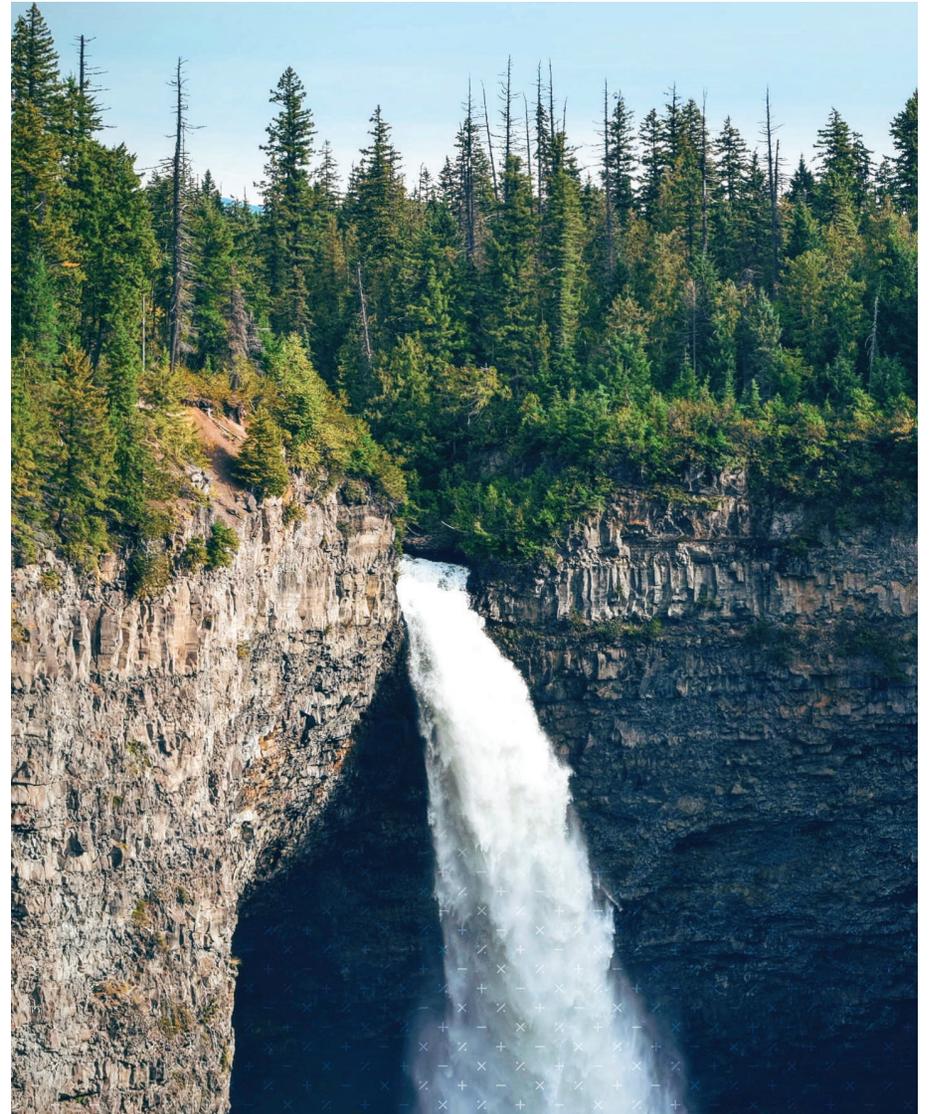




Credit Union Index

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

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

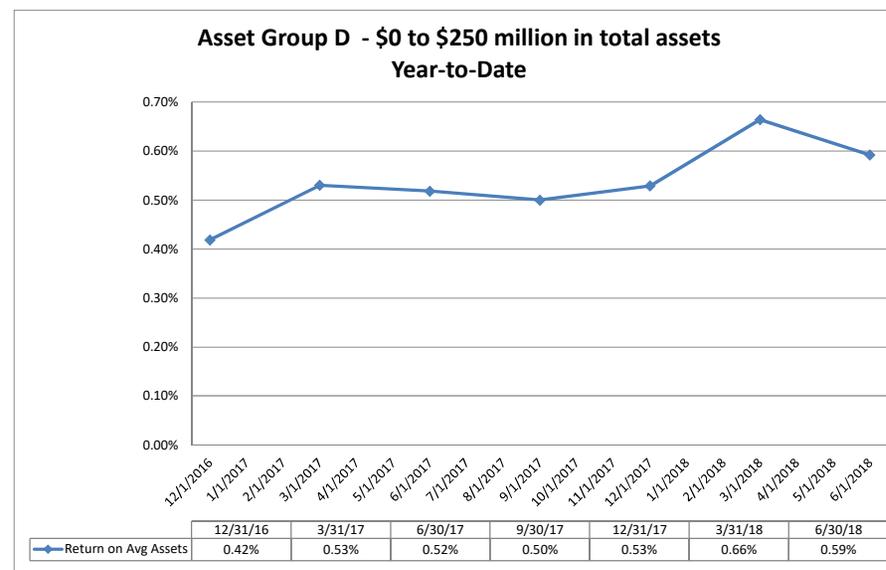
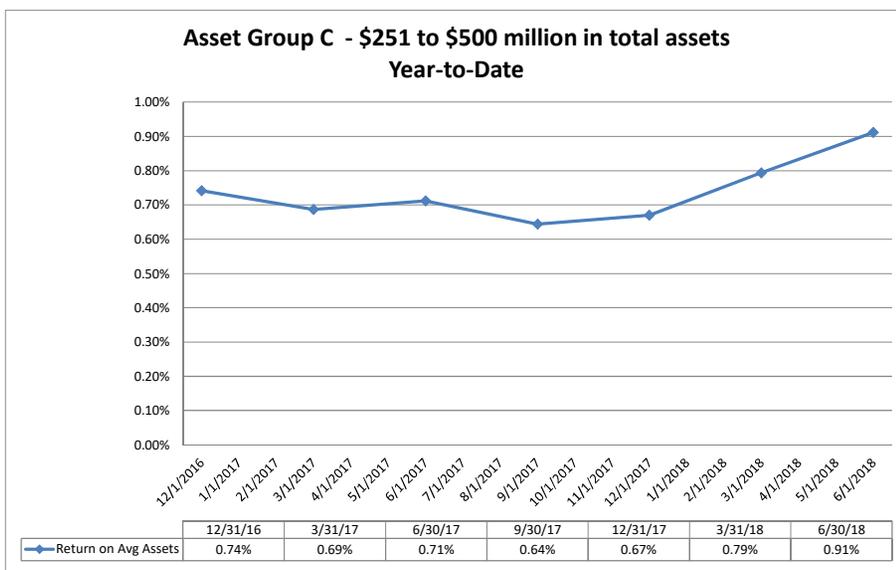
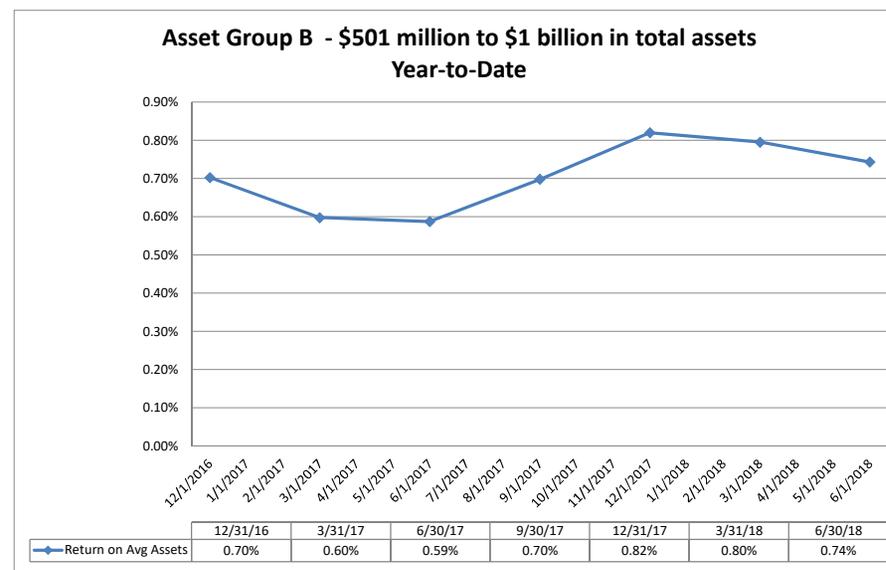
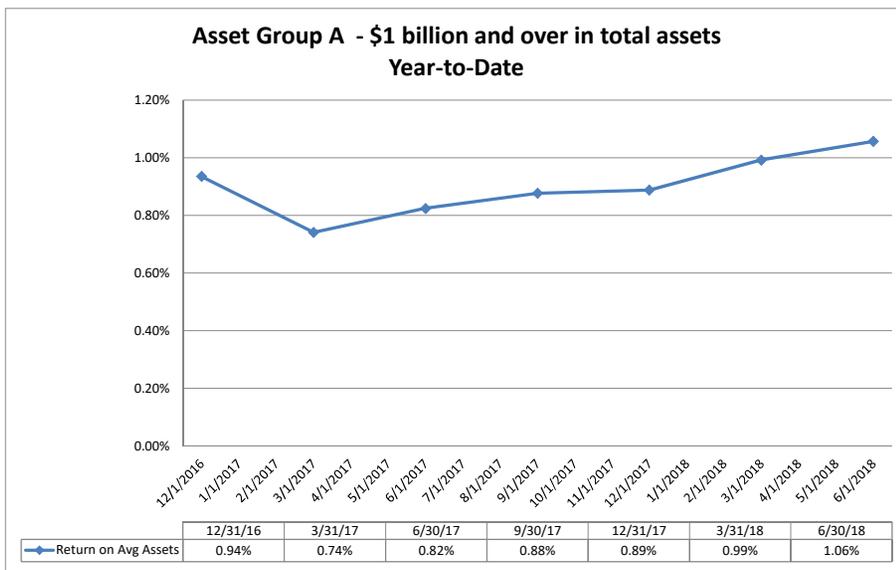
PORTLAND

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



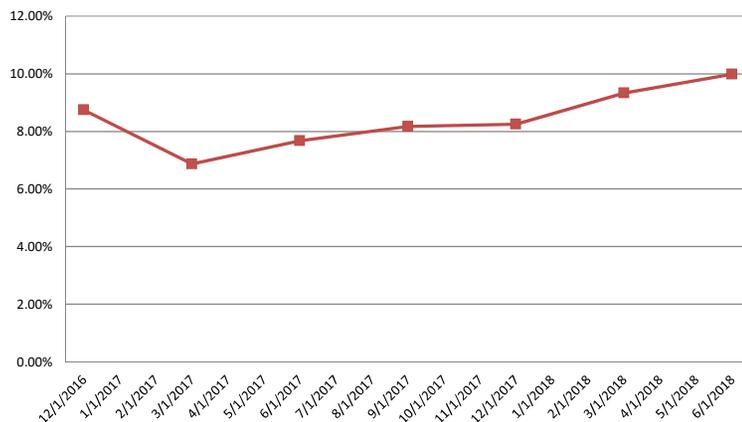
Source: SNL Financial

NA = data was not available.

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

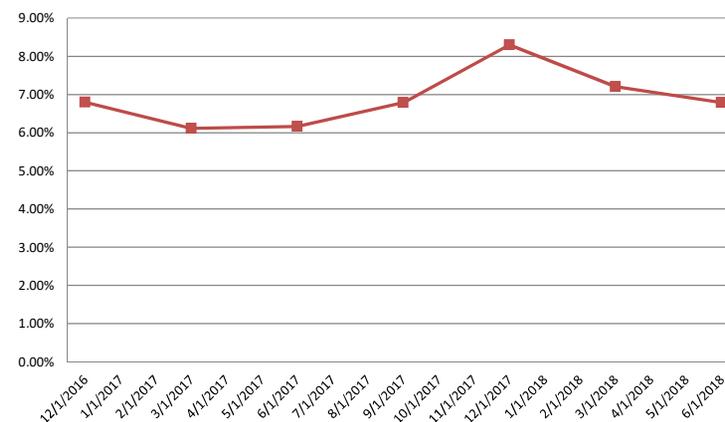
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



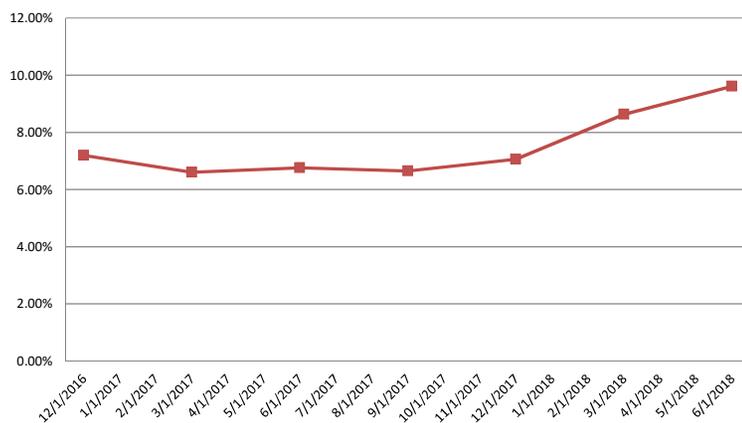
| | | | | | | | |
|-------------------------|----------|---------|---------|---------|----------|---------|---------|
| Return on Avg Net Worth | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
| | 8.74% | 6.87% | 7.68% | 8.17% | 8.25% | 9.33% | 9.98% |

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



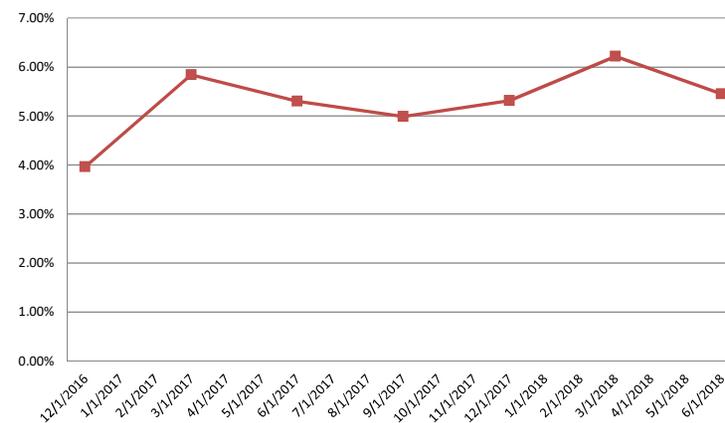
| | | | | | | | |
|-------------------------|----------|---------|---------|---------|----------|---------|---------|
| Return on Avg Net Worth | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
| | 6.80% | 6.12% | 6.17% | 6.79% | 8.30% | 7.21% | 6.79% |

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



| | | | | | | | |
|-------------------------|----------|---------|---------|---------|----------|---------|---------|
| Return on Avg Net Worth | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
| | 7.20% | 6.61% | 6.76% | 6.65% | 7.06% | 8.64% | 9.62% |

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



| | | | | | | | |
|-------------------------|----------|---------|---------|---------|----------|---------|---------|
| Return on Avg Net Worth | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
| | 3.96% | 5.84% | 5.30% | 4.99% | 5.31% | 6.22% | 5.45% |

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, 2018

Run Date: August 24, 2018

| Region | Institution Name | As of Date | Quarter to Date | | | | | Year to Date | | | | |
|---|--|----------------------|---------------------------|--------------------------|-----------------------------|------------------------|------------------------------------|---------------------------|--------------------------|-----------------------------|------------------------|------------------------------------|
| | | Total Assets (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Net Worth (%) | Oper Exp/ Oper Rev (%) | Salary&Benefits/ Employees (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Net Worth (%) | Oper Exp/ Oper Rev (%) | Salary&Benefits/ Employees (\$000) |
| Asset Group A - \$1 billion and over in total assets | | | | | | | | | | | | |
| | Boeing Employees Credit Union | \$18,644,746 | \$69,948 | 1.50% | 14.15% | 60.11% | \$108 | \$133,240 | 1.45% | 13.65% | 59.82% | \$107 |
| | Washington State Employees Credit Union | \$2,852,520 | \$8,453 | 1.18% | 11.51% | 68.52% | \$97 | \$12,462 | 0.88% | 8.55% | 70.45% | \$99 |
| | Spokane Teachers Credit Union | \$2,846,203 | \$10,085 | 1.43% | 13.65% | 64.33% | \$77 | \$16,727 | 1.20% | 11.46% | 68.34% | \$78 |
| | Numerica Credit Union | \$2,181,457 | \$4,563 | 0.85% | 8.55% | 73.65% | \$90 | \$9,674 | 0.91% | 9.16% | 72.83% | \$86 |
| | Gesa Credit Union | \$1,951,764 | \$6,320 | 1.30% | 14.15% | 65.07% | \$73 | \$9,623 | 0.99% | 10.91% | 67.30% | \$73 |
| | HAPO Community Credit Union | \$1,649,785 | \$2,421 | 0.59% | 7.64% | 77.65% | \$80 | \$5,057 | 0.62% | 8.05% | 77.81% | \$83 |
| | Whatcom Educational Credit Union | \$1,552,353 | \$3,976 | 1.03% | 6.71% | 69.94% | \$79 | \$8,092 | 1.06% | 6.89% | 69.22% | \$79 |
| | Sound Credit Union | \$1,518,675 | \$5,633 | 1.49% | 11.90% | 64.19% | \$86 | \$10,128 | 1.35% | 10.84% | 65.72% | \$85 |
| | Columbia Credit Union | \$1,439,227 | \$3,759 | 1.07% | 9.61% | 67.61% | \$74 | \$7,409 | 1.08% | 9.56% | 67.82% | \$78 |
| | TwinStar Credit Union | \$1,341,485 | \$4,482 | 1.36% | 13.78% | 69.37% | \$85 | \$8,605 | 1.33% | 13.43% | 69.42% | \$82 |
| | Harborstone Credit Union | \$1,333,845 | \$2,657 | 0.82% | 7.21% | 70.12% | \$83 | \$5,212 | 0.82% | 7.09% | 70.66% | \$84 |
| | Inspirus Credit Union | \$1,298,692 | \$2,342 | 0.72% | 7.19% | 71.55% | \$101 | \$5,167 | 0.80% | 7.99% | 69.70% | \$101 |
| | Kitsap Credit Union | \$1,202,426 | \$2,330 | 0.78% | 7.47% | 71.37% | \$71 | \$4,844 | 0.81% | 7.82% | 70.62% | \$73 |
| | Fibre Federal Credit Union | \$1,069,392 | \$2,171 | 0.81% | 6.64% | 76.95% | \$86 | \$5,117 | 0.96% | 7.87% | 75.54% | \$86 |
| | IQ Credit Union | \$1,042,341 | \$4,481 | 1.73% | 18.61% | 62.58% | \$72 | \$7,665 | 1.51% | 16.23% | 66.32% | \$74 |
| | Horizon Credit Union | \$1,021,862 | \$3,313 | 1.32% | 11.90% | 65.26% | \$73 | \$5,611 | 1.14% | 10.21% | 67.11% | \$72 |
| | Average of Asset Group A | \$2,684,173 | \$8,558 | 1.12% | 10.67% | 68.64% | \$83 | \$15,915 | 1.06% | 9.98% | 69.29% | \$84 |
| Asset Group B - \$501 million to \$1 billion in total assets | | | | | | | | | | | | |
| | Seattle Credit Union | \$857,629 | \$694 | 0.32% | 3.96% | 84.22% | \$90 | \$1,209 | 0.28% | 3.46% | 84.05% | \$92 |
| | Red Canoe Credit Union | \$760,076 | \$1,060 | 0.56% | 4.52% | 81.81% | \$75 | \$3,138 | 0.83% | 6.73% | 78.53% | \$76 |
| | Solarity Credit Union | \$735,316 | \$2,239 | 1.21% | 9.05% | 73.71% | \$89 | \$4,548 | 1.22% | 9.29% | 71.35% | \$88 |
| | America's Credit Union, A Federal Credit Union | \$613,562 | (\$139) | (0.09%) | (1.13%) | 84.44% | \$76 | \$105 | 0.03% | 0.43% | 85.01% | \$83 |
| | Salal Credit Union | \$594,700 | \$1,703 | 1.18% | 12.29% | 77.60% | \$88 | \$2,421 | 0.86% | 8.82% | 80.29% | \$89 |
| | Qualstar Credit Union | \$592,282 | \$1,652 | 1.11% | 8.95% | 73.19% | \$81 | \$3,547 | 1.19% | 9.72% | 70.87% | \$80 |
| | Verity Credit Union | \$561,350 | \$987 | 0.71% | 8.22% | 84.54% | \$79 | \$2,169 | 0.79% | 9.07% | 82.17% | \$81 |
| | Average of Asset Group B | \$673,559 | \$1,171 | 0.71% | 6.55% | 79.93% | \$83 | \$2,448 | 0.74% | 6.79% | 78.90% | \$84 |

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, 2018

Run Date: August 24, 2018

| Region | Institution Name | As of Date | Quarter to Date | | | | | Year to Date | | | | |
|---|------------------------------|----------------------|---------------------------|--------------------------|-----------------------------|------------------------|------------------------------------|---------------------------|--------------------------|-----------------------------|------------------------|------------------------------------|
| | | Total Assets (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Net Worth (%) | Oper Exp/ Oper Rev (%) | Salary&Benefits/ Employees (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Net Worth (%) | Oper Exp/ Oper Rev (%) | Salary&Benefits/ Employees (\$000) |
| Asset Group C - \$251 to \$500 million in total assets | | | | | | | | | | | | |
| | Global Credit Union | \$439,408 | \$758 | 0.69% | 8.15% | 76.66% | \$68 | \$1,761 | 0.80% | 9.58% | 74.17% | \$67 |
| | Our Community Credit Union | \$382,255 | \$1,049 | 1.11% | 9.41% | 72.80% | \$64 | \$1,768 | 0.95% | 8.02% | 75.49% | \$65 |
| | Tapco Credit Union | \$367,202 | \$658 | 0.72% | 8.36% | 71.16% | \$80 | \$1,238 | 0.68% | 7.93% | 71.83% | \$81 |
| | Cascade Federal Credit Union | \$299,941 | \$639 | 0.85% | 6.98% | 59.46% | \$75 | \$1,088 | 0.73% | 5.97% | 63.87% | \$73 |
| | O Bee Credit Union | \$293,102 | \$886 | 1.23% | 15.48% | 69.79% | \$67 | \$1,610 | 1.13% | 14.32% | 70.26% | \$67 |
| | North Coast Credit Union | \$258,266 | \$756 | 1.20% | 12.14% | 68.36% | \$72 | \$1,466 | 1.18% | 11.87% | 69.49% | \$73 |
| | Average of Asset Group C | \$340,029 | \$791 | 0.97% | 10.09% | 69.71% | \$71 | \$1,489 | 0.91% | 9.62% | 70.85% | \$71 |

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

| | | | | | | | | | | | | |
|--|--|-----------|--------|---------|---------|--------|-------|---------|---------|---------|--------|-------|
| | Industrial Credit Union of Whatcom County | \$242,915 | \$305 | 0.50% | 6.81% | 82.52% | \$59 | \$701 | 0.58% | 7.86% | 80.61% | \$59 |
| | People's Community Federal Credit Union | \$210,709 | \$480 | 0.91% | 8.21% | 71.64% | \$56 | \$1,027 | 0.98% | 8.80% | 69.58% | \$55 |
| | NorthWest Plus Credit Union | \$195,229 | \$500 | 1.02% | 9.24% | 75.22% | \$75 | \$975 | 1.00% | 9.07% | 75.95% | \$74 |
| | Peninsula Community Federal Credit Union | \$181,747 | \$201 | 0.44% | 5.25% | 85.03% | \$70 | \$840 | 0.92% | 11.13% | 78.49% | \$69 |
| | Lower Valley Credit Union | \$158,353 | \$194 | 0.55% | 5.97% | 73.81% | \$48 | \$361 | 0.55% | 5.84% | 77.82% | \$48 |
| | Spokane Federal Credit Union | \$154,745 | \$157 | 0.40% | 4.19% | 81.36% | \$65 | \$438 | 0.56% | 5.88% | 77.70% | \$64 |
| | Great Northwest Federal Credit Union | \$142,858 | \$618 | 1.74% | 12.26% | 61.88% | \$53 | \$990 | 1.41% | 9.94% | 61.69% | \$53 |
| | Coulee Dam Federal Credit Union | \$140,532 | \$213 | 0.60% | 8.98% | 78.60% | \$65 | \$378 | 0.53% | 7.90% | 79.96% | \$64 |
| | Puget Sound Cooperative Credit Union | \$135,554 | \$403 | 1.20% | 14.31% | 72.71% | \$78 | \$763 | 1.16% | 13.79% | 73.14% | \$78 |
| | Community 1st Credit Union | \$112,967 | \$24 | 0.09% | 0.57% | 81.71% | \$54 | (\$2) | 0.00% | (0.02%) | 84.68% | \$56 |
| | MountainCrest Credit Union | \$101,416 | \$152 | 0.60% | 6.77% | 74.63% | \$65 | \$424 | 0.85% | 9.55% | 73.58% | \$63 |
| | Cheney Federal Credit Union | \$98,572 | \$77 | 0.31% | 2.99% | 84.67% | \$60 | \$109 | 0.22% | 2.12% | 87.10% | \$59 |
| | Tacoma Longshoremen Credit Union | \$97,718 | \$253 | 1.04% | 9.38% | 51.90% | \$102 | \$403 | 0.84% | 7.55% | 58.42% | \$102 |
| | White River Credit Union | \$78,646 | \$270 | 1.37% | 9.73% | 69.26% | \$44 | \$402 | 1.03% | 7.31% | 73.05% | \$45 |
| | Lower Columbia Longshoremen's Federal Credit Union | \$73,837 | \$134 | 0.73% | 7.10% | 80.70% | \$82 | \$239 | 0.65% | 6.38% | 82.49% | \$81 |
| | Primesource Credit Union | \$73,148 | \$135 | 0.74% | 6.30% | 75.71% | \$59 | \$162 | 0.44% | 3.81% | 77.68% | \$57 |
| | Sno Falls Credit Union | \$72,630 | \$136 | 0.75% | 10.85% | 85.56% | \$81 | \$253 | 0.71% | 10.22% | 83.80% | \$76 |
| | WCLA Credit Union | \$71,924 | \$436 | 2.50% | 21.66% | 42.38% | \$115 | \$770 | 2.29% | 19.59% | 43.12% | \$111 |
| | American Lake Credit Union | \$69,646 | (\$96) | (0.54%) | (4.34%) | 95.05% | \$73 | (\$152) | (0.43%) | (3.42%) | 95.07% | \$72 |
| | Alaska Air Group Federal Credit Union | \$69,396 | \$142 | 0.81% | 5.36% | 76.62% | \$62 | \$225 | 0.65% | 4.27% | 81.27% | \$66 |
| | Waterfront Federal Credit Union | \$68,898 | \$219 | 1.28% | 17.33% | 73.97% | \$91 | \$391 | 1.16% | 15.52% | 75.56% | \$93 |
| | Avista Corp. Credit Union | \$67,171 | \$155 | 0.92% | 6.45% | 57.45% | \$94 | \$290 | 0.87% | 6.08% | 59.81% | \$104 |
| | Strait View Credit Union | \$65,419 | \$271 | 1.66% | 15.31% | 57.66% | \$77 | \$525 | 1.61% | 15.11% | 57.04% | \$65 |
| | Granco Federal Credit Union | \$61,066 | (\$3) | (0.02%) | (0.22%) | 92.27% | \$80 | (\$23) | (0.07%) | (0.85%) | 95.17% | \$80 |
| | EvergreenDIRECT Credit Union | \$59,359 | \$133 | 0.90% | 7.98% | 78.08% | \$61 | \$171 | 0.58% | 5.14% | 82.44% | \$64 |
| | WestEdge Federal Credit Union | \$59,009 | \$87 | 0.58% | 4.09% | 74.68% | \$72 | \$197 | 0.66% | 4.66% | 75.08% | \$70 |
| | Progressions Credit Union | \$58,948 | (\$80) | (0.54%) | (5.84%) | 94.62% | \$71 | \$4 | 0.01% | 0.15% | 90.31% | \$71 |
| | Safeway Federal Credit Union | \$58,396 | \$100 | 0.69% | 3.21% | 73.47% | \$53 | \$127 | 0.44% | 2.04% | 75.87% | \$58 |
| | Sncope Credit Union | \$57,906 | \$25 | 0.17% | 2.07% | 92.72% | \$73 | \$124 | 0.43% | 5.16% | 87.13% | \$71 |
| | Nordstrom Federal Credit Union | \$54,262 | \$54 | 0.39% | 4.83% | 80.11% | \$78 | \$91 | 0.33% | 4.09% | 83.76% | \$78 |
| | Spokane Firefighters Credit Union | \$51,502 | \$109 | 0.86% | 5.24% | 70.94% | \$68 | \$199 | 0.79% | 4.81% | 73.84% | \$68 |
| | Mill Town Credit Union | \$51,070 | (\$41) | (0.32%) | (1.39%) | 79.77% | \$66 | \$2 | 0.01% | 0.03% | 77.14% | \$64 |
| | Responders Emergency Services Credit Union | \$43,628 | \$27 | 0.25% | 1.70% | 91.33% | \$62 | \$46 | 0.21% | 1.45% | 92.24% | \$61 |
| | Spokane City Credit Union | \$41,810 | \$48 | 0.46% | 4.98% | 84.97% | \$70 | \$94 | 0.45% | 4.91% | 84.55% | \$66 |
| | Tri-Cities Community Federal Credit Union | \$40,557 | \$143 | 1.42% | 12.65% | 75.22% | \$64 | \$244 | 1.22% | 10.94% | 77.97% | \$65 |
| | Generations Credit Union | \$39,777 | \$104 | 1.09% | 14.08% | 77.54% | \$56 | \$220 | 1.21% | 15.18% | 76.01% | \$55 |
| | Olympia Credit Union | \$39,210 | \$103 | 1.04% | 12.65% | 73.35% | \$53 | \$146 | 0.74% | 9.07% | 76.77% | \$52 |

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, 2018

Run Date: August 24, 2018

| Region | Institution Name | As of Date | Quarter to Date | | | | | Year to Date | | | | |
|---|--|----------------------|---------------------------|--------------------------|-----------------------------|------------------------|------------------------------------|---------------------------|--------------------------|-----------------------------|------------------------|------------------------------------|
| | | Total Assets (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Net Worth (%) | Oper Exp/ Oper Rev (%) | Salary&Benefits/ Employees (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Net Worth (%) | Oper Exp/ Oper Rev (%) | Salary&Benefits/ Employees (\$000) |
| Asset Group D - \$0 to \$250 million in total assets (continued) | | | | | | | | | | | | |
| | Calcoe Federal Credit Union | \$34,173 | (\$10) | (0.12%) | (1.40%) | 81.42% | \$59 | \$57 | 0.35% | 4.01% | 78.28% | \$55 |
| | Blue Mountain Credit Union | \$34,140 | \$87 | 1.00% | 8.79% | 75.60% | \$72 | \$174 | 0.99% | 8.78% | 74.11% | \$72 |
| | Connection Credit Union | \$28,868 | \$52 | 0.71% | 5.47% | 88.27% | \$57 | \$86 | 0.58% | 4.55% | 88.39% | \$57 |
| | Longshoremen's Local Four Federal Credit Union | \$28,540 | \$64 | 0.88% | 4.83% | 74.50% | \$94 | \$103 | 0.71% | 3.91% | 78.98% | \$94 |
| | State Highway Credit Union | \$26,505 | \$25 | 0.38% | 2.15% | 86.67% | \$63 | \$44 | 0.33% | 1.90% | 85.33% | \$63 |
| | IBEW 76 Federal Credit Union | \$24,398 | \$37 | 0.60% | 4.53% | 80.33% | \$99 | \$77 | 0.62% | 4.74% | 86.97% | \$105 |
| | Mint Valley Federal Credit Union | \$19,653 | \$32 | 0.65% | 4.76% | 81.82% | \$52 | \$57 | 0.58% | 4.26% | 84.00% | \$50 |
| | Community Healthcare Federal Credit Union | \$15,484 | \$49 | 1.24% | 13.97% | 75.23% | \$62 | \$82 | 1.03% | 11.86% | 74.46% | \$61 |
| | Newrizons Federal Credit Union | \$14,915 | \$20 | 0.52% | 5.56% | 73.08% | \$53 | \$69 | 0.90% | 9.71% | 71.36% | \$54 |
| | Mt. Rainier Federal Credit Union | \$14,417 | \$34 | 0.95% | 8.07% | 70.73% | \$64 | \$57 | 0.80% | 6.82% | 74.47% | \$63 |
| | Express Credit Union | \$12,753 | \$10 | 0.31% | 3.14% | 93.20% | \$76 | \$20 | 0.31% | 3.16% | 92.92% | \$75 |
| | Lighthouse Community Credit Union | \$12,700 | (\$198) | (6.22%) | (59.24%) | 158.99% | \$93 | (\$90) | (1.42%) | (13.24%) | 94.04% | \$93 |
| | Puget Sound Refinery Federal Credit Union | \$12,547 | \$31 | 0.98% | 8.00% | 76.24% | \$50 | \$65 | 1.02% | 8.47% | 70.59% | \$44 |
| | Tesoro Northwest Federal Credit Union | \$12,422 | \$12 | 0.39% | 1.43% | 100.00% | \$56 | \$47 | 0.77% | 2.81% | 86.34% | \$56 |
| | Spokane Media Federal Credit Union | \$11,326 | \$13 | 0.46% | 5.65% | 82.00% | \$60 | \$24 | 0.43% | 5.25% | 84.59% | \$60 |
| | Tacoma Narrows Federal Credit Union | \$8,341 | \$0 | 0.00% | 0.00% | 77.63% | \$45 | \$1 | 0.02% | 0.16% | 81.94% | \$45 |
| | PUD Federal Credit Union | \$7,924 | \$15 | 0.75% | 4.90% | 74.55% | \$69 | \$14 | 0.35% | 2.29% | 91.59% | \$93 |
| | Longshore Federal Credit Union | \$5,899 | \$5 | 0.35% | 3.98% | 83.82% | \$58 | \$16 | 0.57% | 6.43% | 85.29% | \$58 |
| | Sears Spokane Employees Federal Credit Union | \$4,112 | (\$15) | (1.45%) | (21.20%) | 141.94% | \$46 | (\$25) | (1.20%) | (17.30%) | 130.43% | \$45 |
| | Utility Employees Federal Credit Union | \$3,546 | \$5 | 0.57% | 4.03% | 76.19% | \$36 | \$10 | 0.57% | 4.05% | 75.00% | \$36 |
| | Fluke Employees Federal Credit Union | \$2,788 | \$2 | 0.29% | 1.53% | 82.61% | \$28 | \$6 | 0.43% | 2.30% | 85.11% | \$30 |
| | Average of Asset Group D | \$64,413 | \$111 | 0.51% | 4.58% | 80.41% | \$66 | \$225 | 0.59% | 5.45% | 79.83% | \$66 |

Source: SNL Financial

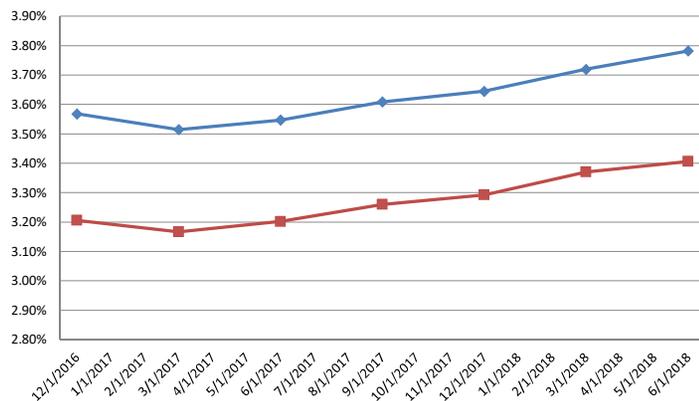
NA = data was not available.

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

Balance Sheet & Net Interest Margin

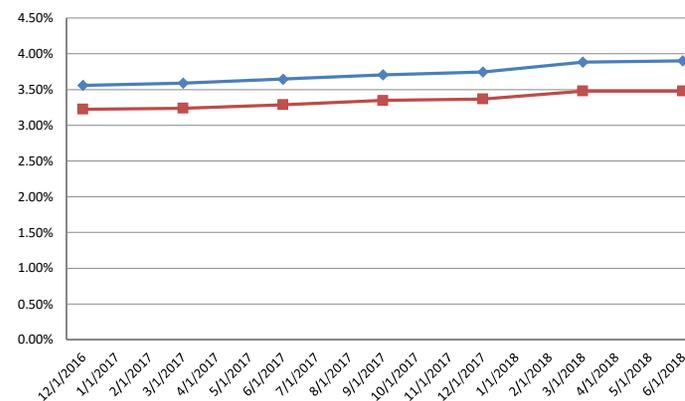
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



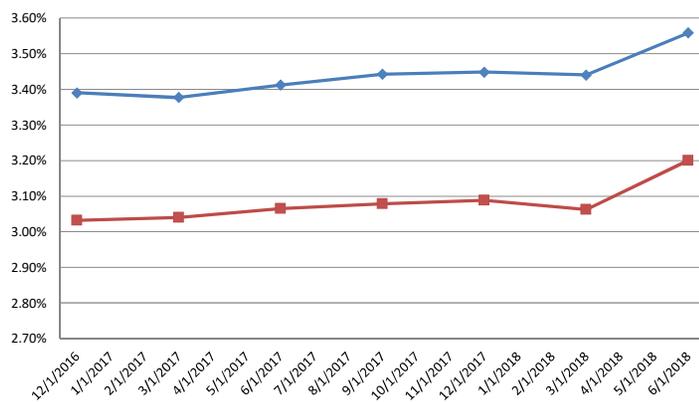
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|---------------------------------|----------|---------|---------|---------|----------|---------|---------|
| Yield on Avg Assets | 3.57% | 3.51% | 3.55% | 3.61% | 3.64% | 3.72% | 3.78% |
| Net Interest Income/ Avg Assets | 3.21%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

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



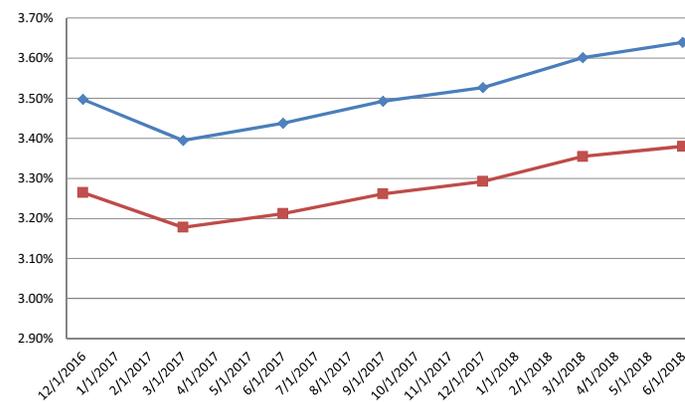
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|---------------------------------|----------|---------|---------|---------|----------|---------|---------|
| Yield on Avg Assets | 3.56% | 3.59% | 3.65% | 3.70% | 3.74% | 3.88% | 3.90% |
| Net Interest Income/ Avg Assets | 3.22%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

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



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

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



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

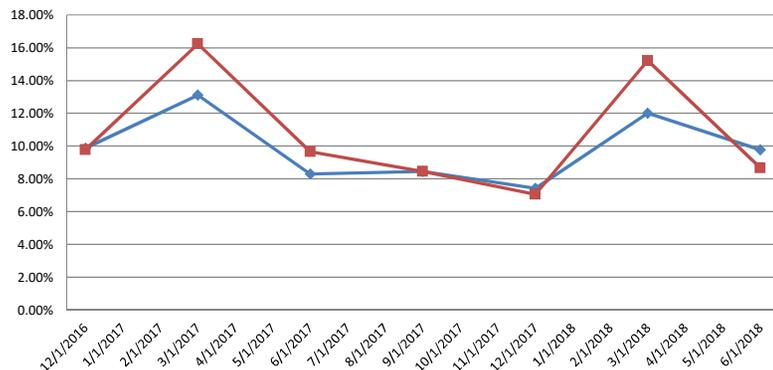
Source: SNL Financial

NA = data was not available.

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

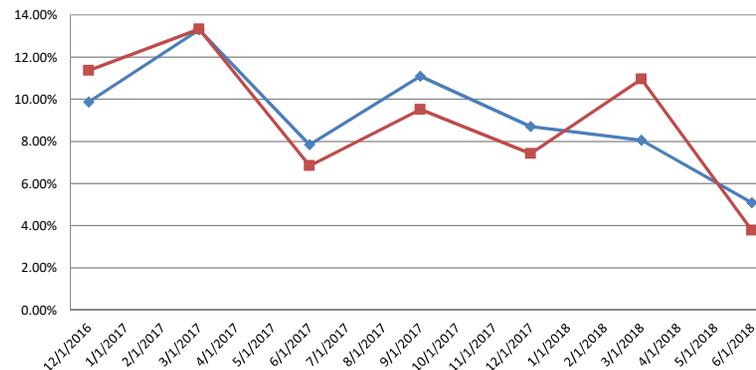
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



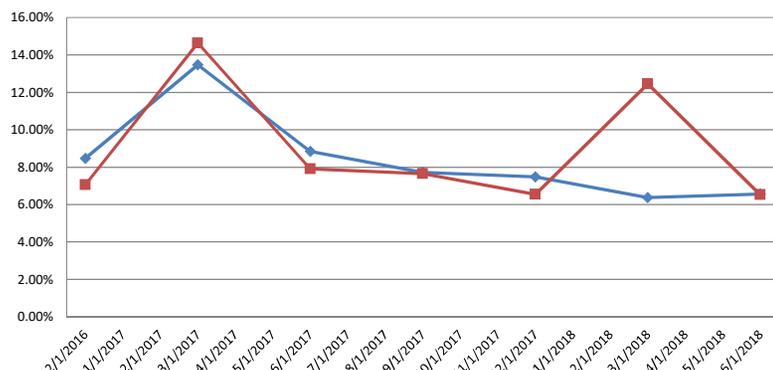
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|--------------------|----------|---------|---------|---------|----------|---------|---------|
| Asset Growth Rate | 9.87% | 13.11% | 8.30% | 8.46% | 7.42% | 12.02% | 9.77% |
| Market Growth Rate | 9.78% | 16.24% | 9.65% | 8.46%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

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



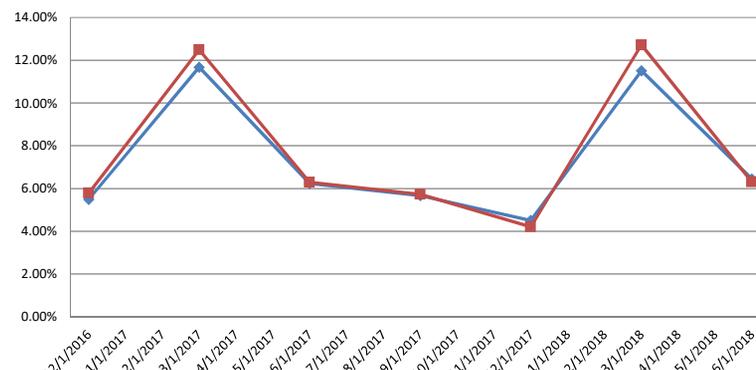
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|--------------------|----------|---------|---------|---------|----------|---------|---------|
| Asset Growth Rate | 9.87% | 13.30% | 7.85% | 11.09% | 8.71% | 8.06% | 5.09% |
| Market Growth Rate | 11.37% | 13.33% | 6.85% | 9.52%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

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



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

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



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

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, 2018

Run Date: August 24, 2018

| Region | Institution Name | As of Date | | | | | Year to Date | | | | |
|---|--|----------------------|----------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------|----------------------------------|-------------------------------------|-----------------------|------------------------|
| | | Total Assets (\$000) | Total Lns & Leases (\$000) | Total Shares & Deposits (\$000) | Total Loans/ Total Shares (%) | Assets/ FTE Employees (\$000) | Yield on Avg Assets (%) | Interest Expense/ Avg Assets (%) | Net Interest Income/ Avg Assets (%) | Asset Growth Rate (%) | Market Growth Rate (%) |
| Asset Group A - \$1 billion and over in total assets | | | | | | | | | | | |
| | Boeing Employees Credit Union | \$18,644,746 | \$12,333,484 | \$16,323,196 | 75.56% | \$9,267 | 3.33% | 0.33% | 3.00% | 9.02% | 9.37% |
| | Washington State Employees Credit Union | \$2,852,520 | \$2,305,039 | \$2,501,685 | 92.14% | \$4,557 | 4.30% | 0.27% | 4.04% | 6.31% | 6.72% |
| | Spokane Teachers Credit Union | \$2,846,203 | \$2,500,652 | \$2,281,343 | 109.61% | \$4,430 | 3.87% | 0.60% | 3.27% | 8.01% | 9.50% |
| | Numerica Credit Union | \$2,181,457 | \$1,810,291 | \$1,795,505 | 100.82% | \$3,999 | 4.46% | 0.77% | 3.70% | 12.24% | 7.98% |
| | Gesa Credit Union | \$1,951,764 | \$1,645,795 | \$1,665,833 | 98.80% | \$4,113 | 3.94% | 0.55% | 3.38% | 5.19% | 7.33% |
| | HAPO Community Credit Union | \$1,649,785 | \$1,476,351 | \$1,431,850 | 103.11% | \$4,099 | 3.86% | 0.63% | 3.22% | 7.14% | 5.66% |
| | Whatcom Educational Credit Union | \$1,552,353 | \$1,290,761 | \$1,291,372 | 99.95% | \$4,118 | 3.62% | 0.38% | 3.25% | 9.64% | 10.97% |
| | Sound Credit Union | \$1,518,675 | \$1,139,495 | \$1,304,095 | 87.38% | \$5,071 | 3.62% | 0.18% | 3.44% | 7.89% | 7.93% |
| | Columbia Credit Union | \$1,439,227 | \$1,183,544 | \$1,264,966 | 93.56% | \$5,059 | 3.56% | 0.20% | 3.36% | 19.36% | 27.27% |
| | TwinStar Credit Union | \$1,341,485 | \$1,071,749 | \$1,137,162 | 94.25% | \$3,549 | 4.29% | 0.26% | 4.03% | 13.15% | 5.00% |
| | Harborstone Credit Union | \$1,333,845 | \$1,011,907 | \$1,085,112 | 93.25% | \$5,725 | 3.52% | 0.29% | 3.23% | 14.12% | (0.29%) |
| | Inspirus Credit Union | \$1,298,692 | \$1,038,492 | \$1,114,083 | 93.21% | \$8,406 | 3.24% | 0.42% | 2.82% | 6.49% | 6.80% |
| | Kitsap Credit Union | \$1,202,426 | \$965,096 | \$1,061,798 | 90.89% | \$4,462 | 3.84% | 0.24% | 3.59% | 4.11% | 4.12% |
| | Fibre Federal Credit Union | \$1,069,392 | \$698,491 | \$924,964 | 75.52% | \$4,043 | 3.19% | 0.25% | 2.94% | 4.98% | 4.85% |
| | IQ Credit Union | \$1,042,341 | \$869,442 | \$932,679 | 93.22% | \$3,619 | 3.98% | 0.16% | 3.82% | 13.13% | 13.06% |
| | Horizon Credit Union | \$1,021,862 | \$816,050 | \$881,524 | 92.57% | \$4,386 | 3.88% | 0.48% | 3.40% | 15.59% | 12.53% |
| | Average of Asset Group A | \$2,684,173 | \$2,009,790 | \$2,312,323 | 93.37% | \$4,931 | 3.78% | 0.38% | 3.41% | 9.77% | 8.68% |
| Asset Group B - \$501 million to \$1 billion in total assets | | | | | | | | | | | |
| | Seattle Credit Union | \$857,629 | \$670,049 | \$755,190 | 88.73% | \$5,411 | 3.54% | 0.40% | 3.13% | (0.95%) | 4.03% |
| | Red Canoe Credit Union | \$760,076 | \$609,018 | \$651,856 | 93.43% | \$3,543 | 3.79% | 0.32% | 3.47% | 7.11% | 7.80% |
| | Solarity Credit Union | \$735,316 | \$579,980 | \$555,638 | 104.38% | \$4,838 | 3.74% | 0.47% | 3.27% | (4.16%) | (7.35%) |
| | America's Credit Union, A Federal Credit Union | \$613,562 | \$481,768 | \$486,848 | 98.96% | \$3,567 | 3.98% | 0.74% | 3.24% | (0.24%) | (5.95%) |
| | Salal Credit Union | \$594,700 | \$434,356 | \$490,979 | 88.47% | \$3,604 | 4.49% | 0.35% | 4.15% | 21.63% | 25.79% |
| | Qualstar Credit Union | \$592,282 | \$361,935 | \$510,633 | 70.88% | \$4,071 | 3.82% | 0.35% | 3.47% | (0.62%) | (0.93%) |
| | Verity Credit Union | \$561,350 | \$431,205 | \$466,670 | 92.40% | \$3,995 | 3.96% | 0.34% | 3.62% | 12.86% | 3.08% |
| | Average of Asset Group B | \$673,559 | \$509,759 | \$559,688 | 91.04% | \$4,147 | 3.90% | 0.42% | 3.48% | 5.09% | 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.

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 24, 2018

| Region | Institution Name | As of Date | | | | | Year to Date | | | | |
|---|--|----------------------|----------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------|----------------------------------|-------------------------------------|-----------------------|------------------------|
| | | Total Assets (\$000) | Total Lns & Leases (\$000) | Total Shares & Deposits (\$000) | Total Loans/ Total Shares (%) | Assets/ FTE Employees (\$000) | Yield on Avg Assets (%) | Interest Expense/ Avg Assets (%) | Net Interest Income/ Avg Assets (%) | Asset Growth Rate (%) | Market Growth Rate (%) |
| Asset Group C - \$251 to \$500 million in total assets | | | | | | | | | | | |
| | Global Credit Union | \$439,408 | \$356,398 | \$386,601 | 92.19% | \$3,529 | 3.75% | 0.32% | 3.45% | (4.55%) | 4.21% |
| | Our Community Credit Union | \$382,255 | \$168,180 | \$323,032 | 52.06% | \$4,045 | 3.70% | 0.40% | 3.30% | 10.83% | 12.58% |
| | Tapco Credit Union | \$367,202 | \$274,214 | \$332,069 | 82.58% | \$4,533 | 3.52% | 0.12% | 3.40% | 5.07% | 5.28% |
| | Cascade Federal Credit Union | \$299,941 | \$85,712 | \$261,789 | 32.74% | \$9,998 | 2.33% | 0.80% | 1.53% | 3.63% | 3.65% |
| | O Bee Credit Union | \$293,102 | \$259,772 | \$252,327 | 102.95% | \$3,257 | 4.26% | 0.32% | 3.94% | 12.93% | 5.43% |
| | North Coast Credit Union | \$258,266 | \$199,431 | \$221,301 | 90.12% | \$4,304 | 3.79% | 0.21% | 3.58% | 11.46% | 7.98% |
| | Average of Asset Group C | \$340,029 | \$223,951 | \$296,187 | 75.44% | \$4,944 | 3.56% | 0.36% | 3.20% | 6.56% | 6.52% |
| Asset Group D - \$0 to \$250 million in total assets | | | | | | | | | | | |
| | Industrial Credit Union of Whatcom County | \$242,915 | \$145,760 | \$221,637 | 65.77% | \$3,036 | 3.37% | 0.14% | 3.23% | 5.98% | 6.59% |
| | People's Community Federal Credit Union | \$210,709 | \$91,542 | \$186,451 | 49.10% | \$5,203 | 2.65% | 0.23% | 2.42% | 1.55% | 1.80% |
| | NorthWest Plus Credit Union | \$195,229 | \$138,514 | \$170,972 | 81.02% | \$4,154 | 3.76% | 0.15% | 3.61% | 2.88% | 2.95% |
| | Peninsula Community Federal Credit Union | \$181,747 | \$138,331 | \$165,724 | 83.47% | \$2,796 | 3.78% | 0.18% | 3.60% | 3.02% | 2.41% |
| | Lower Valley Credit Union | \$158,353 | \$121,854 | \$140,318 | 86.84% | \$2,111 | 6.52% | 0.98% | 5.55% | 63.12% | 61.08% |
| | Spokane Federal Credit Union | \$154,745 | \$104,999 | \$137,039 | 76.62% | \$3,439 | 3.37% | 0.13% | 3.24% | 0.78% | (0.31%) |
| | Great Northwest Federal Credit Union | \$142,858 | \$83,702 | \$120,966 | 69.19% | \$2,829 | 4.10% | 0.16% | 3.94% | 9.76% | 9.03% |
| | Coulee Dam Federal Credit Union | \$140,532 | \$91,947 | \$128,853 | 71.36% | \$2,677 | 4.03% | 0.08% | 3.95% | 0.79% | 1.68% |
| | Puget Sound Cooperative Credit Union | \$135,554 | \$122,989 | \$115,011 | 106.94% | \$4,756 | 3.96% | 0.41% | 3.55% | 14.71% | 14.98% |
| | Community 1st Credit Union | \$112,967 | \$66,909 | \$91,521 | 73.11% | \$3,274 | 2.77% | 0.18% | 2.60% | 4.92% | 9.10% |
| | MountainCrest Credit Union | \$101,416 | \$76,810 | \$91,197 | 84.22% | \$4,316 | 3.52% | 0.08% | 3.44% | 8.10% | 7.83% |
| | Cheney Federal Credit Union | \$98,572 | \$47,851 | \$87,117 | 54.93% | \$5,798 | 2.49% | 0.35% | 2.14% | 4.43% | 4.19% |
| | Tacoma Longshoremen Credit Union | \$97,718 | \$19,510 | \$86,558 | 22.54% | \$16,286 | 2.46% | 0.88% | 1.58% | 6.78% | 6.52% |
| | White River Credit Union | \$78,646 | \$29,924 | \$67,376 | 44.41% | \$4,033 | 2.93% | 0.08% | 2.85% | 5.37% | 5.14% |
| | Lower Columbia Longshoremen's Federal Credit Union | \$73,837 | \$39,218 | \$65,776 | 59.62% | \$4,764 | 3.16% | 0.07% | 3.09% | 4.72% | 4.54% |
| | Primesource Credit Union | \$73,148 | \$59,518 | \$62,985 | 94.50% | \$3,113 | 4.89% | 0.57% | 4.32% | 5.47% | 7.16% |
| | Sno Falls Credit Union | \$72,630 | \$57,854 | \$65,647 | 88.13% | \$3,158 | 4.07% | 0.09% | 3.97% | 17.19% | 13.87% |
| | WCLA Credit Union | \$71,924 | \$63,760 | \$55,280 | 115.34% | \$11,987 | 4.74% | 1.04% | 3.69% | 35.38% | 33.91% |
| | American Lake Credit Union | \$69,646 | \$35,303 | \$59,796 | 59.04% | \$3,572 | 3.44% | 0.33% | 3.11% | (5.47%) | (7.96%) |
| | Alaska Air Group Federal Credit Union | \$69,396 | \$35,493 | \$58,244 | 60.94% | \$4,957 | 3.08% | 0.09% | 2.98% | 9.34% | 9.88% |
| | Waterfront Federal Credit Union | \$68,898 | \$38,037 | \$62,626 | 60.74% | \$5,104 | 3.70% | 0.04% | 3.66% | 11.38% | 11.99% |
| | Avista Corp. Credit Union | \$67,171 | \$43,910 | \$57,311 | 76.62% | \$13,434 | 2.83% | 0.76% | 2.07% | 3.99% | 3.45% |
| | Strait View Credit Union | \$65,419 | \$32,007 | \$58,316 | 54.89% | \$5,689 | 3.35% | 0.16% | 3.19% | 3.07% | 1.49% |
| | Granco Federal Credit Union | \$61,066 | \$44,706 | \$55,636 | 80.35% | \$3,301 | 4.37% | 0.21% | 4.16% | (1.25%) | (0.13%) |
| | EvergreenDIRECT Credit Union | \$59,359 | \$40,044 | \$51,424 | 77.87% | \$2,581 | 4.42% | 0.30% | 4.12% | 5.68% | 6.61% |
| | WestEdge Federal Credit Union | \$59,009 | \$29,009 | \$50,226 | 57.76% | \$4,721 | 3.33% | 0.11% | 3.22% | (0.06%) | (0.64%) |
| | Progressions Credit Union | \$58,948 | \$52,117 | \$53,361 | 97.67% | \$3,684 | 4.07% | 0.27% | 3.80% | (2.86%) | (2.16%) |
| | Safeway Federal Credit Union | \$58,396 | \$27,736 | \$45,447 | 61.03% | \$5,078 | 2.79% | 0.32% | 2.46% | 1.12% | 0.74% |
| | SnoCOPE Credit Union | \$57,906 | \$40,032 | \$52,682 | 75.99% | \$4,136 | 3.46% | 0.16% | 3.29% | (0.38%) | (0.18%) |
| | Nordstrom Federal Credit Union | \$54,262 | \$22,676 | \$49,348 | 45.95% | \$4,933 | 2.86% | 0.12% | 2.73% | 16.94% | 18.25% |
| | Spokane Firefighters Credit Union | \$51,502 | \$34,608 | \$42,757 | 80.94% | \$5,722 | 2.97% | 0.45% | 2.52% | 8.19% | 8.77% |
| | Mill Town Credit Union | \$51,070 | \$36,987 | \$38,923 | 95.03% | \$3,928 | 3.82% | 0.22% | 3.59% | 0.25% | 0.67% |
| | Responders Emergency Services Credit Union | \$43,628 | \$26,651 | \$37,069 | 71.90% | \$4,848 | 2.82% | 0.38% | 2.44% | 7.09% | 8.18% |
| | Spokane City Credit Union | \$41,810 | \$31,814 | \$37,686 | 84.42% | \$4,181 | 3.63% | 0.17% | 3.47% | 7.16% | 7.12% |
| | Tri-Cities Community Federal Credit Union | \$40,557 | \$29,717 | \$35,423 | 83.89% | \$2,704 | 4.28% | 0.19% | 4.09% | 6.45% | 4.62% |
| | Generations Credit Union | \$39,777 | \$36,944 | \$34,542 | 106.95% | \$3,616 | 4.27% | 0.27% | 4.00% | 39.51% | 38.43% |
| | Olympia Credit Union | \$39,210 | \$33,591 | \$35,837 | 93.73% | \$2,530 | 3.52% | 0.12% | 3.41% | 0.15% | 1.38% |

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, 2018

Run Date: August 24, 2018

| Region | Institution Name | As of Date | | | | | Year to Date | | | | |
|---|--|----------------------|----------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------|----------------------------------|-------------------------------------|-----------------------|------------------------|
| | | Total Assets (\$000) | Total Lns & Leases (\$000) | Total Shares & Deposits (\$000) | Total Loans/ Total Shares (%) | Assets/ FTE Employees (\$000) | Yield on Avg Assets (%) | Interest Expense/ Avg Assets (%) | Net Interest Income/ Avg Assets (%) | Asset Growth Rate (%) | Market Growth Rate (%) |
| Asset Group D - \$0 to \$250 million in total assets (continued) | | | | | | | | | | | |
| | Calcoe Federal Credit Union | \$34,173 | \$27,682 | \$31,264 | 88.54% | \$2,531 | 5.12% | 0.36% | 4.77% | 19.44% | 20.99% |
| | Blue Mountain Credit Union | \$34,140 | \$24,070 | \$30,040 | 80.13% | \$4,268 | 3.87% | 0.10% | 3.77% | (5.87%) | (6.67%) |
| | Connection Credit Union | \$28,868 | \$18,595 | \$24,911 | 74.65% | \$1,991 | 4.95% | 0.07% | 4.88% | (1.19%) | (2.04%) |
| | Longshoremen's Local Four Federal Credit Union | \$28,540 | \$12,664 | \$23,235 | 54.50% | \$5,708 | 3.13% | 0.10% | 3.03% | 2.33% | 2.58% |
| | State Highway Credit Union | \$26,505 | \$15,963 | \$21,809 | 73.19% | \$4,819 | 3.08% | 0.25% | 2.82% | (1.39%) | (2.07%) |
| | IBEW 76 Federal Credit Union | \$24,398 | \$10,147 | \$21,059 | 48.18% | \$8,133 | 2.59% | 0.10% | 2.49% | (2.38%) | (3.53%) |
| | Mint Valley Federal Credit Union | \$19,653 | \$11,990 | \$16,870 | 71.07% | \$3,024 | 3.50% | 0.17% | 3.32% | 0.85% | 0.18% |
| | Community Healthcare Federal Credit Union | \$15,484 | \$7,463 | \$13,837 | 53.94% | \$3,441 | 4.16% | 0.09% | 4.06% | 0.63% | 0.70% |
| | Newrizons Federal Credit Union | \$14,915 | \$10,814 | \$13,015 | 83.09% | \$2,486 | 5.44% | 0.95% | 4.50% | (4.16%) | (5.11%) |
| | Mt. Rainier Federal Credit Union | \$14,417 | \$6,064 | \$12,690 | 47.79% | \$4,806 | 2.88% | 0.10% | 2.78% | 8.90% | 9.16% |
| | Express Credit Union | \$12,753 | \$11,141 | \$10,572 | 105.38% | \$1,275 | 5.73% | 0.53% | 5.19% | 9.98% | 8.13% |
| | Lighthouse Community Credit Union | \$12,700 | \$8,511 | \$11,370 | 74.85% | \$1,814 | 4.39% | 0.19% | 4.20% | 4.84% | 6.84% |
| | Puget Sound Refinery Federal Credit Union | \$12,547 | \$7,487 | \$10,720 | 69.84% | \$3,137 | 3.17% | 0.44% | 2.73% | (5.05%) | (11.02%) |
| | Tesoro Northwest Federal Credit Union | \$12,422 | \$7,854 | \$9,034 | 86.94% | \$3,106 | 3.72% | 0.11% | 3.60% | 4.41% | 3.70% |
| | Spokane Media Federal Credit Union | \$11,326 | \$7,919 | \$10,313 | 76.79% | \$2,832 | 3.54% | 0.18% | 3.40% | 2.41% | 2.31% |
| | Tacoma Narrows Federal Credit Union | \$8,341 | \$3,777 | \$7,066 | 53.45% | \$2,383 | 3.48% | 0.25% | 3.24% | 11.94% | 14.19% |
| | PUD Federal Credit Union | \$7,924 | \$4,697 | \$6,677 | 70.35% | \$5,283 | 2.83% | 0.18% | 2.65% | 1.86% | 2.03% |
| | Longshore Federal Credit Union | \$5,899 | \$2,930 | \$5,370 | 54.56% | \$2,360 | 3.95% | 0.04% | 3.91% | 20.69% | 21.81% |
| | Sears Spokane Employees Federal Credit Union | \$4,112 | \$1,988 | \$3,826 | 51.96% | \$2,056 | 2.26% | 0.05% | 2.21% | (3.02%) | (2.12%) |
| | Utility Employees Federal Credit Union | \$3,546 | \$1,647 | \$3,041 | 54.16% | \$3,546 | 2.32% | 0.23% | 2.09% | 1.19% | 0.79% |
| | Fluke Employees Federal Credit Union | \$2,788 | \$1,201 | \$2,262 | 53.09% | \$1,394 | 3.38% | 0.07% | 3.31% | 2.18% | 2.14% |
| | Average of Asset Group D | \$64,413 | \$40,982 | \$56,311 | 72.06% | \$4,256 | 3.64% | 0.26% | 3.38% | 6.45% | 6.31% |

Source: SNL Financial

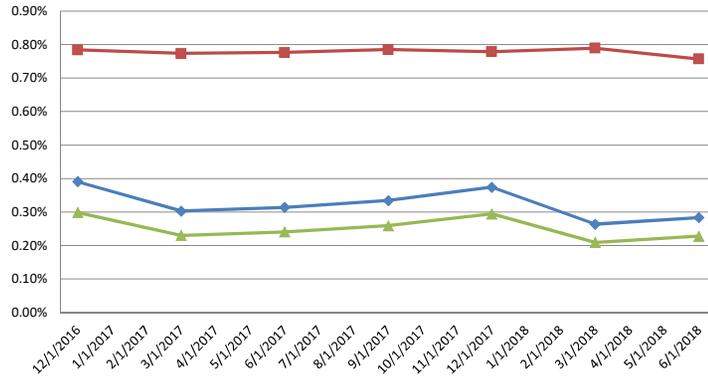
NA = data was not available.

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

Asset Quality

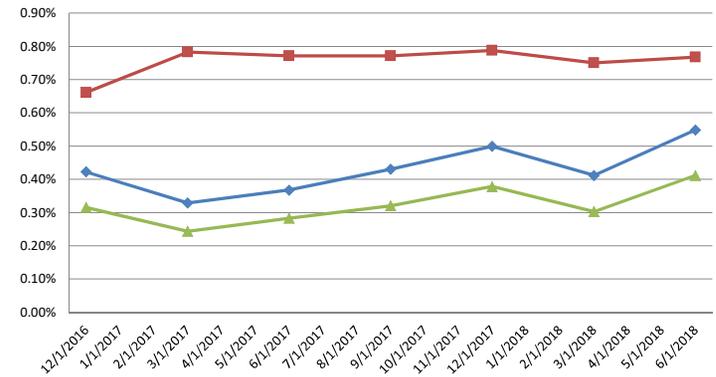
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



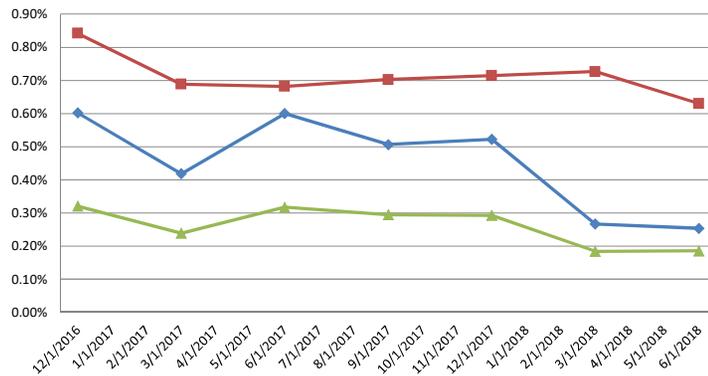
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|-------------------------------|----------|---------|---------|---------|----------|---------|---------|
| NPLs/Loans | 0.39% | 0.30% | 0.31% | 0.33% | 0.37% | 0.26% | 0.28% |
| Reserves/Loans | 0.78% | 0.77% | 0.78% | 0.79%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

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



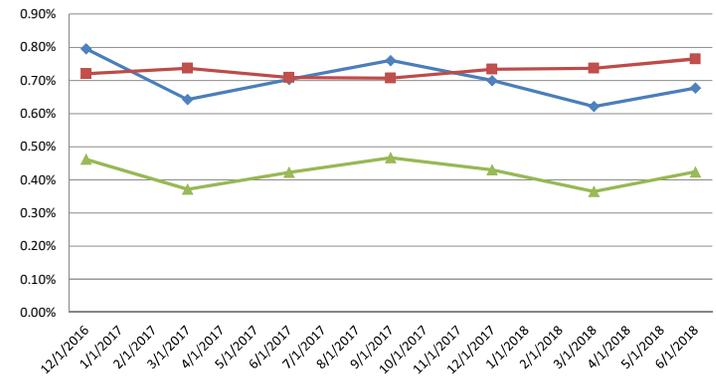
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|-------------------------------|----------|---------|---------|---------|----------|---------|---------|
| NPLs/Loans | 0.42% | 0.33% | 0.37% | 0.43% | 0.50% | 0.41% | 0.55% |
| Reserves/Loans | 0.66% | 0.78% | 0.77% | 0.77%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

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



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

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



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

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, 2018

Run Date: August 24, 2018

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

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

| | | | | | | | |
|--|--------------|----------|-------|-------|---------|-------|-------|
| Boeing Employees Credit Union | \$18,644,746 | \$28,320 | 0.23% | 0.78% | 339.64% | 1.41% | 0.15% |
| Washington State Employees Credit Union | \$2,852,520 | \$8,571 | 0.37% | 1.23% | 330.47% | 3.36% | 0.30% |
| Spokane Teachers Credit Union | \$2,846,203 | \$6,225 | 0.25% | 0.61% | 246.20% | 1.98% | 0.22% |
| Numerica Credit Union | \$2,181,457 | \$7,589 | 0.42% | 0.95% | 226.68% | 3.63% | 0.35% |
| Gesa Credit Union | \$1,951,764 | \$6,024 | 0.37% | 0.80% | 218.16% | 3.98% | 0.31% |
| HAPO Community Credit Union | \$1,649,785 | \$3,046 | 0.21% | 0.71% | 341.76% | 2.56% | 0.18% |
| Whatcom Educational Credit Union | \$1,552,353 | \$3,270 | 0.25% | 0.58% | 227.98% | 1.49% | 0.21% |
| Sound Credit Union | \$1,518,675 | \$1,101 | 0.10% | 0.67% | 695.37% | 0.80% | 0.07% |
| Columbia Credit Union | \$1,439,227 | \$2,420 | 0.20% | 0.74% | 364.26% | 1.79% | 0.17% |
| TwinStar Credit Union | \$1,341,485 | \$4,714 | 0.44% | 0.98% | 222.36% | 3.67% | 0.35% |
| Harborstone Credit Union | \$1,333,845 | \$3,890 | 0.38% | 0.74% | 191.70% | 2.75% | 0.29% |
| Inspirus Credit Union | \$1,298,692 | \$3,144 | 0.30% | 0.38% | 124.17% | 2.34% | 0.24% |
| Kitsap Credit Union | \$1,202,426 | \$2,095 | 0.22% | 0.83% | 384.58% | 1.99% | 0.17% |
| Fibre Federal Credit Union | \$1,069,392 | \$1,032 | 0.15% | 0.63% | 427.33% | 1.04% | 0.10% |
| IQ Credit Union | \$1,042,341 | \$3,766 | 0.43% | 1.02% | 235.53% | 4.17% | 0.36% |
| Horizon Credit Union | \$1,021,862 | \$1,644 | 0.20% | 0.46% | 230.47% | 1.84% | 0.16% |
| Average of Asset Group A | \$2,684,173 | \$5,428 | 0.28% | 0.76% | 300.42% | 2.43% | 0.23% |

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

| | | | | | | | |
|---|-----------|---------|-------|-------|---------|-------|-------|
| Seattle Credit Union | \$857,629 | \$3,619 | 0.54% | 0.51% | 93.95% | 5.10% | 0.42% |
| Red Canoe Credit Union | \$760,076 | \$3,001 | 0.49% | 0.55% | 111.50% | 3.60% | 0.39% |
| Solarity Credit Union | \$735,316 | \$5,658 | 0.98% | 0.59% | 60.60% | 5.99% | 0.77% |
| America's Credit Union, A Federal Credit Union | \$613,562 | \$2,250 | 0.47% | 0.95% | 204.18% | 7.48% | 0.37% |
| Salal Credit Union | \$594,700 | \$404 | 0.09% | 1.58% | NM | 0.64% | 0.07% |
| Qualstar Credit Union | \$592,282 | \$2,683 | 0.74% | 0.52% | 70.22% | 3.61% | 0.45% |
| Verity Credit Union | \$561,350 | \$2,293 | 0.53% | 0.67% | 125.99% | 4.98% | 0.41% |
| Average of Asset Group B | \$673,559 | \$2,844 | 0.55% | 0.77% | 111.07% | 4.49% | 0.41% |

Source: SNL Financial

NA = data was not available.

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

Asset Quality

June 30, 2018

Run Date: August 24, 2018

| | | As of Date | | | | | | |
|---|--|----------------------|--------------------------------------|------------------|--------------------------------------|---------------------|--------------------------|------------------------------|
| Region | Institution Name | Total Assets (\$000) | Delinquent Loans => 2 months (\$000) | NPLs / Loans (%) | Loan Loss Reserves / Gross Loans (%) | Reserves / NPLs (%) | NPAs / Equity + LLRs (%) | Delinquent Loans/ Assets (%) |
| Asset Group C - \$251 to \$500 million in total assets | | | | | | | | |
| | Global Credit Union | \$439,408 | \$1,048 | 0.29% | 0.66% | 226.15% | 3.62% | 0.24% |
| | Our Community Credit Union | \$382,255 | \$325 | 0.19% | 0.69% | 355.69% | 0.88% | 0.09% |
| | Tapco Credit Union | \$367,202 | \$1,682 | 0.61% | 1.12% | 182.52% | 5.32% | 0.46% |
| | Cascade Federal Credit Union | \$299,941 | \$89 | 0.10% | 0.22% | 213.48% | 0.31% | 0.03% |
| | O Bee Credit Union | \$293,102 | \$794 | 0.31% | 0.78% | 256.68% | 4.32% | 0.27% |
| | North Coast Credit Union | \$258,266 | \$43 | 0.02% | 0.31% | NM | 0.19% | 0.02% |
| | Average of Asset Group C | \$340,029 | \$664 | 0.25% | 0.63% | 246.90% | 2.44% | 0.19% |
| Asset Group D - \$0 to \$250 million in total assets | | | | | | | | |
| | Industrial Credit Union of Whatcom County | \$242,915 | \$164 | 0.11% | 0.69% | 614.02% | 1.13% | 0.07% |
| | People's Community Federal Credit Union | \$210,709 | \$47 | 0.05% | 0.40% | 780.85% | 0.20% | 0.02% |
| | NorthWest Plus Credit Union | \$195,229 | \$832 | 0.60% | 0.62% | 102.76% | 4.61% | 0.43% |
| | Peninsula Community Federal Credit Union | \$181,747 | \$795 | 0.57% | 0.69% | 120.63% | 5.62% | 0.44% |
| | Lower Valley Credit Union | \$158,353 | \$2,222 | 1.82% | 0.92% | 50.36% | 26.29% | 1.40% |
| | Spokane Federal Credit Union | \$154,745 | \$320 | 0.30% | 0.84% | 277.19% | 2.27% | 0.21% |
| | Great Northwest Federal Credit Union | \$142,858 | \$1,126 | 1.35% | 1.60% | 118.74% | 7.24% | 0.79% |
| | Coulee Dam Federal Credit Union | \$140,532 | \$517 | 0.56% | 0.80% | 141.97% | 5.04% | 0.37% |
| | Puget Sound Cooperative Credit Union | \$135,554 | \$373 | 0.30% | 0.12% | 41.02% | 3.21% | 0.28% |
| | Community 1st Credit Union | \$112,967 | \$1,167 | 1.74% | 0.81% | 46.36% | 7.10% | 1.03% |
| | MountainCrest Credit Union | \$101,416 | \$207 | 0.27% | 0.46% | 170.05% | 3.24% | 0.20% |
| | Cheney Federal Credit Union | \$98,572 | \$245 | 0.51% | 0.39% | 75.92% | 2.32% | 0.25% |
| | Tacoma Longshoremen Credit Union | \$97,718 | \$42 | 0.22% | 1.43% | 664.29% | 0.37% | 0.04% |
| | White River Credit Union | \$78,646 | \$133 | 0.44% | 0.62% | 140.60% | 1.16% | 0.17% |
| | Lower Columbia Longshoremen's Federal Credit Union | \$73,837 | \$400 | 1.02% | 0.18% | 17.50% | 5.21% | 0.54% |
| | Primesource Credit Union | \$73,148 | \$963 | 1.62% | 0.91% | 56.49% | 12.43% | 1.32% |
| | Sno Falls Credit Union | \$72,630 | \$123 | 0.21% | 0.31% | 145.53% | 2.47% | 0.17% |
| | WCLA Credit Union | \$71,924 | \$183 | 0.29% | 0.69% | 241.53% | 2.10% | 0.25% |
| | American Lake Credit Union | \$69,646 | \$731 | 2.07% | 1.63% | 78.93% | 8.81% | 1.05% |
| | Alaska Air Group Federal Credit Union | \$69,396 | \$13 | 0.04% | 0.30% | 815.38% | 0.12% | 0.02% |
| | Waterfront Federal Credit Union | \$68,898 | \$4 | 0.01% | 0.40% | NM | 0.08% | 0.01% |
| | Avista Corp. Credit Union | \$67,171 | \$42 | 0.10% | 0.13% | 138.10% | 0.43% | 0.06% |
| | Strait View Credit Union | \$65,419 | \$84 | 0.26% | 0.43% | 163.10% | 1.14% | 0.13% |
| | Granco Federal Credit Union | \$61,066 | \$905 | 2.02% | 0.53% | 26.30% | 17.66% | 1.48% |
| | EvergreenDIRECT Credit Union | \$59,359 | \$231 | 0.58% | 0.97% | 167.97% | 3.25% | 0.39% |
| | WestEdge Federal Credit Union | \$59,009 | \$198 | 0.68% | 0.77% | 112.12% | 2.26% | 0.34% |
| | Progressions Credit Union | \$58,948 | \$294 | 0.56% | 0.61% | 107.82% | 5.70% | 0.50% |
| | Safeway Federal Credit Union | \$58,396 | \$236 | 0.85% | 0.78% | 91.53% | 1.85% | 0.40% |
| | Snocope Credit Union | \$57,906 | \$170 | 0.42% | 0.58% | 135.88% | 3.35% | 0.29% |
| | Nordstrom Federal Credit Union | \$54,262 | \$58 | 0.26% | 0.82% | 320.69% | 1.24% | 0.11% |
| | Spokane Firefighters Credit Union | \$51,502 | \$42 | 0.12% | 0.65% | 535.71% | 0.56% | 0.08% |
| | Mill Town Credit Union | \$51,070 | \$171 | 0.46% | 1.17% | 252.63% | 1.65% | 0.33% |
| | Responders Emergency Services Credit Union | \$43,628 | \$49 | 0.18% | 0.27% | 148.98% | 0.76% | 0.11% |
| | Spokane City Credit Union | \$41,810 | \$53 | 0.17% | 0.49% | 296.23% | 1.31% | 0.13% |
| | Tri-Cities Community Federal Credit Union | \$40,557 | \$301 | 1.01% | 0.32% | 31.23% | 6.81% | 0.74% |
| | Generations Credit Union | \$39,777 | \$33 | 0.09% | 0.30% | 336.36% | 5.81% | 0.08% |
| | Olympia Credit Union | \$39,210 | \$342 | 1.02% | 0.61% | 59.94% | 10.14% | 0.87% |

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.

Asset Quality

June 30, 2018

Run Date: August 24, 2018

| Region | Institution Name | As of Date | | | | | | |
|---|--|----------------------|--------------------------------------|------------------|--------------------------------------|---------------------|--------------------------|------------------------------|
| | | Total Assets (\$000) | Delinquent Loans => 2 months (\$000) | NPLs / Loans (%) | Loan Loss Reserves / Gross Loans (%) | Reserves / NPLs (%) | NPAs / Equity + LLRs (%) | Delinquent Loans/ Assets (%) |
| Asset Group D - \$0 to \$250 million in total assets (continued) | | | | | | | | |
| | Calcoe Federal Credit Union | \$34,173 | \$196 | 0.71% | 1.25% | 176.53% | 6.13% | 0.57% |
| | Blue Mountain Credit Union | \$34,140 | \$48 | 0.20% | 1.15% | 577.08% | 1.13% | 0.14% |
| | Connection Credit Union | \$28,868 | \$250 | 1.34% | 1.96% | 146.00% | 6.46% | 0.87% |
| | Longshoremen's Local Four Federal Credit Union | \$28,540 | \$46 | 0.36% | 0.39% | 108.70% | 0.86% | 0.16% |
| | State Highway Credit Union | \$26,505 | \$7 | 0.04% | 0.50% | NM | 0.15% | 0.03% |
| | IBEW 76 Federal Credit Union | \$24,398 | \$4 | 0.04% | 0.32% | 800.00% | 0.12% | 0.02% |
| | Mint Valley Federal Credit Union | \$19,653 | \$45 | 0.38% | 1.23% | 326.67% | 1.57% | 0.23% |
| | Community Healthcare Federal Credit Union | \$15,484 | \$153 | 2.05% | 1.57% | 76.47% | 9.91% | 0.99% |
| | Newrizons Federal Credit Union | \$14,915 | \$53 | 0.49% | 1.74% | 354.72% | 3.24% | 0.36% |
| | Mt. Rainier Federal Credit Union | \$14,417 | \$26 | 0.43% | 0.71% | 165.38% | 1.49% | 0.18% |
| | Express Credit Union | \$12,753 | \$23 | 0.21% | 1.39% | 673.91% | 1.61% | 0.18% |
| | Lighthouse Community Credit Union | \$12,700 | \$195 | 2.29% | 1.84% | 80.51% | 13.98% | 1.54% |
| | Puget Sound Refinery Federal Credit Union | \$12,547 | \$56 | 0.75% | 0.15% | 19.64% | 3.55% | 0.45% |
| | Tesoro Northwest Federal Credit Union | \$12,422 | \$120 | 1.53% | 0.38% | 25.00% | 3.54% | 0.97% |
| | Spokane Media Federal Credit Union | \$11,326 | \$21 | 0.27% | 0.49% | 185.71% | 5.48% | 0.19% |
| | Tacoma Narrows Federal Credit Union | \$8,341 | \$0 | 0.00% | 0.90% | NA | 0.85% | 0.00% |
| | PUD Federal Credit Union | \$7,924 | \$0 | 0.00% | 0.43% | NA | 0.00% | 0.00% |
| | Longshore Federal Credit Union | \$5,899 | \$76 | 2.59% | 0.82% | 31.58% | 16.45% | 1.29% |
| | Sears Spokane Employees Federal Credit Union | \$4,112 | \$46 | 2.31% | 0.40% | 17.39% | 17.31% | 1.12% |
| | Utility Employees Federal Credit Union | \$3,546 | \$6 | 0.36% | 0.91% | 250.00% | 1.17% | 0.17% |
| | Fluke Employees Federal Credit Union | \$2,788 | \$0 | 0.00% | 1.58% | NA | 0.00% | 0.00% |
| | Average of Asset Group D | \$64,413 | \$262 | 0.68% | 0.76% | 219.62% | 4.48% | 0.42% |

Source: SNL Financial

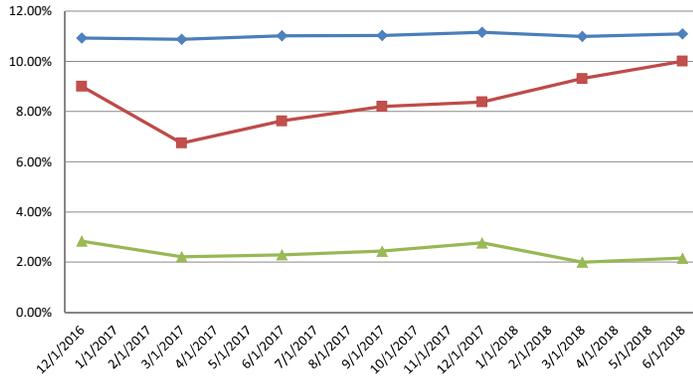
NA = data was not available.

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Net Worth

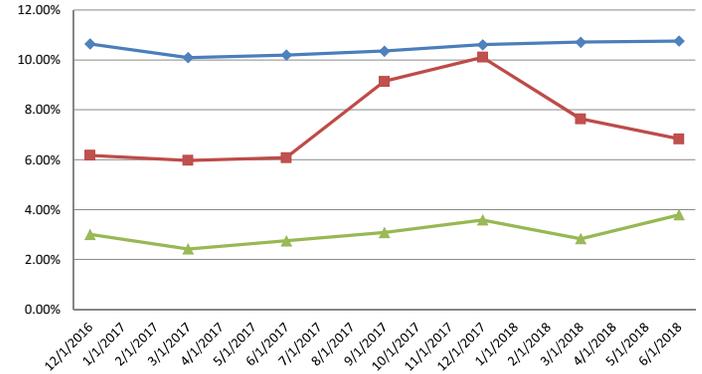
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



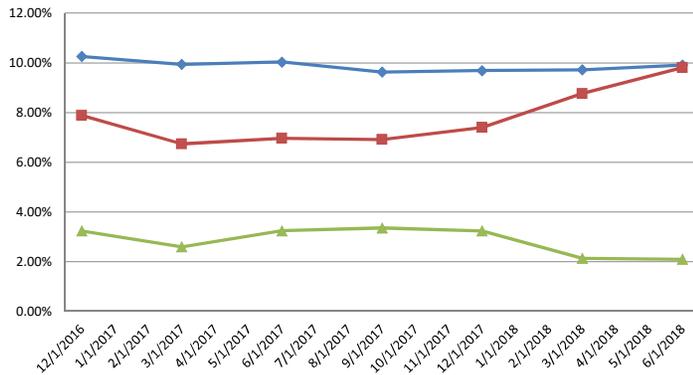
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|----------------------------------|----------|---------|---------|---------|----------|---------|---------|
| Net Worth/ Assets | 10.93% | 10.88% | 11.02% | 11.03% | 11.16% | 10.99% | 11.09% |
| Net Worth Growth (Decline) -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

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



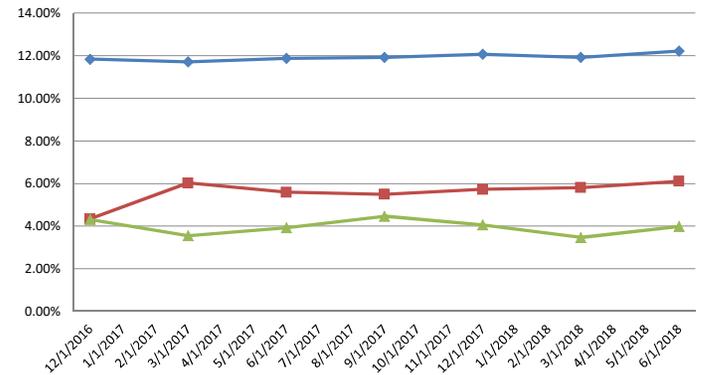
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|----------------------------------|----------|---------|---------|---------|----------|---------|---------|
| Net Worth/ Assets | 10.64% | 10.10% | 10.19% | 10.35% | 10.61% | 10.71% | 10.76% |
| Net Worth Growth (Decline) -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

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



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

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



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

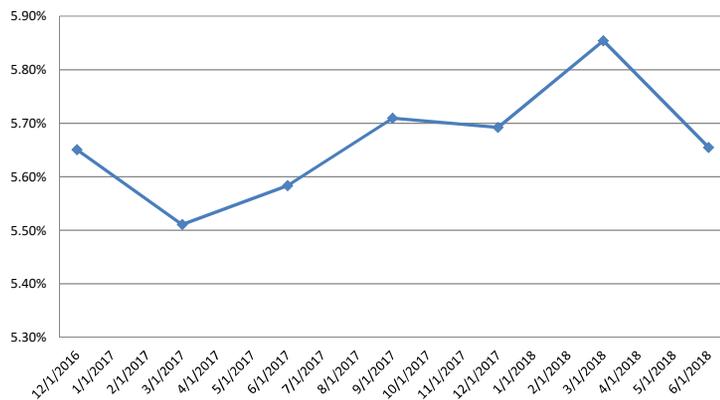
Source: SNL Financial

NA = data was not available.

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

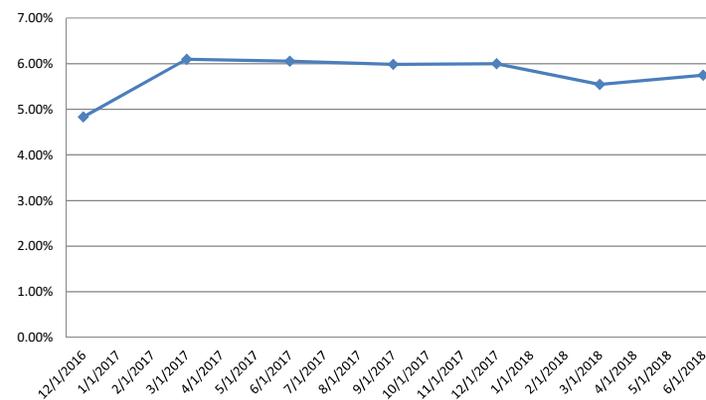
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



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

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



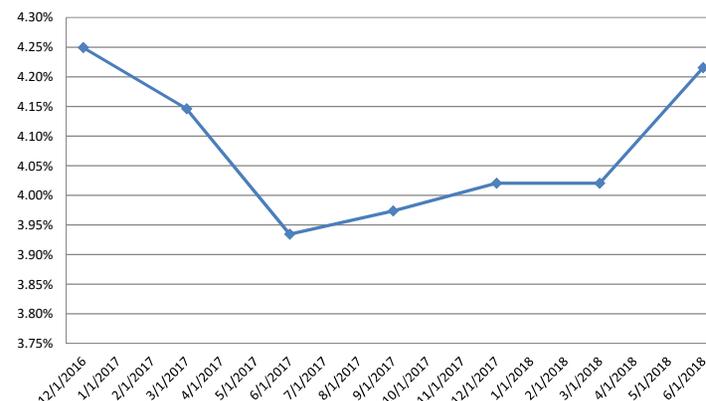
| As of Date | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|------------------------------|----------|---------|---------|---------|----------|---------|---------|
| Classified Assets/ Net Worth | 4.83% | 6.10% | 6.06% | 5.98% | 6.00% | 5.55% | 5.75% |

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



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

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



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

Source: SNL Financial

NA = data was not available.

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

Net Worth

June 30, 2018

Run Date: August 24, 2018

| | | As of Date | | | | | |
|---|--|----------------------|-------------------------|-----------------------|--------------------------------------|-------------------------------------|----------------------------------|
| Region | Institution Name | Total Assets (\$000) | Total Net Worth (\$000) | Net Worth/ Assets (%) | Net Worth Growth (Decline) - YTD (%) | Total Delinquent Lns/ Net Worth (%) | Classified Assets/ Net Worth (%) |
| Asset Group A - \$1 billion and over in total assets | | | | | | | |
| | Boeing Employees Credit Union | \$18,644,746 | \$2,090,285 | 11.21% | 13.62% | 1.35% | 4.60% |
| | Washington State Employees Credit Union | \$2,852,520 | \$303,438 | 10.64% | 8.57% | 2.82% | 9.33% |
| | Spokane Teachers Credit Union | \$2,846,203 | \$304,168 | 10.69% | 11.64% | 2.05% | 5.04% |
| | Numerica Credit Union | \$2,181,457 | \$218,719 | 10.03% | 10.41% | 3.47% | 7.87% |
| | Gesa Credit Union | \$1,951,764 | \$186,855 | 9.57% | 10.86% | 3.22% | 7.03% |
| | HAPO Community Credit Union | \$1,649,785 | \$139,421 | 8.45% | 7.53% | 2.18% | 7.47% |
| | Whatcom Educational Credit Union | \$1,552,353 | \$236,685 | 15.25% | 7.08% | 1.38% | 3.15% |
| | Sound Credit Union | \$1,518,675 | \$215,212 | 14.17% | 9.88% | 0.51% | 3.56% |
| | Columbia Credit Union | \$1,439,227 | \$161,054 | 11.19% | 9.64% | 1.50% | 5.47% |
| | TwinStar Credit Union | \$1,341,485 | \$135,196 | 10.08% | 13.59% | 3.49% | 7.75% |
| | Harborstone Credit Union | \$1,333,845 | \$150,281 | 11.27% | 7.19% | 2.59% | 4.96% |
| | Inspirus Credit Union | \$1,298,692 | \$132,111 | 10.17% | 8.14% | 2.38% | 2.96% |
| | Kitsap Credit Union | \$1,202,426 | \$131,276 | 10.92% | 7.66% | 1.60% | 6.14% |
| | Fibre Federal Credit Union | \$1,069,392 | \$136,912 | 12.80% | 7.77% | 0.75% | 3.22% |
| | IQ Credit Union | \$1,042,341 | \$103,429 | 9.92% | 16.01% | 3.64% | 8.58% |
| | Horizon Credit Union | \$1,021,862 | \$113,151 | 11.07% | 10.44% | 1.45% | 3.35% |
| | Average of Asset Group A | \$2,684,173 | \$297,387 | 11.09% | 10.00% | 2.15% | 5.66% |
| Asset Group B - \$501 million to \$1 billion in total assets | | | | | | | |
| | Seattle Credit Union | \$857,629 | \$72,377 | 8.44% | 3.40% | 5.00% | 4.70% |
| | Red Canoe Credit Union | \$760,076 | \$94,161 | 12.39% | 6.89% | 3.19% | 3.55% |
| | Solarity Credit Union | \$735,316 | \$105,296 | 14.32% | 8.86% | 5.37% | 3.26% |
| | America's Credit Union, A Federal Credit Union | \$613,562 | \$53,620 | 8.74% | 0.39% | 4.20% | 8.57% |
| | Salal Credit Union | \$594,700 | \$57,357 | 9.64% | 8.81% | 0.70% | 11.99% |
| | Qualstar Credit Union | \$592,282 | \$75,055 | 12.67% | 10.66% | 3.57% | 2.51% |
| | Verity Credit Union | \$561,350 | \$51,227 | 9.13% | 8.76% | 4.48% | 5.64% |
| | Average of Asset Group B | \$673,559 | \$72,728 | 10.76% | 6.82% | 3.79% | 5.75% |

Source: SNL Financial

NA = data was not available.

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Net Worth

June 30, 2018

Run Date: August 24, 2018

| | | As of Date | | | | | |
|---|------------------------------|----------------------|-------------------------|-----------------------|--------------------------------------|-------------------------------------|----------------------------------|
| Region | Institution Name | Total Assets (\$000) | Total Net Worth (\$000) | Net Worth/ Assets (%) | Net Worth Growth (Decline) - YTD (%) | Total Delinquent Lns/ Net Worth (%) | Classified Assets/ Net Worth (%) |
| Asset Group C - \$251 to \$500 million in total assets | | | | | | | |
| | Global Credit Union | \$439,408 | \$37,893 | 8.62% | 9.74% | 2.77% | 6.25% |
| | Our Community Credit Union | \$382,255 | \$42,873 | 11.22% | 8.60% | 0.76% | 2.70% |
| | Tapco Credit Union | \$367,202 | \$32,236 | 8.78% | 7.98% | 5.22% | 9.52% |
| | Cascade Federal Credit Union | \$299,941 | \$37,810 | 12.61% | 5.93% | 0.24% | 0.50% |
| | O Bee Credit Union | \$293,102 | \$23,332 | 7.96% | 14.82% | 3.40% | 8.73% |
| | North Coast Credit Union | \$258,266 | \$26,387 | 10.22% | 11.74% | 0.16% | 2.32% |
| | Average of Asset Group C | \$340,029 | \$33,422 | 9.90% | 9.80% | 2.09% | 5.00% |

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

| | | | | | | | |
|--|--|-----------|----------|--------|---------|--------|-------|
| | Industrial Credit Union of Whatcom County | \$242,915 | \$19,632 | 8.08% | 7.42% | 0.84% | 5.13% |
| | People's Community Federal Credit Union | \$210,709 | \$25,545 | 12.12% | 8.39% | 0.18% | 1.44% |
| | NorthWest Plus Credit Union | \$195,229 | \$22,686 | 11.62% | 8.98% | 3.67% | 3.77% |
| | Peninsula Community Federal Credit Union | \$181,747 | \$15,427 | 8.49% | 11.50% | 5.15% | 6.22% |
| | Lower Valley Credit Union | \$158,353 | \$14,308 | 9.04% | 46.07% | 15.53% | 7.82% |
| | Spokane Federal Credit Union | \$154,745 | \$15,125 | 9.77% | 5.96% | 2.12% | 5.86% |
| | Great Northwest Federal Credit Union | \$142,858 | \$20,472 | 14.33% | 10.17% | 5.50% | 6.53% |
| | Coulee Dam Federal Credit Union | \$140,532 | \$11,586 | 8.24% | 6.75% | 4.46% | 6.34% |
| | Puget Sound Cooperative Credit Union | \$135,554 | \$11,798 | 8.70% | 13.85% | 3.16% | 1.30% |
| | Community 1st Credit Union | \$112,967 | \$16,944 | 15.00% | (0.02%) | 6.89% | 3.19% |
| | MountainCrest Credit Union | \$101,416 | \$9,323 | 9.19% | 9.55% | 2.22% | 3.78% |
| | Cheney Federal Credit Union | \$98,572 | \$10,354 | 10.50% | 2.13% | 2.37% | 1.80% |
| | Tacoma Longshoremen Credit Union | \$97,718 | \$11,279 | 11.54% | 7.41% | 0.37% | 2.47% |
| | White River Credit Union | \$78,646 | \$11,237 | 14.29% | 7.42% | 1.18% | 1.66% |
| | Lower Columbia Longshoremen's Federal Credit Union | \$73,837 | \$7,614 | 10.31% | 6.51% | 5.25% | 0.92% |
| | Primesource Credit Union | \$73,148 | \$9,754 | 13.33% | 3.38% | 9.87% | 5.58% |
| | Sno Falls Credit Union | \$72,630 | \$5,080 | 6.99% | 10.48% | 2.42% | 3.52% |
| | WCLA Credit Union | \$71,924 | \$8,270 | 11.50% | 20.53% | 2.21% | 5.34% |
| | American Lake Credit Union | \$69,646 | \$8,347 | 11.98% | (3.58%) | 8.76% | 6.91% |
| | Alaska Air Group Federal Credit Union | \$69,396 | \$10,659 | 15.36% | 4.31% | 0.12% | 0.99% |
| | Waterfront Federal Credit Union | \$68,898 | \$5,685 | 8.25% | 14.77% | 0.07% | 2.67% |
| | Avista Corp. Credit Union | \$67,171 | \$9,685 | 14.42% | 6.20% | 0.43% | 0.60% |
| | Strait View Credit Union | \$65,419 | \$7,764 | 11.87% | 14.50% | 1.08% | 1.76% |
| | Granco Federal Credit Union | \$61,066 | \$6,170 | 10.10% | (0.74%) | 14.67% | 3.86% |
| | EvergreenDIRECT Credit Union | \$59,359 | \$6,927 | 11.67% | 5.03% | 3.33% | 5.60% |
| | WestEdge Federal Credit Union | \$59,009 | \$8,581 | 14.54% | 4.70% | 2.31% | 2.59% |
| | Progressions Credit Union | \$58,948 | \$5,441 | 9.23% | 0.18% | 5.40% | 5.83% |
| | Safeway Federal Credit Union | \$58,396 | \$12,517 | 21.43% | 2.05% | 1.89% | 1.73% |
| | Snocope Credit Union | \$57,906 | \$4,844 | 8.37% | 5.25% | 3.51% | 4.77% |
| | Nordstrom Federal Credit Union | \$54,262 | \$4,545 | 8.38% | 4.09% | 1.28% | 4.09% |
| | Spokane Firefighters Credit Union | \$51,502 | \$8,380 | 16.27% | 4.84% | 0.50% | 2.68% |
| | Mill Town Credit Union | \$51,070 | \$11,875 | 23.25% | 0.03% | 1.44% | 3.64% |
| | Responders Emergency Services Credit Union | \$43,628 | \$6,381 | 14.63% | 1.45% | 0.77% | 1.14% |
| | Spokane City Credit Union | \$41,810 | \$3,879 | 9.28% | 4.97% | 1.37% | 4.05% |
| | Tri-Cities Community Federal Credit Union | \$40,557 | \$4,593 | 11.32% | 11.22% | 6.55% | 2.05% |
| | Generations Credit Union | \$39,777 | \$3,006 | 7.56% | 15.79% | 1.10% | 3.69% |
| | Olympia Credit Union | \$39,210 | \$3,307 | 8.43% | 9.30% | 10.34% | 6.20% |

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, 2018

Run Date: August 24, 2018

| | | As of Date | | | | | |
|---|--|----------------------|-------------------------|-----------------------|--------------------------------------|-------------------------------------|----------------------------------|
| Region | Institution Name | Total Assets (\$000) | Total Net Worth (\$000) | Net Worth/ Assets (%) | Net Worth Growth (Decline) - YTD (%) | Total Delinquent Lns/ Net Worth (%) | Classified Assets/ Net Worth (%) |
| Asset Group D - \$0 to \$250 million in total assets (continued) | | | | | | | |
| | Calcoe Federal Credit Union | \$34,173 | \$2,874 | 8.41% | 4.05% | 6.82% | 12.04% |
| | Blue Mountain Credit Union | \$34,140 | \$4,148 | 12.15% | 8.76% | 1.16% | 6.68% |
| | Connection Credit Union | \$28,868 | \$3,829 | 13.26% | 4.60% | 6.53% | 9.53% |
| | Longshoremen's Local Four Federal Credit Union | \$28,540 | \$5,327 | 18.67% | 3.90% | 0.86% | 0.94% |
| | State Highway Credit Union | \$26,505 | \$4,658 | 17.57% | 1.91% | 0.15% | 1.72% |
| | IBEW 76 Federal Credit Union | \$24,398 | \$3,283 | 13.46% | 4.80% | 0.12% | 0.97% |
| | Mint Valley Federal Credit Union | \$19,653 | \$3,324 | 16.91% | 3.49% | 1.35% | 4.42% |
| | Community Healthcare Federal Credit Union | \$15,484 | \$1,427 | 9.22% | 12.19% | 10.72% | 8.20% |
| | Newrizons Federal Credit Union | \$14,915 | \$1,746 | 11.71% | 6.02% | 3.04% | 10.77% |
| | Mt. Rainier Federal Credit Union | \$14,417 | \$1,703 | 11.81% | 6.93% | 1.53% | 2.52% |
| | Express Credit Union | \$12,753 | \$1,278 | 10.02% | 3.34% | 1.80% | 12.13% |
| | Lighthouse Community Credit Union | \$12,700 | \$1,238 | 9.75% | (13.41%) | 15.75% | 12.68% |
| | Puget Sound Refinery Federal Credit Union | \$12,547 | \$1,565 | 12.47% | 8.81% | 3.58% | 0.70% |
| | Tesoro Northwest Federal Credit Union | \$12,422 | \$3,361 | 27.06% | 2.84% | 3.57% | 0.89% |
| | Spokane Media Federal Credit Union | \$11,326 | \$928 | 8.19% | 5.54% | 2.26% | 4.20% |
| | Tacoma Narrows Federal Credit Union | \$8,341 | \$1,262 | 15.13% | 0.16% | 0.00% | 2.69% |
| | PUD Federal Credit Union | \$7,924 | \$1,232 | 15.55% | 2.30% | 0.00% | 1.62% |
| | Longshore Federal Credit Union | \$5,899 | \$505 | 8.56% | 6.54% | 15.05% | 4.75% |
| | Sears Spokane Employees Federal Credit Union | \$4,112 | \$276 | 6.71% | (16.61%) | 16.67% | 2.90% |
| | Utility Employees Federal Credit Union | \$3,546 | \$499 | 14.07% | 4.09% | 1.20% | 3.01% |
| | Fluke Employees Federal Credit Union | \$2,788 | \$525 | 18.83% | 2.70% | 0.00% | 3.62% |
| | Average of Asset Group D | \$64,413 | \$7,310 | 12.22% | 6.10% | 3.97% | 4.22% |

Source: SNL Financial

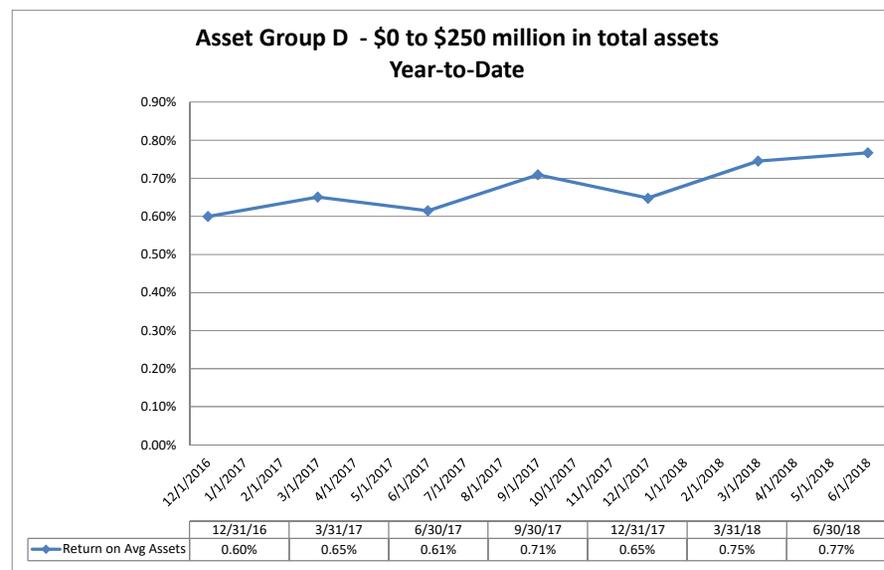
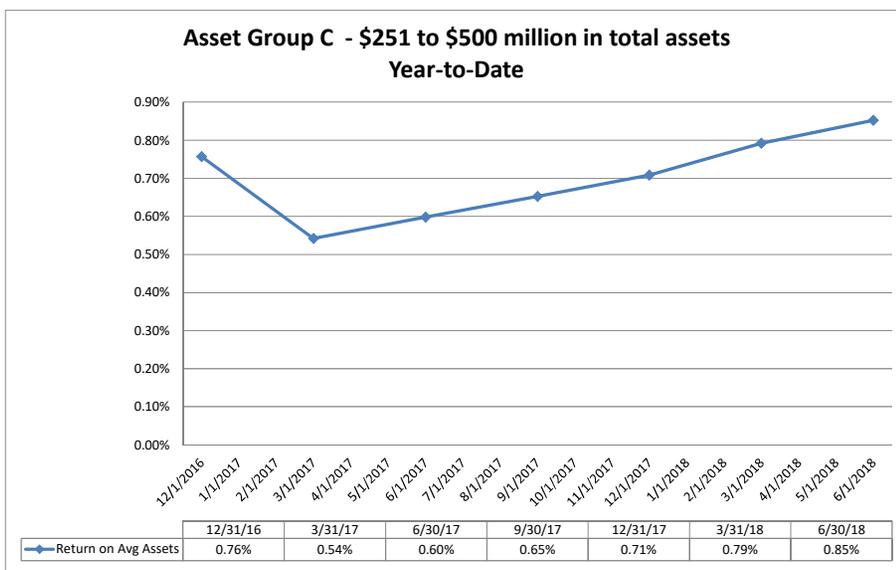
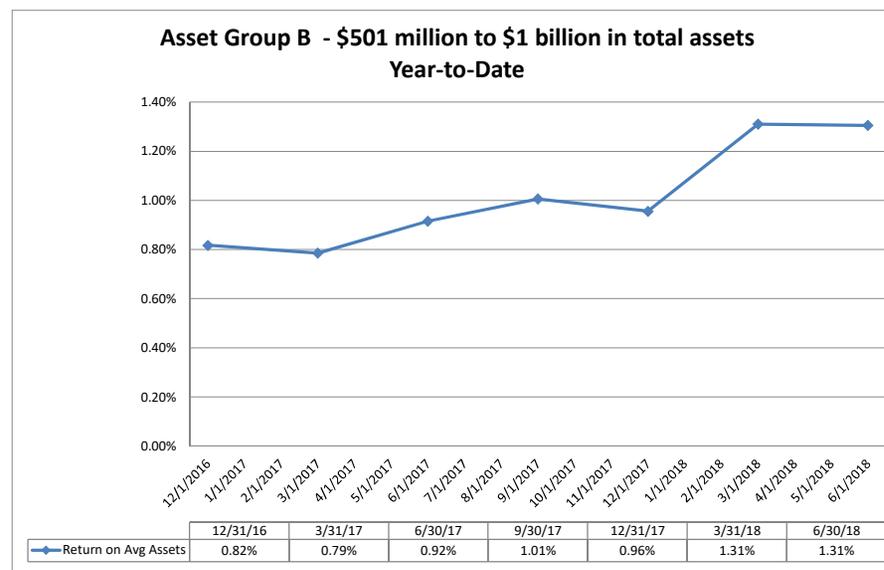
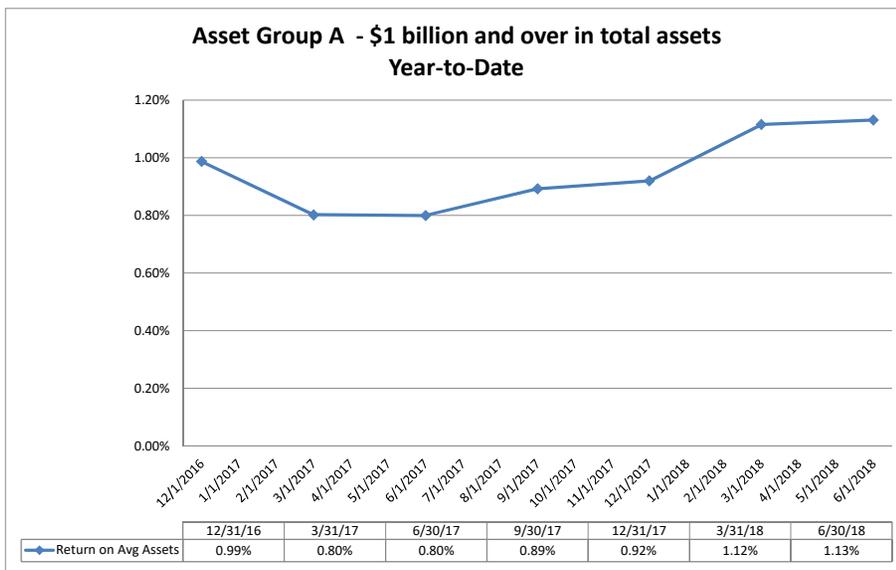
NA = data was not available.

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

Oregon

Performance Analysis

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



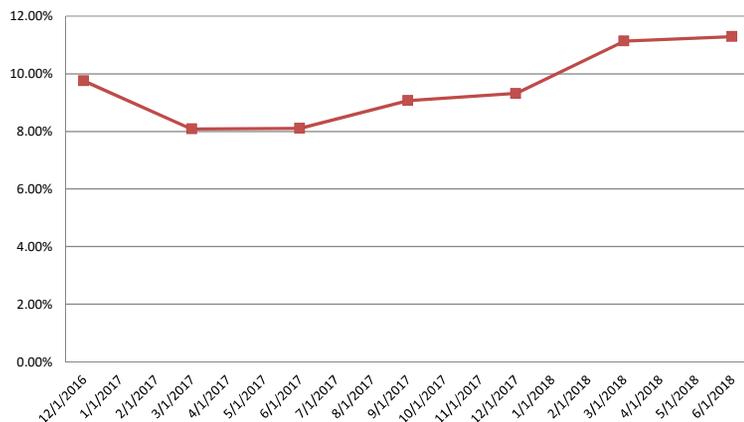
Source: SNL Financial

NA = data was not available.

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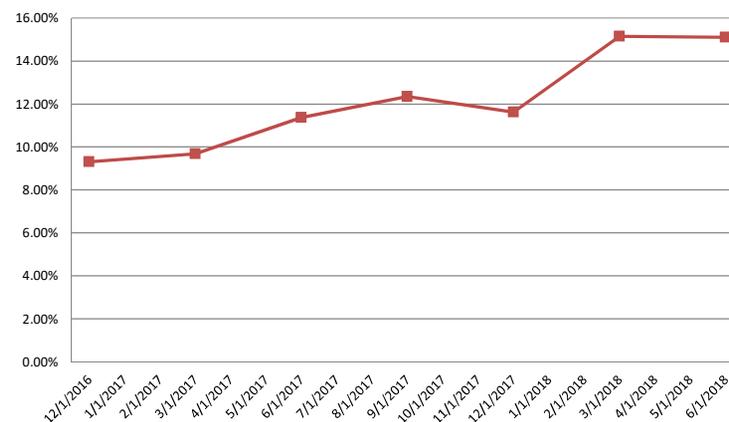
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



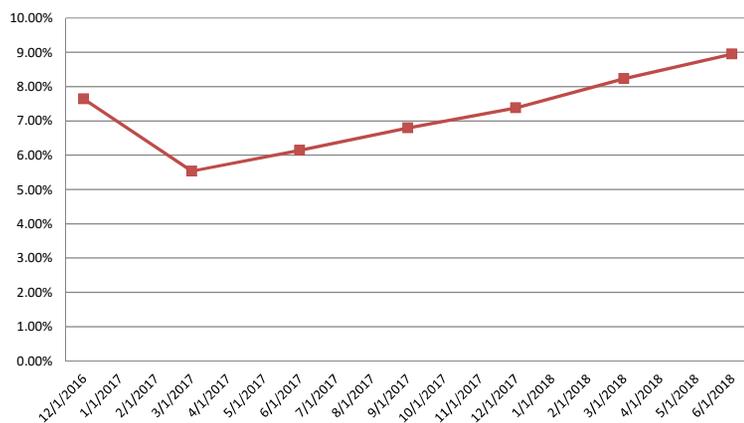
| | | | | | | | |
|-------------------------|----------|---------|---------|---------|----------|---------|---------|
| Return on Avg Net Worth | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
| | 9.75% | 8.08% | 8.10% | 9.06% | 9.32% | 11.14% | 11.28% |

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



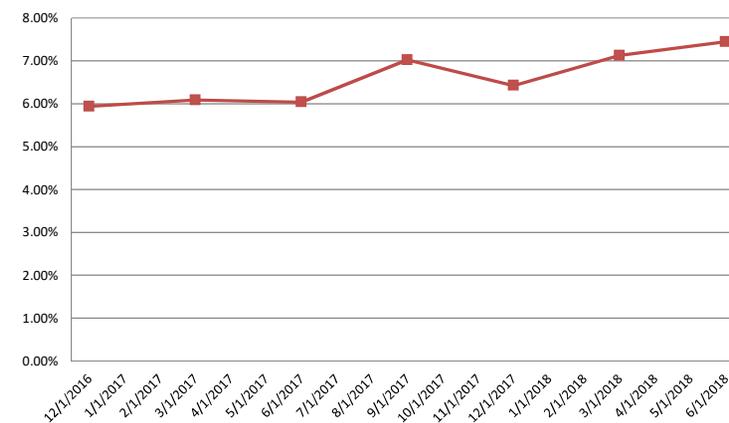
| | | | | | | | |
|-------------------------|----------|---------|---------|---------|----------|---------|---------|
| Return on Avg Net Worth | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
| | 9.31% | 9.68% | 11.37% | 12.36% | 11.62% | 15.16% | 15.11% |

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



| | | | | | | | |
|-------------------------|----------|---------|---------|---------|----------|---------|---------|
| Return on Avg Net Worth | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
| | 7.64% | 5.53% | 6.14% | 6.79% | 7.38% | 8.23% | 8.94% |

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



| | | | | | | | |
|-------------------------|----------|---------|---------|---------|----------|---------|---------|
| Return on Avg Net Worth | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
| | 5.94% | 6.09% | 6.04% | 7.02% | 6.43% | 7.13% | 7.45% |

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, 2018

Run Date: August 24, 2018

| Region | Institution Name | As of Date | Quarter to Date | | | | | Year to Date | | | | |
|---|--|----------------------|---------------------------|--------------------------|-----------------------------|------------------------|------------------------------------|---------------------------|--------------------------|-----------------------------|------------------------|------------------------------------|
| | | Total Assets (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Net Worth (%) | Oper Exp/ Oper Rev (%) | Salary&Benefits/ Employees (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Net Worth (%) | Oper Exp/ Oper Rev (%) | Salary&Benefits/ Employees (\$000) |
| Asset Group A - \$1 billion and over in total assets | | | | | | | | | | | | |
| | OnPoint Community Credit Union | \$5,401,169 | \$20,935 | 1.56% | 14.60% | 61.29% | \$100 | \$40,928 | 1.55% | 14.50% | 60.71% | \$98 |
| | Oregon Community Credit Union | \$1,723,600 | \$4,912 | 1.14% | 13.27% | 69.13% | \$86 | \$9,246 | 1.07% | 12.69% | 70.53% | \$87 |
| | SELCO Community Credit Union | \$1,617,058 | \$5,177 | 1.29% | 11.83% | 67.61% | \$81 | \$10,468 | 1.32% | 12.12% | 67.76% | \$82 |
| | Rogue Credit Union | \$1,519,018 | \$5,009 | 1.33% | 13.97% | 68.58% | \$80 | \$9,970 | 1.35% | 14.08% | 67.76% | \$78 |
| | Advantis Credit Union | \$1,401,342 | \$2,755 | 0.79% | 7.10% | 68.80% | \$84 | \$5,248 | 0.75% | 6.82% | 66.48% | \$84 |
| | Oregon State Credit Union | \$1,313,022 | \$2,966 | 0.93% | 9.17% | 67.09% | \$89 | \$5,567 | 0.89% | 8.66% | 66.52% | \$87 |
| | Northwest Community Credit Union | \$1,171,580 | \$3,994 | 1.36% | 14.26% | 69.57% | \$77 | \$7,275 | 1.24% | 13.19% | 70.27% | \$79 |
| | Unitus Community Credit Union | \$1,159,963 | \$2,683 | 0.93% | 8.74% | 78.00% | \$93 | \$5,323 | 0.93% | 8.73% | 77.27% | \$93 |
| | First Community Credit Union | \$1,102,665 | \$2,729 | 1.00% | 9.96% | 73.94% | \$68 | \$5,827 | 1.08% | 10.77% | 72.56% | \$69 |
| | Average of Asset Group A | \$1,823,269 | \$5,684 | 1.15% | 11.43% | 69.33% | \$84 | \$11,095 | 1.13% | 11.28% | 68.87% | \$84 |
| Asset Group B - \$501 million to \$1 billion in total assets | | | | | | | | | | | | |
| | Rivermark Community Credit Union | \$853,958 | \$1,784 | 0.84% | 9.00% | 72.03% | \$94 | \$3,899 | 0.92% | 9.93% | 69.81% | \$94 |
| | Marion and Polk Schools Credit Union | \$762,955 | \$3,273 | 1.75% | 21.10% | 68.31% | \$60 | \$6,141 | 1.69% | 20.29% | 68.61% | \$61 |
| | Average of Asset Group B | \$808,457 | \$2,529 | 1.30% | 15.05% | 70.17% | \$77 | \$5,020 | 1.31% | 15.11% | 69.21% | \$78 |
| Asset Group C - \$251 to \$500 million in total assets | | | | | | | | | | | | |
| | Clackamas Community Federal Credit Union | \$388,210 | \$1,494 | 1.55% | 16.37% | 68.28% | \$67 | \$2,239 | 1.18% | 12.44% | 70.49% | \$71 |
| | Oregonians Credit Union | \$310,376 | \$266 | 0.34% | 2.74% | 80.04% | \$65 | \$504 | 0.32% | 2.60% | 82.98% | \$66 |
| | Mid Oregon Federal Credit Union | \$309,725 | \$1,099 | 1.47% | 17.77% | 74.15% | \$74 | \$1,916 | 1.32% | 15.80% | 77.03% | \$71 |
| | Central Willamette Credit Union | \$307,311 | \$462 | 0.62% | 6.65% | 75.15% | \$68 | \$1,304 | 0.89% | 9.49% | 75.22% | \$66 |
| | NW Priority Credit Union | \$252,780 | \$364 | 0.58% | 4.61% | 76.11% | \$64 | \$689 | 0.55% | 4.39% | 76.75% | \$63 |
| | Average of Asset Group C | \$313,680 | \$737 | 0.91% | 9.63% | 74.75% | \$68 | \$1,330 | 0.85% | 8.94% | 76.49% | \$67 |

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 24, 2018

| Region | Institution Name | As of Date | Quarter to Date | | | | | Year to Date | | | | |
|--------|---|----------------------|---------------------------|--------------------------|-----------------------------|------------------------|------------------------------------|---------------------------|--------------------------|-----------------------------|------------------------|------------------------------------|
| | | Total Assets (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Net Worth (%) | Oper Exp/ Oper Rev (%) | Salary&Benefits/ Employees (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Net Worth (%) | Oper Exp/ Oper Rev (%) | Salary&Benefits/ Employees (\$000) |
| | Asset Group D - \$0 to \$250 million in total assets | | | | | | | | | | | |
| | Wauna Federal Credit Union | \$242,154 | \$371 | 0.61% | 7.37% | 84.98% | \$72 | \$734 | 0.61% | 7.35% | 85.18% | \$70 |
| | Consolidated Federal Credit Union | \$231,176 | \$592 | 1.01% | 7.34% | 79.64% | \$125 | \$1,025 | 0.89% | 6.41% | 81.28% | \$121 |
| | Cascade Community Federal Credit Union | \$226,350 | \$1,101 | 1.95% | 15.50% | 57.52% | \$86 | \$1,709 | 1.52% | 12.21% | 63.44% | \$81 |
| | St. Helens Community Federal Credit Union | \$222,938 | \$475 | 0.85% | 10.39% | 83.13% | \$70 | \$1,066 | 0.96% | 11.80% | 80.87% | \$70 |
| | Pacific NW Federal Credit Union | \$191,749 | \$366 | 0.77% | 8.79% | 83.26% | \$79 | \$807 | 0.86% | 9.81% | 80.85% | \$74 |
| | Pacific Crest Federal Credit Union | \$175,910 | (\$11) | (0.03%) | (0.31%) | 90.95% | \$61 | \$224 | 0.26% | 3.13% | 87.71% | \$61 |
| | Old West Federal Credit Union | \$172,381 | \$460 | 1.07% | 10.71% | 80.96% | \$68 | \$942 | 1.10% | 11.11% | 80.57% | \$69 |
| | Malheur Federal Credit Union | \$142,691 | \$313 | 0.88% | 10.16% | 77.81% | \$61 | \$545 | 0.78% | 8.88% | 80.04% | \$62 |
| | Providence Federal Credit Union | \$140,197 | \$293 | 0.84% | 6.92% | 80.78% | \$72 | \$561 | 0.81% | 6.65% | 79.35% | \$70 |
| | NW Preferred Federal Credit Union | \$125,771 | \$408 | 1.29% | 12.38% | 73.07% | \$70 | \$1,090 | 1.73% | 16.89% | 75.85% | \$71 |
| | Trailhead Federal Credit Union | \$120,079 | \$98 | 0.33% | 4.46% | 80.31% | \$73 | \$274 | 0.46% | 6.22% | 81.65% | \$68 |
| | Heritage Grove Federal Credit Union | \$119,856 | \$280 | 0.93% | 11.01% | 76.38% | \$62 | \$411 | 0.70% | 8.16% | 79.07% | \$62 |
| | Linn-Co Federal Credit Union | \$115,667 | \$216 | 0.76% | 8.11% | 72.31% | \$60 | \$361 | 0.66% | 6.83% | 72.48% | \$58 |
| | Pacific Cascade Federal Credit Union | \$112,064 | \$216 | 0.77% | 9.78% | 86.51% | \$64 | \$409 | 0.74% | 9.36% | 86.13% | \$62 |
| | Point West Credit Union | \$105,566 | (\$193) | (0.73%) | (9.42%) | 85.82% | \$71 | (\$366) | (0.70%) | (8.83%) | 87.94% | \$73 |
| | USAgencies Credit Union | \$87,636 | \$209 | 0.95% | 9.35% | 73.79% | \$75 | \$360 | 0.82% | 8.13% | 74.67% | \$79 |
| | KaiPerm Northwest Federal Credit Union | \$85,545 | \$252 | 1.15% | 10.49% | 68.94% | \$77 | \$444 | 1.03% | 9.35% | 72.21% | \$77 |
| | IBEW & United Workers Federal Credit Union | \$84,924 | \$167 | 0.79% | 10.65% | 77.63% | \$76 | \$221 | 0.53% | 7.11% | 83.87% | \$82 |
| | Valley Credit Union | \$76,862 | \$398 | 2.07% | 17.25% | 61.13% | \$77 | \$671 | 1.76% | 14.81% | 62.28% | \$72 |
| | Cascade Central Credit Union | \$69,760 | \$215 | 1.25% | 10.51% | 59.55% | \$68 | \$377 | 1.10% | 9.32% | 62.89% | \$69 |
| | Castparts Employees Federal Credit Union | \$62,883 | \$177 | 1.13% | 8.56% | 76.53% | \$64 | \$267 | 0.86% | 6.51% | 78.93% | \$64 |
| | Teamsters Council #37 Federal Credit Union | \$58,199 | \$56 | 0.38% | 2.87% | 86.28% | \$81 | \$136 | 0.47% | 3.51% | 82.71% | \$79 |
| | Benton County Schools Credit Union | \$54,851 | \$69 | 0.51% | 6.73% | 79.02% | \$72 | \$114 | 0.43% | 5.60% | 82.09% | \$70 |
| | Sunset Science Park Federal Credit Union | \$50,571 | \$216 | 1.71% | 13.38% | 58.82% | \$86 | \$421 | 1.68% | 13.26% | 59.34% | \$85 |
| | Legacy Federal Credit Union | \$46,688 | \$89 | 0.76% | 6.59% | 68.18% | \$87 | \$167 | 0.71% | 6.23% | 69.14% | \$86 |
| | Umatilla County Federal Credit Union | \$46,472 | \$71 | 0.61% | 5.09% | 62.63% | \$82 | \$142 | 0.61% | 5.11% | 63.59% | \$90 |
| | Cutting Edge Federal Credit Union | \$46,438 | \$56 | 0.48% | 4.62% | 78.27% | \$72 | \$78 | 0.34% | 3.22% | 86.10% | \$73 |
| | United Advantage Northwest Federal Credit Union | \$42,775 | \$52 | 0.49% | 5.54% | 91.36% | \$88 | \$114 | 0.55% | 6.12% | 90.33% | \$88 |
| | Klamath Public Employees Federal Credit Union | \$41,575 | \$68 | 0.66% | 7.07% | 75.62% | \$60 | \$151 | 0.73% | 7.93% | 76.92% | \$61 |
| | Portland Local 8 Federal Credit Union | \$36,054 | \$128 | 1.42% | 15.20% | 72.55% | \$84 | \$155 | 0.87% | 9.29% | 75.66% | \$92 |
| | Northwest Adventist Federal Credit Union | \$31,962 | \$38 | 0.47% | 5.22% | 85.12% | \$71 | \$95 | 0.59% | 6.57% | 79.70% | \$70 |
| | Ironworkers USA Federal Credit Union | \$31,602 | \$189 | 2.46% | 27.02% | 62.99% | \$92 | \$313 | 2.12% | 23.01% | 63.09% | \$89 |
| | EWEB Employees Federal Credit Union | \$25,308 | \$60 | 0.94% | 11.09% | 74.68% | \$50 | \$99 | 0.79% | 9.26% | 77.83% | \$49 |
| | Oregon Pioneer Federal Credit Union | \$25,103 | \$63 | 1.02% | 11.41% | 78.36% | \$87 | \$116 | 0.93% | 10.48% | 78.68% | \$79 |
| | Register Guard Federal Credit Union | \$23,842 | \$48 | 0.82% | 5.22% | 82.46% | \$58 | \$87 | 0.75% | 4.76% | 83.80% | \$55 |
| | Gateway Credit Union | \$23,220 | \$37 | 0.63% | 2.73% | 81.58% | \$76 | \$74 | 0.63% | 2.74% | 81.18% | \$74 |
| | South Coast ILWU Federal Credit Union | \$18,915 | \$34 | 0.72% | 5.76% | 78.40% | \$70 | \$68 | 0.73% | 5.80% | 79.08% | \$69 |
| | Laneco Federal Credit Union | \$16,664 | \$6 | 0.14% | 2.01% | 96.15% | \$57 | \$18 | 0.22% | 3.02% | 93.28% | \$57 |
| | IBEW/SJ Cascade Federal Credit Union | \$13,994 | \$30 | 0.86% | 8.86% | 76.57% | \$77 | \$64 | 0.92% | 9.57% | 76.72% | \$78 |
| | Machinists-Boilermakers Federal Credit Union | \$4,710 | \$1 | 0.09% | 1.07% | 100.00% | \$99 | \$8 | 0.37% | 4.31% | 93.50% | \$92 |
| | Radio Cab Credit Union | \$4,086 | \$1 | 0.10% | 0.46% | 84.00% | \$64 | \$3 | 0.14% | 0.69% | 73.68% | \$62 |
| | OPC Federal Credit Union | \$2,626 | (\$14) | (2.10%) | (14.21%) | NA | \$32 | \$2 | 0.15% | 1.02% | 88.00% | \$36 |
| | Average of Asset Group D | \$84,710 | \$183 | 0.76% | 7.47% | 77.66% | \$73 | \$347 | 0.77% | 7.45% | 78.37% | \$73 |

Source: SNL Financial

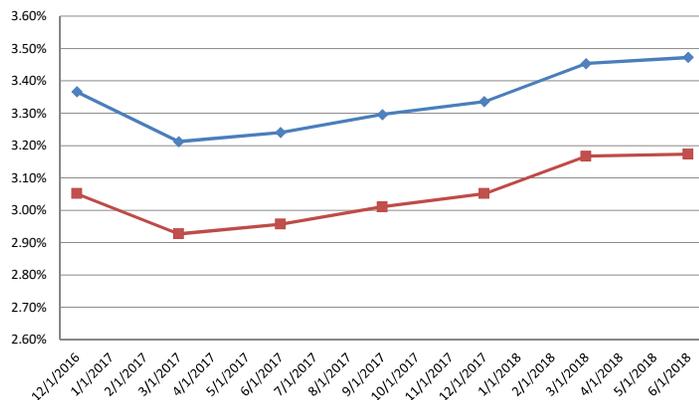
NA = data was not available.

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

Balance Sheet & Net Interest Margin

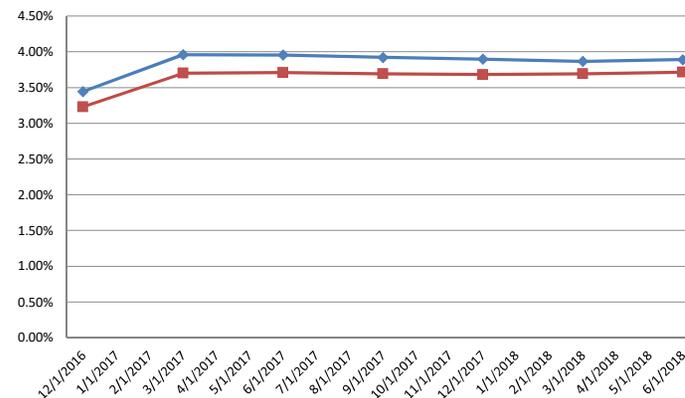
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



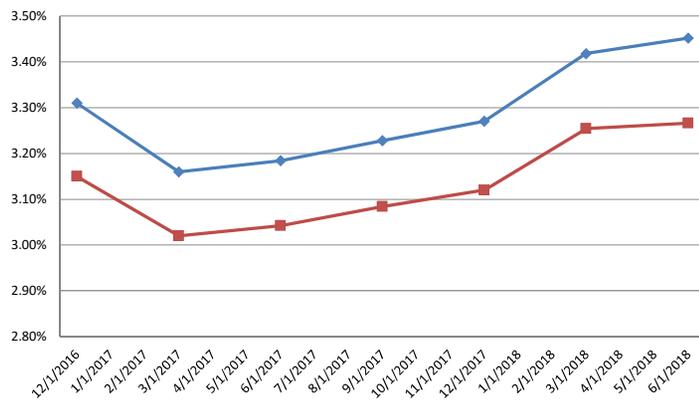
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|---------------------------------|----------|---------|---------|---------|----------|---------|---------|
| Yield on Avg Assets | 3.37% | 3.21% | 3.24% | 3.30% | 3.34% | 3.45% | 3.47% |
| Net Interest Income/ Avg Assets | 3.05%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

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



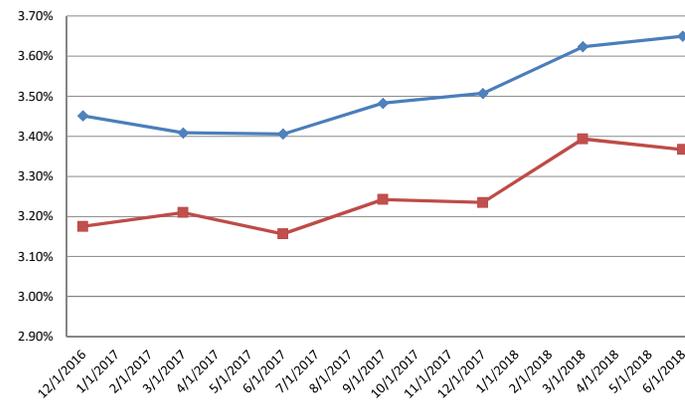
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|---------------------------------|----------|---------|---------|---------|----------|---------|---------|
| Yield on Avg Assets | 3.44% | 3.96% | 3.96% | 3.92% | 3.90% | 3.87% | 3.89% |
| Net Interest Income/ Avg Assets | 3.23%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

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



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

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



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

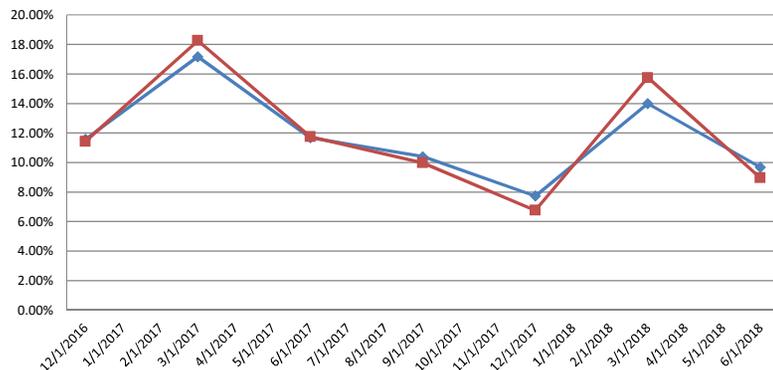
Source: SNL Financial

NA = data was not available.

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

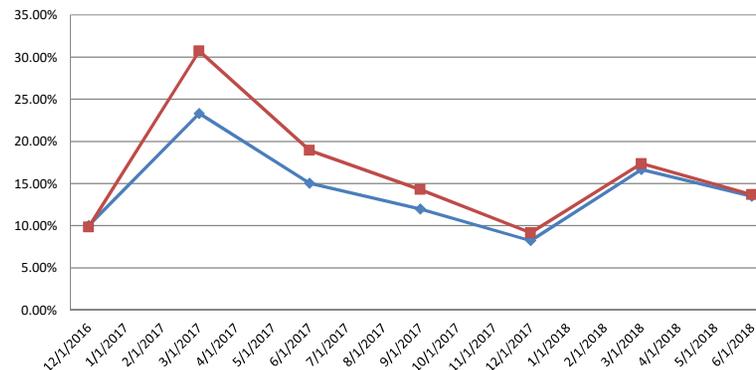
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



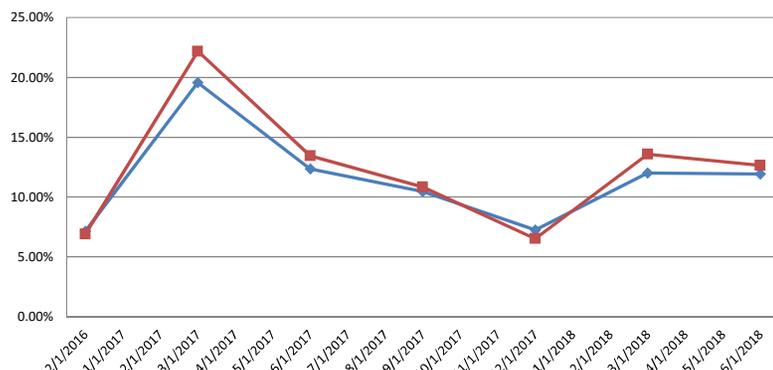
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|--------------------|----------|---------|---------|---------|----------|---------|---------|
| Asset Growth Rate | 11.58% | 17.18% | 11.68% | 10.40% | 7.72% | 14.00% | 9.68% |
| Market Growth Rate | 11.43% | 18.26% | 11.75%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

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



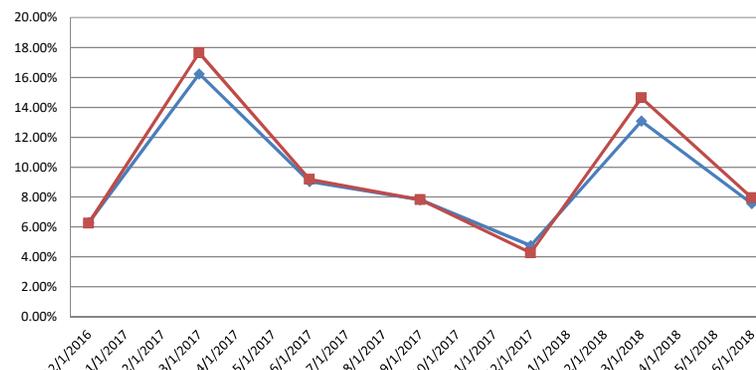
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|--------------------|----------|---------|---------|---------|----------|---------|---------|
| Asset Growth Rate | 10.02% | 23.34% | 15.03% | 11.98% | 8.23% | 16.67% | 13.50% |
| Market Growth Rate | 9.82% | 30.71% | 18.94%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

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



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

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



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

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 24, 2018

| Region | Institution Name | As of Date | | | | | Year to Date | | | | |
|---|--|----------------------|----------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------|----------------------------------|-------------------------------------|-----------------------|------------------------|
| | | Total Assets (\$000) | Total Lns & Leases (\$000) | Total Shares & Deposits (\$000) | Total Loans/ Total Shares (%) | Assets/ FTE Employees (\$000) | Yield on Avg Assets (%) | Interest Expense/ Avg Assets (%) | Net Interest Income/ Avg Assets (%) | Asset Growth Rate (%) | Market Growth Rate (%) |
| Asset Group A - \$1 billion and over in total assets | | | | | | | | | | | |
| | OnPoint Community Credit Union | \$5,401,169 | \$3,397,156 | \$4,418,540 | 76.88% | \$8,110 | 2.98% | 0.29% | 2.69% | 10.60% | 11.54% |
| | Oregon Community Credit Union | \$1,723,600 | \$1,533,004 | \$1,543,206 | 99.34% | \$4,939 | 3.49% | 0.44% | 3.05% | 4.34% | 3.33% |
| | SELCO Community Credit Union | \$1,617,058 | \$1,338,651 | \$1,428,768 | 93.69% | \$4,530 | 3.24% | 0.30% | 2.96% | 11.55% | 11.84% |
| | Rogue Credit Union | \$1,519,018 | \$1,143,002 | \$1,346,291 | 84.90% | \$3,553 | 4.40% | 0.20% | 4.20% | 13.63% | 13.85% |
| | Advantis Credit Union | \$1,401,342 | \$1,163,836 | \$1,213,970 | 95.87% | \$6,284 | 3.84% | 0.67% | 3.17% | 4.18% | 4.37% |
| | Oregon State Credit Union | \$1,313,022 | \$1,009,114 | \$1,107,397 | 91.12% | \$5,426 | 3.29% | 0.11% | 3.18% | 20.89% | 12.93% |
| | Northwest Community Credit Union | \$1,171,580 | \$996,107 | \$1,036,786 | 96.08% | \$4,125 | 4.00% | 0.36% | 3.64% | 3.35% | 3.33% |
| | Unitus Community Credit Union | \$1,159,963 | \$808,139 | \$1,021,967 | 79.08% | \$4,549 | 3.16% | 0.23% | 2.93% | 7.50% | 8.24% |
| | First Community Credit Union | \$1,102,665 | \$727,427 | \$986,687 | 73.72% | \$3,757 | 2.85% | 0.11% | 2.74% | 11.10% | 11.20% |
| | Average of Asset Group A | \$1,823,269 | \$1,346,271 | \$1,567,068 | 87.85% | \$5,030 | 3.47% | 0.30% | 3.17% | 9.68% | 8.96% |
| Asset Group B - \$501 million to \$1 billion in total assets | | | | | | | | | | | |
| | Rivermark Community Credit Union | \$853,958 | \$662,068 | \$756,602 | 87.51% | \$4,207 | 4.14% | 0.27% | 3.86% | 5.98% | 6.10% |
| | Marion and Polk Schools Credit Union | \$762,955 | \$580,858 | \$686,228 | 84.65% | \$3,153 | 3.64% | 0.07% | 3.57% | 21.02% | 21.28% |
| | Average of Asset Group B | \$808,457 | \$621,463 | \$721,415 | 86.08% | \$3,680 | 3.89% | 0.17% | 3.72% | 13.50% | 13.69% |
| Asset Group C - \$251 to \$500 million in total assets | | | | | | | | | | | |
| | Clackamas Community Federal Credit Union | \$388,210 | \$301,099 | \$347,148 | 86.74% | \$3,751 | 3.95% | 0.15% | 3.80% | 12.50% | 12.42% |
| | Oregonians Credit Union | \$310,376 | \$159,395 | \$270,002 | 59.03% | \$4,498 | 2.93% | 0.15% | 2.78% | 1.75% | 1.70% |
| | Mid Oregon Federal Credit Union | \$309,725 | \$232,448 | \$281,088 | 82.70% | \$3,037 | 4.03% | 0.03% | 3.99% | 26.67% | 26.38% |
| | Central Willamette Credit Union | \$307,311 | \$252,941 | \$269,643 | 93.81% | \$3,377 | 3.74% | 0.27% | 3.47% | 16.55% | 20.78% |
| | NW Priority Credit Union | \$252,780 | \$91,586 | \$220,111 | 41.61% | \$5,617 | 2.61% | 0.33% | 2.29% | 2.12% | 1.91% |
| | Average of Asset Group C | \$313,680 | \$207,494 | \$277,598 | 72.78% | \$4,056 | 3.45% | 0.19% | 3.27% | 11.92% | 12.64% |

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, 2018

Run Date: August 24, 2018

| Region | Institution Name | As of Date | | | | Year to Date | | | | | |
|---|---|----------------------|----------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------|----------------------------------|-------------------------------------|-----------------------|------------------------|
| | | Total Assets (\$000) | Total Lns & Leases (\$000) | Total Shares & Deposits (\$000) | Total Loans/ Total Shares (%) | Assets/ FTE Employees (\$000) | Yield on Avg Assets (%) | Interest Expense/ Avg Assets (%) | Net Interest Income/ Avg Assets (%) | Asset Growth Rate (%) | Market Growth Rate (%) |
| Asset Group D - \$0 to \$250 million in total assets | | | | | | | | | | | |
| | Wauna Federal Credit Union | \$242,154 | \$197,784 | \$210,465 | 93.97% | \$2,222 | 4.38% | 0.29% | 4.10% | (1.30%) | 6.19% |
| | Consolidated Federal Credit Union | \$231,176 | \$172,931 | \$195,546 | 88.43% | \$4,670 | 3.07% | 0.29% | 2.79% | 9.77% | 10.37% |
| | Cascade Community Federal Credit Union | \$226,350 | \$110,705 | \$196,021 | 56.48% | \$6,118 | 2.90% | 0.08% | 2.82% | 3.61% | 2.47% |
| | St. Helens Community Federal Credit Union | \$222,938 | \$183,335 | \$202,039 | 90.74% | \$3,255 | 3.85% | 0.23% | 3.62% | 4.38% | 3.57% |
| | Pacific NW Federal Credit Union | \$191,749 | \$112,540 | \$173,613 | 64.82% | \$3,652 | 3.40% | 0.05% | 3.35% | 13.22% | 13.24% |
| | Pacific Crest Federal Credit Union | \$175,910 | \$116,440 | \$159,499 | 73.00% | \$2,513 | 3.75% | 0.10% | 3.64% | 4.60% | 4.04% |
| | Old West Federal Credit Union | \$172,381 | \$125,428 | \$153,152 | 81.90% | \$2,480 | 4.86% | 0.24% | 4.63% | 3.84% | 2.43% |
| | Malheur Federal Credit Union | \$142,691 | \$97,882 | \$129,105 | 75.82% | \$2,854 | 4.06% | 0.10% | 3.96% | 15.88% | 17.30% |
| | Providence Federal Credit Union | \$140,197 | \$86,655 | \$123,100 | 70.39% | \$4,597 | 3.39% | 0.14% | 3.25% | 5.37% | 5.81% |
| | NW Preferred Federal Credit Union | \$125,771 | \$105,073 | \$111,643 | 94.12% | \$3,646 | 4.67% | 0.32% | 4.35% | 3.04% | 1.30% |
| | Trailhead Federal Credit Union | \$120,079 | \$81,301 | \$110,402 | 73.64% | \$4,141 | 3.91% | 0.48% | 3.43% | 6.36% | 6.77% |
| | Heritage Grove Federal Credit Union | \$119,856 | \$71,328 | \$109,163 | 65.34% | \$4,610 | 2.87% | 0.09% | 2.78% | 15.84% | 16.41% |
| | Linn-Co Federal Credit Union | \$115,667 | \$95,957 | \$104,042 | 92.23% | \$2,629 | 6.29% | 0.45% | 5.83% | 22.30% | 24.81% |
| | Pacific Cascade Federal Credit Union | \$112,064 | \$85,518 | \$102,085 | 83.77% | \$3,202 | 3.62% | 0.06% | 3.56% | 7.07% | 7.09% |
| | Point West Credit Union | \$105,566 | \$81,588 | \$94,777 | 86.08% | \$3,579 | 4.02% | 0.33% | 3.69% | 5.54% | 7.26% |
| | USAgencies Credit Union | \$87,636 | \$55,926 | \$78,062 | 71.64% | \$5,477 | 3.13% | 0.24% | 2.89% | 0.02% | (0.83%) |
| | KaiPerm Northwest Federal Credit Union | \$85,545 | \$43,943 | \$74,526 | 58.96% | \$6,110 | 3.28% | 0.41% | 2.87% | 9.78% | 10.15% |
| | IBEW & United Workers Federal Credit Union | \$84,924 | \$40,028 | \$78,511 | 50.98% | \$5,479 | 2.90% | 0.02% | 2.88% | 9.34% | 9.56% |
| | Valley Credit Union | \$76,862 | \$48,626 | \$66,926 | 72.66% | \$4,804 | 3.83% | 0.24% | 3.59% | 4.52% | 3.44% |
| | Cascade Central Credit Union | \$69,760 | \$30,672 | \$61,241 | 50.08% | \$6,976 | 2.80% | 0.30% | 2.50% | 7.02% | 6.64% |
| | Castparts Employees Federal Credit Union | \$62,883 | \$38,141 | \$53,646 | 71.10% | \$3,930 | 3.50% | 0.41% | 3.10% | 5.19% | 4.33% |
| | Teamsters Council #37 Federal Credit Union | \$58,199 | \$22,632 | \$50,282 | 45.01% | \$5,543 | 2.76% | 0.18% | 2.58% | 3.21% | 2.98% |
| | Benton County Schools Credit Union | \$54,851 | \$25,941 | \$50,586 | 51.28% | \$6,095 | 2.65% | 0.20% | 2.46% | 16.37% | 17.25% |
| | Sunset Science Park Federal Credit Union | \$50,571 | \$41,645 | \$43,968 | 94.72% | \$6,321 | 3.98% | 0.44% | 3.55% | 5.58% | 4.31% |
| | Legacy Federal Credit Union | \$46,688 | \$13,659 | \$41,111 | 33.22% | \$9,338 | 2.32% | 0.08% | 2.23% | (0.08%) | (0.88%) |
| | Umatilla County Federal Credit Union | \$46,472 | \$22,080 | \$40,851 | 54.05% | \$11,618 | 2.18% | 0.50% | 1.68% | 3.08% | 2.91% |
| | Cutting Edge Federal Credit Union | \$46,438 | \$33,417 | \$40,827 | 81.85% | \$3,870 | 3.83% | 0.21% | 3.62% | 12.20% | 13.11% |
| | United Advantage Northwest Federal Credit Union | \$42,775 | \$31,695 | \$38,906 | 81.47% | \$3,290 | 4.11% | 0.43% | 3.69% | 11.73% | 13.89% |
| | Klamath Public Employees Federal Credit Union | \$41,575 | \$20,776 | \$37,625 | 55.22% | \$3,960 | 2.91% | 0.04% | 2.88% | 8.15% | 8.22% |
| | Portland Local 8 Federal Credit Union | \$36,054 | \$20,106 | \$32,515 | 61.84% | \$4,507 | 4.12% | 0.25% | 3.87% | 5.65% | 5.20% |
| | Northwest Adventist Federal Credit Union | \$31,962 | \$21,392 | \$28,962 | 73.86% | \$4,262 | 3.28% | 0.05% | 3.23% | (2.34%) | (3.31%) |
| | Ironworkers USA Federal Credit Union | \$31,602 | \$26,380 | \$28,223 | 93.47% | \$4,214 | 6.02% | 0.80% | 5.22% | 34.35% | 38.73% |
| | EWEB Employees Federal Credit Union | \$25,308 | \$14,151 | \$23,088 | 61.29% | \$4,218 | 3.11% | 0.16% | 2.95% | 14.31% | 14.84% |
| | Oregon Pioneer Federal Credit Union | \$25,103 | \$12,288 | \$22,765 | 53.98% | \$4,184 | 3.77% | 0.12% | 3.65% | (1.16%) | (1.50%) |
| | Register Guard Federal Credit Union | \$23,842 | \$14,336 | \$20,091 | 71.36% | \$3,179 | 4.21% | 0.18% | 4.03% | 11.51% | 12.69% |
| | Gateway Credit Union | \$23,220 | \$14,524 | \$17,407 | 83.44% | \$3,870 | 3.41% | 0.22% | 3.19% | (1.27%) | (2.53%) |
| | South Coast ILWU Federal Credit Union | \$18,915 | \$8,725 | \$16,518 | 52.82% | \$4,203 | 3.13% | 0.10% | 3.03% | 9.01% | 9.47% |
| | Laneco Federal Credit Union | \$16,664 | \$6,763 | \$15,457 | 43.75% | \$5,555 | 2.48% | 0.06% | 2.42% | 11.83% | 12.56% |
| | IBEW/SJ Cascade Federal Credit Union | \$13,994 | \$10,631 | \$12,290 | 86.50% | \$3,499 | 4.09% | 0.16% | 3.93% | 3.58% | 6.54% |
| | Machinists-Boilermakers Federal Credit Union | \$4,710 | \$3,468 | \$4,335 | 80.00% | \$3,140 | 5.24% | 0.09% | 5.20% | 29.92% | 32.63% |
| | Radio Cab Credit Union | \$4,086 | \$1,237 | \$3,206 | 38.58% | \$4,086 | 3.29% | 0.67% | 2.62% | (16.40%) | (20.54%) |
| | OPC Federal Credit Union | \$2,626 | \$1,674 | \$2,210 | 75.75% | \$5,252 | 3.92% | 2.11% | 1.73% | 3.41% | 4.44% |
| | Average of Asset Group D | \$84,710 | \$55,936 | \$75,209 | 69.99% | \$4,551 | 3.65% | 0.28% | 3.37% | 7.57% | 7.94% |

Source: SNL Financial

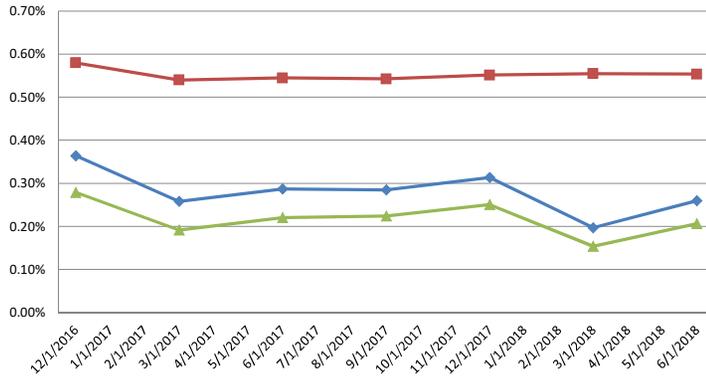
NA = data was not available.

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

Asset Quality

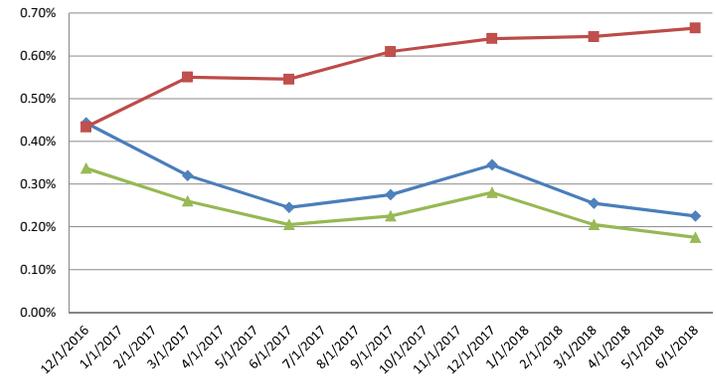
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



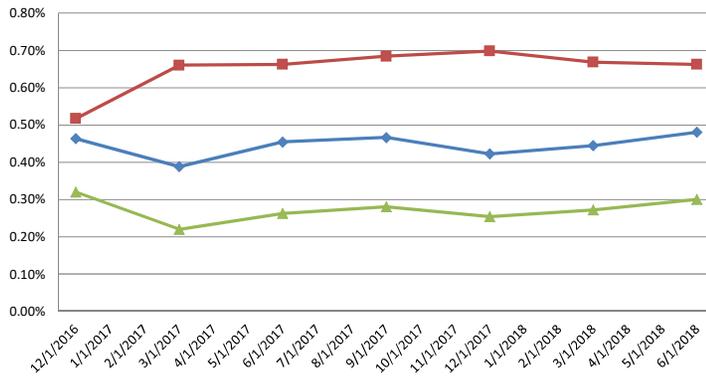
| | | | | | | | |
|-------------------------------|-------|-------|-------|-------|-------|-------|-------|
| NPLs/Loans | 0.36% | 0.26% | 0.29% | 0.28% | 0.31% | 0.20% | 0.26% |
| Reserves/Loans | 0.58% | 0.54% | 0.54% | 0.54% | 0.55% | 0.55% | 0.55% |
| Delinquent Loans/Total Assets | 0.28% | 0.19% | 0.22% | 0.22% | 0.25% | 0.15% | 0.21% |

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



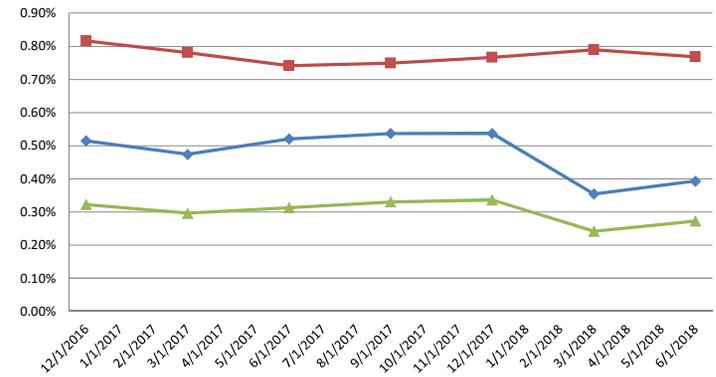
| | | | | | | | |
|-------------------------------|-------|-------|-------|-------|-------|-------|-------|
| NPLs/Loans | 0.44% | 0.32% | 0.25% | 0.28% | 0.35% | 0.26% | 0.23% |
| Reserves/Loans | 0.43% | 0.55% | 0.55% | 0.61% | 0.64% | 0.65% | 0.67% |
| Delinquent Loans/Total Assets | 0.34% | 0.26% | 0.21% | 0.23% | 0.28% | 0.21% | 0.18% |

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



| | | | | | | | |
|-------------------------------|-------|-------|-------|-------|-------|-------|-------|
| NPLs/Loans | 0.46% | 0.39% | 0.45% | 0.47% | 0.42% | 0.44% | 0.48% |
| Reserves/Loans | 0.52% | 0.66% | 0.66% | 0.68% | 0.70% | 0.67% | 0.66% |
| Delinquent Loans/Total Assets | 0.32% | 0.22% | 0.26% | 0.28% | 0.25% | 0.27% | 0.30% |

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



| | | | | | | | |
|-------------------------------|-------|-------|-------|-------|-------|-------|-------|
| NPLs/Loans | 0.51% | 0.47% | 0.52% | 0.54% | 0.54% | 0.35% | 0.39% |
| Reserves/Loans | 0.82% | 0.78% | 0.74% | 0.75% | 0.77% | 0.79% | 0.77% |
| Delinquent Loans/Total Assets | 0.32% | 0.30% | 0.31% | 0.33% | 0.34% | 0.24% | 0.27% |

Source: SNL Financial

NA = data was not available.

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

Asset Quality

June 30, 2018

Run Date: August 24, 2018

| Region | Institution Name | As of Date | | | | | | |
|---|---|----------------------|--------------------------------------|------------------|--------------------------------------|---------------------|--------------------------|------------------------------|
| | | Total Assets (\$000) | Delinquent Loans => 2 months (\$000) | NPLs / Loans (%) | Loan Loss Reserves / Gross Loans (%) | Reserves / NPLs (%) | NPAs / Equity + LLRs (%) | Delinquent Loans/ Assets (%) |
| Asset Group A - \$1 billion and over in total assets | | | | | | | | |
| | OnPoint Community Credit Union | \$5,401,169 | \$5,111 | 0.15% | 0.31% | 208.69% | 0.88% | 0.09% |
| | Oregon Community Credit Union | \$1,723,600 | \$4,427 | 0.29% | 0.54% | 187.98% | 3.42% | 0.26% |
| | SELCO Community Credit Union | \$1,617,058 | \$2,055 | 0.15% | 0.51% | 333.67% | 1.40% | 0.13% |
| | Rogue Credit Union | \$1,519,018 | \$3,579 | 0.31% | 0.85% | 271.28% | 2.84% | 0.24% |
| | Advantis Credit Union | \$1,401,342 | \$5,370 | 0.46% | 0.73% | 159.26% | 3.45% | 0.38% |
| | Oregon State Credit Union | \$1,313,022 | \$3,045 | 0.30% | 0.43% | 143.32% | 2.88% | 0.23% |
| | Northwest Community Credit Union | \$1,171,580 | \$3,350 | 0.34% | 0.57% | 168.12% | 3.37% | 0.29% |
| | Unitus Community Credit Union | \$1,159,963 | \$1,828 | 0.23% | 0.85% | 375.82% | 1.66% | 0.16% |
| | First Community Credit Union | \$1,102,665 | \$717 | 0.10% | 0.19% | 188.56% | 0.73% | 0.07% |
| | Average of Asset Group A | \$1,823,269 | \$3,276 | 0.26% | 0.55% | 226.30% | 2.29% | 0.21% |
| Asset Group B - \$501 million to \$1 billion in total assets | | | | | | | | |
| | Rivermark Community Credit Union | \$853,958 | \$1,521 | 0.23% | 0.96% | 419.72% | 2.48% | 0.18% |
| | Marion and Polk Schools Credit Union | \$762,955 | \$1,277 | 0.22% | 0.37% | 169.30% | 2.12% | 0.17% |
| | Average of Asset Group B | \$808,457 | \$1,399 | 0.23% | 0.67% | 294.51% | 2.30% | 0.18% |
| Asset Group C - \$251 to \$500 million in total assets | | | | | | | | |
| | Clackamas Community Federal Credit Union | \$388,210 | \$817 | 0.27% | 0.55% | 203.43% | 2.48% | 0.21% |
| | Oregonians Credit Union | \$310,376 | \$1,283 | 0.80% | 0.31% | 38.74% | 3.25% | 0.41% |
| | Mid Oregon Federal Credit Union | \$309,725 | \$491 | 0.21% | 0.62% | 293.28% | 2.29% | 0.16% |
| | Central Willamette Credit Union | \$307,311 | \$1,678 | 0.66% | 0.63% | 95.35% | 6.50% | 0.55% |
| | NW Priority Credit Union | \$252,780 | \$419 | 0.46% | 1.20% | 262.29% | 1.28% | 0.17% |
| | Average of Asset Group C | \$313,680 | \$938 | 0.48% | 0.66% | 178.62% | 3.16% | 0.30% |

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, 2018

Run Date: August 24, 2018

| Region | Institution Name | As of Date | | | | | | |
|---|---|----------------------|--------------------------------------|------------------|--------------------------------------|---------------------|--------------------------|------------------------------|
| | | Total Assets (\$000) | Delinquent Loans => 2 months (\$000) | NPLs / Loans (%) | Loan Loss Reserves / Gross Loans (%) | Reserves / NPLs (%) | NPAs / Equity + LLRs (%) | Delinquent Loans/ Assets (%) |
| Asset Group D - \$0 to \$250 million in total assets | | | | | | | | |
| | Wauna Federal Credit Union | \$242,154 | \$648 | 0.33% | 0.52% | 158.80% | 4.79% | 0.27% |
| | Consolidated Federal Credit Union | \$231,176 | \$44 | 0.03% | 0.60% | NM | 0.13% | 0.02% |
| | Cascade Community Federal Credit Union | \$226,350 | \$31 | 0.03% | 0.07% | 258.06% | 0.11% | 0.01% |
| | St. Helens Community Federal Credit Union | \$222,938 | \$117 | 0.06% | 0.60% | 935.90% | 0.77% | 0.05% |
| | Pacific NW Federal Credit Union | \$191,749 | \$1,128 | 1.00% | 0.39% | 39.36% | 9.05% | 0.59% |
| | Pacific Crest Federal Credit Union | \$175,910 | \$266 | 0.23% | 0.87% | 380.08% | 2.39% | 0.15% |
| | Old West Federal Credit Union | \$172,381 | \$1,435 | 1.14% | 0.31% | 26.83% | 13.04% | 0.83% |
| | Malheur Federal Credit Union | \$142,691 | \$1,061 | 1.08% | 0.68% | 62.30% | 9.76% | 0.74% |
| | Providence Federal Credit Union | \$140,197 | \$215 | 0.25% | 0.28% | 112.56% | 1.25% | 0.15% |
| | NW Preferred Federal Credit Union | \$125,771 | \$236 | 0.22% | 0.95% | 421.19% | 1.77% | 0.19% |
| | Trailhead Federal Credit Union | \$120,079 | \$651 | 0.80% | 0.65% | 81.72% | 7.36% | 0.54% |
| | Heritage Grove Federal Credit Union | \$119,856 | \$396 | 0.56% | 0.31% | 56.57% | 4.38% | 0.33% |
| | Linn-Co Federal Credit Union | \$115,667 | \$1,788 | 1.86% | 1.71% | 91.67% | 14.52% | 1.55% |
| | Pacific Cascade Federal Credit Union | \$112,064 | \$417 | 0.49% | 0.25% | 52.28% | 4.55% | 0.37% |
| | Point West Credit Union | \$105,566 | \$570 | 0.70% | 1.39% | 199.12% | 9.47% | 0.54% |
| | USAgencies Credit Union | \$87,636 | \$144 | 0.26% | 0.25% | 98.61% | 1.57% | 0.16% |
| | KaiPerm Northwest Federal Credit Union | \$85,545 | \$104 | 0.24% | 1.72% | 728.85% | 0.99% | 0.12% |
| | IBEW & United Workers Federal Credit Union | \$84,924 | \$136 | 0.34% | 0.23% | 69.12% | 2.11% | 0.16% |
| | Valley Credit Union | \$76,862 | \$297 | 0.61% | 0.96% | 156.57% | 3.00% | 0.39% |
| | Cascade Central Credit Union | \$69,760 | \$19 | 0.06% | 0.42% | 673.68% | 0.23% | 0.03% |
| | Castparts Employees Federal Credit Union | \$62,883 | \$112 | 0.29% | 0.76% | 257.14% | 3.48% | 0.18% |
| | Teamsters Council #37 Federal Credit Union | \$58,199 | \$72 | 0.32% | 0.28% | 87.50% | 1.01% | 0.12% |
| | Benton County Schools Credit Union | \$54,851 | \$18 | 0.07% | 0.11% | 161.11% | 0.43% | 0.03% |
| | Sunset Science Park Federal Credit Union | \$50,571 | \$26 | 0.06% | 0.24% | 384.62% | 0.39% | 0.05% |
| | Legacy Federal Credit Union | \$46,688 | \$0 | 0.00% | 0.86% | NA | 0.00% | 0.00% |
| | Umatilla County Federal Credit Union | \$46,472 | \$0 | 0.00% | 0.23% | NA | 0.00% | 0.00% |
| | Cutting Edge Federal Credit Union | \$46,438 | \$367 | 1.10% | 0.34% | 31.34% | 7.41% | 0.79% |
| | United Advantage Northwest Federal Credit Union | \$42,775 | \$150 | 0.47% | 1.02% | 216.00% | 3.65% | 0.35% |
| | Klamath Public Employees Federal Credit Union | \$41,575 | \$5 | 0.02% | 0.18% | 740.00% | 0.13% | 0.01% |
| | Portland Local 8 Federal Credit Union | \$36,054 | \$35 | 0.17% | 0.30% | 171.43% | 1.00% | 0.10% |
| | Northwest Adventist Federal Credit Union | \$31,962 | \$133 | 0.62% | 0.39% | 63.16% | 4.41% | 0.42% |
| | Ironworkers USA Federal Credit Union | \$31,602 | \$354 | 1.34% | 0.80% | 59.60% | 12.83% | 1.12% |
| | EWEB Employees Federal Credit Union | \$25,308 | \$19 | 0.13% | 0.14% | 105.26% | 0.86% | 0.08% |
| | Oregon Pioneer Federal Credit Union | \$25,103 | \$31 | 0.25% | 0.29% | 116.13% | 1.38% | 0.12% |
| | Register Guard Federal Credit Union | \$23,842 | \$24 | 0.17% | 4.81% | NM | 0.55% | 0.10% |
| | Gateway Credit Union | \$23,220 | \$31 | 0.21% | 0.30% | 138.71% | 0.57% | 0.13% |
| | South Coast ILWU Federal Credit Union | \$18,915 | \$6 | 0.07% | 0.13% | 183.33% | 0.25% | 0.03% |
| | Laneco Federal Credit Union | \$16,664 | \$14 | 0.21% | 0.15% | 71.43% | 1.16% | 0.08% |
| | IBEW/SJ Cascade Federal Credit Union | \$13,994 | \$1 | 0.01% | 0.60% | NM | 0.07% | 0.01% |
| | Machinists-Boilermakers Federal Credit Union | \$4,710 | \$24 | 0.69% | 1.12% | 162.50% | 5.83% | 0.51% |
| | Radio Cab Credit Union | \$4,086 | \$0 | 0.00% | 4.85% | NA | 0.00% | 0.00% |
| | OPC Federal Credit Union | \$2,626 | \$0 | 0.00% | 1.19% | NA | 0.00% | 0.00% |
| | Average of Asset Group D | \$84,710 | \$265 | 0.39% | 0.77% | 215.79% | 3.25% | 0.27% |

Source: SNL Financial

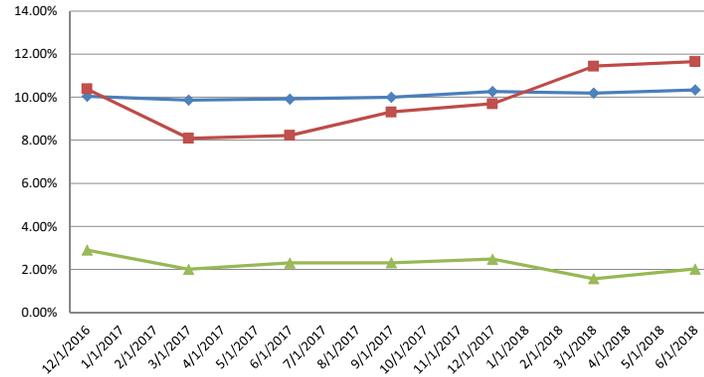
NA = data was not available.

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

Net Worth

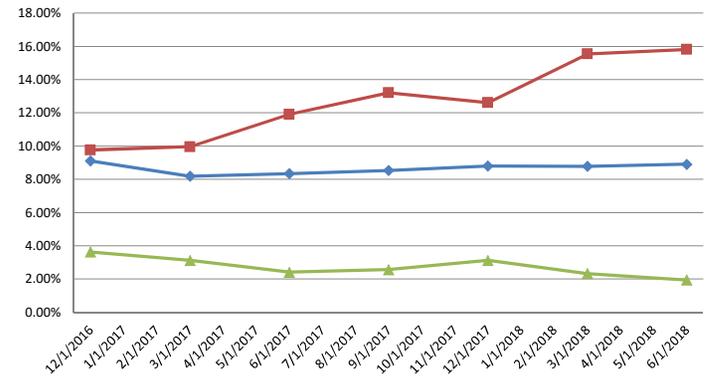
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



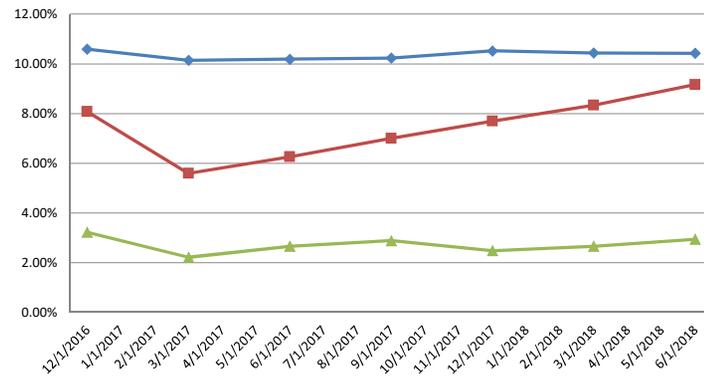
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|---------------------------------|----------|---------|---------|---------|----------|---------|---------|
| Net Worth/ Assets | 10.04% | 9.86% | 9.91% | 10.00% | 10.26% | 10.19% | 10.34% |
| Net Worth Growth (Decline) YTD |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

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



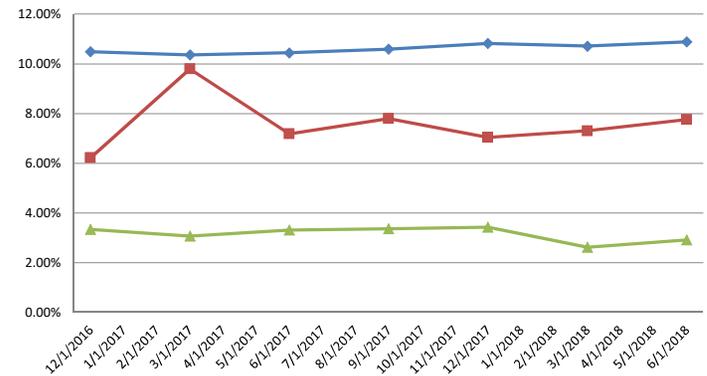
| | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|---------------------------------|----------|---------|---------|---------|----------|---------|---------|
| Net Worth/ Assets | 9.10% | 8.19% | 8.34% | 8.53% | 8.80% | 8.78% | 8.90% |
| Net Worth Growth (Decline) YTD | 9.76%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

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



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

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



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

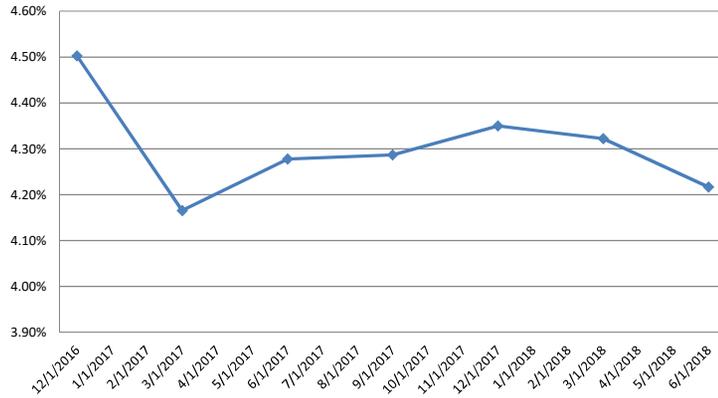
Source: SNL Financial

NA = data was not available.

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

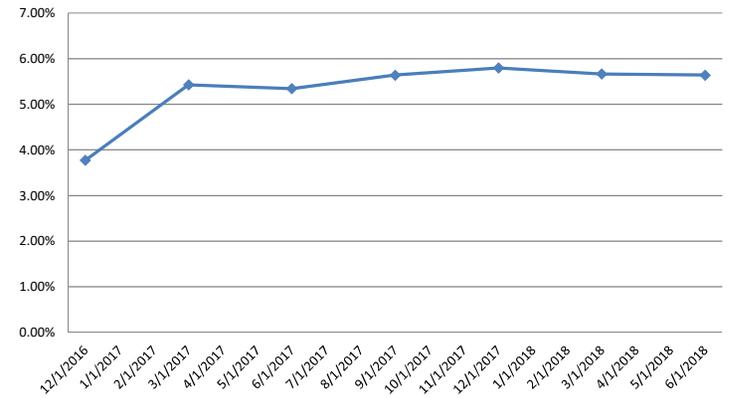
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



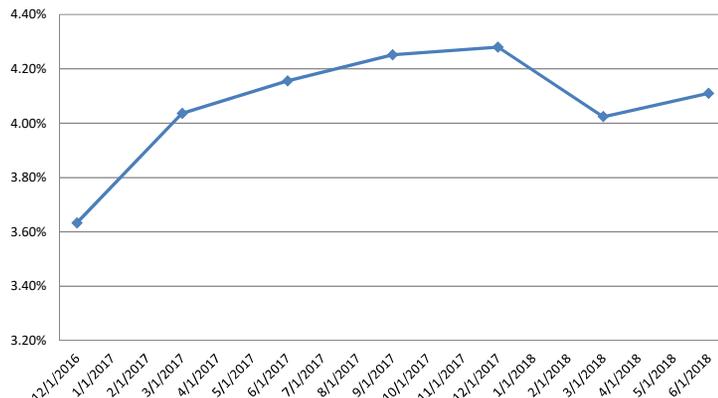
| As of Date | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|------------------------------|----------|---------|---------|---------|----------|---------|---------|
| Classified Assets/ Net Worth | 4.50% | 4.17% | 4.28% | 4.29% | 4.35% | 4.32% | 4.22% |

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



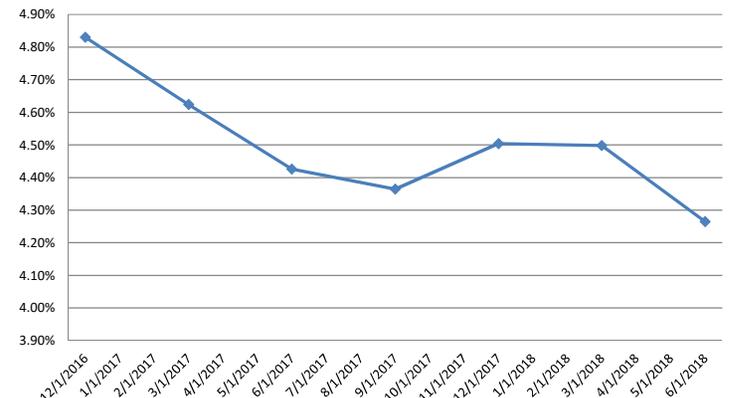
| As of Date | 12/31/16 | 3/31/17 | 6/30/17 | 9/30/17 | 12/31/17 | 3/31/18 | 6/30/18 |
|------------------------------|----------|---------|---------|---------|----------|---------|---------|
| Classified Assets/ Net Worth | 3.77% | 5.43% | 5.34% | 5.64% | 5.80% | 5.67% | 5.64% |

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



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

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



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

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, 2018

Run Date: August 24, 2018

| 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 | \$5,401,169 | \$596,926 | 11.05% | 14.72% | 0.86% | 1.79% |
| | Oregon Community Credit Union | \$1,723,600 | \$150,472 | 8.73% | 13.09% | 2.94% | 5.53% |
| | SELCO Community Credit Union | \$1,617,058 | \$179,249 | 11.08% | 13.64% | 1.15% | 3.83% |
| | Rogue Credit Union | \$1,519,018 | \$149,482 | 9.84% | 14.29% | 2.39% | 6.50% |
| | Advantis Credit Union | \$1,401,342 | \$156,732 | 11.18% | 6.93% | 3.43% | 5.46% |
| | Oregon State Credit Union | \$1,313,022 | \$134,767 | 10.26% | 8.83% | 2.26% | 3.24% |
| | Northwest Community Credit Union | \$1,171,580 | \$114,476 | 9.77% | 13.82% | 2.93% | 4.92% |
| | Unitus Community Credit Union | \$1,159,963 | \$124,852 | 10.76% | 8.91% | 1.46% | 5.50% |
| | First Community Credit Union | \$1,102,665 | \$114,927 | 10.42% | 10.68% | 0.62% | 1.18% |
| | Average of Asset Group A | \$1,823,269 | \$191,320 | 10.34% | 11.66% | 2.00% | 4.22% |
| Asset Group B - \$501 million to \$1 billion in total assets | | | | | | | |
| | Rivermark Community Credit Union | \$853,958 | \$81,364 | 9.53% | 10.07% | 1.87% | 7.85% |
| | Marion and Polk Schools Credit Union | \$762,955 | \$63,087 | 8.27% | 21.56% | 2.02% | 3.43% |
| | Average of Asset Group B | \$808,457 | \$72,226 | 8.90% | 15.82% | 1.95% | 5.64% |
| Asset Group C - \$251 to \$500 million in total assets | | | | | | | |
| | Clackamas Community Federal Credit Union | \$388,210 | \$37,375 | 9.63% | 12.74% | 2.19% | 4.45% |
| | Oregonians Credit Union | \$310,376 | \$39,021 | 12.57% | 2.62% | 3.29% | 1.27% |
| | Mid Oregon Federal Credit Union | \$309,725 | \$25,281 | 8.16% | 16.39% | 1.94% | 5.70% |
| | Central Willamette Credit Union | \$307,311 | \$28,195 | 9.17% | 9.70% | 5.95% | 5.67% |
| | NW Priority Credit Union | \$252,780 | \$31,728 | 12.55% | 4.37% | 1.32% | 3.46% |
| | Average of Asset Group C | \$313,680 | \$32,320 | 10.42% | 9.16% | 2.94% | 4.11% |

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, 2018

Run Date: August 24, 2018

| 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 | | | | | | | |
| | Wauna Federal Credit Union | \$242,154 | \$20,476 | 8.46% | 7.44% | 3.16% | 5.03% |
| | Consolidated Federal Credit Union | \$231,176 | \$33,547 | 14.51% | 12.85% | 0.13% | 3.08% |
| | Cascade Community Federal Credit Union | \$226,350 | \$28,966 | 12.80% | 12.54% | 0.11% | 0.28% |
| | St. Helens Community Federal Credit Union | \$222,938 | \$18,985 | 8.52% | 11.90% | 0.62% | 5.77% |
| | Pacific NW Federal Credit Union | \$191,749 | \$16,834 | 8.78% | 10.07% | 6.70% | 2.64% |
| | Pacific Crest Federal Credit Union | \$175,910 | \$14,389 | 8.18% | 3.16% | 1.85% | 7.03% |
| | Old West Federal Credit Union | \$172,381 | \$16,549 | 9.60% | 12.07% | 8.67% | 2.33% |
| | Malheur Federal Credit Union | \$142,691 | \$12,747 | 8.93% | 8.93% | 8.32% | 5.19% |
| | Providence Federal Credit Union | \$140,197 | \$17,590 | 12.55% | 6.59% | 1.22% | 1.38% |
| | NW Preferred Federal Credit Union | \$125,771 | \$13,386 | 10.64% | 17.73% | 1.76% | 7.43% |
| | Trailhead Federal Credit Union | \$120,079 | \$9,656 | 8.04% | 5.84% | 6.74% | 5.51% |
| | Heritage Grove Federal Credit Union | \$119,856 | \$10,312 | 8.60% | 8.30% | 3.84% | 2.17% |
| | Linn-Co Federal Credit Union | \$115,667 | \$10,762 | 9.30% | 6.94% | 16.61% | 15.23% |
| | Pacific Cascade Federal Credit Union | \$112,064 | \$8,945 | 7.98% | 9.61% | 4.66% | 2.44% |
| | Point West Credit Union | \$105,566 | \$9,076 | 8.60% | (7.75%) | 6.28% | 12.51% |
| | USAgencies Credit Union | \$87,636 | \$9,048 | 10.32% | 8.31% | 1.59% | 1.57% |
| | KaiPerm Northwest Federal Credit Union | \$85,545 | \$9,321 | 10.90% | 10.03% | 1.12% | 8.13% |
| | IBEW & United Workers Federal Credit Union | \$84,924 | \$6,355 | 7.48% | 7.17% | 2.14% | 1.48% |
| | Valley Credit Union | \$76,862 | \$9,427 | 12.26% | 15.35% | 3.15% | 4.93% |
| | Cascade Central Credit Union | \$69,760 | \$8,286 | 11.88% | 9.53% | 0.23% | 1.54% |
| | Castparts Employees Federal Credit Union | \$62,883 | \$8,356 | 13.29% | 6.58% | 1.34% | 3.45% |
| | Teamsters Council #37 Federal Credit Union | \$58,199 | \$7,847 | 13.48% | 4.67% | 0.92% | 0.80% |
| | Benton County Schools Credit Union | \$54,851 | \$4,132 | 7.53% | 5.67% | 0.44% | 0.70% |
| | Sunset Science Park Federal Credit Union | \$50,571 | \$6,564 | 12.98% | 13.71% | 0.40% | 1.52% |
| | Legacy Federal Credit Union | \$46,688 | \$5,446 | 11.66% | 6.33% | 0.00% | 2.17% |
| | Umatilla County Federal Credit Union | \$46,472 | \$5,605 | 12.06% | 4.30% | 0.00% | 0.89% |
| | Cutting Edge Federal Credit Union | \$46,438 | \$4,962 | 10.69% | 3.19% | 7.40% | 2.32% |
| | United Advantage Northwest Federal Credit Union | \$42,775 | \$3,781 | 8.84% | 6.22% | 3.97% | 8.57% |
| | Klamath Public Employees Federal Credit Union | \$41,575 | \$3,880 | 9.33% | 8.04% | 0.13% | 0.95% |
| | Portland Local 8 Federal Credit Union | \$36,054 | \$3,461 | 9.60% | 9.38% | 1.01% | 1.73% |
| | Northwest Adventist Federal Credit Union | \$31,962 | \$2,932 | 9.17% | 6.70% | 4.54% | 2.86% |
| | Ironworkers USA Federal Credit Union | \$31,602 | \$2,943 | 9.31% | 19.71% | 12.03% | 7.17% |
| | EWEB Employees Federal Credit Union | \$25,308 | \$2,195 | 8.67% | 9.55% | 0.87% | 0.91% |
| | Oregon Pioneer Federal Credit Union | \$25,103 | \$2,416 | 9.62% | 10.09% | 1.28% | 1.49% |
| | Register Guard Federal Credit Union | \$23,842 | \$3,703 | 15.53% | 7.22% | 0.65% | 18.61% |
| | Gateway Credit Union | \$23,220 | \$5,435 | 23.41% | 2.72% | 0.57% | 0.79% |
| | South Coast ILWU Federal Credit Union | \$18,915 | \$2,377 | 12.57% | 5.89% | 0.25% | 0.46% |
| | Laneco Federal Credit Union | \$16,664 | \$1,198 | 7.19% | 3.05% | 1.17% | 0.83% |
| | IBEW/SJ Cascade Federal Credit Union | \$13,994 | \$1,369 | 9.78% | 9.81% | 0.07% | 4.67% |
| | Machinists-Boilermakers Federal Credit Union | \$4,710 | \$373 | 7.92% | 4.38% | 6.43% | 10.46% |
| | Radio Cab Credit Union | \$4,086 | \$867 | 21.22% | 0.69% | 0.00% | 6.92% |
| | OPC Federal Credit Union | \$2,626 | \$387 | 14.74% | 1.04% | 0.00% | 5.17% |
| | Average of Asset Group D | \$84,710 | \$8,688 | 10.88% | 7.75% | 2.91% | 4.26% |

Source: SNL Financial

NA = data was not available.

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

Definitions



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