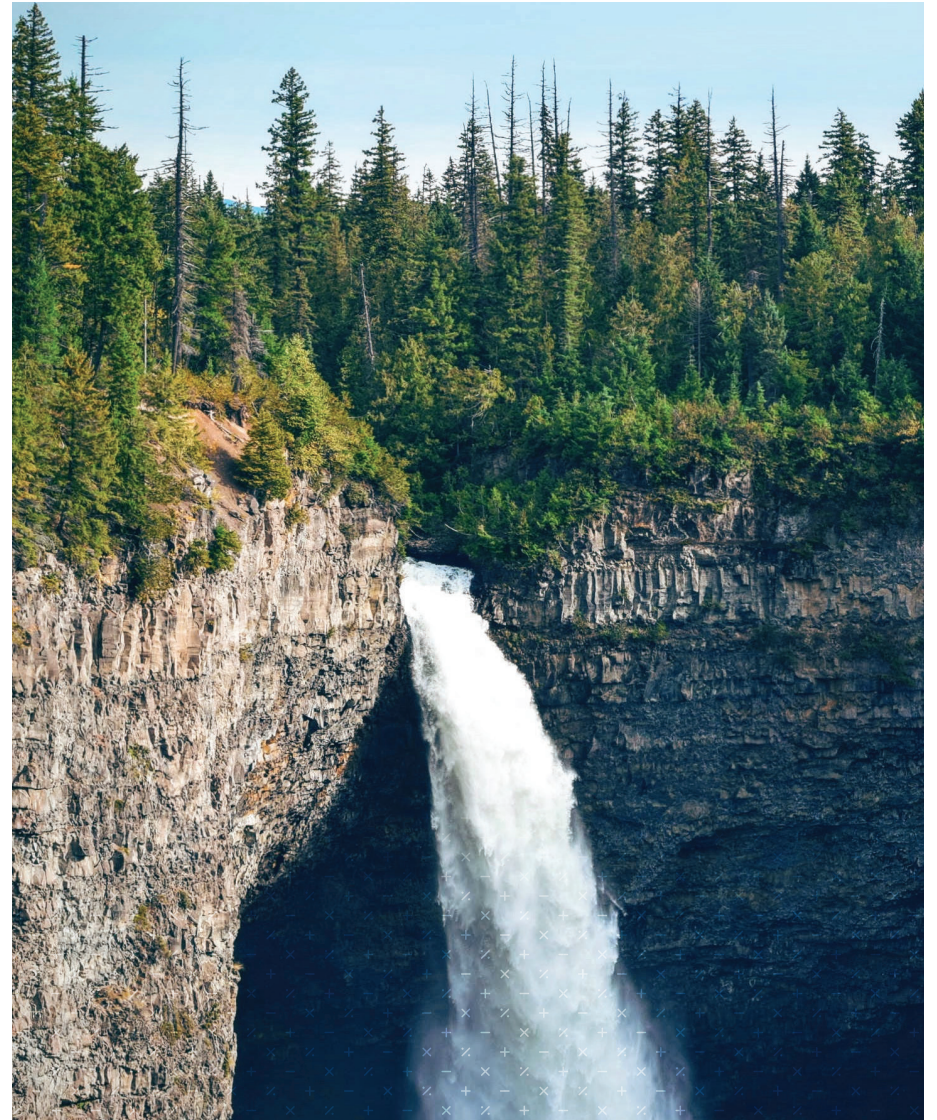


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# Credit Union Index

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

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

## Washington

---

### BELLINGHAM

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

### EVERETT

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

### ISSAQUAH

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

### SEATTLE

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

### SPOKANE

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

### TACOMA

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

### TRI-CITIES

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

### WENATCHEE

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

### YAKIMA

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

## Oregon

---

### EUGENE

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

### MEDFORD

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

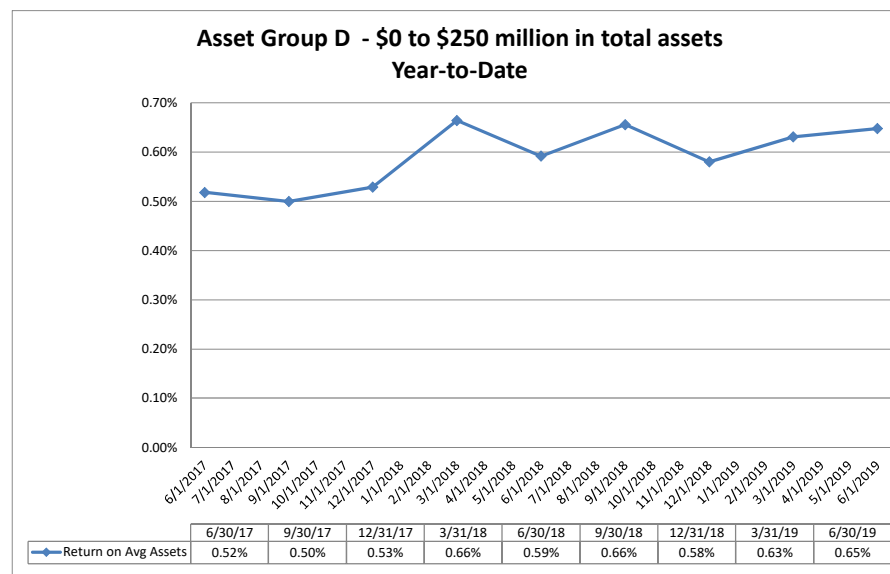
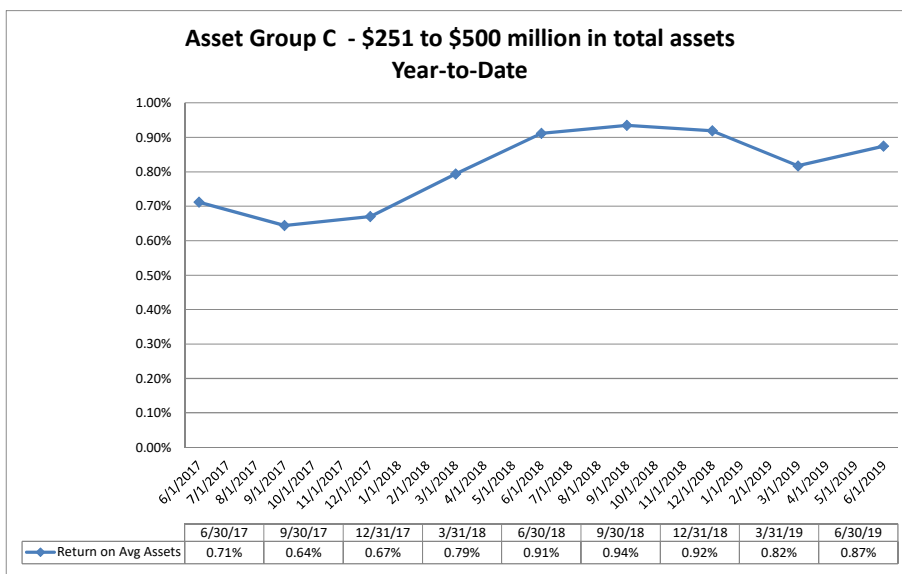
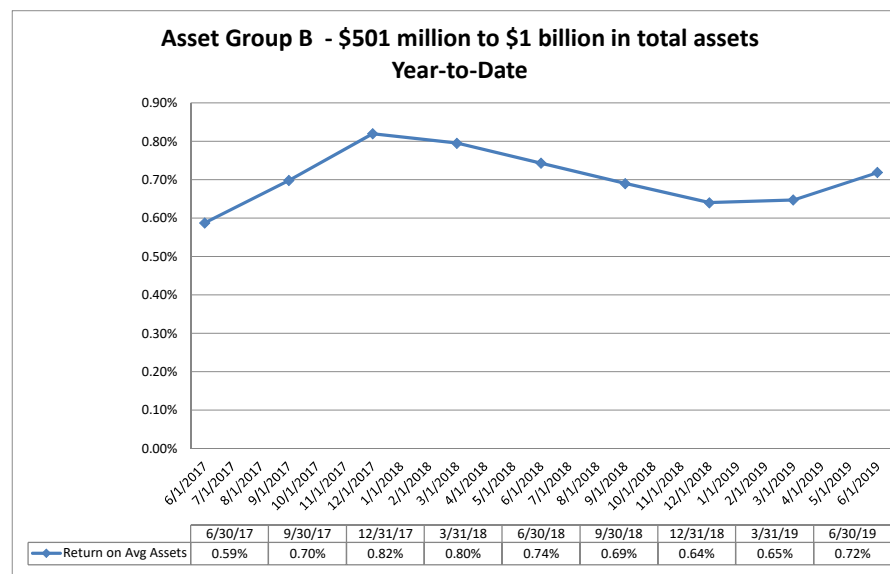
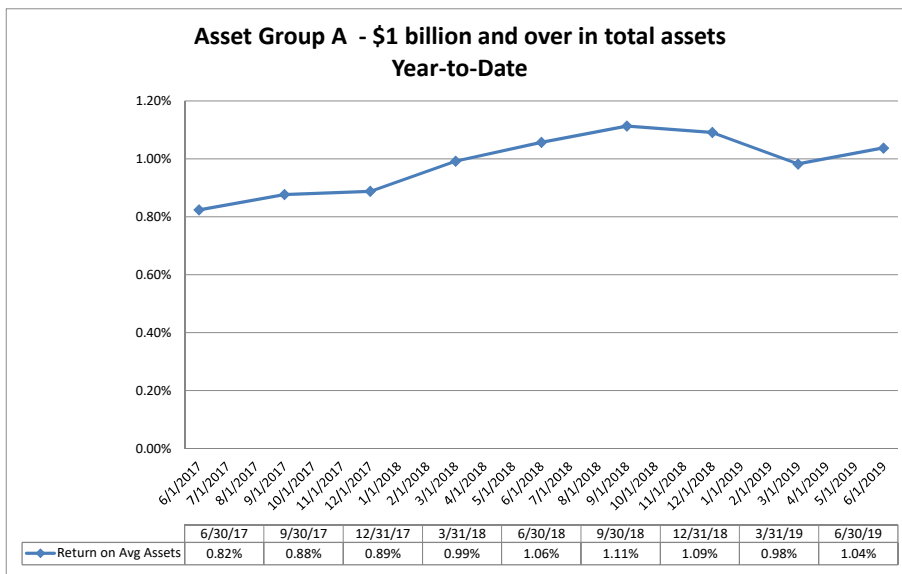
### PORTLAND

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

**Washington**

# Performance Analysis

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



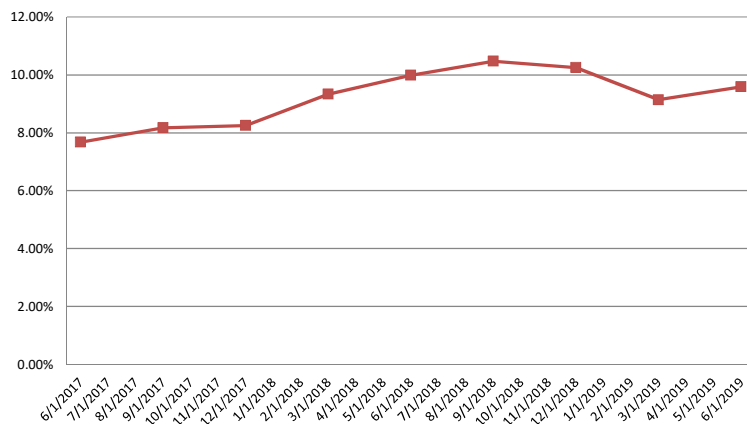
Source: SNL Financial

NA = data was not available.

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

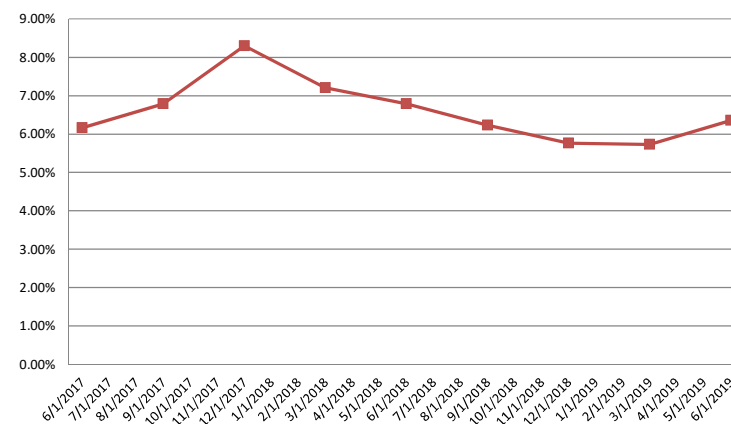
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



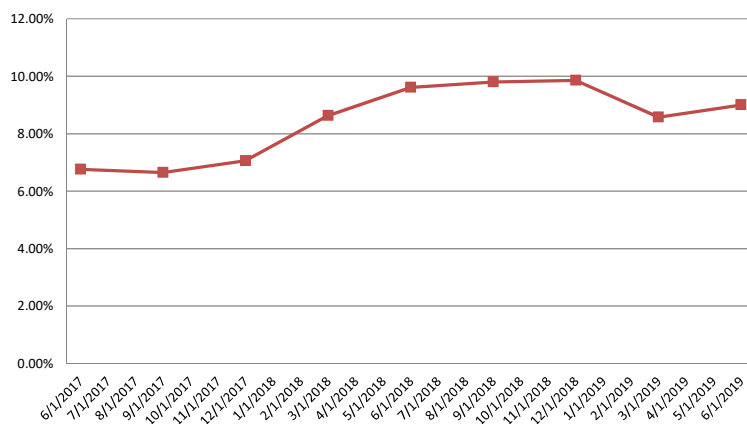
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	7.68%	8.17%	8.25%	9.33%	9.98%	10.48%	10.25%	9.14%	9.59%

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



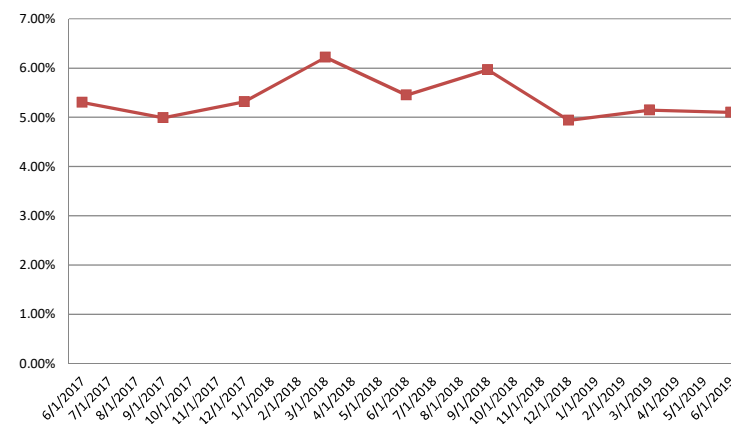
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	6.17%	6.79%	8.30%	7.21%	6.79%	6.23%	5.76%	5.73%	6.36%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	6.76%	6.65%	7.06%	8.64%	9.62%	9.80%	9.85%	8.57%	9.00%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	5.30%	4.99%	5.31%	6.22%	5.45%	5.96%	4.94%	5.15%	5.10%

Source: SNL Financial

NA = data was not available.

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Performance Analysis

June 30, 2019

Run Date: August 20, 2019

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)
<b>Asset Group A - \$1 billion and over in total assets</b>												
	Boeing Employees Credit Union	\$21,247,613	\$79,110	1.52%	13.81%	58.66%	\$113	\$173,893	1.70%	15.59%	55.73%	\$114
	Spokane Teachers Credit Union	\$3,098,317	\$10,085	1.31%	12.25%	66.62%	\$82	\$15,341	1.01%	9.45%	69.52%	\$80
	Washington State Employees Credit Union	\$3,090,840	\$8,440	1.10%	9.97%	73.88%	\$102	\$15,244	1.00%	9.15%	73.44%	\$102
	Numerica Credit Union	\$2,360,630	\$6,578	1.12%	10.83%	70.12%	\$97	\$13,004	1.12%	10.89%	69.80%	\$94
	Gesa Credit Union	\$2,183,945	\$4,062	0.74%	8.30%	67.48%	\$74	\$9,330	0.87%	9.63%	66.96%	\$74
	Sound Credit Union	\$1,781,192	\$4,990	1.12%	9.50%	72.65%	\$89	\$8,956	1.04%	8.62%	73.82%	\$88
	HAPO Community Credit Union	\$1,732,932	\$2,630	0.60%	7.93%	78.83%	\$86	\$4,154	0.48%	6.24%	81.11%	\$89
	Whatcom Educational Credit Union	\$1,643,799	\$3,184	0.78%	5.11%	71.74%	\$86	\$6,425	0.79%	5.19%	72.70%	\$87
	Columbia Credit Union	\$1,615,958	\$5,081	1.26%	11.53%	66.21%	\$81	\$9,601	1.21%	11.07%	66.13%	\$81
	TwinStar Credit Union	\$1,427,380	\$7,410	2.10%	20.16%	64.60%	\$91	\$9,323	1.34%	12.91%	70.81%	\$91
	Harborstone Credit Union	\$1,369,196	\$3,222	0.95%	7.92%	72.60%	\$86	\$4,811	0.71%	5.99%	65.31%	\$86
	Kitsap Credit Union	\$1,328,224	\$1,895	0.57%	5.45%	75.52%	\$81	\$5,340	0.82%	7.80%	73.98%	\$79
	IQ Credit Union	\$1,141,974	\$3,668	1.28%	12.91%	65.12%	\$76	\$7,831	1.38%	14.02%	64.56%	\$76
	Fibre Federal Credit Union	\$1,110,023	\$2,855	1.03%	7.84%	75.08%	\$90	\$5,317	0.97%	7.41%	75.81%	\$90
	Horizon Credit Union	\$1,086,355	\$2,909	1.07%	9.38%	68.68%	\$79	\$6,020	1.12%	9.84%	68.39%	\$78
	Average of Asset Group A	\$3,081,225	\$9,741	1.10%	10.19%	69.85%	\$88	\$19,639	1.04%	9.59%	69.87%	\$87
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>												
	Seattle Metropolitan Credit Union	\$838,384	\$739	0.35%	4.00%	87.15%	\$95	\$1,145	0.27%	3.13%	86.46%	\$96
	Red Canoe Credit Union	\$804,171	\$1,914	0.95%	7.63%	76.36%	\$89	\$4,097	1.02%	8.26%	75.00%	\$80
	Solarity Credit Union	\$736,177	\$1,552	0.83%	5.93%	76.57%	\$79	\$2,696	0.72%	5.18%	77.92%	\$81
	Salal Credit Union	\$664,114	\$1,859	1.13%	12.04%	78.54%	\$98	\$3,844	1.17%	12.68%	77.66%	\$98
	Qualstar Credit Union	\$617,848	\$2,753	1.78%	13.46%	63.54%	\$81	\$4,667	1.53%	11.58%	66.30%	\$84
	Verity Credit Union	\$599,690	\$551	0.37%	4.07%	79.03%	\$84	\$809	0.27%	3.02%	80.31%	\$83
	America's Credit Union, A Federal Credit Union	\$578,783	\$219	0.15%	1.83%	82.19%	\$83	\$153	0.05%	0.64%	82.46%	\$86
	Average of Asset Group B	\$691,310	\$1,370	0.79%	6.99%	77.63%	\$87	\$2,487	0.72%	6.36%	78.02%	\$87

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 20, 2019

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)
<b>Asset Group C - \$251 to \$500 million in total assets</b>												
	Global Credit Union	\$469,072	\$829	0.72%	8.19%	77.88%	\$72	\$1,748	0.76%	8.74%	76.81%	\$74
	Our Community Credit Union	\$413,444	\$1,283	1.24%	10.27%	70.12%	\$68	\$2,383	1.16%	9.82%	71.36%	\$66
	Tapco Credit Union	\$383,551	\$1,092	1.14%	12.16%	72.04%	\$84	\$1,964	1.03%	11.11%	72.39%	\$83
	O Bee Credit Union	\$322,441	\$552	0.68%	8.67%	75.10%	\$74	\$1,062	0.67%	8.42%	77.10%	\$68
	Cascade Federal Credit Union	\$301,547	\$505	0.67%	5.08%	71.15%	\$85	\$880	0.58%	4.51%	72.62%	\$82
	North Coast Credit Union	\$258,108	\$830	1.26%	11.50%	68.09%	\$78	\$1,541	1.18%	10.90%	67.39%	\$77
	Industrial Credit Union of Whatcom County	\$251,713	\$506	0.79%	10.06%	79.13%	\$70	\$941	0.74%	9.53%	77.92%	\$68
	Average of Asset Group C	\$342,839	\$800	0.93%	9.42%	73.36%	\$76	\$1,503	0.87%	9.00%	73.66%	\$74
<b>Asset Group D - \$0 to \$250 million in total assets</b>												
	People's Community Federal Credit Union	\$218,322	\$539	0.98%	7.89%	69.74%	\$66	\$1,049	0.96%	7.88%	70.36%	\$67
	NorthWest Plus Credit Union	\$201,335	\$727	1.43%	11.74%	71.05%	\$70	\$1,416	1.39%	11.67%	69.96%	\$71
	Peninsula Community Federal Credit Union	\$189,744	\$353	0.75%	8.61%	77.91%	\$73	\$450	0.48%	5.53%	78.63%	\$72
	Canopy Federal Credit Union	\$161,272	\$122	0.30%	2.97%	92.84%	\$64	\$366	0.46%	4.48%	86.16%	\$61
	Great Northwest Federal Credit Union	\$159,765	\$447	1.13%	8.16%	64.95%	\$56	\$730	0.94%	6.72%	64.60%	\$54
	Puget Sound Cooperative Credit Union	\$155,559	\$446	1.14%	13.68%	71.46%	\$90	\$775	1.00%	12.07%	74.29%	\$92
	Community 1st Credit Union	\$142,398	\$353	0.98%	7.68%	79.03%	\$57	\$632	0.88%	6.94%	80.86%	\$58
	Lower Valley Credit Union	\$142,368	(\$494)	(1.37%)	(23.35%)	80.88%	\$58	(\$207)	(0.29%)	(4.86%)	79.65%	\$61
	Coulee Dam Federal Credit Union	\$142,281	\$195	0.54%	7.25%	77.79%	\$64	\$316	0.44%	6.00%	81.55%	\$65
	Cheney Federal Credit Union	\$104,934	\$150	0.57%	5.58%	78.34%	\$61	\$220	0.42%	4.12%	81.85%	\$61
	MountainCrest Credit Union	\$103,611	\$270	1.05%	10.82%	74.94%	\$68	\$529	1.03%	10.75%	74.16%	\$65
	Tacoma Longshoremen Credit Union	\$99,848	\$164	0.66%	5.70%	63.64%	\$103	\$301	0.61%	5.30%	64.83%	\$102
	White River Credit Union	\$83,684	\$240	1.16%	8.01%	70.39%	\$55	\$394	0.96%	6.63%	75.34%	\$55
	Primesource Credit Union	\$82,714	\$164	0.79%	6.85%	72.16%	\$57	\$311	0.75%	6.55%	75.97%	\$62
	WCLA Credit Union	\$81,623	\$416	2.07%	17.02%	40.06%	\$95	\$800	2.02%	16.71%	41.23%	\$97
	Waterfront Federal Credit Union	\$73,861	\$215	1.17%	13.51%	75.00%	\$98	\$500	1.39%	16.33%	73.59%	\$105
	Lower Columbia Longshoremen's Federal Credit Union	\$73,617	\$177	0.95%	8.55%	76.54%	\$81	\$325	0.88%	7.93%	77.13%	\$82
	Sno Falls Credit Union	\$73,507	\$198	1.07%	13.92%	82.76%	\$78	\$324	0.88%	11.55%	83.14%	\$76
	Alaska Air Group Federal Credit Union	\$73,501	\$223	1.21%	7.88%	70.11%	\$64	\$409	1.13%	7.29%	70.82%	\$65
	Strait View Credit Union	\$67,096	\$304	1.77%	14.76%	56.82%	\$89	\$598	1.74%	14.78%	57.23%	\$79
	American Lake Credit Union	\$67,002	(\$4)	(0.02%)	(0.18%)	83.93%	\$70	\$21	0.06%	0.48%	85.99%	\$74
	Progressions Credit Union	\$66,708	\$39	0.24%	2.79%	83.40%	\$72	\$75	0.23%	2.69%	87.00%	\$72
	Avista Corp. Credit Union	\$65,731	\$132	0.80%	5.16%	67.06%	\$124	\$295	0.89%	5.81%	63.16%	\$111
	Granco Federal Credit Union	\$65,064	\$104	0.64%	7.96%	80.27%	\$77	\$187	0.59%	7.23%	83.72%	\$76
	WestEdge Federal Credit Union	\$61,761	\$107	0.70%	4.66%	73.50%	\$66	\$257	0.85%	5.64%	72.06%	\$63
	Snocope Credit Union	\$61,547	\$126	0.82%	9.71%	78.82%	\$79	\$218	0.72%	8.49%	80.78%	\$79
	EvergreenDIRECT Credit Union	\$59,265	\$263	1.77%	14.58%	70.77%	\$60	\$260	0.88%	7.31%	76.63%	\$65
	Safeway Federal Credit Union	\$57,517	\$110	0.75%	3.36%	68.37%	\$59	\$294	1.01%	4.52%	70.95%	\$63
	Spokane Firefighters Credit Union	\$53,495	\$92	0.69%	4.23%	72.25%	\$74	\$168	0.64%	3.88%	77.04%	\$74
	Nordstrom Federal Credit Union	\$52,566	\$54	0.39%	4.79%	79.37%	\$79	\$99	0.36%	4.42%	82.31%	\$80
	Mill Town Credit Union	\$49,297	\$140	1.12%	4.56%	73.16%	\$67	\$283	1.13%	4.63%	74.34%	\$70
	Responders Emergency Services Credit Union	\$48,875	\$93	0.78%	5.63%	74.70%	\$66	\$152	0.65%	4.62%	82.26%	\$69

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 20, 2019

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)
<b>Asset Group D - \$0 to \$250 million in total assets (continued)</b>												
	Tri-Cities Community Federal Credit Union	\$45,632	\$191	1.72%	15.15%	71.95%	\$69	\$271	1.24%	10.89%	77.63%	\$68
	Spokane City Credit Union	\$45,183	\$72	0.64%	7.03%	80.00%	\$71	\$131	0.60%	6.45%	80.60%	\$69
	Olympia Credit Union	\$39,035	\$51	0.52%	5.76%	76.66%	\$58	\$68	0.35%	3.86%	82.72%	\$58
	Blue Mountain Credit Union	\$33,478	\$72	0.85%	6.78%	75.83%	\$78	\$77	0.45%	3.70%	83.85%	\$80
	Calcoe Federal Credit Union	\$31,987	(\$220)	(2.72%)	(34.67%)	89.51%	\$58	(\$421)	(2.59%)	(31.88%)	87.84%	\$57
	Connection Credit Union	\$30,491	\$23	0.30%	2.44%	92.58%	\$60	\$60	0.40%	3.20%	92.12%	\$58
	Longshoremen's Local Four Federal Credit Union	\$28,362	\$69	0.96%	4.93%	70.00%	\$97	\$148	1.03%	5.33%	70.17%	\$97
	State Highway Credit Union	\$27,567	\$59	0.86%	4.85%	76.11%	\$76	\$109	0.80%	4.50%	77.29%	\$75
	IBEW 76 Federal Credit Union	\$23,457	\$51	0.87%	6.05%	75.23%	\$82	\$45	0.38%	2.68%	84.69%	\$89
	Mint Valley Federal Credit Union	\$20,325	\$79	1.57%	10.55%	70.90%	\$53	\$121	1.21%	8.23%	74.65%	\$53
	Mt. Rainier Federal Credit Union	\$16,368	\$57	1.40%	12.20%	62.67%	\$67	\$109	1.35%	11.83%	64.73%	\$67
	Newrizons Federal Credit Union	\$16,320	(\$28)	(0.69%)	(7.04%)	75.49%	\$55	\$57	0.71%	7.22%	73.32%	\$56
	Community Healthcare Federal Credit Union	\$16,079	\$50	1.26%	12.57%	75.12%	\$62	\$98	1.25%	12.51%	75.35%	\$59
	Lighthouse Community Credit Union	\$14,207	(\$56)	(1.57%)	(21.54%)	122.99%	\$77	(\$113)	(1.60%)	(21.16%)	127.00%	\$78
	Express Credit Union	\$13,287	(\$5)	(0.15%)	(1.53%)	98.70%	\$71	(\$1)	(0.02%)	(0.15%)	96.69%	\$71
	Puget Sound Refinery Federal Credit Union	\$13,181	\$13	0.40%	3.19%	82.18%	\$43	\$30	0.46%	3.69%	80.10%	\$45
	Tesoro Northwest Federal Credit Union	\$11,422	(\$21)	(0.73%)	(2.48%)	90.52%	\$59	(\$19)	(0.33%)	(1.12%)	95.98%	\$61
	Spokane Media Federal Credit Union	\$11,137	\$3	0.11%	1.25%	90.60%	\$62	\$5	0.09%	1.05%	94.12%	\$62
	Tacoma Narrows Federal Credit Union	\$8,212	\$19	0.93%	5.78%	81.25%	\$57	\$30	0.74%	4.59%	82.47%	\$57
	PUD Federal Credit Union	\$8,152	\$18	0.88%	5.53%	71.88%	\$80	\$42	1.03%	6.50%	66.93%	\$72
	Longshore Federal Credit Union	\$6,135	\$9	0.59%	7.11%	73.42%	\$76	\$14	0.46%	5.57%	76.43%	\$77
	Utility Employees Federal Credit Union	\$3,383	\$8	0.96%	6.18%	65.22%	\$36	\$13	0.79%	5.05%	70.45%	\$36
	Fluke Employees Federal Credit Union	\$2,596	\$3	0.45%	2.23%	76.00%	\$35	\$10	0.75%	3.74%	70.00%	\$33
	Average of Asset Group D	\$65,561	\$127	0.66%	5.03%	76.31%	\$69	\$244	0.65%	5.10%	77.87%	\$70

Source: SNL Financial

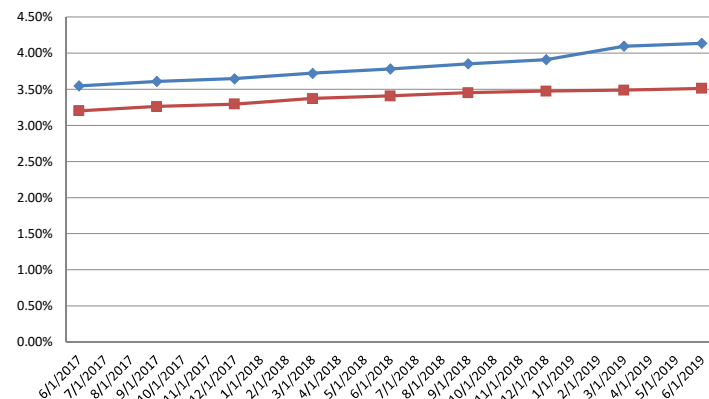
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# Balance Sheet & Net Interest Margin

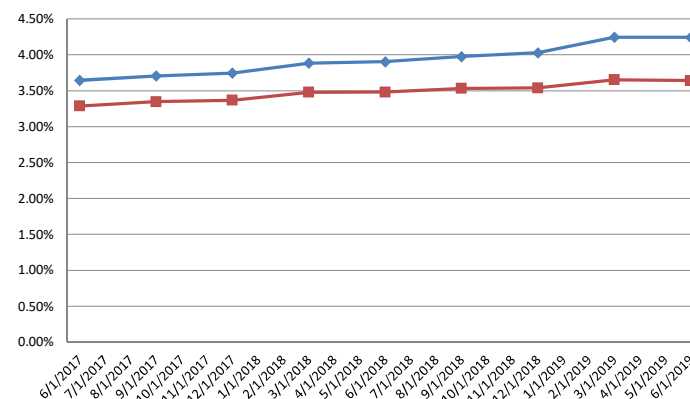
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



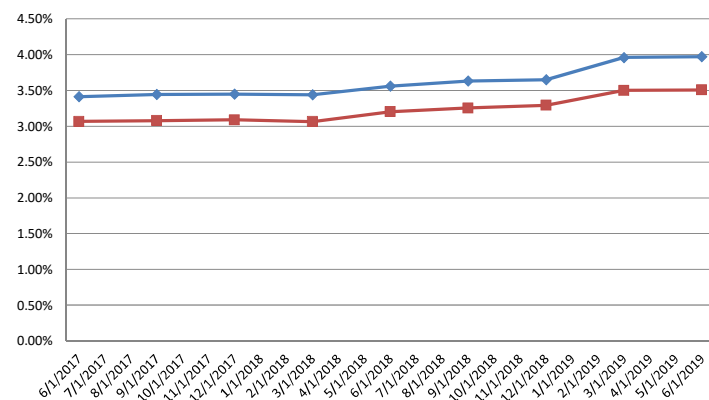
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.55%	3.61%	3.64%	3.72%	3.78%	3.85%	3.91%	4.10%	4.14%
Net Interest Income/ Avg Assets	3.20%	3.26%	3.29%	3.37%	3.41%	3.45%	3.47%	3.49%	3.51%

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



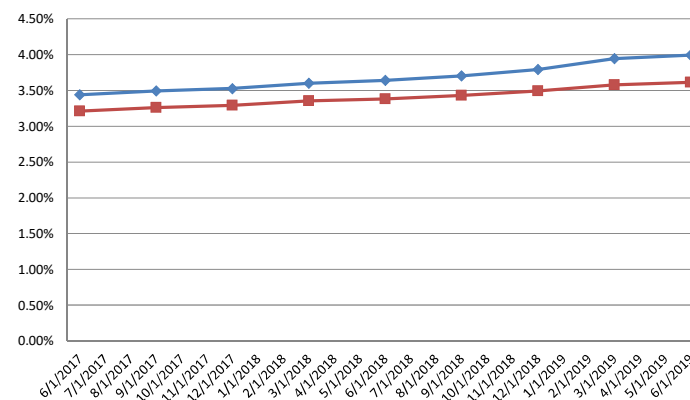
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.65%	3.70%	3.74%	3.88%	3.90%	3.97%	4.03%	4.24%	4.24%
Net Interest Income/ Avg Assets	3.29%	3.35%	3.36%	3.48%	3.48%	3.53%	3.54%	3.65%	3.64%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.41%	3.44%	3.45%	3.44%	3.56%	3.63%	3.65%	3.96%	3.97%
Net Interest Income/ Avg Assets	3.07%	3.08%	3.09%	3.06%	3.20%	3.25%	3.29%	3.50%	3.51%

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



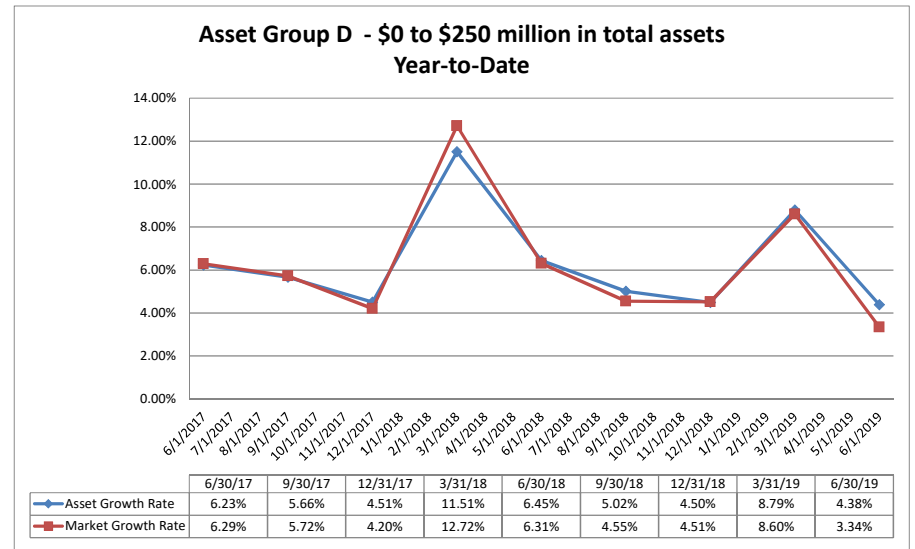
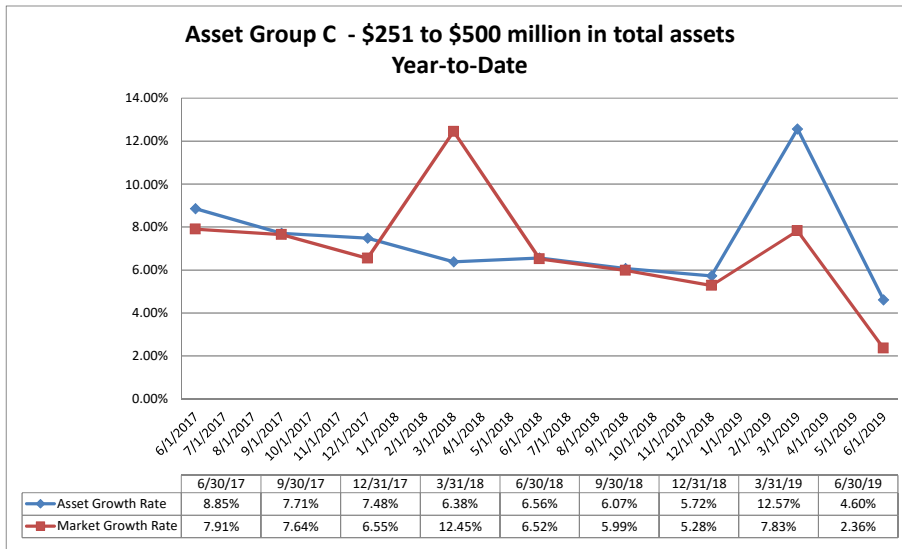
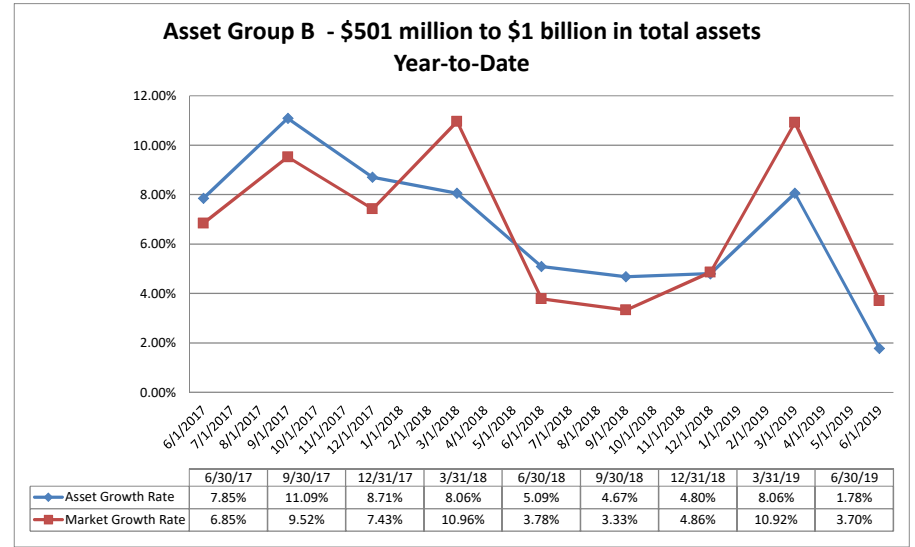
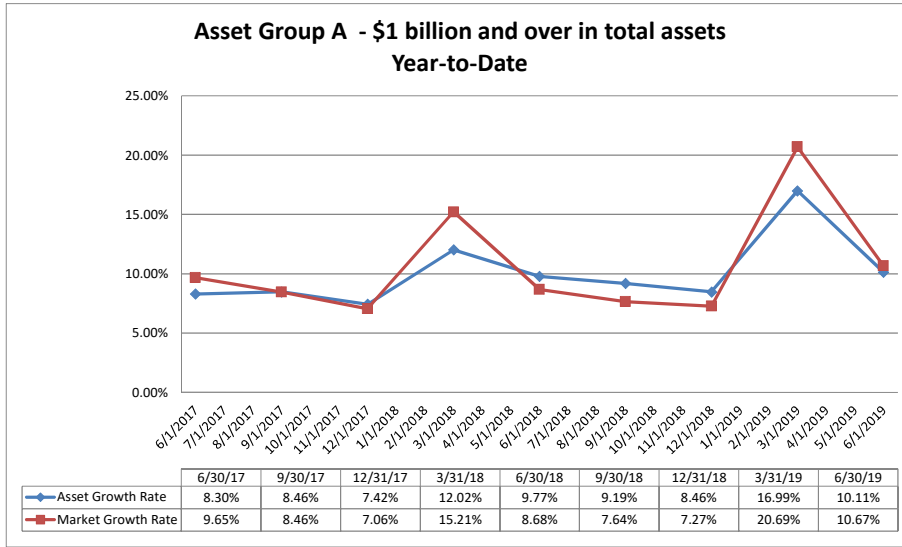
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.44%	3.49%	3.53%	3.60%	3.64%	3.70%	3.79%	3.94%	3.99%
Net Interest Income/ Avg Assets	3.21%	3.26%	3.29%	3.35%	3.38%	3.43%	3.49%	3.58%	3.62%

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



Source: SNL Financial

NA = data was not available.

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

**Balance Sheet & Net Interest Margin**

**June 30, 2019**

**Run Date: August 20, 2019**

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 (%)
<b>Asset Group A - \$1 billion and over in total assets</b>											
	Boeing Employees Credit Union	\$21,247,613	\$13,517,664	\$17,213,256	78.53%	\$9,765	3.80%	0.59%	3.09%	16.94%	8.46%
	Spokane Teachers Credit Union	\$3,098,317	\$2,717,406	\$2,504,273	108.51%	\$4,597	4.15%	0.83%	3.32%	7.50%	10.92%
	Washington State Employees Credit Union	\$3,090,840	\$2,547,936	\$2,681,509	95.02%	\$4,683	4.52%	0.47%	4.05%	8.04%	10.26%
	Numerica Credit Union	\$2,360,630	\$1,908,194	\$1,973,838	96.67%	\$4,339	4.68%	1.00%	3.67%	8.26%	7.87%
	Gesa Credit Union	\$2,183,945	\$1,755,542	\$1,843,214	95.24%	\$4,471	4.24%	0.89%	3.35%	12.11%	13.79%
	Sound Credit Union	\$1,781,192	\$1,331,992	\$1,536,775	86.67%	\$5,089	3.94%	0.42%	3.52%	32.50%	34.56%
	HAPO Community Credit Union	\$1,732,932	\$1,509,569	\$1,530,665	98.62%	\$4,136	4.20%	0.89%	3.30%	5.26%	12.24%
	Whatcom Educational Credit Union	\$1,643,799	\$1,446,831	\$1,368,507	105.72%	\$4,360	3.97%	0.55%	3.42%	4.64%	4.70%
	Columbia Credit Union	\$1,615,958	\$1,312,388	\$1,418,361	92.53%	\$5,290	3.98%	0.53%	3.45%	13.63%	17.09%
	TwinStar Credit Union	\$1,427,380	\$1,148,037	\$1,209,445	94.92%	\$3,637	4.62%	0.57%	4.04%	9.71%	8.55%
	Harborstone Credit Union	\$1,369,196	\$1,045,004	\$1,126,191	92.79%	\$5,532	3.79%	0.57%	3.22%	5.09%	8.02%
	Kitsap Credit Union	\$1,328,224	\$1,065,376	\$1,171,544	90.94%	\$4,693	4.15%	0.51%	3.64%	11.72%	11.03%
	IQ Credit Union	\$1,141,974	\$894,613	\$1,011,107	88.48%	\$3,708	4.28%	0.33%	3.96%	6.71%	5.64%
	Fibre Federal Credit Union	\$1,110,023	\$753,728	\$948,947	79.43%	\$4,059	3.50%	0.34%	3.16%	3.95%	2.49%
	Horizon Credit Union	\$1,086,355	\$858,988	\$945,497	90.85%	\$4,574	4.22%	0.74%	3.48%	5.66%	4.37%
	Average of Asset Group A	\$3,081,225	\$2,254,218	\$2,565,542	92.99%	\$4,862	4.14%	0.62%	3.51%	10.11%	10.67%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>											
	Seattle Metropolitan Credit Union	\$838,384	\$640,543	\$741,875	86.34%	\$5,426	3.73%	0.42%	3.31%	(3.99%)	(3.47%)
	Red Canoe Credit Union	\$804,171	\$599,874	\$686,372	87.40%	\$3,582	3.98%	0.49%	3.49%	7.18%	6.50%
	Solarity Credit Union	\$736,177	\$537,406	\$562,518	95.54%	\$4,382	3.96%	0.60%	3.36%	(2.78%)	(0.79%)
	Salal Credit Union	\$664,114	\$551,003	\$557,972	98.75%	\$3,784	4.96%	0.47%	4.49%	2.42%	(4.50%)
	Qualstar Credit Union	\$617,848	\$390,570	\$524,476	74.47%	\$4,336	4.48%	0.67%	3.81%	9.69%	9.67%
	Verity Credit Union	\$599,690	\$469,182	\$497,553	94.30%	\$4,122	4.38%	0.60%	3.79%	4.35%	5.83%
	America's Credit Union, A Federal Credit Union	\$578,783	\$444,525	\$502,560	88.45%	\$3,435	4.20%	0.97%	3.23%	(4.42%)	12.68%
	Average of Asset Group B	\$691,310	\$519,015	\$581,904	89.32%	\$4,152	4.24%	0.60%	3.64%	1.78%	3.70%

Source: SNL Financial

NA = data was not available.

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

**Balance Sheet & Net Interest Margin**

**June 30, 2019**

**Run Date: August 20, 2019**

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 (%)
<b>Asset Group C - \$251 to \$500 million in total assets</b>											
	Global Credit Union	\$469,072	\$377,424	\$391,517	96.40%	\$3,351	4.39%	0.36%	3.98%	6.73%	1.48%
	Our Community Credit Union	\$413,444	\$169,385	\$347,432	48.75%	\$4,240	3.91%	0.51%	3.40%	6.67%	3.45%
	Tapco Credit Union	\$383,551	\$293,456	\$342,356	85.72%	\$4,621	3.84%	0.24%	3.60%	5.08%	3.47%
	O Bee Credit Union	\$322,441	\$293,237	\$273,584	107.18%	\$3,042	4.68%	0.56%	4.12%	14.21%	10.38%
	Cascade Federal Credit Union	\$301,547	\$96,562	\$259,924	37.15%	\$9,573	2.71%	0.97%	1.75%	(2.29%)	(4.27%)
	North Coast Credit Union	\$258,108	\$210,055	\$221,364	94.89%	\$4,266	4.25%	0.39%	3.86%	2.09%	2.79%
	Industrial Credit Union of Whatcom County	\$251,713	\$191,786	\$226,880	84.53%	\$3,127	4.02%	0.18%	3.84%	(0.28%)	(0.76%)
	Average of Asset Group C	\$342,839	\$233,129	\$294,722	79.23%	\$4,603	3.97%	0.46%	3.51%	4.60%	2.36%
<b>Asset Group D - \$0 to \$250 million in total assets</b>											
	People's Community Federal Credit Union	\$218,322	\$94,719	\$188,992	50.12%	\$5,981	2.99%	0.39%	2.60%	6.04%	3.25%
	NorthWest Plus Credit Union	\$201,335	\$147,290	\$174,399	84.46%	\$4,284	3.98%	0.25%	3.73%	2.02%	(0.25%)
	Peninsula Community Federal Credit Union	\$189,744	\$142,563	\$171,600	83.08%	\$2,965	4.22%	0.31%	3.91%	3.29%	3.67%
	Canopy Federal Credit Union	\$161,272	\$107,937	\$141,440	76.31%	\$3,101	3.58%	0.18%	3.40%	4.62%	3.60%
	Great Northwest Federal Credit Union	\$159,765	\$91,796	\$136,242	67.38%	\$2,708	4.54%	0.20%	4.34%	15.62%	17.37%
	Puget Sound Cooperative Credit Union	\$155,559	\$142,859	\$132,270	108.01%	\$5,657	4.23%	0.95%	3.28%	4.70%	1.94%
	Community 1st Credit Union	\$142,398	\$90,545	\$117,934	76.78%	\$3,062	3.87%	0.26%	3.61%	(3.16%)	(6.61%)
	Lower Valley Credit Union	\$142,368	\$113,819	\$131,962	86.25%	\$2,225	6.73%	1.09%	5.64%	(6.44%)	(6.00%)
	Coulee Dam Federal Credit Union	\$142,281	\$94,314	\$128,468	73.41%	\$2,710	4.19%	0.11%	4.08%	2.05%	0.06%
	Cheney Federal Credit Union	\$104,934	\$56,141	\$92,963	60.39%	\$5,830	2.91%	0.57%	2.34%	5.83%	6.02%
	MountainCrest Credit Union	\$103,611	\$74,286	\$92,516	80.30%	\$4,605	3.76%	0.17%	3.59%	2.98%	1.85%
	Tacoma Longshoremen Credit Union	\$99,848	\$20,832	\$88,017	23.67%	\$14,264	2.71%	1.10%	1.61%	4.61%	3.92%
	White River Credit Union	\$83,684	\$32,144	\$71,563	44.92%	\$4,649	3.22%	0.12%	3.10%	7.69%	7.86%
	Primesource Credit Union	\$82,714	\$60,115	\$72,357	83.08%	\$3,847	4.84%	0.82%	4.02%	1.80%	0.49%
	WCLA Credit Union	\$81,623	\$71,025	\$62,468	113.70%	\$11,660	4.92%	1.46%	3.45%	11.20%	5.04%
	Waterfront Federal Credit Union	\$73,861	\$43,784	\$65,942	66.40%	\$5,471	4.05%	0.04%	4.01%	14.85%	11.05%
	Lower Columbia Longshoremen's Federal Credit Union	\$73,617	\$42,916	\$64,820	66.21%	\$4,462	3.62%	0.12%	3.50%	1.77%	0.40%
	Sno Falls Credit Union	\$73,507	\$57,141	\$66,703	85.66%	\$3,000	4.52%	0.17%	4.36%	6.05%	4.34%
	Alaska Air Group Federal Credit Union	\$73,501	\$43,550	\$61,345	70.99%	\$4,900	3.79%	0.39%	3.40%	13.32%	14.34%
	Strait View Credit Union	\$67,096	\$35,634	\$58,605	60.80%	\$5,834	3.77%	0.15%	3.62%	(3.98%)	(7.23%)
	American Lake Credit Union	\$67,002	\$33,248	\$57,532	57.79%	\$3,526	3.87%	0.32%	3.55%	(4.64%)	(4.47%)
	Progressions Credit Union	\$66,708	\$52,349	\$60,650	86.31%	\$4,169	4.16%	0.54%	3.62%	9.75%	9.05%
	Avista Corp. Credit Union	\$65,731	\$42,802	\$55,331	77.36%	\$10,955	3.09%	0.76%	2.33%	(1.01%)	(2.21%)
	Granco Federal Credit Union	\$65,064	\$46,853	\$59,738	78.43%	\$3,337	4.68%	0.20%	4.48%	12.34%	13.58%
	WestEdge Federal Credit Union	\$61,761	\$27,401	\$52,234	52.46%	\$4,117	3.65%	0.16%	3.50%	9.58%	9.86%
	Sncope Credit Union	\$61,547	\$43,334	\$55,926	77.48%	\$4,734	3.87%	0.21%	3.66%	5.28%	5.73%
	EvergreenDIRECT Credit Union	\$59,265	\$41,811	\$50,551	82.71%	\$2,694	4.96%	0.37%	4.60%	4.29%	1.44%
	Safeway Federal Credit Union	\$57,517	\$31,309	\$43,995	71.16%	\$5,229	3.14%	0.45%	2.69%	(0.83%)	(1.58%)
	Spokane Firefighters Credit Union	\$53,495	\$33,932	\$44,501	76.25%	\$5,944	3.05%	0.53%	2.52%	8.49%	11.43%
	Nordstrom Federal Credit Union	\$52,566	\$24,249	\$47,324	51.24%	\$4,779	3.04%	0.12%	2.92%	2.48%	1.42%
	Mill Town Credit Union	\$49,297	\$35,953	\$36,367	98.86%	\$4,482	4.24%	0.22%	4.02%	(3.39%)	(6.76%)
	Responders Emergency Services Credit Union	\$48,875	\$33,447	\$40,011	83.59%	\$6,109	3.21%	0.61%	2.60%	16.23%	7.28%

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.

**Balance Sheet & Net Interest Margin**

**June 30, 2019**

**Run Date: August 20, 2019**

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 (%)
<b>Asset Group D - \$0 to \$250 million in total assets (continued)</b>											
	Tri-Cities Community Federal Credit Union	\$45,632	\$36,916	\$39,986	92.32%	\$2,684	4.52%	0.31%	4.22%	12.97%	12.01%
	Spokane City Credit Union	\$45,183	\$36,937	\$40,838	90.45%	\$4,303	4.08%	0.31%	3.76%	16.56%	17.94%
	Olympia Credit Union	\$39,035	\$33,113	\$35,369	93.62%	\$2,296	3.83%	0.16%	3.66%	1.33%	0.91%
	Blue Mountain Credit Union	\$33,478	\$20,639	\$29,040	71.07%	\$3,720	4.02%	0.17%	3.85%	(2.94%)	(5.34%)
	Calcoe Federal Credit Union	\$31,987	\$26,180	\$29,468	88.84%	\$2,369	4.96%	0.50%	4.46%	(3.18%)	(1.27%)
	Connection Credit Union	\$30,491	\$21,634	\$26,296	82.27%	\$2,103	5.07%	0.09%	4.98%	8.93%	9.30%
	Longshoremen's Local Four Federal Credit Union	\$28,362	\$12,926	\$22,666	57.03%	\$5,672	3.54%	0.20%	3.34%	(0.16%)	(1.60%)
	State Highway Credit Union	\$27,567	\$16,322	\$22,616	72.17%	\$5,513	3.53%	0.31%	3.21%	1.10%	0.08%
	IBEW 76 Federal Credit Union	\$23,457	\$11,980	\$19,990	59.93%	\$5,864	3.19%	0.19%	2.99%	(0.68%)	(1.35%)
	Mint Valley Federal Credit Union	\$20,325	\$12,738	\$17,189	74.11%	\$2,904	4.56%	0.29%	4.27%	8.81%	7.37%
	Mt. Rainier Federal Credit Union	\$16,368	\$6,640	\$14,436	46.00%	\$5,456	3.19%	0.15%	3.04%	9.67%	9.41%
	Newrizons Federal Credit Union	\$16,320	\$9,852	\$14,315	68.82%	\$2,967	5.39%	1.07%	4.31%	6.26%	6.25%
	Community Healthcare Federal Credit Union	\$16,079	\$7,835	\$14,199	55.18%	\$3,573	4.52%	0.15%	4.38%	9.83%	11.61%
	Lighthouse Community Credit Union	\$14,207	\$9,472	\$12,583	75.28%	\$2,368	4.53%	0.40%	4.14%	9.95%	12.34%
	Express Credit Union	\$13,287	\$11,479	\$11,388	100.80%	\$1,107	5.74%	0.82%	4.93%	1.81%	(3.59%)
	Puget Sound Refinery Federal Credit Union	\$13,181	\$8,120	\$11,509	70.55%	\$3,295	3.64%	0.76%	2.88%	4.59%	4.91%
	Tesoro Northwest Federal Credit Union	\$11,422	\$8,342	\$8,046	103.68%	\$2,856	3.90%	0.17%	3.72%	(6.88%)	(8.61%)
	Spokane Media Federal Credit Union	\$11,137	\$8,046	\$10,061	79.97%	\$2,784	3.86%	0.32%	3.53%	1.57%	0.80%
	Tacoma Narrows Federal Credit Union	\$8,212	\$3,775	\$6,869	54.96%	\$2,737	3.88%	0.27%	3.61%	0.24%	(0.55%)
	PUD Federal Credit Union	\$8,152	\$5,148	\$6,827	75.41%	\$5,435	3.42%	0.34%	3.08%	4.93%	4.74%
	Longshore Federal Credit Union	\$6,135	\$2,823	\$5,538	50.98%	\$3,068	4.43%	0.03%	4.40%	3.45%	1.31%
	Utility Employees Federal Credit Union	\$3,383	\$2,193	\$2,852	76.89%	\$3,383	2.72%	0.30%	2.42%	7.04%	7.57%
	Fluke Employees Federal Credit Union	\$2,596	\$1,390	\$2,056	67.61%	\$1,731	3.73%	0.15%	3.58%	(7.56%)	(10.33%)
	Average of Asset Group D	\$65,561	\$42,265	\$56,889	73.88%	\$4,354	3.99%	0.38%	3.62%	4.38%	3.34%

Source: SNL Financial

NA = data was not available.

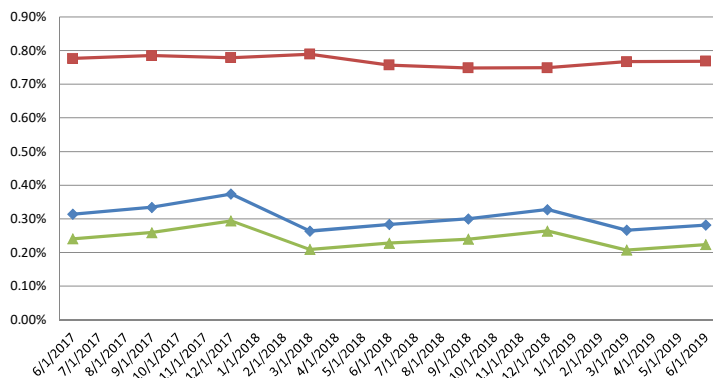
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality



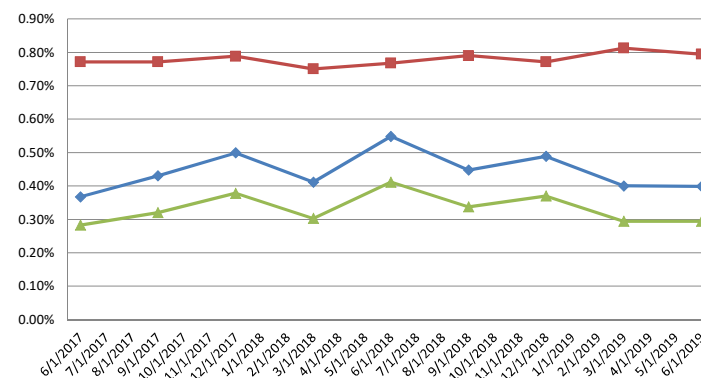
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



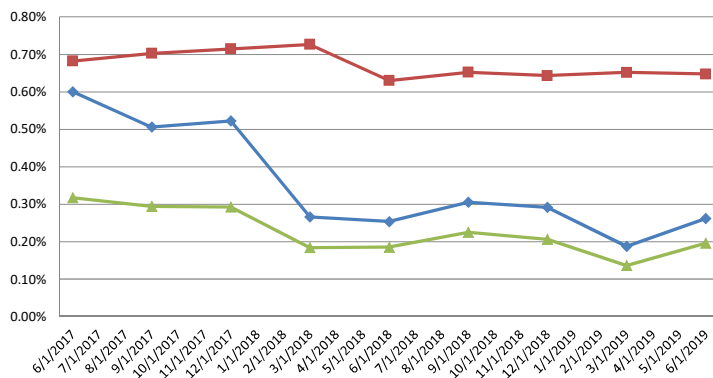
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.31%	0.33%	0.37%	0.26%	0.28%	0.30%	0.33%	0.27%	0.28%
Reserves/Loans	0.78%	0.79%	0.78%	0.79%	0.76%	0.75%	0.75%	0.77%	0.77%
Delinquent Loans/Total Assets	0.24%	0.26%	0.29%	0.21%	0.23%	0.24%	0.26%	0.21%	0.22%

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



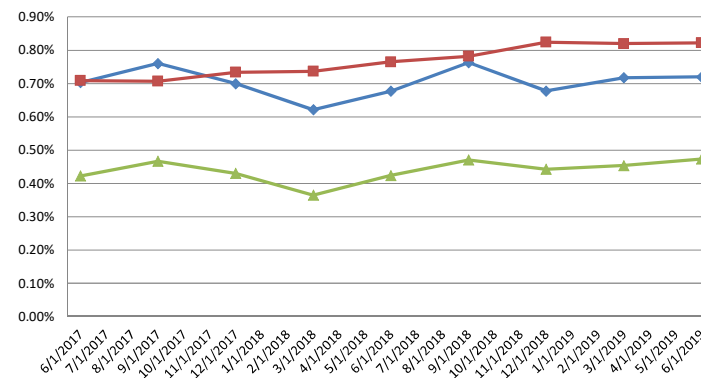
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.37%	0.43%	0.50%	0.41%	0.55%	0.45%	0.49%	0.40%	0.40%
Reserves/Loans	0.77%	0.77%	0.79%	0.75%	0.77%	0.79%	0.77%	0.81%	0.79%
Delinquent Loans/Total Assets	0.28%	0.32%	0.38%	0.30%	0.41%	0.34%	0.37%	0.29%	0.29%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.60%	0.51%	0.52%	0.27%	0.25%	0.31%	0.29%	0.19%	0.26%
Reserves/Loans	0.68%	0.70%	0.71%	0.73%	0.63%	0.65%	0.64%	0.65%	0.65%
Delinquent Loans/Total Assets	0.32%	0.29%	0.29%	0.18%	0.19%	0.23%	0.21%	0.14%	0.20%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.70%	0.76%	0.70%	0.62%	0.68%	0.76%	0.68%	0.72%	0.72%
Reserves/Loans	0.71%	0.71%	0.73%	0.74%	0.76%	0.78%	0.82%	0.82%	0.82%
Delinquent Loans/Total Assets	0.42%	0.47%	0.43%	0.36%	0.42%	0.47%	0.44%	0.45%	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**

**June 30, 2019**

**Run Date: August 20, 2019**

		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 (%)
<b>Asset Group A - \$1 billion and over in total assets</b>								
	<b>Boeing Employees Credit Union</b>	\$21,247,613	\$32,419	0.24%	0.79%	327.50%	1.38%	0.15%
	<b>Spokane Teachers Credit Union</b>	\$3,098,317	\$4,453	0.16%	0.57%	349.74%	1.28%	0.14%
	<b>Washington State Employees Credit Union</b>	\$3,090,840	\$8,131	0.32%	0.97%	303.52%	2.68%	0.26%
	<b>Numerica Credit Union</b>	\$2,360,630	\$4,597	0.24%	0.93%	387.12%	2.11%	0.19%
	<b>Gesa Credit Union</b>	\$2,183,945	\$13,093	0.75%	0.86%	114.96%	6.67%	0.60%
	<b>Sound Credit Union</b>	\$1,781,192	\$2,172	0.16%	0.58%	352.62%	1.16%	0.12%
	<b>HAPO Community Credit Union</b>	\$1,732,932	\$3,424	0.23%	0.73%	319.74%	3.08%	0.20%
	<b>Whatcom Educational Credit Union</b>	\$1,643,799	\$3,795	0.26%	0.61%	233.20%	1.77%	0.23%
	<b>Columbia Credit Union</b>	\$1,615,958	\$4,037	0.31%	0.73%	235.69%	2.62%	0.25%
	<b>TwinStar Credit Union</b>	\$1,427,380	\$3,019	0.26%	0.88%	334.02%	2.16%	0.21%
	<b>Harborstone Credit Union</b>	\$1,369,196	\$1,678	0.16%	1.03%	638.97%	1.04%	0.12%
	<b>Kitsap Credit Union</b>	\$1,328,224	\$2,790	0.26%	0.81%	307.92%	2.25%	0.21%
	<b>IQ Credit Union</b>	\$1,141,974	\$3,617	0.40%	1.02%	252.70%	3.40%	0.32%
	<b>Fibre Federal Credit Union</b>	\$1,110,023	\$1,676	0.22%	0.55%	247.91%	1.29%	0.15%
	<b>Horizon Credit Union</b>	\$1,086,355	\$2,056	0.24%	0.46%	192.32%	2.48%	0.19%
	<b>Average of Asset Group A</b>	<b>\$3,081,225</b>	<b>\$6,064</b>	<b>0.28%</b>	<b>0.77%</b>	<b>306.53%</b>	<b>2.36%</b>	<b>0.22%</b>
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>								
	<b>Seattle Metropolitan Credit Union</b>	\$838,384	\$1,405	0.22%	0.57%	260.93%	1.99%	0.17%
	<b>Red Canoe Credit Union</b>	\$804,171	\$2,943	0.49%	0.55%	111.15%	3.23%	0.37%
	<b>Solarity Credit Union</b>	\$736,177	\$2,479	0.46%	0.60%	130.17%	3.05%	0.34%
	<b>Salal Credit Union</b>	\$664,114	\$616	0.11%	1.44%	NM	0.87%	0.09%
	<b>Qualstar Credit Union</b>	\$617,848	\$2,324	0.60%	0.47%	79.39%	2.92%	0.38%
	<b>Verity Credit Union</b>	\$599,690	\$2,353	0.50%	0.80%	159.07%	4.42%	0.39%
	<b>America's Credit Union, A Federal Credit Union</b>	\$578,783	\$1,839	0.41%	1.13%	274.28%	5.70%	0.32%
	<b>Average of Asset Group B</b>	<b>\$691,310</b>	<b>\$1,994</b>	<b>0.40%</b>	<b>0.79%</b>	<b>169.17%</b>	<b>3.17%</b>	<b>0.29%</b>

Source: SNL Financial

NA = data was not available.

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

**Asset Quality**

**June 30, 2019**

**Run Date: August 20, 2019**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group C - \$251 to \$500 million in total assets</b>								
	Global Credit Union	\$469,072	\$1,116	0.30%	0.74%	250.63%	3.73%	0.24%
	Our Community Credit Union	\$413,444	\$229	0.14%	0.66%	484.72%	0.45%	0.06%
	Tapco Credit Union	\$383,551	\$834	0.28%	1.17%	411.87%	2.53%	0.22%
	O Bee Credit Union	\$322,441	\$1,100	0.38%	0.69%	184.55%	4.95%	0.34%
	Cascade Federal Credit Union	\$301,547	\$138	0.14%	0.23%	158.70%	0.38%	0.05%
	North Coast Credit Union	\$258,108	\$410	0.20%	0.40%	205.61%	1.53%	0.16%
	Industrial Credit Union of Whatcom County	\$251,713	\$752	0.39%	0.64%	162.23%	4.71%	0.30%
	Average of Asset Group C	\$342,839	\$654	0.26%	0.65%	265.47%	2.61%	0.20%
<b>Asset Group D - \$0 to \$250 million in total assets</b>								
	People's Community Federal Credit Union	\$218,322	\$15	0.02%	0.38%	NM	0.05%	0.01%
	NorthWest Plus Credit Union	\$201,335	\$569	0.39%	0.72%	186.47%	2.87%	0.28%
	Peninsula Community Federal Credit Union	\$189,744	\$1,048	0.74%	0.77%	104.96%	5.98%	0.55%
	Canopy Federal Credit Union	\$161,272	\$221	0.20%	0.68%	332.58%	1.48%	0.14%
	Great Northwest Federal Credit Union	\$159,765	\$1,011	1.10%	2.34%	212.46%	5.57%	0.63%
	Puget Sound Cooperative Credit Union	\$155,559	\$790	0.55%	0.09%	16.58%	5.90%	0.51%
	Community 1st Credit Union	\$142,398	\$376	0.42%	1.09%	263.30%	2.34%	0.26%
	Lower Valley Credit Union	\$142,368	\$632	0.56%	3.17%	570.73%	9.47%	0.44%
	Coulee Dam Federal Credit Union	\$142,281	\$584	0.62%	1.01%	163.36%	4.86%	0.41%
	Cheney Federal Credit Union	\$104,934	\$173	0.31%	0.33%	106.36%	1.66%	0.16%
	MountainCrest Credit Union	\$103,611	\$111	0.15%	0.36%	242.34%	2.65%	0.11%
	Tacoma Longshoremen Credit Union	\$99,848	\$12	0.06%	1.12%	NM	0.10%	0.01%
	White River Credit Union	\$83,684	\$123	0.38%	0.50%	130.08%	1.01%	0.15%
	Primesource Credit Union	\$82,714	\$566	0.94%	0.97%	103.18%	7.99%	0.68%
	WCLA Credit Union	\$81,623	\$2,482	3.49%	0.69%	19.82%	23.69%	3.04%
	Waterfront Federal Credit Union	\$73,861	\$32	0.07%	0.40%	546.88%	0.47%	0.04%
	Lower Columbia Longshoremen's Federal Credit Union	\$73,617	\$637	1.48%	0.28%	19.00%	7.51%	0.87%
	Sno Falls Credit Union	\$73,507	\$105	0.18%	0.26%	140.00%	1.77%	0.14%
	Alaska Air Group Federal Credit Union	\$73,501	\$11	0.03%	0.31%	NM	0.10%	0.01%
	Strait View Credit Union	\$67,096	\$78	0.22%	0.42%	189.74%	1.00%	0.12%
	American Lake Credit Union	\$67,002	\$586	1.76%	1.50%	85.15%	8.26%	0.87%
	Progressions Credit Union	\$66,708	\$217	0.41%	0.66%	159.45%	5.07%	0.33%
	Avista Corp. Credit Union	\$65,731	\$11	0.03%	0.11%	445.45%	0.11%	0.02%
	Granco Federal Credit Union	\$65,064	\$886	1.89%	0.87%	46.16%	16.43%	1.36%
	WestEdge Federal Credit Union	\$61,761	\$304	1.11%	0.76%	68.42%	3.37%	0.49%
	Snocope Credit Union	\$61,547	\$214	0.49%	0.54%	108.41%	3.90%	0.35%
	EvergreenDIRECT Credit Union	\$59,265	\$124	0.30%	1.06%	358.87%	1.65%	0.21%
	Safeway Federal Credit Union	\$57,517	\$421	1.34%	0.47%	34.68%	3.17%	0.73%
	Spokane Firefighters Credit Union	\$53,495	\$46	0.14%	0.68%	502.17%	0.51%	0.09%
	Nordstrom Federal Credit Union	\$52,566	\$90	0.37%	1.00%	268.89%	1.88%	0.17%
	Mill Town Credit Union	\$49,297	\$344	0.96%	0.85%	89.24%	3.12%	0.70%
	Responders Emergency Services Credit Union	\$48,875	\$0	0.00%	0.19%	NA	0.00%	0.00%

Source: SNL Financial

NA = data was not available.

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

**Asset Quality**

**June 30, 2019**

**Run Date: August 20, 2019**

		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 (%)
<b>Asset Group D - \$0 to \$250 million in total assets (continued)</b>								
	<b>Tri-Cities Community Federal Credit Union</b>	\$45,632	\$499	1.35%	0.20%	15.03%	9.88%	1.09%
	<b>Spokane City Credit Union</b>	\$45,183	\$114	0.31%	0.57%	183.33%	2.83%	0.25%
	<b>Olympia Credit Union</b>	\$39,035	\$345	1.04%	0.57%	54.49%	9.19%	0.88%
	<b>Blue Mountain Credit Union</b>	\$33,478	\$239	1.16%	1.91%	165.27%	5.05%	0.71%
	<b>Calcoe Federal Credit Union</b>	\$31,987	\$219	0.84%	1.94%	231.51%	7.46%	0.68%
	<b>Connection Credit Union</b>	\$30,491	\$359	1.66%	0.90%	54.32%	10.97%	1.18%
	<b>Longshoremen's Local Four Federal Credit Union</b>	\$28,362	\$6	0.05%	0.39%	833.33%	0.11%	0.02%
	<b>State Highway Credit Union</b>	\$27,567	\$7	0.04%	0.41%	957.14%	0.14%	0.03%
	<b>IBEW 76 Federal Credit Union</b>	\$23,457	\$475	3.96%	0.36%	9.05%	13.80%	2.02%
	<b>Mint Valley Federal Credit Union</b>	\$20,325	\$8	0.06%	1.27%	NM	0.25%	0.04%
	<b>Mt. Rainier Federal Credit Union</b>	\$16,368	\$2	0.03%	0.44%	NM	0.10%	0.01%
	<b>Newrizons Federal Credit Union</b>	\$16,320	\$58	0.59%	1.47%	250.00%	4.24%	0.36%
	<b>Community Healthcare Federal Credit Union</b>	\$16,079	\$189	2.41%	1.47%	60.85%	10.92%	1.18%
	<b>Lighthouse Community Credit Union</b>	\$14,207	\$142	1.50%	1.59%	106.34%	13.77%	1.00%
	<b>Express Credit Union</b>	\$13,287	\$89	0.78%	1.44%	185.39%	6.05%	0.67%
	<b>Puget Sound Refinery Federal Credit Union</b>	\$13,181	\$40	0.49%	0.23%	47.50%	2.42%	0.30%
	<b>Tesoro Northwest Federal Credit Union</b>	\$11,422	\$122	1.46%	0.23%	15.57%	3.60%	1.07%
	<b>Spokane Media Federal Credit Union</b>	\$11,137	\$22	0.27%	0.45%	163.64%	9.15%	0.20%
	<b>Tacoma Narrows Federal Credit Union</b>	\$8,212	\$0	0.00%	0.77%	NA	0.00%	0.00%
	<b>PUD Federal Credit Union</b>	\$8,152	\$0	0.00%	0.39%	NA	0.00%	0.00%
	<b>Longshore Federal Credit Union</b>	\$6,135	\$8	0.28%	1.52%	537.50%	1.45%	0.13%
	<b>Utility Employees Federal Credit Union</b>	\$3,383	\$0	0.00%	0.46%	NA	0.00%	0.00%
	<b>Fluke Employees Federal Credit Union</b>	\$2,596	\$8	0.58%	1.65%	287.50%	1.43%	0.31%
	<b>Average of Asset Group D</b>	<b>\$65,561</b>	<b>\$287</b>	<b>0.72%</b>	<b>0.82%</b>	<b>210.27%</b>	<b>4.49%</b>	<b>0.47%</b>

Source: SNL Financial

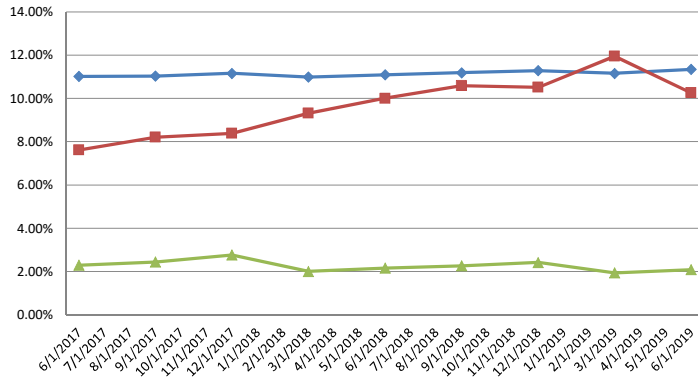
NA = data was not available.

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

Net Worth

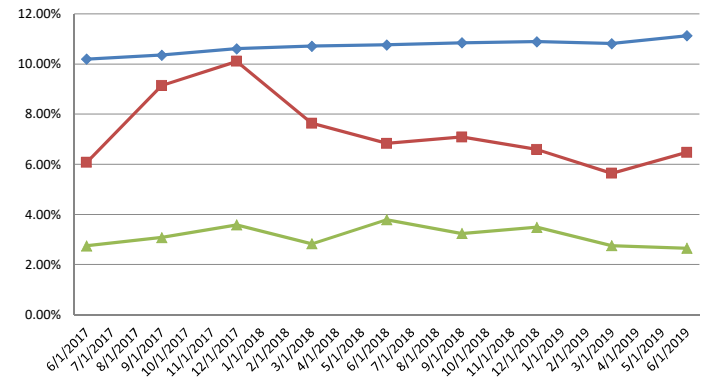
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



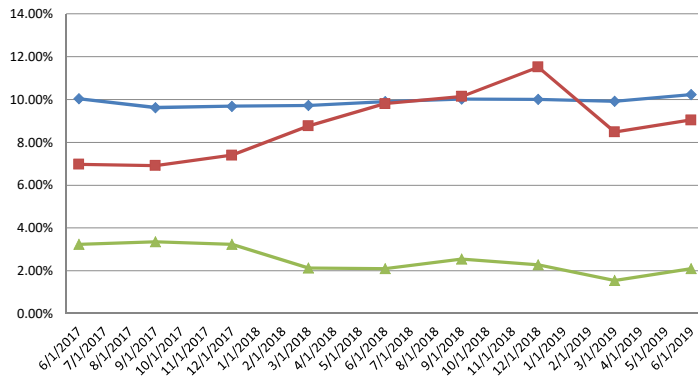
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	11.02%	11.03%	11.16%	10.99%	11.09%	11.18%	11.29%	11.15%	11.35%
Net Worth Growth (Decline) - YTD	7.62%	8.20%	8.38%	9.31%	10.00%	10.59%	10.51%	11.95%	10.26%
Total Delinquent LNS/ Net Worth	2.28%	2.43%	2.76%	1.99%	2.15%	2.25%	2.41%	1.93%	2.07%

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



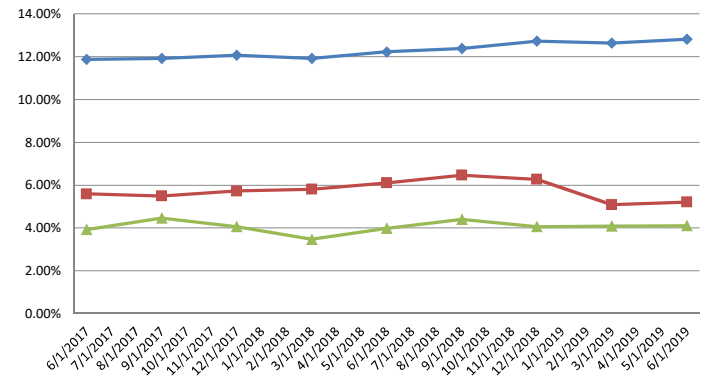
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	10.19%	10.35%	10.61%	10.71%	10.76%	10.85%	10.89%	10.81%	11.13%
Net Worth Growth (Decline) - YTD	6.08%	9.14%	10.10%	7.63%	6.82%	7.08%	6.58%	5.64%	6.47%
Total Delinquent LNS/ Net Worth	2.74%	3.07%	3.57%	2.83%	3.79%	3.23%	3.48%	2.75%	2.64%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	10.03%	9.62%	9.68%	9.72%	9.90%	10.02%	10.00%	9.91%	10.23%
Net Worth Growth (Decline) - YTD	6.96%	6.91%	7.39%	8.76%	9.80%	10.13%	11.51%	8.47%	9.04%
Total Delinquent LNS/ Net Worth	3.24%	3.35%	3.23%	2.12%	2.09%	2.54%	2.27%	1.54%	2.09%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	11.87%	11.92%	12.07%	11.91%	12.22%	12.38%	12.73%	12.64%	12.81%
Net Worth Growth (Decline) - YTD	5.58%	5.49%	5.72%	5.80%	6.10%	6.46%	6.27%	5.08%	5.20%
Total Delinquent LNS/ Net Worth	3.92%	4.46%	4.06%	3.46%	3.97%	4.39%	4.06%	4.08%	4.10%

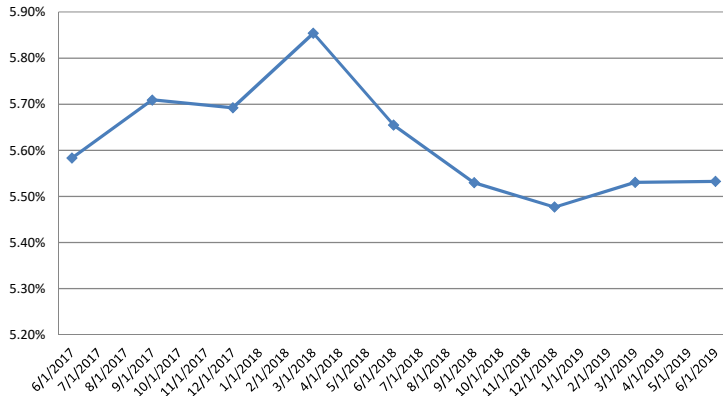
Source: SNL Financial

NA = data was not available.

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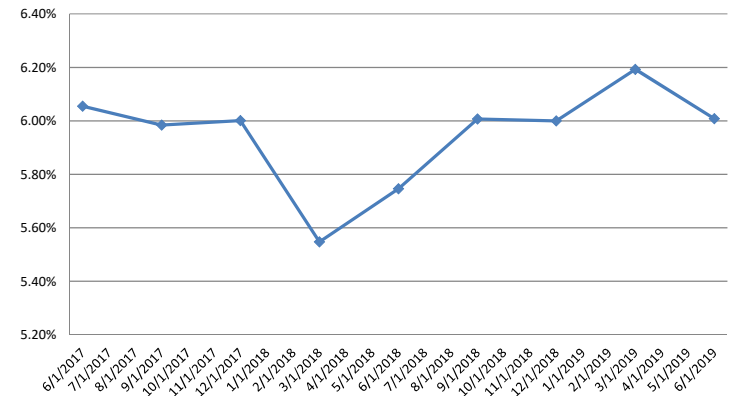
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



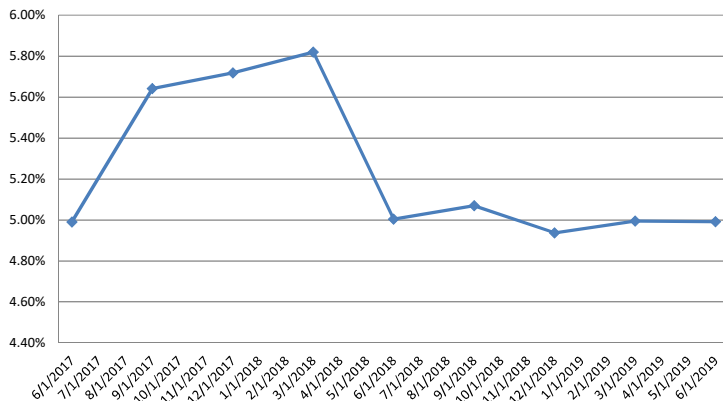
As of Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Classified Assets/ Net Worth	5.58%	5.71%	5.69%	5.85%	5.66%	5.53%	5.48%	5.53%	5.53%

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



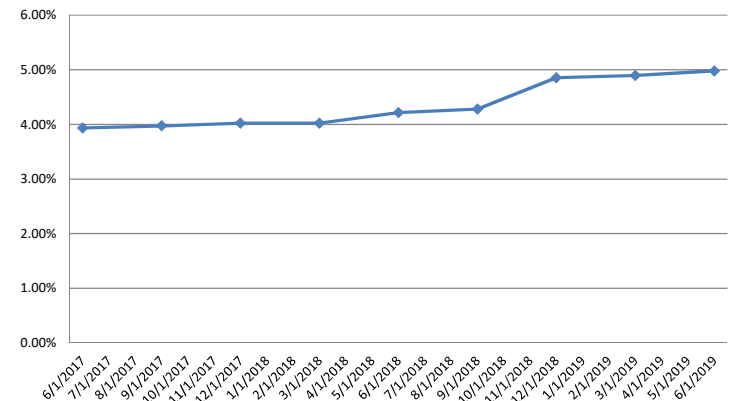
As of Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Classified Assets/ Net Worth	6.06%	5.98%	6.00%	5.55%	5.75%	6.01%	6.00%	6.19%	6.01%

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



As of Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Classified Assets/ Net Worth	4.99%	5.64%	5.72%	5.82%	5.00%	5.07%	4.94%	4.99%	4.99%

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



As of Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Classified Assets/ Net Worth	3.93%	3.97%	4.02%	4.02%	4.22%	4.28%	4.86%	4.90%	4.98%

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**

**June 30, 2019**

**Run Date: August 20, 2019**

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$1 billion and over in total assets</b>							
	Boeing Employees Credit Union	\$21,247,613	\$2,396,808	11.28%	17.07%	1.35%	4.43%
	Spokane Teachers Credit Union	\$3,098,317	\$334,629	10.80%	9.61%	1.33%	4.65%
	Washington State Employees Credit Union	\$3,090,840	\$342,810	11.09%	9.31%	2.37%	7.20%
	Numerica Credit Union	\$2,360,630	\$246,932	10.46%	11.12%	1.86%	7.21%
	Gesa Credit Union	\$2,183,945	\$204,538	9.37%	9.61%	6.40%	7.36%
	Sound Credit Union	\$1,781,192	\$238,891	13.41%	11.22%	0.91%	3.21%
	HAPO Community Credit Union	\$1,732,932	\$148,373	8.56%	5.76%	2.31%	7.38%
	Whatcom Educational Credit Union	\$1,643,799	\$250,752	15.25%	6.75%	1.51%	3.53%
	Columbia Credit Union	\$1,615,958	\$179,466	11.11%	11.30%	2.25%	5.30%
	TwinStar Credit Union	\$1,427,380	\$152,625	10.69%	13.01%	1.98%	6.61%
	Harborstone Credit Union	\$1,369,196	\$164,574	12.02%	9.94%	1.02%	6.52%
	Kitsap Credit Union	\$1,328,224	\$142,486	10.73%	7.79%	1.96%	6.03%
	IQ Credit Union	\$1,141,974	\$120,254	10.53%	13.93%	3.01%	7.60%
	Fibre Federal Credit Union	\$1,110,023	\$148,364	13.37%	7.43%	1.13%	2.80%
	Horizon Credit Union	\$1,086,355	\$125,179	11.52%	10.10%	1.64%	3.16%
	Average of Asset Group A	\$3,081,225	\$346,445	11.35%	10.26%	2.07%	5.53%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>							
	Seattle Metropolitan Credit Union	\$838,384	\$74,974	8.94%	3.10%	1.87%	4.89%
	Red Canoe Credit Union	\$804,171	\$100,799	12.53%	8.47%	2.92%	3.25%
	Solarity Credit Union	\$736,177	\$110,699	15.04%	4.99%	2.24%	2.92%
	Salal Credit Union	\$664,114	\$63,031	9.49%	12.99%	0.98%	12.56%
	Qualstar Credit Union	\$617,848	\$83,243	13.47%	11.88%	2.79%	2.22%
	Verity Credit Union	\$599,690	\$55,266	9.22%	3.27%	4.26%	6.77%
	America's Credit Union, A Federal Credit Union	\$578,783	\$53,386	9.22%	0.57%	3.44%	9.45%
	Average of Asset Group B	\$691,310	\$77,343	11.13%	6.47%	2.64%	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**

**June 30, 2019**

**Run Date: August 20, 2019**

		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 (%)
<b>Asset Group C - \$251 to \$500 million in total assets</b>							
	Global Credit Union	\$469,072	\$41,029	8.75%	8.91%	2.72%	6.82%
	Our Community Credit Union	\$413,444	\$47,734	11.55%	10.51%	0.48%	2.33%
	Tapco Credit Union	\$383,551	\$36,546	9.53%	11.36%	2.28%	9.40%
	O Bee Credit Union	\$322,441	\$27,748	8.61%	7.83%	3.96%	7.32%
	Cascade Federal Credit Union	\$301,547	\$39,651	13.15%	4.54%	0.35%	0.55%
	North Coast Credit Union	\$258,108	\$29,629	11.48%	10.98%	1.38%	2.85%
	Industrial Credit Union of Whatcom County	\$251,713	\$21,528	8.55%	9.14%	3.49%	5.67%
	Average of Asset Group C	\$342,839	\$34,838	10.23%	9.04%	2.09%	4.99%
<b>Asset Group D - \$0 to \$250 million in total assets</b>							
	People's Community Federal Credit Union	\$218,322	\$27,735	12.70%	7.86%	0.05%	1.29%
	NorthWest Plus Credit Union	\$201,335	\$25,368	12.60%	11.82%	2.24%	4.18%
	Peninsula Community Federal Credit Union	\$189,744	\$16,541	8.72%	5.59%	6.34%	6.65%
	Canopy Federal Credit Union	\$161,272	\$16,489	10.22%	4.53%	1.34%	4.46%
	Great Northwest Federal Credit Union	\$159,765	\$22,130	13.85%	6.82%	4.57%	9.71%
	Puget Sound Cooperative Credit Union	\$155,559	\$13,579	8.73%	12.12%	5.82%	0.96%
	Community 1st Credit Union	\$142,398	\$18,587	13.05%	7.03%	2.02%	5.33%
	Lower Valley Credit Union	\$142,368	\$8,217	5.77%	(4.91%)	7.69%	43.90%
	Coulee Dam Federal Credit Union	\$142,281	\$12,336	8.67%	5.26%	4.73%	7.73%
	Cheney Federal Credit Union	\$104,934	\$10,822	10.31%	4.13%	1.60%	1.70%
	MountainCrest Credit Union	\$103,611	\$10,478	10.11%	10.63%	1.06%	2.57%
	Tacoma Longshoremen Credit Union	\$99,848	\$11,871	11.89%	5.20%	0.10%	1.97%
	White River Credit Union	\$83,684	\$12,101	14.46%	6.75%	1.02%	1.32%
	Primesource Credit Union	\$82,714	\$10,645	12.87%	4.99%	5.32%	5.49%
	WCLA Credit Union	\$81,623	\$9,984	12.23%	17.40%	24.86%	4.93%
	Waterfront Federal Credit Union	\$73,861	\$6,596	8.93%	16.40%	0.49%	2.65%
	Lower Columbia Longshoremen's Federal Credit Union	\$73,617	\$8,365	11.36%	8.08%	7.62%	1.45%
	Sno Falls Credit Union	\$73,507	\$5,789	7.88%	11.86%	1.81%	2.54%
	Alaska Air Group Federal Credit Union	\$73,501	\$11,434	15.56%	7.42%	0.10%	1.16%
	Strait View Credit Union	\$67,096	\$8,866	13.21%	14.47%	0.88%	1.67%
	American Lake Credit Union	\$67,002	\$8,355	12.47%	0.50%	7.01%	5.97%
	Progressions Credit Union	\$66,708	\$5,616	8.42%	2.71%	3.86%	6.16%
	Avista Corp. Credit Union	\$65,731	\$10,293	15.66%	5.92%	0.11%	0.48%
	Granco Federal Credit Union	\$65,064	\$6,129	9.42%	6.29%	14.46%	6.67%
	WestEdge Federal Credit Union	\$61,761	\$9,249	14.98%	5.72%	3.29%	2.25%
	Snocope Credit Union	\$61,547	\$5,253	8.53%	8.70%	4.07%	4.42%
	EvergreenDIRECT Credit Union	\$59,265	\$7,396	12.48%	7.29%	1.68%	6.02%
	Safeway Federal Credit Union	\$57,517	\$13,141	22.85%	4.56%	3.20%	1.11%
	Spokane Firefighters Credit Union	\$53,495	\$8,748	16.35%	3.92%	0.53%	2.64%
	Nordstrom Federal Credit Union	\$52,566	\$4,555	8.67%	4.49%	1.98%	5.31%
	Mill Town Credit Union	\$49,297	\$12,445	25.24%	4.65%	2.76%	2.47%
	Responders Emergency Services Credit Union	\$48,875	\$6,660	13.63%	4.67%	0.00%	0.98%

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.

		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 (%)
<b>Asset Group D - \$0 to \$250 million in total assets (continued)</b>							
	Tri-Cities Community Federal Credit Union	\$45,632	\$5,137	11.26%	11.14%	9.71%	1.46%
	Spokane City Credit Union	\$45,183	\$4,133	9.15%	6.60%	2.76%	5.06%
	Olympia Credit Union	\$39,035	\$3,567	9.14%	3.89%	9.67%	5.27%
	Blue Mountain Credit Union	\$33,478	\$4,304	12.86%	3.64%	5.55%	9.18%
	Calcoe Federal Credit Union	\$31,987	\$2,435	7.61%	(29.48%)	8.99%	20.82%
	Connection Credit Union	\$30,491	\$3,898	12.78%	3.13%	9.21%	5.00%
	Longshoremen's Local Four Federal Credit Union	\$28,362	\$5,627	19.84%	5.44%	0.11%	0.89%
	State Highway Credit Union	\$27,567	\$4,899	17.77%	4.55%	0.14%	1.37%
	IBEW 76 Federal Credit Union	\$23,457	\$3,399	14.49%	2.68%	13.97%	1.27%
	Mint Valley Federal Credit Union	\$20,325	\$3,530	17.37%	7.04%	0.23%	4.59%
	Mt. Rainier Federal Credit Union	\$16,368	\$1,897	11.59%	12.19%	0.11%	1.53%
	Newrizons Federal Credit Union	\$16,320	\$1,853	11.35%	3.85%	3.13%	7.83%
	Community Healthcare Federal Credit Union	\$16,079	\$1,616	10.05%	12.91%	11.70%	7.12%
	Lighthouse Community Credit Union	\$14,207	\$1,511	10.64%	(13.92%)	9.40%	9.99%
	Express Credit Union	\$13,287	\$1,307	9.84%	(0.15%)	6.81%	12.62%
	Puget Sound Refinery Federal Credit Union	\$13,181	\$1,637	12.42%	3.86%	2.44%	1.16%
	Tesoro Northwest Federal Credit Union	\$11,422	\$3,372	29.52%	(1.06%)	3.62%	0.56%
	Spokane Media Federal Credit Union	\$11,137	\$959	8.61%	1.26%	2.29%	3.75%
	Tacoma Narrows Federal Credit Union	\$8,212	\$1,323	16.11%	4.64%	0.00%	2.19%
	PUD Federal Credit Union	\$8,152	\$1,311	16.08%	6.62%	0.00%	1.53%
	Longshore Federal Credit Union	\$6,135	\$510	8.31%	5.65%	1.57%	8.43%
	Utility Employees Federal Credit Union	\$3,383	\$522	15.43%	5.11%	0.00%	1.92%
	Fluke Employees Federal Credit Union	\$2,596	\$538	20.72%	3.79%	1.49%	4.28%
	Average of Asset Group D	\$65,561	\$7,728	12.81%	5.20%	4.10%	4.98%

Source: SNL Financial

NA = data was not available.

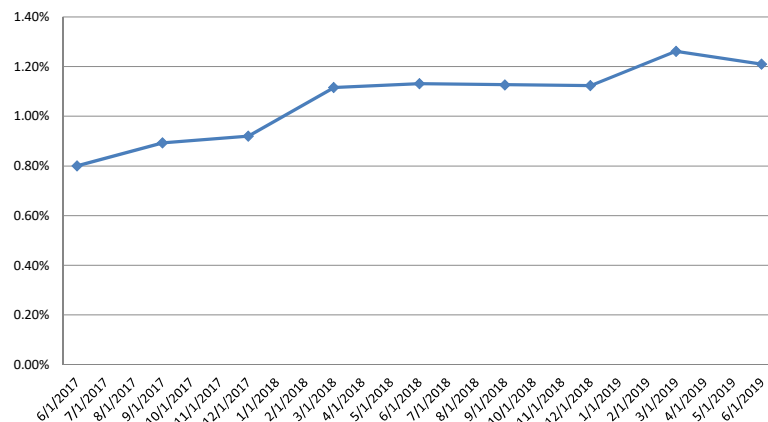
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Oregon**

# Performance Analysis

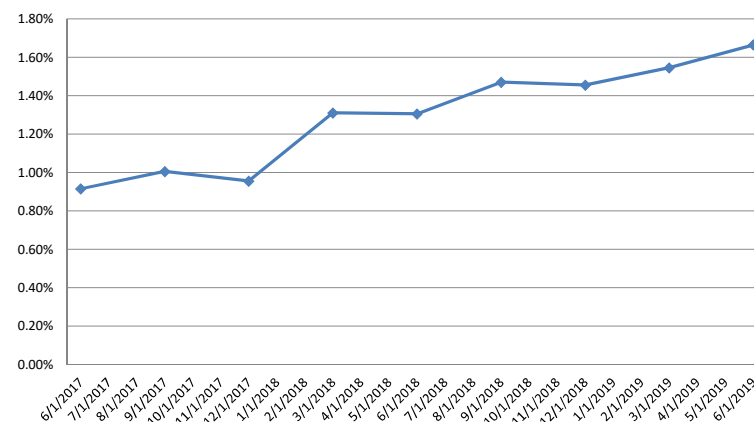
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



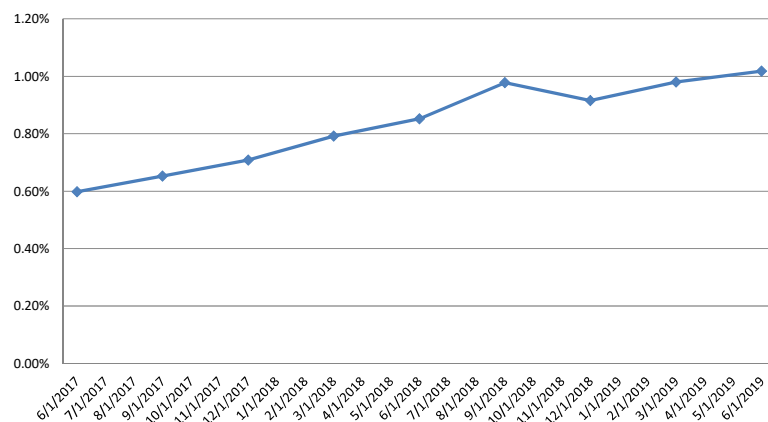
Date	Return on Avg Assets
6/30/17	0.80%
9/30/17	0.89%
12/31/17	0.92%
3/31/18	1.12%
6/30/18	1.13%
9/30/18	1.13%
12/31/18	1.12%
3/31/19	1.26%
6/30/19	1.21%

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



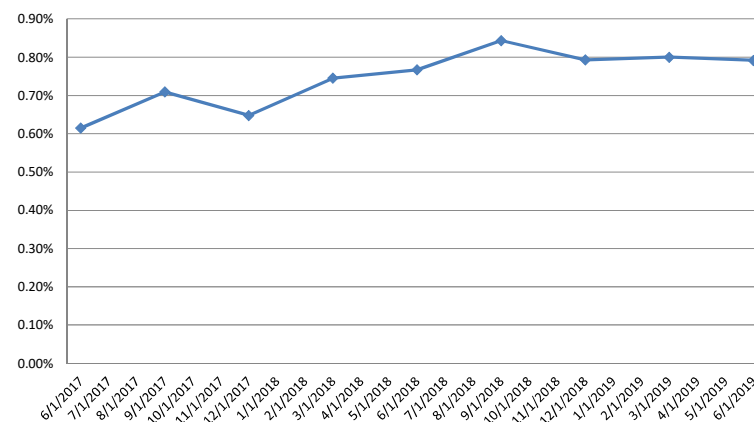
Date	Return on Avg Assets
6/30/17	0.92%
9/30/17	1.01%
12/31/17	0.96%
3/31/18	1.31%
6/30/18	1.31%
9/30/18	1.47%
12/31/18	1.46%
3/31/19	1.55%
6/30/19	1.67%

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



Date	Return on Avg Assets
6/30/17	0.60%
9/30/17	0.65%
12/31/17	0.71%
3/31/18	0.79%
6/30/18	0.85%
9/30/18	0.98%
12/31/18	0.92%
3/31/19	0.98%
6/30/19	1.02%

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



Date	Return on Avg Assets
6/30/17	0.61%
9/30/17	0.71%
12/31/17	0.65%
3/31/18	0.75%
6/30/18	0.77%
9/30/18	0.84%
12/31/18	0.79%
3/31/19	0.80%
6/30/19	0.79%

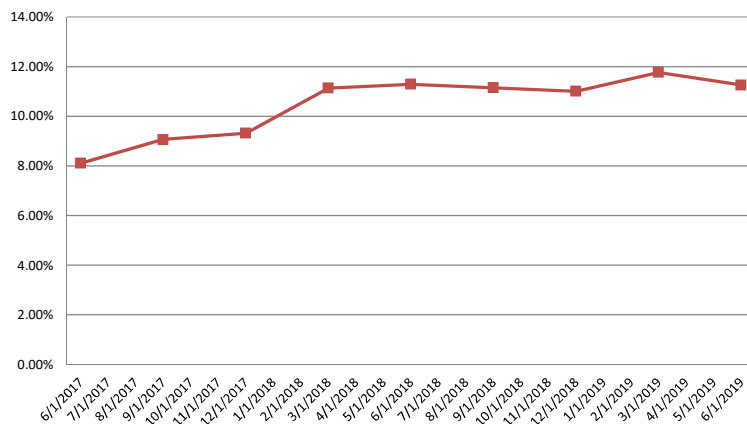
Source: SNL Financial

NA = data was not available.

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

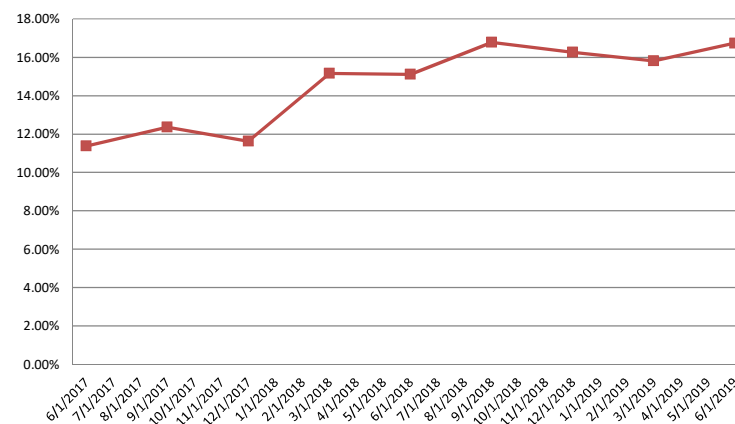
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



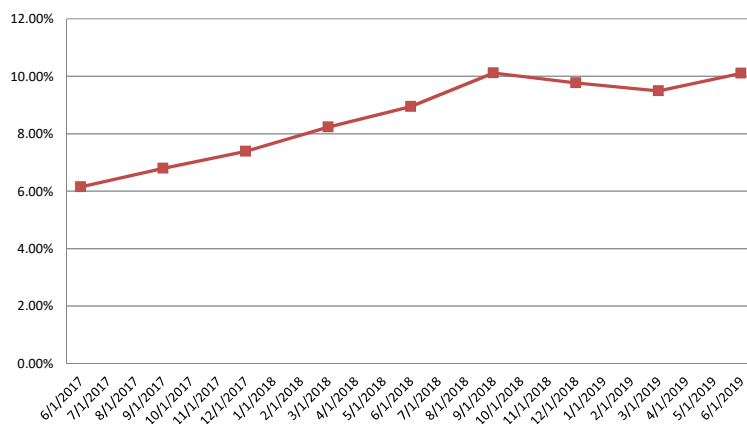
Return on Avg Net Worth	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	8.10%	9.06%	9.32%	11.14%	11.28%	11.14%	11.01%	11.76%	11.26%

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



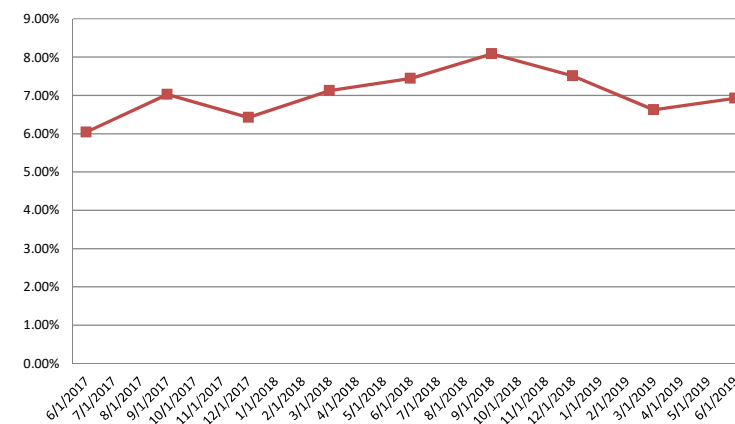
Return on Avg Net Worth	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	11.37%	12.36%	11.62%	15.16%	15.11%	16.78%	16.26%	15.81%	16.74%

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



Return on Avg Net Worth	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	6.14%	6.79%	7.38%	8.23%	8.94%	10.11%	9.77%	9.49%	10.10%

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



Return on Avg Net Worth	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	6.04%	7.02%	6.43%	7.13%	7.45%	8.09%	7.51%	6.62%	6.93%

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 20, 2019

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)
<b>Asset Group A - \$1 billion and over in total assets</b>												
	First Technology Federal Credit Union	\$12,592,095	\$22,732	0.72%	7.28%	66.83%	\$106	\$50,699	0.81%	8.29%	63.59%	\$104
	OnPoint Community Credit Union	\$5,823,886	\$25,857	1.80%	15.03%	57.31%	\$101	\$47,767	1.70%	14.29%	58.98%	\$100
	Oregon Community Credit Union	\$1,758,513	\$4,281	0.98%	10.25%	70.89%	\$94	\$8,859	1.02%	10.75%	71.63%	\$93
	SELCO Community Credit Union	\$1,662,090	\$5,622	1.36%	11.46%	69.78%	\$97	\$11,223	1.37%	11.63%	69.95%	\$98
	Rogue Credit Union	\$1,628,804	\$7,554	1.86%	18.02%	60.33%	\$80	\$13,956	1.74%	17.11%	62.45%	\$80
	Advantis Credit Union	\$1,469,928	\$2,653	0.72%	6.40%	72.08%	\$87	\$4,606	0.63%	5.60%	72.70%	\$87
	Oregon State Credit Union	\$1,341,514	\$4,943	1.48%	13.17%	64.53%	\$92	\$10,544	1.59%	14.37%	63.08%	\$89
	Unitus Community Credit Union	\$1,299,780	\$1,691	0.53%	5.02%	83.26%	\$99	\$5,242	0.84%	7.90%	78.16%	\$95
	Northwest Community Credit Union	\$1,216,485	\$3,743	1.24%	11.74%	70.32%	\$82	\$7,437	1.25%	11.85%	70.68%	\$82
	First Community Credit Union	\$1,137,773	\$3,552	1.25%	11.61%	69.69%	\$70	\$6,499	1.15%	10.76%	71.48%	\$70
	Average of Asset Group A	\$2,993,087	\$8,263	1.19%	11.00%	68.50%	\$91	\$16,683	1.21%	11.26%	68.27%	\$90
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>												
	Rivermark Community Credit Union	\$880,153	\$4,320	1.97%	18.47%	70.01%	\$88	\$7,243	1.66%	15.88%	72.66%	\$88
	Marion and Polk Schools Credit Union	\$794,582	\$3,140	1.60%	16.77%	72.79%	\$68	\$6,447	1.67%	17.59%	72.06%	\$67
	Average of Asset Group B	\$837,368	\$3,730	1.79%	17.62%	71.40%	\$78	\$6,845	1.67%	16.74%	72.36%	\$78
<b>Asset Group C - \$251 to \$500 million in total assets</b>												
	Clackamas Community Federal Credit Union	\$407,178	\$1,615	1.59%	15.55%	67.10%	\$72	\$3,151	1.57%	15.48%	67.68%	\$72
	Mid Oregon Federal Credit Union	\$345,535	\$1,429	1.67%	19.48%	69.79%	\$75	\$2,341	1.40%	16.28%	72.84%	\$75
	Central Willamette Credit Union	\$323,843	\$776	0.96%	10.42%	77.88%	\$75	\$1,293	0.81%	8.78%	75.84%	\$73
	Oregonians Credit Union	\$306,223	\$693	0.90%	6.77%	71.90%	\$65	\$1,276	0.83%	6.28%	73.41%	\$66
	Wauna Federal Credit Union	\$253,396	\$529	0.84%	9.51%	81.05%	\$72	\$833	0.67%	7.58%	83.24%	\$72
	NW Priority Credit Union	\$251,756	\$566	0.90%	6.73%	68.76%	\$68	\$1,038	0.83%	6.22%	70.16%	\$68
	Average of Asset Group C	\$314,655	\$935	1.14%	11.41%	72.75%	\$71	\$1,655	1.02%	10.10%	73.86%	\$71

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 20, 2019

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)
	<b>Consolidated Federal Credit Union</b>	\$247,494	\$808	1.32%	9.44%	76.58%	\$139	\$1,390	1.15%	8.20%	78.05%	\$131
	<b>Cascade Community Federal Credit Union</b>	\$238,093	\$939	1.58%	11.83%	61.97%	\$82	\$1,731	1.47%	11.05%	64.62%	\$86
	<b>InRoads Federal Credit Union</b>	\$233,231	\$342	0.59%	6.69%	83.94%	\$73	\$708	0.62%	7.01%	85.52%	\$73
	<b>Pacific NW Federal Credit Union</b>	\$195,314	\$268	0.55%	6.05%	87.66%	\$88	\$470	0.48%	5.34%	88.04%	\$83
	<b>Pacific Crest Federal Credit Union</b>	\$175,824	\$302	0.68%	8.16%	87.10%	\$64	\$421	0.48%	5.73%	90.69%	\$65
	<b>Old West Federal Credit Union</b>	\$171,336	\$253	0.59%	5.41%	89.69%	\$77	\$335	0.39%	3.60%	92.83%	\$76
	<b>Malheur Federal Credit Union</b>	\$143,579	\$456	1.26%	13.21%	76.98%	\$66	\$832	1.16%	12.34%	76.64%	\$66
	<b>Providence Federal Credit Union</b>	\$140,268	(\$41)	(0.12%)	(0.91%)	86.00%	\$78	\$71	0.10%	0.80%	84.67%	\$79
	<b>NW Preferred Federal Credit Union</b>	\$137,221	\$397	1.17%	10.82%	73.95%	\$74	\$696	1.04%	9.60%	77.58%	\$74
	<b>Linn-Co Federal Credit Union</b>	\$123,951	\$276	0.91%	9.38%	64.97%	\$61	\$445	0.74%	7.63%	65.28%	\$59
	<b>Trailhead Federal Credit Union</b>	\$119,790	\$108	0.36%	4.38%	89.02%	\$75	\$266	0.44%	5.51%	88.27%	\$76
	<b>Pacific Cascade Federal Credit Union</b>	\$115,472	\$103	0.36%	4.20%	80.76%	\$67	\$257	0.45%	5.27%	82.36%	\$67
	<b>Heritage Grove Federal Credit Union</b>	\$114,625	\$388	1.36%	13.69%	71.16%	\$67	\$669	1.18%	11.98%	72.40%	\$66
	<b>Point West Credit Union</b>	\$93,953	\$268	1.12%	13.75%	76.25%	\$72	\$448	0.93%	11.66%	75.49%	\$73
	<b>USAgencies Credit Union</b>	\$89,305	\$166	0.74%	6.76%	77.45%	\$101	\$386	0.87%	7.94%	73.83%	\$91
	<b>KaiPerm Northwest Federal Credit Union</b>	\$88,691	\$288	1.28%	10.88%	70.30%	\$88	\$543	1.21%	10.45%	70.79%	\$88
	<b>IBEW &amp; United Workers Federal Credit Union</b>	\$87,998	\$133	0.61%	8.04%	86.29%	\$77	\$124	0.29%	3.77%	85.30%	\$74
	<b>Valley Credit Union</b>	\$77,354	\$219	1.14%	8.79%	76.14%	\$89	\$189	0.50%	3.81%	84.01%	\$85
	<b>Cascade Central Credit Union</b>	\$68,783	\$265	1.55%	11.66%	55.61%	\$76	\$474	1.39%	10.57%	58.60%	\$76
	<b>Castparts Employees Federal Credit Union</b>	\$62,746	\$153	0.98%	6.79%	76.90%	\$65	\$331	1.07%	7.41%	77.27%	\$64
	<b>Teamsters Council #37 Federal Credit Union</b>	\$58,547	\$120	0.82%	5.87%	72.60%	\$90	\$235	0.80%	5.78%	74.29%	\$91
	<b>Benton County Schools Credit Union</b>	\$55,086	\$96	0.71%	8.54%	77.62%	\$70	\$195	0.73%	8.77%	76.83%	\$69
	<b>Sunset Science Park Federal Credit Union</b>	\$53,423	\$229	1.73%	12.50%	58.64%	\$81	\$441	1.68%	12.22%	59.08%	\$79
	<b>Legacy Federal Credit Union</b>	\$46,993	\$150	1.27%	10.11%	56.91%	\$87	\$297	1.27%	10.14%	57.24%	\$86
	<b>Umatilla County Federal Credit Union</b>	\$46,835	\$56	0.48%	3.84%	75.98%	\$119	\$99	0.42%	3.41%	74.81%	\$110
	<b>United Advantage Northwest Federal Credit Union</b>	\$45,432	\$107	0.95%	8.31%	83.41%	\$107	\$1,245	5.60%	51.44%	51.63%	\$136
	<b>Cutting Edge Federal Credit Union</b>	\$45,220	\$47	0.41%	3.65%	85.50%	\$70	\$72	0.32%	2.82%	85.14%	\$66
	<b>Klamath Public Employees Federal Credit Union</b>	\$41,935	\$93	0.87%	8.96%	70.90%	\$62	\$176	0.83%	8.57%	74.14%	\$64
	<b>Ironworkers USA Federal Credit Union</b>	\$37,831	\$161	1.72%	18.79%	70.47%	\$100	\$315	1.74%	18.82%	69.52%	\$99
	<b>Portland Local 8 Federal Credit Union</b>	\$34,563	\$60	0.68%	6.33%	89.21%	\$96	\$110	0.62%	5.86%	87.19%	\$100
	<b>Northwest Adventist Federal Credit Union</b>	\$29,544	\$41	0.54%	5.33%	79.75%	\$74	\$83	0.54%	5.44%	82.03%	\$76
	<b>EWEB Employees Federal Credit Union</b>	\$24,986	\$55	0.88%	9.18%	77.73%	\$55	\$113	0.91%	9.54%	76.70%	\$54
	<b>Oregon Pioneer Federal Credit Union</b>	\$24,608	(\$87)	(1.40%)	(14.43%)	79.40%	\$73	(\$114)	(0.91%)	(9.46%)	87.05%	\$71
	<b>Emerald Empire Federal Credit Union</b>	\$23,691	\$72	1.22%	7.15%	74.91%	\$56	\$144	1.22%	7.22%	75.30%	\$57
	<b>Gateway Credit Union</b>	\$23,500	\$40	0.68%	2.87%	83.81%	\$79	\$79	0.67%	2.85%	83.68%	\$81
	<b>South Coast ILWU Federal Credit Union</b>	\$18,209	\$18	0.39%	2.94%	90.66%	\$71	\$36	0.39%	2.95%	90.08%	\$68
	<b>Laneco Federal Credit Union</b>	\$16,974	\$19	0.44%	6.14%	89.24%	\$77	\$34	0.40%	5.53%	89.40%	\$70
	<b>IBEW/SJ Cascade Federal Credit Union</b>	\$14,280	\$57	1.62%	14.72%	70.10%	\$62	\$104	1.49%	13.66%	71.92%	\$62
	<b>Machinists-Boilermakers Federal Credit Union</b>	\$4,210	\$29	2.76%	36.94%	85.25%	\$93	(\$54)	(2.55%)	(32.93%)	93.10%	\$95
	<b>Radio Cab Credit Union</b>	\$3,932	\$1	0.10%	0.46%	75.86%	\$64	\$5	0.25%	1.15%	78.18%	\$64
	<b>OPC Federal Credit Union</b>	\$2,770	(\$21)	(3.02%)	(20.19%)	NA	\$32	\$1	0.07%	0.49%	92.00%	\$36
	<b>Average of Asset Group D</b>	<b>\$82,380</b>	<b>\$181</b>	<b>0.78%</b>	<b>7.49%</b>	<b>77.42%</b>	<b>\$78</b>	<b>\$351</b>	<b>0.79%</b>	<b>6.93%</b>	<b>78.09%</b>	<b>\$78</b>

Source: SNL Financial

NA = data was not available.

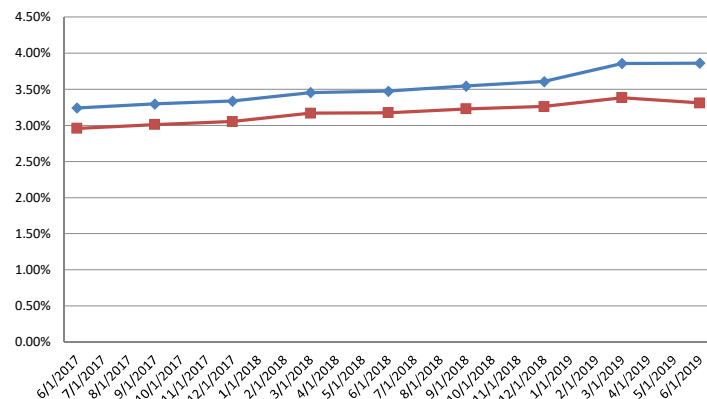
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



# Balance Sheet & Net Interest Margin

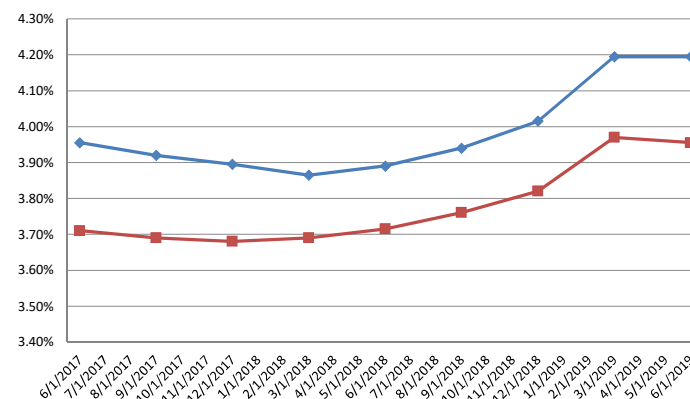
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



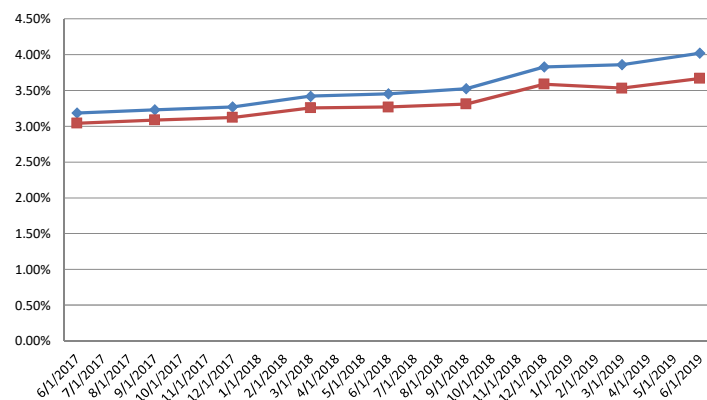
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.24%	3.30%	3.34%	3.45%	3.47%	3.54%	3.60%	3.85%	3.86%
Net Interest Income/ Avg Assets	2.96%	3.01%	3.05%	3.17%	3.17%	3.23%	3.26%	3.38%	3.31%

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



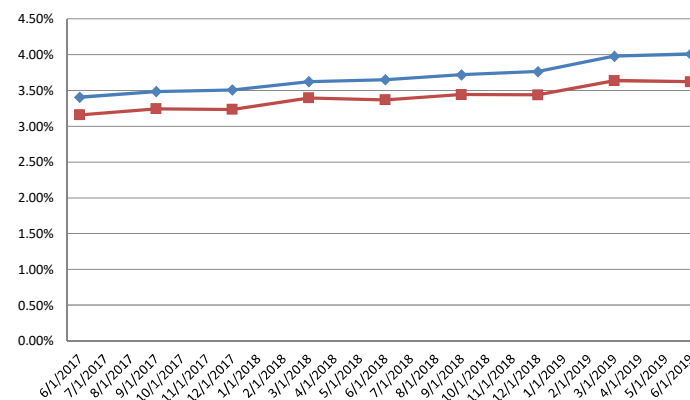
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.96%	3.92%	3.90%	3.87%	3.89%	3.94%	4.02%	4.20%	4.20%
Net Interest Income/ Avg Assets	3.71%	3.69%	3.68%	3.69%	3.72%	3.76%	3.82%	3.97%	3.96%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.18%	3.23%	3.27%	3.42%	3.45%	3.52%	3.83%	3.86%	4.02%
Net Interest Income/ Avg Assets	3.04%	3.08%	3.12%	3.25%	3.27%	3.31%	3.59%	3.53%	3.67%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.41%	3.48%	3.51%	3.62%	3.65%	3.72%	3.76%	3.98%	4.01%
Net Interest Income/ Avg Assets	3.16%	3.24%	3.23%	3.39%	3.37%	3.44%	3.44%	3.64%	3.62%

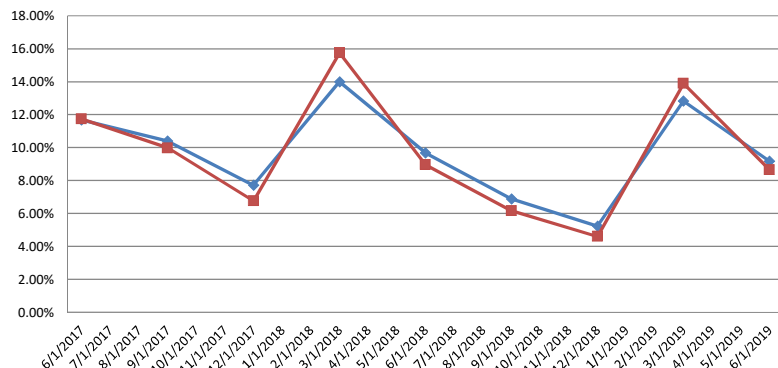
Source: SNL Financial

NA = data was not available.

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

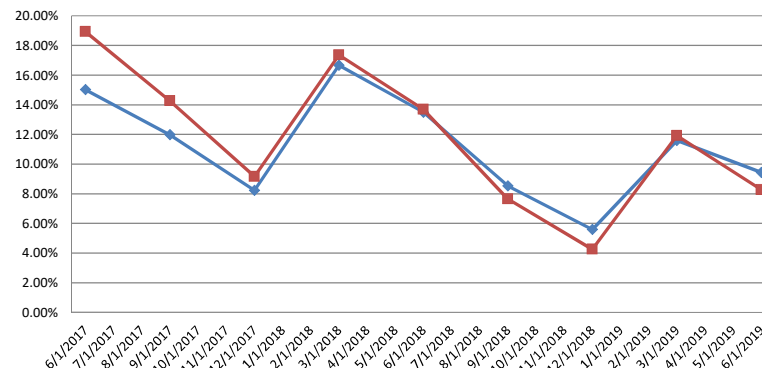
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



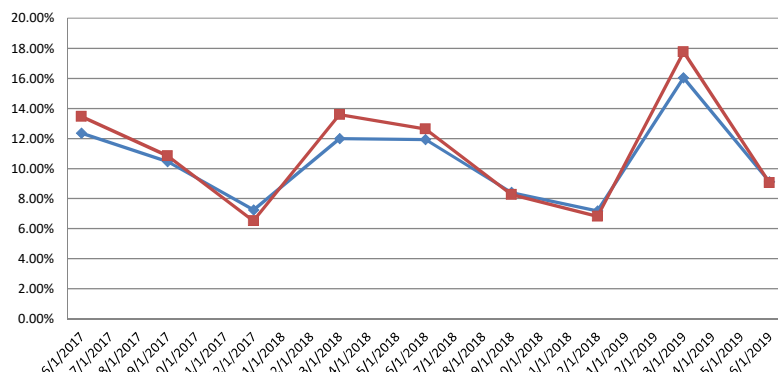
Asset Growth Rate	11.68%	10.40%	7.72%	14.00%	9.68%	6.87%	5.23%	12.82%	9.17%
Market Growth Rate	11.75%	9.98%	6.76%	15.75%	8.96%	6.16%	4.60%	13.90%	8.65%

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



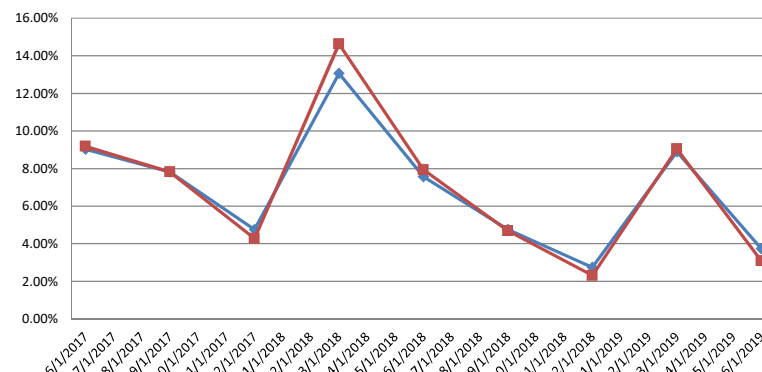
Asset Growth Rate	15.03%	11.98%	8.23%	16.67%	13.50%	8.53%	5.59%	11.59%	9.44%
Market Growth Rate	18.94%	14.28%	9.16%	17.37%	13.69%	7.65%	4.25%	11.92%	8.27%

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



Asset Growth Rate	12.35%	10.46%	7.25%	12.00%	11.92%	8.40%	7.19%	16.04%	9.13%
Market Growth Rate	13.45%	10.84%	6.52%	13.58%	12.64%	8.27%	6.82%	17.75%	9.04%

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



Asset Growth Rate	9.04%	7.82%	4.75%	13.07%	7.57%	4.76%	2.74%	8.89%	3.74%
Market Growth Rate	9.18%	7.82%	4.27%	14.63%	7.94%	4.69%	2.30%	9.06%	3.08%

Source: SNL Financial

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**Balance Sheet & Net Interest Margin**

**June 30, 2019**

**Run Date: August 20, 2019**

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 (%)
<b>Asset Group A - \$1 billion and over in total assets</b>											
	<b>First Technology Federal Credit Union</b>	\$12,592,095	\$8,955,627	\$8,934,296	100.24%	\$8,364	3.75%	1.13%	2.62%	6.78%	5.59%
	<b>OnPoint Community Credit Union</b>	\$5,823,886	\$3,585,030	\$4,634,921	77.35%	\$8,214	3.45%	0.40%	3.02%	15.98%	11.02%
	<b>Oregon Community Credit Union</b>	\$1,758,513	\$1,556,190	\$1,552,936	100.21%	\$4,658	4.01%	0.47%	3.55%	5.86%	7.54%
	<b>SELCO Community Credit Union</b>	\$1,662,090	\$1,370,996	\$1,450,254	94.53%	\$4,529	3.87%	0.46%	3.22%	5.79%	5.05%
	<b>Rogue Credit Union</b>	\$1,628,804	\$1,262,666	\$1,426,529	88.51%	\$3,779	4.59%	0.29%	4.30%	10.85%	8.37%
	<b>Advantis Credit Union</b>	\$1,469,928	\$1,145,872	\$1,284,666	89.20%	\$6,377	4.12%	0.88%	3.24%	6.04%	5.74%
	<b>Oregon State Credit Union</b>	\$1,341,514	\$1,049,656	\$1,162,204	90.32%	\$5,261	3.89%	0.33%	3.56%	3.75%	6.91%
	<b>Unitus Community Credit Union</b>	\$1,299,780	\$948,703	\$1,145,909	82.79%	\$4,770	3.58%	0.71%	2.87%	20.27%	20.19%
	<b>Northwest Community Credit Union</b>	\$1,216,485	\$968,940	\$1,071,826	90.40%	\$4,173	4.26%	0.49%	3.77%	10.59%	10.87%
	<b>First Community Credit Union</b>	\$1,137,773	\$763,444	\$1,008,634	75.69%	\$3,767	3.09%	0.16%	2.93%	5.83%	5.24%
	Average of Asset Group A	\$2,993,087	\$2,160,712	\$2,367,218	88.92%	\$5,389	3.86%	0.53%	3.31%	9.17%	8.65%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>											
	<b>Rivermark Community Credit Union</b>	\$880,153	\$621,027	\$762,701	81.42%	\$3,835	4.36%	0.38%	3.98%	5.39%	4.25%
	<b>Marion and Polk Schools Credit Union</b>	\$794,582	\$631,121	\$702,945	89.78%	\$3,141	4.03%	0.10%	3.93%	13.48%	12.28%
	Average of Asset Group B	\$837,368	\$626,074	\$732,823	85.60%	\$3,488	4.20%	0.24%	3.96%	9.44%	8.27%
<b>Asset Group C - \$251 to \$500 million in total assets</b>											
	<b>Clackamas Community Federal Credit Union</b>	\$407,178	\$318,151	\$359,802	88.42%	\$3,668	4.45%	0.23%	4.22%	10.35%	8.19%
	<b>Mid Oregon Federal Credit Union</b>	\$345,535	\$288,663	\$311,534	92.66%	\$3,044	4.55%	0.34%	4.21%	21.91%	26.46%
	<b>Central Willamette Credit Union</b>	\$323,843	\$276,494	\$280,301	98.64%	\$3,391	4.08%	0.49%	3.58%	7.44%	3.81%
	<b>Oregonians Credit Union</b>	\$306,223	\$181,892	\$263,455	69.04%	\$4,470	3.36%	0.18%	3.18%	1.43%	0.58%
	<b>Wauna Federal Credit Union</b>	\$253,396	\$199,371	\$229,718	86.79%	\$2,314	4.64%	0.38%	4.27%	10.28%	12.78%
	<b>NW Priority Credit Union</b>	\$251,756	\$95,485	\$216,752	44.05%	\$5,722	3.04%	0.50%	2.54%	3.35%	2.44%
	Average of Asset Group C	\$314,655	\$226,676	\$276,927	79.93%	\$3,768	4.02%	0.35%	3.67%	9.13%	9.04%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 20, 2019

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 (%)
<b>Asset Group D - \$0 to \$250 million in total assets</b>											
	Consolidated Federal Credit Union	\$247,494	\$186,757	\$208,197	89.70%	\$4,901	3.64%	0.41%	3.22%	11.10%	11.29%
	Cascade Community Federal Credit Union	\$238,093	\$122,148	\$203,933	59.90%	\$5,952	3.32%	0.14%	3.18%	8.95%	7.74%
	InRoads Federal Credit Union	\$233,231	\$199,769	\$211,030	94.66%	\$3,380	4.40%	0.45%	3.94%	7.54%	10.94%
	Pacific NW Federal Credit Union	\$195,314	\$122,813	\$174,342	70.44%	\$3,651	3.67%	0.06%	3.61%	2.77%	0.25%
	Pacific Crest Federal Credit Union	\$175,824	\$125,371	\$158,944	78.88%	\$2,512	4.25%	0.18%	4.07%	4.17%	2.84%
	Old West Federal Credit Union	\$171,336	\$134,330	\$150,748	89.11%	\$2,538	4.83%	0.28%	4.55%	(0.09%)	(0.86%)
	Malheur Federal Credit Union	\$143,579	\$101,164	\$128,053	79.00%	\$2,815	4.32%	0.11%	4.21%	5.59%	3.60%
	Providence Federal Credit Union	\$140,268	\$89,987	\$121,985	73.77%	\$4,453	3.98%	0.39%	3.60%	3.92%	3.50%
	NW Preferred Federal Credit Union	\$137,221	\$116,773	\$121,332	96.24%	\$3,921	5.14%	0.69%	4.46%	12.80%	13.03%
	Linn-Co Federal Credit Union	\$123,951	\$104,897	\$110,774	94.69%	\$2,724	6.87%	0.73%	6.14%	6.43%	5.56%
	Trailhead Federal Credit Union	\$119,790	\$82,940	\$108,921	76.15%	\$4,131	4.25%	0.48%	3.77%	1.92%	0.06%
	Pacific Cascade Federal Credit Union	\$115,472	\$91,158	\$105,061	86.77%	\$3,553	4.03%	0.06%	3.97%	3.07%	3.46%
	Heritage Grove Federal Credit Union	\$114,625	\$80,752	\$102,728	78.61%	\$4,409	3.79%	0.13%	3.65%	3.46%	2.76%
	Point West Credit Union	\$93,953	\$74,994	\$83,820	89.47%	\$3,915	4.52%	0.42%	4.10%	(8.90%)	(10.41%)
	USAgencies Credit Union	\$89,305	\$51,592	\$78,661	65.59%	\$5,582	3.65%	0.35%	3.30%	2.29%	1.13%
	KaiPerm Northwest Federal Credit Union	\$88,691	\$49,299	\$76,490	64.45%	\$6,335	3.65%	0.48%	3.18%	1.64%	2.67%
	IBEW & United Workers Federal Credit Union	\$87,998	\$49,368	\$81,223	60.78%	\$4,757	3.15%	0.02%	3.13%	7.78%	8.22%
	Valley Credit Union	\$77,354	\$49,139	\$64,326	76.39%	\$4,688	4.19%	1.00%	3.19%	8.60%	5.03%
	Cascade Central Credit Union	\$68,783	\$32,987	\$59,331	55.60%	\$6,878	3.19%	0.29%	2.89%	0.62%	(1.01%)
	Castparts Employees Federal Credit Union	\$62,746	\$42,586	\$53,149	80.13%	\$3,922	3.93%	0.43%	3.50%	7.51%	7.62%
	Teamsters Council #37 Federal Credit Union	\$58,547	\$23,687	\$50,187	47.20%	\$6,505	3.07%	0.18%	2.88%	2.04%	1.47%
	Benton County Schools Credit Union	\$55,086	\$25,837	\$50,373	51.29%	\$6,121	3.06%	0.47%	2.59%	9.64%	9.65%
	Sunset Science Park Federal Credit Union	\$53,423	\$42,871	\$45,935	93.33%	\$5,936	4.21%	0.56%	3.66%	10.23%	9.80%
	Legacy Federal Credit Union	\$46,993	\$14,652	\$40,844	35.87%	\$9,399	2.91%	0.09%	2.83%	4.02%	3.02%
	Umatilla County Federal Credit Union	\$46,835	\$23,104	\$40,947	56.42%	\$11,709	2.39%	0.73%	1.66%	(1.10%)	(1.76%)
	United Advantage Northwest Federal Credit Union	\$45,432	\$32,155	\$39,801	80.79%	\$4,327	4.47%	0.56%	3.91%	12.73%	6.46%
	Cutting Edge Federal Credit Union	\$45,220	\$34,062	\$38,182	89.21%	\$3,015	4.24%	0.24%	4.00%	(0.71%)	(5.28%)
	Klamath Public Employees Federal Credit Union	\$41,935	\$24,500	\$37,658	65.06%	\$3,994	3.21%	0.06%	3.15%	0.54%	(0.46%)
	Ironworkers USA Federal Credit Union	\$37,831	\$35,792	\$33,839	105.77%	\$3,603	6.56%	0.84%	5.73%	30.42%	32.31%
	Portland Local 8 Federal Credit Union	\$34,563	\$25,170	\$31,691	79.42%	\$4,320	4.58%	0.37%	4.20%	(3.55%)	1.30%
	Northwest Adventist Federal Credit Union	\$29,544	\$19,534	\$26,388	74.03%	\$4,221	3.73%	0.05%	3.68%	(7.51%)	(8.92%)
	EWEB Employees Federal Credit Union	\$24,986	\$15,941	\$22,343	71.35%	\$4,164	3.53%	0.29%	3.24%	6.38%	5.53%
	Oregon Pioneer Federal Credit Union	\$24,608	\$12,037	\$22,011	54.69%	\$4,101	3.68%	0.19%	3.49%	(4.21%)	(5.62%)
	Emerald Empire Federal Credit Union	\$23,691	\$14,903	\$19,577	76.13%	\$3,384	4.54%	0.19%	4.36%	3.27%	2.27%
	Gateway Credit Union	\$23,500	\$16,851	\$17,560	95.96%	\$3,917	3.76%	0.25%	3.50%	(0.04%)	(0.58%)
	South Coast ILWU Federal Credit Union	\$18,209	\$8,016	\$15,728	50.97%	\$3,035	3.45%	0.09%	3.37%	(3.29%)	(4.32%)
	Laneco Federal Credit Union	\$16,974	\$7,293	\$15,712	46.42%	\$6,790	2.92%	0.06%	2.87%	7.68%	7.86%
	IBEW/SJ Cascade Federal Credit Union	\$14,280	\$12,198	\$12,458	97.91%	\$2,856	4.60%	0.17%	4.42%	4.57%	4.05%
	Machinists-Boilermakers Federal Credit Union	\$4,210	\$3,312	\$3,879	85.38%	\$2,807	4.92%	0.05%	4.87%	(4.55%)	(2.24%)
	Radio Cab Credit Union	\$3,932	\$1,086	\$3,044	35.68%	\$3,932	3.88%	1.26%	2.67%	(6.35%)	(8.37%)
	OPC Federal Credit Union	\$2,770	\$1,710	\$2,349	72.80%	\$5,540	3.89%	2.16%	1.66%	2.04%	2.67%
	Average of Asset Group D	\$82,380	\$56,184	\$72,526	73.81%	\$4,602	4.01%	0.39%	3.62%	3.74%	3.08%

Source: SNL Financial

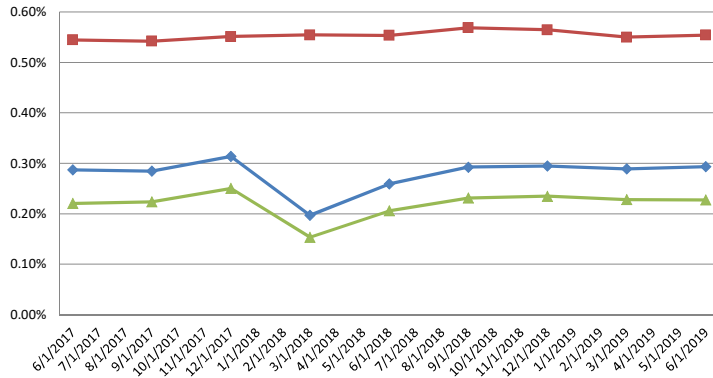
NA = data was not available.

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

# Asset Quality

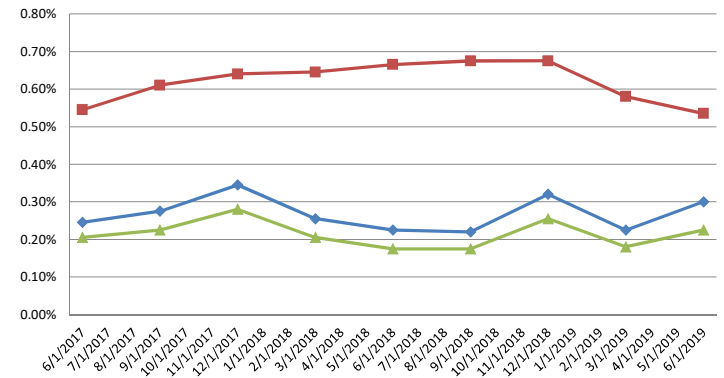
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



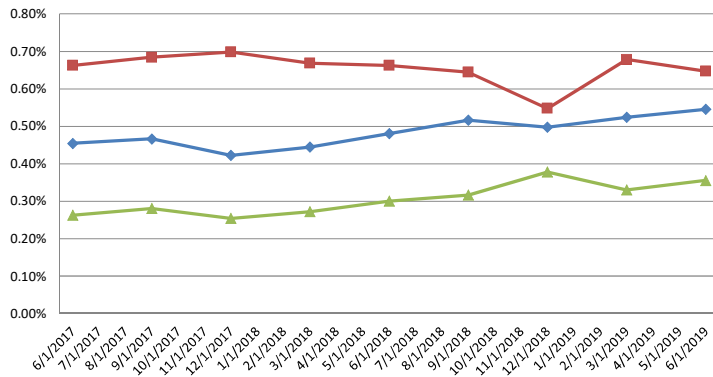
NPLs/Loans	0.29%	0.28%	0.31%	0.20%	0.26%	0.29%	0.29%	0.29%	0.29%
Reserves/Loans	0.54%	0.54%	0.55%	0.55%	0.55%	0.57%	0.56%	0.55%	0.55%
Delinquent Loans/Total Assets	0.22%	0.22%	0.25%	0.15%	0.21%	0.23%	0.23%	0.23%	0.23%

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



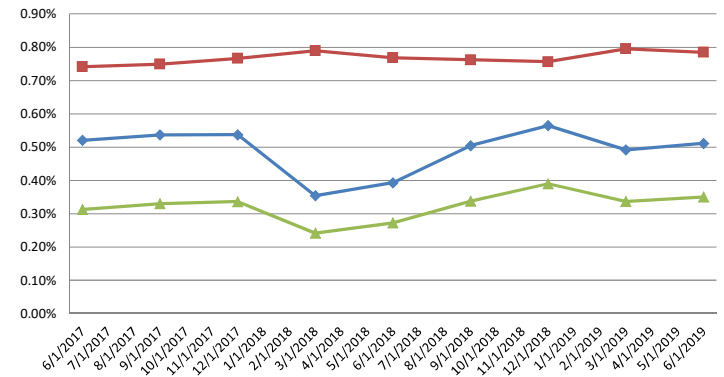
NPLs/Loans	0.25%	0.28%	0.35%	0.26%	0.23%	0.22%	0.32%	0.23%	0.30%
Reserves/Loans	0.55%	0.61%	0.64%	0.65%	0.67%	0.68%	0.68%	0.58%	0.54%
Delinquent Loans/Total Assets	0.21%	0.23%	0.28%	0.21%	0.18%	0.18%	0.26%	0.18%	0.23%

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



NPLs/Loans	0.45%	0.47%	0.42%	0.44%	0.48%	0.52%	0.50%	0.52%	0.55%
Reserves/Loans	0.66%	0.68%	0.70%	0.67%	0.66%	0.64%	0.55%	0.68%	0.65%
Delinquent Loans/Total Assets	0.26%	0.28%	0.25%	0.27%	0.30%	0.32%	0.38%	0.33%	0.36%

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



NPLs/Loans	0.52%	0.54%	0.54%	0.35%	0.39%	0.50%	0.56%	0.49%	0.51%
Reserves/Loans	0.74%	0.75%	0.77%	0.79%	0.77%	0.76%	0.76%	0.80%	0.78%
Delinquent Loans/Total Assets	0.31%	0.33%	0.34%	0.24%	0.27%	0.34%	0.39%	0.34%	0.35%

Source: SNL Financial

NA = data was not available.

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

**Asset Quality**

**June 30, 2019**

**Run Date: August 20, 2019**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group A - \$1 billion and over in total assets</b>								
	<b>First Technology Federal Credit Union</b>	\$12,592,095	\$26,479	0.30%	0.55%	185.99%	2.13%	0.21%
	<b>OnPoint Community Credit Union</b>	\$5,823,886	\$6,146	0.17%	0.32%	186.53%	0.89%	0.11%
	<b>Oregon Community Credit Union</b>	\$1,758,513	\$5,854	0.38%	0.63%	166.21%	3.65%	0.33%
	<b>SELCO Community Credit Union</b>	\$1,662,090	\$5,890	0.43%	0.51%	118.69%	3.13%	0.35%
	<b>Rogue Credit Union</b>	\$1,628,804	\$6,405	0.51%	0.85%	166.89%	4.10%	0.39%
	<b>Advantis Credit Union</b>	\$1,469,928	\$3,618	0.32%	0.80%	253.18%	2.30%	0.25%
	<b>Oregon State Credit Union</b>	\$1,341,514	\$2,278	0.22%	0.42%	194.03%	1.86%	0.17%
	<b>Unitus Community Credit Union</b>	\$1,299,780	\$1,780	0.19%	0.85%	453.20%	1.32%	0.14%
	<b>Northwest Community Credit Union</b>	\$1,216,485	\$2,757	0.28%	0.49%	173.12%	2.24%	0.23%
	<b>First Community Credit Union</b>	\$1,137,773	\$984	0.13%	0.12%	95.63%	0.82%	0.09%
	Average of Asset Group A	\$2,993,087	\$6,219	0.29%	0.55%	199.35%	2.24%	0.23%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>								
	<b>Rivermark Community Credit Union</b>	\$880,153	\$1,584	0.26%	0.70%	276.20%	1.77%	0.18%
	<b>Marion and Polk Schools Credit Union</b>	\$794,582	\$2,165	0.34%	0.37%	108.68%	2.97%	0.27%
	Average of Asset Group B	\$837,368	\$1,875	0.30%	0.54%	192.44%	2.37%	0.23%
<b>Asset Group C - \$251 to \$500 million in total assets</b>								
	<b>Clackamas Community Federal Credit Union</b>	\$407,178	\$1,093	0.34%	0.49%	141.45%	2.77%	0.27%
	<b>Mid Oregon Federal Credit Union</b>	\$345,535	\$879	0.30%	0.58%	191.47%	5.03%	0.25%
	<b>Central Willamette Credit Union</b>	\$323,843	\$1,497	0.54%	0.65%	120.17%	4.74%	0.46%
	<b>Oregonians Credit Union</b>	\$306,223	\$947	0.52%	0.42%	80.36%	2.25%	0.31%
	<b>Wauna Federal Credit Union</b>	\$253,396	\$1,190	0.60%	0.54%	90.25%	5.84%	0.47%
	<b>NW Priority Credit Union</b>	\$251,756	\$930	0.97%	1.20%	122.90%	2.65%	0.37%
	Average of Asset Group C	\$314,655	\$1,089	0.55%	0.65%	124.43%	3.88%	0.36%

Source: SNL Financial

NA = data was not available.

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**Asset Quality**

**June 30, 2019**

**Run Date: August 20, 2019**

		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 (%)
<b>Asset Group D - \$0 to \$250 million in total assets</b>								
	Consolidated Federal Credit Union	\$247,494	\$65	0.03%	0.52%	NM	0.18%	0.03%
	Cascade Community Federal Credit Union	\$238,093	\$9	0.01%	0.10%	NM	0.12%	0.00%
	InRoads Federal Credit Union	\$233,231	\$366	0.18%	0.48%	262.84%	2.03%	0.16%
	Pacific NW Federal Credit Union	\$195,314	\$1,052	0.86%	0.31%	36.50%	8.45%	0.54%
	Pacific Crest Federal Credit Union	\$175,824	\$281	0.22%	0.61%	270.11%	1.93%	0.16%
	Old West Federal Credit Union	\$171,336	\$2,879	2.14%	0.30%	14.07%	18.23%	1.68%
	Malheur Federal Credit Union	\$143,579	\$709	0.70%	0.80%	114.53%	4.83%	0.49%
	Providence Federal Credit Union	\$140,268	\$236	0.26%	0.43%	164.83%	1.28%	0.17%
	NW Preferred Federal Credit Union	\$137,221	\$600	0.51%	0.69%	133.50%	3.93%	0.44%
	Linn-Co Federal Credit Union	\$123,951	\$1,979	1.89%	1.79%	94.69%	14.36%	1.60%
	Trailhead Federal Credit Union	\$119,790	\$642	0.77%	0.39%	50.31%	6.25%	0.54%
	Pacific Cascade Federal Credit Union	\$115,472	\$517	0.57%	0.37%	64.80%	5.07%	0.45%
	Heritage Grove Federal Credit Union	\$114,625	\$755	0.93%	0.25%	27.02%	7.07%	0.66%
	Point West Credit Union	\$93,953	\$323	0.43%	1.55%	359.75%	4.50%	0.34%
	USAgencies Credit Union	\$89,305	\$262	0.51%	0.26%	51.53%	2.61%	0.29%
	KaiPerm Northwest Federal Credit Union	\$88,691	\$58	0.12%	1.83%	NM	0.55%	0.07%
	IBEW & United Workers Federal Credit Union	\$87,998	\$248	0.50%	0.36%	72.58%	3.62%	0.28%
	Valley Credit Union	\$77,354	\$252	0.51%	0.73%	142.06%	2.42%	0.33%
	Cascade Central Credit Union	\$68,783	\$1	0.00%	0.40%	NM	0.01%	0.00%
	Castparts Employees Federal Credit Union	\$62,746	\$433	1.02%	0.54%	53.58%	6.44%	0.69%
	Teamsters Council #37 Federal Credit Union	\$58,547	\$37	0.16%	0.28%	181.08%	0.45%	0.06%
	Benton County Schools Credit Union	\$55,086	\$58	0.22%	0.11%	50.00%	1.27%	0.11%
	Sunset Science Park Federal Credit Union	\$53,423	\$16	0.04%	0.35%	937.50%	0.21%	0.03%
	Legacy Federal Credit Union	\$46,993	\$25	0.17%	0.91%	536.00%	0.41%	0.05%
	Umatilla County Federal Credit Union	\$46,835	\$0	0.00%	0.24%	NA	0.00%	0.00%
	United Advantage Northwest Federal Credit Union	\$45,432	\$242	0.75%	0.83%	110.74%	4.95%	0.53%
	Cutting Edge Federal Credit Union	\$45,220	\$295	0.87%	0.60%	69.49%	6.09%	0.65%
	Klamath Public Employees Federal Credit Union	\$41,935	\$3	0.01%	0.15%	NM	0.07%	0.01%
	Ironworkers USA Federal Credit Union	\$37,831	\$480	1.34%	0.69%	51.67%	14.83%	1.27%
	Portland Local 8 Federal Credit Union	\$34,563	\$17	0.07%	0.10%	141.18%	0.44%	0.05%
	Northwest Adventist Federal Credit Union	\$29,544	\$9	0.05%	0.40%	877.78%	0.28%	0.03%
	EWEB Employees Federal Credit Union	\$24,986	\$1	0.01%	0.13%	NM	0.04%	0.00%
	Oregon Pioneer Federal Credit Union	\$24,608	\$435	3.61%	0.69%	19.08%	17.51%	1.77%
	Emerald Empire Federal Credit Union	\$23,691	\$50	0.34%	4.19%	NM	1.07%	0.21%
	Gateway Credit Union	\$23,500	\$13	0.08%	0.28%	369.23%	0.23%	0.06%
	South Coast ILWU Federal Credit Union	\$18,209	\$0	0.00%	0.10%	NA	0.00%	0.00%
	Laneco Federal Credit Union	\$16,974	\$0	0.00%	0.11%	NA	0.00%	0.00%
	IBEW/SJ Cascade Federal Credit Union	\$14,280	\$7	0.06%	0.57%	NM	0.43%	0.05%
	Machinists-Boilermakers Federal Credit Union	\$4,210	\$16	0.48%	1.84%	381.25%	4.11%	0.38%
	Radio Cab Credit Union	\$3,932	\$5	0.46%	5.71%	NM	0.53%	0.13%
	OPC Federal Credit Union	\$2,770	\$1	0.06%	1.17%	NM	0.23%	0.04%
	Average of Asset Group D	\$82,380	\$326	0.51%	0.78%	201.35%	3.59%	0.35%

Source: SNL Financial

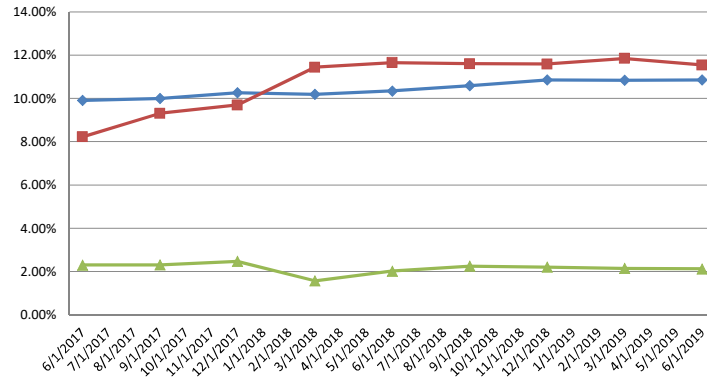
NA = data was not available.

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

Net Worth

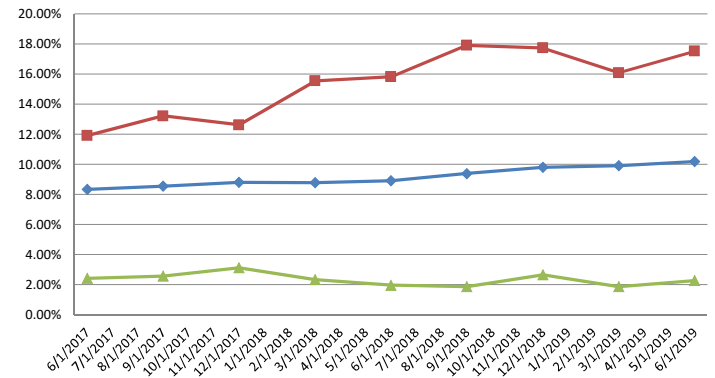
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



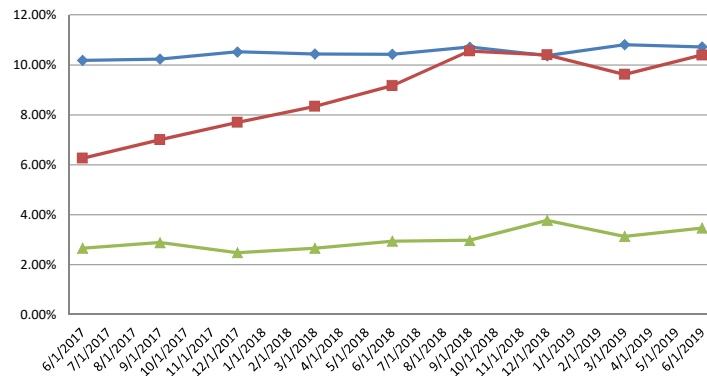
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	9.91%	10.00%	10.26%	10.19%	10.34%	10.59%	10.86%	10.84%	10.86%
Net Worth Growth (Decline) YTD	8.22%	9.31%	9.69%	11.44%	11.66%	11.60%	11.59%	11.85%	11.54%
Total Delinquent Lns/ Net Worth	2.28%	2.29%	2.46%	1.56%	2.00%	2.23%	2.19%	2.13%	2.11%

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



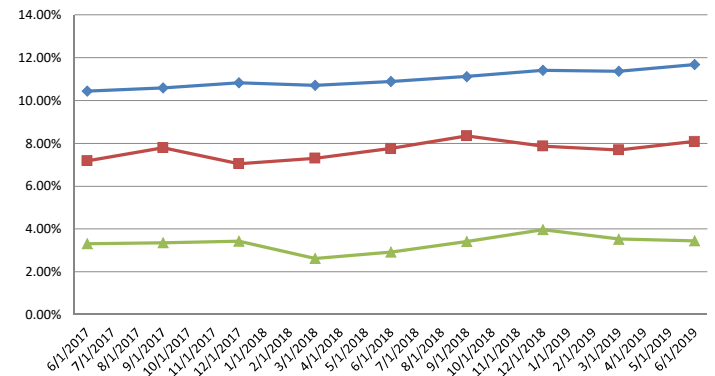
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	8.34%	8.53%	8.80%	8.78%	8.90%	9.38%	9.79%	9.90%	10.18%
Net Worth Growth (Decline) YTD	11.91%	13.21%	12.61%	15.54%	15.82%	17.92%	17.74%	16.08%	17.52%
Total Delinquent Lns/ Net Worth	2.40%	2.56%	3.11%	2.32%	1.95%	1.86%	2.64%	1.85%	2.26%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	10.18%	10.23%	10.51%	10.43%	10.42%	10.71%	10.36%	10.80%	10.71%
Net Worth Growth (Decline) YTD	6.26%	6.99%	7.69%	8.33%	9.16%	10.55%	10.39%	9.61%	10.39%
Total Delinquent Lns/ Net Worth	2.65%	2.88%	2.47%	2.65%	2.94%	2.97%	3.77%	3.13%	3.46%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	10.44%	10.59%	10.82%	10.71%	10.88%	11.12%	11.41%	11.36%	11.68%
Net Worth Growth (Decline) YTD	7.18%	7.79%	7.04%	7.30%	7.75%	8.35%	7.87%	7.68%	8.08%
Total Delinquent Lns/ Net Worth	3.30%	3.35%	3.42%	2.62%	2.91%	3.41%	3.96%	3.52%	3.44%

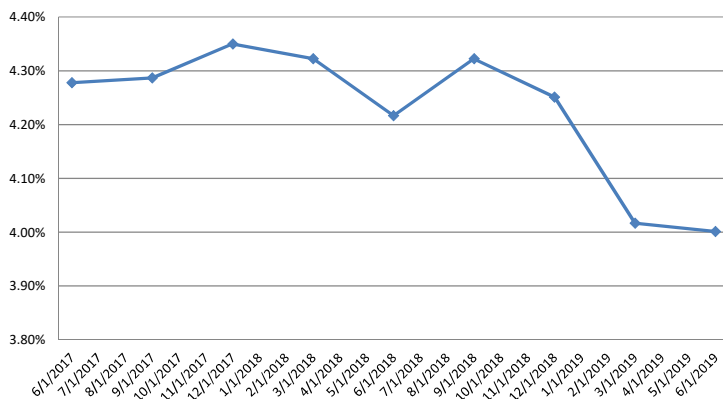
Source: SNL Financial

NA = data was not available.

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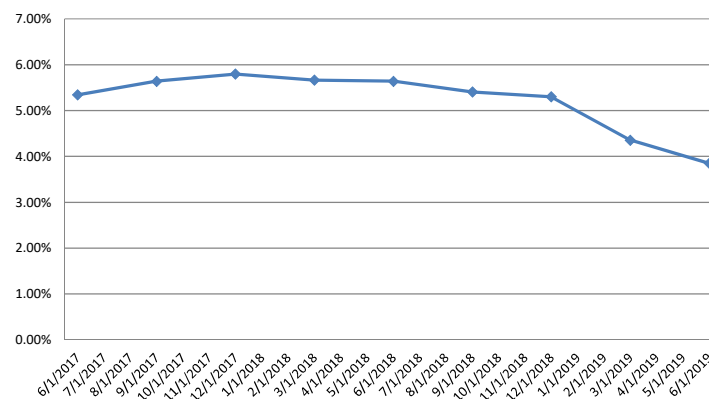
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



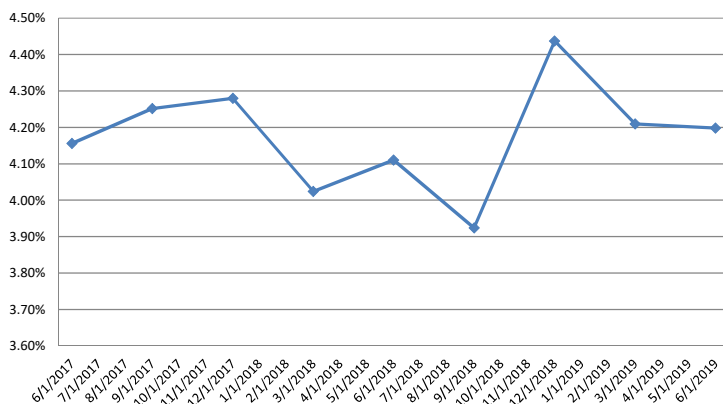
Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Classified Assets/ Net Worth	4.28%	4.29%	4.35%	4.32%	4.22%	4.32%	4.25%	4.02%	4.00%

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



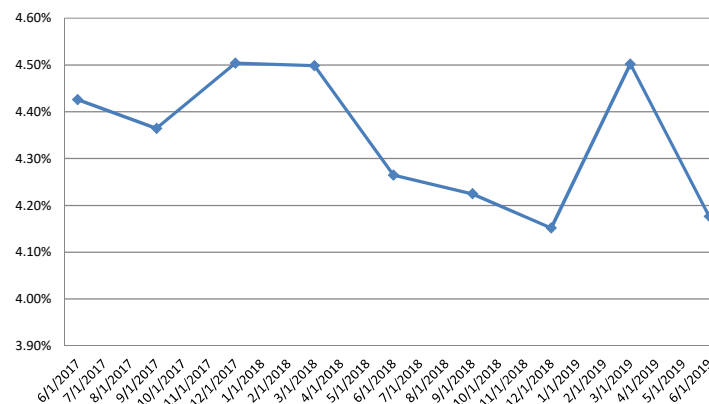
Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Classified Assets/ Net Worth	5.34%	5.64%	5.80%	5.67%	5.64%	5.41%	5.30%	4.36%	3.85%

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



Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Classified Assets/ Net Worth	4.16%	4.25%	4.28%	4.02%	4.11%	3.92%	4.44%	4.21%	4.20%

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



Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Classified Assets/ Net Worth	4.43%	4.36%	4.50%	4.50%	4.26%	4.22%	4.15%	4.50%	4.18%

Source: SNL Financial

NA = data was not available.

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**Net Worth**

**June 30, 2019**

**Run Date: August 20, 2019**

		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 (%)
<b>Asset Group A - \$1 billion and over in total assets</b>							
	<b>First Technology Federal Credit Union</b>	\$12,592,095	\$1,212,987	9.63%	8.25%	2.18%	4.06%
	<b>OnPoint Community Credit Union</b>	\$5,823,886	\$683,802	11.74%	15.02%	0.90%	1.68%
	<b>Oregon Community Credit Union</b>	\$1,758,513	\$169,120	9.62%	11.06%	3.46%	5.75%
	<b>SELCO Community Credit Union</b>	\$1,662,090	\$199,559	12.01%	11.92%	2.95%	3.50%
	<b>Rogue Credit Union</b>	\$1,628,804	\$171,083	10.50%	17.76%	3.74%	6.25%
	<b>Advantis Credit Union</b>	\$1,469,928	\$167,078	11.37%	5.67%	2.17%	5.48%
	<b>Oregon State Credit Union</b>	\$1,341,514	\$153,661	11.45%	14.73%	1.48%	2.88%
	<b>Unitus Community Credit Union</b>	\$1,299,780	\$134,596	10.36%	8.11%	1.32%	5.99%
	<b>Northwest Community Credit Union</b>	\$1,216,485	\$129,266	10.63%	12.21%	2.13%	3.69%
	<b>First Community Credit Union</b>	\$1,137,773	\$128,033	11.25%	10.69%	0.77%	0.73%
	Average of Asset Group A	\$2,993,087	\$314,919	10.86%	11.54%	2.11%	4.00%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>							
	<b>Rivermark Community Credit Union</b>	\$880,153	\$94,950	10.79%	16.52%	1.67%	4.61%
	<b>Marion and Polk Schools Credit Union</b>	\$794,582	\$76,063	9.57%	18.52%	2.85%	3.09%
	Average of Asset Group B	\$837,368	\$85,507	10.18%	17.52%	2.26%	3.85%
<b>Asset Group C - \$251 to \$500 million in total assets</b>							
	<b>Clackamas Community Federal Credit Union</b>	\$407,178	\$42,258	10.38%	16.11%	2.59%	3.66%
	<b>Mid Oregon Federal Credit Union</b>	\$345,535	\$30,060	8.70%	16.90%	2.92%	5.60%
	<b>Central Willamette Credit Union</b>	\$323,843	\$30,227	9.33%	8.94%	4.95%	5.95%
	<b>Oregonians Credit Union</b>	\$306,223	\$41,351	13.50%	6.37%	2.29%	1.84%
	<b>Wauna Federal Credit Union</b>	\$253,396	\$22,521	8.89%	7.68%	5.28%	4.77%
	<b>NW Priority Credit Union</b>	\$251,756	\$33,904	13.47%	6.32%	2.74%	3.37%
	Average of Asset Group C	\$314,655	\$33,387	10.71%	10.39%	3.46%	4.20%

Source: SNL Financial

NA = data was not available.

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**Net Worth**

**June 30, 2019**

**Run Date: August 20, 2019**

		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 (%)
<b>Asset Group D - \$0 to \$250 million in total assets</b>							
	Consolidated Federal Credit Union	\$247,494	\$35,081	14.17%	8.25%	0.19%	2.76%
	Cascade Community Federal Credit Union	\$238,093	\$32,231	13.54%	11.35%	0.03%	0.40%
	InRoads Federal Credit Union	\$233,231	\$20,795	8.92%	7.05%	1.76%	4.63%
	Pacific NW Federal Credit Union	\$195,314	\$17,846	9.14%	5.41%	5.89%	2.15%
	Pacific Crest Federal Credit Union	\$175,824	\$14,947	8.50%	5.81%	1.88%	5.08%
	Old West Federal Credit Union	\$171,336	\$18,860	11.01%	14.00%	15.27%	2.15%
	Malheur Federal Credit Union	\$143,579	\$13,991	9.74%	12.65%	5.07%	5.80%
	Providence Federal Credit Union	\$140,268	\$18,048	12.87%	0.78%	1.31%	2.16%
	NW Preferred Federal Credit Union	\$137,221	\$14,876	10.84%	9.82%	4.03%	5.38%
	Linn-Co Federal Credit Union	\$123,951	\$11,911	9.61%	7.78%	16.61%	15.73%
	Trailhead Federal Credit Union	\$119,790	\$10,210	8.52%	5.35%	6.29%	3.16%
	Pacific Cascade Federal Credit Union	\$115,472	\$9,871	8.55%	5.35%	5.24%	3.39%
	Heritage Grove Federal Credit Union	\$114,625	\$11,533	10.06%	12.32%	6.55%	1.77%
	Point West Credit Union	\$93,953	\$8,911	9.48%	10.59%	3.62%	13.04%
	USAgencies Credit Union	\$89,305	\$9,900	11.09%	8.11%	2.65%	1.36%
	KaiPerm Northwest Federal Credit Union	\$88,691	\$10,358	11.68%	11.06%	0.56%	8.73%
	IBEW & United Workers Federal Credit Union	\$87,998	\$6,679	7.59%	3.78%	3.71%	2.70%
	Valley Credit Union	\$77,354	\$10,073	13.02%	3.82%	2.50%	3.55%
	Cascade Central Credit Union	\$68,783	\$9,220	13.40%	10.82%	0.01%	1.43%
	Castparts Employees Federal Credit Union	\$62,746	\$9,089	14.49%	7.56%	4.76%	2.55%
	Teamsters Council #37 Federal Credit Union	\$58,547	\$8,243	14.08%	5.87%	0.45%	0.81%
	Benton County Schools Credit Union	\$55,086	\$4,542	8.25%	8.97%	1.28%	0.64%
	Sunset Science Park Federal Credit Union	\$53,423	\$7,443	13.93%	12.60%	0.21%	2.02%
	Legacy Federal Credit Union	\$46,993	\$6,008	12.78%	10.40%	0.42%	2.23%
	Umatilla County Federal Credit Union	\$46,835	\$5,872	12.54%	3.78%	0.00%	0.94%
	United Advantage Northwest Federal Credit Union	\$45,432	\$5,205	11.46%	62.95%	4.65%	5.15%
	Cutting Edge Federal Credit Union	\$45,220	\$5,195	11.49%	2.81%	5.68%	3.95%
	Klamath Public Employees Federal Credit Union	\$41,935	\$4,197	10.01%	8.75%	0.07%	0.88%
	Ironworkers USA Federal Credit Union	\$37,831	\$3,507	9.27%	19.74%	13.69%	7.07%
	Portland Local 8 Federal Credit Union	\$34,563	\$3,780	10.94%	5.38%	0.45%	0.63%
	Northwest Adventist Federal Credit Union	\$29,544	\$3,096	10.48%	5.51%	0.29%	2.55%
	EWEB Employees Federal Credit Union	\$24,986	\$2,424	9.70%	9.78%	0.04%	0.87%
	Oregon Pioneer Federal Credit Union	\$24,608	\$2,366	9.61%	(9.19%)	18.39%	3.51%
	Emerald Empire Federal Credit Union	\$23,691	\$4,063	17.15%	7.35%	1.23%	15.36%
	Gateway Credit Union	\$23,500	\$5,587	23.77%	2.87%	0.23%	0.86%
	South Coast ILWU Federal Credit Union	\$18,209	\$2,456	13.49%	2.98%	0.00%	0.33%
	Laneco Federal Credit Union	\$16,974	\$1,248	7.35%	5.60%	0.00%	0.64%
	IBEW/SJ Cascade Federal Credit Union	\$14,280	\$1,577	11.04%	14.12%	0.44%	4.44%
	Machinists-Boilermakers Federal Credit Union	\$4,210	\$328	7.79%	(28.27%)	4.88%	18.60%
	Radio Cab Credit Union	\$3,932	\$873	22.20%	1.15%	0.57%	7.10%
	OPC Federal Credit Union	\$2,770	\$421	15.20%	16.45%	0.24%	4.75%
	Average of Asset Group D	\$82,380	\$9,094	11.68%	8.08%	3.44%	4.18%

Source: SNL Financial

NA = data was not available.

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

# Definitions



<b>Total assets (\$000)</b>	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.	<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Net income (\$000)</b>	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.	<b>Market growth rate (%)</b>	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.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.	<b>Delinquent loans =&gt; 2 months (\$000)</b>	Loans that are greater than or equal to 60 days delinquent.
<b>Return on average net worth (%)</b>	Return on average equity; net income as a percent of average equity.	<b>NPL ÷ loans (%)</b>	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
<b>Operational expense ÷ operational revenue (%)</b>	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.	<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Total loans and leases (\$000)</b>	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.	<b>Delinquent loans ÷ assets (%)</b>	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
<b>Total shares and deposits (\$000)</b>	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.	<b>NPAs ÷ equity LLRs (%)</b>	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.	<b>Total net worth (\$000)</b>	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
<b>Total loans ÷ total shares (%)</b>	Total loans as a percent of total shares.	<b>Net worth ÷ assets (%)</b>	Net worth as a percent of total assets.
<b>Yield on average assets (%)</b>	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.	<b>Net worth growth (decline) - YTD (%)</b>	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.
<b>Interest expense ÷ average assets (%)</b>	Total interest expense as a percent of average assets.	<b>Total delinquent loans ÷ net worth (%)</b>	Total delinquent loans as a percent of net worth.
<b>Net interest income ÷ average assets (%)</b>	Interest on loans and investments less cost of funds as a percent of average assets.	<b>Classified assets ÷ net worth (%)</b>	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.