



Credit Union Index

AN ANALYSIS OF WASHINGTON AND OREGON
CREDIT UNIONS





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

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

ASSET SIZE DEFINITION

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

Washington

BELLINGHAM

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

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

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

WENATCHEE

123 Ohme Garden Road
Suite C
Wenatchee, WA 98801
(509) 248-7750

YAKIMA

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

Oregon

EUGENE

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

MEDFORD

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

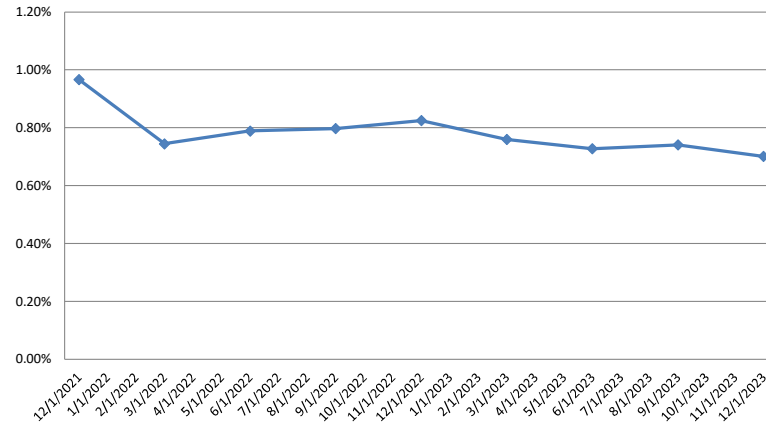
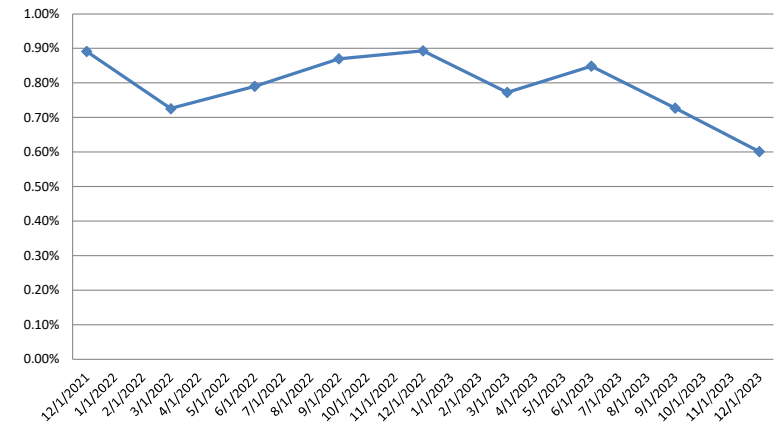
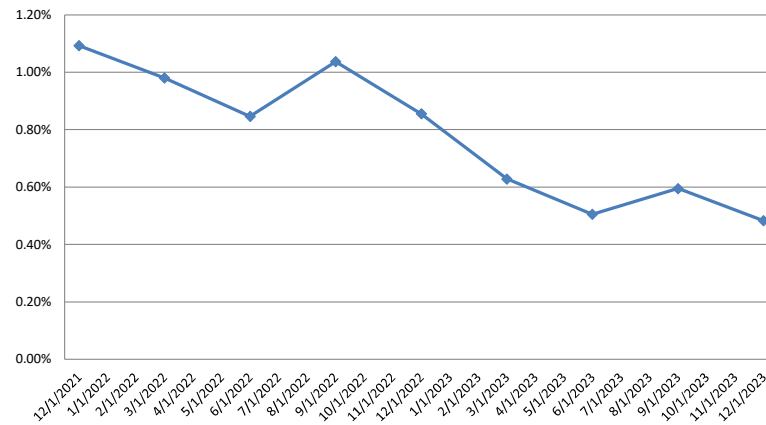
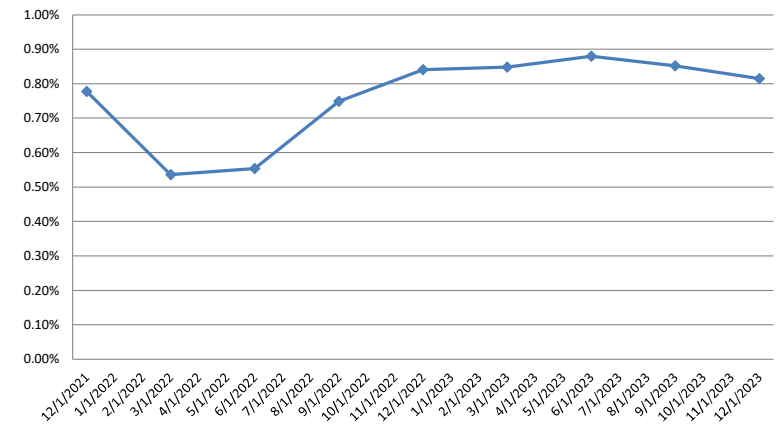
PORTLAND

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

Washington

Performance Analysis

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

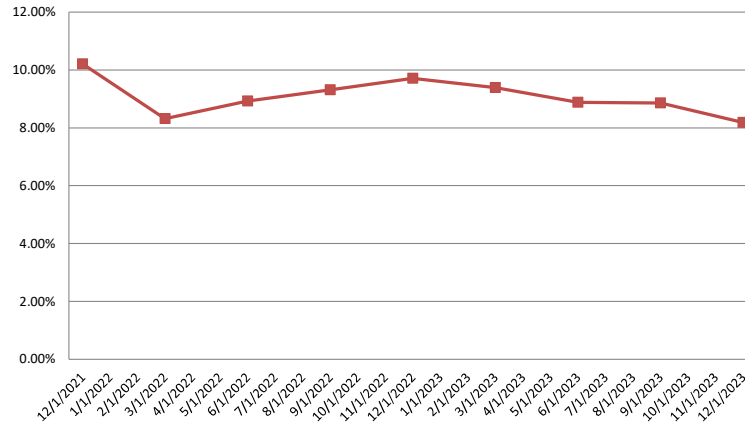
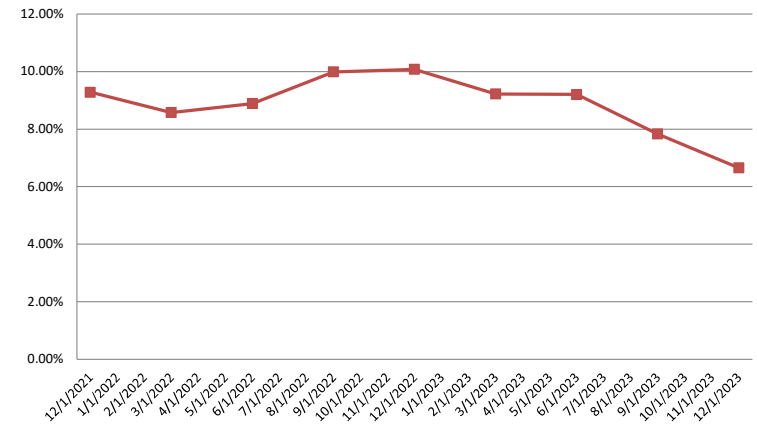
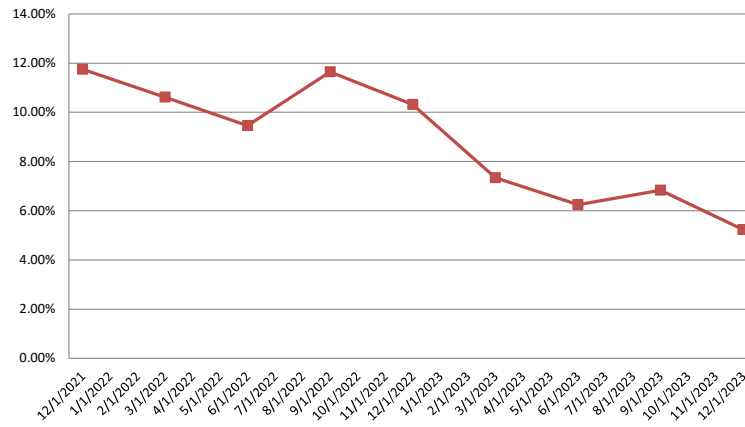
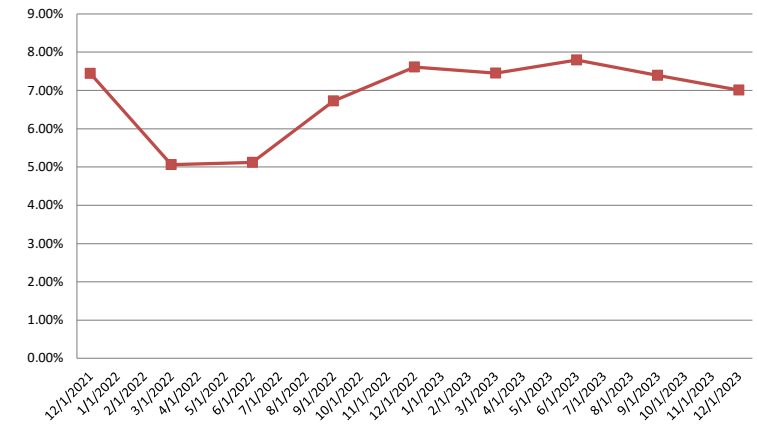
Asset Group A - \$1 billion and over in total assets
Year-to-Date**Asset Group B - \$501 million to \$1 billion in total assets**
Year-to-Date**Asset Group C - \$251 to \$500 million in total assets**
Year-to-Date**Asset Group D - \$0 to \$250 million in total assets**
Year-to-Date

Source: SNL Financial

NA = data was not available.

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

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

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

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)

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

Boeing Employees' Credit Union	\$29,871,889	\$87,675	1.19%	16.34%	66.99%	\$160	\$211,302	0.73%	10.27%	70.45%	\$146
Spokane Teachers Credit Union	\$5,788,275	\$6,309	0.43%	5.28%	73.29%	\$110	\$45,816	0.80%	9.89%	68.54%	\$102
Gesa Credit Union	\$5,461,069	\$7,444	0.55%	5.81%	74.21%	\$99	\$50,259	0.92%	10.00%	69.48%	\$95
Washington State Employees Credit Union	\$5,357,265	(\$2,283)	(0.17%)	(2.45%)	72.97%	\$120	\$28,437	0.55%	7.77%	69.37%	\$122
TwinStar Credit Union	\$4,200,816	\$10,885	1.03%	11.73%	67.52%	\$113	\$32,290	0.92%	11.28%	67.24%	\$89
Numerica Credit Union	\$3,929,830	\$7,707	0.79%	9.30%	73.61%	\$115	\$32,564	0.85%	10.15%	73.46%	\$118
Sound Credit Union	\$2,910,185	\$4,692	0.65%	6.61%	71.27%	\$99	\$21,240	0.75%	7.68%	72.56%	\$99
Whatcom Educational Credit Union	\$2,766,280	\$4,497	0.64%	5.41%	77.50%	\$101	\$19,873	0.73%	6.12%	76.11%	\$102
Kitsap Credit Union	\$2,368,999	\$1,143	0.19%	3.69%	71.85%	\$107	\$9,083	0.39%	7.28%	71.70%	\$104
HAPO Community Credit Union	\$2,368,351	\$8,505	1.43%	14.80%	66.79%	\$94	\$34,033	1.45%	15.76%	67.28%	\$94
Columbia Community Credit Union	\$2,335,314	\$5,114	0.88%	8.58%	67.85%	\$110	\$25,952	1.12%	11.35%	66.24%	\$109
IQ Credit Union	\$2,062,447	\$545	0.11%	1.23%	74.38%	\$105	\$6,088	0.30%	3.51%	75.88%	\$104
Horizon Credit Union	\$2,054,897	\$452	0.09%	0.75%	88.15%	\$101	\$5,645	0.27%	2.37%	86.36%	\$97
Harborstone Credit Union	\$1,909,288	\$4,079	0.86%	10.47%	67.35%	\$98	\$10,086	0.53%	6.52%	75.47%	\$102
Fibre Federal Credit Union	\$1,632,635	\$6,467	1.57%	13.54%	64.18%	\$107	\$15,101	0.91%	8.20%	71.27%	\$105
Salal Credit Union	\$1,217,780	\$899	0.29%	4.17%	85.57%	\$123	\$6,718	0.53%	8.02%	88.41%	\$128
Red Canoe Credit Union	\$1,161,026	\$1,711	0.59%	5.90%	79.04%	\$109	\$5,213	0.45%	4.66%	80.39%	\$104
Seattle Metropolitan Credit Union	\$1,114,328	(\$1,668)	(0.61%)	(9.44%)	87.89%	\$122	\$4,550	0.42%	6.56%	79.23%	\$117
Average of Asset Group A	\$4,361,704	\$8,565	0.58%	6.21%	73.91%	\$111	\$31,347	0.70%	8.19%	73.86%	\$108

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

Qualstar Credit Union	\$983,712	(\$59)	(0.02%)	(0.22%)	56.99%	\$91	\$7,038	0.78%	6.98%	64.06%	\$97
Solarity Credit Union	\$866,572	(\$527)	(0.24%)	(1.72%)	102.12%	\$102	\$4,575	0.54%	3.77%	83.70%	\$108
Verity Credit Union	\$833,375	(\$648)	(0.31%)	(3.50%)	93.75%	\$114	\$1,546	0.18%	2.12%	87.73%	\$122
America's Credit Union, A Federal Credit Union	\$696,422	\$910	0.52%	6.17%	91.97%	\$106	\$4,158	0.59%	7.34%	86.63%	\$96
Tapco Credit Union	\$653,070	\$1,232	0.76%	9.59%	72.88%	\$109	\$4,300	0.66%	8.76%	77.98%	\$111
O Bee Credit Union	\$602,933	\$798	0.54%	8.61%	91.53%	\$88	\$2,157	0.37%	5.82%	84.22%	\$84
Our Community Credit Union	\$594,854	\$645	0.43%	4.54%	81.47%	\$138	\$6,449	1.09%	11.80%	69.96%	\$99
Average of Asset Group B	\$747,277	\$336	0.24%	3.35%	84.39%	\$107	\$4,318	0.60%	6.66%	79.18%	\$102

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Performance Analysis

December 31, 2023

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Asset Group C - \$251 to \$500 million in total assets												
	Industrial Credit Union of Whatcom County	\$380,308	(\$1,747)	(1.82%)	(25.44%)	72.89%	\$87	(\$602)	(0.15%)	(2.16%)	67.14%	\$84
	North Coast Credit Union	\$353,944	\$1,283	1.45%	12.37%	66.62%	\$97	\$4,626	1.28%	11.76%	62.03%	\$94
	Cascade Federal Credit Union	\$344,774	(\$186)	(0.22%)	(3.63%)	106.03%	\$93	\$46	0.01%	0.21%	95.48%	\$89
	NorthWest Plus Credit Union	\$298,822	\$713	0.96%	9.89%	72.79%	\$88	\$2,191	0.73%	7.89%	72.17%	\$83
	Peninsula Community Federal Credit Union	\$293,840	\$251	0.34%	4.73%	86.82%	\$87	\$1,068	0.37%	5.22%	83.91%	\$83
	People's Community Federal Credit Union	\$279,296	\$688	0.98%	11.48%	70.04%	\$68	\$2,472	0.87%	10.39%	71.75%	\$69
	Puget Sound Cooperative Credit Union	\$255,745	\$112	0.18%	2.27%	91.39%	\$105	\$647	0.27%	3.35%	88.20%	\$100
	Average of Asset Group C	\$315,247	\$159	0.27%	1.67%	80.94%	\$89	\$1,493	0.48%	5.24%	77.24%	\$86

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

Canopy Federal Credit Union	\$240,483	(\$251)	(0.42%)	(5.24%)	84.02%	\$91	(\$349)	(0.15%)	(1.82%)	80.84%	\$91
Great Northwest Federal Credit Union	\$238,661	\$479	0.80%	5.12%	63.55%	\$78	\$4,288	1.77%	11.97%	60.78%	\$70
Community 1st Credit Union	\$205,368	\$223	0.43%	4.26%	89.99%	\$90	\$924	0.43%	4.47%	86.98%	\$85
Cheney Federal Credit Union	\$151,206	\$68	0.18%	2.10%	89.79%	\$94	(\$38)	(0.02%)	(0.29%)	100.58%	\$91
MountainCrest Credit Union	\$141,429	\$749	2.11%	18.03%	55.48%	\$67	\$2,404	1.66%	15.34%	60.80%	\$76
WCLA Credit Union	\$121,033	\$466	1.58%	9.80%	54.63%	\$141	\$1,712	1.54%	9.31%	53.86%	\$134
Tacoma Longshoremen Credit Union	\$120,774	\$16	0.05%	0.45%	94.74%	\$125	\$124	0.10%	0.86%	93.24%	\$117
White River Credit Union	\$119,730	\$406	1.34%	10.06%	62.20%	\$108	\$1,496	1.23%	9.63%	63.34%	\$87
Alaska Air Group Federal Credit Union	\$104,581	\$423	1.61%	11.29%	60.43%	\$105	\$1,898	1.80%	13.29%	57.56%	\$96
Sno Falls Credit Union	\$104,567	\$471	1.77%	29.57%	75.99%	\$136	\$617	0.55%	9.84%	88.61%	\$119
Strait View Credit Union	\$101,383	\$103	0.41%	3.50%	86.96%	\$145	\$1,278	1.25%	11.40%	69.79%	\$114
Primesource Credit Union	\$93,946	\$19	0.08%	0.71%	87.76%	\$74	\$154	0.16%	1.46%	87.79%	\$75
Granco Federal Credit Union	\$93,107	\$193	0.83%	9.14%	78.87%	\$91	\$899	0.94%	11.10%	76.47%	\$85
Lower Columbia Longshoremen Federal Credit Union	\$91,898	\$131	0.57%	5.05%	79.39%	\$91	\$575	0.61%	5.66%	78.86%	\$95
Waterfront Federal Credit Union	\$90,309	\$226	1.02%	12.35%	77.01%	\$121	\$813	0.91%	11.60%	79.09%	\$124
Progressions Credit Union	\$87,608	\$81	0.37%	3.80%	83.21%	\$89	\$993	1.14%	12.10%	74.67%	\$88
Sncope Credit Union	\$80,824	\$106	0.53%	7.06%	74.50%	\$89	\$630	0.77%	10.92%	69.88%	\$85
Spokane Firefighters Credit Union	\$78,753	\$110	0.56%	3.90%	81.16%	\$101	\$442	0.56%	3.98%	79.37%	\$93
WestEdge Federal Credit Union	\$76,317	\$121	0.63%	4.33%	79.32%	\$93	\$749	0.93%	6.94%	73.06%	\$91
Evergreen Direct Credit Union	\$76,251	(\$24)	(0.13%)	(2.37%)	93.30%	\$76	\$44	0.06%	1.07%	89.69%	\$69
Tri-Cities Community Federal Credit Union	\$74,644	\$303	1.65%	13.73%	70.19%	\$111	\$1,206	1.66%	14.46%	69.40%	\$110
Safeway Federal Credit Union	\$67,705	\$103	0.61%	2.79%	78.48%	\$68	\$499	0.72%	3.43%	72.10%	\$62
Avista Corp. Credit Union	\$65,769	\$57	0.34%	1.79%	81.60%	\$118	\$466	0.67%	3.69%	69.73%	\$113
Spokane City Credit Union	\$64,936	\$112	0.69%	7.73%	83.21%	\$83	\$358	0.55%	6.34%	86.03%	\$90
American Lake Credit Union	\$64,501	\$57	0.35%	2.45%	82.04%	\$95	\$272	0.40%	2.92%	78.54%	\$94

Source: SNL Financial

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Performance Analysis

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - \$0 to \$250 million in total assets (continued)												
	Mill Town Credit Union	\$64,008	\$117	0.73%	3.46%	68.67%	\$85	\$533	0.83%	3.97%	68.49%	\$84
	Responders Emergency Services Credit Union	\$58,327	\$234	1.60%	10.75%	75.97%	\$71	\$1,360	2.29%	16.45%	68.28%	\$63
	Nordstrom Federal Credit Union	\$56,720	(\$116)	(0.81%)	(8.81%)	92.15%	\$102	\$355	0.60%	6.93%	76.63%	\$114
	Olympia Credit Union	\$52,483	\$95	0.72%	8.82%	75.37%	\$76	\$126	0.24%	2.93%	87.91%	\$77
	Blue Mountain Credit Union	\$51,152	\$100	0.78%	6.52%	73.26%	\$108	\$719	1.38%	12.31%	62.29%	\$90
	Calcoe Federal Credit Union	\$43,283	\$103	0.94%	9.39%	78.01%	\$69	\$256	0.58%	6.04%	82.23%	\$71
	Connection Credit Union	\$39,750	\$42	0.42%	3.49%	82.88%	\$75	\$292	0.73%	6.13%	80.79%	\$71
	Longshoremen's Local 4 Federal Credit Union	\$39,713	\$184	1.84%	9.66%	54.61%	\$108	\$779	1.89%	10.64%	52.28%	\$104
	IBEW 76 Federal Credit Union	\$25,976	\$26	0.41%	2.78%	84.08%	\$153	\$114	0.43%	3.09%	83.09%	\$137
	Mt. Rainier Federal Credit Union	\$25,146	\$42	0.67%	6.44%	77.40%	\$119	\$273	1.09%	10.92%	66.09%	\$102
	Newrizons Federal Credit Union	\$22,628	(\$51)	(0.91%)	(6.05%)	87.06%	\$143	\$28	0.13%	0.80%	79.42%	\$103
	Express Credit Union	\$22,124	\$68	1.22%	8.27%	82.18%	\$82	\$34	0.16%	1.04%	93.24%	\$80
	Mint Valley Federal Credit Union	\$21,938	\$21	0.38%	2.36%	79.89%	\$78	\$183	0.78%	5.21%	80.79%	\$77
	Community Healthcare Federal Credit Union	\$19,539	\$44	0.90%	7.97%	80.70%	\$74	\$105	0.52%	4.88%	88.66%	\$80
	Spokane Media Federal Credit Union	\$16,501	\$15	0.36%	4.11%	89.01%	\$87	\$177	1.05%	12.67%	77.68%	\$76
	Puget Sound Refinery Federal Credit Union	\$16,051	\$54	1.33%	9.15%	64.15%	\$75	\$251	1.51%	11.01%	61.85%	\$77
	PUD Federal Credit Union	\$9,138	\$3	0.13%	0.86%	96.72%	\$104	\$44	0.47%	3.20%	84.19%	\$98
	Longshore Federal Credit Union	\$8,298	\$1	0.05%	0.56%	85.39%	\$82	\$61	0.71%	8.88%	78.67%	\$69
	Utility Employees Federal Credit Union	\$3,824	(\$4)	(0.41%)	(2.80%)	126.32%	\$60	\$9	0.23%	1.58%	90.11%	\$52
	Average of Asset Group D	\$76,191	\$130	0.64%	5.42%	79.58%	\$96	\$640	0.82%	7.01%	76.45%	\$90

Source: SNL Financial

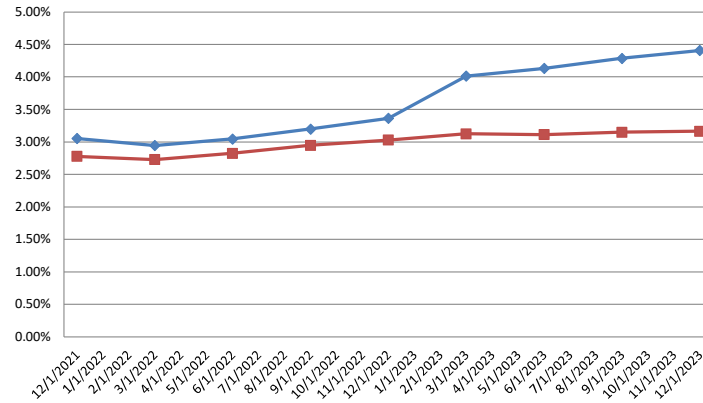
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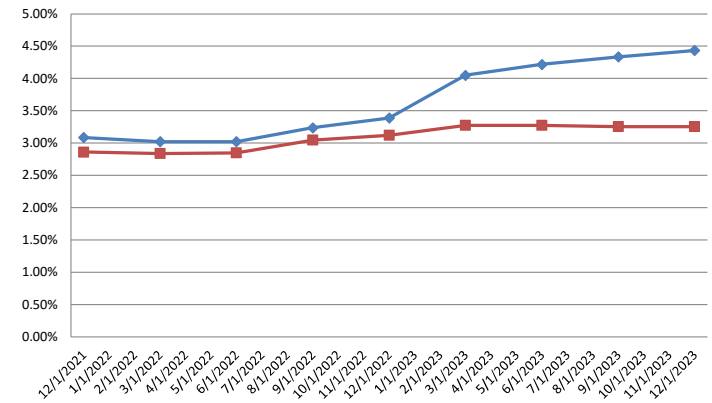
Balance Sheet & Net Interest Margin

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

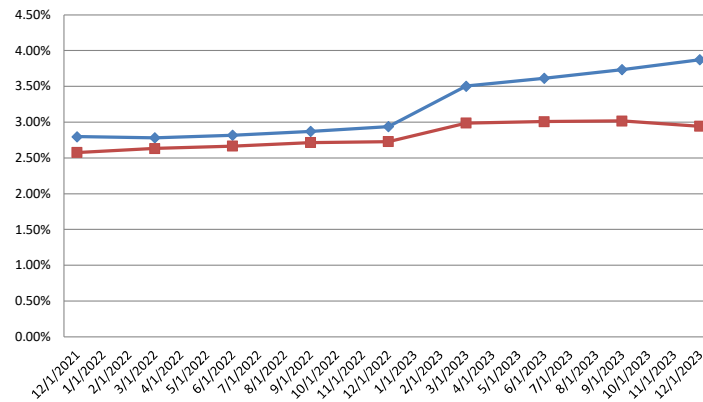
Asset Group A - \$1 billion and over in total assets
Year-to-Date



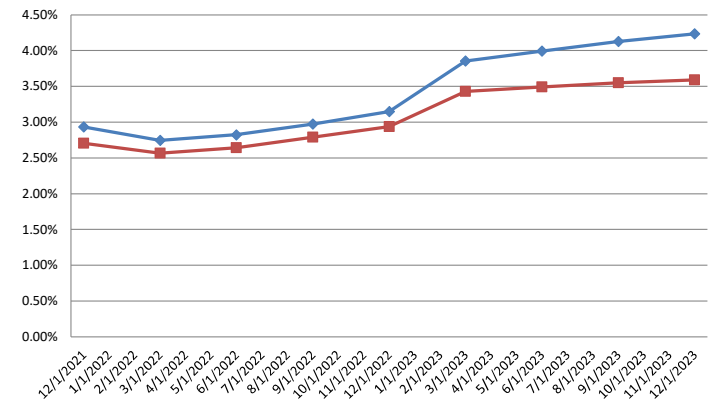
Asset Group B - \$501 million to \$1 billion in total assets
Year-to-Date



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



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

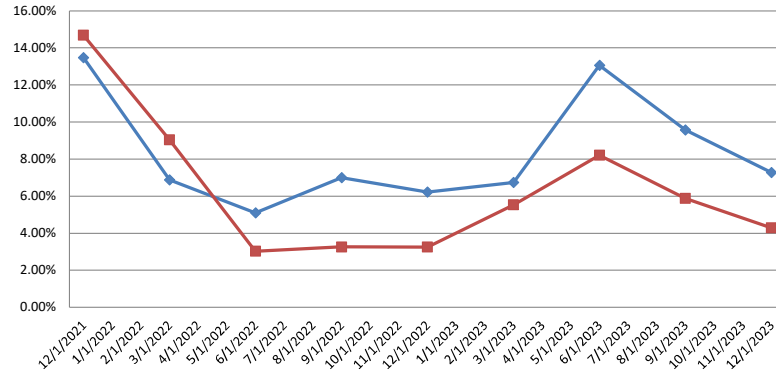
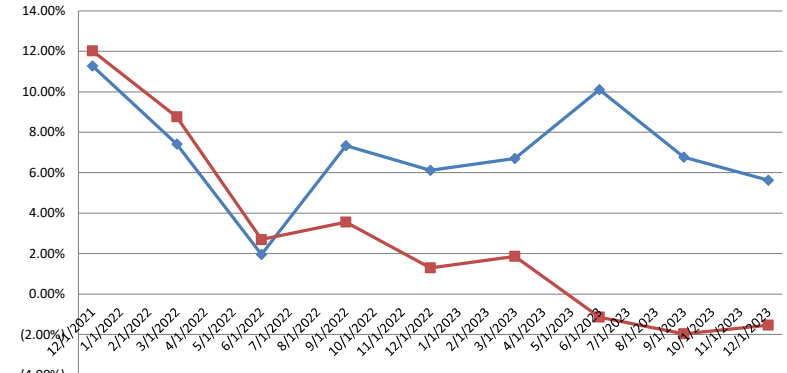
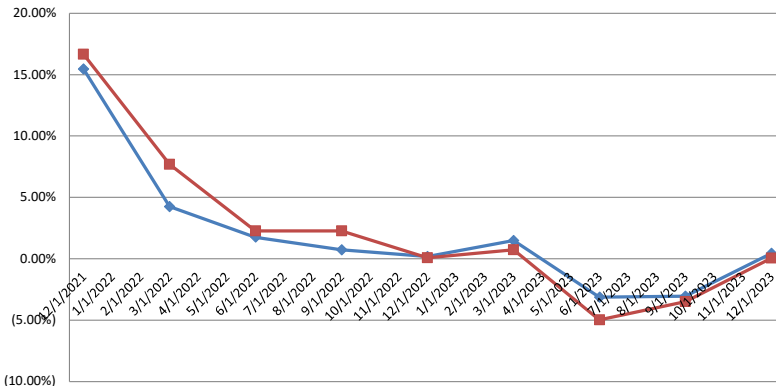
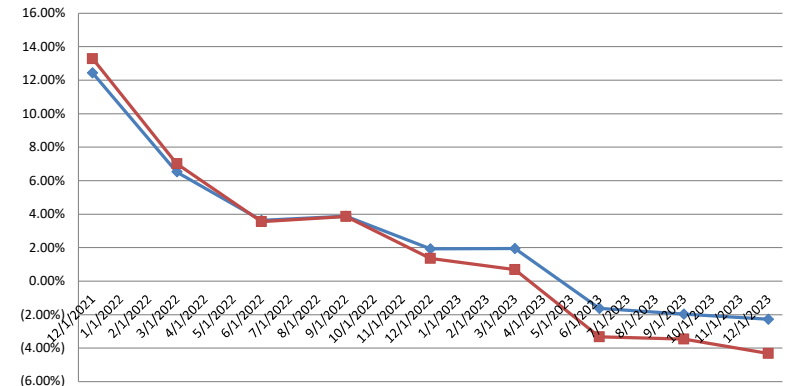


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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$1 billion and over in total assets											
	Boeing Employees' Credit Union	\$29,871,889	\$18,618,006	\$24,791,310	75.10%	\$9,633	4.50%	1.18%	3.32%	3.79%	(4.12%)
	Spokane Teachers Credit Union	\$5,788,275	\$4,783,179	\$4,592,565	104.15%	\$6,254	4.44%	1.37%	3.07%	2.89%	0.03%
	Gesa Credit Union	\$5,461,069	\$4,291,662	\$4,464,285	96.13%	\$7,120	4.19%	1.33%	2.86%	(2.38%)	(1.72%)
	Washington State Employees Credit Union	\$5,357,265	\$4,312,705	\$4,314,415	99.96%	\$6,672	4.63%	1.33%	3.30%	8.62%	0.98%
	TwinStar Credit Union	\$4,200,816	\$3,236,882	\$3,447,042	93.90%	\$5,355	5.25%	1.45%	3.80%	86.53%	74.82%
	Numerica Credit Union	\$3,929,830	\$3,177,656	\$3,241,051	98.04%	\$6,088	4.50%	1.62%	2.88%	3.98%	2.96%
	Sound Credit Union	\$2,910,185	\$2,225,509	\$2,439,511	91.23%	\$7,038	4.21%	1.21%	3.00%	7.82%	5.65%
	Whatcom Educational Credit Union	\$2,766,280	\$2,140,093	\$2,224,945	96.19%	\$6,501	4.13%	1.36%	2.77%	10.32%	4.51%
	Kitsap Credit Union	\$2,368,999	\$1,834,972	\$2,000,844	91.71%	\$7,426	4.82%	1.58%	3.24%	5.04%	5.49%
	HAPO Community Credit Union	\$2,368,351	\$1,887,716	\$1,946,381	96.99%	\$4,843	4.56%	0.85%	3.71%	1.41%	(4.02%)
	Columbia Community Credit Union	\$2,335,314	\$1,893,372	\$2,076,848	91.17%	\$7,582	4.30%	1.05%	3.26%	1.69%	0.91%
	IQ Credit Union	\$2,062,447	\$1,633,146	\$1,813,087	90.08%	\$5,635	4.32%	1.33%	2.99%	2.81%	1.98%
	Horizon Credit Union	\$2,054,897	\$1,706,396	\$1,788,938	95.39%	\$5,000	4.54%	1.37%	3.17%	(1.06%)	(0.48%)
	Harborstone Credit Union	\$1,909,288	\$1,379,450	\$1,674,019	82.40%	\$6,831	4.19%	1.30%	2.89%	2.57%	0.65%
	Fibre Federal Credit Union	\$1,632,635	\$1,158,891	\$1,412,163	82.06%	\$5,167	3.99%	0.86%	3.13%	(0.41%)	(1.79%)
	Salal Credit Union	\$1,217,780	\$1,000,746	\$1,039,656	96.26%	\$5,117	4.68%	1.55%	3.13%	(4.78%)	1.14%
	Red Canoe Credit Union	\$1,161,026	\$838,928	\$999,630	83.92%	\$4,828	3.76%	0.76%	3.00%	(1.41%)	(4.74%)
	Seattle Metropolitan Credit Union	\$1,114,328	\$878,713	\$896,607	98.00%	\$6,174	4.29%	0.85%	3.44%	3.61%	(5.00%)
	Average of Asset Group A	\$4,361,704	\$3,166,557	\$3,620,183	92.37%	\$6,292	4.41%	1.24%	3.16%	7.28%	4.29%
Asset Group B - \$501 million to \$1 billion in total assets											
	Qualstar Credit Union	\$983,712	\$502,608	\$655,127	76.72%	\$8,096	4.89%	2.07%	2.82%	27.24%	(2.86%)
	Solarity Credit Union	\$866,572	\$663,731	\$633,621	104.75%	\$6,103	3.98%	0.95%	3.02%	5.51%	(1.76%)
	Verity Credit Union	\$833,375	\$713,645	\$670,755	106.39%	\$5,828	4.61%	0.90%	3.71%	(3.40%)	(3.85%)
	America's Credit Union, A Federal Credit Union	\$696,422	\$536,653	\$584,112	91.88%	\$4,183	4.17%	1.02%	3.15%	0.70%	(6.16%)
	Tapco Credit Union	\$653,070	\$540,074	\$558,382	96.72%	\$6,874	4.13%	1.23%	2.91%	1.00%	3.25%
	O Bee Credit Union	\$602,933	\$506,943	\$475,446	106.62%	\$3,828	5.00%	1.36%	3.65%	7.59%	(0.21%)
	Our Community Credit Union	\$594,854	\$253,071	\$527,639	47.96%	\$5,890	4.26%	0.74%	3.52%	0.74%	0.82%
	Average of Asset Group B	\$747,277	\$530,961	\$586,440	90.15%	\$5,829	4.43%	1.18%	3.25%	5.63%	(1.54%)

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group C - \$251 to \$500 million in total assets											
	Industrial Credit Union of Whatcom County	\$380,308	\$307,194	\$333,542	92.10%	\$3,605	5.23%	0.88%	4.35%	(5.06%)	(3.82%)
	North Coast Credit Union	\$353,944	\$249,626	\$308,283	80.97%	\$5,283	4.45%	0.47%	3.99%	(5.14%)	(7.49%)
	Cascade Federal Credit Union	\$344,774	\$144,496	\$317,125	45.56%	\$9,851	2.94%	1.66%	1.29%	(3.16%)	(2.38%)
	NorthWest Plus Credit Union	\$298,822	\$186,380	\$255,073	73.07%	\$5,859	3.57%	0.56%	3.01%	(1.09%)	(3.73%)
	Peninsula Community Federal Credit Union	\$293,840	\$189,477	\$265,597	71.34%	\$4,168	3.69%	0.56%	3.12%	3.98%	3.38%
	People's Community Federal Credit Union	\$279,296	\$121,302	\$252,111	48.11%	\$7,071	3.07%	0.60%	2.47%	(3.40%)	(4.73%)
	Puget Sound Cooperative Credit Union	\$255,745	\$240,865	\$225,745	106.70%	\$8,119	4.17%	1.80%	2.37%	17.04%	19.10%
	Average of Asset Group C	\$315,247	\$205,620	\$279,639	73.98%	\$6,279	3.87%	0.93%	2.94%	0.45%	0.05%
Asset Group D - \$0 to \$250 million in total assets											
	Canopy Federal Credit Union	\$240,483	\$195,623	\$187,442	104.36%	\$4,008	5.20%	1.16%	4.05%	13.62%	2.35%
	Great Northwest Federal Credit Union	\$238,661	\$134,180	\$199,870	67.13%	\$3,536	5.09%	0.47%	4.63%	(0.31%)	(2.22%)
	Community 1st Credit Union	\$205,368	\$151,554	\$178,768	84.78%	\$4,279	4.95%	1.33%	3.62%	(7.95%)	(9.08%)
	Cheney Federal Credit Union	\$151,206	\$75,007	\$136,684	54.88%	\$9,450	2.59%	1.14%	1.45%	1.19%	1.10%
	MountainCrest Credit Union	\$141,429	\$107,570	\$123,664	86.99%	\$6,149	4.49%	0.31%	4.18%	(7.52%)	(10.28%)
	WCLA Credit Union	\$121,033	\$103,281	\$95,888	107.71%	\$11,003	5.67%	2.14%	3.53%	16.76%	16.73%
	Tacoma Longshoremen Credit Union	\$120,774	\$30,006	\$106,333	28.22%	\$17,253	2.44%	1.37%	1.06%	(6.88%)	(7.61%)
	White River Credit Union	\$119,730	\$67,863	\$103,346	65.67%	\$6,302	4.36%	0.19%	4.16%	(3.47%)	(5.30%)
	Alaska Air Group Federal Credit Union	\$104,581	\$61,206	\$88,120	69.46%	\$7,470	4.96%	1.03%	3.93%	1.33%	(0.64%)
	Sno Falls Credit Union	\$104,567	\$73,720	\$92,181	79.97%	\$4,268	4.09%	0.36%	3.73%	(9.31%)	(13.16%)
	Strait View Credit Union	\$101,383	\$45,506	\$87,702	51.89%	\$7,510	4.10%	0.47%	3.62%	(2.87%)	(6.12%)
	Primesource Credit Union	\$93,946	\$61,277	\$79,083	77.48%	\$5,219	4.01%	0.99%	3.03%	(3.81%)	(9.21%)
	Granco Federal Credit Union	\$93,107	\$55,708	\$84,443	65.97%	\$4,655	4.40%	0.11%	4.29%	(6.55%)	(8.14%)
	Lower Columbia Longshoremen Federal Credit Union	\$91,898	\$54,158	\$80,871	66.97%	\$5,744	3.56%	0.20%	3.35%	(4.78%)	(6.23%)
	Waterfront Federal Credit Union	\$90,309	\$54,553	\$81,215	67.17%	\$6,021	4.20%	0.18%	4.01%	(0.36%)	(2.15%)
	Progressions Credit Union	\$87,608	\$68,418	\$78,499	87.16%	\$5,153	4.40%	0.92%	3.48%	5.08%	3.96%
	Sncope Credit Union	\$80,824	\$54,822	\$74,058	74.03%	\$5,773	4.47%	0.37%	4.10%	(2.18%)	(3.56%)
	Spokane Firefighters Credit Union	\$78,753	\$46,756	\$65,865	70.99%	\$7,159	3.04%	0.66%	2.38%	4.04%	2.52%
	WestEdge Federal Credit Union	\$76,317	\$35,349	\$64,984	54.40%	\$5,871	3.17%	0.24%	2.93%	(10.79%)	(14.27%)
	Evergreen Direct Credit Union	\$76,251	\$41,171	\$70,568	58.34%	\$2,773	4.50%	0.78%	3.72%	(2.72%)	(3.54%)
	Tri-Cities Community Federal Credit Union	\$74,644	\$59,680	\$60,652	98.40%	\$5,332	4.78%	0.27%	4.51%	6.49%	(2.16%)
	Safeway Federal Credit Union	\$67,705	\$42,283	\$52,240	80.94%	\$5,642	2.91%	0.31%	2.60%	(4.49%)	(6.74%)
	Avista Corp. Credit Union	\$65,769	\$43,600	\$52,818	82.55%	\$13,154	3.27%	1.18%	2.09%	(10.92%)	(14.04%)
	Spokane City Credit Union	\$64,936	\$52,004	\$58,621	88.71%	\$6,494	4.00%	0.81%	3.19%	2.82%	2.35%
	American Lake Credit Union	\$64,501	\$30,528	\$54,495	56.02%	\$4,778	3.71%	0.20%	3.51%	(7.92%)	(9.57%)

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - \$0 to \$250 million in total assets (continued)											
	Mill Town Credit Union	\$64,008	\$48,064	\$50,061	96.01%	\$5,566	5.39%	0.90%	4.49%	1.37%	2.10%
	Responders Emergency Services Credit Union	\$58,327	\$39,614	\$49,206	80.51%	\$5,302	3.76%	0.52%	3.24%	(2.41%)	(5.57%)
	Nordstrom Federal Credit Union	\$56,720	\$38,340	\$49,653	77.22%	\$7,563	3.63%	0.44%	3.19%	(8.78%)	(12.47%)
	Olympia Credit Union	\$52,483	\$38,955	\$48,008	81.14%	\$3,280	3.85%	0.29%	3.56%	(2.47%)	(2.85%)
	Blue Mountain Credit Union	\$51,152	\$41,279	\$44,706	92.33%	\$5,115	5.48%	0.49%	4.99%	(4.49%)	(6.74%)
	Calcoe Federal Credit Union	\$43,283	\$33,337	\$37,006	90.09%	\$4,122	4.38%	0.88%	3.51%	(1.40%)	1.00%
	Connection Credit Union	\$39,750	\$32,149	\$34,576	92.98%	\$2,839	5.39%	0.26%	5.13%	(2.44%)	(3.25%)
	Longshoremen's Local 4 Federal Credit Union	\$39,713	\$17,597	\$31,909	55.15%	\$7,943	3.78%	0.21%	3.57%	(6.64%)	(10.88%)
	IBEW 76 Federal Credit Union	\$25,976	\$17,415	\$21,132	82.41%	\$8,659	3.59%	0.22%	3.37%	(5.12%)	(10.76%)
	Mt. Rainier Federal Credit Union	\$25,146	\$7,108	\$22,491	31.60%	\$7,185	3.44%	0.36%	3.09%	4.63%	3.89%
	Newrizons Federal Credit Union	\$22,628	\$16,704	\$18,739	89.14%	\$3,771	6.08%	1.29%	4.79%	1.80%	2.33%
	Express Credit Union	\$22,124	\$19,323	\$17,569	109.98%	\$1,580	5.89%	1.05%	4.84%	11.99%	13.10%
	Mint Valley Federal Credit Union	\$21,938	\$15,138	\$18,196	83.19%	\$3,134	5.39%	0.21%	5.18%	(9.74%)	(11.96%)
	Community Healthcare Federal Credit Union	\$19,539	\$9,986	\$17,127	58.31%	\$3,908	4.24%	0.32%	3.92%	(1.94%)	(1.38%)
	Spokane Media Federal Credit Union	\$16,501	\$11,349	\$14,879	76.28%	\$4,125	4.09%	0.45%	3.64%	(3.60%)	(5.18%)
	Puget Sound Refinery Federal Credit Union	\$16,051	\$13,833	\$13,579	101.87%	\$4,586	4.88%	0.98%	3.90%	(7.53%)	(10.35%)
	PUD Federal Credit Union	\$9,138	\$5,776	\$7,731	74.71%	\$6,092	4.26%	1.37%	2.90%	(3.98%)	(5.16%)
	Longshore Federal Credit Union	\$8,298	\$3,690	\$7,450	49.53%	\$3,319	3.49%	0.01%	3.48%	(7.74%)	(9.27%)
	Utility Employees Federal Credit Union	\$3,824	\$2,353	\$3,246	72.49%	\$3,824	2.91%	0.76%	2.15%	(9.83%)	(11.60%)
	Average of Asset Group D	\$76,191	\$49,042	\$65,129	75.57%	\$5,839	4.23%	0.64%	3.59%	(2.27%)	(4.32%)

Source: SNL Financial

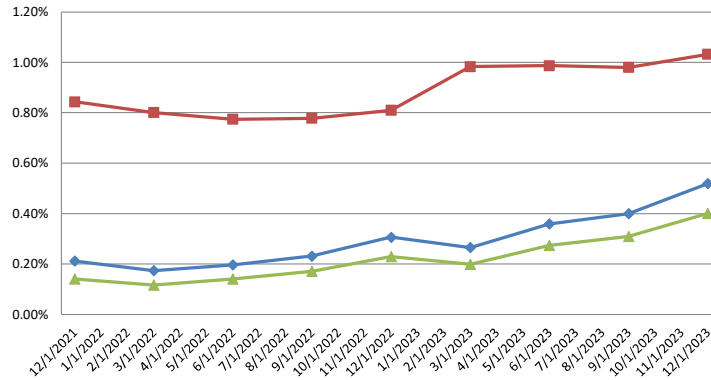
NA = data was not available.

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

Asset Quality

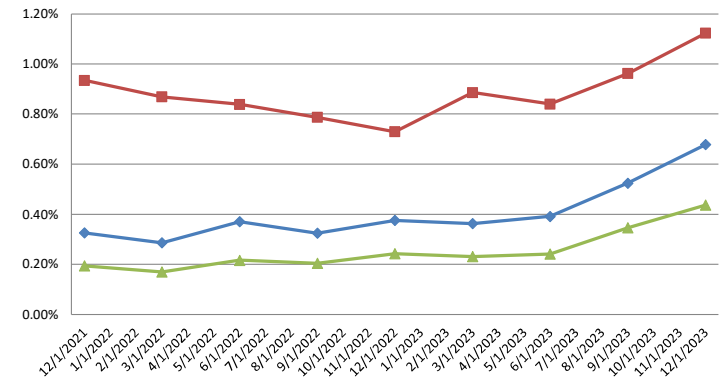
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



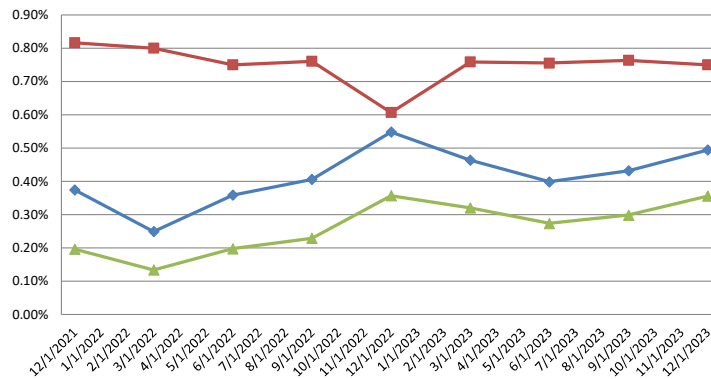
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.21%	0.17%	0.20%	0.23%	0.31%	0.27%	0.36%	0.40%	0.52%
Reserves/Loans	0.84%	0.80%	0.77%	0.78%	0.81%	0.98%	0.99%	0.98%	1.03%
Delinquent Loans/Total Assets	0.14%	0.12%	0.14%	0.17%	0.23%	0.20%	0.27%	0.31%	0.40%

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



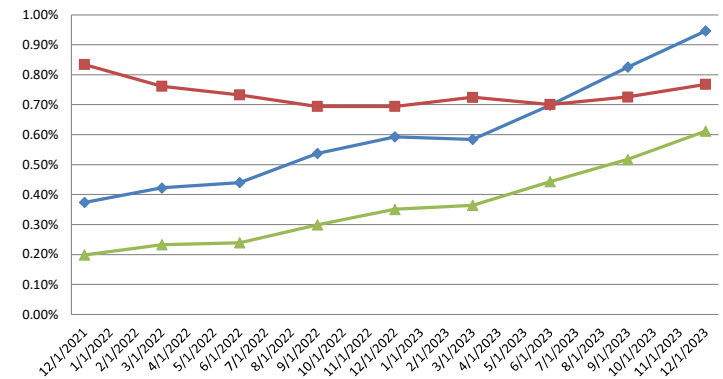
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.33%	0.29%	0.37%	0.32%	0.38%	0.36%	0.39%	0.52%	0.68%
Reserves/Loans	0.93%	0.87%	0.84%	0.79%	0.73%	0.89%	0.84%	0.96%	1.12%
Delinquent Loans/Total Assets	0.19%	0.17%	0.22%	0.20%	0.24%	0.23%	0.24%	0.35%	0.44%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.37%	0.25%	0.36%	0.41%	0.55%	0.46%	0.40%	0.43%	0.49%
Reserves/Loans	0.82%	0.80%	0.75%	0.76%	0.61%	0.76%	0.76%	0.76%	0.75%
Delinquent Loans/Total Assets	0.20%	0.13%	0.20%	0.23%	0.36%	0.32%	0.27%	0.30%	0.36%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.37%	0.42%	0.44%	0.54%	0.59%	0.58%	0.70%	0.83%	0.95%
Reserves/Loans	0.83%	0.76%	0.73%	0.69%	0.69%	0.72%	0.70%	0.73%	0.77%
Delinquent Loans/Total Assets	0.20%	0.23%	0.24%	0.30%	0.35%	0.36%	0.44%	0.52%	0.61%

Source: SNL Financial

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Asset Quality

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)

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

Boeing Employees' Credit Union	\$29,871,889	\$49,222	0.26%	1.21%	455.80%	2.03%	0.16%
Spokane Teachers Credit Union	\$5,788,275	\$27,779	0.58%	0.68%	116.53%	5.34%	0.48%
Gesa Credit Union	\$5,461,069	\$25,549	0.60%	1.08%	181.20%	5.38%	0.47%
Washington State Employees Credit Union	\$5,357,265	\$21,128	0.49%	1.04%	212.46%	5.31%	0.39%
TwinStar Credit Union	\$4,200,816	\$18,746	0.58%	0.89%	153.06%	4.65%	0.45%
Numerica Credit Union	\$3,929,830	\$6,432	0.20%	1.30%	640.21%	1.81%	0.16%
Sound Credit Union	\$2,910,185	\$11,596	0.52%	0.86%	164.26%	4.24%	0.40%
Whatcom Educational Credit Union	\$2,766,280	\$6,171	0.29%	0.64%	220.60%	2.00%	0.22%
Kitsap Credit Union	\$2,368,999	\$17,668	0.96%	1.35%	140.48%	12.79%	0.75%
HAPO Community Credit Union	\$2,368,351	\$6,152	0.33%	1.04%	319.29%	2.97%	0.26%
Columbia Community Credit Union	\$2,335,314	\$7,749	0.41%	1.10%	268.40%	3.50%	0.33%
IQ Credit Union	\$2,062,447	\$13,271	0.81%	1.21%	149.49%	6.97%	0.64%
Horizon Credit Union	\$2,054,897	\$7,620	0.45%	0.55%	122.05%	4.06%	0.37%
Harborstone Credit Union	\$1,909,288	\$9,479	0.69%	1.48%	216.07%	5.51%	0.50%
Fibre Federal Credit Union	\$1,632,635	\$5,270	0.45%	0.94%	207.17%	3.07%	0.32%
Salal Credit Union	\$1,217,780	\$2,628	0.26%	1.00%	381.77%	2.67%	0.22%
Red Canoe Credit Union	\$1,161,026	\$5,714	0.68%	0.63%	92.86%	5.09%	0.49%
Seattle Metropolitan Credit Union	\$1,114,328	\$6,845	0.78%	1.57%	201.34%	8.60%	0.61%
Average of Asset Group A	\$4,361,704	\$13,834	0.52%	1.03%	235.72%	4.78%	0.40%

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

Qualstar Credit Union	\$983,712	\$9,224	1.84%	2.38%	129.89%	7.73%	0.94%
Solarity Credit Union	\$866,572	\$1,800	0.27%	0.44%	162.83%	1.55%	0.21%
Verity Credit Union	\$833,375	\$5,269	0.74%	0.78%	105.77%	7.80%	0.63%
America's Credit Union, A Federal Credit Union	\$696,422	\$2,483	0.46%	1.03%	223.04%	3.71%	0.36%
Tapco Credit Union	\$653,070	\$1,910	0.35%	0.59%	166.65%	3.49%	0.29%
O Bee Credit Union	\$602,933	\$2,032	0.40%	1.39%	347.49%	6.13%	0.34%
Our Community Credit Union	\$594,854	\$1,743	0.69%	1.25%	181.24%	2.99%	0.29%
Average of Asset Group B	\$747,277	\$3,494	0.68%	1.12%	188.13%	4.77%	0.44%

Source: SNL Financial

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Asset Quality
December 31, 2023
Run Date: March 14, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$251 to \$500 million in total assets								
	Industrial Credit Union of Whatcom County	\$380,308	\$3,988	1.30%	2.24%	172.37%	13.37%	1.05%
	North Coast Credit Union	\$353,944	\$595	0.24%	0.86%	359.33%	1.70%	0.17%
	Cascade Federal Credit Union	\$344,774	\$167	0.12%	0.43%	373.65%	0.71%	0.05%
	NorthWest Plus Credit Union	\$298,822	\$1,404	0.75%	0.50%	67.02%	5.78%	0.47%
	Peninsula Community Federal Credit Union	\$293,840	\$1,513	0.80%	0.93%	117.05%	6.68%	0.51%
	People's Community Federal Credit Union	\$279,296	\$0	0.00%	0.27%	NA	0.00%	0.00%
	Puget Sound Cooperative Credit Union	\$255,745	\$604	0.25%	0.02%	9.27%	3.04%	0.24%
	Average of Asset Group C	\$315,247	\$1,182	0.49%	0.75%	183.12%	4.47%	0.36%
Asset Group D - \$0 to \$250 million in total assets								
	Canopy Federal Credit Union	\$240,483	\$2,027	1.04%	1.35%	130.49%	10.57%	0.84%
	Great Northwest Federal Credit Union	\$238,661	\$2,131	1.59%	2.53%	159.13%	6.26%	0.89%
	Community 1st Credit Union	\$205,368	\$1,364	0.90%	0.94%	104.99%	6.10%	0.66%
	Cheney Federal Credit Union	\$151,206	\$43	0.06%	0.18%	306.98%	0.46%	0.03%
	MountainCrest Credit Union	\$141,429	\$852	0.79%	0.47%	59.27%	5.37%	0.60%
	WCLA Credit Union	\$121,033	\$933	0.90%	0.68%	75.35%	4.68%	0.77%
	Tacoma Longshoremen Credit Union	\$120,774	\$0	0.00%	0.57%	NA	0.12%	0.00%
	White River Credit Union	\$119,730	\$816	1.20%	1.16%	96.08%	4.85%	0.68%
	Alaska Air Group Federal Credit Union	\$104,581	\$56	0.09%	0.45%	494.64%	0.36%	0.05%
	Sno Falls Credit Union	\$104,567	\$188	0.26%	0.30%	118.09%	2.71%	0.18%
	Strait View Credit Union	\$101,383	\$97	0.21%	1.01%	473.20%	0.78%	0.10%
	Primesource Credit Union	\$93,946	\$860	1.40%	0.41%	28.95%	11.65%	0.92%
	Granco Federal Credit Union	\$93,107	\$999	1.79%	0.70%	39.04%	11.68%	1.07%
	Lower Columbia Longshoremen Federal Credit Union	\$91,898	\$627	1.16%	0.18%	15.95%	5.95%	0.68%
	Waterfront Federal Credit Union	\$90,309	\$166	0.30%	0.35%	114.46%	2.78%	0.18%
	Progressions Credit Union	\$87,608	\$249	0.36%	0.51%	138.96%	3.41%	0.28%
	Sncope Credit Union	\$80,824	\$308	0.56%	0.91%	162.66%	5.18%	0.38%
	Spokane Firefighters Credit Union	\$78,753	\$38	0.08%	0.63%	778.95%	0.33%	0.05%
	WestEdge Federal Credit Union	\$76,317	\$551	1.56%	0.69%	44.28%	4.80%	0.72%
	Evergreen Direct Credit Union	\$76,251	\$509	1.24%	0.75%	60.31%	10.69%	0.67%
	Tri-Cities Community Federal Credit Union	\$74,644	\$375	0.63%	0.15%	24.00%	4.13%	0.50%
	Safeway Federal Credit Union	\$67,705	\$781	1.85%	0.39%	21.13%	5.66%	1.15%
	Avista Corp. Credit Union	\$65,769	\$0	0.00%	0.04%	NA	0.00%	0.00%
	Spokane City Credit Union	\$64,936	\$55	0.11%	0.91%	861.82%	0.87%	0.08%
	American Lake Credit Union	\$64,501	\$1,165	3.82%	1.32%	34.59%	12.86%	1.81%

Source: SNL Financial

NA = data was not available.

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

Asset Quality
December 31, 2023
Run Date: March 14, 2024

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$0 to \$250 million in total assets (continued)								
	Mill Town Credit Union	\$64,008	\$1,241	2.58%	0.94%	36.26%	9.07%	1.94%
	Responders Emergency Services Credit Union	\$58,327	\$17	0.04%	0.57%	NM	0.19%	0.03%
	Nordstrom Federal Credit Union	\$56,720	\$346	0.90%	0.38%	42.20%	6.43%	0.61%
	Olympia Credit Union	\$52,483	\$393	1.01%	0.61%	60.56%	8.58%	0.75%
	Blue Mountain Credit Union	\$51,152	\$620	1.50%	1.33%	88.71%	13.17%	1.21%
	Calcoe Federal Credit Union	\$43,283	\$408	1.22%	0.74%	60.29%	8.59%	0.94%
	Connection Credit Union	\$39,750	\$80	0.25%	1.06%	425.00%	4.14%	0.20%
	Longshoremen's Local 4 Federal Credit Union	\$39,713	\$0	0.00%	0.28%	NA	0.00%	0.00%
	IBEW 76 Federal Credit Union	\$25,976	\$48	0.28%	0.32%	116.67%	1.26%	0.18%
	Mt. Rainier Federal Credit Union	\$25,146	\$10	0.14%	0.86%	610.00%	0.37%	0.04%
	Newrizons Federal Credit Union	\$22,628	\$730	4.37%	1.74%	39.86%	19.95%	3.23%
	Express Credit Union	\$22,124	\$228	1.18%	2.29%	194.30%	6.06%	1.03%
	Mint Valley Federal Credit Union	\$21,938	\$144	0.95%	1.06%	111.11%	3.85%	0.66%
	Community Healthcare Federal Credit Union	\$19,539	\$213	2.13%	1.25%	58.69%	9.05%	1.09%
	Spokane Media Federal Credit Union	\$16,501	\$0	0.00%	0.57%	NA	0.00%	0.00%
	Puget Sound Refinery Federal Credit Union	\$16,051	\$103	0.74%	0.91%	122.33%	4.13%	0.64%
	PUD Federal Credit Union	\$9,138	\$0	0.00%	0.35%	NA	0.00%	0.00%
	Longshore Federal Credit Union	\$8,298	\$91	2.47%	0.60%	24.18%	12.41%	1.10%
	Utility Employees Federal Credit Union	\$3,824	\$0	0.00%	0.34%	NA	0.00%	0.00%
	Average of Asset Group D	\$76,191	\$451	0.95%	0.77%	171.18%	5.22%	0.61%

Source: SNL Financial

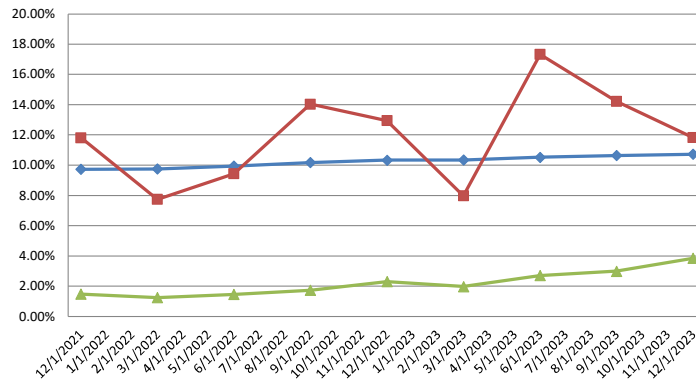
NA = data was not available.

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

Net Worth

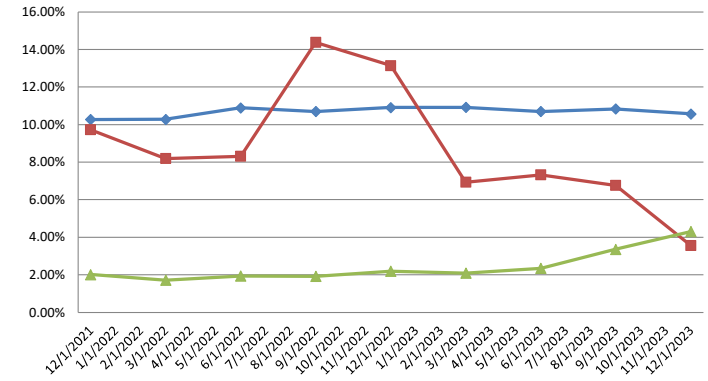
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



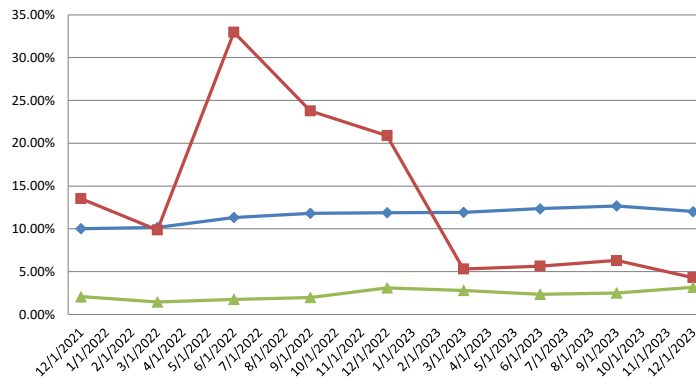
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/ Assets	9.73%	9.75%	9.94%	10.18%	10.33%	10.35%	10.53%	10.64%	10.72%
Net Worth Growth (Decline) - YTD	11.81%	7.74%	9.43%	14.04%	12.95%	7.97%	17.34%	14.22%	11.83%
Total Delinquent LNS/ Net Worth	1.49%	1.24%	1.46%	1.73%	2.31%	1.98%	2.70%	2.99%	3.86%

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



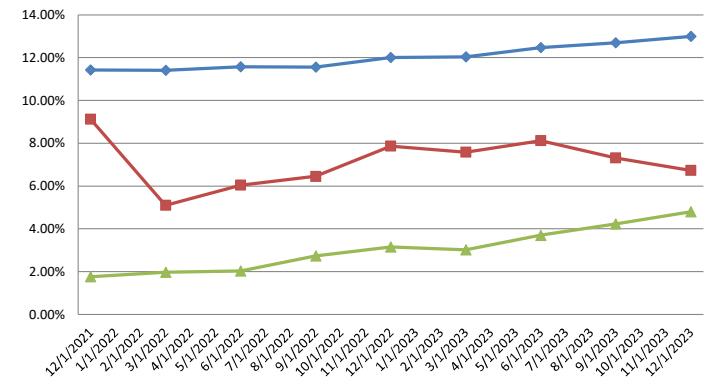
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/ Assets	10.26%	10.28%	10.89%	10.70%	10.91%	10.92%	10.69%	10.84%	10.57%
Net Worth Growth (Decline) - YTD	9.73%	8.19%	8.31%	14.38%	13.14%	6.93%	7.32%	6.76%	3.56%
Total Delinquent LNS/ Net Worth	2.02%	1.72%	1.94%	1.92%	2.20%	2.09%	2.35%	3.37%	4.31%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/ Assets	10.03%	10.17%	11.32%	11.82%	11.88%	11.94%	12.35%	12.68%	12.02%
Net Worth Growth (Decline) - YTD	13.54%	9.86%	32.99%	23.76%	20.89%	5.30%	5.63%	6.30%	4.32%
Total Delinquent LNS/ Net Worth	2.08%	1.46%	1.76%	1.97%	3.11%	2.81%	2.34%	2.51%	3.17%

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



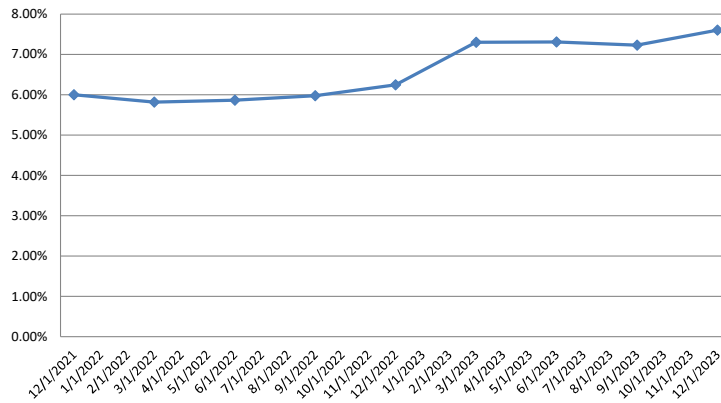
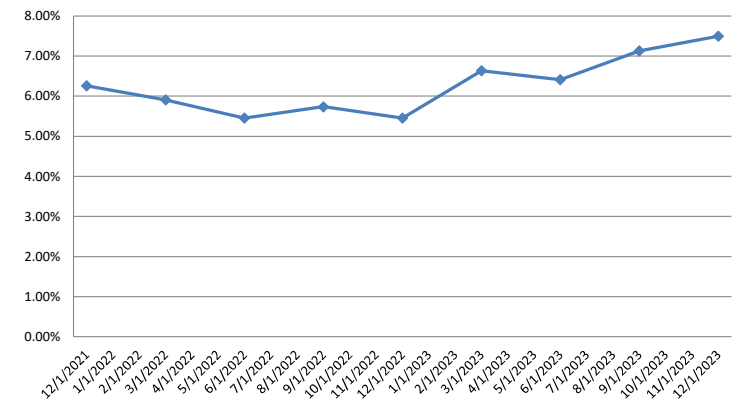
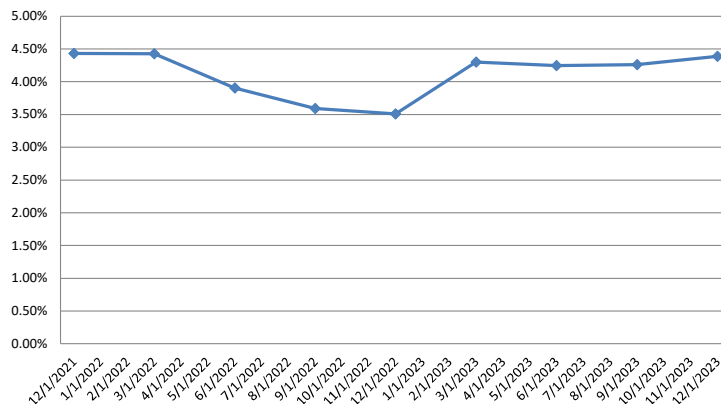
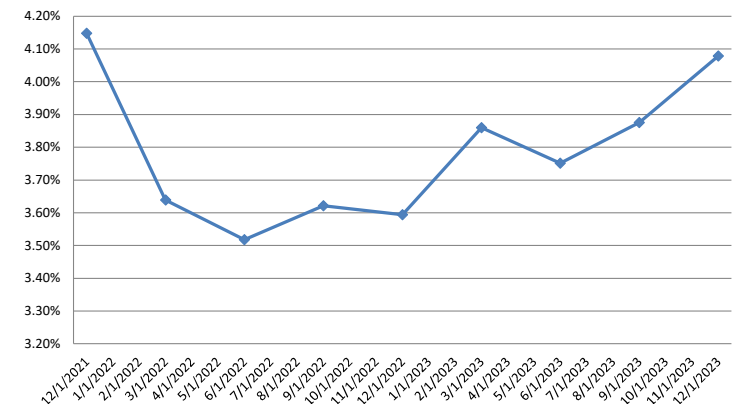
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/ Assets	11.42%	11.41%	11.58%	11.56%	12.00%	12.03%	12.46%	12.70%	13.00%
Net Worth Growth (Decline) - YTD	9.12%	5.10%	6.04%	6.45%	7.86%	7.58%	8.12%	7.31%	6.73%
Total Delinquent LNS/ Net Worth	1.76%	1.98%	2.04%	2.74%	3.16%	3.02%	3.70%	4.23%	4.79%

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: Classified Assets/Net Worth

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

Source: SNL Financial

NA = data was not available.

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Net Worth

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)

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

Boeing Employees' Credit Union	\$29,871,889	\$3,267,282	10.94%	6.49%	1.51%	6.87%
Spokane Teachers Credit Union	\$5,788,275	\$614,161	10.61%	7.81%	4.52%	5.27%
Gesa Credit Union	\$5,461,069	\$540,297	9.89%	10.26%	4.73%	8.57%
Washington State Employees Credit Union	\$5,357,265	\$475,501	8.88%	6.61%	4.44%	9.44%
TwinStar Credit Union	\$4,200,816	\$442,226	10.53%	100.99%	4.24%	6.49%
Numerica Credit Union	\$3,929,830	\$443,662	11.29%	6.94%	1.45%	9.28%
Sound Credit Union	\$2,910,185	\$330,056	11.34%	6.38%	3.51%	5.77%
Whatcom Educational Credit Union	\$2,766,280	\$344,018	12.44%	5.96%	1.79%	3.96%
Kitsap Credit Union	\$2,368,999	\$198,685	8.39%	4.79%	8.89%	12.49%
HAPO Community Credit Union	\$2,368,351	\$241,373	10.19%	16.41%	2.55%	8.14%
Columbia Community Credit Union	\$2,335,314	\$274,881	11.77%	10.38%	2.82%	7.57%
IQ Credit Union	\$2,062,447	\$192,688	9.34%	3.26%	6.89%	10.30%
Horizon Credit Union	\$2,054,897	\$236,537	11.51%	1.94%	3.22%	3.93%
Harborstone Credit Union	\$1,909,288	\$227,504	11.92%	3.48%	4.17%	9.00%
Fibre Federal Credit Union	\$1,632,635	\$207,416	12.70%	7.35%	2.54%	5.26%
Salal Credit Union	\$1,217,780	\$100,497	8.25%	7.85%	2.62%	9.98%
Red Canoe Credit Union	\$1,161,026	\$127,589	10.99%	4.26%	4.48%	4.16%
Seattle Metropolitan Credit Union	\$1,114,328	\$134,050	12.03%	1.70%	5.11%	10.28%
Average of Asset Group A	\$4,361,704	\$466,579	10.72%	11.83%	3.86%	7.60%

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

Qualstar Credit Union	\$983,712	\$112,257	11.41%	(7.40%)	8.22%	10.67%
Solarity Credit Union	\$866,572	\$133,926	15.45%	4.00%	1.34%	2.19%
Verity Credit Union	\$833,375	\$75,294	9.03%	1.43%	7.00%	7.40%
America's Credit Union, A Federal Credit Union	\$696,422	\$70,721	10.15%	5.92%	3.51%	7.83%
Tapco Credit Union	\$653,070	\$54,818	8.39%	8.51%	3.48%	5.81%
O Bee Credit Union	\$602,933	\$51,322	8.51%	1.60%	3.96%	13.76%
Our Community Credit Union	\$594,854	\$65,715	11.05%	10.88%	2.65%	4.81%
Average of Asset Group B	\$747,277	\$80,579	10.57%	3.56%	4.31%	7.50%

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Net Worth

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group C - \$251 to \$500 million in total assets							
	Industrial Credit Union of Whatcom County	\$380,308	\$43,432	11.42%	(2.09%)	9.18%	15.83%
	North Coast Credit Union	\$353,944	\$48,726	13.77%	12.66%	1.22%	4.39%
	Cascade Federal Credit Union	\$344,774	\$50,180	14.55%	(0.44%)	0.33%	1.24%
	NorthWest Plus Credit Union	\$298,822	\$37,901	12.68%	6.14%	3.70%	2.48%
	Peninsula Community Federal Credit Union	\$293,840	\$31,610	10.76%	3.50%	4.79%	5.60%
	People's Community Federal Credit Union	\$279,296	\$36,396	13.03%	7.24%	0.00%	0.89%
	Puget Sound Cooperative Credit Union	\$255,745	\$20,281	7.93%	3.21%	2.98%	0.28%
	Average of Asset Group C	\$315,247	\$38,361	12.02%	4.32%	3.17%	4.39%
Asset Group D - \$0 to \$250 million in total assets							
	Canopy Federal Credit Union	\$240,483	\$19,266	8.01%	(2.23%)	10.52%	13.73%
	Great Northwest Federal Credit Union	\$238,661	\$37,652	15.78%	12.81%	5.66%	9.01%
	Community 1st Credit Union	\$205,368	\$21,615	10.53%	3.09%	6.31%	6.63%
	Cheney Federal Credit Union	\$151,206	\$12,991	8.59%	(0.29%)	0.33%	1.02%
	MountainCrest Credit Union	\$141,429	\$17,580	12.43%	15.51%	4.85%	2.87%
	WCLA Credit Union	\$121,033	\$19,248	15.90%	9.76%	4.85%	3.65%
	Tacoma Longshoremen Credit Union	\$120,774	\$14,612	12.10%	0.86%	0.00%	1.17%
	White River Credit Union	\$119,730	\$16,353	13.66%	10.07%	4.99%	4.79%
	Alaska Air Group Federal Credit Union	\$104,581	\$15,319	14.65%	14.14%	0.37%	1.81%
	Sno Falls Credit Union	\$104,567	\$8,077	7.72%	7.74%	2.33%	2.75%
	Strait View Credit Union	\$101,383	\$12,718	12.54%	10.14%	0.76%	3.61%
	Primesource Credit Union	\$93,946	\$11,307	12.04%	1.27%	7.61%	2.20%
	Granco Federal Credit Union	\$93,107	\$9,563	10.27%	9.98%	10.45%	4.08%
	Lower Columbia Longshoremen Federal Credit Union	\$91,898	\$10,435	11.35%	5.83%	6.01%	0.96%
	Waterfront Federal Credit Union	\$90,309	\$10,876	12.04%	8.59%	1.53%	1.75%
	Progressions Credit Union	\$87,608	\$8,563	9.77%	13.10%	2.91%	4.04%
	Snocope Credit Union	\$80,824	\$7,071	8.75%	9.78%	4.36%	7.09%
	Spokane Firefighters Credit Union	\$78,753	\$11,344	14.40%	4.12%	0.33%	2.61%
	WestEdge Federal Credit Union	\$76,317	\$11,739	15.38%	6.81%	4.69%	2.08%
	Evergreen Direct Credit Union	\$76,251	\$8,708	11.42%	0.52%	5.85%	3.53%
	Tri-Cities Community Federal Credit Union	\$74,644	\$8,980	12.03%	15.51%	4.18%	1.00%
	Safeway Federal Credit Union	\$67,705	\$14,802	21.86%	3.49%	5.28%	1.11%
	Avista Corp. Credit Union	\$65,769	\$12,800	19.46%	3.86%	0.00%	0.15%
	Spokane City Credit Union	\$64,936	\$5,852	9.01%	6.52%	0.94%	8.10%
	American Lake Credit Union	\$64,501	\$9,017	13.98%	2.37%	12.92%	4.47%

Source: SNL Financial

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Net Worth

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$0 to \$250 million in total assets (continued)							
	Mill Town Credit Union	\$64,008	\$13,339	20.84%	(2.46%)	9.30%	3.37%
	Responders Emergency Services Credit Union	\$58,327	\$8,826	15.13%	18.22%	0.19%	2.55%
	Nordstrom Federal Credit Union	\$56,720	\$5,243	9.24%	8.39%	6.60%	2.78%
	Olympia Credit Union	\$52,483	\$4,384	8.35%	2.57%	8.96%	5.43%
	Blue Mountain Credit Union	\$51,152	\$6,393	12.50%	12.77%	9.70%	8.60%
	Calcoe Federal Credit Union	\$43,283	\$4,951	11.44%	4.14%	8.24%	4.97%
	Connection Credit Union	\$39,750	\$5,046	12.69%	5.02%	1.59%	6.74%
	Longshoremen's Local 4 Federal Credit Union	\$39,713	\$7,693	19.37%	11.27%	0.00%	0.65%
	IBEW 76 Federal Credit Union	\$25,976	\$3,750	14.44%	3.56%	1.28%	1.49%
	Mt. Rainier Federal Credit Union	\$25,146	\$2,632	10.47%	11.53%	0.38%	2.32%
	Newrizons Federal Credit Union	\$22,628	\$3,727	16.47%	0.76%	19.59%	7.81%
	Express Credit Union	\$22,124	\$3,322	15.02%	1.00%	6.86%	13.34%
	Mint Valley Federal Credit Union	\$21,938	\$4,085	18.62%	3.31%	3.53%	3.92%
	Community Healthcare Federal Credit Union	\$19,539	\$2,228	11.40%	4.95%	9.56%	5.61%
	Spokane Media Federal Credit Union	\$16,501	\$1,466	8.88%	13.73%	0.00%	4.43%
	Puget Sound Refinery Federal Credit Union	\$16,051	\$2,367	14.75%	9.84%	4.35%	5.32%
	PUD Federal Credit Union	\$9,138	\$1,394	15.25%	3.26%	0.00%	1.43%
	Longshore Federal Credit Union	\$8,298	\$711	8.57%	9.38%	12.80%	3.09%
	Utility Employees Federal Credit Union	\$3,824	\$570	14.91%	1.60%	0.00%	1.40%
	Average of Asset Group D	\$76,191	\$9,514	13.00%	6.73%	4.79%	4.08%

Source: SNL Financial

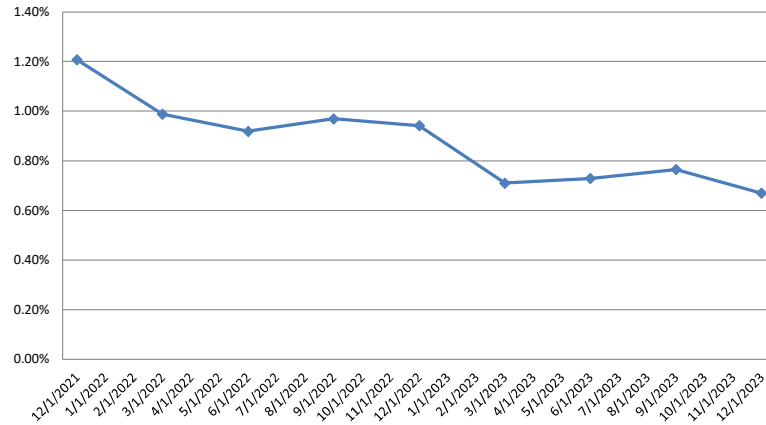
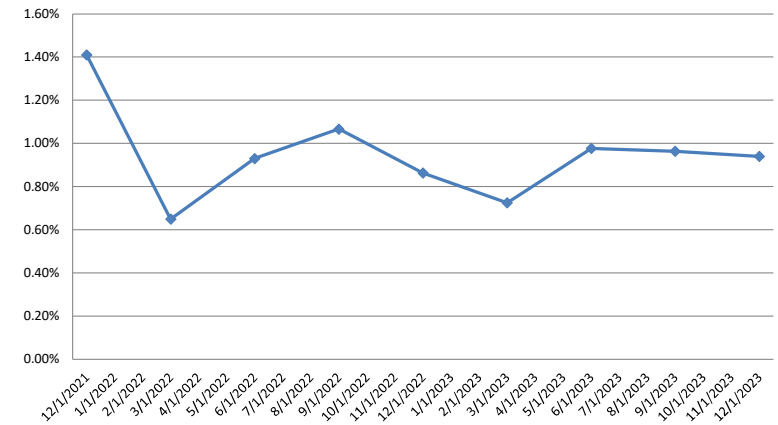
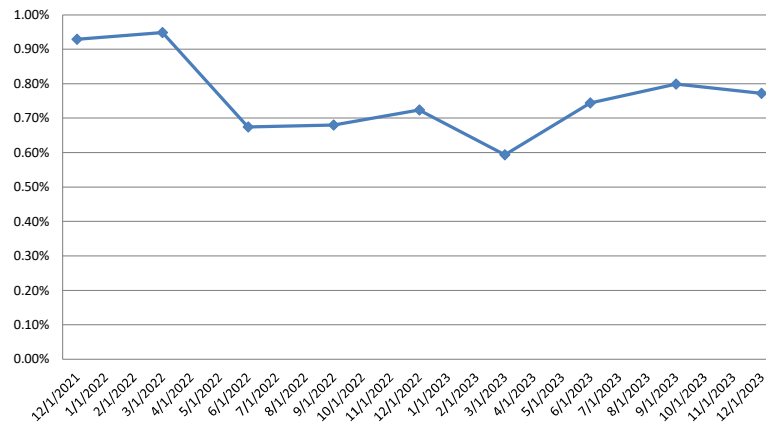
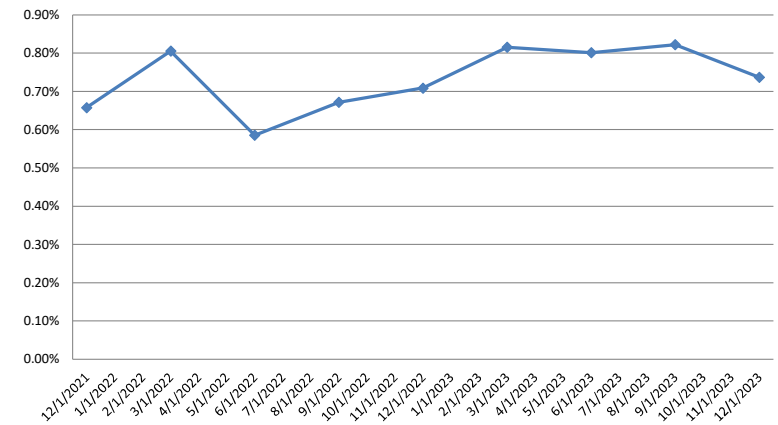
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Oregon

Performance Analysis

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

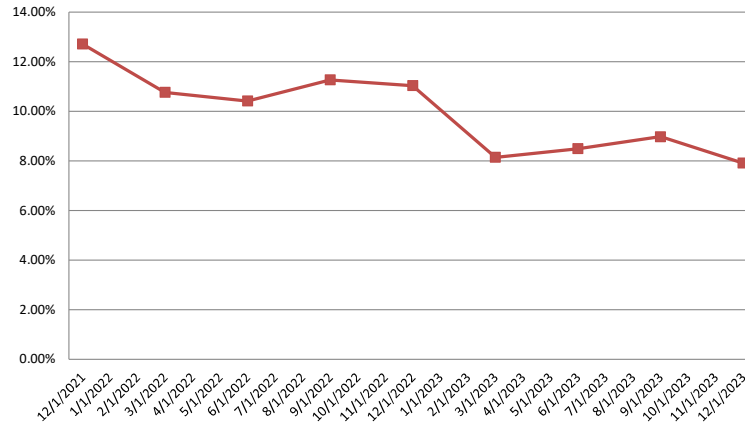
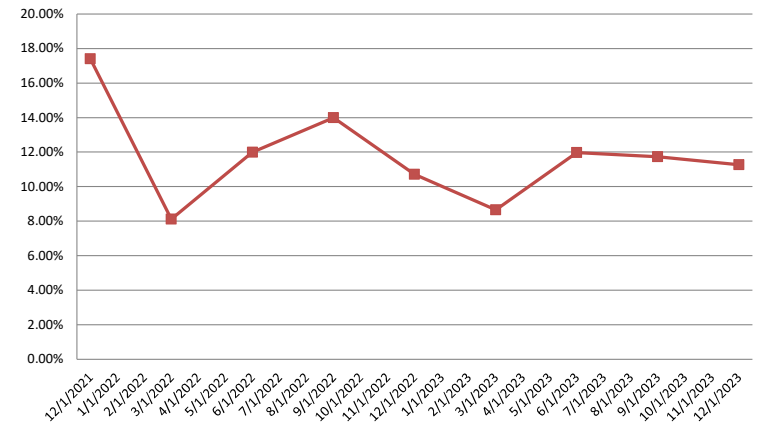
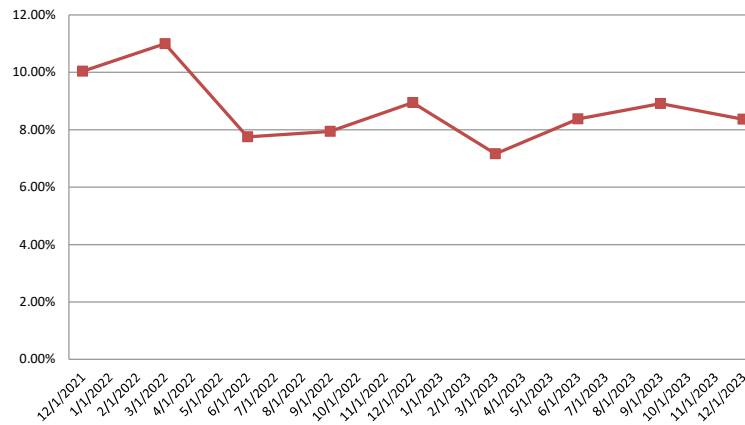
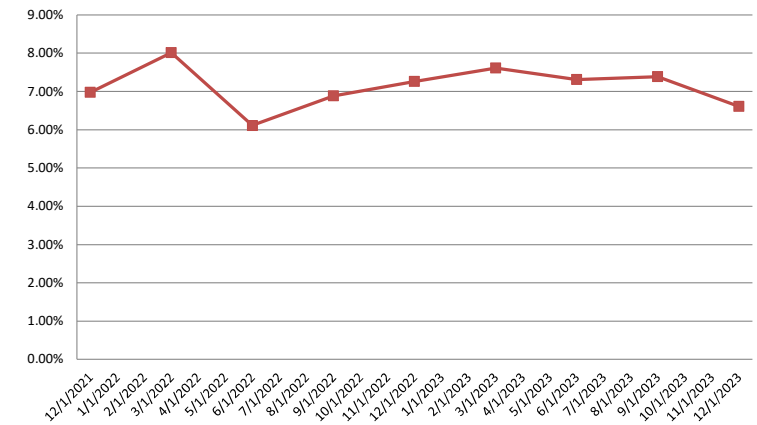
Asset Group A - \$1 billion and over in total assets
Year-to-Date**Asset Group B - \$501 million to \$1 billion in total assets**
Year-to-Date**Asset Group C - \$251 to \$500 million in total assets**
Year-to-Date**Asset Group D - \$0 to \$250 million in total assets**
Year-to-Date

Source: SNL Financial

NA = data was not available.

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

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

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

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)

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

OnPoint Community Credit Union	\$8,738,630	\$25,257	1.15%	9.54%	67.71%	\$116	\$115,391	1.31%	11.48%	65.01%	\$113
Rogue Credit Union	\$3,362,848	\$3,014	0.36%	5.45%	73.03%	\$95	\$27,892	0.86%	13.45%	69.44%	\$93
Oregon Community Credit Union	\$3,334,914	(\$11,543)	(1.35%)	(14.23%)	82.66%	\$111	\$1,373	0.04%	0.42%	70.62%	\$109
SELCO Community Credit Union	\$2,726,835	\$2,664	0.39%	4.33%	79.45%	\$120	\$19,377	0.71%	8.11%	75.46%	\$112
Oregon State Credit Union	\$2,166,248	\$3,278	0.61%	6.96%	61.26%	\$122	\$19,385	0.90%	10.66%	61.15%	\$114
Advantis Credit Union	\$1,954,972	\$491	0.10%	0.91%	81.78%	\$105	\$3,919	0.19%	1.83%	84.13%	\$114
Unitus Community Credit Union	\$1,723,074	\$36	0.01%	0.09%	93.26%	\$110	\$2,587	0.15%	1.68%	91.57%	\$108
First Community Credit Union	\$1,676,602	\$3,842	0.90%	8.47%	74.80%	\$78	\$15,372	0.88%	8.77%	73.42%	\$79
Rivermark Community Credit Union	\$1,448,215	\$3,555	1.00%	19.98%	69.63%	\$101	\$8,278	0.59%	12.09%	78.72%	\$102
Marion and Polk Schools Credit Union	\$1,350,187	\$2,285	0.69%	6.68%	82.26%	\$106	\$13,821	1.07%	10.57%	76.51%	\$97
Average of Asset Group A	\$2,848,253	\$3,288	0.39%	4.82%	76.58%	\$106	\$22,740	0.67%	7.91%	74.60%	\$104

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

Mid Oregon Federal Credit Union	\$706,116	\$2,960	1.68%	18.27%	59.87%	\$102	\$13,466	1.96%	22.17%	58.69%	\$93
Embold Federal Credit Union	\$592,833	(\$327)	(0.22%)	(2.65%)	94.93%	\$101	(\$675)	(0.11%)	(1.37%)	91.26%	\$99
Central Willamette Credit Union	\$517,441	\$1,443	1.12%	14.32%	73.95%	\$78	\$5,025	0.97%	13.02%	72.89%	\$80
Average of Asset Group B	\$605,463	\$1,359	0.86%	9.98%	76.25%	\$94	\$5,939	0.94%	11.27%	74.28%	\$91

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

Consolidated Federal Credit Union	\$478,895	\$659	0.54%	4.06%	86.04%	\$139	\$3,855	0.78%	6.15%	81.37%	\$149
Wauna Federal Credit Union	\$429,082	(\$205)	(0.19%)	(3.63%)	91.33%	\$88	\$2,004	0.49%	9.33%	83.22%	\$87
Cascade Community Federal Credit Union	\$390,807	\$1,579	1.62%	12.76%	54.63%	\$101	\$6,483	1.67%	13.90%	54.96%	\$100
InRoads Federal Credit Union	\$376,557	\$240	0.26%	4.75%	85.18%	\$72	\$422	0.11%	2.07%	93.55%	\$85
Oregonians Credit Union	\$347,758	\$441	0.50%	3.70%	80.27%	\$81	\$2,860	0.78%	6.14%	77.42%	\$83
Pacific Crest Federal Credit Union	\$329,517	\$1,405	1.71%	19.52%	66.08%	\$87	\$4,397	1.35%	16.72%	71.64%	\$89
Pacific NW Federal Credit Union	\$313,045	\$450	0.57%	6.58%	77.67%	\$87	\$2,515	0.80%	9.52%	75.18%	\$97
Old West Federal Credit Union	\$291,770	\$571	0.79%	10.10%	82.40%	\$81	\$2,261	0.78%	10.06%	81.87%	\$79
NW Priority Credit Union	\$258,910	(\$50)	(0.08%)	(0.51%)	103.24%	\$84	\$520	0.19%	1.34%	92.29%	\$82
Average of Asset Group C	\$357,371	\$566	0.64%	6.37%	80.76%	\$91	\$2,813	0.77%	8.36%	79.06%	\$95

Source: SNL Financial

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Performance Analysis

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - \$0 to \$250 million in total assets												
	Providence Federal Credit Union	\$172,294	(\$476)	(1.09%)	(11.46%)	100.61%	\$96	(\$416)	(0.24%)	(2.53%)	93.80%	\$88
	NW Preferred Federal Credit Union	\$169,498	\$265	0.62%	4.68%	69.92%	\$95	\$1,789	1.03%	8.12%	67.04%	\$92
	Trailhead Federal Credit Union	\$167,701	\$95	0.22%	3.88%	86.67%	\$78	\$1,242	0.73%	13.17%	76.99%	\$78
	Linn-Co Federal Credit Union	\$157,396	\$229	0.57%	5.09%	64.99%	\$80	\$1,314	0.82%	7.45%	68.65%	\$80
	Heritage Grove Federal Credit Union	\$148,205	\$259	0.68%	6.16%	72.68%	\$85	\$1,366	0.88%	8.36%	70.27%	\$84
	Pacific Cascade Federal Credit Union	\$137,265	\$4	0.01%	0.12%	83.96%	\$79	\$559	0.38%	4.21%	79.89%	\$71
	KaiPerm Northwest Federal Credit Union	\$126,414	\$267	0.84%	7.72%	68.67%	\$85	\$867	0.67%	6.42%	75.82%	\$109
	Ironworkers USA Federal Credit Union	\$111,231	\$764	2.76%	26.99%	65.95%	\$117	\$2,308	2.22%	21.85%	65.88%	\$104
	IBEW & United Workers Federal Credit Union	\$110,620	\$449	1.61%	17.19%	68.08%	\$98	\$2,068	1.84%	21.32%	64.02%	\$87
	Point West Credit Union	\$109,829	\$57	0.20%	2.11%	94.84%	\$92	\$436	0.39%	4.09%	88.64%	\$84
	Valley Credit Union	\$109,482	\$62	0.23%	1.99%	74.94%	\$114	\$807	0.76%	6.64%	71.10%	\$104
	Forrit Credit Union	\$98,951	(\$49)	(0.20%)	(1.83%)	89.34%	\$99	\$224	0.22%	2.11%	87.91%	\$97
	Sunset Science Park Federal Credit Union	\$91,527	\$180	0.77%	6.15%	72.37%	\$84	\$717	0.75%	6.26%	71.83%	\$80
	Castparts Employees Federal Credit Union	\$75,025	\$64	0.34%	2.32%	88.65%	\$82	\$313	0.42%	2.87%	86.82%	\$75
	Teamsters Council #37 Federal Credit Union	\$70,302	\$216	1.22%	8.75%	61.53%	\$103	\$700	0.98%	7.29%	64.93%	\$97
	Benton County Schools Credit Union	\$65,222	\$88	0.53%	5.57%	79.78%	\$76	\$552	0.79%	9.03%	72.11%	\$74
	Umatilla County Federal Credit Union	\$56,354	\$114	0.80%	5.79%	57.69%	\$172	\$594	1.02%	7.78%	50.21%	\$149
	Cutting Edge Federal Credit Union	\$54,332	\$29	0.21%	2.39%	94.55%	\$93	(\$126)	(0.21%)	(2.77%)	105.09%	\$95
	United Trades Federal Credit Union	\$53,494	\$44	0.33%	2.84%	90.98%	\$131	\$507	0.93%	8.47%	79.18%	\$116
	Portland Local No. 8 Federal Credit Union	\$39,968	(\$74)	(0.74%)	(7.66%)	103.68%	\$113	(\$223)	(0.55%)	(5.65%)	97.56%	\$103
	E W E B Employees Federal Credit Union	\$34,948	\$160	1.81%	18.57%	56.45%	\$77	\$379	1.08%	11.48%	62.58%	\$72
	Northwest Adventist Federal Credit Union	\$34,090	\$98	1.13%	9.88%	74.21%	\$57	\$405	1.09%	10.60%	72.56%	\$61
	Gateway Credit Union	\$29,146	\$55	0.75%	3.46%	79.32%	\$110	\$340	1.11%	5.46%	73.50%	\$115
	Emerald Empire Federal Credit Union	\$28,797	\$54	0.77%	4.04%	85.29%	\$48	\$355	1.28%	6.80%	77.79%	\$65
	IBEW/SJ Cascade Federal Credit Union	\$22,557	\$52	0.91%	8.41%	73.64%	\$97	\$198	0.86%	8.22%	72.94%	\$90
	South Coast ILWU Federal Credit Union	\$18,416	\$60	1.28%	8.89%	71.68%	\$90	\$230	1.18%	8.84%	73.01%	\$85
	Laneco Federal Credit Union	\$17,987	\$24	0.53%	6.65%	87.01%	\$108	\$72	0.39%	5.08%	88.07%	\$100
	Machinists-Boilermakers Federal Credit Union	\$4,395	(\$7)	(0.62%)	(6.32%)	95.24%	\$99	\$12	0.26%	2.72%	88.33%	\$92
	Radio Cab Credit Union	\$3,392	(\$1)	(0.12%)	(0.45%)	105.56%	\$48	\$33	0.92%	3.73%	68.27%	\$54
	OPC Federal Credit Union	\$2,880	(\$16)	(2.23%)	(14.85%)	NA	\$32	\$3	0.10%	0.71%	91.30%	\$36
	Average of Asset Group D	\$77,391	\$102	0.47%	4.24%	79.94%	\$91	\$588	0.74%	6.60%	76.87%	\$88

Source: SNL Financial

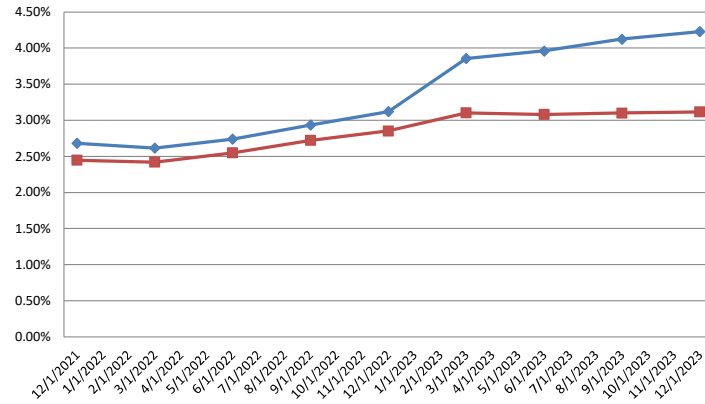
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Balance Sheet & Net Interest Margin

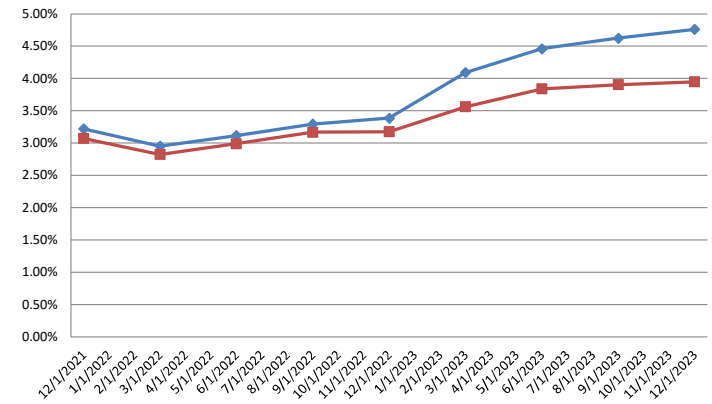
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



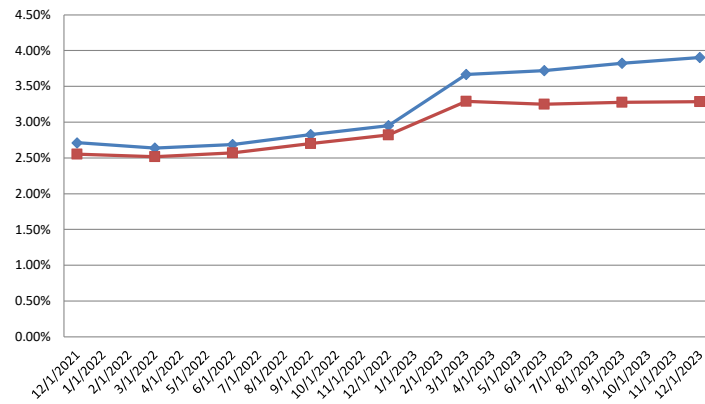
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Yield on Avg Assets	2.68%	2.62%	2.74%	2.93%	3.12%	3.86%	3.96%	4.12%	4.23%
Net Interest Income/ Avg Assets	2.45%	2.42%	2.55%	2.72%	2.85%	3.10%	3.08%	3.10%	3.12%

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



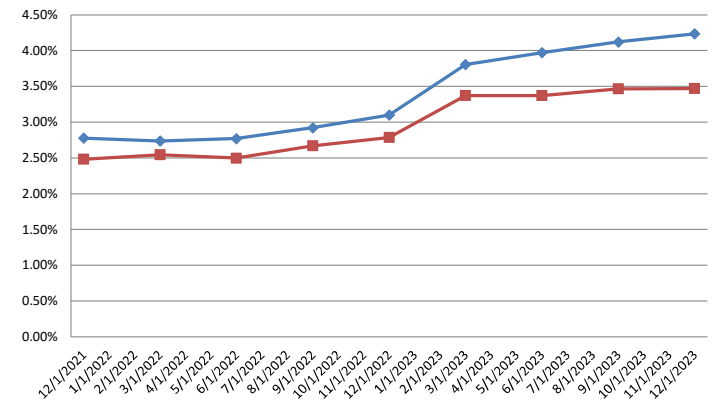
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Yield on Avg Assets	3.22%	2.96%	3.12%	3.29%	3.39%	4.09%	4.46%	4.62%	4.76%
Net Interest Income/ Avg Assets	3.07%	2.83%	2.99%	3.17%	3.18%	3.56%	3.84%	3.90%	3.95%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Yield on Avg Assets	2.71%	2.64%	2.69%	2.82%	2.95%	3.67%	3.72%	3.82%	3.90%
Net Interest Income/ Avg Assets	2.55%	2.52%	2.57%	2.70%	2.82%	3.29%	3.25%	3.28%	3.29%

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



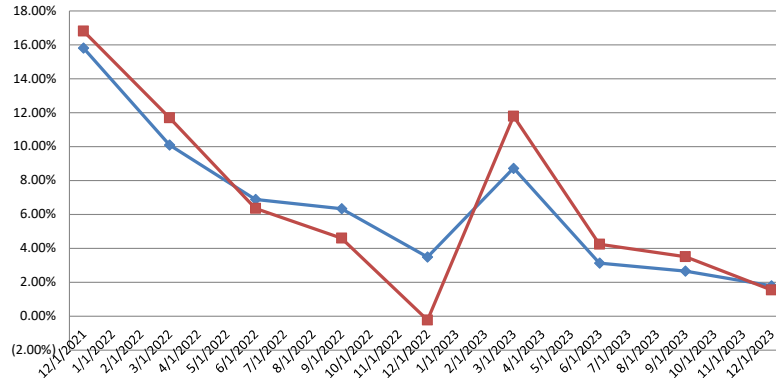
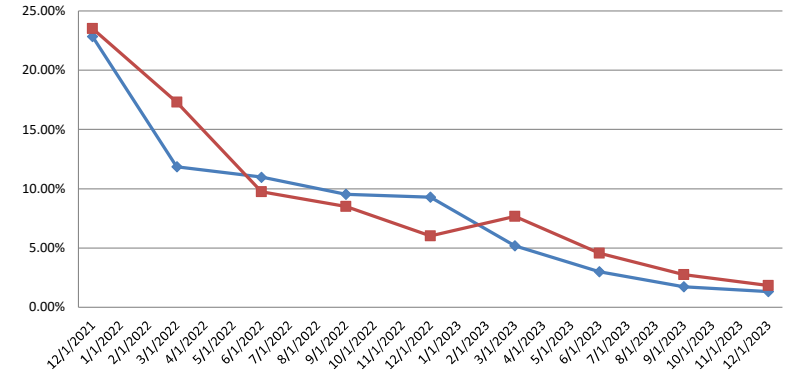
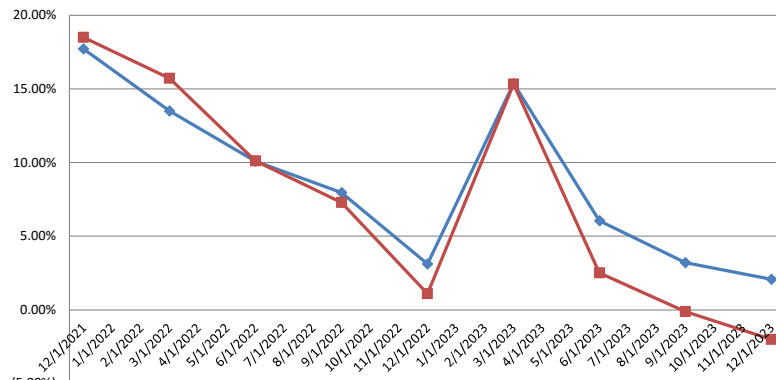
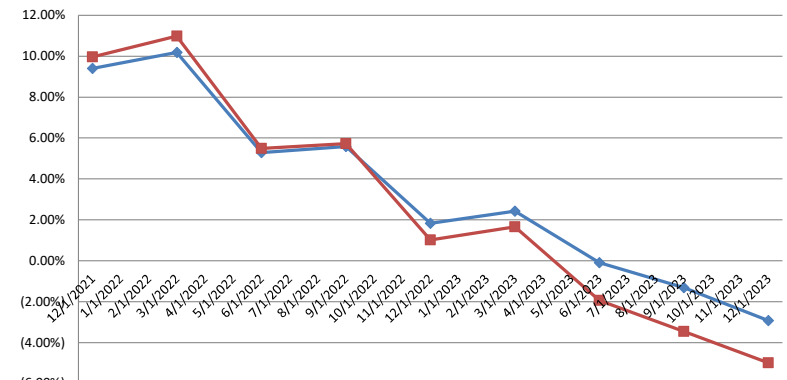
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Yield on Avg Assets	2.78%	2.74%	2.77%	2.92%	3.10%	3.81%	3.97%	4.12%	4.24%
Net Interest Income/ Avg Assets	2.48%	2.54%	2.50%	2.67%	2.79%	3.37%	3.37%	3.46%	3.47%

Source: SNL Financial

NA = data was not available.

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

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

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$1 billion and over in total assets											
	OnPoint Community Credit Union	\$8,738,630	\$5,275,912	\$7,422,182	71.08%	\$8,156	4.18%	0.62%	3.56%	(2.09%)	(4.47%)
	Rogue Credit Union	\$3,362,848	\$1,956,173	\$2,898,159	67.50%	\$5,372	4.78%	1.24%	3.54%	13.68%	8.17%
	Oregon Community Credit Union	\$3,334,914	\$2,998,317	\$2,687,721	111.56%	\$5,715	5.44%	2.11%	3.33%	(3.64%)	5.24%
	SELCO Community Credit Union	\$2,726,835	\$1,883,766	\$2,442,263	77.13%	\$5,967	4.02%	1.46%	2.56%	6.85%	7.55%
	Oregon State Credit Union	\$2,166,248	\$1,437,198	\$1,936,108	74.23%	\$7,535	4.28%	1.03%	3.25%	1.22%	2.57%
	Advantis Credit Union	\$1,954,972	\$1,331,939	\$1,702,288	78.24%	\$6,560	4.35%	1.28%	3.08%	(1.30%)	1.76%
	Unitus Community Credit Union	\$1,723,074	\$1,290,919	\$1,502,531	85.92%	\$5,567	3.66%	1.08%	2.59%	(0.24%)	(0.35%)
	First Community Credit Union	\$1,676,602	\$964,023	\$1,486,273	64.86%	\$4,825	2.86%	0.29%	2.57%	(6.67%)	(8.48%)
	Rivermark Community Credit Union	\$1,448,215	\$852,653	\$1,185,885	71.90%	\$4,860	4.51%	1.28%	3.23%	3.43%	4.22%
	Marion and Polk Schools Credit Union	\$1,350,187	\$1,065,118	\$1,115,737	95.46%	\$4,273	4.22%	0.76%	3.46%	6.65%	(0.68%)
	Average of Asset Group A	\$2,848,253	\$1,905,602	\$2,437,915	79.79%	\$5,883	4.23%	1.12%	3.12%	1.79%	1.55%
Asset Group B - \$501 million to \$1 billion in total assets											
	Mid Oregon Federal Credit Union	\$706,116	\$606,433	\$623,073	97.33%	\$4,755	5.50%	1.14%	4.36%	6.89%	6.90%
	Embold Federal Credit Union	\$592,833	\$431,463	\$533,841	80.82%	\$4,175	4.45%	0.67%	3.78%	(3.29%)	(3.69%)
	Central Willamette Credit Union	\$517,441	\$388,982	\$443,530	87.70%	\$3,950	4.33%	0.63%	3.70%	0.39%	2.34%
	Average of Asset Group B	\$605,463	\$475,626	\$533,481	88.62%	\$4,293	4.76%	0.81%	3.95%	1.33%	1.85%
Asset Group C - \$251 to \$500 million in total assets											
	Consolidated Federal Credit Union	\$478,895	\$386,389	\$382,918	100.91%	\$6,301	3.80%	0.77%	3.03%	(4.42%)	(6.37%)
	Wauna Federal Credit Union	\$429,082	\$314,253	\$359,324	87.46%	\$3,517	4.56%	1.10%	3.46%	9.55%	5.02%
	Cascade Community Federal Credit Union	\$390,807	\$232,456	\$334,559	69.48%	\$9,532	3.48%	0.58%	2.89%	2.61%	0.30%
	InRoads Federal Credit Union	\$376,557	\$282,121	\$299,577	94.17%	\$4,353	4.46%	1.26%	3.20%	6.21%	(2.66%)
	Oregonians Credit Union	\$347,758	\$237,961	\$297,559	79.97%	\$4,898	3.79%	0.26%	3.53%	(8.80%)	(11.08%)
	Pacific Crest Federal Credit Union	\$329,517	\$213,456	\$296,318	72.04%	\$4,043	4.98%	0.34%	4.64%	18.15%	15.06%
	Pacific NW Federal Credit Union	\$313,045	\$198,256	\$252,189	78.61%	\$5,306	3.71%	0.61%	3.10%	6.26%	(3.65%)
	Old West Federal Credit Union	\$291,770	\$191,085	\$255,707	74.73%	\$3,647	4.42%	0.38%	4.04%	(0.49%)	(2.55%)
	NW Priority Credit Union	\$258,910	\$60,880	\$217,650	27.97%	\$6,021	1.93%	0.25%	1.68%	(10.31%)	(12.17%)
	Average of Asset Group C	\$357,371	\$235,206	\$299,533	76.15%	\$5,291	3.90%	0.62%	3.29%	2.08%	(2.01%)

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: March 14, 2024

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	NW Preferred Federal Credit Union	\$169,498	\$133,955	\$144,620	92.63%	\$4,985	5.87%	1.62%	4.25%	(7.18%)	(9.32%)
	Trailhead Federal Credit Union	\$167,701	\$115,474	\$128,338	89.98%	\$4,658	4.67%	1.22%	3.45%	5.04%	(13.64%)
	Linn-Co Federal Credit Union	\$157,396	\$129,640	\$138,135	93.85%	\$3,748	6.76%	0.88%	5.87%	(1.19%)	(1.80%)
	Heritage Grove Federal Credit Union	\$148,205	\$108,285	\$136,659	79.24%	\$5,111	4.30%	0.57%	3.73%	(2.40%)	0.75%
	Pacific Cascade Federal Credit Union	\$137,265	\$100,576	\$121,752	82.61%	\$3,813	4.33%	0.14%	4.19%	(9.08%)	(11.05%)
	KaiPerm Northwest Federal Credit Union	\$126,414	\$60,182	\$102,286	58.84%	\$9,030	3.27%	1.07%	2.20%	(2.32%)	(7.69%)
	Ironworkers USA Federal Credit Union	\$111,231	\$95,624	\$97,402	98.17%	\$4,449	6.96%	1.67%	5.28%	22.86%	22.86%
	IBEW & United Workers Federal Credit Union	\$110,620	\$75,908	\$99,843	76.03%	\$4,916	4.56%	0.10%	4.45%	(1.79%)	(3.75%)
	Point West Credit Union	\$109,829	\$84,468	\$93,803	90.05%	\$4,068	4.69%	0.49%	4.20%	2.03%	(0.27%)
	Valley Credit Union	\$109,482	\$86,765	\$92,538	93.76%	\$6,082	5.14%	1.24%	3.90%	8.24%	12.17%
	Forrit Credit Union	\$98,951	\$64,462	\$87,572	73.61%	\$4,948	3.78%	0.34%	3.44%	(3.16%)	(3.81%)
	Sunset Science Park Federal Credit Union	\$91,527	\$75,649	\$79,716	94.90%	\$7,041	3.70%	1.41%	2.28%	(4.60%)	(6.06%)
	Castparts Employees Federal Credit Union	\$75,025	\$47,818	\$63,478	75.33%	\$4,689	3.66%	0.64%	3.02%	(0.13%)	(1.09%)
	Teamsters Council #37 Federal Credit Union	\$70,302	\$22,238	\$60,135	36.98%	\$9,374	3.22%	0.38%	2.84%	(1.66%)	(3.04%)
	Benton County Schools Credit Union	\$65,222	\$32,558	\$58,610	55.55%	\$8,153	2.86%	0.43%	2.43%	(11.12%)	(13.13%)
	Umatilla County Federal Credit Union	\$56,354	\$30,749	\$45,129	68.14%	\$18,785	2.71%	0.63%	2.08%	(7.12%)	(15.39%)
	Cutting Edge Federal Credit Union	\$54,332	\$23,521	\$48,246	48.75%	\$4,179	2.71%	0.69%	2.02%	(12.54%)	(15.05%)
	United Trades Federal Credit Union	\$53,494	\$38,695	\$46,928	82.46%	\$5,944	4.64%	0.85%	3.80%	(0.93%)	(1.57%)
	Portland Local No. 8 Federal Credit Union	\$39,968	\$27,704	\$35,943	77.08%	\$3,997	4.23%	0.59%	3.64%	(1.96%)	(1.72%)
	E W E B Employees Federal Credit Union	\$34,948	\$17,283	\$31,359	55.11%	\$7,766	3.68%	0.30%	3.38%	(2.33%)	(3.28%)
	Northwest Adventist Federal Credit Union	\$34,090	\$24,134	\$29,442	81.97%	\$4,261	4.23%	0.58%	3.66%	(15.21%)	(19.47%)
	Gateway Credit Union	\$29,146	\$21,593	\$22,638	95.38%	\$5,829	3.74%	0.80%	2.94%	(9.15%)	(12.57%)
	Emerald Empire Federal Credit Union	\$28,797	\$18,682	\$23,270	80.28%	\$4,430	4.76%	0.29%	4.47%	2.14%	0.75%
	IBEW/SJ Cascade Federal Credit Union	\$22,557	\$15,196	\$19,592	77.56%	\$5,639	3.94%	0.55%	3.39%	(2.14%)	(2.57%)
	South Coast ILWU Federal Credit Union	\$18,416	\$9,703	\$15,663	61.95%	\$4,092	4.12%	0.07%	4.05%	(11.70%)	(14.52%)
	Laneco Federal Credit Union	\$17,987	\$7,555	\$16,523	45.72%	\$8,994	3.03%	0.01%	3.02%	(4.23%)	(4.94%)
	Machinists-Boilermakers Federal Credit Union	\$4,395	\$3,566	\$3,964	89.96%	\$2,930	4.89%	0.06%	4.82%	(6.53%)	(7.40%)
	Radio Cab Credit Union	\$3,392	\$778	\$2,485	31.31%	\$3,392	4.59%	1.86%	2.72%	(6.01%)	(9.17%)
	OPC Federal Credit Union	\$2,880	\$2,196	\$2,438	90.07%	\$5,760	4.05%	2.54%	1.51%	(0.41%)	(0.69%)
	Average of Asset Group D	\$77,391	\$52,747	\$66,539	75.00%	\$5,869	4.24%	0.76%	3.47%	(2.93%)	(4.99%)

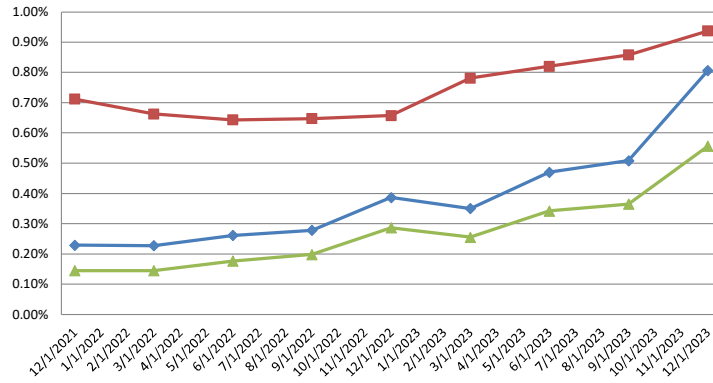
Source: SNL Financial

NA = data was not available.

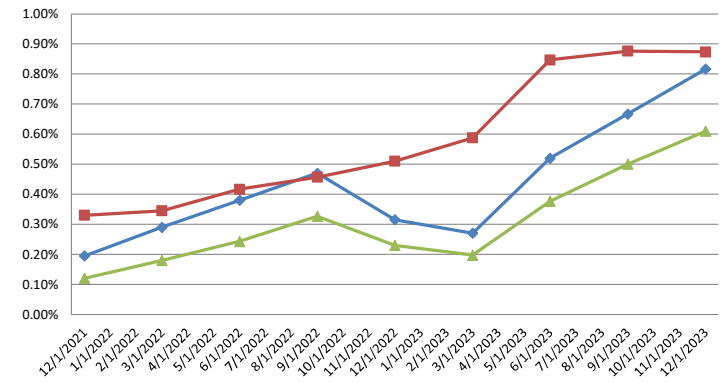
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

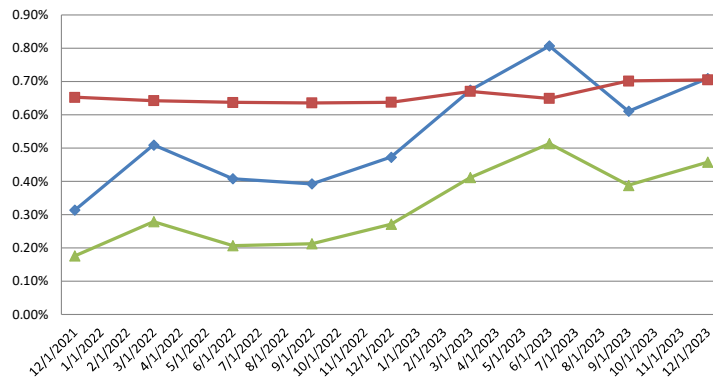
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

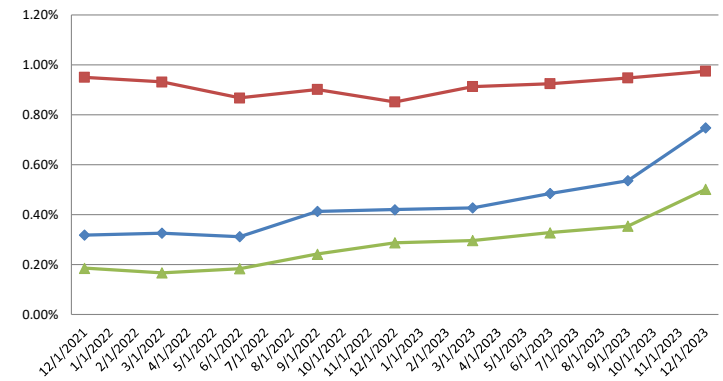
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.23%	0.23%	0.26%	0.28%	0.39%	0.35%	0.47%	0.51%	0.81%
Reserves/Loans	0.71%	0.66%	0.64%	0.65%	0.66%	0.78%	0.82%	0.86%	0.94%
Delinquent Loans/Total Assets	0.15%	0.15%	0.18%	0.20%	0.29%	0.26%	0.34%	0.37%	0.56%

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

	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.20%	0.29%	0.38%	0.47%	0.32%	0.27%	0.52%	0.67%	0.82%
Reserves/Loans	0.33%	0.35%	0.42%	0.46%	0.51%	0.59%	0.85%	0.88%	0.87%
Delinquent Loans/Total Assets	0.12%	0.18%	0.24%	0.33%	0.23%	0.20%	0.38%	0.50%	0.61%

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

	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.31%	0.51%	0.41%	0.39%	0.47%	0.67%	0.81%	0.61%	0.71%
Reserves/Loans	0.65%	0.64%	0.64%	0.64%	0.67%	0.67%	0.65%	0.70%	0.70%
Delinquent Loans/Total Assets	0.18%	0.28%	0.21%	0.21%	0.27%	0.41%	0.51%	0.39%	0.46%

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

	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.32%	0.33%	0.31%	0.41%	0.42%	0.43%	0.48%	0.54%	0.75%
Reserves/Loans	0.95%	0.93%	0.87%	0.90%	0.85%	0.91%	0.92%	0.95%	0.97%
Delinquent Loans/Total Assets	0.19%	0.17%	0.18%	0.24%	0.29%	0.30%	0.33%	0.35%	0.50%

Source: SNL Financial

NA = data was not available.

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

Asset Quality
December 31, 2023
Run Date: March 14, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$1 billion and over in total assets								
	OnPoint Community Credit Union	\$8,738,630	\$29,418	0.56%	0.70%	125.02%	2.70%	0.34%
	Rogue Credit Union	\$3,362,848	\$12,213	0.62%	1.39%	223.23%	5.21%	0.36%
	Oregon Community Credit Union	\$3,334,914	\$44,564	1.49%	1.43%	96.23%	14.40%	1.34%
	SELCO Community Credit Union	\$2,726,835	\$10,068	0.53%	0.85%	159.71%	3.97%	0.37%
	Oregon State Credit Union	\$2,166,248	\$13,324	0.93%	1.18%	126.84%	6.80%	0.62%
	Advantis Credit Union	\$1,954,972	\$8,616	0.65%	1.16%	179.57%	4.01%	0.44%
	Unitus Community Credit Union	\$1,723,074	\$6,216	0.48%	1.20%	249.53%	4.14%	0.36%
	First Community Credit Union	\$1,676,602	\$1,607	0.17%	0.08%	46.55%	0.89%	0.10%
	Rivermark Community Credit Union	\$1,448,215	\$18,608	2.18%	0.88%	40.38%	21.40%	1.28%
	Marion and Polk Schools Credit Union	\$1,350,187	\$4,838	0.45%	0.50%	110.23%	3.50%	0.36%
	Average of Asset Group A	\$2,848,253	\$14,947	0.81%	0.94%	135.73%	6.70%	0.56%
Asset Group B - \$501 million to \$1 billion in total assets								
	Mid Oregon Federal Credit Union	\$706,116	\$776	0.13%	0.82%	640.98%	1.88%	0.11%
	Embold Federal Credit Union	\$592,833	\$5,085	1.18%	0.78%	66.55%	9.88%	0.86%
	Central Willamette Credit Union	\$517,441	\$4,445	1.14%	1.02%	88.89%	10.22%	0.86%
	Average of Asset Group B	\$605,463	\$3,435	0.82%	0.87%	265.47%	7.33%	0.61%
Asset Group C - \$251 to \$500 million in total assets								
	Consolidated Federal Credit Union	\$478,895	\$285	0.07%	0.38%	520.35%	0.54%	0.06%
	Wauna Federal Credit Union	\$429,082	\$3,109	0.99%	0.66%	66.65%	13.63%	0.72%
	Cascade Community Federal Credit Union	\$390,807	\$34	0.01%	0.09%	638.24%	0.15%	0.01%
	InRoads Federal Credit Union	\$376,557	\$999	0.35%	0.48%	135.54%	4.92%	0.27%
	Oregonians Credit Union	\$347,758	\$1,812	0.76%	0.54%	71.25%	3.68%	0.52%
	Pacific Crest Federal Credit Union	\$329,517	\$1,220	0.57%	0.58%	102.21%	4.17%	0.37%
	Pacific NW Federal Credit Union	\$313,045	\$1,562	0.79%	0.64%	81.56%	5.41%	0.50%
	Old West Federal Credit Union	\$291,770	\$4,538	2.37%	1.26%	53.20%	17.69%	1.56%
	NW Priority Credit Union	\$258,910	\$286	0.47%	1.71%	363.29%	0.71%	0.11%
	Average of Asset Group C	\$357,371	\$1,538	0.71%	0.70%	225.81%	5.66%	0.46%

Source: SNL Financial

NA = data was not available.

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

Asset Quality
December 31, 2023
Run Date: March 14, 2024

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$0 to \$250 million in total assets								
	Providence Federal Credit Union	\$172,294	\$551	0.51%	0.71%	138.84%	3.17%	0.32%
	NW Preferred Federal Credit Union	\$169,498	\$1,076	0.80%	0.87%	107.71%	5.12%	0.63%
	Trailhead Federal Credit Union	\$167,701	\$950	0.82%	0.50%	60.32%	8.67%	0.57%
	Linn-Co Federal Credit Union	\$157,396	\$2,067	1.59%	1.94%	121.43%	10.03%	1.31%
	Heritage Grove Federal Credit Union	\$148,205	\$1,163	1.07%	0.85%	79.02%	6.97%	0.78%
	Pacific Cascade Federal Credit Union	\$137,265	\$1,747	1.74%	0.47%	26.79%	12.52%	1.27%
	KaiPerm Northwest Federal Credit Union	\$126,414	\$105	0.17%	1.65%	942.86%	0.70%	0.08%
	Ironworkers USA Federal Credit Union	\$111,231	\$1,486	1.55%	0.74%	47.38%	12.25%	1.34%
	IBEW & United Workers Federal Credit Union	\$110,620	\$500	0.66%	0.40%	61.20%	4.56%	0.45%
	Point West Credit Union	\$109,829	\$316	0.37%	0.67%	178.16%	3.40%	0.29%
	Valley Credit Union	\$109,482	\$1,756	2.02%	1.02%	50.34%	13.14%	1.60%
	Forrit Credit Union	\$98,951	\$871	1.35%	0.41%	30.42%	7.96%	0.88%
	Sunset Science Park Federal Credit Union	\$91,527	\$26	0.03%	0.20%	576.92%	0.22%	0.03%
	Castparts Employees Federal Credit Union	\$75,025	\$33	0.07%	0.85%	NM	0.68%	0.04%
	Teamsters Council #37 Federal Credit Union	\$70,302	\$73	0.33%	0.72%	219.18%	0.72%	0.10%
	Benton County Schools Credit Union	\$65,222	\$1	0.00%	0.14%	NM	0.02%	0.00%
	Umatilla County Federal Credit Union	\$56,354	\$0	0.00%	0.47%	NA	0.00%	0.00%
	Cutting Edge Federal Credit Union	\$54,332	\$50	0.21%	0.57%	270.00%	0.95%	0.09%
	United Trades Federal Credit Union	\$53,494	\$403	1.04%	0.45%	43.18%	6.21%	0.75%
	Portland Local No. 8 Federal Credit Union	\$39,968	\$354	1.28%	0.73%	57.06%	8.74%	0.89%
	E W E B Employees Federal Credit Union	\$34,948	\$41	0.24%	0.45%	187.80%	1.14%	0.12%
	Northwest Adventist Federal Credit Union	\$34,090	\$3	0.01%	0.38%	NM	0.07%	0.01%
	Gateway Credit Union	\$29,146	\$15	0.07%	0.21%	306.67%	0.23%	0.05%
	Emerald Empire Federal Credit Union	\$28,797	\$128	0.69%	3.07%	447.66%	2.16%	0.44%
	IBEW/SJ Cascade Federal Credit Union	\$22,557	\$389	2.56%	0.93%	36.50%	14.81%	1.72%
	South Coast ILWU Federal Credit Union	\$18,416	\$0	0.00%	0.18%	NA	0.00%	0.00%
	Laneco Federal Credit Union	\$17,987	\$0	0.00%	0.13%	NA	0.00%	0.00%
	Machinists-Boilermakers Federal Credit Union	\$4,395	\$27	0.76%	0.98%	129.63%	5.70%	0.61%
	Radio Cab Credit Union	\$3,392	\$18	2.31%	7.71%	333.33%	1.88%	0.53%
	OPC Federal Credit Union	\$2,880	\$4	0.18%	0.82%	450.00%	0.87%	0.14%
	Average of Asset Group D	\$77,391	\$472	0.75%	0.97%	204.27%	4.43%	0.50%

Source: SNL Financial

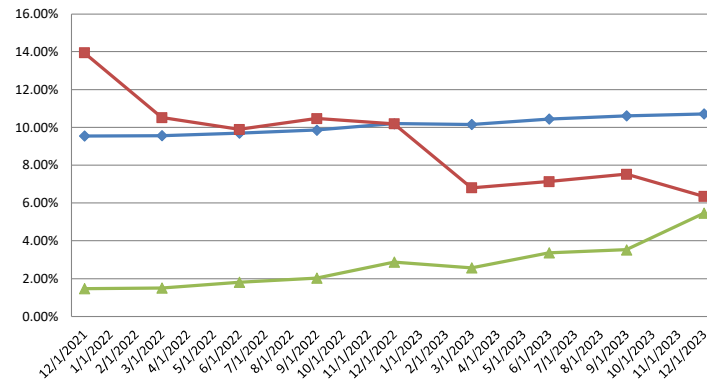
NA = data was not available.

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

Net Worth

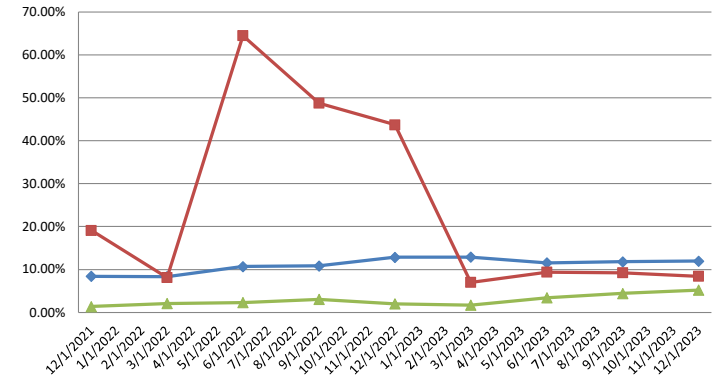
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



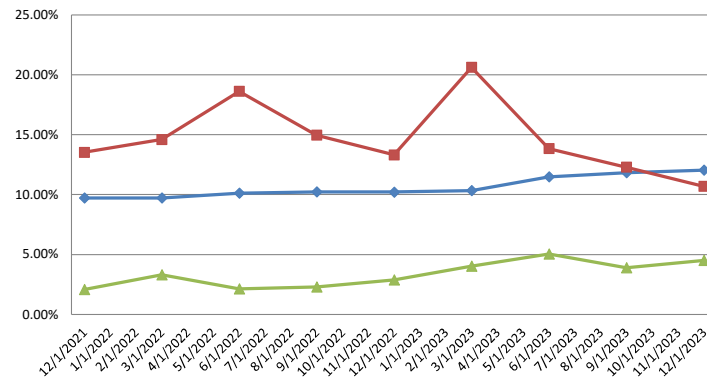
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/ Assets	9.55%	9.56%	9.69%	9.85%	10.20%	10.16%	10.44%	10.61%	10.72%
Net Worth Growth (Decline) YTD	13.95%	10.51%	9.89%	10.47%	10.19%	6.80%	7.14%	7.52%	6.34%
Total Delinquent Lns/ Net Worth	1.48%	1.50%	1.81%	2.03%	2.87%	2.58%	3.37%	3.53%	5.47%

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



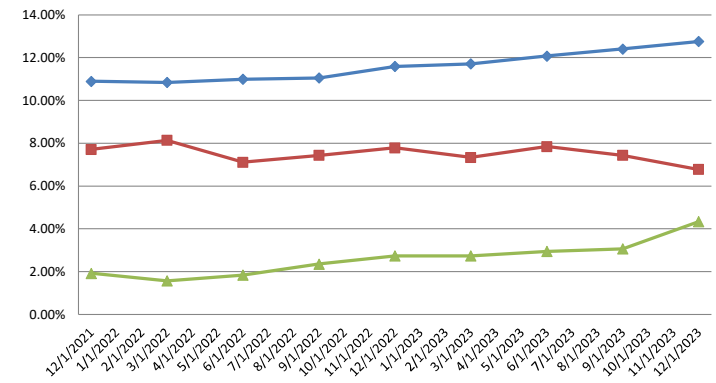
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/ Assets	8.42%	8.35%	10.68%	10.84%	12.85%	12.92%	11.54%	11.80%	11.96%
Net Worth Growth (Decline) YTD	19.11%	8.11%	64.48%	48.72%	43.69%	7.05%	9.41%	9.23%	8.41%
Total Delinquent Lns/ Net Worth	1.39%	2.08%	2.29%	3.04%	2.02%	1.71%	3.40%	4.43%	5.25%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/ Assets	9.71%	9.72%	10.12%	10.22%	10.21%	10.33%	11.48%	11.82%	12.05%
Net Worth Growth (Decline) YTD	13.52%	14.59%	18.61%	14.94%	13.31%	20.61%	13.82%	12.27%	10.68%
Total Delinquent Lns/ Net Worth	2.09%	3.31%	2.13%	2.29%	2.88%	4.04%	5.06%	3.89%	4.50%

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



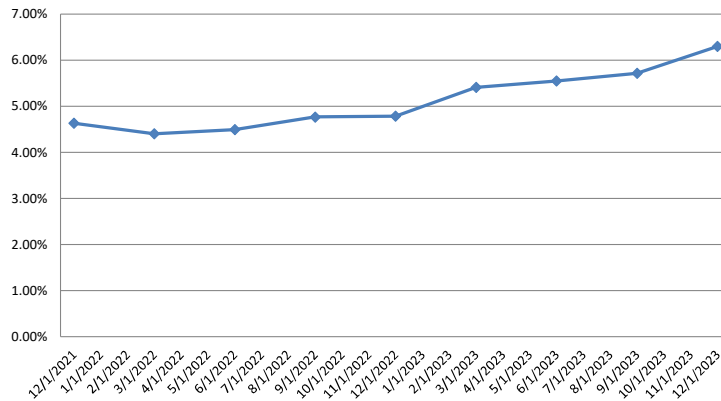
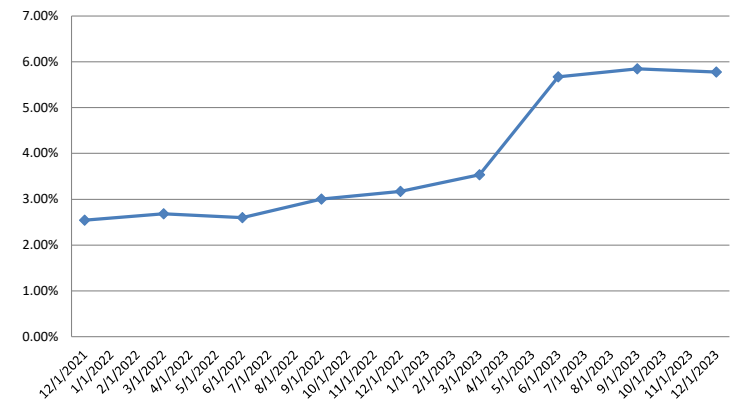
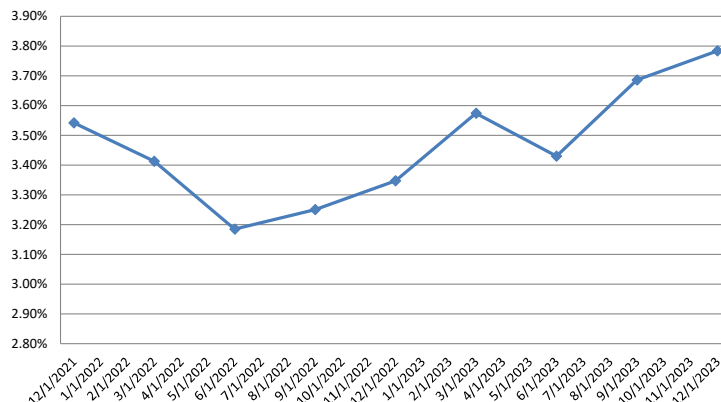
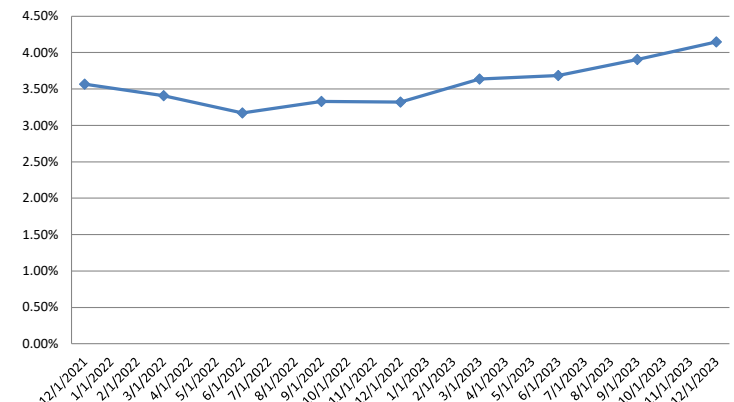
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/ Assets	10.89%	10.84%	10.98%	11.05%	11.58%	11.71%	12.07%	12.40%	12.75%
Net Worth Growth (Decline) YTD	7.71%	8.14%	7.11%	7.43%	7.78%	7.33%	7.84%	7.43%	6.77%
Total Delinquent Lns/ Net Worth	1.92%	1.57%	1.83%	2.36%	2.74%	2.73%	2.95%	3.06%	4.34%

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.

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

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

Source: SNL Financial

NA = data was not available.

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

Net Worth

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$1 billion and over in total assets							
	OnPoint Community Credit Union	\$8,738,630	\$1,129,655	12.93%	10.92%	2.60%	3.26%
	Rogue Credit Union	\$3,362,848	\$327,641	9.74%	9.25%	3.73%	8.32%
	Oregon Community Credit Union	\$3,334,914	\$319,462	9.58%	0.43%	13.95%	13.42%
	SELCO Community Credit Union	\$2,726,835	\$299,330	10.98%	6.64%	3.36%	5.37%
	Oregon State Credit Union	\$2,166,248	\$265,134	12.24%	6.87%	5.03%	6.37%
	Advantis Credit Union	\$1,954,972	\$217,850	11.14%	1.83%	3.96%	7.10%
	Unitus Community Credit Union	\$1,723,074	\$168,230	9.76%	1.56%	3.69%	9.22%
	First Community Credit Union	\$1,676,602	\$190,537	11.36%	8.78%	0.84%	0.39%
	Rivermark Community Credit Union	\$1,448,215	\$132,754	9.17%	6.07%	14.02%	5.66%
	Marion and Polk Schools Credit Union	\$1,350,187	\$138,475	10.26%	11.09%	3.49%	3.85%
	Average of Asset Group A	\$2,848,253	\$318,907	10.72%	6.34%	5.47%	6.30%
Asset Group B - \$501 million to \$1 billion in total assets							
	Mid Oregon Federal Credit Union	\$706,116	\$79,977	11.33%	20.25%	0.97%	6.22%
	Embold Federal Credit Union	\$592,833	\$55,800	9.41%	(1.53%)	9.11%	6.06%
	Central Willamette Credit Union	\$517,441	\$78,369	15.15%	6.50%	5.67%	5.04%
	Average of Asset Group B	\$605,463	\$71,382	11.96%	8.41%	5.25%	5.77%
Asset Group C - \$251 to \$500 million in total assets							
	Consolidated Federal Credit Union	\$478,895	\$93,604	19.55%	4.30%	0.30%	1.58%
	Wauna Federal Credit Union	\$429,082	\$32,458	7.56%	6.10%	9.58%	6.38%
	Cascade Community Federal Credit Union	\$390,807	\$58,054	14.85%	12.53%	0.06%	0.37%
	InRoads Federal Credit Union	\$376,557	\$28,274	7.51%	1.52%	3.53%	4.79%
	Oregonians Credit Union	\$347,758	\$48,166	13.85%	6.32%	3.76%	2.68%
	Pacific Crest Federal Credit Union	\$329,517	\$30,014	9.11%	48.87%	4.06%	4.15%
	Pacific NW Federal Credit Union	\$313,045	\$27,814	8.88%	9.49%	5.62%	4.58%
	Old West Federal Credit Union	\$291,770	\$35,182	12.06%	5.61%	12.90%	6.86%
	NW Priority Credit Union	\$258,910	\$39,103	15.10%	1.35%	0.73%	2.66%
	Average of Asset Group C	\$357,371	\$43,630	12.05%	10.68%	4.50%	3.78%

Source: SNL Financial

NA = data was not available.

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

Net Worth

December 31, 2023

Run Date: March 14, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$0 to \$250 million in total assets							
	Providence Federal Credit Union	\$172,294	\$18,267	10.60%	(2.23%)	3.02%	4.19%
	NW Preferred Federal Credit Union	\$169,498	\$22,898	13.51%	8.48%	4.70%	5.06%
	Trailhead Federal Credit Union	\$167,701	\$15,972	9.52%	8.44%	5.95%	3.59%
	Linn-Co Federal Credit Union	\$157,396	\$18,399	11.69%	6.78%	11.23%	13.64%
	Heritage Grove Federal Credit Union	\$148,205	\$17,011	11.48%	8.55%	6.84%	5.40%
	Pacific Cascade Federal Credit Union	\$137,265	\$13,488	9.83%	4.32%	12.95%	3.47%
	KaiPerm Northwest Federal Credit Union	\$126,414	\$14,339	11.34%	6.44%	0.73%	6.90%
	Ironworkers USA Federal Credit Union	\$111,231	\$12,956	11.65%	19.66%	11.47%	5.43%
	IBEW & United Workers Federal Credit Union	\$110,620	\$10,765	9.73%	21.94%	4.64%	2.84%
	Point West Credit Union	\$109,829	\$11,665	10.62%	0.24%	2.71%	4.83%
	Valley Credit Union	\$109,482	\$13,959	12.75%	5.71%	12.58%	6.33%
	Forrit Credit Union	\$98,951	\$10,773	10.89%	1.70%	8.09%	2.46%
	Sunset Science Park Federal Credit Union	\$91,527	\$11,801	12.89%	6.47%	0.22%	1.27%
	Castparts Employees Federal Credit Union	\$75,025	\$11,062	14.74%	2.90%	0.30%	3.66%
	Teamsters Council #37 Federal Credit Union	\$70,302	\$10,008	14.24%	7.34%	0.73%	1.60%
	Benton County Schools Credit Union	\$65,222	\$6,364	9.76%	9.48%	0.02%	0.69%
	Umatilla County Federal Credit Union	\$56,354	\$8,021	14.23%	9.37%	0.00%	1.82%
	Cutting Edge Federal Credit Union	\$54,332	\$6,575	12.10%	(2.46%)	0.76%	2.05%
	United Trades Federal Credit Union	\$53,494	\$6,861	12.83%	7.98%	5.87%	2.54%
	Portland Local No. 8 Federal Credit Union	\$39,968	\$3,925	9.82%	(5.38%)	9.02%	5.15%
	E W E B Employees Federal Credit Union	\$34,948	\$3,574	10.23%	13.68%	1.15%	2.15%
	Northwest Adventist Federal Credit Union	\$34,090	\$4,019	11.79%	11.24%	0.07%	2.26%
	Gateway Credit Union	\$29,146	\$6,379	21.89%	5.63%	0.24%	0.72%
	Emerald Empire Federal Credit Union	\$28,797	\$5,355	18.60%	6.17%	2.39%	10.70%
	IBEW/SJ Cascade Federal Credit Union	\$22,557	\$2,509	11.12%	8.43%	15.50%	5.66%
	South Coast ILWU Federal Credit Union	\$18,416	\$2,729	14.82%	9.20%	0.00%	0.62%
	Laneco Federal Credit Union	\$17,987	\$1,456	8.09%	5.20%	0.00%	0.69%
	Machinists-Boilermakers Federal Credit Union	\$4,395	\$439	9.99%	2.81%	6.15%	7.97%
	Radio Cab Credit Union	\$3,392	\$896	26.42%	3.94%	2.01%	6.70%
	OPC Federal Credit Union	\$2,880	\$442	15.35%	11.06%	0.90%	4.07%
	Average of Asset Group D	\$77,391	\$9,097	12.75%	6.77%	4.34%	4.15%

Source: SNL Financial

NA = data was not available.

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

Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.

Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Net worth ÷ assets (%)	Net worth as a percent of total assets.
Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.