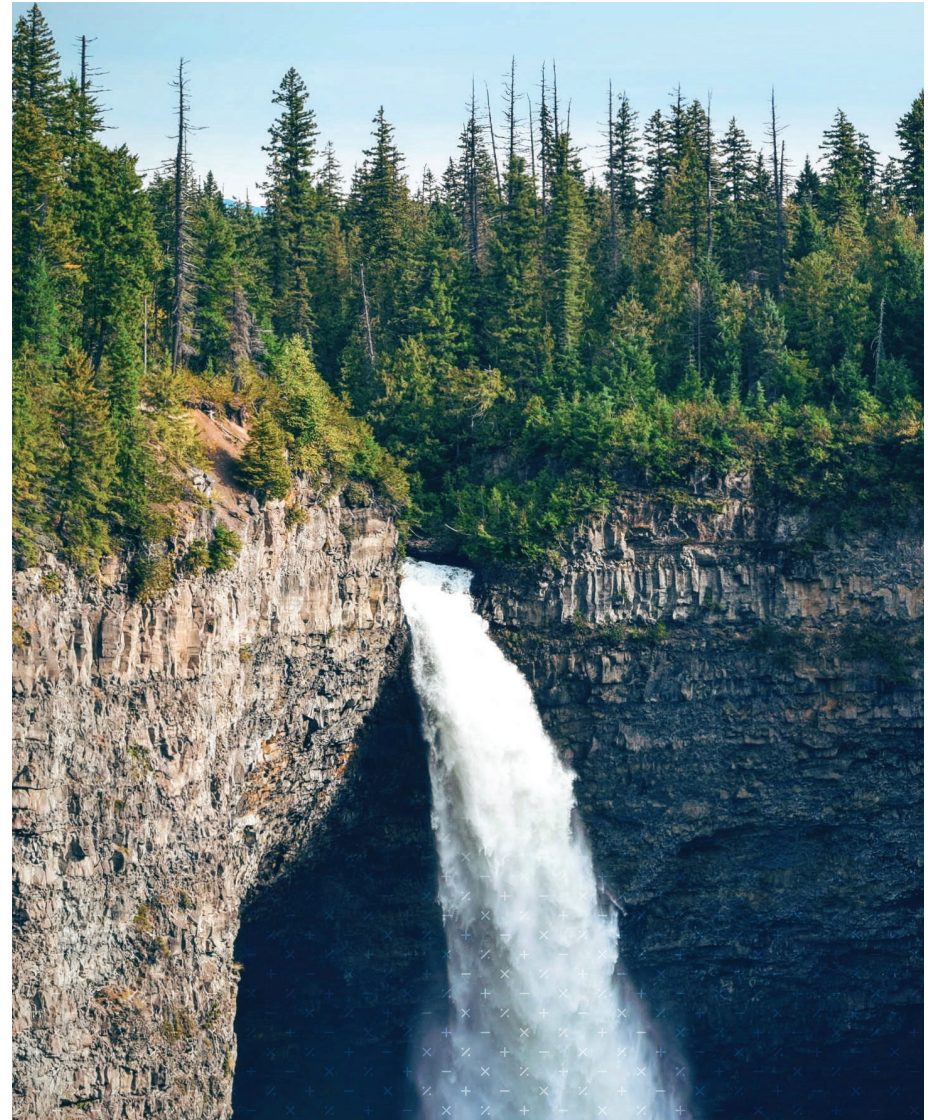




Credit Union Index

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 **Kassie Ecklund, Senior Manager**, at **(559)-835-0122**.

ASSET SIZE DEFINITION

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

Washington

BELLINGHAM

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

EVERETT

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

ISSAQUAH

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

SEATTLE

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

SPOKANE

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

TACOMA

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

TRI-CITIES

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

WENATCHEE

121 North Mission Street
Wenatchee, WA 98801
(509) 248-7750

YAKIMA

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

Oregon

EUGENE

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

MEDFORD

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

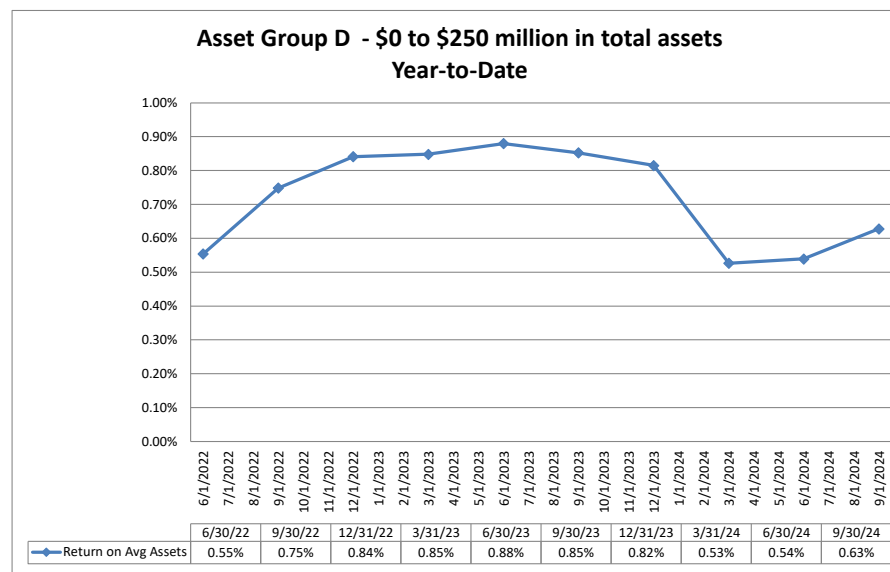
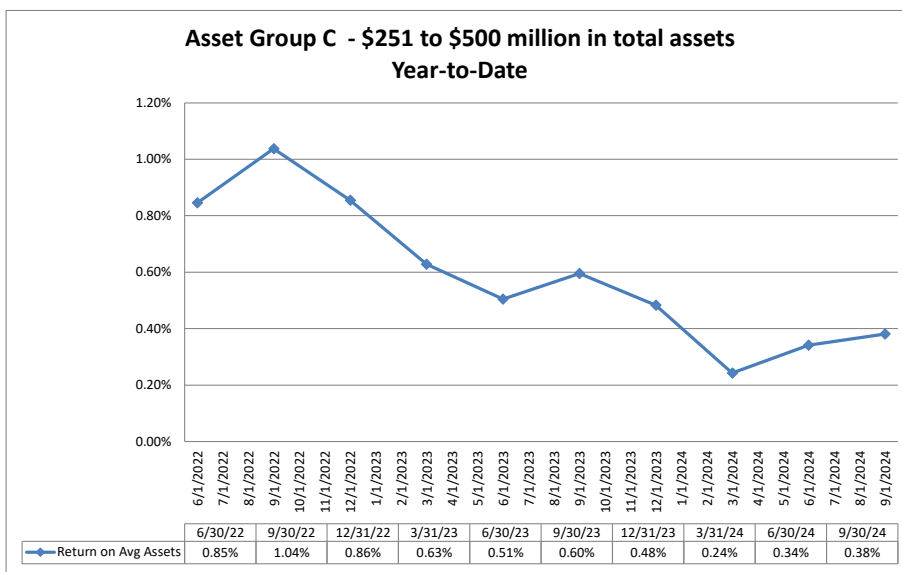
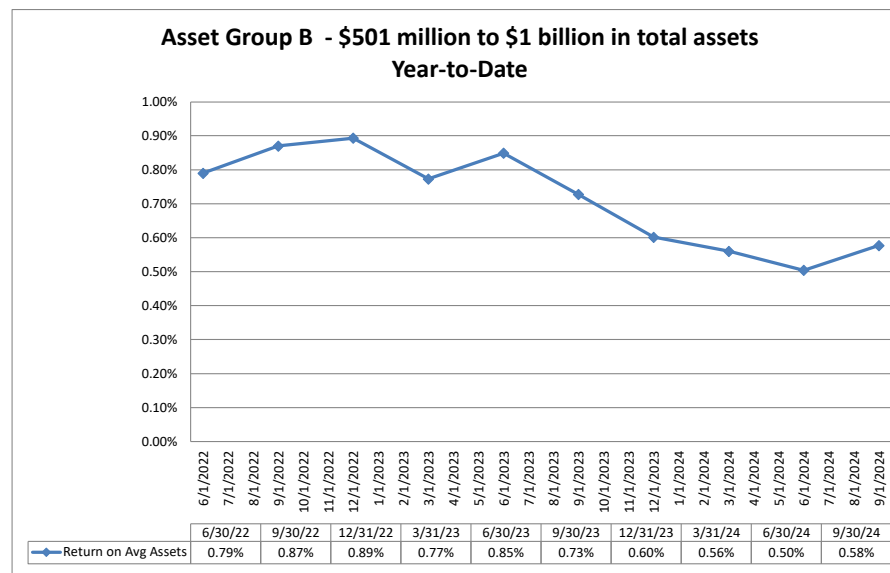
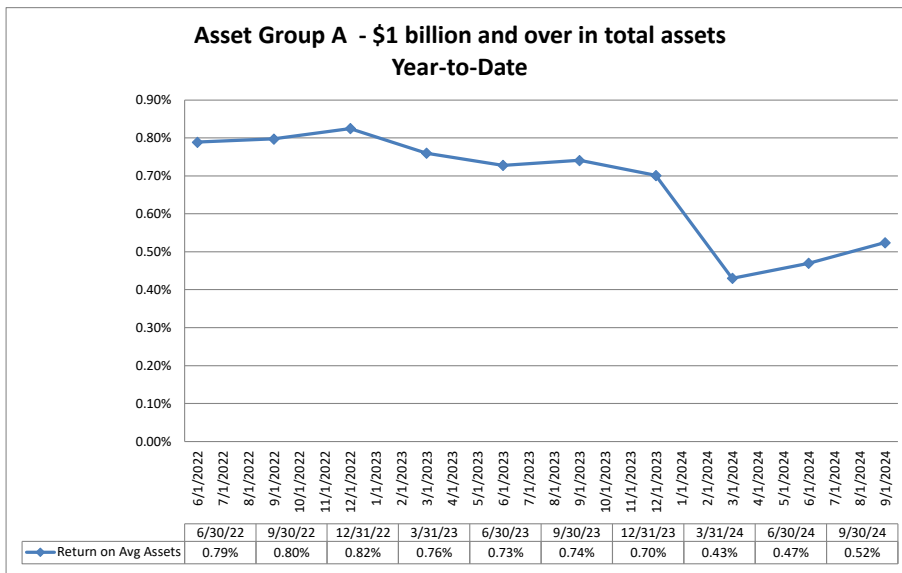
PORTLAND

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

Washington

Performance Analysis

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

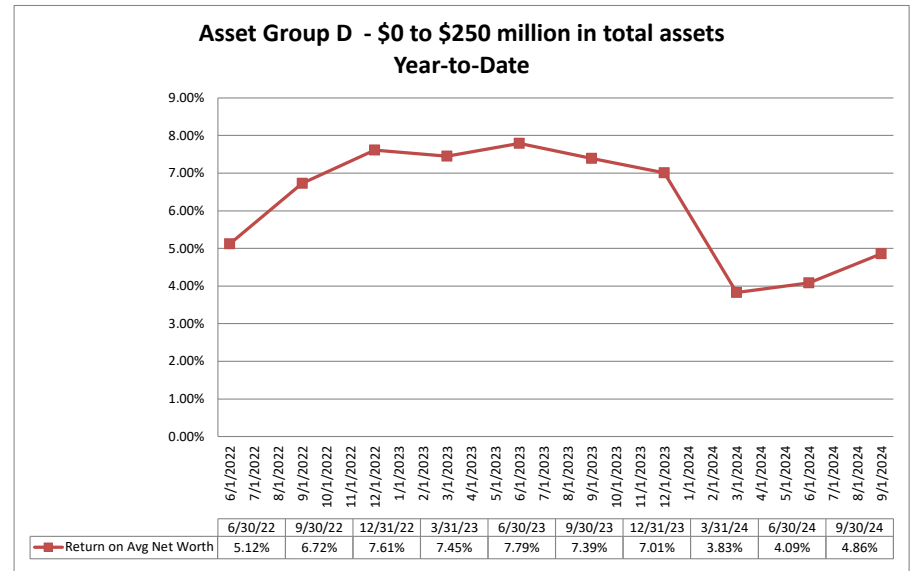
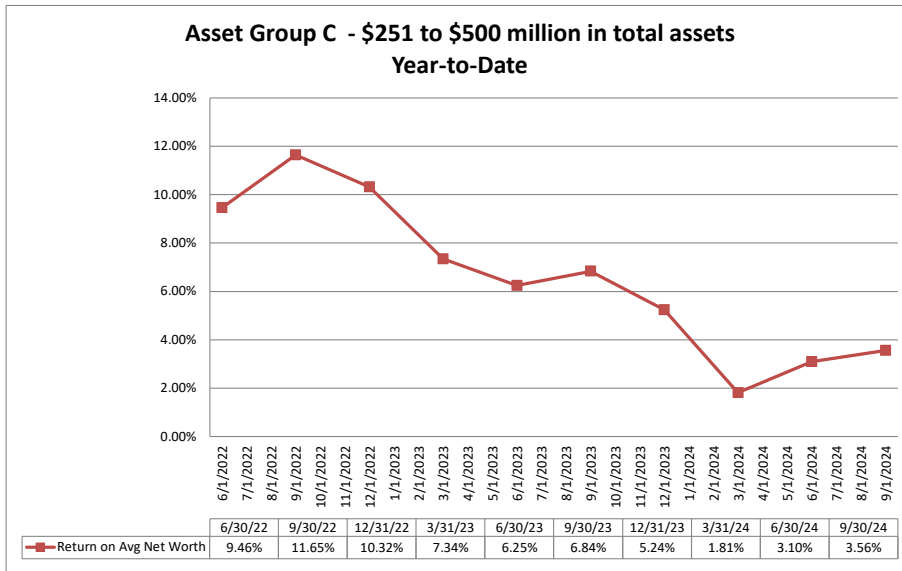
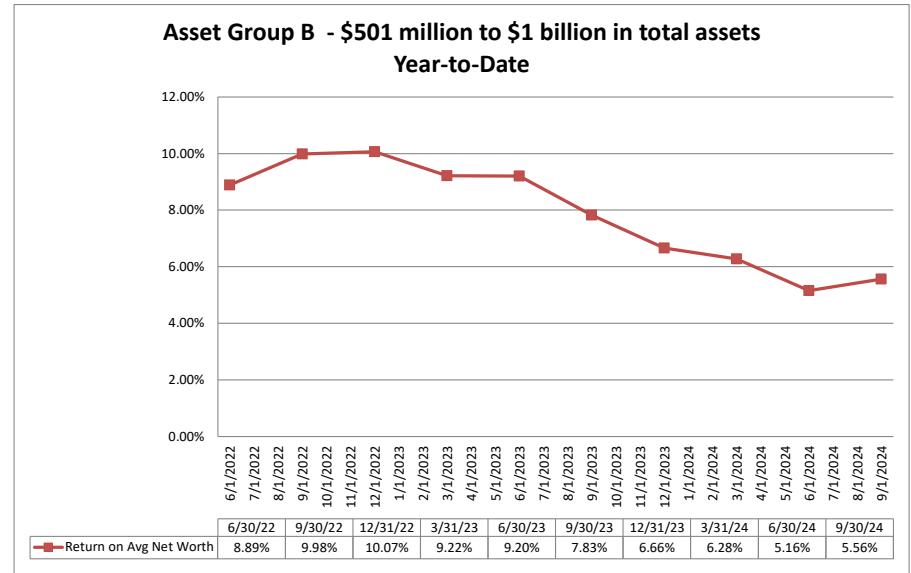
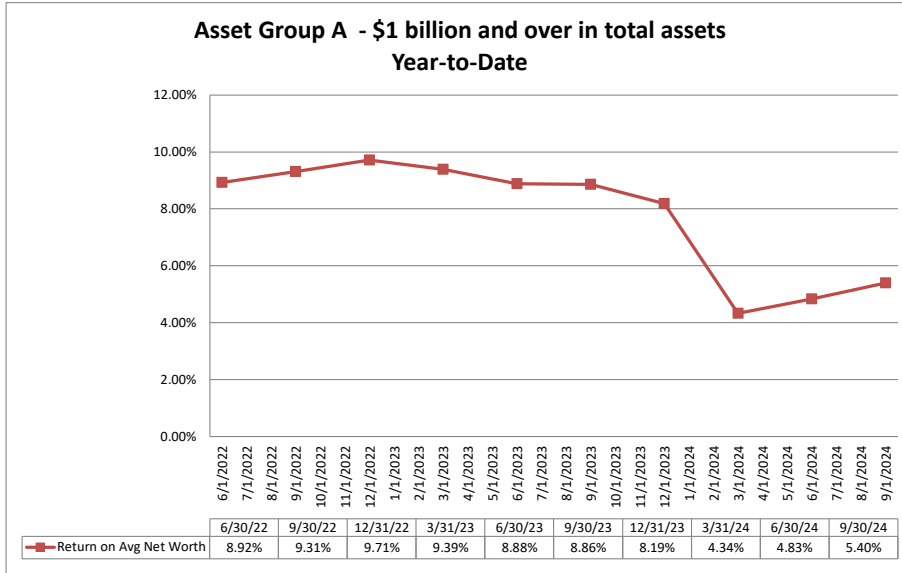


Source: SNL Financial

NA = data was not available.

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

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



Source: SNL Financial

NA = data was not available.

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

Performance Analysis

September 30, 2024

Run Date: November 15, 2024

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

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

Boeing Employees Credit Union	\$29,684,318	\$70,743	0.95%	11.08%	67.26%	\$159	\$176,648	0.79%	9.69%	71.39%	\$159
Spokane Teachers Credit Union	\$5,872,401	\$9,228	0.63%	7.24%	67.54%	\$112	\$19,801	0.45%	5.31%	67.91%	\$109
Gesa Credit Union	\$5,565,454	\$12,532	0.90%	9.16%	73.40%	\$102	\$28,518	0.69%	7.10%	71.01%	\$99
Washington State Employees Credit Union	\$5,255,761	\$4,591	0.35%	4.60%	66.78%	\$110	\$7,293	0.18%	2.50%	71.55%	\$122
TwinStar Credit Union	\$4,259,303	\$9,474	0.89%	9.26%	71.04%	\$126	\$24,188	0.75%	8.12%	72.02%	\$128
Numerica Credit Union	\$4,030,323	\$8,566	0.86%	9.35%	77.67%	\$132	\$26,478	0.88%	9.98%	76.41%	\$126
Sound Credit Union	\$2,982,146	\$4,052	0.54%	5.42%	75.01%	\$113	\$11,079	0.50%	5.02%	76.02%	\$111
Whatcom Educational Credit Union	\$2,893,212	\$4,117	0.57%	4.75%	70.57%	\$104	\$10,607	0.50%	4.14%	72.69%	\$109
Columbia Community Credit Union	\$2,431,953	\$5,866	0.96%	8.85%	61.57%	\$109	\$18,675	1.03%	9.74%	63.30%	\$110
HAPO Community Credit Union	\$2,367,011	\$9,403	1.59%	14.67%	63.70%	\$92	\$25,729	1.43%	13.89%	65.73%	\$93
Kitsap Credit Union	\$2,331,276	\$2,075	0.36%	6.36%	70.08%	\$117	\$3,549	0.20%	3.69%	71.41%	\$115
Harborstone Credit Union	\$2,112,101	\$324	0.06%	0.77%	79.14%	\$114	\$334	0.02%	0.27%	82.75%	\$109
Horizon Credit Union	\$2,009,802	\$1,676	0.33%	2.77%	83.14%	\$102	\$1,984	0.13%	1.10%	84.05%	\$104
IQ Credit Union	\$2,008,549	\$4,866	0.97%	10.07%	69.77%	\$108	\$13,328	0.88%	9.49%	69.79%	\$106
Fibre Federal Credit Union	\$1,695,462	\$3,370	0.81%	6.54%	74.19%	\$108	\$8,540	0.69%	5.66%	75.68%	\$107
Salal Credit Union	\$1,149,495	\$538	0.19%	2.38%	87.33%	\$122	\$817	0.09%	1.22%	89.19%	\$123
Red Canoe Credit Union	\$1,142,329	\$1,683	0.58%	5.32%	81.48%	\$109	\$4,627	0.53%	5.02%	80.85%	\$105
Seattle Metropolitan Credit Union	\$1,092,636	(\$311)	(0.11%)	(1.73%)	78.06%	\$123	(\$2,548)	(0.31%)	(4.79%)	80.48%	\$125
Average of Asset Group A	\$4,382,418	\$8,489	0.64%	6.49%	73.21%	\$115	\$21,092	0.52%	5.40%	74.57%	\$114

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

Solarity Credit Union	\$827,058	\$1,434	0.70%	4.52%	83.65%	\$113	\$2,986	0.47%	3.18%	87.14%	\$118
Qualstar Credit Union	\$822,122	\$4,020	1.98%	12.80%	45.86%	\$107	\$8,627	1.27%	9.69%	53.89%	\$110
Verity Credit Union	\$750,264	\$826	0.44%	4.33%	68.23%	\$48	\$2,361	0.40%	4.15%	75.56%	\$96
America's Credit Union, A Federal Credit Union	\$692,897	(\$2)	0.00%	(0.01%)	94.46%	\$116	\$162	0.03%	0.35%	89.46%	\$110
Tapco Credit Union	\$666,474	\$566	0.34%	4.06%	80.96%	\$113	\$2,502	0.51%	6.11%	80.32%	\$111
O Bee Credit Union	\$616,818	\$521	0.34%	5.30%	84.89%	\$101	\$1,559	0.34%	5.37%	88.31%	\$107
Our Community Credit Union	\$607,932	\$2,084	1.37%	13.13%	64.02%	\$86	\$4,599	1.02%	10.08%	67.44%	\$89
Average of Asset Group B	\$711,938	\$1,350	0.74%	6.30%	74.58%	\$98	\$3,257	0.58%	5.56%	77.45%	\$106

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group C - \$251 to \$500 million in total assets												
	Industrial Credit Union of Whatcom County	\$387,839	\$95	0.10%	1.37%	74.05%	\$91	\$249	0.09%	1.23%	73.12%	\$94
	North Coast Credit Union	\$379,741	\$1,169	1.25%	10.17%	64.45%	\$100	\$2,896	1.05%	8.74%	67.85%	\$100
	Cascade Federal Credit Union	\$347,353	(\$345)	(0.40%)	(5.35%)	105.76%	\$89	(\$1,147)	(0.45%)	(6.51%)	110.34%	\$89
	NorthWest Plus Credit Union	\$300,871	\$475	0.63%	5.75%	75.27%	\$90	\$1,562	0.69%	6.59%	71.75%	\$85
	Peninsula Community Federal Credit Union	\$298,155	\$374	0.50%	6.34%	78.06%	\$94	\$541	0.24%	3.17%	83.04%	\$93
	People's Community Federal Credit Union	\$271,749	\$527	0.77%	7.68%	75.19%	\$75	\$1,671	0.80%	8.45%	74.02%	\$74
	Puget Sound Cooperative Credit Union	\$255,740	\$258	0.40%	5.10%	86.09%	\$106	\$492	0.25%	3.27%	90.32%	\$113
	Average of Asset Group C	\$320,207	\$365	0.46%	4.44%	79.84%	\$92	\$895	0.38%	3.56%	81.49%	\$93

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

	Great Northwest Federal Credit Union	\$245,811	\$1,114	1.81%	11.18%	61.73%	\$79	\$2,775	1.52%	9.48%	65.24%	\$77
	Canopy Federal Credit Union	\$234,900	\$367	0.63%	7.55%	76.88%	\$86	\$580	0.33%	4.03%	76.68%	\$91
	Community 1st Credit Union	\$197,480	\$320	0.64%	5.89%	84.65%	\$74	\$835	0.55%	5.19%	86.12%	\$79
	MountainCrest Credit Union	\$141,404	\$458	1.29%	10.00%	64.30%	\$89	\$1,396	1.31%	10.47%	64.32%	\$86
	Cheney Federal Credit Union	\$138,904	\$123	0.35%	3.70%	84.33%	\$92	\$351	0.32%	3.56%	84.60%	\$88
	WCLA Credit Union	\$129,559	\$566	1.75%	11.04%	48.12%	\$126	\$1,545	1.64%	10.31%	49.37%	\$130
	White River Credit Union	\$115,373	\$246	0.85%	5.72%	61.53%	\$91	\$961	1.10%	7.60%	59.75%	\$83
	Tacoma Longshorem Federal Credit Union	\$114,670	\$100	0.34%	2.75%	77.53%	\$119	\$185	0.21%	1.71%	83.91%	\$117
	Alaska Air Group Federal Credit Union	\$110,978	\$499	1.81%	12.17%	58.08%	\$88	\$1,322	1.62%	11.06%	60.02%	\$91
	Strait View Credit Union	\$103,538	\$236	0.92%	7.31%	79.59%	\$160	\$843	1.10%	9.01%	70.06%	\$140
	Sno Falls Credit Union	\$100,704	\$96	0.37%	5.66%	95.76%	\$119	(\$124)	(0.16%)	(2.47%)	102.60%	\$122
	Primesource Credit Union	\$94,172	\$34	0.14%	1.29%	76.56%	\$71	\$15	0.02%	0.19%	80.69%	\$74
	Granco Federal Credit Union	\$93,026	\$239	1.03%	10.48%	71.24%	\$113	\$661	0.94%	9.93%	73.62%	\$93
	Progressions Credit Union	\$92,253	\$118	0.52%	5.37%	81.73%	\$86	\$290	0.43%	4.45%	87.16%	\$92
	Lower Columbia Longshorem Federal Credit Union	\$90,995	\$57	0.25%	2.14%	94.59%	\$97	\$226	0.33%	2.85%	91.77%	\$95
	Waterfront Federal Credit Union	\$90,364	\$274	1.20%	12.42%	72.64%	\$133	\$730	1.05%	11.65%	76.18%	\$137
	Spokane Firefighters Credit Union	\$82,370	\$79	0.39%	2.76%	77.48%	\$104	\$142	0.24%	1.66%	82.84%	\$102
	Snocope Credit Union	\$79,969	\$337	1.69%	20.02%	64.02%	\$94	\$651	1.09%	13.54%	68.30%	\$97
	Evergreen Direct Credit Union	\$78,679	(\$11)	(0.06%)	(0.90%)	88.16%	\$68	(\$248)	(0.42%)	(7.30%)	93.31%	\$73
	WestEdge Federal Credit Union	\$78,619	\$91	0.47%	3.09%	69.99%	\$83	\$307	0.53%	3.53%	71.93%	\$83
	Tri-Cities Community Federal Credit Union	\$73,007	\$277	1.52%	11.59%	71.41%	\$111	\$714	1.31%	10.24%	74.43%	\$112
	Safeway Federal Credit Union	\$67,450	\$139	0.82%	3.69%	72.81%	\$58	\$351	0.69%	3.13%	74.69%	\$61
	Avista Corp. Credit Union	\$65,005	\$13	0.08%	0.40%	96.15%	\$132	\$175	0.36%	1.81%	82.15%	\$117
	Spokane City Credit Union	\$62,574	\$138	0.89%	8.91%	80.73%	\$86	\$412	0.87%	9.07%	80.62%	\$87
	Mill Town Credit Union	\$62,438	\$254	1.59%	7.43%	60.79%	\$88	\$298	0.61%	2.92%	69.90%	\$102

Source: SNL Financial

NA = data was not available.

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Performance Analysis

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - \$0 to \$250 million in total assets (continued)												
	American Lake Credit Union	\$60,838	(\$23)	(0.15%)	(1.00%)	77.43%	\$93	(\$11)	(0.02%)	(0.16%)	77.75%	\$94
	Responders Emergency Services Credit Union	\$57,593	\$95	0.65%	4.20%	82.78%	\$70	\$262	0.60%	3.90%	83.25%	\$65
	Nordstrom Federal Credit Union	\$55,575	\$0	0.00%	0.00%	83.69%	\$94	\$20	0.05%	0.51%	82.58%	\$88
	Blue Mountain Credit Union	\$52,778	\$320	2.44%	19.26%	60.06%	\$79	\$494	1.27%	10.24%	62.83%	\$80
	Olympia Credit Union	\$52,078	(\$20)	(0.15%)	(1.82%)	90.11%	\$98	\$24	0.06%	0.73%	87.23%	\$92
	Calcoe Federal Credit Union	\$44,232	\$75	0.69%	6.35%	79.27%	\$90	\$171	0.53%	4.93%	81.72%	\$87
	Longshoremen's Local 4 Federal Credit Union	\$39,983	\$202	2.03%	9.95%	52.68%	\$106	\$518	1.73%	8.70%	56.70%	\$103
	Connection Credit Union	\$38,844	\$165	1.70%	13.93%	64.04%	\$72	\$40	0.14%	1.12%	86.65%	\$74
	IBEW 76 Federal Credit Union	\$29,036	(\$4)	(0.06%)	(0.43%)	97.11%	\$126	(\$59)	(0.29%)	(2.12%)	101.39%	\$127
	Mt. Rainier Federal Credit Union	\$26,277	\$138	2.13%	18.92%	48.01%	\$101	\$281	1.46%	13.43%	52.51%	\$106
	Express Credit Union	\$26,075	(\$114)	(1.88%)	(14.04%)	94.30%	\$100	(\$131)	(0.76%)	(5.26%)	94.92%	\$88
	Mint Valley Federal Credit Union	\$22,479	\$93	1.65%	10.28%	74.13%	\$85	\$195	1.17%	7.29%	75.56%	\$83
	Newrizons Federal Credit Union	\$21,779	\$33	0.60%	3.80%	85.88%	\$94	\$70	0.42%	2.72%	77.23%	\$88
	Community Healthcare Federal Credit Union	\$20,023	\$4	0.08%	0.70%	97.30%	\$85	\$47	0.31%	2.78%	91.85%	\$83
	Puget Sound Refinery Federal Credit Union	\$17,392	\$52	1.20%	8.22%	69.10%	\$91	\$175	1.37%	9.44%	64.22%	\$86
	Spokane Media Federal Credit Union	\$17,368	\$59	1.33%	15.32%	78.36%	\$85	\$103	0.79%	9.12%	87.08%	\$81
	PUD Federal Credit Union	\$10,341	\$21	0.84%	5.87%	76.67%	\$90	\$46	0.63%	4.35%	79.92%	\$90
	Longshore Federal Credit Union	\$7,866	\$3	0.15%	1.67%	73.12%	\$66	\$7	0.12%	1.30%	76.19%	\$67
	Utility Employees Federal Credit Union	\$3,622	\$8	0.86%	5.53%	71.43%	\$52	\$13	0.46%	3.01%	82.43%	\$55
	Average of Asset Group D	\$76,100	\$165	0.80%	6.33%	75.60%	\$94	\$401	0.63%	4.86%	77.55%	\$92

Source: SNL Financial

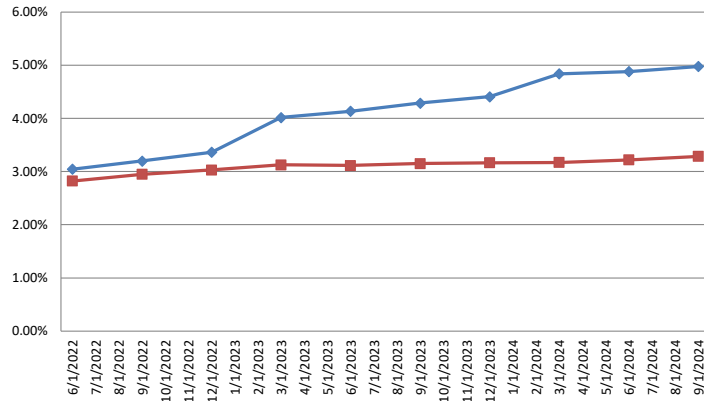
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Balance Sheet & Net Interest Margin

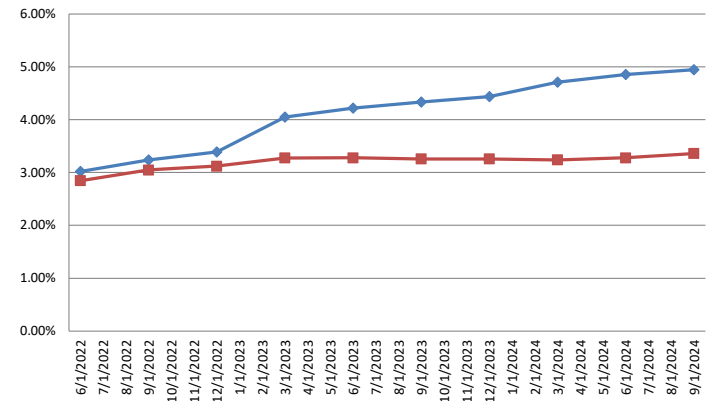
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



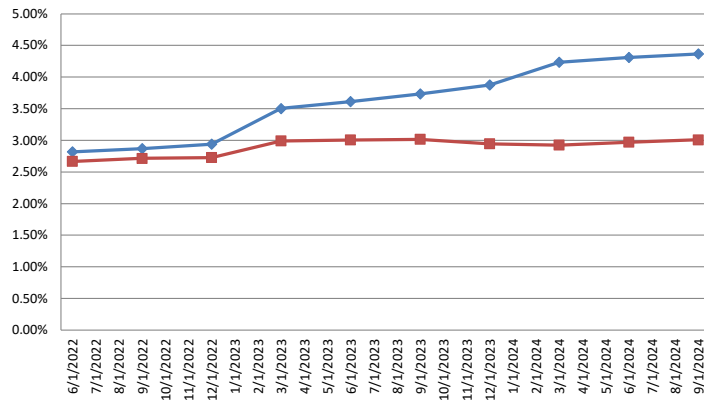
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	3.05%	3.20%	3.36%	4.01%	4.13%	4.29%	4.41%	4.84%	4.88%	4.97%
Net Interest Income/ Avg Assets	2.82%	2.95%	3.03%	3.13%	3.11%	3.15%	3.16%	3.17%	3.22%	3.28%

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



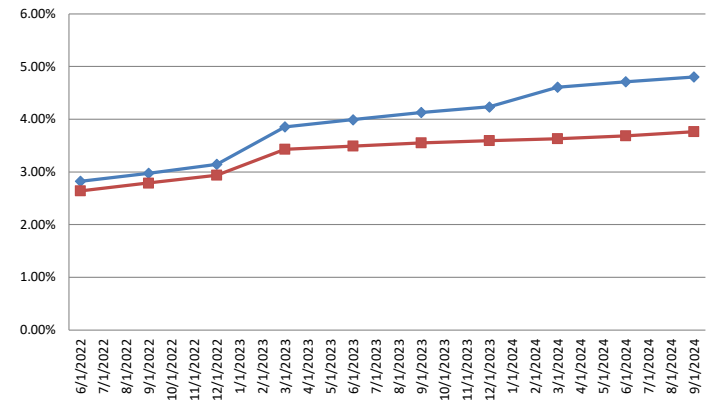
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	3.02%	3.24%	3.39%	4.05%	4.22%	4.33%	4.43%	4.71%	4.85%	4.95%
Net Interest Income/ Avg Assets	2.85%	3.05%	3.12%	3.27%	3.28%	3.25%	3.25%	3.24%	3.28%	3.36%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	2.82%	2.87%	2.94%	3.50%	3.61%	3.73%	3.87%	4.24%	4.31%	4.37%
Net Interest Income/ Avg Assets	2.67%	2.71%	2.73%	2.99%	3.01%	3.02%	2.94%	2.92%	2.97%	3.01%

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



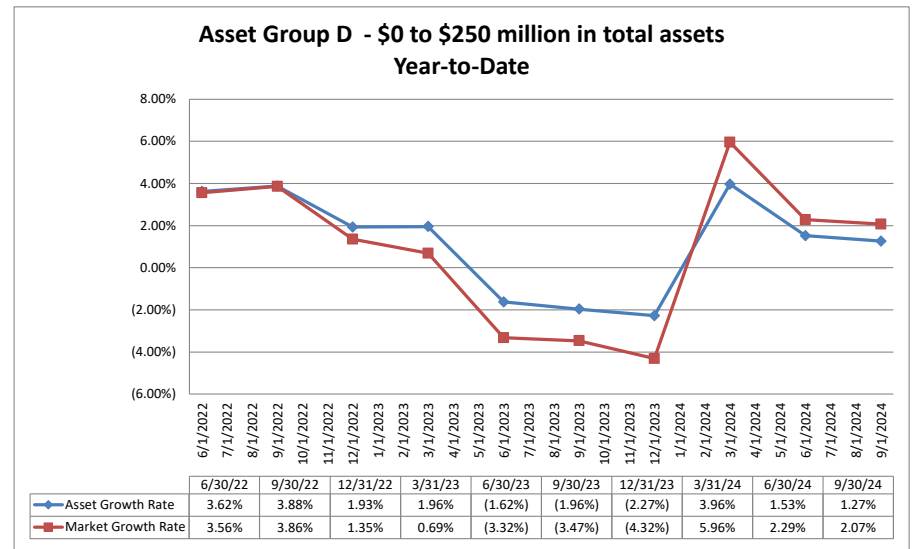
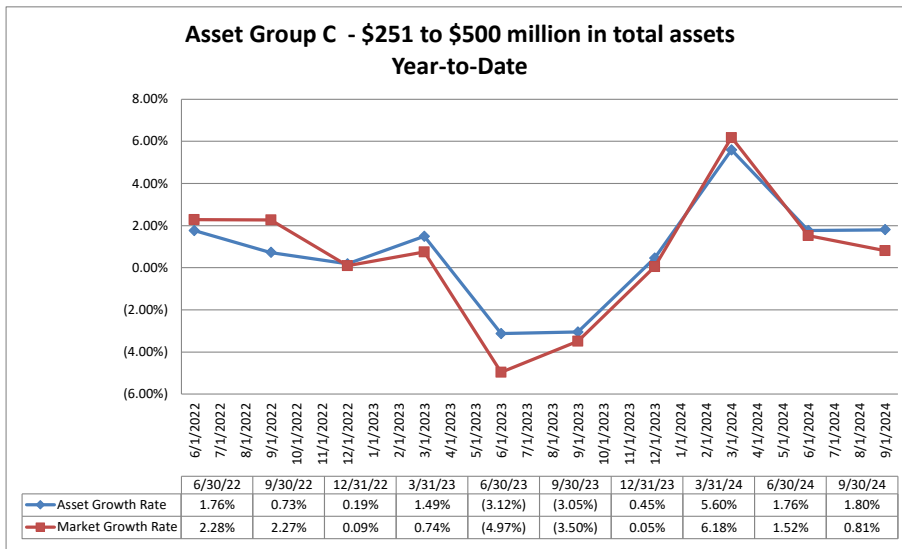
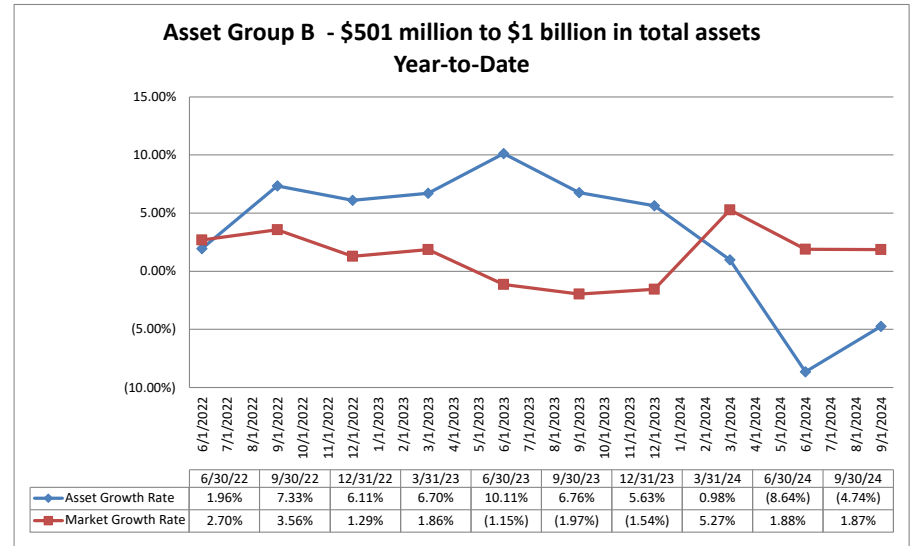
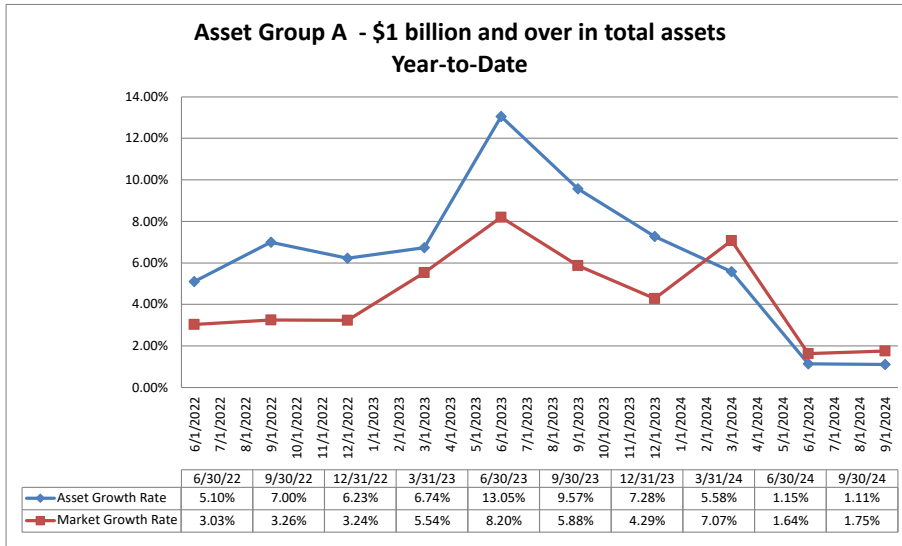
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	2.82%	2.97%	3.15%	3.85%	3.99%	4.13%	4.23%	4.61%	4.71%	4.80%
Net Interest Income/ Avg Assets	2.64%	2.79%	2.94%	3.43%	3.49%	3.55%	3.59%	3.63%	3.68%	3.76%

Source: SNL Financial

NA = data was not available.

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

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



Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$1 billion and over in total assets											
	Boeing Employees Credit Union	\$29,684,318	\$19,570,263	\$24,770,661	79.01%	\$9,572	5.05%	1.58%	3.47%	(0.84%)	(0.11%)
	Spokane Teachers Credit Union	\$5,872,401	\$4,878,662	\$4,750,752	102.69%	\$6,518	4.95%	1.83%	3.12%	1.94%	4.59%
	Gesa Credit Union	\$5,565,454	\$4,439,960	\$4,526,474	98.09%	\$6,935	4.87%	1.85%	3.02%	2.55%	1.86%
	Washington State Employees Credit Union	\$5,255,761	\$4,251,402	\$4,359,713	97.52%	\$6,509	5.18%	1.75%	3.43%	(2.53%)	1.40%
	TwinStar Credit Union	\$4,259,303	\$3,339,892	\$3,605,319	92.64%	\$5,233	6.09%	1.69%	4.40%	1.86%	6.12%
	Numerica Credit Union	\$4,030,323	\$3,188,280	\$3,288,306	96.96%	\$6,139	4.98%	2.16%	2.82%	3.41%	1.94%
	Sound Credit Union	\$2,982,146	\$2,334,975	\$2,519,831	92.66%	\$7,143	4.77%	1.77%	2.99%	3.30%	4.39%
	Whatcom Educational Credit Union	\$2,893,212	\$2,276,483	\$2,331,561	97.64%	\$7,100	4.69%	1.94%	2.75%	6.12%	6.39%
	Columbia Community Credit Union	\$2,431,953	\$1,954,680	\$2,087,796	93.62%	\$7,961	4.84%	1.53%	3.30%	5.52%	0.70%
	HAPO Community Credit Union	\$2,367,011	\$1,877,688	\$1,961,221	95.74%	\$4,650	5.13%	1.39%	3.73%	(0.08%)	1.02%
	Kitsap Credit Union	\$2,331,276	\$1,814,289	\$2,043,823	88.77%	\$7,297	5.46%	2.11%	3.35%	(2.12%)	2.86%
	Harborstone Credit Union	\$2,112,101	\$1,568,324	\$1,832,499	85.58%	\$7,052	4.84%	1.84%	3.00%	14.32%	12.62%
	Horizon Credit Union	\$2,009,802	\$1,687,189	\$1,736,243	97.17%	\$5,359	4.99%	1.75%	3.24%	(2.93%)	(3.93%)
	IQ Credit Union	\$2,008,549	\$1,538,287	\$1,764,989	87.16%	\$5,658	4.82%	1.56%	3.26%	(3.48%)	(3.54%)
	Fibre Federal Credit Union	\$1,695,462	\$1,199,904	\$1,462,138	82.07%	\$5,009	4.58%	1.23%	3.35%	5.13%	4.72%
	Salal Credit Union	\$1,149,495	\$929,058	\$1,007,544	92.21%	\$4,871	4.83%	1.87%	2.97%	(7.48%)	(4.12%)
	Red Canoe Credit Union	\$1,142,329	\$850,889	\$993,596	85.64%	\$4,597	4.34%	1.10%	3.24%	(2.15%)	(0.80%)
	Seattle Metropolitan Credit Union	\$1,092,636	\$895,162	\$866,177	103.35%	\$6,208	5.13%	1.48%	3.65%	(2.60%)	(4.53%)
	Average of Asset Group A	\$4,382,418	\$3,255,299	\$3,661,591	92.70%	\$6,323	4.97%	1.69%	3.28%	1.11%	1.75%
Asset Group B - \$501 million to \$1 billion in total assets											
	Solarity Credit Union	\$827,058	\$674,691	\$645,886	104.46%	\$6,242	4.30%	1.39%	2.91%	(6.08%)	2.58%
	Qualstar Credit Union	\$822,122	\$513,893	\$681,163	75.44%	\$7,474	5.59%	2.19%	3.40%	(21.86%)	5.30%
	Verity Credit Union	\$750,264	\$636,632	\$648,496	98.17%	\$5,496	4.77%	1.07%	3.71%	(13.30%)	(4.42%)
	America's Credit Union, A Federal Credit Union	\$692,897	\$538,321	\$544,929	98.79%	\$4,544	4.53%	1.39%	3.14%	(0.67%)	(8.94%)
	Tapco Credit Union	\$666,474	\$522,031	\$585,361	89.18%	\$6,599	4.79%	1.76%	3.03%	2.74%	6.44%
	O Bee Credit Union	\$616,818	\$533,165	\$511,695	104.20%	\$4,283	5.89%	2.09%	3.80%	3.07%	10.17%
	Our Community Credit Union	\$607,932	\$248,300	\$535,432	46.37%	\$5,818	4.76%	1.22%	3.54%	2.93%	1.97%
	Average of Asset Group B	\$711,938	\$523,862	\$593,280	88.09%	\$5,779	4.95%	1.59%	3.36%	(4.74%)	1.87%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group C - \$251 to \$500 million in total assets											
	Industrial Credit Union of Whatcom County	\$387,839	\$274,572	\$341,146	80.49%	\$4,019	5.50%	1.21%	4.29%	2.64%	3.04%
	North Coast Credit Union	\$379,741	\$249,407	\$328,680	75.88%	\$5,980	4.83%	0.88%	3.96%	9.72%	8.82%
	Cascade Federal Credit Union	\$347,353	\$142,770	\$316,152	45.16%	\$9,388	3.44%	2.19%	1.24%	1.00%	(0.41%)
	NorthWest Plus Credit Union	\$300,871	\$179,390	\$254,970	70.36%	\$5,786	4.01%	0.86%	3.15%	0.91%	(0.05%)
	Peninsula Community Federal Credit Union	\$298,155	\$197,953	\$266,500	74.28%	\$4,229	4.54%	1.12%	3.42%	1.96%	0.45%
	People's Community Federal Credit Union	\$271,749	\$115,540	\$242,037	47.74%	\$7,058	3.42%	0.87%	2.55%	(3.60%)	(5.33%)
	Puget Sound Cooperative Credit Union	\$255,740	\$234,943	\$224,294	104.75%	\$8,385	4.83%	2.40%	2.44%	0.00%	(0.86%)
	Average of Asset Group C	\$320,207	\$199,225	\$281,968	71.24%	\$6,406	4.37%	1.36%	3.01%	1.80%	0.81%
Asset Group D - \$0 to \$250 million in total assets											
	Great Northwest Federal Credit Union	\$245,811	\$134,915	\$204,162	66.08%	\$3,642	5.51%	0.71%	4.80%	3.99%	2.86%
	Canopy Federal Credit Union	\$234,900	\$186,207	\$191,045	97.47%	\$4,121	5.62%	1.59%	4.03%	(3.10%)	2.56%
	Community 1st Credit Union	\$197,480	\$132,684	\$169,589	78.24%	\$4,388	5.10%	1.48%	3.62%	(5.12%)	(6.85%)
	MountainCrest Credit Union	\$141,404	\$94,913	\$122,585	77.43%	\$6,148	5.00%	0.66%	4.34%	(0.02%)	(1.16%)
	Cheney Federal Credit Union	\$138,904	\$75,441	\$124,591	60.55%	\$8,171	3.06%	1.07%	1.98%	(10.85%)	(11.80%)
	WCLA Credit Union	\$129,559	\$112,727	\$105,402	106.95%	\$12,956	6.43%	3.18%	3.25%	9.39%	13.23%
	White River Credit Union	\$115,373	\$65,864	\$98,037	67.18%	\$5,244	5.14%	0.22%	4.92%	(4.85%)	(6.85%)
	Tacoma Longshoremen Credit Union	\$114,670	\$29,543	\$100,069	29.52%	\$16,381	3.01%	1.75%	1.27%	(6.74%)	(7.85%)
	Alaska Air Group Federal Credit Union	\$110,978	\$68,033	\$93,148	73.04%	\$6,936	5.77%	1.79%	3.98%	8.16%	7.61%
	Strait View Credit Union	\$103,538	\$44,228	\$89,472	49.43%	\$9,861	4.61%	0.80%	3.81%	2.83%	2.69%
	Sno Falls Credit Union	\$100,704	\$70,098	\$90,659	77.32%	\$4,378	4.61%	0.50%	4.11%	(4.93%)	(2.20%)
	Primesource Credit Union	\$94,172	\$58,244	\$82,662	70.46%	\$5,232	4.54%	1.52%	3.02%	0.32%	6.03%
	Granco Federal Credit Union	\$93,026	\$54,385	\$83,706	64.97%	\$4,771	5.54%	0.37%	5.18%	(0.12%)	(1.16%)
	Progressions Credit Union	\$92,253	\$63,946	\$83,137	76.92%	\$6,150	4.66%	1.45%	3.21%	7.07%	7.88%
	Lower Columbia Longshoremen Federal Credit Union	\$90,995	\$54,438	\$80,111	67.95%	\$5,515	3.98%	0.57%	3.41%	(1.31%)	(1.25%)
	Waterfront Federal Credit Union	\$90,364	\$52,988	\$80,207	66.06%	\$6,455	4.71%	0.70%	4.01%	0.08%	(1.65%)
	Spokane Firefighters Credit Union	\$82,370	\$46,020	\$68,309	67.37%	\$7,488	3.48%	1.06%	2.43%	6.12%	4.95%
	Sncope Credit Union	\$79,969	\$53,315	\$72,551	73.49%	\$6,151	5.14%	0.65%	4.49%	(1.41%)	(2.71%)
	Evergreen Direct Credit Union	\$78,679	\$39,682	\$72,666	54.61%	\$2,861	4.94%	1.34%	3.60%	4.25%	3.96%
	WestEdge Federal Credit Union	\$78,619	\$36,311	\$67,217	54.02%	\$5,241	4.02%	0.53%	3.49%	4.02%	4.58%
	Tri-Cities Community Federal Credit Union	\$73,007	\$61,441	\$63,047	97.45%	\$5,215	5.06%	0.75%	4.31%	(2.92%)	5.27%
	Safeway Federal Credit Union	\$67,450	\$42,470	\$51,672	82.19%	\$5,188	3.75%	0.90%	2.85%	(0.50%)	(1.45%)
	Avista Corp. Credit Union	\$65,005	\$41,096	\$51,874	79.22%	\$13,001	3.87%	1.94%	1.93%	(1.55%)	(2.38%)
	Spokane City Credit Union	\$62,574	\$51,832	\$55,997	92.56%	\$6,257	4.57%	0.88%	3.69%	(4.85%)	(5.97%)
	Mill Town Credit Union	\$62,438	\$43,153	\$48,123	89.67%	\$6,244	5.75%	1.48%	4.27%	(3.27%)	(5.16%)

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - \$0 to \$250 million in total assets (continued)											
	American Lake Credit Union	\$60,838	\$25,974	\$51,182	50.75%	\$4,867	4.36%	0.37%	3.99%	(7.27%)	(8.11%)
	Responders Emergency Services Credit Union	\$57,593	\$37,175	\$48,312	76.95%	\$4,607	3.97%	0.93%	3.04%	(1.68%)	(2.42%)
	Nordstrom Federal Credit Union	\$55,575	\$35,422	\$49,610	71.40%	\$6,175	4.07%	0.92%	3.15%	(2.69%)	(0.12%)
	Blue Mountain Credit Union	\$52,778	\$39,348	\$45,802	85.91%	\$4,798	5.80%	1.11%	4.69%	4.24%	3.27%
	Olympia Credit Union	\$52,078	\$41,081	\$47,356	86.75%	\$3,063	4.91%	0.53%	4.38%	(1.03%)	(1.81%)
	Calcoe Federal Credit Union	\$44,232	\$33,007	\$39,403	83.77%	\$4,656	5.00%	1.02%	3.97%	2.92%	8.64%
	Longshoremen's Local 4 Federal Credit Union	\$39,983	\$18,468	\$31,790	58.09%	\$7,270	4.06%	0.33%	3.73%	0.91%	(0.50%)
	Connection Credit Union	\$38,844	\$28,413	\$33,806	84.05%	\$2,679	5.61%	0.65%	4.96%	(3.04%)	(2.97%)
	IBEW 76 Federal Credit Union	\$29,036	\$19,744	\$25,212	78.31%	\$7,259	4.39%	1.27%	3.11%	15.71%	25.74%
	Mt. Rainier Federal Credit Union	\$26,277	\$7,004	\$23,252	30.12%	\$8,759	4.25%	0.46%	3.80%	6.00%	4.51%
	Express Credit Union	\$26,075	\$19,306	\$22,737	84.91%	\$1,630	6.50%	1.81%	4.69%	23.81%	39.22%
	Mint Valley Federal Credit Union	\$22,479	\$15,562	\$18,604	83.65%	\$3,211	6.01%	0.46%	5.55%	3.29%	2.99%
	Newrizons Federal Credit Union	\$21,779	\$16,767	\$17,883	93.76%	\$2,904	6.91%	1.63%	5.28%	(5.00%)	(6.09%)
	Community Healthcare Federal Credit Union	\$20,023	\$10,205	\$17,558	58.12%	\$5,006	4.53%	1.00%	3.54%	3.30%	3.36%
	Puget Sound Refinery Federal Credit Union	\$17,392	\$13,093	\$14,793	88.51%	\$5,797	5.52%	1.71%	3.81%	11.14%	11.92%
	Spokane Media Federal Credit Union	\$17,368	\$11,182	\$15,627	71.56%	\$4,342	4.98%	0.95%	4.03%	7.01%	6.70%
	PUD Federal Credit Union	\$10,341	\$5,935	\$8,885	66.80%	\$5,171	5.18%	1.76%	3.42%	17.55%	19.90%
	Longshore Federal Credit Union	\$7,866	\$3,341	\$7,020	47.59%	\$3,146	3.94%	0.03%	3.91%	(6.94%)	(7.70%)
	Utility Employees Federal Credit Union	\$3,622	\$2,035	\$3,033	67.10%	\$3,622	3.51%	1.03%	2.48%	(7.04%)	(8.75%)
	Average of Asset Group D	\$76,100	\$47,660	\$65,271	72.46%	\$5,840	4.80%	1.04%	3.76%	1.27%	2.07%

Source: SNL Financial

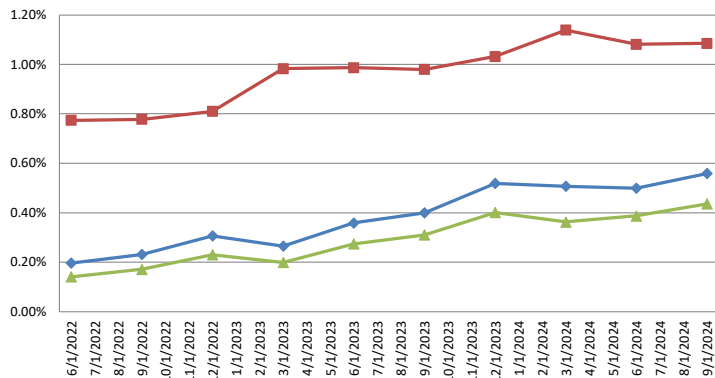
NA = data was not available.

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

Asset Quality

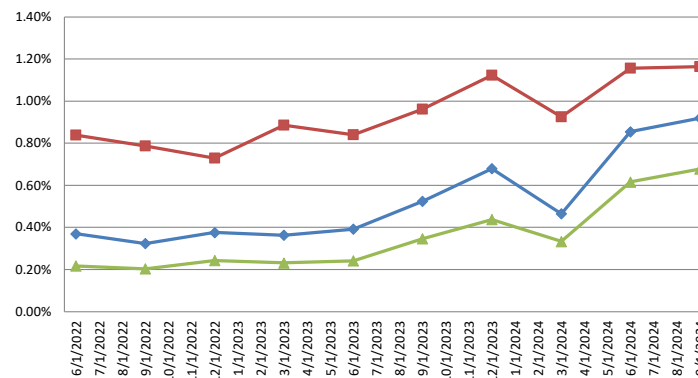
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



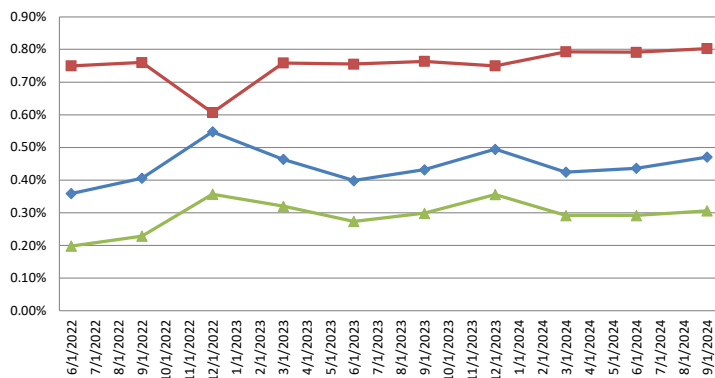
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.20%	0.23%	0.31%	0.27%	0.36%	0.40%	0.52%	0.51%	0.50%	0.56%
Reserves/Loans	0.77%	0.78%	0.81%	0.98%	0.99%	0.98%	1.03%	1.14%	1.08%	1.09%
Delinquent Loans/Total Assets	0.14%	0.17%	0.23%	0.20%	0.27%	0.31%	0.40%	0.36%	0.39%	0.44%

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



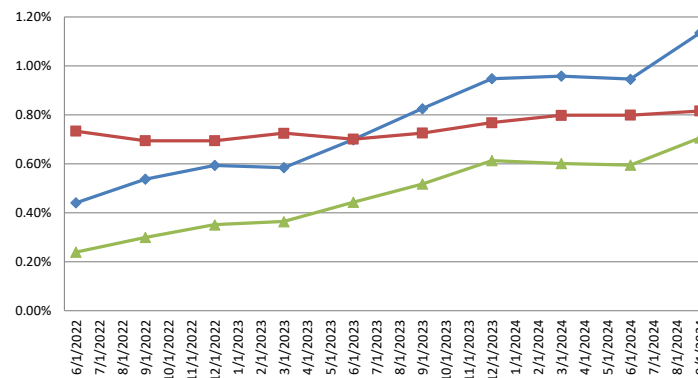
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.37%	0.32%	0.38%	0.36%	0.39%	0.52%	0.68%	0.47%	0.85%	0.92%
Reserves/Loans	0.84%	0.79%	0.73%	0.89%	0.84%	0.96%	1.12%	0.93%	1.16%	1.16%
Delinquent Loans/Total Assets	0.22%	0.20%	0.24%	0.23%	0.24%	0.35%	0.44%	0.33%	0.62%	0.68%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.36%	0.41%	0.55%	0.46%	0.40%	0.43%	0.49%	0.42%	0.44%	0.47%
Reserves/Loans	0.75%	0.76%	0.61%	0.76%	0.76%	0.76%	0.75%	0.79%	0.79%	0.80%
Delinquent Loans/Total Assets	0.20%	0.23%	0.36%	0.32%	0.27%	0.30%	0.36%	0.29%	0.29%	0.31%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.44%	0.54%	0.59%	0.58%	0.70%	0.83%	0.95%	0.96%	0.95%	1.13%
Reserves/Loans	0.73%	0.69%	0.69%	0.72%	0.70%	0.73%	0.77%	0.80%	0.80%	0.82%
Delinquent Loans/Total Assets	0.24%	0.30%	0.35%	0.36%	0.44%	0.52%	0.61%	0.60%	0.59%	0.71%

Source: SNL Financial

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Asset Quality

September 30, 2024

Run Date: November 15, 2024

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

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

Boeing Employees Credit Union	\$29,684,318	\$71,446	0.37%	1.25%	343.59%	2.52%	0.24%
Spokane Teachers Credit Union	\$5,872,401	\$30,800	0.63%	0.78%	123.46%	5.52%	0.52%
Gesa Credit Union	\$5,565,454	\$27,220	0.61%	0.96%	157.33%	5.35%	0.49%
Washington State Employees Credit Union	\$5,255,761	\$24,645	0.58%	1.22%	209.96%	6.03%	0.47%
TwinStar Credit Union	\$4,259,303	\$17,411	0.52%	0.98%	188.81%	4.08%	0.41%
Numerica Credit Union	\$4,030,323	\$13,046	0.41%	1.18%	289.18%	3.22%	0.32%
Sound Credit Union	\$2,982,146	\$15,115	0.65%	0.85%	131.58%	5.40%	0.51%
Whatcom Educational Credit Union	\$2,893,212	\$10,590	0.47%	0.71%	152.57%	3.26%	0.37%
Columbia Community Credit Union	\$2,431,953	\$10,417	0.53%	1.16%	218.11%	4.29%	0.43%
HAPO Community Credit Union	\$2,367,011	\$6,401	0.34%	1.04%	305.31%	2.90%	0.27%
Kitsap Credit Union	\$2,331,276	\$16,301	0.90%	1.83%	203.42%	11.19%	0.70%
Harborstone Credit Union	\$2,112,101	\$5,771	0.37%	1.28%	348.47%	3.22%	0.27%
Horizon Credit Union	\$2,009,802	\$4,216	0.25%	0.63%	251.59%	2.34%	0.21%
IQ Credit Union	\$2,008,549	\$17,101	1.11%	1.20%	108.32%	8.23%	0.85%
Fibre Federal Credit Union	\$1,695,462	\$8,305	0.69%	1.06%	152.51%	4.17%	0.49%
Salal Credit Union	\$1,149,495	\$2,999	0.32%	1.07%	331.11%	2.94%	0.26%
Red Canoe Credit Union	\$1,142,329	\$3,841	0.45%	0.63%	140.59%	3.40%	0.34%
Seattle Metropolitan Credit Union	\$1,092,636	\$7,725	0.86%	1.70%	196.79%	9.17%	0.71%
Average of Asset Group A	\$4,382,418	\$16,297	0.56%	1.09%	214.04%	4.85%	0.44%

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

Solarity Credit Union	\$827,058	\$2,818	0.42%	0.29%	69.30%	2.33%	0.34%
Qualstar Credit Union	\$822,122	\$10,767	2.10%	2.63%	125.34%	7.86%	1.31%
Verity Credit Union	\$750,264	\$11,220	1.76%	1.04%	58.80%	13.72%	1.50%
America's Credit Union, A Federal Credit Union	\$692,897	\$490	0.09%	1.03%	NM	0.74%	0.07%
Tapco Credit Union	\$666,474	\$4,201	0.80%	0.65%	80.98%	7.45%	0.63%
O Bee Credit Union	\$616,818	\$4,370	0.82%	1.11%	135.08%	10.32%	0.71%
Our Community Credit Union	\$607,932	\$1,108	0.45%	1.40%	313.00%	1.71%	0.18%
Average of Asset Group B	\$711,938	\$4,996	0.92%	1.16%	130.42%	6.30%	0.68%

Source: SNL Financial

NA = data was not available.

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

Asset Quality

September 30, 2024

Run Date: November 15, 2024

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$251 to \$500 million in total assets								
	Industrial Credit Union of Whatcom County	\$387,839	\$1,897	0.69%	2.06%	298.68%	6.86%	0.49%
	North Coast Credit Union	\$379,741	\$1,592	0.64%	0.86%	135.36%	3.44%	0.42%
	Cascade Federal Credit Union	\$347,353	\$493	0.35%	0.69%	199.80%	1.66%	0.14%
	NorthWest Plus Credit Union	\$300,871	\$1,003	0.56%	0.60%	108.08%	3.40%	0.33%
	Peninsula Community Federal Credit Union	\$298,155	\$1,565	0.79%	1.13%	142.88%	6.17%	0.52%
	People's Community Federal Credit Union	\$271,749	\$0	0.00%	0.25%	NA	0.00%	0.00%
	Puget Sound Cooperative Credit Union	\$255,740	\$605	0.26%	0.03%	10.74%	2.96%	0.24%
	Average of Asset Group C	\$320,207	\$1,022	0.47%	0.80%	149.26%	3.50%	0.31%
Asset Group D - \$0 to \$250 million in total assets								
	Great Northwest Federal Credit Union	\$245,811	\$2,214	1.64%	2.53%	154.07%	6.44%	0.90%
	Canopy Federal Credit Union	\$234,900	\$2,189	1.18%	1.49%	126.77%	11.63%	0.93%
	Community 1st Credit Union	\$197,480	\$1,143	0.86%	0.62%	71.48%	5.03%	0.58%
	MountainCrest Credit Union	\$141,404	\$1,322	1.39%	0.72%	51.36%	7.79%	0.93%
	Cheney Federal Credit Union	\$138,904	\$89	0.12%	0.16%	135.96%	0.66%	0.06%
	WCLA Credit Union	\$129,559	\$1,355	1.20%	0.67%	55.57%	6.29%	1.05%
	White River Credit Union	\$115,373	\$1,104	1.68%	1.40%	83.33%	6.08%	0.96%
	Tacoma Longshoremen Credit Union	\$114,670	\$0	0.00%	0.20%	NA	0.00%	0.00%
	Alaska Air Group Federal Credit Union	\$110,978	\$85	0.12%	0.53%	424.71%	0.50%	0.08%
	Strait View Credit Union	\$103,538	\$345	0.78%	1.03%	131.88%	2.52%	0.33%
	Sno Falls Credit Union	\$100,704	\$997	1.42%	0.27%	19.16%	13.98%	0.99%
	Primesource Credit Union	\$94,172	\$1,245	2.14%	0.26%	12.05%	13.84%	1.32%
	Granco Federal Credit Union	\$93,026	\$771	1.42%	1.08%	76.13%	7.85%	0.83%
	Progressions Credit Union	\$92,253	\$150	0.23%	0.45%	192.00%	1.64%	0.16%
	Lower Columbia Longshoremen Federal Credit Union	\$90,995	\$272	0.50%	0.22%	44.49%	6.49%	0.30%
	Waterfront Federal Credit Union	\$90,364	\$268	0.51%	0.35%	69.03%	3.35%	0.30%
	Spokane Firefighters Credit Union	\$82,370	\$145	0.32%	0.65%	207.59%	1.70%	0.18%
	Sncope Credit Union	\$79,969	\$502	0.94%	0.91%	96.81%	7.58%	0.63%
	Evergreen Direct Credit Union	\$78,679	\$508	1.28%	0.88%	69.09%	8.88%	0.65%
	WestEdge Federal Credit Union	\$78,619	\$463	1.28%	0.98%	76.89%	3.77%	0.59%
	Tri-Cities Community Federal Credit Union	\$73,007	\$815	1.33%	0.14%	10.80%	8.33%	1.12%
	Safeway Federal Credit Union	\$67,450	\$942	2.22%	0.34%	15.39%	6.16%	1.40%
	Avista Corp. Credit Union	\$65,005	\$32	0.08%	0.04%	53.13%	0.25%	0.05%
	Spokane City Credit Union	\$62,574	\$242	0.47%	0.87%	186.78%	3.60%	0.39%
	Mill Town Credit Union	\$62,438	\$1,315	3.05%	1.04%	34.07%	10.30%	2.11%

Source: SNL Financial

NA = data was not available.

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Asset Quality

September 30, 2024

Run Date: November 15, 2024

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$0 to \$250 million in total assets (continued)								
	American Lake Credit Union	\$60,838	\$1,398	5.38%	2.09%	38.91%	16.85%	2.30%
	Responders Emergency Services Credit Union	\$57,593	\$0	0.00%	0.61%	NA	0.00%	0.00%
	Nordstrom Federal Credit Union	\$55,575	\$470	1.33%	0.76%	57.45%	8.50%	0.85%
	Blue Mountain Credit Union	\$52,778	\$358	0.91%	1.33%	146.09%	10.88%	0.68%
	Olympia Credit Union	\$52,078	\$379	0.92%	0.80%	86.81%	8.06%	0.73%
	Calcoe Federal Credit Union	\$44,232	\$256	0.78%	0.80%	103.52%	5.04%	0.58%
	Longshoremen's Local 4 Federal Credit Union	\$39,983	\$80	0.43%	0.27%	62.50%	0.97%	0.20%
	Connection Credit Union	\$38,844	\$289	1.02%	1.09%	106.92%	6.43%	0.74%
	IBEW 76 Federal Credit Union	\$29,036	\$72	0.36%	0.41%	112.50%	1.91%	0.25%
	Mt. Rainier Federal Credit Union	\$26,277	\$17	0.24%	1.09%	447.06%	0.56%	0.06%
	Express Credit Union	\$26,075	\$227	1.18%	2.62%	222.47%	6.14%	0.87%
	Mint Valley Federal Credit Union	\$22,479	\$213	1.37%	1.25%	91.55%	5.51%	0.95%
	Newrizons Federal Credit Union	\$21,779	\$398	2.37%	1.56%	65.83%	10.77%	1.83%
	Community Healthcare Federal Credit Union	\$20,023	\$134	1.31%	0.52%	39.55%	5.76%	0.67%
	Puget Sound Refinery Federal Credit Union	\$17,392	\$331	2.53%	0.86%	33.84%	12.41%	1.90%
	Spokane Media Federal Credit Union	\$17,368	\$29	0.26%	0.38%	144.83%	1.80%	0.17%
	PUD Federal Credit Union	\$10,341	\$0	0.00%	0.47%	NA	0.00%	0.00%
	Longshore Federal Credit Union	\$7,866	\$113	3.38%	0.75%	22.12%	15.21%	1.44%
	Utility Employees Federal Credit Union	\$3,622	\$0	0.00%	0.39%	NA	0.00%	0.00%
	Average of Asset Group D	\$76,100	\$529	1.13%	0.82%	104.51%	5.94%	0.71%

Source: SNL Financial

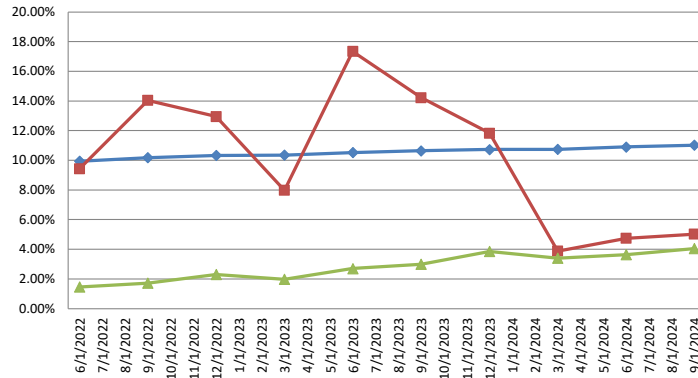
NA = data was not available.

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

Net Worth

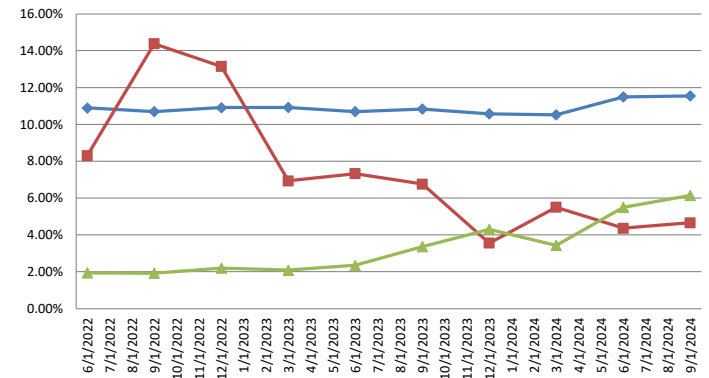
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



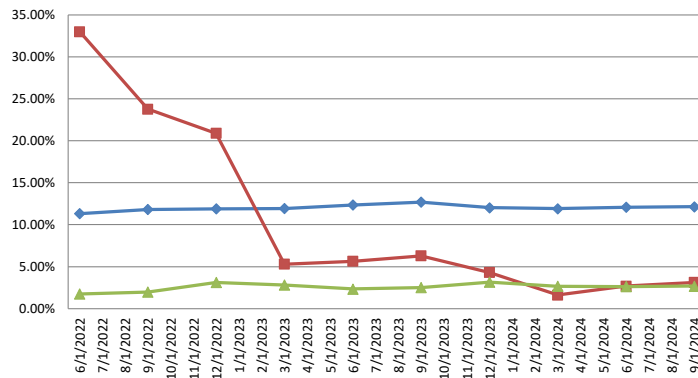
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	9.94%	10.18%	10.33%	10.35%	10.53%	10.64%	10.72%	10.73%	10.90%	11.01%
Net Worth Growth (Decline) - YTD	9.43%	14.04%	12.95%	7.97%	17.34%	14.22%	11.83%	3.88%	4.74%	5.02%
Total Delinquent LNS/ Net Worth	1.46%	1.73%	2.31%	1.98%	2.70%	2.99%	3.86%	3.41%	3.63%	4.06%

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



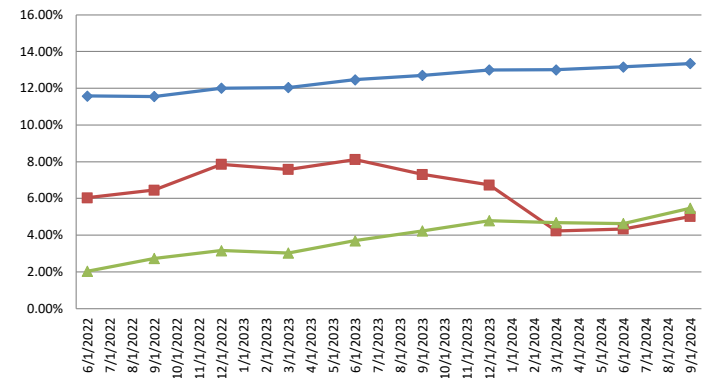
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.89%	10.70%	10.91%	10.92%	10.69%	10.84%	10.57%	10.52%	11.49%	11.55%
Net Worth Growth (Decline) - YTD	8.31%	14.38%	13.14%	6.93%	7.32%	6.76%	3.56%	5.50%	4.37%	4.66%
Total Delinquent LNS/ Net Worth	1.94%	1.92%	2.20%	2.09%	2.35%	3.37%	4.31%	3.44%	5.50%	6.15%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	11.32%	11.82%	11.88%	11.94%	12.35%	12.68%	12.02%	11.91%	12.08%	12.13%
Net Worth Growth (Decline) - YTD	32.99%	23.76%	20.89%	5.30%	5.63%	6.30%	4.32%	1.62%	2.68%	3.14%
Total Delinquent LNS/ Net Worth	1.76%	1.97%	3.11%	2.81%	2.34%	2.51%	3.17%	2.65%	2.61%	2.68%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	11.58%	11.56%	12.00%	12.03%	12.46%	12.70%	13.00%	13.00%	13.16%	13.35%
Net Worth Growth (Decline) - YTD	6.04%	6.45%	7.86%	7.58%	8.12%	7.31%	6.73%	4.23%	4.33%	5.02%
Total Delinquent LNS/ Net Worth	2.04%	2.74%	3.16%	3.02%	3.70%	4.23%	4.79%	4.68%	4.63%	5.47%

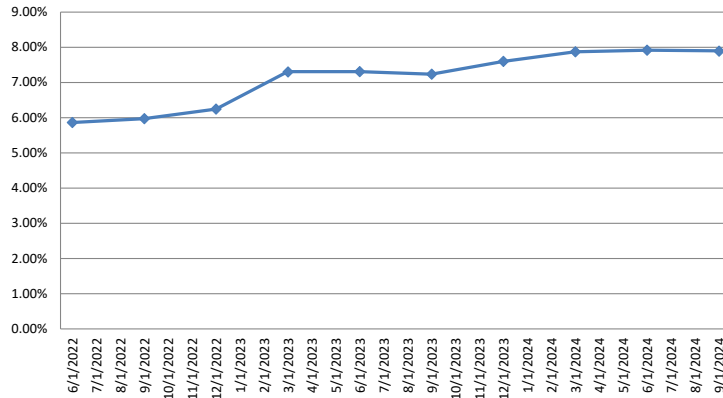
Source: SNL Financial

NA = data was not available.

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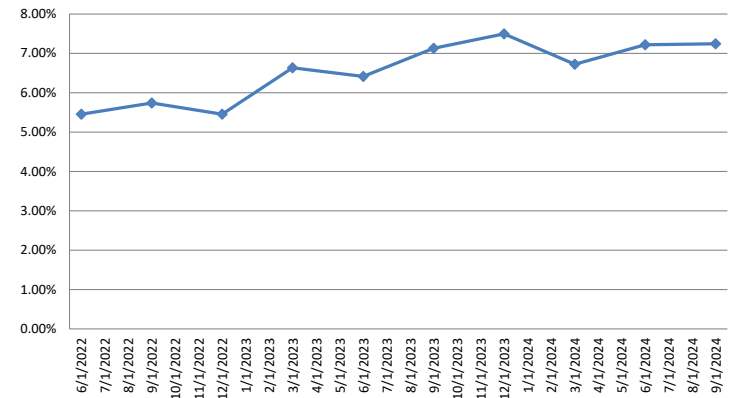
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



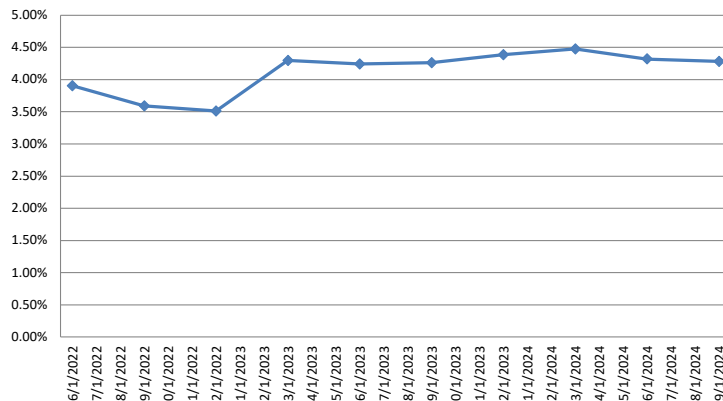
Date	Classified Assets/ Net Worth
6/30/22	5.86%
9/30/22	5.97%
12/31/22	6.25%
3/31/23	7.30%
6/30/23	7.31%
9/30/23	7.23%
12/31/23	7.60%
3/31/24	7.87%
6/30/24	7.92%
9/30/24	7.89%

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



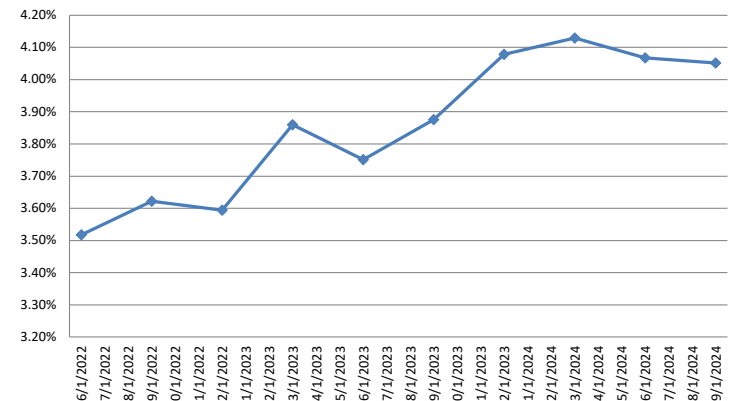
Date	Classified Assets/ Net Worth
6/30/22	5.45%
9/30/22	5.74%
12/31/22	5.45%
3/31/23	6.63%
6/30/23	6.41%
9/30/23	7.13%
12/31/23	7.50%
3/31/24	6.73%
6/30/24	7.22%
9/30/24	7.24%

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



Date	Classified Assets/ Net Worth
6/30/22	3.91%
9/30/22	3.59%
12/31/22	3.51%
3/31/23	4.30%
6/30/23	4.25%
9/30/23	4.26%
12/31/23	4.39%
3/31/24	4.48%
6/30/24	4.32%
9/30/24	4.28%

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



Date	Classified Assets/ Net Worth
6/30/22	3.52%
9/30/22	3.62%
12/31/22	3.59%
3/31/23	3.86%
6/30/23	3.75%
9/30/23	3.88%
12/31/23	4.08%
3/31/24	4.13%
6/30/24	4.07%
9/30/24	4.05%

Source: SNL Financial

NA = data was not available.

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Net Worth

September 30, 2024

Run Date: November 15, 2024

		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	\$29,684,318	\$3,460,239	11.66%	7.87%	2.06%	7.09%
	Spokane Teachers Credit Union	\$5,872,401	\$633,979	10.80%	4.30%	4.86%	6.00%
	Gesa Credit Union	\$5,565,454	\$580,793	10.44%	9.99%	4.69%	7.37%
	Washington State Employees Credit Union	\$5,255,761	\$482,794	9.19%	2.05%	5.10%	10.72%
	TwinStar Credit Union	\$4,259,303	\$466,414	10.95%	7.29%	3.73%	7.05%
	Numerica Credit Union	\$4,030,323	\$470,140	11.67%	7.96%	2.77%	8.02%
	Sound Credit Union	\$2,982,146	\$341,018	11.44%	4.43%	4.43%	5.83%
	Whatcom Educational Credit Union	\$2,893,212	\$354,625	12.26%	4.11%	2.99%	4.56%
	Columbia Community Credit Union	\$2,431,953	\$293,556	12.07%	9.06%	3.55%	7.74%
	HAPO Community Credit Union	\$2,367,011	\$267,102	11.28%	14.21%	2.40%	7.32%
	Kitsap Credit Union	\$2,331,276	\$198,260	8.50%	(0.29%)	8.22%	16.73%
	Harborstone Credit Union	\$2,112,101	\$225,838	10.69%	0.20%	2.56%	8.90%
	Horizon Credit Union	\$2,009,802	\$238,522	11.87%	1.12%	1.77%	4.45%
	IQ Credit Union	\$2,008,549	\$206,016	10.26%	9.22%	8.30%	8.99%
	Fibre Federal Credit Union	\$1,695,462	\$215,956	12.74%	5.49%	3.85%	5.87%
	Salal Credit Union	\$1,149,495	\$101,314	8.81%	1.08%	2.96%	9.80%
	Red Canoe Credit Union	\$1,142,329	\$132,216	11.57%	4.84%	2.91%	4.08%
	Seattle Metropolitan Credit Union	\$1,092,636	\$131,502	12.04%	(2.53%)	5.87%	11.56%
	Average of Asset Group A	\$4,382,418	\$488,905	11.01%	5.02%	4.06%	7.89%
Asset Group B - \$501 million to \$1 billion in total assets							
	Solarity Credit Union	\$827,058	\$136,610	16.52%	2.67%	2.06%	1.43%
	Qualstar Credit Union	\$822,122	\$124,497	15.14%	7.65%	8.65%	10.84%
	Verity Credit Union	\$750,264	\$77,374	10.31%	3.68%	14.50%	8.53%
	America's Credit Union, A Federal Credit Union	\$692,897	\$70,883	10.23%	0.31%	0.69%	7.81%
	Tapco Credit Union	\$666,474	\$57,320	8.60%	6.09%	7.33%	5.94%
	O Bee Credit Union	\$616,818	\$52,881	8.57%	4.05%	8.26%	11.16%
	Our Community Credit Union	\$607,932	\$69,754	11.47%	8.19%	1.59%	4.97%
	Average of Asset Group B	\$711,938	\$84,188	11.55%	4.66%	6.15%	7.24%

Source: SNL Financial

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Net Worth

September 30, 2024

Run Date: November 15, 2024

		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							
	Industrial Credit Union of Whatcom County	\$387,839	\$43,681	11.26%	0.76%	4.34%	12.97%
	North Coast Credit Union	\$379,741	\$51,622	13.59%	7.92%	3.08%	4.17%
	Cascade Federal Credit Union	\$347,353	\$49,033	14.12%	(3.05%)	1.01%	2.01%
	NorthWest Plus Credit Union	\$300,871	\$39,462	13.12%	5.49%	2.54%	2.75%
	Peninsula Community Federal Credit Union	\$298,155	\$31,961	10.72%	1.48%	4.90%	7.00%
	People's Community Federal Credit Union	\$271,749	\$38,067	14.01%	6.12%	0.00%	0.76%
	Puget Sound Cooperative Credit Union	\$255,740	\$20,772	8.12%	3.23%	2.91%	0.31%
	Average of Asset Group C	\$320,207	\$39,228	12.13%	3.14%	2.68%	4.28%
Asset Group D - \$0 to \$250 million in total assets							
	Great Northwest Federal Credit Union	\$245,811	\$40,425	16.45%	9.82%	5.48%	8.44%
	Canopy Federal Credit Union	\$234,900	\$19,846	8.45%	4.01%	11.03%	13.98%
	Community 1st Credit Union	\$197,480	\$22,449	11.37%	5.14%	5.09%	3.64%
	MountainCrest Credit Union	\$141,404	\$18,976	13.42%	10.59%	6.97%	3.58%
	Cheney Federal Credit Union	\$138,904	\$13,342	9.61%	3.60%	0.67%	0.91%
	WCLA Credit Union	\$129,559	\$20,793	16.05%	10.70%	6.52%	3.62%
	White River Credit Union	\$115,373	\$17,314	15.01%	7.84%	6.38%	5.31%
	Tacoma Longshoremen Credit Union	\$114,670	\$14,798	12.90%	1.70%	0.00%	0.40%
	Alaska Air Group Federal Credit Union	\$110,978	\$16,641	14.99%	11.51%	0.51%	2.17%
	Strait View Credit Union	\$103,538	\$13,559	13.10%	8.82%	2.54%	3.36%
	Sno Falls Credit Union	\$100,704	\$7,953	7.90%	(2.05%)	12.54%	2.40%
	Primesource Credit Union	\$94,172	\$11,322	12.02%	0.18%	11.00%	1.32%
	Granco Federal Credit Union	\$93,026	\$10,197	10.96%	8.84%	7.56%	5.76%
	Progressions Credit Union	\$92,253	\$8,854	9.60%	4.53%	1.69%	3.25%
	Lower Columbia Longshoremen Federal Credit Union	\$90,995	\$10,661	11.72%	2.89%	2.55%	1.13%
	Waterfront Federal Credit Union	\$90,364	\$11,607	12.84%	8.96%	2.31%	1.59%
	Spokane Firefighters Credit Union	\$82,370	\$11,486	13.94%	1.67%	1.26%	2.62%
	Snocope Credit Union	\$79,969	\$7,723	9.66%	12.29%	6.50%	6.29%
	Evergreen Direct Credit Union	\$78,679	\$8,460	10.75%	(3.80%)	6.00%	4.15%
	WestEdge Federal Credit Union	\$78,619	\$12,046	15.32%	3.49%	3.84%	2.96%
	Tri-Cities Community Federal Credit Union	\$73,007	\$9,694	13.28%	10.60%	8.41%	0.91%
	Safeway Federal Credit Union	\$67,450	\$15,152	22.46%	3.15%	6.22%	0.96%
	Avista Corp. Credit Union	\$65,005	\$12,976	19.96%	1.83%	0.25%	0.13%
	Spokane City Credit Union	\$62,574	\$6,264	10.01%	9.39%	3.86%	7.22%
	Mill Town Credit Union	\$62,438	\$13,905	22.27%	5.66%	9.46%	3.22%

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Net Worth

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$0 to \$250 million in total assets (continued)							
	American Lake Credit Union	\$60,838	\$8,849	14.55%	(0.18%)	15.80%	6.15%
	Responders Emergency Services Credit Union	\$57,593	\$9,088	15.78%	3.96%	0.00%	2.48%
	Nordstrom Federal Credit Union	\$55,575	\$5,264	9.47%	0.53%	8.93%	5.13%
	Blue Mountain Credit Union	\$52,778	\$6,887	13.05%	10.30%	5.20%	7.59%
	Olympia Credit Union	\$52,078	\$4,408	8.46%	0.73%	8.60%	7.46%
	Calcoe Federal Credit Union	\$44,232	\$5,121	11.58%	4.58%	5.00%	5.17%
	Longshoremen's Local 4 Federal Credit Union	\$39,983	\$8,212	20.54%	9.00%	0.97%	0.61%
	Connection Credit Union	\$38,844	\$5,087	13.10%	1.08%	5.68%	6.07%
	IBEW 76 Federal Credit Union	\$29,036	\$3,691	12.71%	(2.10%)	1.95%	2.19%
	Mt. Rainier Federal Credit Union	\$26,277	\$2,989	11.37%	18.09%	0.57%	2.54%
	Express Credit Union	\$26,075	\$3,191	12.24%	(5.26%)	7.11%	15.83%
	Mint Valley Federal Credit Union	\$22,479	\$4,280	19.04%	6.36%	4.98%	4.56%
	Newrizons Federal Credit Union	\$21,779	\$3,747	17.20%	0.72%	10.62%	6.99%
	Community Healthcare Federal Credit Union	\$20,023	\$2,275	11.36%	2.81%	5.89%	2.33%
	Puget Sound Refinery Federal Credit Union	\$17,392	\$2,555	14.69%	10.59%	12.95%	4.38%
	Spokane Media Federal Credit Union	\$17,368	\$1,569	9.03%	9.37%	1.85%	2.68%
	PUD Federal Credit Union	\$10,341	\$1,440	13.93%	4.40%	0.00%	1.94%
	Longshore Federal Credit Union	\$7,866	\$718	9.13%	1.31%	15.74%	3.48%
	Utility Employees Federal Credit Union	\$3,622	\$583	16.10%	3.04%	0.00%	1.37%
	Average of Asset Group D	\$76,100	\$9,918	13.35%	5.02%	5.47%	4.05%

Source: SNL Financial

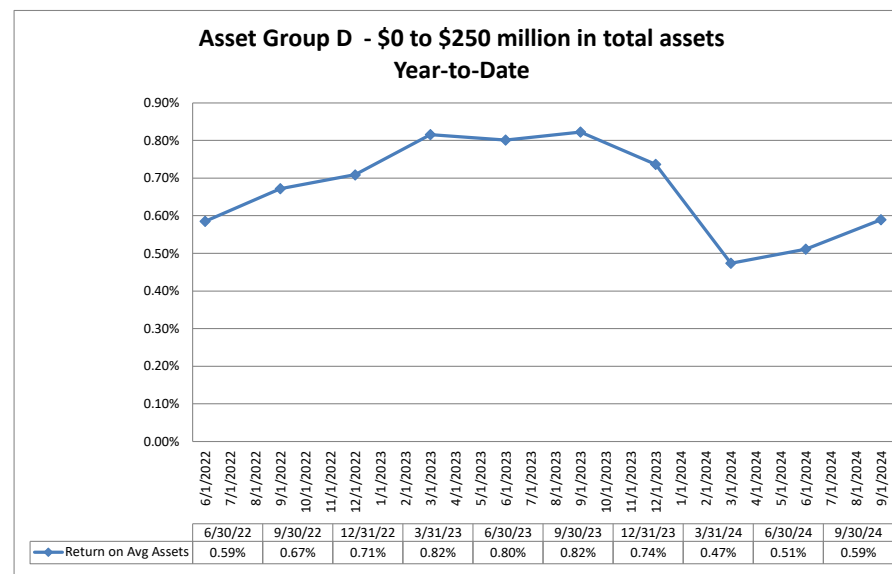
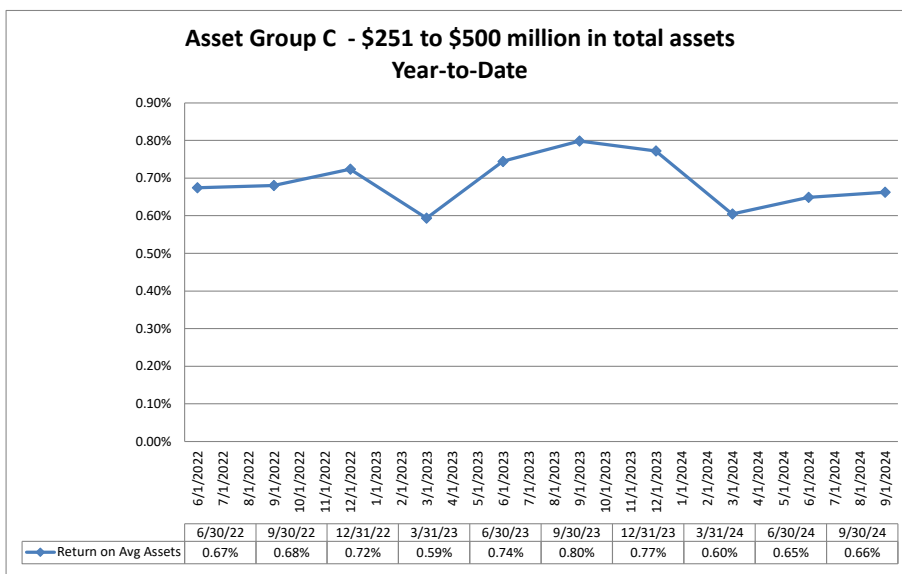
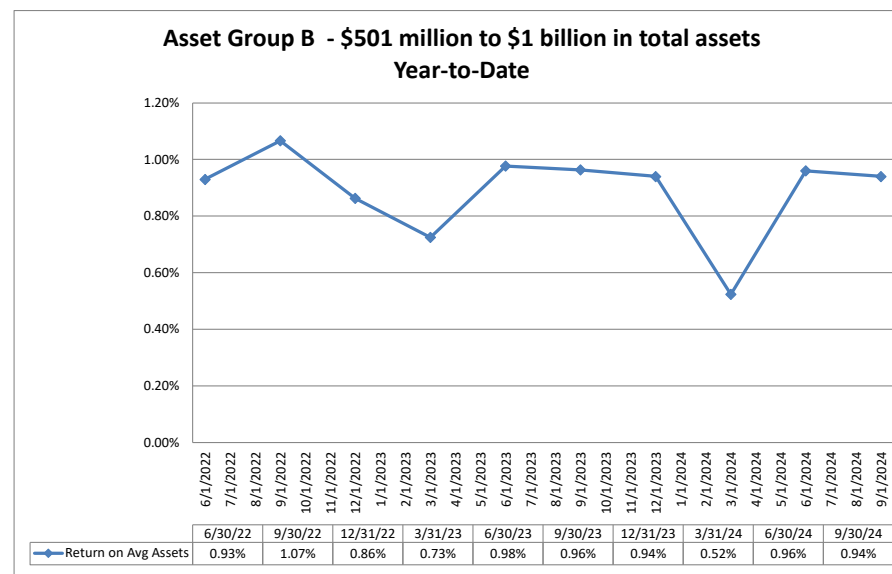
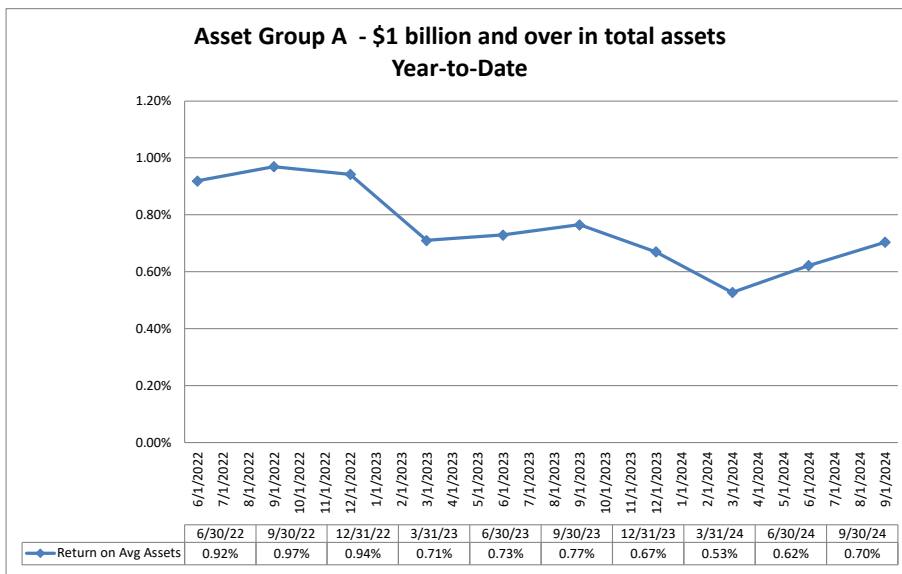
NA = data was not available.

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

Oregon

Performance Analysis

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



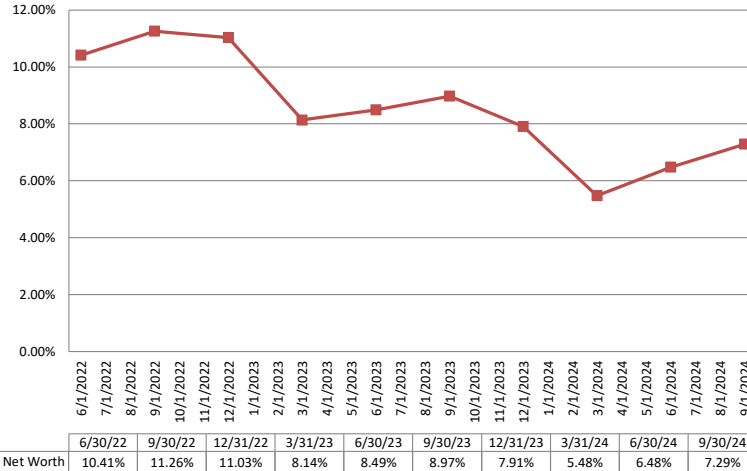
Source: SNL Financial

NA = data was not available.

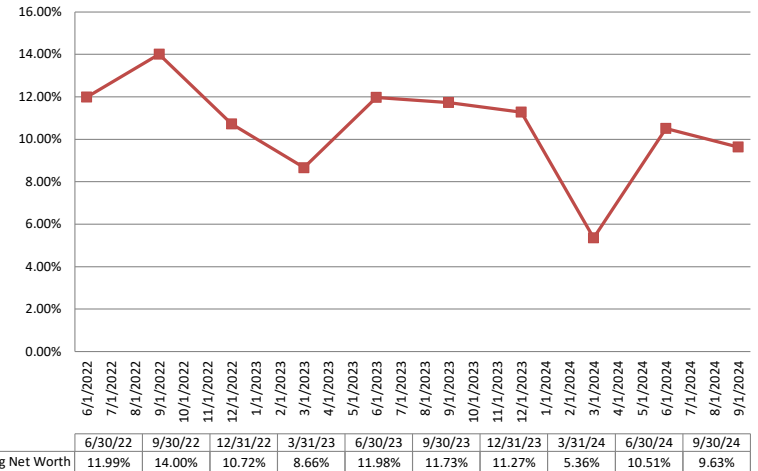
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

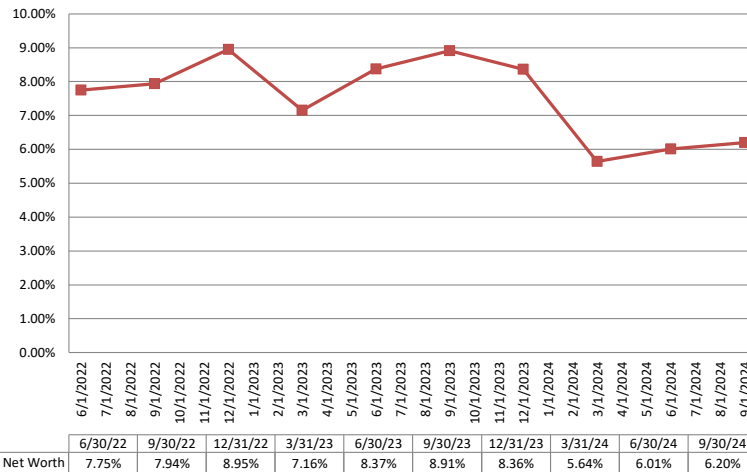
Asset Group A - \$1 billion and over in total assets
Year-to-Date



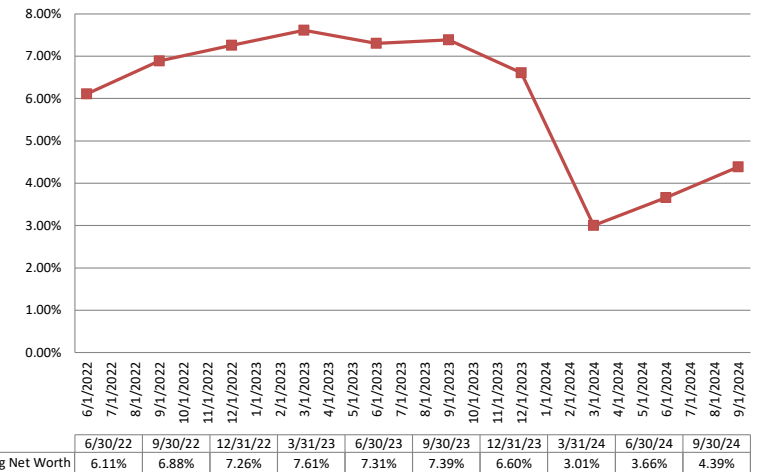
Asset Group B - \$501 million to \$1 billion in total assets
Year-to-Date



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



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



Source: SNL Financial

NA = data was not available.

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

Performance Analysis

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$1 billion and over in total assets												
	OnPoint Community Credit Union	\$9,679,671	\$37,760	1.58%	12.74%	62.18%	\$125	\$105,842	1.52%	12.39%	62.35%	\$119
	Rogue Credit Union	\$3,638,331	\$6,640	0.74%	9.87%	70.32%	\$102	\$16,625	0.63%	8.76%	70.87%	\$99
	Oregon Community Credit Union	\$3,413,946	\$10,927	1.29%	13.05%	54.03%	\$114	\$21,050	0.83%	8.58%	59.92%	\$109
	SELCO Community Credit Union	\$2,802,455	\$8,359	1.20%	12.22%	65.73%	\$123	\$17,674	0.85%	8.98%	71.31%	\$123
	Oregon State Credit Union	\$2,580,248	\$6,664	1.04%	12.23%	56.08%	\$111	\$14,158	0.79%	9.14%	60.15%	\$110
	Advantis Credit Union	\$1,899,586	\$1,574	0.33%	2.85%	81.30%	\$120	\$2,650	0.18%	1.61%	82.13%	\$122
	Unitus Community Credit Union	\$1,721,290	\$676	0.16%	1.67%	91.97%	\$121	\$820	0.06%	0.68%	90.69%	\$110
	First Community Credit Union	\$1,671,100	\$3,226	0.77%	6.69%	76.98%	\$83	\$9,864	0.78%	6.95%	76.49%	\$84
	Rivermark Community Credit Union	\$1,645,247	\$1,232	0.30%	5.58%	80.77%	\$108	\$3,322	0.28%	5.32%	83.26%	\$109
	Marion and Polk Schools Credit Union	\$1,394,452	\$4,323	1.25%	11.37%	74.40%	\$104	\$11,506	1.12%	10.49%	75.85%	\$100
	Average of Asset Group A	\$3,044,633	\$8,138	0.87%	8.83%	71.38%	\$111	\$20,351	0.70%	7.29%	73.30%	\$109
Asset Group B - \$501 million to \$1 billion in total assets												
	Mid Oregon Federal Credit Union	\$755,931	\$3,874	2.08%	20.31%	57.90%	\$104	\$11,555	2.10%	21.33%	58.56%	\$95
	Embold Federal Credit Union	\$608,355	\$1,193	0.78%	9.11%	78.28%	\$106	\$1,870	0.41%	4.93%	81.41%	\$112
	Central Willamette Credit Union	\$595,634	\$1,013	0.70%	8.67%	77.41%	\$95	\$2,495	0.60%	7.52%	77.50%	\$94
	Consolidated Federal Credit Union	\$502,426	\$871	0.70%	5.13%	81.73%	\$146	\$2,385	0.65%	4.75%	83.48%	\$151
	Average of Asset Group B	\$615,587	\$1,738	1.07%	10.81%	73.83%	\$113	\$4,576	0.94%	9.63%	75.24%	\$113
Asset Group C - \$251 to \$500 million in total assets												
	Wauna Federal Credit Union	\$427,892	\$355	0.33%	5.95%	85.45%	\$93	\$286	0.09%	1.65%	89.49%	\$99
	Cascade Community Federal Credit Union	\$424,136	\$2,217	2.09%	15.26%	51.39%	\$109	\$6,095	1.94%	14.79%	52.84%	\$110
	InRoads Federal Credit Union	\$371,308	\$19	0.02%	0.34%	91.06%	\$90	\$392	0.14%	2.41%	89.91%	\$91
	Pacific Crest Federal Credit Union	\$346,338	\$1,213	1.42%	14.80%	70.07%	\$99	\$3,619	1.43%	15.30%	69.44%	\$96
	Oregonians Credit Union	\$343,190	\$709	0.83%	5.71%	74.93%	\$82	\$1,942	0.75%	5.28%	75.56%	\$83
	Pacific NW Federal Credit Union	\$301,303	\$115	0.15%	1.63%	86.80%	\$108	\$721	0.31%	3.44%	83.08%	\$102
	Old West Federal Credit Union	\$284,014	\$295	0.42%	4.82%	91.23%	\$82	\$1,025	0.48%	5.72%	89.78%	\$83
	NW Priority Credit Union	\$252,674	\$111	0.17%	1.13%	93.06%	\$85	\$304	0.16%	1.03%	93.41%	\$84
	Average of Asset Group C	\$343,857	\$629	0.68%	6.21%	80.50%	\$94	\$1,798	0.66%	6.20%	80.44%	\$94

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - \$0 to \$250 million in total assets												
	NW Preferred Federal Credit Union	\$173,500	\$157	0.36%	2.67%	69.46%	\$97	\$788	0.61%	4.53%	71.16%	\$98
	Trailhead Federal Credit Union	\$169,667	\$34	0.08%	1.17%	97.84%	\$101	\$193	0.15%	2.36%	92.93%	\$97
	44 North Credit Union	\$160,525	\$231	0.57%	4.95%	70.12%	\$90	\$691	0.57%	5.00%	68.57%	\$92
	Providence Federal Credit Union	\$160,103	(\$444)	(1.09%)	(12.29%)	86.93%	\$104	(\$1,339)	(1.06%)	(12.21%)	100.80%	\$116
	Heritage Grove Federal Credit Union	\$153,400	\$438	1.15%	9.84%	68.90%	\$91	\$1,064	0.94%	8.13%	69.85%	\$91
	KaiPerm Northwest Federal Credit Union	\$142,070	\$196	0.52%	5.43%	76.77%	\$108	\$555	0.49%	5.21%	79.61%	\$113
	Pacific Cascade Federal Credit Union	\$134,611	\$63	0.19%	1.86%	77.24%	\$69	\$63	0.06%	0.62%	78.99%	\$72
	Ironworkers USA Federal Credit Union	\$121,075	\$414	1.38%	12.98%	71.27%	\$134	\$1,262	1.43%	13.63%	70.64%	\$132
	Valley Credit Union	\$116,910	\$87	0.30%	2.65%	70.35%	\$105	\$442	0.52%	4.57%	73.12%	\$108
	IBEW & United Workers Federal Credit Union	\$113,521	\$547	1.93%	18.64%	70.05%	\$97	\$1,415	1.69%	16.69%	70.25%	\$96
	Point West Credit Union	\$110,535	\$409	1.50%	14.49%	71.80%	\$91	\$680	0.83%	8.21%	82.62%	\$91
	Forrit Credit Union	\$97,998	(\$66)	(0.27%)	(2.49%)	96.67%	\$99	(\$131)	(0.18%)	(1.64%)	97.33%	\$101
	Sunset Science Park Federal Credit Union	\$95,508	\$267	1.12%	8.66%	65.53%	\$93	\$664	0.94%	7.31%	69.39%	\$93
	Castparts Employees Federal Credit Union	\$75,839	\$167	0.87%	5.88%	78.84%	\$83	\$375	0.65%	4.46%	83.31%	\$87
	Teamsters Council #37 Federal Credit Union	\$73,960	\$178	0.97%	6.82%	69.76%	\$117	\$553	1.01%	7.19%	68.09%	\$109
	Benton County Schools Credit Union	\$68,369	\$129	0.76%	7.81%	74.29%	\$85	\$305	0.60%	6.26%	78.35%	\$86
	Cutting Edge Federal Credit Union	\$58,036	(\$96)	(0.67%)	(7.45%)	117.68%	\$82	(\$845)	(2.00%)	(22.10%)	178.38%	\$81
	United Trades Federal Credit Union	\$56,564	\$84	0.59%	5.00%	85.62%	\$121	\$241	0.57%	4.91%	86.57%	\$123
	Umatilla County Federal Credit Union	\$50,105	(\$63)	(0.49%)	(3.06%)	140.00%	\$123	\$126	0.32%	2.07%	80.44%	\$105
	Portland Local No. 8 Federal Credit Union	\$40,388	\$59	0.58%	6.30%	92.87%	\$128	(\$88)	(0.29%)	(3.12%)	102.15%	\$132
	Northwest Adventist Federal Credit Union	\$35,363	\$151	1.72%	13.97%	62.05%	\$71	\$382	1.46%	12.16%	68.16%	\$67
	E W E B Employees Federal Credit Union	\$34,039	\$182	2.12%	18.44%	54.84%	\$70	\$516	1.98%	18.29%	56.34%	\$72
	Gateway Credit Union	\$29,672	\$51	0.69%	3.14%	79.58%	\$114	\$152	0.67%	3.14%	80.82%	\$123
	Emerald Empire Federal Credit Union	\$26,710	\$40	0.60%	2.88%	89.07%	\$97	\$230	1.12%	5.59%	79.52%	\$82
	IBEW/SJ Cascade Federal Credit Union	\$21,988	\$50	0.90%	7.62%	67.16%	\$88	\$166	1.00%	8.62%	70.03%	\$89
	South Coast ILWU Federal Credit Union	\$17,690	\$50	1.12%	6.92%	77.58%	\$76	\$180	1.31%	8.47%	68.73%	\$71
	Machinists-Boilermakers Federal Credit Union	\$4,261	\$2	0.19%	1.85%	98.44%	\$107	(\$5)	(0.15%)	(1.53%)	95.65%	\$96
	Radio Cab Credit Union	\$3,513	\$5	0.57%	2.20%	80.95%	\$44	\$18	0.69%	2.65%	73.91%	\$44
	OPC Federal Credit Union	\$2,808	\$24	3.35%	22.12%	23.33%	\$40	\$25	1.16%	7.70%	56.14%	\$37
	Average of Asset Group D	\$80,991	\$115	0.75%	5.83%	78.79%	\$94	\$299	0.59%	4.39%	81.10%	\$93

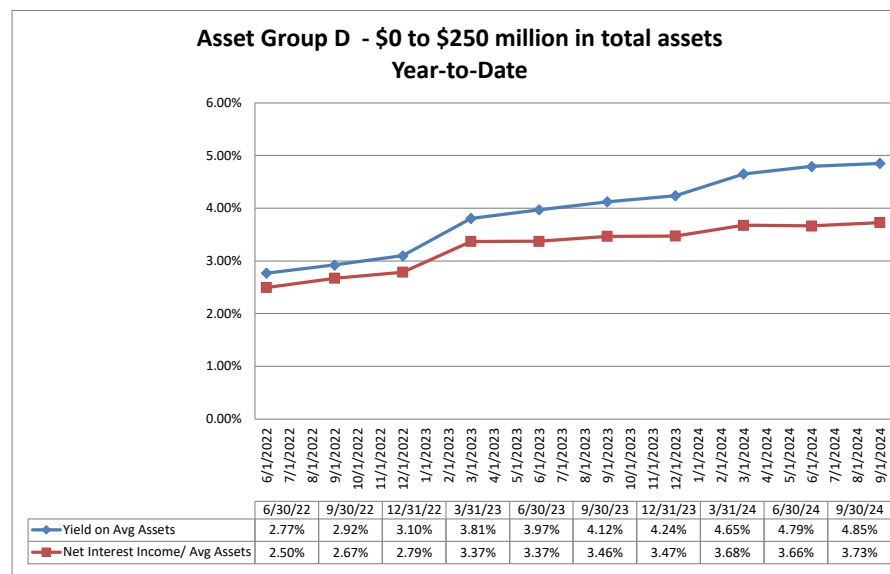
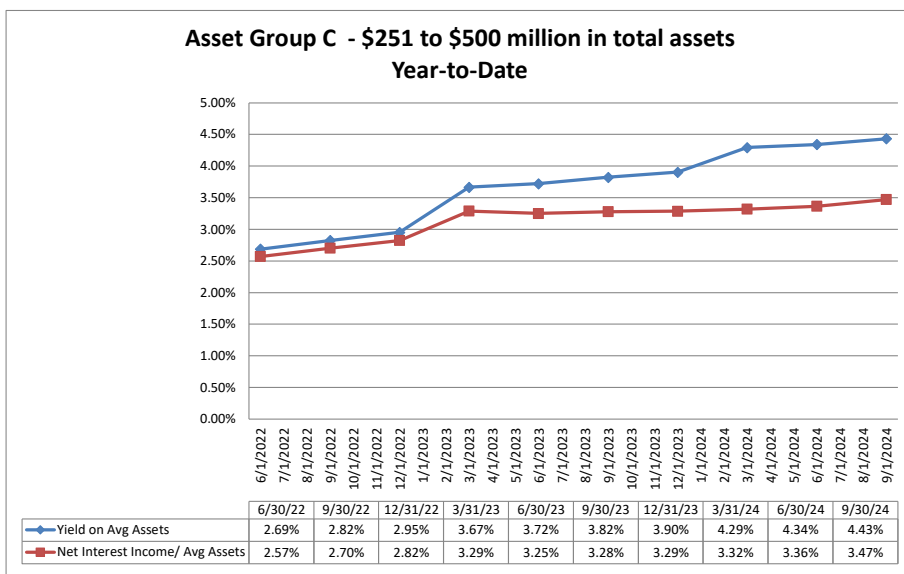
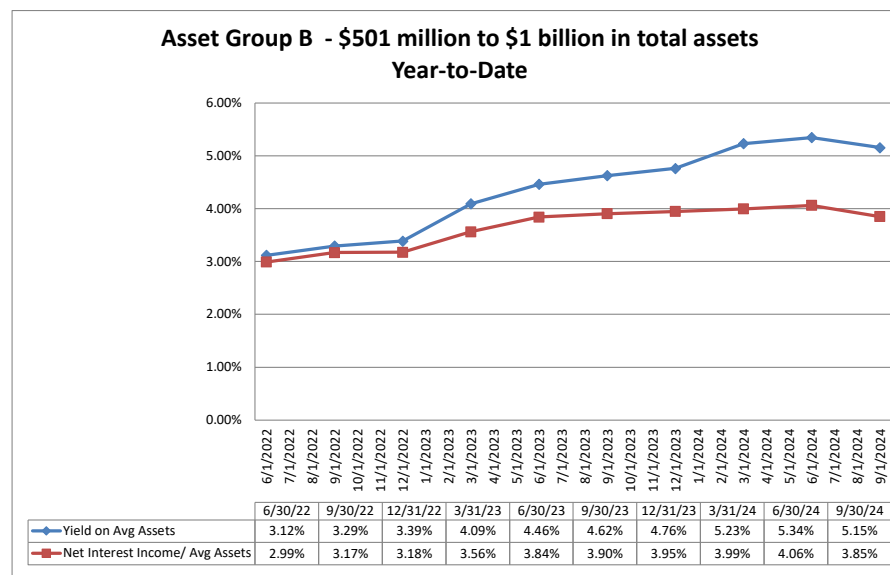
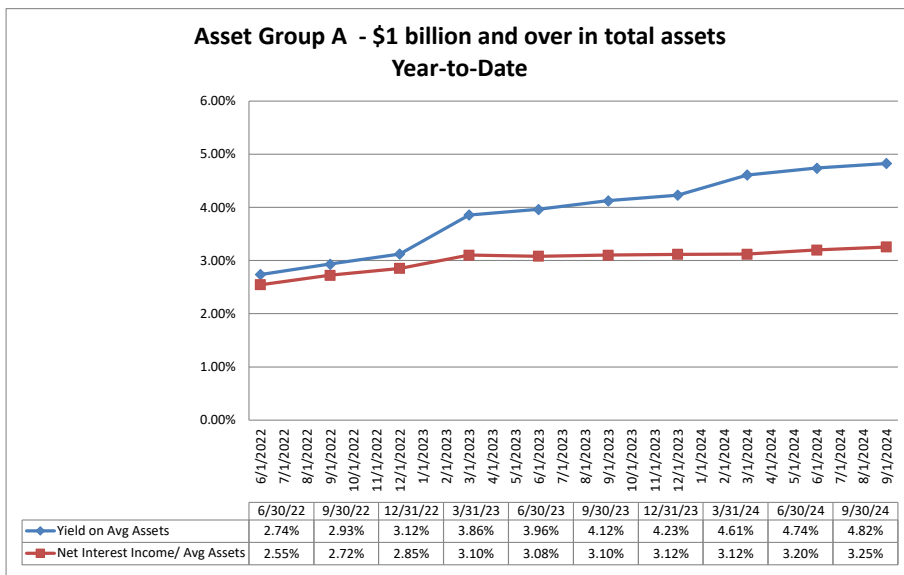
Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

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

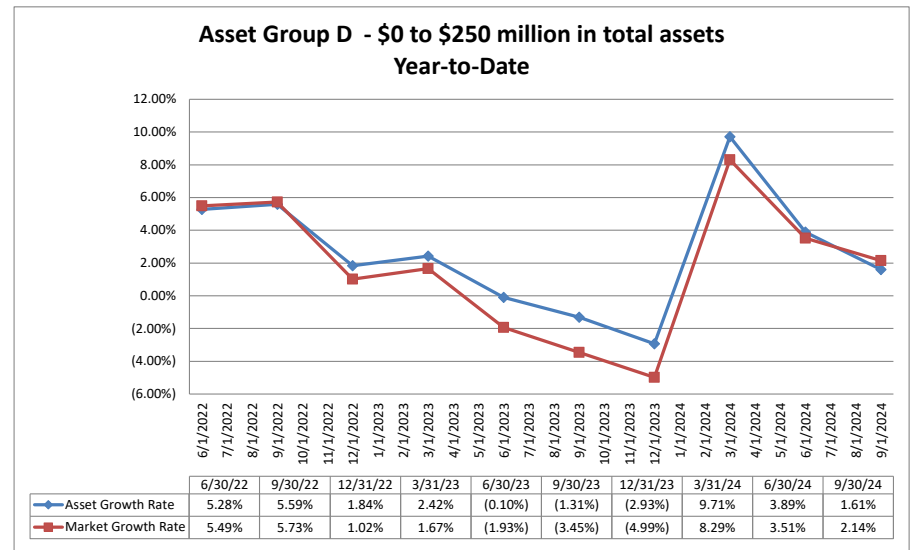
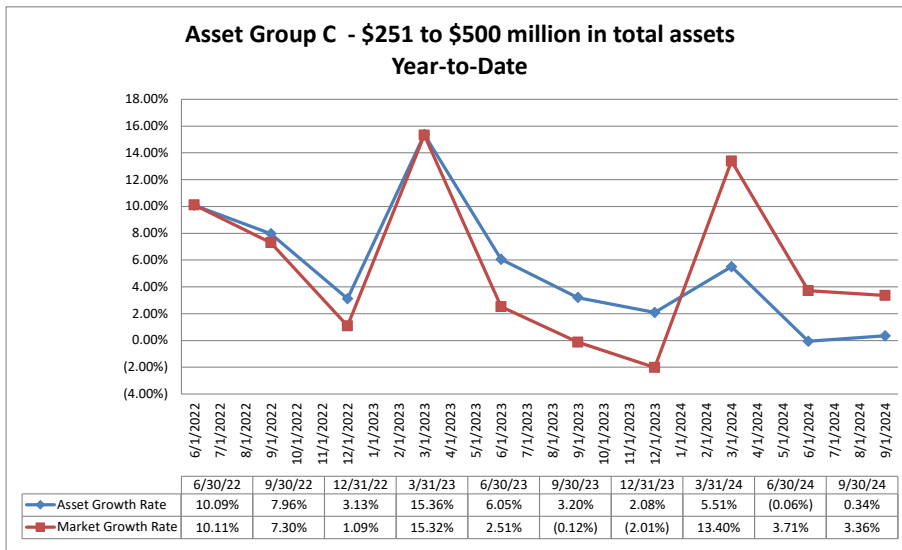
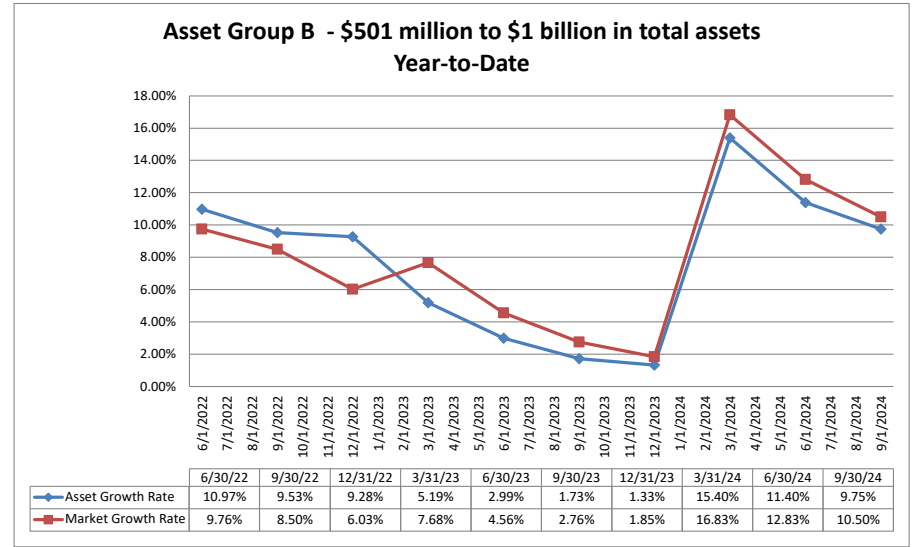
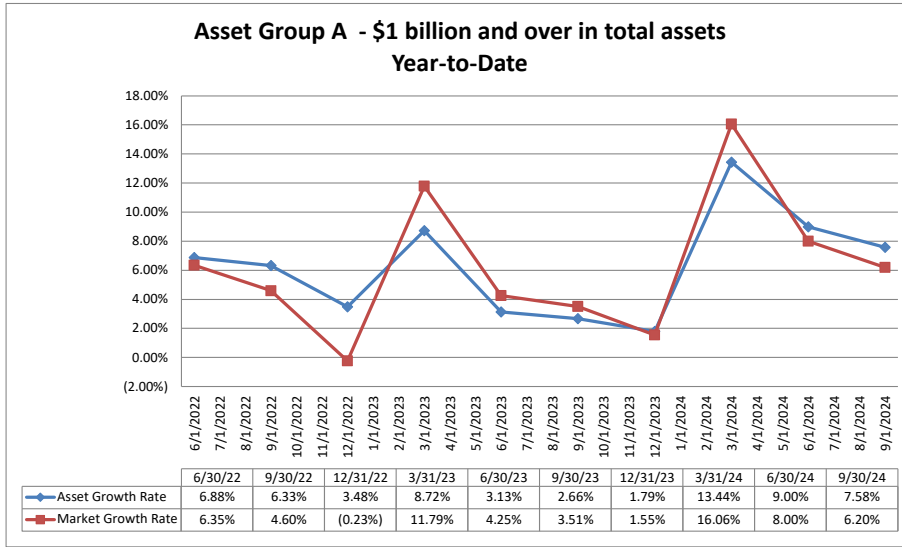


Source: SNL Financial

NA = data was not available.

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



Source: SNL Financial

NA = data was not available.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$1 billion and over in total assets											
	OnPoint Community Credit Union	\$9,679,671	\$5,685,405	\$8,265,109	68.79%	\$8,498	4.78%	1.33%	3.44%	14.36%	15.14%
	Rogue Credit Union	\$3,638,331	\$2,120,616	\$3,106,292	68.27%	\$5,703	5.33%	1.81%	3.51%	10.92%	9.58%
	Oregon Community Credit Union	\$3,413,946	\$3,041,663	\$2,801,033	108.59%	\$5,846	6.17%	2.02%	4.15%	3.16%	5.62%
	SELCO Community Credit Union	\$2,802,455	\$1,940,244	\$2,485,325	78.07%	\$6,159	4.60%	1.76%	2.84%	3.70%	2.35%
	Oregon State Credit Union	\$2,580,248	\$1,569,842	\$2,074,957	75.66%	\$8,418	4.92%	1.78%	3.14%	25.48%	9.56%
	Advantis Credit Union	\$1,899,586	\$1,314,347	\$1,645,372	79.88%	\$6,269	4.99%	1.74%	3.24%	(3.78%)	(4.46%)
	Unitus Community Credit Union	\$1,721,290	\$1,345,193	\$1,498,228	89.79%	\$5,447	4.18%	1.43%	2.75%	(0.14%)	(0.38%)
	First Community Credit Union	\$1,671,100	\$1,005,221	\$1,468,947	68.43%	\$4,681	3.41%	0.46%	2.95%	(0.44%)	(1.55%)
	Rivermark Community Credit Union	\$1,645,247	\$856,192	\$1,319,925	64.87%	\$5,587	5.05%	2.05%	2.99%	18.14%	15.07%
	Marion and Polk Schools Credit Union	\$1,394,452	\$1,134,768	\$1,208,492	93.90%	\$4,331	4.81%	1.29%	3.52%	4.37%	11.08%
	Average of Asset Group A	\$3,044,633	\$2,001,349	\$2,587,368	79.63%	\$6,094	4.82%	1.57%	3.25%	7.58%	6.20%
Asset Group B - \$501 million to \$1 billion in total assets											
	Mid Oregon Federal Credit Union	\$755,931	\$648,220	\$673,638	96.23%	\$4,815	6.21%	1.57%	4.64%	9.41%	10.82%
	Embold Federal Credit Union	\$608,355	\$429,511	\$546,941	78.53%	\$4,609	5.02%	1.06%	3.96%	3.49%	3.27%
	Central Willamette Credit Union	\$595,634	\$391,069	\$512,635	76.29%	\$4,709	5.06%	1.31%	3.75%	19.56%	20.77%
	Consolidated Federal Credit Union	\$502,426	\$382,845	\$403,431	94.90%	\$7,178	4.32%	1.27%	3.05%	6.55%	7.14%
	Average of Asset Group B	\$615,587	\$462,911	\$534,161	86.49%	\$5,328	5.15%	1.30%	3.85%	9.75%	10.50%
Asset Group C - \$251 to \$500 million in total assets											
	Wauna Federal Credit Union	\$427,892	\$317,228	\$371,480	85.40%	\$3,838	5.00%	1.70%	3.30%	(0.09%)	4.51%
	Cascade Community Federal Credit Union	\$424,136	\$240,805	\$360,073	66.88%	\$10,098	4.11%	0.87%	3.24%	11.37%	10.17%
	InRoads Federal Credit Union	\$371,308	\$271,634	\$321,495	84.49%	\$4,613	4.79%	1.67%	3.12%	(1.86%)	9.76%
	Pacific Crest Federal Credit Union	\$346,338	\$217,078	\$309,956	70.04%	\$4,099	5.28%	0.63%	4.65%	6.81%	6.15%
	Oregonians Credit Union	\$343,190	\$221,465	\$290,013	76.36%	\$4,701	4.52%	0.61%	3.91%	(1.75%)	(3.38%)
	Pacific NW Federal Credit Union	\$301,303	\$196,758	\$267,265	73.62%	\$5,195	4.09%	0.97%	3.12%	(5.00%)	7.97%
	Old West Federal Credit Union	\$284,014	\$192,206	\$247,087	77.79%	\$3,443	4.95%	0.79%	4.15%	(3.54%)	(4.49%)
	NW Priority Credit Union	\$252,674	\$58,124	\$211,434	27.49%	\$5,876	2.71%	0.45%	2.26%	(3.21%)	(3.81%)
	Average of Asset Group C	\$343,857	\$214,412	\$297,350	70.26%	\$5,233	4.43%	0.96%	3.47%	0.34%	3.36%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - \$0 to \$250 million in total assets											
	NW Preferred Federal Credit Union	\$173,500	\$134,618	\$148,129	90.88%	\$5,179	6.38%	2.11%	4.27%	3.15%	3.24%
	Trailhead Federal Credit Union	\$169,667	\$111,324	\$155,768	71.47%	\$5,141	4.99%	1.85%	3.14%	1.56%	28.50%
	44 North Credit Union	\$160,525	\$124,387	\$140,929	88.26%	\$4,013	7.20%	1.28%	5.92%	2.65%	2.70%
	Providence Federal Credit Union	\$160,103	\$99,687	\$143,269	69.58%	\$5,718	4.62%	1.32%	3.30%	(9.43%)	(3.97%)
	Heritage Grove Federal Credit Union	\$153,400	\$104,401	\$140,825	74.14%	\$5,290	5.15%	0.92%	4.23%	4.67%	4.06%
	KaiPerm Northwest Federal Credit Union	\$142,070	\$60,030	\$103,708	57.88%	\$10,148	4.06%	2.18%	1.89%	16.65%	1.85%
	Pacific Cascade Federal Credit Union	\$134,611	\$84,630	\$119,143	71.03%	\$3,959	4.86%	0.24%	4.62%	(2.58%)	(2.86%)
	Ironworkers USA Federal Credit Union	\$121,075	\$96,910	\$106,165	91.28%	\$5,264	7.75%	2.42%	5.33%	11.80%	12.00%
	Valley Credit Union	\$116,910	\$84,681	\$100,187	84.52%	\$6,495	5.77%	1.94%	3.83%	9.05%	11.02%
	IBEW & United Workers Federal Credit Union	\$113,521	\$78,160	\$101,378	77.10%	\$4,831	4.95%	0.27%	4.68%	3.50%	2.05%
	Point West Credit Union	\$110,535	\$79,839	\$95,264	83.81%	\$3,812	5.17%	0.69%	4.47%	0.86%	2.08%
	Forrit Credit Union	\$97,998	\$61,474	\$86,921	70.72%	\$4,558	4.52%	0.72%	3.81%	(1.28%)	(0.99%)
	Sunset Science Park Federal Credit Union	\$95,508	\$77,122	\$82,976	92.94%	\$7,347	4.37%	1.67%	2.70%	5.80%	5.45%
	Castparts Employees Federal Credit Union	\$75,839	\$49,615	\$63,926	77.61%	\$5,056	4.45%	1.00%	3.45%	1.45%	0.94%
	Teamsters Council #37 Federal Credit Union	\$73,960	\$24,005	\$63,234	37.96%	\$8,701	3.86%	0.63%	3.23%	6.94%	6.87%
	Benton County Schools Credit Union	\$68,369	\$31,613	\$61,408	51.48%	\$9,767	3.32%	1.00%	2.32%	6.43%	6.37%
	Cutting Edge Federal Credit Union	\$58,036	\$21,482	\$52,065	41.26%	\$3,869	3.64%	1.10%	2.54%	9.09%	10.55%
	United Trades Federal Credit Union	\$56,564	\$36,184	\$49,380	73.28%	\$6,285	5.07%	1.51%	3.56%	7.65%	6.97%
	Umatilla County Federal Credit Union	\$50,105	\$29,885	\$41,820	71.46%	\$12,526	2.63%	0.92%	1.72%	(14.79%)	(9.78%)
	Portland Local No. 8 Federal Credit Union	\$40,388	\$27,333	\$36,056	75.81%	\$4,488	4.73%	0.72%	4.01%	0.55%	0.42%
	Northwest Adventist Federal Credit Union	\$35,363	\$26,186	\$30,489	85.89%	\$5,052	4.90%	0.79%	4.11%	4.98%	4.74%
	E W E B Employees Federal Credit Union	\$34,039	\$16,286	\$29,982	54.32%	\$6,808	4.50%	0.38%	4.12%	(3.47%)	(5.85%)
	Gateway Credit Union	\$29,672	\$21,072	\$22,962	91.77%	\$5,934	4.22%	1.03%	3.20%	2.41%	1.91%
	Emerald Empire Federal Credit Union	\$26,710	\$21,127	\$20,891	101.13%	\$3,816	5.58%	0.42%	5.16%	(9.66%)	(13.63%)
	IBEW/SJ Cascade Federal Credit Union	\$21,988	\$15,149	\$19,219	78.82%	\$5,497	4.63%	0.73%	3.90%	(3.36%)	(2.54%)
	South Coast ILWU Federal Credit Union	\$17,690	\$9,458	\$14,738	64.17%	\$3,538	4.81%	0.10%	4.71%	(5.26%)	(7.87%)
	Machinists-Boilermakers Federal Credit Union	\$4,261	\$3,288	\$3,834	85.76%	\$2,841	5.15%	0.06%	5.09%	(4.07%)	(4.37%)
	Radio Cab Credit Union	\$3,513	\$822	\$2,585	31.80%	\$3,513	5.15%	2.92%	2.23%	4.76%	5.37%
	OPC Federal Credit Union	\$2,808	\$2,490	\$2,381	104.58%	\$5,616	4.31%	1.71%	2.59%	(3.33%)	(3.12%)
	Average of Asset Group D	\$80,991	\$52,871	\$70,332	74.16%	\$5,692	4.85%	1.13%	3.73%	1.61%	2.14%

Source: SNL Financial

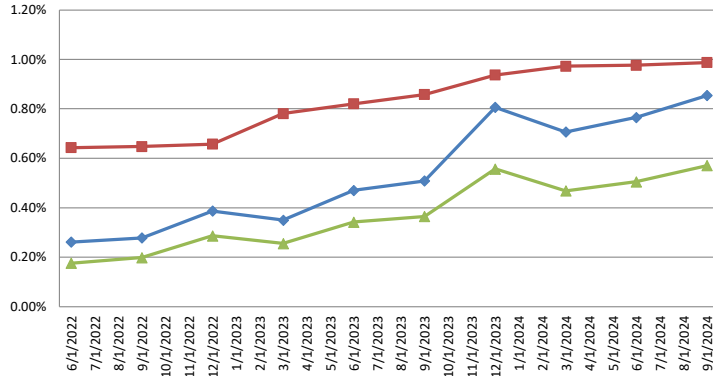
NA = data was not available.

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

Asset Quality

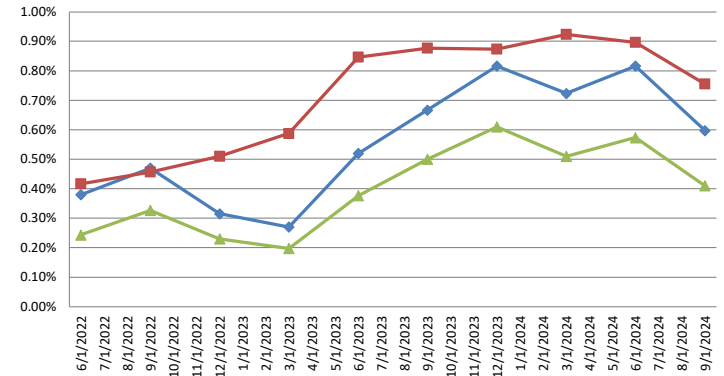
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



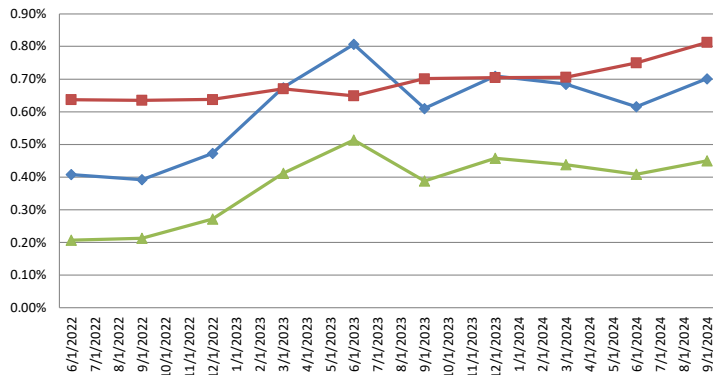
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.26%	0.28%	0.39%	0.35%	0.47%	0.51%	0.81%	0.71%	0.77%	0.85%
Reserves/Loans	0.64%	0.65%	0.66%	0.78%	0.82%	0.86%	0.94%	0.97%	0.98%	0.99%
Delinquent Loans/Total Assets	0.18%	0.20%	0.29%	0.26%	0.34%	0.37%	0.56%	0.47%	0.51%	0.57%

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



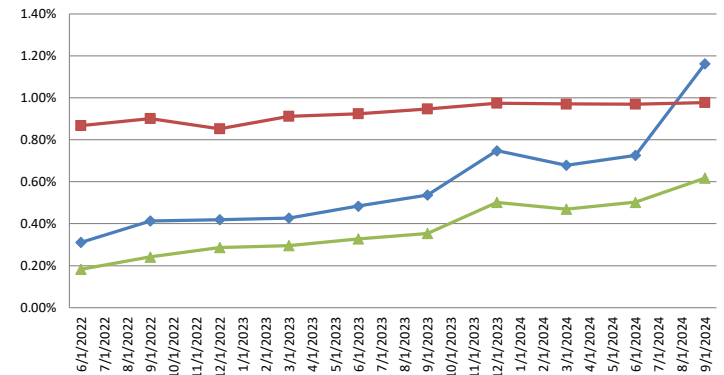
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.38%	0.47%	0.32%	0.27%	0.52%	0.67%	0.82%	0.72%	0.82%	0.60%
Reserves/Loans	0.42%	0.46%	0.51%	0.59%	0.85%	0.88%	0.87%	0.92%	0.90%	0.76%
Delinquent Loans/Total Assets	0.24%	0.33%	0.23%	0.20%	0.38%	0.50%	0.61%	0.51%	0.57%	0.41%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.41%	0.39%	0.47%	0.67%	0.81%	0.61%	0.71%	0.68%	0.62%	0.70%
Reserves/Loans	0.64%	0.64%	0.64%	0.67%	0.65%	0.70%	0.70%	0.71%	0.75%	0.81%
Delinquent Loans/Total Assets	0.21%	0.21%	0.27%	0.41%	0.51%	0.39%	0.46%	0.44%	0.41%	0.45%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.31%	0.41%	0.42%	0.43%	0.48%	0.54%	0.75%	0.68%	0.73%	1.16%
Reserves/Loans	0.87%	0.90%	0.85%	0.91%	0.92%	0.95%	0.97%	0.97%	0.97%	0.98%
Delinquent Loans/Total Assets	0.18%	0.24%	0.29%	0.30%	0.33%	0.35%	0.50%	0.47%	0.50%	0.62%

Source: SNL Financial

NA = data was not available.

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

Asset Quality

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$1 billion and over in total assets								
	OnPoint Community Credit Union	\$9,679,671	\$31,173	0.55%	0.71%	129.28%	2.55%	0.32%
	Rogue Credit Union	\$3,638,331	\$15,582	0.73%	1.46%	198.25%	5.39%	0.43%
	Oregon Community Credit Union	\$3,413,946	\$55,879	1.84%	1.53%	83.25%	16.14%	1.64%
	SELCO Community Credit Union	\$2,802,455	\$8,342	0.43%	0.88%	205.44%	3.11%	0.30%
	Oregon State Credit Union	\$2,580,248	\$10,334	0.66%	1.22%	184.71%	4.71%	0.40%
	Advantis Credit Union	\$1,899,586	\$9,733	0.74%	1.25%	168.26%	4.29%	0.51%
	Unitus Community Credit Union	\$1,721,290	\$4,662	0.35%	1.16%	333.70%	2.93%	0.27%
	First Community Credit Union	\$1,671,100	\$832	0.08%	0.14%	170.31%	0.54%	0.05%
	Rivermark Community Credit Union	\$1,645,247	\$22,899	2.67%	1.02%	38.25%	22.12%	1.39%
	Marion and Polk Schools Credit Union	\$1,394,452	\$5,610	0.49%	0.51%	102.75%	3.74%	0.40%
	Average of Asset Group A	\$3,044,633	\$16,505	0.85%	0.99%	161.42%	6.55%	0.57%
Asset Group B - \$501 million to \$1 billion in total assets								
	Mid Oregon Federal Credit Union	\$755,931	\$516	0.08%	0.76%	950.58%	1.24%	0.07%
	Embold Federal Credit Union	\$608,355	\$3,413	0.79%	0.78%	97.77%	6.42%	0.56%
	Central Willamette Credit Union	\$595,634	\$5,576	1.43%	1.12%	78.66%	11.53%	0.94%
	Consolidated Federal Credit Union	\$502,426	\$345	0.09%	0.36%	404.06%	0.49%	0.07%
	Average of Asset Group B	\$615,587	\$2,463	0.60%	0.76%	382.77%	4.92%	0.41%
Asset Group C - \$251 to \$500 million in total assets								
	Wauna Federal Credit Union	\$427,892	\$3,108	0.98%	0.91%	93.31%	12.30%	0.73%
	Cascade Community Federal Credit Union	\$424,136	\$72	0.03%	0.10%	333.33%	0.12%	0.02%
	InRoads Federal Credit Union	\$371,308	\$1,378	0.51%	0.61%	120.61%	5.91%	0.37%
	Pacific Crest Federal Credit Union	\$346,338	\$1,372	0.63%	0.79%	124.71%	4.20%	0.40%
	Oregonians Credit Union	\$343,190	\$1,207	0.55%	0.50%	92.13%	2.36%	0.35%
	Pacific NW Federal Credit Union	\$301,303	\$1,368	0.70%	0.65%	92.98%	4.62%	0.45%
	Old West Federal Credit Union	\$284,014	\$3,321	1.73%	1.28%	74.31%	12.52%	1.17%
	NW Priority Credit Union	\$252,674	\$281	0.48%	1.66%	342.70%	0.70%	0.11%
	Average of Asset Group C	\$343,857	\$1,513	0.70%	0.81%	159.26%	5.34%	0.45%

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.

Asset Quality

September 30, 2024

Run Date: November 15, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$0 to \$250 million in total assets								
	NW Preferred Federal Credit Union	\$173,500	\$1,375	1.02%	1.09%	107.20%	5.68%	0.79%
	Trailhead Federal Credit Union	\$169,667	\$1,981	1.78%	0.42%	23.73%	15.46%	1.17%
	44 North Credit Union	\$160,525	\$2,403	1.93%	2.24%	115.77%	12.90%	1.50%
	Providence Federal Credit Union	\$160,103	\$732	0.73%	1.29%	175.41%	4.58%	0.46%
	Heritage Grove Federal Credit Union	\$153,400	\$1,206	1.16%	1.09%	93.95%	7.38%	0.79%
	KaiPerm Northwest Federal Credit Union	\$142,070	\$102	0.17%	1.66%	979.41%	0.65%	0.07%
	Pacific Cascade Federal Credit Union	\$134,611	\$1,048	1.24%	0.56%	45.04%	7.47%	0.78%
	Ironworkers USA Federal Credit Union	\$121,075	\$1,751	1.81%	0.81%	45.00%	12.73%	1.45%
	Valley Credit Union	\$116,910	\$2,005	2.37%	0.96%	40.50%	14.37%	1.71%
	IBEW & United Workers Federal Credit Union	\$113,521	\$516	0.66%	0.35%	52.71%	4.21%	0.45%
	Point West Credit Union	\$110,535	\$398	0.50%	0.62%	124.62%	3.32%	0.36%
	Forrit Credit Union	\$97,998	\$531	0.86%	0.42%	49.15%	4.91%	0.54%
	Sunset Science Park Federal Credit Union	\$95,508	\$48	0.06%	0.19%	312.50%	0.38%	0.05%
	Castparts Employees Federal Credit Union	\$75,839	\$409	0.82%	0.83%	100.24%	3.45%	0.54%
	Teamsters Council #37 Federal Credit Union	\$73,960	\$164	0.68%	0.84%	122.56%	1.53%	0.22%
	Benton County Schools Credit Union	\$68,369	\$10	0.03%	0.14%	450.00%	0.15%	0.01%
	Cutting Edge Federal Credit Union	\$58,036	\$125	0.58%	0.46%	79.20%	2.71%	0.22%
	United Trades Federal Credit Union	\$56,564	\$574	1.59%	0.44%	27.87%	8.18%	1.01%
	Umatilla County Federal Credit Union	\$50,105	\$0	0.00%	0.52%	NA	0.00%	0.00%
	Portland Local No. 8 Federal Credit Union	\$40,388	\$274	1.00%	0.70%	69.71%	6.90%	0.68%
	Northwest Adventist Federal Credit Union	\$35,363	\$105	0.40%	0.37%	93.33%	2.33%	0.30%
	E W E B Employees Federal Credit Union	\$34,039	\$49	0.30%	0.13%	42.86%	1.21%	0.14%
	Gateway Credit Union	\$29,672	\$14	0.07%	0.26%	392.86%	0.21%	0.05%
	Emerald Empire Federal Credit Union	\$26,710	\$108	0.51%	2.23%	436.11%	1.78%	0.40%
	IBEW/SJ Cascade Federal Credit Union	\$21,988	\$314	2.07%	0.79%	37.90%	11.34%	1.43%
	South Coast ILWU Federal Credit Union	\$17,690	\$0	0.00%	0.50%	NA	0.00%	0.00%
	Machinists-Boilermakers Federal Credit Union	\$4,261	\$2	0.06%	0.76%	NM	0.44%	0.05%
	Radio Cab Credit Union	\$3,513	\$92	11.19%	6.93%	61.96%	9.48%	2.62%
	OPC Federal Credit Union	\$2,808	\$3	0.12%	0.72%	600.00%	0.67%	0.11%
	Average of Asset Group D	\$80,991	\$563	1.16%	0.98%	179.98%	4.98%	0.62%

Source: SNL Financial

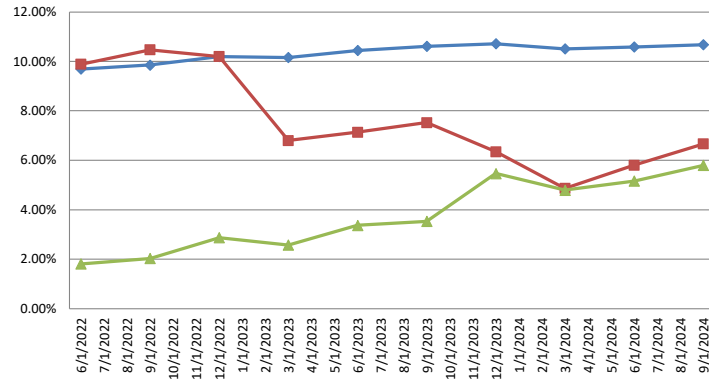
NA = data was not available.

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

Net Worth

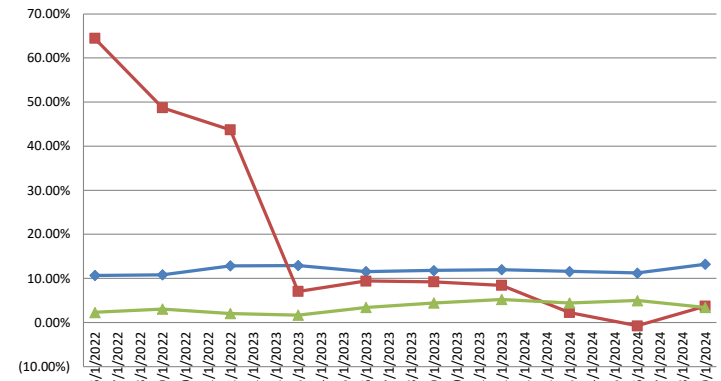
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



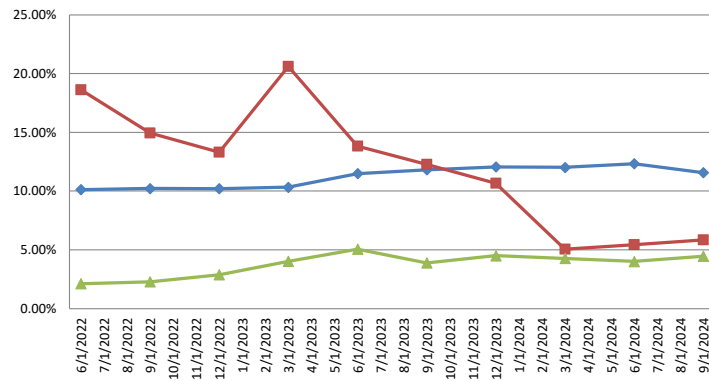
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	9.69%	9.85%	10.20%	10.16%	10.44%	10.61%	10.72%	10.51%	10.58%	10.68%
Net Worth Growth (Decline) YTD	9.89%	10.47%	10.19%	6.80%	7.14%	7.52%	6.34%	4.87%	5.80%	6.66%
Total Delinquent Lns/ Net Worth	1.81%	2.03%	2.87%	2.58%	3.37%	3.53%	5.47%	4.79%	5.16%	5.80%

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



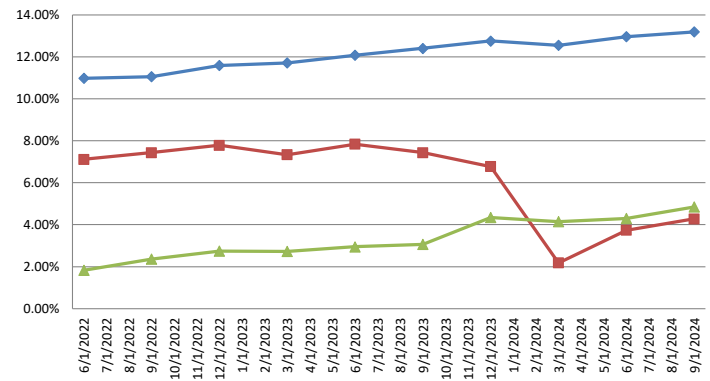
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.68%	10.84%	12.85%	12.92%	11.54%	11.80%	11.96%	11.57%	11.23%	13.26%
Net Worth Growth (Decline) YTD	64.48%	48.72%	43.69%	7.05%	9.41%	9.23%	8.41%	2.27%	(0.74%)	3.72%
Total Delinquent Lns/ Net Worth	2.29%	3.04%	2.02%	1.71%	3.40%	4.43%	5.25%	4.45%	4.99%	3.43%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.12%	10.22%	10.21%	10.33%	11.48%	11.82%	12.05%	12.01%	12.33%	11.57%
Net Worth Growth (Decline) YTD	18.61%	14.94%	13.31%	20.61%	13.82%	12.27%	10.68%	5.05%	5.44%	5.84%
Total Delinquent Lns/ Net Worth	2.13%	2.29%	2.88%	4.04%	5.06%	3.89%	4.50%	4.26%	4.01%	4.46%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/ Assets	10.98%	11.05%	11.58%	11.71%	12.07%	12.40%	12.75%	12.54%	12.95%	13.19%
Net Worth Growth (Decline) YTD	7.11%	7.43%	7.78%	7.33%	7.84%	7.43%	6.77%	2.18%	3.73%	4.28%
Total Delinquent Lns/ Net Worth	1.83%	2.36%	2.74%	2.73%	2.95%	3.06%	4.34%	4.15%	4.30%	4.85%

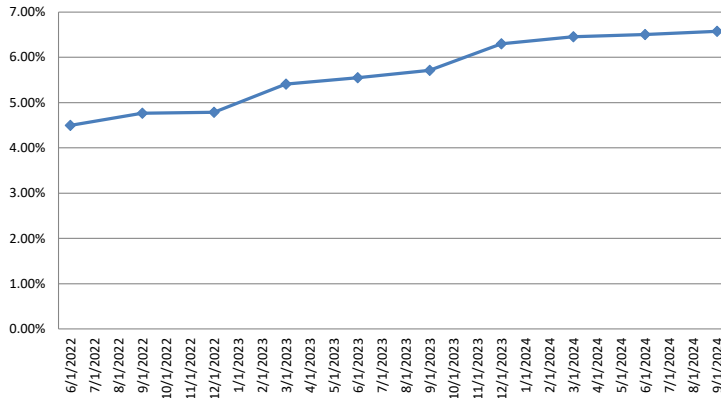
Source: SNL Financial

NA = data was not available.

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

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

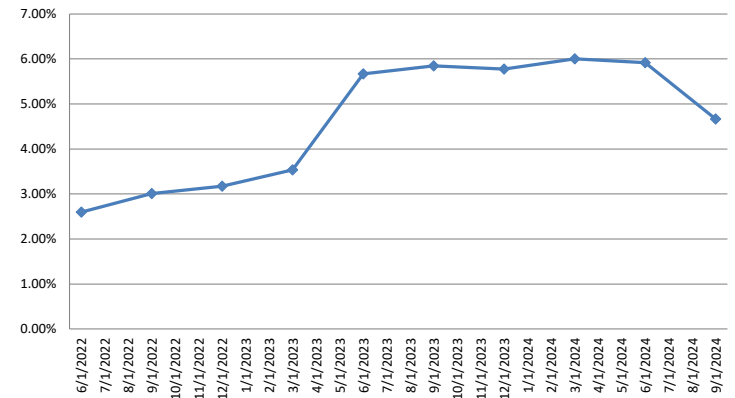
Asset Group A - \$1 billion and over in total assets
As of Date



Classified Assets/ Net Worth

6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
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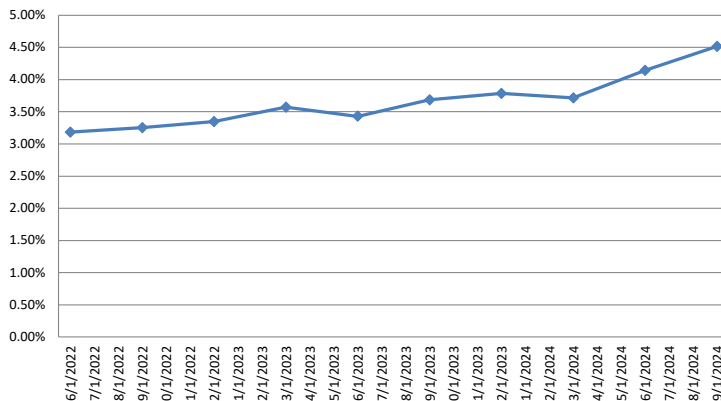
Asset Group B - \$501 million to \$1 billion in total assets
As of Date



Classified Assets/ Net Worth

6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
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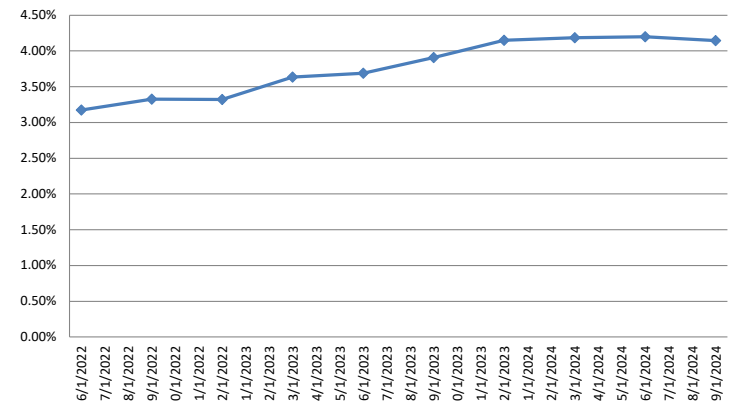
Asset Group C - \$251 to \$500 million in Total Assets
As of Date



Classified Assets/ Net Worth

6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
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Asset Group D - \$0 to \$250 million in total assets
As of Date



Classified Assets/ Net Worth

6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
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Source: SNL Financial

NA = data was not available.

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

Net Worth

September 30, 2024

Run Date: November 15, 2024

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$1 billion and over in total assets							
	OnPoint Community Credit Union	\$9,679,671	\$1,235,497	12.76%	12.49%	2.52%	3.26%
	Rogue Credit Union	\$3,638,331	\$344,265	9.46%	6.77%	4.53%	8.97%
	Oregon Community Credit Union	\$3,413,946	\$340,512	9.97%	8.79%	16.41%	13.66%
	SELCO Community Credit Union	\$2,802,455	\$317,004	11.31%	7.87%	2.63%	5.41%
	Oregon State Credit Union	\$2,580,248	\$279,292	10.82%	7.12%	3.70%	6.83%
	Advantis Credit Union	\$1,899,586	\$220,500	11.61%	1.62%	4.41%	7.43%
	Unitus Community Credit Union	\$1,721,290	\$169,049	9.82%	0.65%	2.76%	9.20%
	First Community Credit Union	\$1,671,100	\$200,401	11.99%	6.90%	0.42%	0.71%
	Rivermark Community Credit Union	\$1,645,247	\$136,076	8.27%	3.34%	16.83%	6.44%
	Marion and Polk Schools Credit Union	\$1,394,452	\$149,981	10.76%	11.08%	3.74%	3.84%
	Average of Asset Group A	\$3,044,633	\$339,258	10.68%	6.66%	5.80%	6.58%
Asset Group B - \$501 million to \$1 billion in total assets							
	Mid Oregon Federal Credit Union	\$755,931	\$80,483	10.65%	0.84%	0.64%	6.09%
	Embold Federal Credit Union	\$608,355	\$57,798	9.50%	4.46%	5.91%	5.77%
	Central Willamette Credit Union	\$595,634	\$81,995	13.77%	6.17%	6.80%	5.35%
	Consolidated Federal Credit Union	\$502,426	\$95,990	19.11%	3.40%	0.36%	1.45%
	Average of Asset Group B	\$615,587	\$79,067	13.26%	3.72%	3.43%	4.67%
Asset Group C - \$251 to \$500 million in total assets							
	Wauna Federal Credit Union	\$427,892	\$32,447	7.58%	1.19%	9.58%	8.94%
	Cascade Community Federal Credit Union	\$424,136	\$64,149	15.12%	14.00%	0.11%	0.37%
	InRoads Federal Credit Union	\$371,308	\$28,667	7.72%	1.85%	4.81%	5.80%
	Pacific Crest Federal Credit Union	\$346,338	\$33,634	9.71%	15.95%	4.08%	5.09%
	Oregonians Credit Union	\$343,190	\$50,108	14.60%	5.38%	2.41%	2.22%
	Pacific NW Federal Credit Union	\$301,303	\$28,535	9.47%	3.46%	4.79%	4.46%
	Old West Federal Credit Union	\$284,014	\$36,207	12.75%	3.88%	9.17%	6.82%
	NW Priority Credit Union	\$252,674	\$39,407	15.60%	1.04%	0.71%	2.44%
	Average of Asset Group C	\$343,857	\$39,144	11.57%	5.84%	4.46%	4.52%

Source: SNL Financial

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Net Worth

September 30, 2024

Run Date: November 15, 2024

		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							
	NW Preferred Federal Credit Union	\$173,500	\$23,644	13.63%	4.34%	5.82%	6.23%
	Trailhead Federal Credit Union	\$169,667	\$16,154	9.52%	1.52%	12.26%	2.91%
	44 North Credit Union	\$160,525	\$19,091	11.89%	5.01%	12.59%	14.57%
	Providence Federal Credit Union	\$160,103	\$16,847	10.52%	(10.36%)	4.34%	7.62%
	Heritage Grove Federal Credit Union	\$153,400	\$18,075	11.78%	8.34%	6.67%	6.27%
	KaiPerm Northwest Federal Credit Union	\$142,070	\$14,780	10.40%	5.21%	0.69%	6.76%
	Pacific Cascade Federal Credit Union	\$134,611	\$13,551	10.07%	0.62%	7.73%	3.48%
	Ironworkers USA Federal Credit Union	\$121,075	\$14,218	11.74%	12.99%	12.32%	5.54%
	Valley Credit Union	\$116,910	\$14,400	12.32%	4.21%	13.92%	5.64%
	IBEW & United Workers Federal Credit Union	\$113,521	\$12,099	10.66%	16.52%	4.26%	2.25%
	Point West Credit Union	\$110,535	\$12,144	10.99%	5.48%	3.28%	4.08%
	Forrit Credit Union	\$97,998	\$10,642	10.86%	(1.62%)	4.99%	2.45%
	Sunset Science Park Federal Credit Union	\$95,508	\$12,465	13.05%	7.50%	0.39%	1.20%
	Castparts Employees Federal Credit Union	\$75,839	\$11,438	15.08%	4.53%	3.58%	3.58%
	Teamsters Council #37 Federal Credit Union	\$73,960	\$10,561	14.28%	7.37%	1.55%	1.90%
	Benton County Schools Credit Union	\$68,369	\$6,669	9.75%	6.39%	0.15%	0.67%
	Cutting Edge Federal Credit Union	\$58,036	\$5,731	9.87%	(17.12%)	2.18%	1.73%
	United Trades Federal Credit Union	\$56,564	\$7,102	12.56%	4.68%	8.08%	2.25%
	Umatilla County Federal Credit Union	\$50,105	\$8,373	16.71%	5.85%	0.00%	1.85%
	Portland Local No. 8 Federal Credit Union	\$40,388	\$3,837	9.50%	(2.99%)	7.14%	4.98%
	Northwest Adventist Federal Credit Union	\$35,363	\$4,401	12.45%	12.67%	2.39%	2.23%
	E W E B Employees Federal Credit Union	\$34,039	\$4,090	12.02%	19.25%	1.20%	0.51%
	Gateway Credit Union	\$29,672	\$6,531	22.01%	3.18%	0.21%	0.84%
	Emerald Empire Federal Credit Union	\$26,710	\$5,585	20.91%	5.73%	1.93%	8.43%
	IBEW/SJ Cascade Federal Credit Union	\$21,988	\$2,674	12.16%	8.77%	11.74%	4.45%
	South Coast ILWU Federal Credit Union	\$17,690	\$2,919	16.50%	9.28%	0.00%	1.61%
	Machinists-Boilermakers Federal Credit Union	\$4,261	\$434	10.19%	(1.52%)	0.46%	5.76%
	Radio Cab Credit Union	\$3,513	\$914	26.02%	2.68%	10.07%	6.24%
	OPC Federal Credit Union	\$2,808	\$427	15.21%	(4.52%)	0.70%	4.22%
	Average of Asset Group D	\$80,991	\$9,648	13.19%	4.28%	4.85%	4.15%

Source: SNL Financial

NA = data was not available.

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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.