07%	0.11%
	Machinists-Boilermakers Federal Credit Union	\$4,681	\$18	0.51%	0.91%	177.78%	4.37%	0.38%
	Radio Cab Credit Union	\$4,127	\$11	0.91%	4.98%	545.45%	1.19%	0.27%
	OPC Federal Credit Union	\$2,693	\$0	0.00%	1.15%	NA	0.00%	0.00%
	Average of Asset Group D	\$84,498	\$297	0.50%	0.76%	196.95%	3.79%	0.34%

Source: SNL Financial

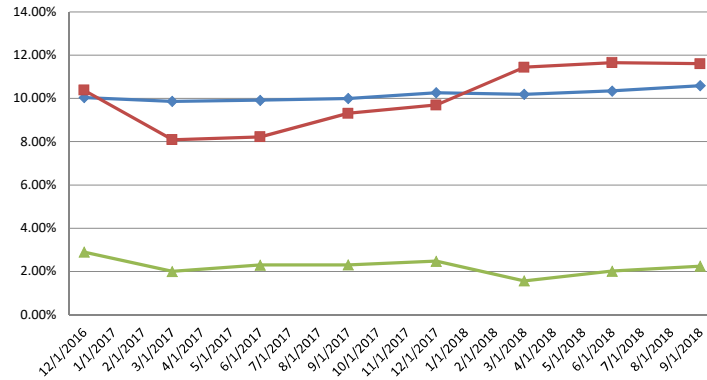
NA = data was not available.

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

Net Worth

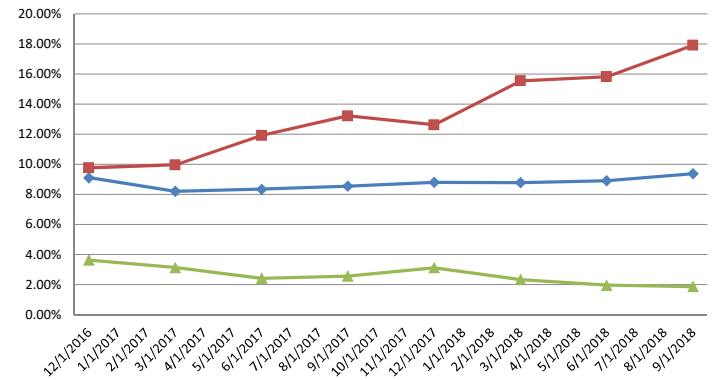
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



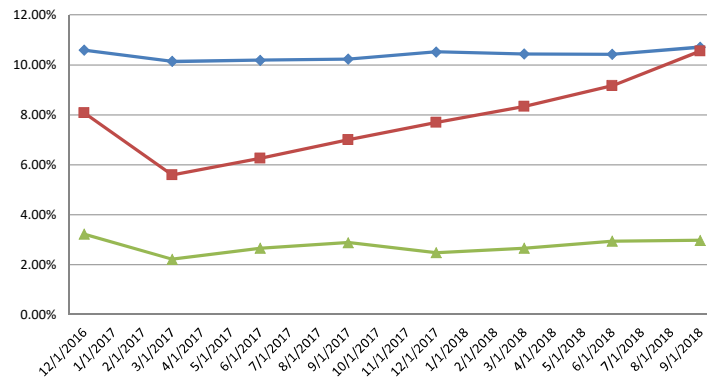
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	10.04%	9.86%	9.91%	10.00%	10.26%	10.19%	10.34%	10.59%
Net Worth Growth (Decline) YTD	10.38%	8.09%	8.22%	9.31%	9.69%	11.44%	11.66%	11.60%
Total Delinquent Lns/ Net Worth	2.88%	1.99%	2.28%	2.29%	2.46%	1.56%	2.00%	2.23%

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



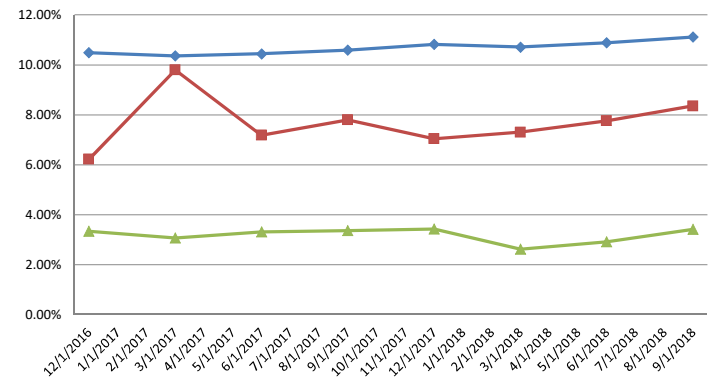
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	9.10%	8.19%	8.34%	8.53%	8.80%	8.78%	8.90%	9.38%
Net Worth Growth (Decline) YTD	9.76%	9.95%	11.91%	13.21%	12.61%	15.54%	15.82%	17.92%
Total Delinquent Lns/ Net Worth	3.63%	3.12%	2.40%	2.56%	3.11%	2.32%	1.95%	1.86%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	10.59%	10.13%	10.18%	10.23%	10.51%	10.43%	10.42%	10.71%
Net Worth Growth (Decline) YTD	8.07%	5.59%	6.26%	6.99%	7.69%	8.33%	9.16%	10.55%
Total Delinquent Lns/ Net Worth	3.22%	2.21%	2.65%	2.88%	2.47%	2.65%	2.94%	2.97%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	10.48%	10.35%	10.44%	10.59%	10.82%	10.71%	10.88%	11.12%
Net Worth Growth (Decline) YTD	6.21%	9.79%	7.18%	7.79%	7.04%	7.30%	7.75%	8.35%
Total Delinquent Lns/ Net Worth	3.33%	3.06%	3.30%	3.35%	3.42%	2.62%	2.91%	3.41%

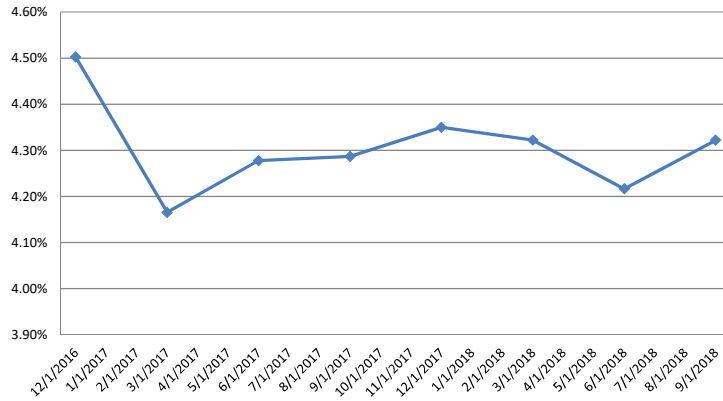
Source: SNL Financial

NA = data was not available.

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

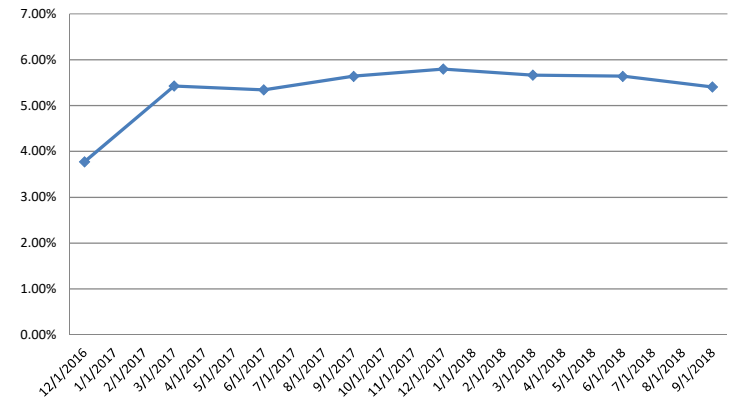
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



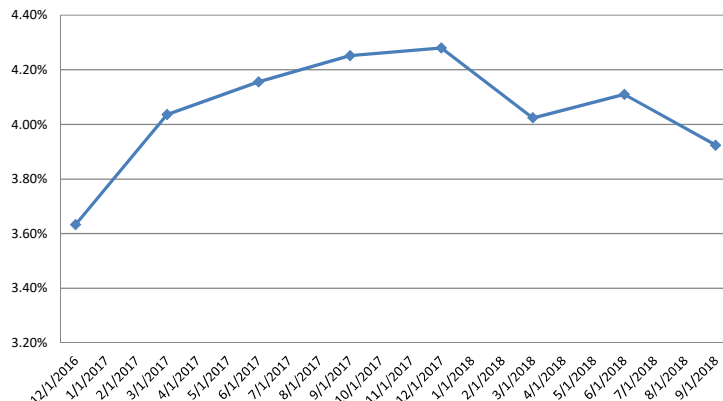
As of Date	Classified Assets/ Net Worth
12/31/16	4.50%
3/31/17	4.17%
6/30/17	4.28%
9/30/17	4.29%
12/31/17	4.35%
3/31/18	4.32%
6/30/18	4.22%
9/30/18	4.32%

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



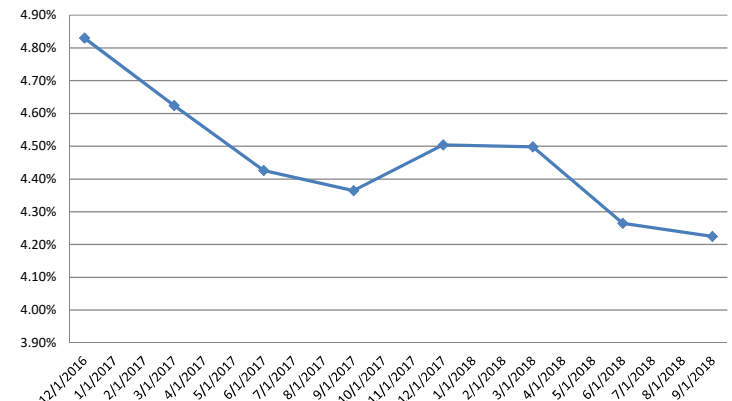
As of Date	Classified Assets/ Net Worth
12/31/16	3.77%
3/31/17	5.43%
6/30/17	5.34%
9/30/17	5.64%
12/31/17	5.80%
3/31/18	5.67%
6/30/18	5.64%
9/30/18	5.41%

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



As of Date	Classified Assets/ Net Worth
12/31/16	3.63%
3/31/17	4.04%
6/30/17	4.16%
9/30/17	4.25%
12/31/17	4.28%
3/31/18	4.02%
6/30/18	4.11%
9/30/18	3.92%

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



As of Date	Classified Assets/ Net Worth
12/31/16	4.83%
3/31/17	4.62%
6/30/17	4.43%
9/30/17	4.36%
12/31/17	4.50%
3/31/18	4.50%
6/30/18	4.26%
9/30/18	4.22%

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

September 30, 2018

Run Date: November 12, 2018

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$1 billion and over in total assets							
	OnPoint Community Credit Union	\$5,467,817	\$615,498	11.26%	14.27%	1.00%	1.79%
	Oregon Community Credit Union	\$1,710,907	\$154,916	9.05%	12.92%	3.36%	5.85%
	SELCO Community Credit Union	\$1,624,403	\$183,557	11.30%	12.52%	1.33%	3.79%
	Rogue Credit Union	\$1,533,048	\$154,590	10.08%	14.41%	3.47%	6.78%
	Advantis Credit Union	\$1,422,781	\$160,159	11.26%	7.64%	3.08%	5.52%
	Oregon State Credit Union	\$1,299,313	\$138,620	10.67%	9.86%	2.20%	3.57%
	Northwest Community Credit Union	\$1,166,695	\$117,898	10.11%	13.48%	2.88%	4.84%
	Unitus Community Credit Union	\$1,154,751	\$127,084	11.01%	8.43%	2.08%	5.72%
	First Community Credit Union	\$1,116,117	\$118,029	10.57%	10.91%	0.70%	1.04%
	Average of Asset Group A	\$1,832,870	\$196,706	10.59%	11.60%	2.23%	4.32%
Asset Group B - \$501 million to \$1 billion in total assets							
	Rivermark Community Credit Union	\$856,175	\$84,828	9.91%	12.68%	1.60%	7.31%
	Marion and Polk Schools Credit Union	\$756,267	\$66,833	8.84%	23.15%	2.11%	3.50%
	Average of Asset Group B	\$806,221	\$75,831	9.38%	17.92%	1.86%	5.41%
Asset Group C - \$251 to \$500 million in total assets							
	Clackamas Community Federal Credit Union	\$388,491	\$39,081	10.06%	14.97%	3.07%	3.89%
	Mid Oregon Federal Credit Union	\$312,744	\$26,669	8.53%	18.85%	2.11%	5.37%
	Central Willamette Credit Union	\$311,346	\$28,685	9.21%	8.90%	4.07%	5.49%
	Oregonians Credit Union	\$309,812	\$39,767	12.84%	4.33%	3.95%	1.48%
	NW Priority Credit Union	\$251,014	\$32,376	12.90%	5.70%	1.64%	3.39%
	Average of Asset Group C	\$314,681	\$33,316	10.71%	10.55%	2.97%	3.92%

Source: SNL Financial

NA = data was not available.

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

Net Worth

September 30, 2018

Run Date: November 12, 2018

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$0 to \$250 million in total assets							
	Wauna Federal Credit Union	\$240,427	\$21,146	8.80%	9.48%	3.75%	4.65%
	Consolidated Federal Credit Union	\$235,525	\$33,230	14.11%	7.22%	0.18%	3.07%
	Cascade Community Federal Credit Union	\$228,830	\$29,860	13.05%	12.73%	0.22%	0.31%
	St. Helens Community Federal Credit Union	\$221,322	\$19,609	8.86%	12.58%	0.80%	5.27%
	Pacific NW Federal Credit Union	\$198,399	\$17,278	8.71%	10.41%	3.82%	2.20%
	Pacific Crest Federal Credit Union	\$173,892	\$14,615	8.40%	4.24%	0.59%	6.34%
	Old West Federal Credit Union	\$170,223	\$16,945	9.95%	11.43%	12.41%	2.25%
	Malheur Federal Credit Union	\$138,862	\$12,873	9.27%	7.33%	8.15%	5.83%
	Providence Federal Credit Union	\$137,878	\$18,011	13.06%	7.69%	1.06%	1.20%
	NW Preferred Federal Credit Union	\$128,047	\$13,831	10.80%	16.64%	3.14%	7.40%
	Trailhead Federal Credit Union	\$119,824	\$9,759	8.14%	5.36%	5.63%	4.97%
	Linn-Co Federal Credit Union	\$117,132	\$11,183	9.55%	10.02%	17.20%	14.46%
	Heritage Grove Federal Credit Union	\$113,500	\$10,566	9.31%	8.96%	4.21%	2.01%
	Pacific Cascade Federal Credit Union	\$112,096	\$9,316	8.31%	12.20%	5.96%	2.32%
	Point West Credit Union	\$100,071	\$8,876	8.87%	(7.99%)	6.71%	14.65%
	USAgencies Credit Union	\$89,661	\$9,288	10.36%	9.22%	1.63%	1.39%
	KaiPerm Northwest Federal Credit Union	\$89,079	\$9,622	10.80%	11.21%	0.38%	7.88%
	IBEW & United Workers Federal Credit Union	\$84,985	\$6,490	7.64%	7.72%	2.42%	1.22%
	Valley Credit Union	\$74,029	\$9,624	13.00%	13.23%	4.58%	5.43%
	Cascade Central Credit Union	\$69,604	\$8,529	12.25%	10.45%	0.25%	1.56%
	Castparts Employees Federal Credit Union	\$61,037	\$8,588	14.07%	8.21%	2.64%	2.98%
	Teamsters Council #37 Federal Credit Union	\$58,694	\$7,908	13.47%	4.17%	1.59%	0.91%
	Benton County Schools Credit Union	\$53,119	\$4,260	8.02%	8.03%	1.76%	0.45%
	Sunset Science Park Federal Credit Union	\$51,482	\$6,780	13.17%	13.83%	0.56%	2.21%
	Umatilla County Federal Credit Union	\$46,419	\$5,696	12.27%	5.08%	0.25%	0.88%
	Cutting Edge Federal Credit Union	\$46,244	\$5,019	10.85%	3.69%	7.27%	3.33%
	Legacy Federal Credit Union	\$46,004	\$5,587	12.14%	7.78%	0.00%	2.29%
	United Advantage Northwest Federal Credit Union	\$42,702	\$3,848	9.01%	6.58%	3.46%	8.29%
	Klamath Public Employees Federal Credit Union	\$41,328	\$3,994	9.66%	9.44%	0.55%	0.85%
	Portland Local 8 Federal Credit Union	\$35,697	\$3,567	9.99%	10.53%	0.20%	1.93%
	Northwest Adventist Federal Credit Union	\$32,016	\$2,975	9.29%	6.49%	1.11%	2.49%
	Ironworkers USA Federal Credit Union	\$31,774	\$3,073	9.67%	19.61%	13.63%	6.96%
	EWEB Employees Federal Credit Union	\$25,129	\$2,289	9.11%	12.35%	1.18%	0.87%
	Oregon Pioneer Federal Credit Union	\$24,840	\$2,451	9.87%	8.75%	16.28%	3.14%
	Register Guard Federal Credit Union	\$24,460	\$3,782	15.46%	7.76%	0.63%	18.35%
	Gateway Credit Union	\$23,658	\$5,473	23.13%	2.76%	0.57%	0.97%
	South Coast ILWU Federal Credit Union	\$19,192	\$2,403	12.52%	5.43%	0.25%	0.46%
	Laneco Federal Credit Union	\$16,013	\$1,207	7.54%	3.05%	1.08%	0.83%
	IBEW/SJ Cascade Federal Credit Union	\$14,235	\$1,425	10.01%	12.26%	1.12%	4.63%
	Machinists-Boilermakers Federal Credit Union	\$4,681	\$380	8.12%	5.48%	4.74%	8.42%
	Radio Cab Credit Union	\$4,127	\$868	21.03%	0.62%	1.27%	6.91%
	OPC Federal Credit Union	\$2,693	\$410	15.22%	8.66%	0.00%	4.88%
	Average of Asset Group D	\$84,498	\$8,872	11.12%	8.35%	3.41%	4.22%

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.	Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.	Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.	NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.	Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.	NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.	Net worth ÷ assets (%)	Net worth as a percent of total assets.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.	Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.	Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.	Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.