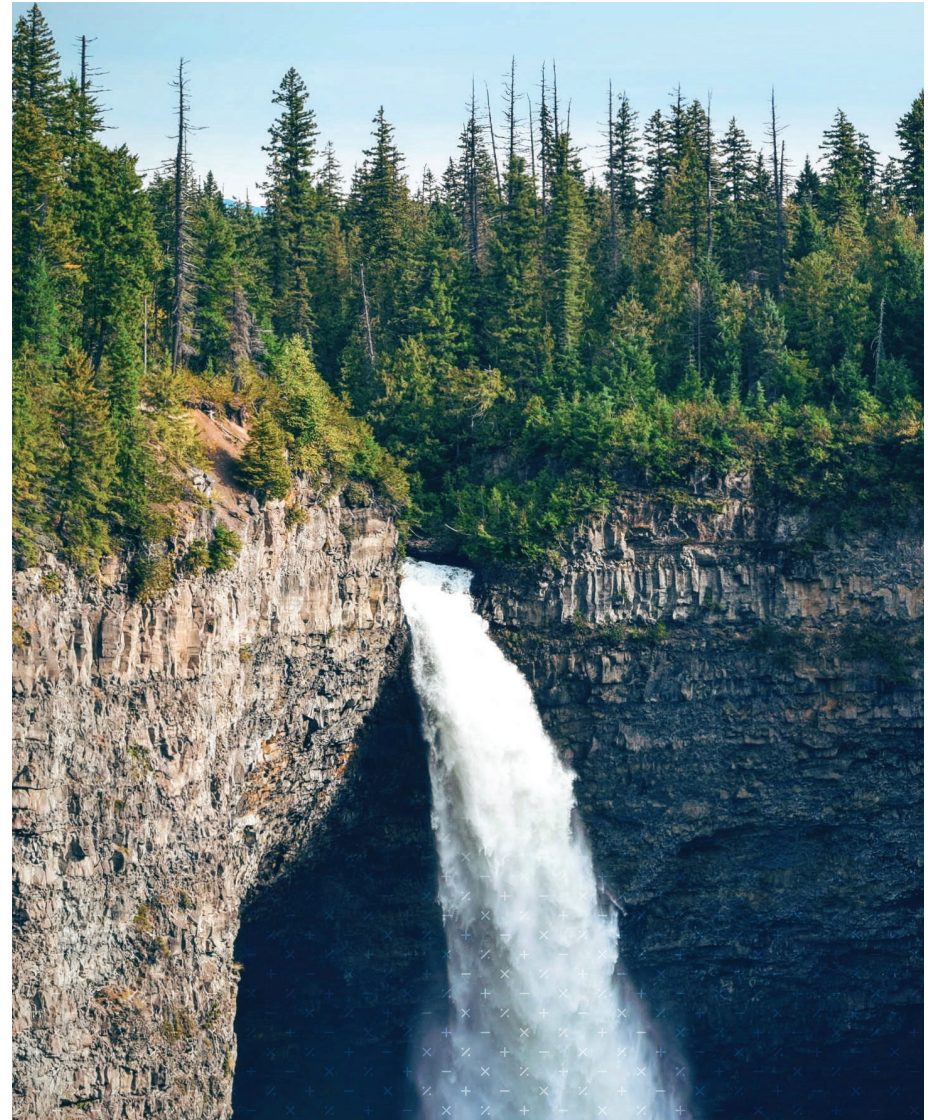




# Credit Union Index

AN ANALYSIS OF WASHINGTON AND OREGON  
CREDIT UNIONS





The Credit Union Index is published by the

Washington and Oregon offices of Moss Adams.

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

## ASSET SIZE DEFINITION

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

## Washington

### BELLINGHAM

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

### SEATTLE

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

### TRI-CITIES

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

### EVERETT

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

### SPOKANE

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

### WENATCHEE

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

### ISSAQUAH

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

### TACOMA

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

### YAKIMA

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

## Oregon

### EUGENE

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

### PORTLAND

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

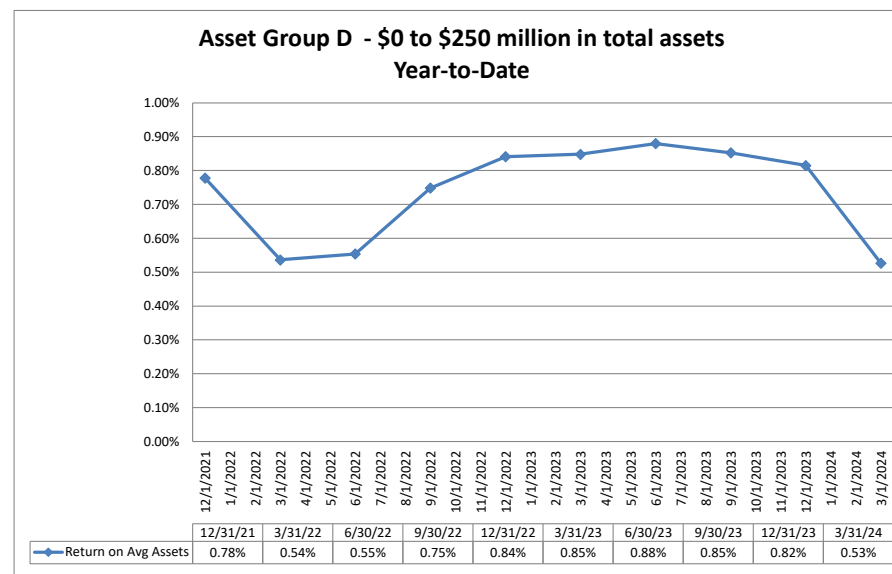
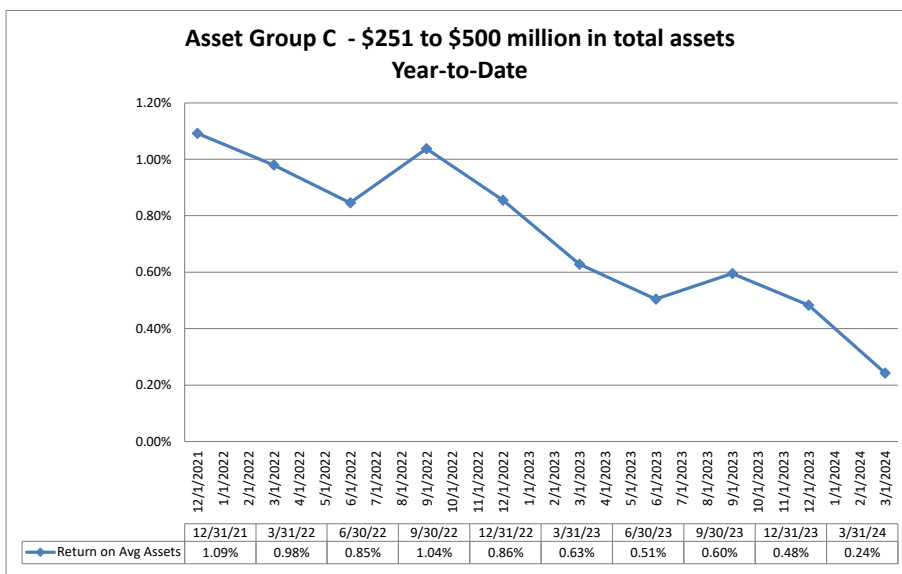
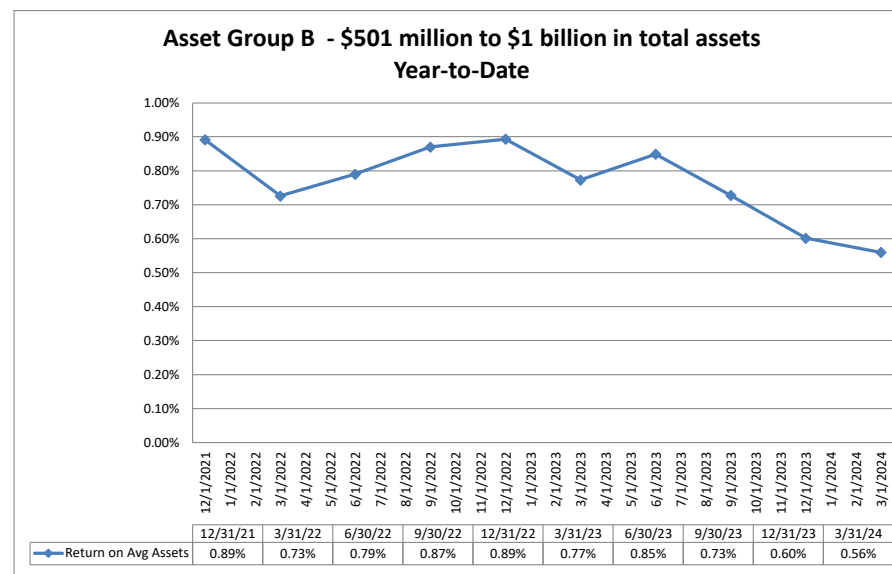
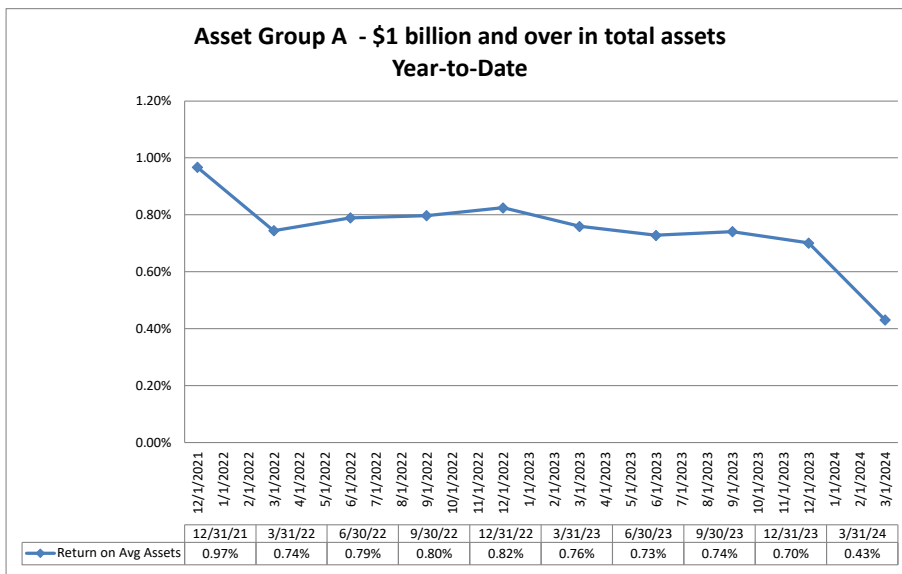
### MEDFORD

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

**Washington**

# Performance Analysis

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

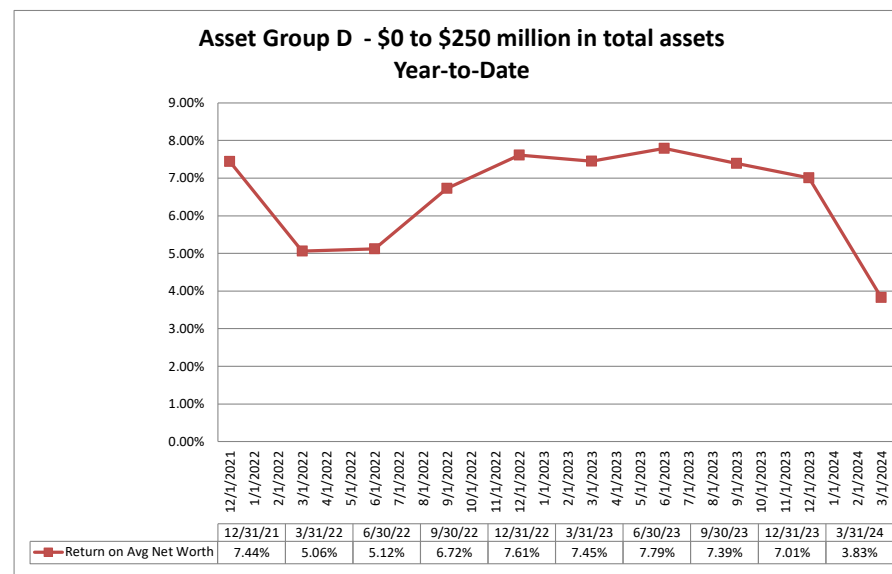
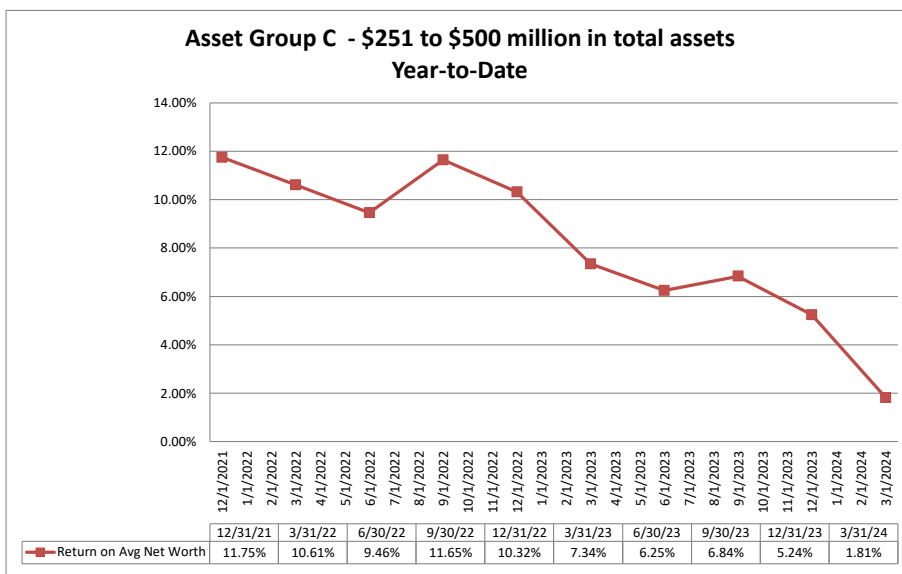
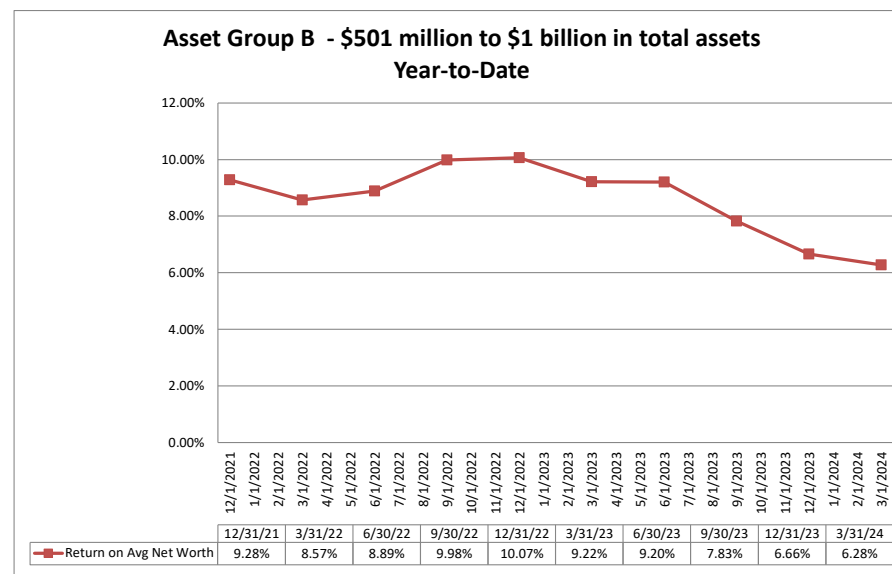
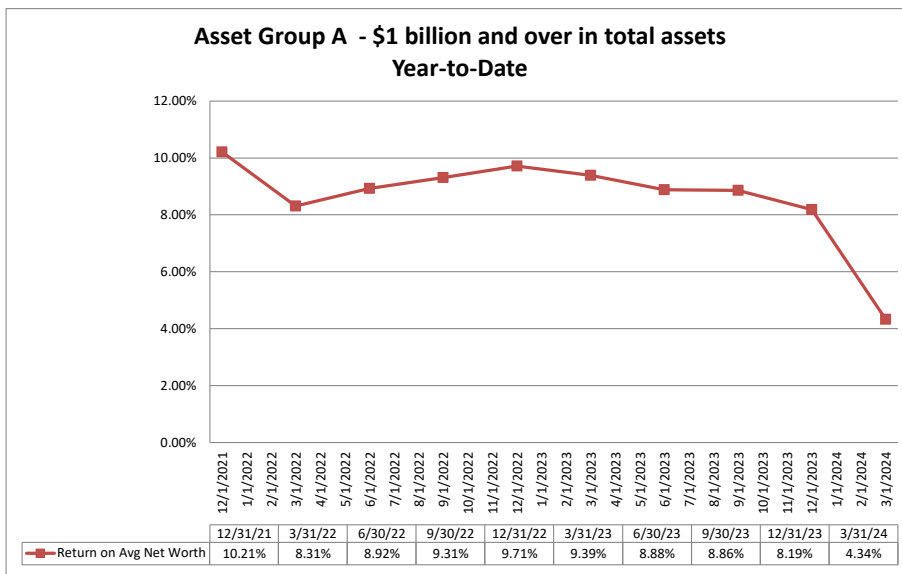


Source: SNL Financial

NA = data was not available.

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

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



Source: SNL Financial

NA = data was not available.

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

Performance Analysis

March 31, 2024

Run Date: May 28, 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	\$30,181,792	\$44,575	0.59%	7.66%	74.17%	\$162	\$44,575	0.59%	7.66%	74.17%	\$162
Spokane Teachers Credit Union	\$5,862,732	\$454	0.03%	0.37%	69.87%	\$106	\$454	0.03%	0.37%	69.87%	\$106
Gesa Credit Union	\$5,517,078	\$10,805	0.79%	8.23%	68.54%	\$100	\$10,805	0.79%	8.23%	68.54%	\$100
Washington State Employees Credit Union	\$5,441,347	(\$1,626)	(0.12%)	(1.70%)	77.30%	\$133	(\$1,626)	(0.12%)	(1.70%)	77.30%	\$133
TwinStar Credit Union	\$4,319,516	\$7,291	0.68%	7.52%	72.00%	\$128	\$7,291	0.68%	7.52%	72.00%	\$128
Numerica Credit Union	\$4,017,939	\$5,474	0.55%	6.37%	76.16%	\$120	\$5,474	0.55%	6.37%	76.16%	\$120
Sound Credit Union	\$2,981,639	\$3,380	0.46%	4.66%	78.11%	\$110	\$3,380	0.46%	4.66%	78.11%	\$110
Whatcom Educational Credit Union	\$2,836,605	\$3,461	0.49%	4.10%	74.01%	\$111	\$3,461	0.49%	4.10%	74.01%	\$111
HAPO Community Credit Union	\$2,431,817	\$7,531	1.26%	12.66%	67.76%	\$96	\$7,531	1.26%	12.66%	67.76%	\$96
Columbia Community Credit Union	\$2,429,549	\$4,652	0.78%	7.50%	68.69%	\$112	\$4,652	0.78%	7.50%	68.69%	\$112
Kitsap Credit Union	\$2,362,069	\$414	0.07%	1.29%	69.95%	\$106	\$414	0.07%	1.29%	69.95%	\$106
Horizon Credit Union	\$2,088,593	\$768	0.15%	1.28%	86.48%	\$105	\$768	0.15%	1.28%	86.48%	\$105
IQ Credit Union	\$2,051,647	\$4,118	0.80%	9.07%	67.96%	\$99	\$4,118	0.80%	9.07%	67.96%	\$99
Harborstone Credit Union	\$1,919,636	\$1,271	0.27%	3.10%	84.75%	\$113	\$1,271	0.27%	3.10%	84.75%	\$113
Fibre Federal Credit Union	\$1,659,667	\$1,517	0.37%	3.08%	77.06%	\$110	\$1,517	0.37%	3.08%	77.06%	\$110
Salal Credit Union	\$1,213,763	\$1,355	0.45%	6.08%	88.87%	\$127	\$1,355	0.45%	6.08%	88.87%	\$127
Red Canoe Credit Union	\$1,172,015	\$1,041	0.36%	3.48%	82.23%	\$108	\$1,041	0.36%	3.48%	82.23%	\$108
Seattle Metropolitan Credit Union	\$1,102,252	(\$1,686)	(0.61%)	(9.52%)	83.55%	\$133	(\$1,686)	(0.61%)	(9.52%)	83.55%	\$133
Qualstar Credit Union	\$1,004,293	\$2,022	0.81%	7.14%	59.42%	\$101	\$2,022	0.81%	7.14%	59.42%	\$101
Average of Asset Group A	\$4,241,787	\$5,096	0.43%	4.34%	75.10%	\$115	\$5,096	0.43%	4.34%	75.10%	\$115

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

Solarity Credit Union	\$886,003	\$690	0.31%	2.22%	88.24%	\$114	\$690	0.31%	2.22%	88.24%	\$114
Verity Credit Union	\$809,170	\$2,407	1.17%	12.78%	68.43%	\$119	\$2,407	1.17%	12.78%	68.43%	\$119
America's Credit Union, A Federal Credit Union	\$690,328	\$78	0.04%	0.51%	91.37%	\$103	\$78	0.04%	0.51%	91.37%	\$103
Tapco Credit Union	\$655,908	\$1,525	0.93%	11.43%	75.58%	\$114	\$1,525	0.93%	11.43%	75.58%	\$114
O Bee Credit Union	\$613,485	\$382	0.25%	4.00%	95.72%	\$106	\$382	0.25%	4.00%	95.72%	\$106
Our Community Credit Union	\$599,713	\$989	0.66%	6.73%	69.53%	\$95	\$989	0.66%	6.73%	69.53%	\$95
Average of Asset Group B	\$709,101	\$1,012	0.56%	6.28%	81.48%	\$109	\$1,012	0.56%	6.28%	81.48%	\$109

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

March 31, 2024

Run Date: May 28, 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)
<b>Asset Group C - \$251 to \$500 million in total assets</b>												
	Industrial Credit Union of Whatcom County	\$386,701	(\$390)	(0.41%)	(5.84%)	72.90%	\$90	(\$390)	(0.41%)	(5.84%)	72.90%	\$90
	North Coast Credit Union	\$366,930	\$728	0.81%	6.80%	73.15%	\$95	\$728	0.81%	6.80%	73.15%	\$95
	Cascade Federal Credit Union	\$342,735	(\$368)	(0.43%)	(6.58%)	107.82%	\$95	(\$368)	(0.43%)	(6.58%)	107.82%	\$95
	NorthWest Plus Credit Union	\$305,362	\$598	0.79%	7.86%	68.98%	\$81	\$598	0.79%	7.86%	68.98%	\$81
	Peninsula Community Federal Credit Union	\$296,448	(\$43)	(0.06%)	(0.78%)	87.81%	\$92	(\$43)	(0.06%)	(0.78%)	87.81%	\$92
	People's Community Federal Credit Union	\$280,319	\$579	0.83%	9.02%	73.46%	\$72	\$579	0.83%	9.02%	73.46%	\$72
	Puget Sound Cooperative Credit Union	\$259,837	\$110	0.17%	2.21%	92.28%	\$118	\$110	0.17%	2.21%	92.28%	\$118
	Average of Asset Group C	\$319,762	\$173	0.24%	1.81%	82.34%	\$92	\$173	0.24%	1.81%	82.34%	\$92

<b>Asset Group D - \$0 to \$250 million in total assets</b>												
	Great Northwest Federal Credit Union	\$242,742	\$1,054	1.75%	11.04%	62.67%	\$69	\$1,054	1.75%	11.04%	62.67%	\$69
	Canopy Federal Credit Union	\$239,461	(\$46)	(0.08%)	(0.97%)	79.94%	\$99	(\$46)	(0.08%)	(0.97%)	79.94%	\$99
	Community 1st Credit Union	\$209,721	\$277	0.53%	5.23%	84.62%	\$72	\$277	0.53%	5.23%	84.62%	\$72
	Cheney Federal Credit Union	\$149,811	\$70	0.19%	2.15%	89.07%	\$87	\$70	0.19%	2.15%	89.07%	\$87
	MountainCrest Credit Union	\$142,059	\$342	0.97%	7.92%	68.29%	\$96	\$342	0.97%	7.92%	68.29%	\$96
	WCLA Credit Union	\$121,582	\$456	1.50%	9.37%	52.49%	\$136	\$456	1.50%	9.37%	52.49%	\$136
	Tacoma Longshoremen Credit Union	\$120,328	\$4	0.01%	0.11%	94.38%	\$115	\$4	0.01%	0.11%	94.38%	\$115
	White River Credit Union	\$117,156	\$294	0.99%	7.13%	61.09%	\$81	\$294	0.99%	7.13%	61.09%	\$81
	Alaska Air Group Federal Credit Union	\$109,993	\$450	1.68%	11.63%	59.55%	\$98	\$450	1.68%	11.63%	59.55%	\$98
	Sno Falls Credit Union	\$102,824	(\$115)	(0.44%)	(6.89%)	105.92%	\$122	(\$115)	(0.44%)	(6.89%)	105.92%	\$122
	Strait View Credit Union	\$102,102	\$250	0.98%	8.26%	64.18%	\$136	\$250	0.98%	8.26%	64.18%	\$136
	Primesource Credit Union	\$98,697	(\$89)	(0.37%)	(3.38%)	91.49%	\$77	(\$89)	(0.37%)	(3.38%)	91.49%	\$77
	Waterfront Federal Credit Union	\$94,853	\$296	1.28%	14.74%	77.38%	\$133	\$296	1.28%	14.74%	77.38%	\$133
	Lower Columbia Longshoremen Federal Credit Union	\$94,085	\$141	0.61%	5.37%	83.96%	\$89	\$141	0.61%	5.37%	83.96%	\$89
	Granco Federal Credit Union	\$93,409	\$175	0.75%	8.10%	79.30%	\$80	\$175	0.75%	8.10%	79.30%	\$80
	Progressions Credit Union	\$90,188	\$40	0.18%	1.86%	94.64%	\$91	\$40	0.18%	1.86%	94.64%	\$91
	Sncope Credit Union	\$79,930	\$120	0.60%	7.79%	72.00%	\$91	\$120	0.60%	7.79%	72.00%	\$91
	Evergreen Direct Credit Union	\$78,589	(\$145)	(0.75%)	(13.34%)	96.37%	\$70	(\$145)	(0.75%)	(13.34%)	96.37%	\$70
	Spokane Firefighters Credit Union	\$78,544	\$28	0.14%	0.99%	87.04%	\$103	\$28	0.14%	0.99%	87.04%	\$103
	WestEdge Federal Credit Union	\$78,125	\$82	0.42%	2.87%	73.85%	\$91	\$82	0.42%	2.87%	73.85%	\$91
	Tri-Cities Community Federal Credit Union	\$71,527	\$146	0.80%	6.45%	82.39%	\$114	\$146	0.80%	6.45%	82.39%	\$114
	Safeway Federal Credit Union	\$68,386	\$123	0.72%	3.31%	72.52%	\$62	\$123	0.72%	3.31%	72.52%	\$62
	Mill Town Credit Union	\$67,453	\$63	0.38%	1.86%	72.59%	\$72	\$63	0.38%	1.86%	72.59%	\$72
	Avista Corp. Credit Union	\$66,204	\$93	0.56%	2.90%	70.98%	\$98	\$93	0.56%	2.90%	70.98%	\$98
	Spokane City Credit Union	\$65,153	\$129	0.79%	8.72%	81.52%	\$79	\$129	0.79%	8.72%	81.52%	\$79

Source: SNL Financial

NA = data was not available.

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



Performance Analysis

March 31, 2024

Run Date: May 28, 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)
<b>Asset Group D - \$0 to \$250 million in total assets (continued)</b>												
	American Lake Credit Union	\$62,373	\$32	0.20%	1.39%	77.30%	\$96	\$32	0.20%	1.39%	77.30%	\$96
	Responders Emergency Services Credit Union	\$58,647	\$93	0.64%	4.19%	82.29%	\$75	\$93	0.64%	4.19%	82.29%	\$75
	Nordstrom Federal Credit Union	\$56,616	\$17	0.12%	1.30%	80.32%	\$92	\$17	0.12%	1.30%	80.32%	\$92
	Olympia Credit Union	\$52,988	\$7	0.05%	0.64%	85.32%	\$74	\$7	0.05%	0.64%	85.32%	\$74
	Blue Mountain Credit Union	\$50,954	\$25	0.20%	1.59%	62.96%	\$89	\$25	0.20%	1.59%	62.96%	\$89
	Calcoe Federal Credit Union	\$42,972	\$59	0.55%	5.20%	87.94%	\$82	\$59	0.55%	5.20%	87.94%	\$82
	Longshoremen's Local 4 Federal Credit Union	\$40,060	\$141	1.41%	7.26%	61.60%	\$103	\$141	1.41%	7.26%	61.60%	\$103
	Connection Credit Union	\$39,216	\$44	0.45%	3.66%	87.72%	\$76	\$44	0.45%	3.66%	87.72%	\$76
	IBEW 76 Federal Credit Union	\$26,311	(\$38)	(0.58%)	(4.07%)	97.02%	\$110	(\$38)	(0.58%)	(4.07%)	97.02%	\$110
	Mt. Rainier Federal Credit Union	\$25,819	\$8	0.13%	1.20%	62.45%	\$115	\$8	0.13%	1.20%	62.45%	\$115
	Express Credit Union	\$22,547	\$69	1.24%	8.22%	94.74%	\$87	\$69	1.24%	8.22%	94.74%	\$87
	Newrizons Federal Credit Union	\$22,353	\$16	0.28%	1.89%	70.14%	\$84	\$16	0.28%	1.89%	70.14%	\$84
	Mint Valley Federal Credit Union	\$22,029	\$69	1.26%	7.78%	76.86%	\$82	\$69	1.26%	7.78%	76.86%	\$82
	Community Healthcare Federal Credit Union	\$19,885	\$11	0.22%	1.97%	95.00%	\$73	\$11	0.22%	1.97%	95.00%	\$73
	Spokane Media Federal Credit Union	\$17,308	\$23	0.54%	6.22%	90.67%	\$73	\$23	0.54%	6.22%	90.67%	\$73
	Puget Sound Refinery Federal Credit Union	\$16,813	\$68	1.66%	11.30%	59.06%	\$84	\$68	1.66%	11.30%	59.06%	\$84
	PUD Federal Credit Union	\$9,703	\$0	0.00%	0.00%	97.18%	\$90	\$0	0.00%	0.00%	97.18%	\$90
	Longshore Federal Credit Union	\$8,070	\$6	0.29%	3.36%	82.76%	\$69	\$6	0.29%	3.36%	82.76%	\$69
	Utility Employees Federal Credit Union	\$3,782	\$3	0.32%	2.10%	86.96%	\$56	\$3	0.32%	2.10%	86.96%	\$56
	Average of Asset Group D	\$76,849	\$111	0.53%	3.83%	79.47%	\$90	\$111	0.53%	3.83%	79.47%	\$90

Source: SNL Financial

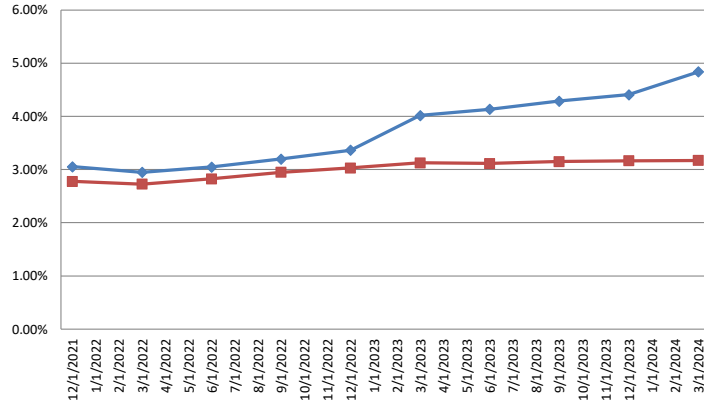
NA = data was not available.

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

# Balance Sheet & Net Interest Margin

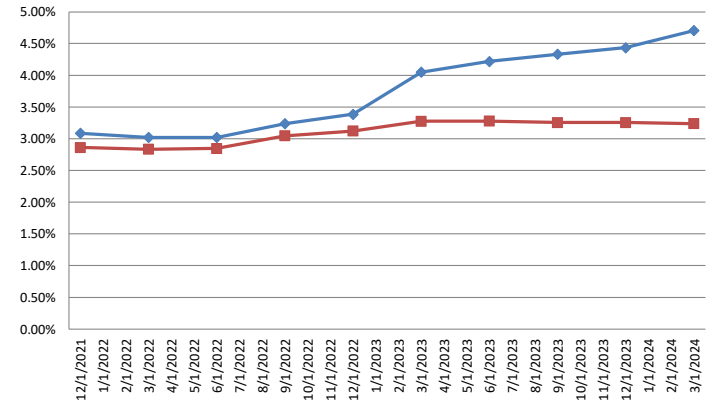
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



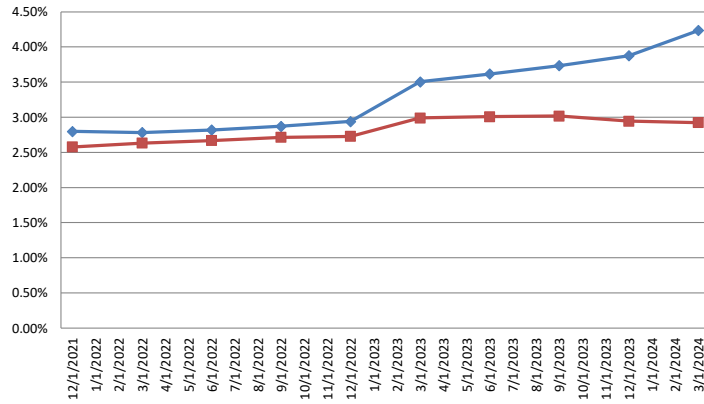
Yield on Avg Assets  
Net Interest Income/ Avg Assets

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



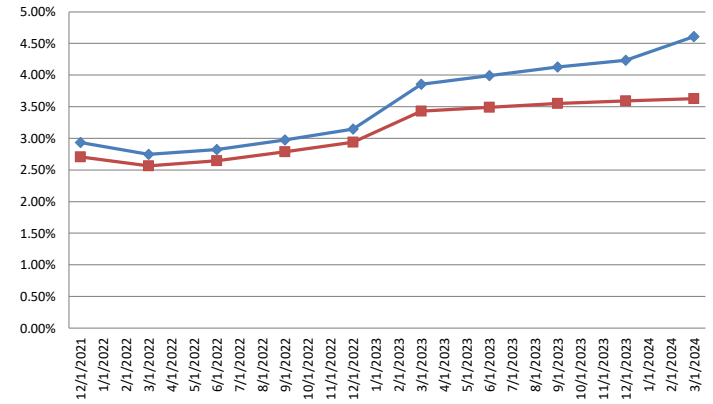
Yield on Avg Assets  
Net Interest Income/ Avg Assets

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



Yield on Avg Assets  
Net Interest Income/ Avg Assets

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



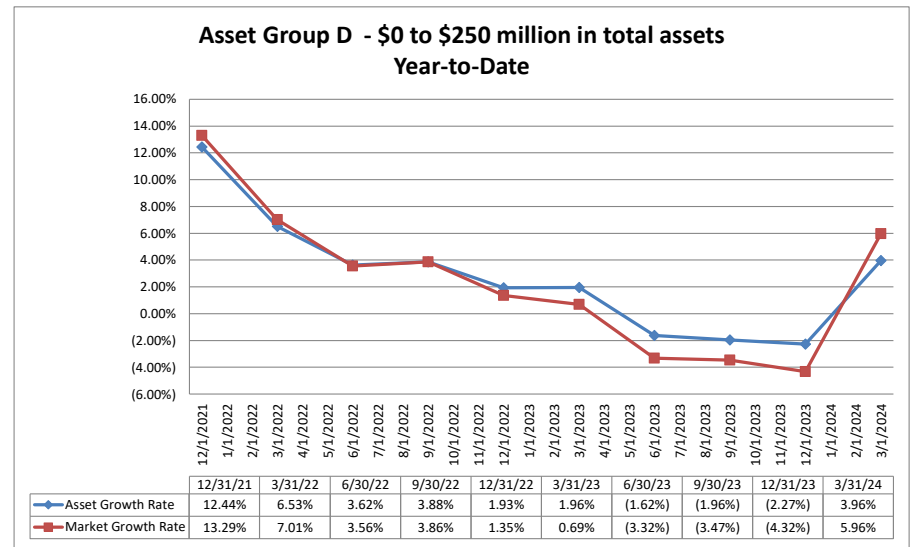
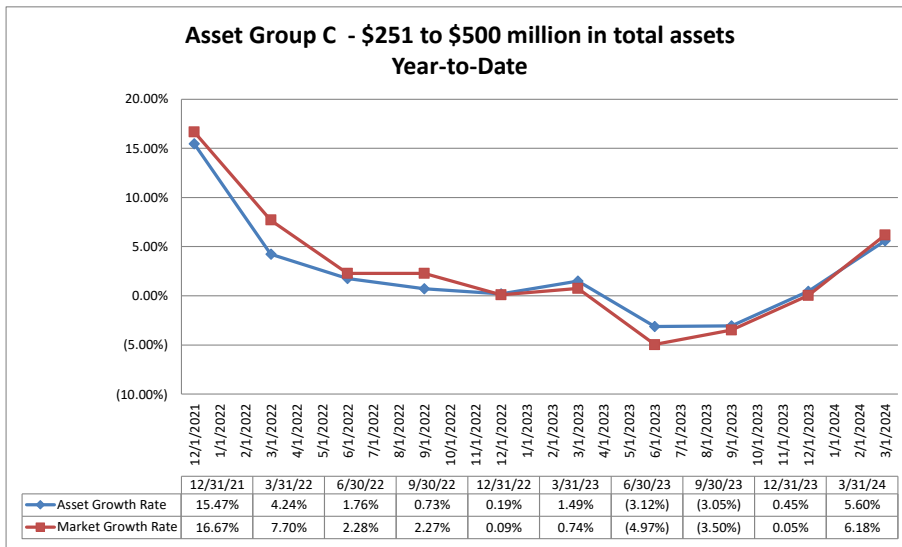
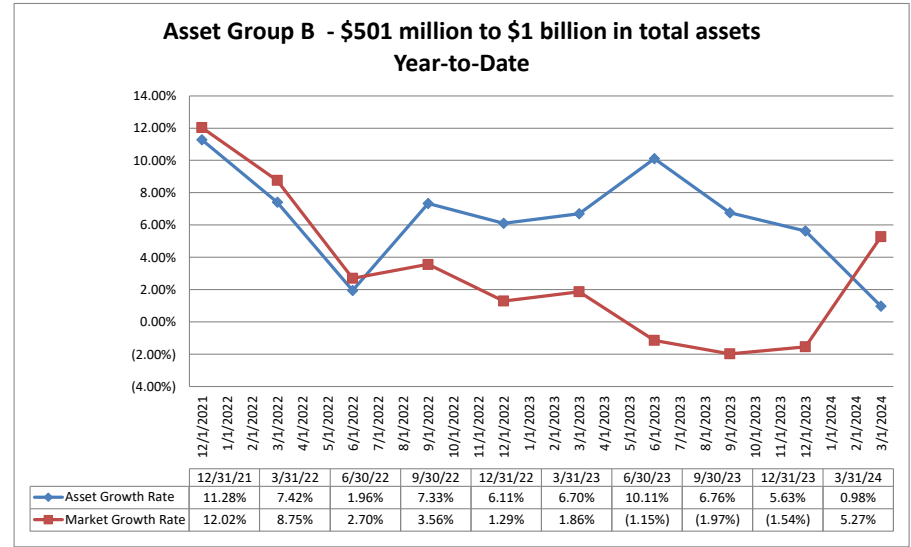
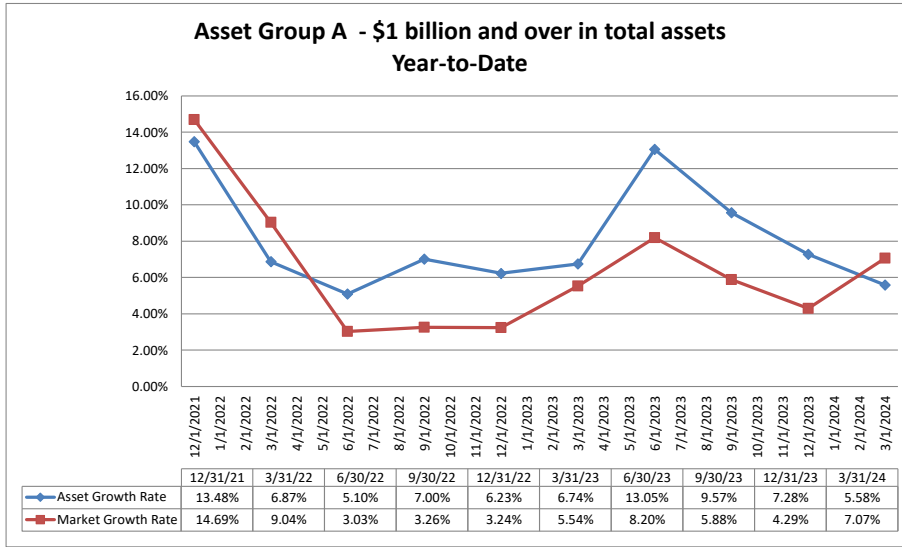
Yield on Avg Assets  
Net Interest Income/ Avg Assets

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: 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**

**March 31, 2024**

**Run Date: May 28, 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	\$30,181,792	\$18,782,899	\$25,141,767	74.71%	\$9,755	4.90%	1.62%	3.28%	4.15%	5.65%
Spokane Teachers Credit Union	\$5,862,732	\$4,809,544	\$4,667,858	103.04%	\$6,311	4.80%	1.68%	3.12%	5.15%	6.56%
Gesa Credit Union	\$5,517,078	\$4,287,567	\$4,508,337	95.10%	\$7,137	4.70%	1.77%	2.93%	4.10%	3.95%
Washington State Employees Credit Union	\$5,441,347	\$4,271,028	\$4,394,295	97.19%	\$6,672	5.02%	1.67%	3.35%	6.28%	7.41%
TwinStar Credit Union	\$4,319,516	\$3,242,405	\$3,575,893	90.67%	\$5,457	5.79%	1.68%	4.11%	11.30%	14.95%
Numerica Credit Union	\$4,017,939	\$3,212,084	\$3,285,381	97.77%	\$6,083	4.86%	2.11%	2.75%	8.97%	5.47%
Sound Credit Union	\$2,981,639	\$2,232,287	\$2,518,293	88.64%	\$7,237	4.63%	1.67%	2.97%	9.82%	12.92%
Whatcom Educational Credit Union	\$2,836,605	\$2,129,358	\$2,300,472	92.56%	\$6,730	4.32%	1.74%	2.58%	10.17%	13.58%
HAPO Community Credit Union	\$2,431,817	\$1,877,343	\$2,003,011	93.73%	\$4,903	5.00%	1.39%	3.61%	10.72%	11.64%
Columbia Community Credit Union	\$2,429,549	\$1,900,634	\$2,104,391	90.32%	\$7,762	4.73%	1.46%	3.27%	16.14%	5.30%
Kitsap Credit Union	\$2,362,069	\$1,816,514	\$2,050,328	88.60%	\$7,223	5.33%	2.06%	3.27%	(1.17%)	9.89%
Horizon Credit Union	\$2,088,593	\$1,690,729	\$1,819,593	92.92%	\$5,301	4.88%	1.71%	3.17%	6.56%	6.85%
IQ Credit Union	\$2,051,647	\$1,600,993	\$1,803,267	88.78%	\$5,707	4.65%	1.51%	3.13%	(2.09%)	(2.17%)
Harborstone Credit Union	\$1,919,636	\$1,387,579	\$1,698,062	81.72%	\$6,968	4.58%	1.71%	2.87%	2.59%	5.74%
Fibre Federal Credit Union	\$1,659,667	\$1,164,446	\$1,435,240	81.13%	\$5,138	4.37%	1.13%	3.23%	6.62%	6.54%
Salal Credit Union	\$1,213,763	\$938,749	\$1,066,102	88.05%	\$5,100	4.80%	1.84%	2.96%	(1.32%)	10.17%
Red Canoe Credit Union	\$1,172,015	\$843,138	\$1,011,389	83.36%	\$4,853	4.16%	1.05%	3.12%	3.79%	4.71%
Seattle Metropolitan Credit Union	\$1,102,252	\$866,263	\$886,477	97.72%	\$6,390	4.95%	1.36%	3.59%	(4.33%)	(4.52%)
Qualstar Credit Union	\$1,004,293	\$500,364	\$671,023	74.57%	\$8,369	5.41%	2.48%	2.94%	8.53%	9.71%
Average of Asset Group A	\$4,241,787	\$3,029,154	\$3,523,220	89.50%	\$6,479	4.84%	1.67%	3.17%	5.58%	7.07%

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

Solarity Credit Union	\$886,003	\$667,164	\$649,692	102.69%	\$6,196	4.27%	1.47%	2.80%	8.97%	10.15%
Verity Credit Union	\$809,170	\$696,104	\$654,067	106.43%	\$5,619	4.79%	1.21%	3.58%	(11.62%)	(9.95%)
America's Credit Union, A Federal Credit Union	\$690,328	\$531,702	\$571,512	93.03%	\$4,328	4.43%	1.32%	3.12%	(3.50%)	(8.63%)
Tapco Credit Union	\$655,908	\$537,667	\$576,065	93.33%	\$6,762	4.65%	1.66%	2.98%	1.74%	12.67%
O Bee Credit Union	\$613,485	\$502,818	\$504,249	99.72%	\$4,131	5.55%	2.05%	3.50%	7.00%	24.23%
Our Community Credit Union	\$599,713	\$245,798	\$531,765	46.22%	\$6,027	4.56%	1.12%	3.45%	3.27%	3.13%
Average of Asset Group B	\$709,101	\$530,209	\$581,225	90.24%	\$5,511	4.71%	1.47%	3.24%	0.98%	5.27%

Source: SNL Financial

NA = data was not available.

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

**Balance Sheet & Net Interest Margin**

**March 31, 2024**

**Run Date: May 28, 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 (%)
<b>Asset Group C - \$251 to \$500 million in total assets</b>											
	Industrial Credit Union of Whatcom County	\$386,701	\$292,435	\$340,211	85.96%	\$3,754	5.41%	1.13%	4.28%	6.72%	8.00%
	North Coast Credit Union	\$366,930	\$245,695	\$320,415	76.68%	\$5,477	4.68%	0.84%	3.84%	14.68%	15.74%
	Cascade Federal Credit Union	\$342,735	\$143,112	\$317,740	45.04%	\$9,792	3.32%	2.13%	1.19%	(2.37%)	0.78%
	NorthWest Plus Credit Union	\$305,362	\$187,292	\$260,087	72.01%	\$6,107	3.88%	0.81%	3.07%	8.75%	7.86%
	Peninsula Community Federal Credit Union	\$296,448	\$188,416	\$268,061	70.29%	\$4,235	4.28%	1.10%	3.18%	3.55%	3.71%
	People's Community Federal Credit Union	\$280,319	\$116,450	\$253,115	46.01%	\$7,097	3.35%	0.84%	2.51%	1.47%	1.59%
	Puget Sound Cooperative Credit Union	\$259,837	\$241,010	\$228,892	105.29%	\$8,519	4.73%	2.33%	2.40%	6.40%	5.58%
	Average of Asset Group C	\$319,762	\$202,059	\$284,074	71.61%	\$6,426	4.24%	1.31%	2.92%	5.60%	6.18%

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

	Great Northwest Federal Credit Union	\$242,742	\$133,916	\$203,432	65.83%	\$3,443	5.40%	0.67%	4.73%	6.84%	7.13%
	Canopy Federal Credit Union	\$239,461	\$192,654	\$188,703	102.09%	\$4,354	5.47%	1.58%	3.89%	(1.70%)	2.69%
	Community 1st Credit Union	\$209,721	\$145,266	\$181,978	79.83%	\$4,369	5.07%	1.47%	3.61%	8.48%	7.18%
	Cheney Federal Credit Union	\$149,811	\$74,666	\$135,223	55.22%	\$8,812	2.95%	1.12%	1.83%	(3.69%)	(4.28%)
	MountainCrest Credit Union	\$142,059	\$103,157	\$123,832	83.30%	\$6,457	4.79%	0.59%	4.20%	1.78%	0.54%
	WCLA Credit Union	\$121,582	\$106,592	\$98,722	107.97%	\$12,158	6.14%	2.95%	3.19%	1.81%	11.82%
	Tacoma Longshoremen Credit Union	\$120,328	\$29,435	\$105,848	27.81%	\$17,190	2.82%	1.74%	1.09%	(1.48%)	(1.82%)
	White River Credit Union	\$117,156	\$66,576	\$100,491	66.25%	\$5,207	4.98%	0.23%	4.76%	(8.60%)	(11.05%)
	Alaska Air Group Federal Credit Union	\$109,993	\$63,836	\$92,968	68.66%	\$7,333	5.56%	1.70%	3.85%	20.70%	22.01%
	Sno Falls Credit Union	\$102,824	\$72,554	\$89,418	81.14%	\$4,375	4.49%	0.45%	4.05%	(6.67%)	(11.99%)
	Strait View Credit Union	\$102,102	\$45,722	\$88,025	51.94%	\$9,724	4.46%	0.72%	3.74%	2.84%	1.47%
	Primesource Credit Union	\$98,697	\$60,485	\$87,829	68.87%	\$5,483	4.38%	1.49%	2.89%	20.23%	44.24%
	Waterfront Federal Credit Union	\$94,853	\$53,824	\$80,501	66.86%	\$6,324	4.55%	0.58%	3.97%	20.13%	(3.52%)
	Lower Columbia Longshoremen Federal Credit Union	\$94,085	\$53,661	\$83,053	64.61%	\$5,702	3.82%	0.49%	3.32%	9.52%	10.79%
	Granco Federal Credit Union	\$93,409	\$54,742	\$84,480	64.80%	\$4,557	4.73%	0.38%	4.34%	1.30%	0.18%
	Progressions Credit Union	\$90,188	\$66,157	\$81,184	81.49%	\$5,637	4.57%	1.36%	3.21%	11.78%	13.68%
	Snocope Credit Union	\$79,930	\$55,238	\$73,016	75.65%	\$5,709	4.96%	0.62%	4.34%	(4.42%)	(5.63%)
	Evergreen Direct Credit Union	\$78,589	\$40,792	\$73,063	55.83%	\$2,858	4.81%	1.25%	3.56%	12.26%	14.14%
	Spokane Firefighters Credit Union	\$78,544	\$46,062	\$65,659	70.15%	\$7,140	3.32%	0.99%	2.32%	(1.06%)	(1.25%)
	WestEdge Federal Credit Union	\$78,125	\$36,160	\$67,044	53.93%	\$5,580	3.74%	0.46%	3.28%	9.48%	12.68%
	Tri-Cities Community Federal Credit Union	\$71,527	\$59,433	\$61,861	96.08%	\$5,109	4.99%	0.90%	4.09%	(16.70%)	7.97%
	Safeway Federal Credit Union	\$68,386	\$43,236	\$52,907	81.72%	\$5,699	3.46%	0.77%	2.69%	4.02%	5.11%
	Mill Town Credit Union	\$67,453	\$46,778	\$53,094	88.10%	\$5,396	5.52%	1.51%	4.01%	21.53%	24.23%
	Avista Corp. Credit Union	\$66,204	\$42,727	\$53,146	80.40%	\$13,241	3.55%	1.67%	1.89%	2.65%	2.48%
	Spokane City Credit Union	\$65,153	\$51,951	\$58,694	88.51%	\$5,923	4.39%	0.87%	3.52%	1.34%	0.50%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 28, 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 (%)
<b>Asset Group D - \$0 to \$250 million in total assets (continued)</b>											
	American Lake Credit Union	\$62,373	\$28,417	\$52,704	53.92%	\$4,990	4.17%	0.28%	3.89%	(12.25%)	(13.15%)
	Responders Emergency Services Credit Union	\$58,647	\$38,677	\$49,421	78.26%	\$5,585	3.92%	0.83%	3.08%	2.19%	1.75%
	Nordstrom Federal Credit Union	\$56,616	\$37,792	\$50,578	74.72%	\$7,077	4.05%	0.93%	3.12%	(0.73%)	7.45%
	Olympia Credit Union	\$52,988	\$39,695	\$48,457	81.92%	\$2,789	4.48%	0.46%	4.03%	3.85%	3.74%
	Blue Mountain Credit Union	\$50,954	\$41,295	\$44,500	92.80%	\$5,095	5.66%	0.96%	4.69%	(1.55%)	(1.84%)
	Calcoe Federal Credit Union	\$42,972	\$32,843	\$38,346	85.65%	\$4,093	4.83%	1.05%	3.78%	(2.87%)	14.48%
	Longshoremen's Local 4 Federal Credit Union	\$40,060	\$17,623	\$32,080	54.93%	\$7,284	3.63%	0.33%	3.30%	3.50%	2.14%
	Connection Credit Union	\$39,216	\$30,683	\$34,074	90.05%	\$2,705	5.52%	0.59%	4.93%	(5.37%)	(5.81%)
	IBEW 76 Federal Credit Union	\$26,311	\$18,001	\$22,495	80.02%	\$6,578	4.18%	0.92%	3.26%	5.16%	25.80%
	Mt. Rainier Federal Credit Union	\$25,819	\$7,762	\$23,081	33.63%	\$8,606	3.86%	0.38%	3.48%	10.71%	10.49%
	Express Credit Union	\$22,547	\$19,453	\$17,731	109.71%	\$1,503	6.55%	1.49%	5.07%	7.65%	3.69%
	Newrizons Federal Credit Union	\$22,353	\$16,869	\$18,475	91.31%	\$2,980	6.76%	1.53%	5.23%	(4.86%)	(5.64%)
	Mint Valley Federal Credit Union	\$22,029	\$15,551	\$18,336	84.81%	\$3,147	5.91%	0.36%	5.55%	1.66%	3.08%
	Community Healthcare Federal Credit Union	\$19,885	\$9,809	\$17,507	56.03%	\$3,977	4.53%	0.83%	3.69%	7.08%	8.87%
	Spokane Media Federal Credit Union	\$17,308	\$10,970	\$15,632	70.18%	\$4,327	4.78%	1.28%	3.50%	19.56%	20.24%
	Puget Sound Refinery Federal Credit Union	\$16,813	\$13,841	\$14,264	97.03%	\$5,604	5.48%	1.56%	3.92%	18.99%	20.18%
	PUD Federal Credit Union	\$9,703	\$5,598	\$8,292	67.51%	\$4,852	4.67%	1.74%	2.93%	24.73%	29.03%
	Longshore Federal Credit Union	\$8,070	\$3,517	\$7,330	47.98%	\$3,228	3.71%	0.05%	3.67%	(10.99%)	(6.44%)
	Utility Employees Federal Credit Union	\$3,782	\$2,276	\$3,204	71.04%	\$3,782	3.16%	0.95%	2.21%	(4.39%)	(5.18%)
	Average of Asset Group D	\$76,849	\$48,552	\$65,925	73.83%	\$5,818	4.61%	0.98%	3.63%	3.96%	5.96%

Source: SNL Financial

NA = data was not available.

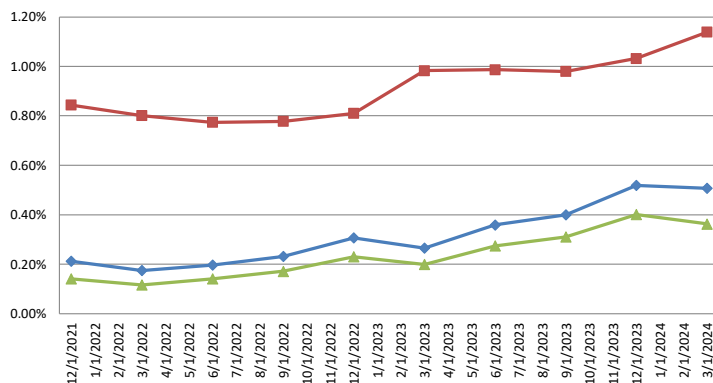
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality



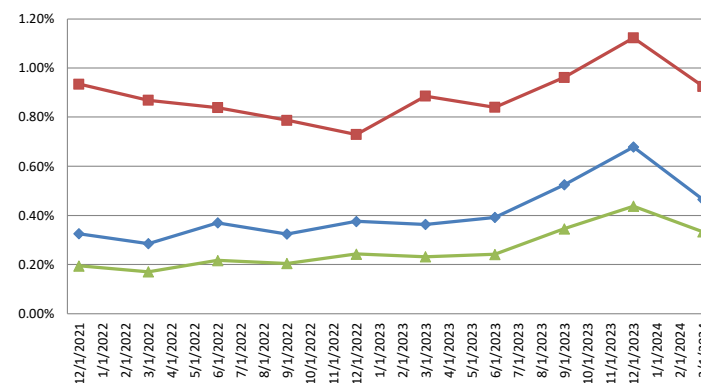
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



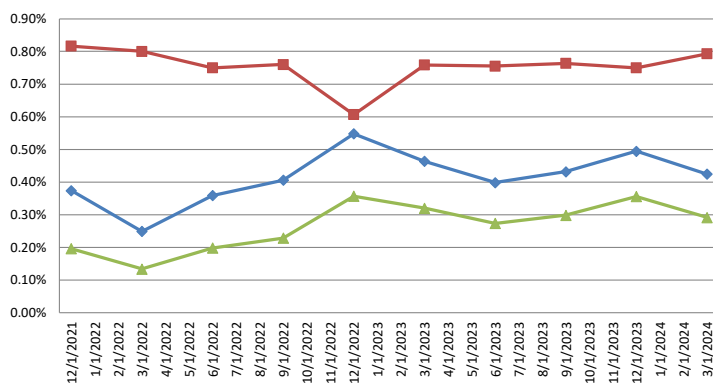
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.21%	0.17%	0.20%	0.23%	0.31%	0.27%	0.36%	0.40%	0.52%	0.51%
Reserves/Loans	0.84%	0.80%	0.77%	0.78%	0.81%	0.98%	0.99%	0.98%	1.03%	1.14%
Delinquent Loans/Total Assets	0.14%	0.12%	0.14%	0.17%	0.23%	0.20%	0.27%	0.31%	0.40%	0.36%

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



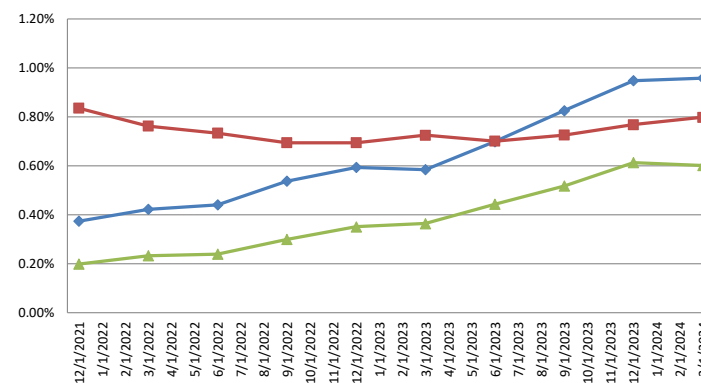
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.33%	0.29%	0.37%	0.32%	0.38%	0.36%	0.39%	0.52%	0.68%	0.47%
Reserves/Loans	0.93%	0.87%	0.84%	0.79%	0.73%	0.89%	0.84%	0.96%	1.12%	0.93%
Delinquent Loans/Total Assets	0.19%	0.17%	0.22%	0.20%	0.24%	0.23%	0.24%	0.35%	0.44%	0.33%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.37%	0.25%	0.36%	0.41%	0.55%	0.46%	0.40%	0.43%	0.49%	0.42%
Reserves/Loans	0.82%	0.80%	0.75%	0.76%	0.61%	0.76%	0.76%	0.76%	0.75%	0.79%
Delinquent Loans/Total Assets	0.20%	0.13%	0.20%	0.23%	0.36%	0.32%	0.27%	0.30%	0.36%	0.29%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.37%	0.42%	0.44%	0.54%	0.59%	0.58%	0.70%	0.83%	0.95%	0.96%
Reserves/Loans	0.83%	0.76%	0.73%	0.69%	0.73%	0.69%	0.70%	0.73%	0.77%	0.80%
Delinquent Loans/Total Assets	0.20%	0.23%	0.24%	0.30%	0.35%	0.36%	0.44%	0.52%	0.61%	0.60%

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**

**March 31, 2024**

**Run Date: May 28, 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**

<b>Boeing Employees' Credit Union</b>	\$30,181,792	\$47,790	0.25%	1.21%	476.53%	1.91%	0.16%
<b>Spokane Teachers Credit Union</b>	\$5,862,732	\$13,824	0.29%	0.81%	281.58%	2.63%	0.24%
<b>Gesa Credit Union</b>	\$5,517,078	\$19,891	0.46%	1.06%	227.84%	4.35%	0.36%
<b>Washington State Employees Credit Union</b>	\$5,441,347	\$19,919	0.47%	1.13%	241.55%	5.10%	0.37%
<b>TwinStar Credit Union</b>	\$4,319,516	\$15,406	0.48%	0.93%	195.69%	3.81%	0.36%
<b>Numerica Credit Union</b>	\$4,017,939	\$8,562	0.27%	1.34%	504.20%	2.28%	0.21%
<b>Sound Credit Union</b>	\$2,981,639	\$11,100	0.50%	0.81%	162.95%	4.24%	0.37%
<b>Whatcom Educational Credit Union</b>	\$2,836,605	\$6,223	0.29%	0.67%	228.60%	2.07%	0.22%
<b>HAPO Community Credit Union</b>	\$2,431,817	\$6,628	0.35%	1.04%	294.73%	3.03%	0.27%
<b>Columbia Community Credit Union</b>	\$2,429,549	\$7,142	0.38%	1.12%	299.37%	3.42%	0.29%
<b>Kitsap Credit Union</b>	\$2,362,069	\$13,520	0.74%	1.49%	199.73%	10.45%	0.57%
<b>Horizon Credit Union</b>	\$2,088,593	\$3,457	0.20%	0.57%	279.55%	2.32%	0.17%
<b>IQ Credit Union</b>	\$2,051,647	\$11,462	0.72%	1.26%	176.49%	6.08%	0.56%
<b>Harborstone Credit Union</b>	\$1,919,636	\$7,132	0.51%	1.32%	255.95%	4.82%	0.37%
<b>Fibre Federal Credit Union</b>	\$1,659,667	\$7,625	0.65%	1.07%	163.29%	4.16%	0.46%
<b>Salal Credit Union</b>	\$1,213,763	\$1,686	0.18%	0.95%	530.78%	1.71%	0.14%
<b>Red Canoe Credit Union</b>	\$1,172,015	\$3,181	0.38%	0.64%	169.92%	2.96%	0.27%
<b>Seattle Metropolitan Credit Union</b>	\$1,102,252	\$7,542	0.87%	1.68%	192.67%	9.48%	0.68%
<b>Qualstar Credit Union</b>	\$1,004,293	\$8,220	1.64%	2.54%	154.56%	7.00%	0.82%
Average of Asset Group A	\$4,241,787	\$11,595	0.51%	1.14%	265.05%	4.31%	0.36%

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

<b>Solarity Credit Union</b>	\$886,003	\$1,018	0.15%	0.42%	278.00%	0.96%	0.11%
<b>Verity Credit Union</b>	\$809,170	\$5,111	0.73%	0.89%	121.46%	6.58%	0.63%
<b>America's Credit Union, A Federal Credit Union</b>	\$690,328	\$2,316	0.44%	1.00%	229.62%	3.54%	0.34%
<b>Tapco Credit Union</b>	\$655,908	\$2,341	0.44%	0.59%	134.39%	4.31%	0.36%
<b>O Bee Credit Union</b>	\$613,485	\$1,681	0.33%	1.22%	364.54%	4.96%	0.27%
<b>Our Community Credit Union</b>	\$599,713	\$1,732	0.70%	1.43%	203.35%	2.99%	0.29%
Average of Asset Group B	\$709,101	\$2,367	0.47%	0.93%	221.89%	3.89%	0.33%

Source: SNL Financial

NA = data was not available.

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

**Asset Quality**

**March 31, 2024**

**Run Date: May 28, 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 (%)
<b>Asset Group C - \$251 to \$500 million in total assets</b>								
	Industrial Credit Union of Whatcom County	\$386,701	\$2,698	0.92%	2.29%	248.37%	10.82%	0.70%
	North Coast Credit Union	\$366,930	\$913	0.37%	0.88%	237.68%	2.35%	0.25%
	Cascade Federal Credit Union	\$342,735	\$182	0.13%	0.56%	437.91%	0.81%	0.05%
	NorthWest Plus Credit Union	\$305,362	\$735	0.39%	0.49%	125.58%	3.24%	0.24%
	Peninsula Community Federal Credit Union	\$296,448	\$1,807	0.96%	1.04%	108.30%	7.68%	0.61%
	People's Community Federal Credit Union	\$280,319	\$0	0.00%	0.26%	0.00%	0.00%	0.00%
	Puget Sound Cooperative Credit Union	\$259,837	\$489	0.20%	0.03%	13.70%	2.44%	0.19%
	Average of Asset Group C	\$319,762	\$975	0.42%	0.79%	167.36%	3.91%	0.29%
<b>Asset Group D - \$0 to \$250 million in total assets</b>								
	Great Northwest Federal Credit Union	\$242,742	\$1,774	1.32%	2.52%	190.25%	5.27%	0.73%
	Canopy Federal Credit Union	\$239,461	\$2,035	1.06%	1.41%	133.51%	10.83%	0.85%
	Community 1st Credit Union	\$209,721	\$1,547	1.06%	0.88%	83.06%	6.84%	0.74%
	Cheney Federal Credit Union	\$149,811	\$53	0.07%	0.18%	256.60%	0.48%	0.04%
	MountainCrest Credit Union	\$142,059	\$743	0.72%	0.56%	77.93%	4.12%	0.52%
	WCLA Credit Union	\$121,582	\$1,004	0.94%	0.67%	71.22%	4.92%	0.83%
	Tacoma Longshoremen Credit Union	\$120,328	\$0	0.00%	0.63%	0.00%	0.00%	0.00%
	White River Credit Union	\$117,156	\$913	1.37%	1.29%	94.09%	5.25%	0.78%
	Alaska Air Group Federal Credit Union	\$109,993	\$84	0.13%	0.45%	340.48%	0.52%	0.08%
	Sno Falls Credit Union	\$102,824	\$184	0.25%	0.26%	103.80%	2.69%	0.18%
	Strait View Credit Union	\$102,102	\$29	0.06%	1.00%	NM	0.23%	0.03%
	Primesource Credit Union	\$98,697	\$1,082	1.79%	0.23%	12.75%	12.80%	1.10%
	Waterfront Federal Credit Union	\$94,853	\$257	0.48%	0.35%	73.15%	3.25%	0.27%
	Lower Columbia Longshoremen Federal Credit Union	\$94,085	\$142	0.26%	0.23%	85.92%	5.33%	0.15%
	Granco Federal Credit Union	\$93,409	\$994	1.82%	0.71%	39.13%	10.90%	1.06%
	Progressions Credit Union	\$90,188	\$204	0.31%	0.44%	142.16%	2.29%	0.23%
	Snocope Credit Union	\$79,930	\$338	0.61%	0.99%	162.13%	5.42%	0.42%
	Evergreen Direct Credit Union	\$78,589	\$414	1.01%	0.81%	79.47%	9.06%	0.53%
	Spokane Firefighters Credit Union	\$78,544	\$233	0.51%	0.73%	145.06%	1.99%	0.30%
	WestEdge Federal Credit Union	\$78,125	\$785	2.17%	0.67%	30.83%	6.91%	1.00%
	Tri-Cities Community Federal Credit Union	\$71,527	\$107	0.18%	0.15%	85.05%	1.16%	0.15%
	Safeway Federal Credit Union	\$68,386	\$681	1.58%	0.38%	24.23%	5.26%	1.00%
	Mill Town Credit Union	\$67,453	\$1,144	2.45%	1.11%	45.45%	8.92%	1.70%
	Avista Corp. Credit Union	\$66,204	\$22	0.05%	0.04%	81.82%	0.17%	0.03%
	Spokane City Credit Union	\$65,153	\$88	0.17%	0.90%	528.41%	1.58%	0.14%

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**

**March 31, 2024**

**Run Date: May 28, 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 (%)
<b>Asset Group D - \$0 to \$250 million in total assets (continued)</b>								
	American Lake Credit Union	\$62,373	\$1,265	4.45%	1.91%	42.92%	13.67%	2.03%
	Responders Emergency Services Credit Union	\$58,647	\$47	0.12%	0.58%	478.72%	0.51%	0.08%
	Nordstrom Federal Credit Union	\$56,616	\$380	1.01%	0.50%	49.47%	6.98%	0.67%
	Olympia Credit Union	\$52,988	\$258	0.65%	0.69%	105.81%	5.57%	0.49%
	Blue Mountain Credit Union	\$50,954	\$836	2.02%	1.90%	93.90%	15.89%	1.64%
	Calcoe Federal Credit Union	\$42,972	\$335	1.02%	0.70%	68.36%	6.98%	0.78%
	Longshoremen's Local 4 Federal Credit Union	\$40,060	\$76	0.43%	0.28%	65.79%	0.96%	0.19%
	Connection Credit Union	\$39,216	\$158	0.51%	0.86%	167.72%	3.54%	0.40%
	IBEW 76 Federal Credit Union	\$26,311	\$71	0.39%	0.53%	133.80%	1.86%	0.27%
	Mt. Rainier Federal Credit Union	\$25,819	\$9	0.12%	0.93%	800.00%	0.32%	0.03%
	Express Credit Union	\$22,547	\$200	1.03%	2.03%	197.50%	5.28%	0.89%
	Newrizons Federal Credit Union	\$22,353	\$524	3.11%	2.06%	66.22%	13.98%	2.34%
	Mint Valley Federal Credit Union	\$22,029	\$280	1.80%	1.11%	61.79%	7.60%	1.27%
	Community Healthcare Federal Credit Union	\$19,885	\$130	1.33%	0.68%	51.54%	5.64%	0.65%
	Spokane Media Federal Credit Union	\$17,308	\$13	0.12%	0.54%	453.85%	0.84%	0.08%
	Puget Sound Refinery Federal Credit Union	\$16,813	\$63	0.46%	0.84%	184.13%	2.46%	0.37%
	PUD Federal Credit Union	\$9,703	\$0	0.00%	0.41%	0.00%	0.00%	0.00%
	Longshore Federal Credit Union	\$8,070	\$112	3.18%	0.60%	18.75%	15.18%	1.39%
	Utility Employees Federal Credit Union	\$3,782	\$0	0.00%	0.35%	0.00%	0.00%	0.00%
	Average of Asset Group D	\$76,849	\$446	0.96%	0.80%	137.83%	5.08%	0.60%

Source: SNL Financial

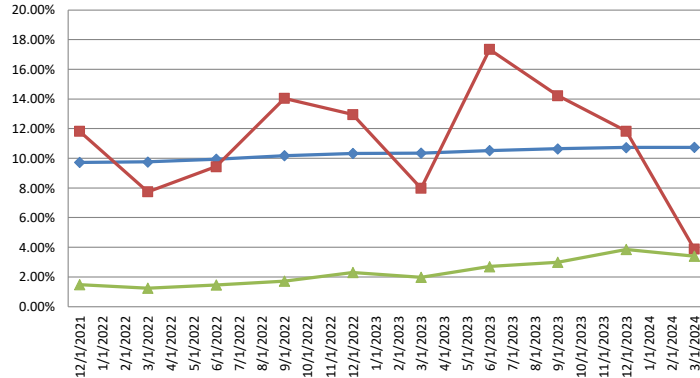
NA = data was not available.

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

Net Worth

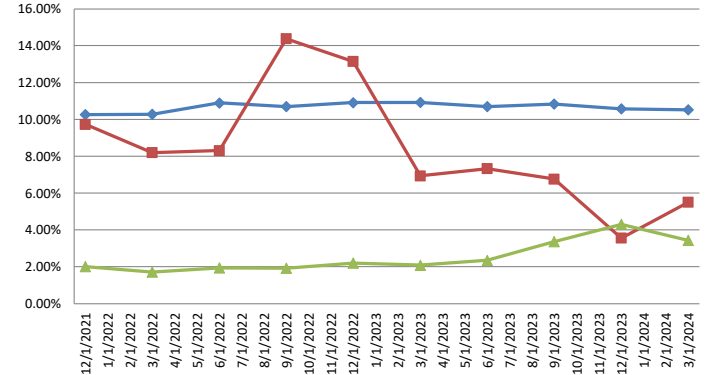
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



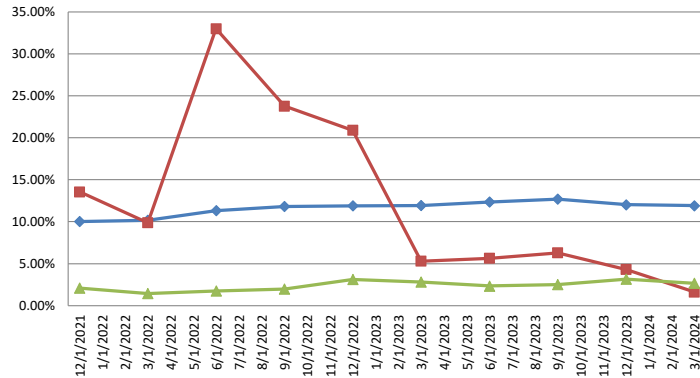
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	9.73%	9.75%	9.94%	10.18%	10.33%	10.35%	10.53%	10.64%	10.72%	10.73%
Net Worth Growth (Decline) - YTD	11.81%	7.74%	9.43%	14.04%	12.95%	7.97%	17.34%	14.22%	11.83%	3.88%
Total Delinquent LNS/ Net Worth	1.49%	1.24%	1.46%	1.73%	2.31%	1.98%	2.70%	2.99%	3.86%	3.41%

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



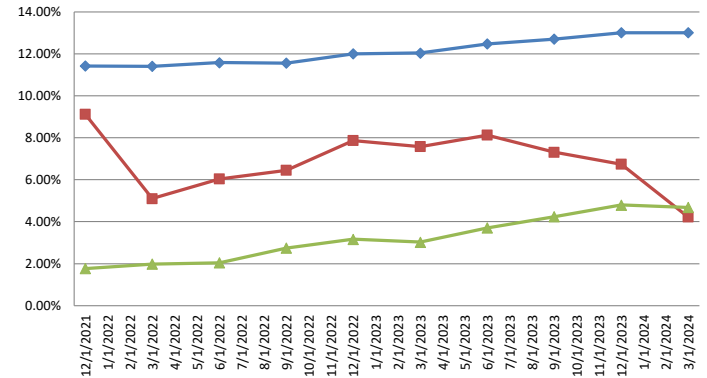
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	10.26%	10.28%	10.89%	10.70%	10.91%	10.92%	10.69%	10.84%	10.57%	10.52%
Net Worth Growth (Decline) - YTD	9.73%	8.19%	8.31%	14.38%	13.14%	6.93%	7.32%	6.76%	3.56%	5.50%
Total Delinquent LNS/ Net Worth	2.02%	1.72%	1.94%	1.92%	2.20%	2.09%	2.35%	3.37%	4.31%	3.44%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	10.03%	10.17%	11.32%	11.82%	11.88%	11.94%	12.35%	12.68%	12.02%	11.91%
Net Worth Growth (Decline) - YTD	13.54%	9.86%	32.99%	23.76%	20.89%	5.30%	5.63%	6.30%	4.32%	1.62%
Total Delinquent LNS/ Net Worth	2.08%	1.46%	1.76%	1.97%	3.11%	2.81%	2.34%	2.51%	3.17%	2.65%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	11.42%	11.41%	11.58%	11.56%	12.00%	12.03%	12.46%	12.70%	13.00%	13.00%
Net Worth Growth (Decline) - YTD	9.12%	5.10%	6.04%	6.45%	7.86%	7.58%	8.12%	7.31%	6.73%	4.23%
Total Delinquent LNS/ Net Worth	1.76%	1.98%	2.04%	2.74%	3.16%	3.02%	3.70%	4.23%	4.79%	4.68%

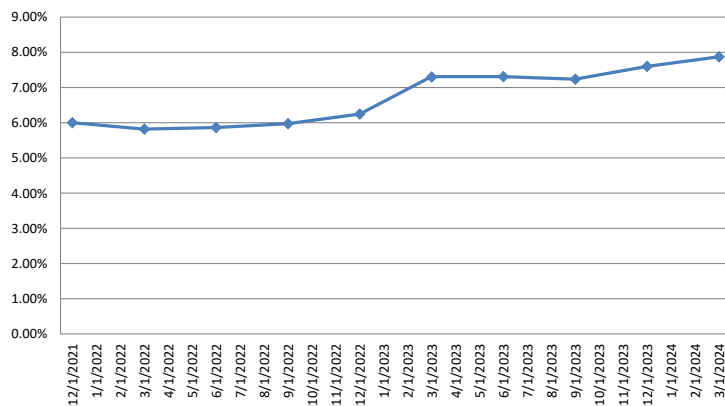
Source: SNL Financial

NA = data was not available.

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

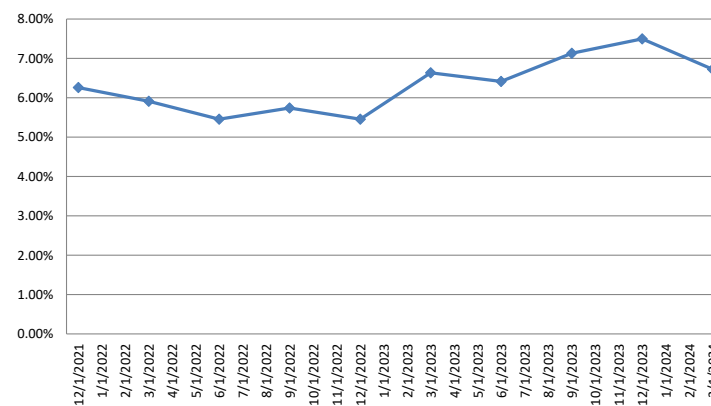
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



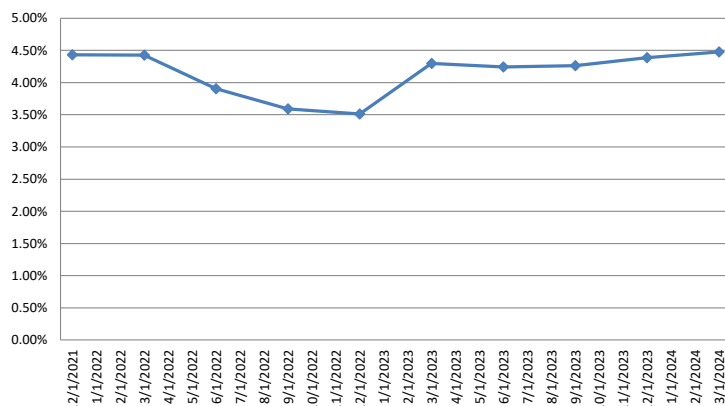
Date	Classified Assets/ Net Worth
12/31/21	6.00%
3/31/22	5.82%
6/30/22	5.86%
9/30/22	5.97%
12/31/22	6.25%
3/31/23	7.30%
6/30/23	7.31%
9/30/23	7.23%
12/31/23	7.60%
3/31/24	7.87%

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



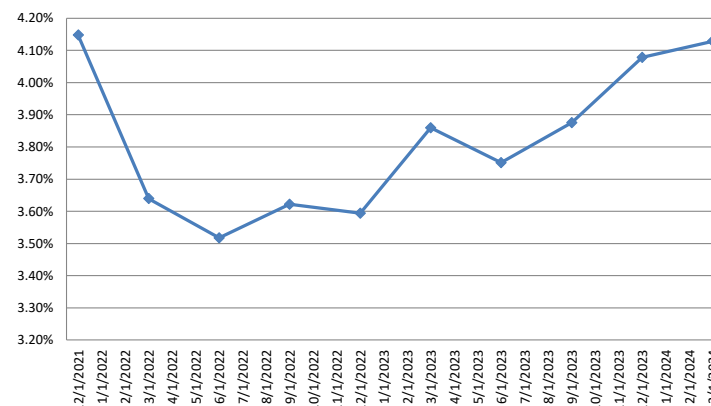
Date	Classified Assets/ Net Worth
12/31/21	6.26%
3/31/22	5.91%
6/30/22	5.45%
9/30/22	5.74%
12/31/22	5.45%
3/31/23	6.63%
6/30/23	6.41%
9/30/23	7.13%
12/31/23	7.50%
3/31/24	6.73%

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



Date	Classified Assets/ Net Worth
12/31/21	4.43%
3/31/22	4.43%
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%

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



Date	Classified Assets/ Net Worth
12/31/21	4.15%
3/31/22	3.64%
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%

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**

**March 31, 2024**

**Run Date: May 28, 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 (%)

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

<b>Boeing Employees' Credit Union</b>	\$30,181,792	\$3,328,167	11.03%	7.45%	1.44%	6.84%
<b>Spokane Teachers Credit Union</b>	\$5,862,732	\$614,617	10.48%	0.30%	2.25%	6.33%
<b>Gesa Credit Union</b>	\$5,517,078	\$543,080	9.84%	2.06%	3.66%	8.34%
<b>Washington State Employees Credit Union</b>	\$5,441,347	\$473,875	8.71%	(1.37%)	4.20%	10.15%
<b>TwinStar Credit Union</b>	\$4,319,516	\$449,517	10.41%	6.59%	3.43%	6.71%
<b>Numerica Credit Union</b>	\$4,017,939	\$449,136	11.18%	4.94%	1.91%	9.61%
<b>Sound Credit Union</b>	\$2,981,639	\$333,410	11.18%	4.06%	3.33%	5.43%
<b>Whatcom Educational Credit Union</b>	\$2,836,605	\$347,478	12.25%	4.02%	1.79%	4.09%
<b>HAPO Community Credit Union</b>	\$2,431,817	\$248,904	10.24%	12.48%	2.66%	7.85%
<b>Columbia Community Credit Union</b>	\$2,429,549	\$279,533	11.51%	6.77%	2.55%	7.65%
<b>Kitsap Credit Union</b>	\$2,362,069	\$199,099	8.43%	0.83%	6.79%	13.56%
<b>Horizon Credit Union</b>	\$2,088,593	\$237,305	11.36%	1.30%	1.46%	4.07%
<b>IQ Credit Union</b>	\$2,051,647	\$196,806	9.59%	8.55%	5.82%	10.28%
<b>Harborstone Credit Union</b>	\$1,919,636	\$226,775	11.81%	2.25%	3.14%	8.05%
<b>Fibre Federal Credit Union</b>	\$1,659,667	\$208,934	12.59%	2.93%	3.65%	5.96%
<b>Salal Credit Union</b>	\$1,213,763	\$101,852	8.39%	5.39%	1.66%	8.79%
<b>Red Canoe Credit Union</b>	\$1,172,015	\$128,630	10.98%	3.26%	2.47%	4.20%
<b>Seattle Metropolitan Credit Union</b>	\$1,102,252	\$132,364	12.01%	(5.03%)	5.70%	10.98%
<b>Qualstar Credit Union</b>	\$1,004,293	\$119,760	11.92%	6.87%	6.86%	10.61%
Average of Asset Group A	\$4,241,787	\$453,644	10.73%	3.88%	3.41%	7.87%

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

<b>Solarity Credit Union</b>	\$886,003	\$134,315	15.16%	1.16%	0.76%	2.11%
<b>Verity Credit Union</b>	\$809,170	\$77,420	9.57%	11.29%	6.60%	8.02%
<b>America's Credit Union, A Federal Credit Union</b>	\$690,328	\$70,799	10.26%	0.44%	3.27%	7.51%
<b>Tapco Credit Union</b>	\$655,908	\$56,343	8.59%	11.13%	4.15%	5.58%
<b>O Bee Credit Union</b>	\$613,485	\$51,704	8.43%	2.98%	3.25%	11.85%
<b>Our Community Credit Union</b>	\$599,713	\$66,704	11.12%	6.02%	2.60%	5.28%
Average of Asset Group B	\$709,101	\$76,214	10.52%	5.50%	3.44%	6.73%

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.



**Net Worth**

**March 31, 2024**

**Run Date: May 28, 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 (%)
<b>Asset Group C - \$251 to \$500 million in total assets</b>							
	Industrial Credit Union of Whatcom County	\$386,701	\$43,043	11.13%	(3.58%)	6.27%	15.57%
	North Coast Credit Union	\$366,930	\$49,453	13.48%	5.97%	1.85%	4.39%
	Cascade Federal Credit Union	\$342,735	\$49,812	14.53%	(2.93%)	0.37%	1.60%
	NorthWest Plus Credit Union	\$305,362	\$38,498	12.61%	6.30%	1.91%	2.40%
	Peninsula Community Federal Credit Union	\$296,448	\$31,376	10.58%	(2.96%)	5.76%	6.24%
	People's Community Federal Credit Union	\$280,319	\$36,975	13.19%	6.36%	0.00%	0.81%
	Puget Sound Cooperative Credit Union	\$259,837	\$20,391	7.85%	2.17%	2.40%	0.33%
	Average of Asset Group C	\$319,762	\$38,507	11.91%	1.62%	2.65%	4.48%
<b>Asset Group D - \$0 to \$250 million in total assets</b>							
	Great Northwest Federal Credit Union	\$242,742	\$38,699	15.94%	11.12%	4.58%	8.72%
	Canopy Federal Credit Union	\$239,461	\$19,220	8.03%	(0.96%)	10.59%	14.14%
	Community 1st Credit Union	\$209,721	\$21,892	10.44%	5.13%	7.07%	5.87%
	Cheney Federal Credit Union	\$149,811	\$13,061	8.72%	2.16%	0.41%	1.04%
	MountainCrest Credit Union	\$142,059	\$17,922	12.62%	7.78%	4.15%	3.23%
	WCLA Credit Union	\$121,582	\$19,704	16.21%	9.48%	5.10%	3.63%
	Tacoma Longshoremen Credit Union	\$120,328	\$14,616	12.15%	0.11%	0.00%	1.26%
	White River Credit Union	\$117,156	\$16,647	14.21%	7.19%	5.48%	5.16%
	Alaska Air Group Federal Credit Union	\$109,993	\$15,769	14.34%	11.75%	0.53%	1.81%
	Sno Falls Credit Union	\$102,824	\$7,962	7.74%	(5.70%)	2.31%	2.40%
	Strait View Credit Union	\$102,102	\$12,966	12.70%	7.80%	0.22%	3.52%
	Primesource Credit Union	\$98,697	\$11,218	11.37%	(3.15%)	9.65%	1.23%
	Waterfront Federal Credit Union	\$94,853	\$11,173	11.78%	10.92%	2.30%	1.68%
	Lower Columbia Longshoremen Federal Credit Union	\$94,085	\$10,576	11.24%	5.40%	1.34%	1.15%
	Granco Federal Credit Union	\$93,409	\$9,738	10.43%	7.32%	10.21%	3.99%
	Progressions Credit Union	\$90,188	\$8,603	9.54%	1.87%	2.37%	3.37%
	Snocope Credit Union	\$79,930	\$7,192	9.00%	6.84%	4.70%	7.62%
	Evergreen Direct Credit Union	\$78,589	\$8,563	10.90%	(6.66%)	4.83%	3.84%
	Spokane Firefighters Credit Union	\$78,544	\$11,372	14.48%	0.99%	2.05%	2.97%
	WestEdge Federal Credit Union	\$78,125	\$11,822	15.13%	2.83%	6.64%	2.05%
	Tri-Cities Community Federal Credit Union	\$71,527	\$9,125	12.76%	6.46%	1.17%	1.00%
	Safeway Federal Credit Union	\$68,386	\$14,925	21.82%	3.32%	4.56%	1.11%
	Mill Town Credit Union	\$67,453	\$13,670	20.27%	9.93%	8.37%	3.80%
	Avista Corp. Credit Union	\$66,204	\$12,893	19.47%	2.91%	0.17%	0.14%
	Spokane City Credit Union	\$65,153	\$5,982	9.18%	8.89%	1.47%	7.77%

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**

**March 31, 2024**

**Run Date: May 28, 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 (%)
<b>Asset Group D - \$0 to \$250 million in total assets (continued)</b>							
	American Lake Credit Union	\$62,373	\$8,893	14.26%	1.44%	14.22%	6.11%
	Responders Emergency Services Credit Union	\$58,647	\$8,919	15.21%	4.21%	0.53%	2.52%
	Nordstrom Federal Credit Union	\$56,616	\$5,260	9.29%	1.30%	7.22%	3.57%
	Olympia Credit Union	\$52,988	\$4,391	8.29%	0.64%	5.88%	6.22%
	Blue Mountain Credit Union	\$50,954	\$6,418	12.60%	1.56%	13.03%	12.23%
	Calcoe Federal Credit Union	\$42,972	\$5,010	11.66%	4.77%	6.69%	4.57%
	Longshoremen's Local 4 Federal Credit Union	\$40,060	\$7,834	19.56%	7.33%	0.97%	0.64%
	Connection Credit Union	\$39,216	\$5,090	12.98%	3.49%	3.10%	5.21%
	IBEW 76 Federal Credit Union	\$26,311	\$3,713	14.11%	(3.95%)	1.91%	2.56%
	Mt. Rainier Federal Credit Union	\$25,819	\$2,712	10.50%	12.16%	0.33%	2.65%
	Express Credit Union	\$22,547	\$3,391	15.04%	8.31%	5.90%	11.65%
	Newrizons Federal Credit Union	\$22,353	\$3,693	16.52%	(3.65%)	14.19%	9.40%
	Mint Valley Federal Credit Union	\$22,029	\$4,153	18.85%	6.66%	6.74%	4.17%
	Community Healthcare Federal Credit Union	\$19,885	\$2,239	11.26%	1.97%	5.81%	2.99%
	Spokane Media Federal Credit Union	\$17,308	\$1,489	8.60%	6.28%	0.87%	3.96%
	Puget Sound Refinery Federal Credit Union	\$16,813	\$2,448	14.56%	13.69%	2.57%	4.74%
	PUD Federal Credit Union	\$9,703	\$1,394	14.37%	0.00%	0.00%	1.65%
	Longshore Federal Credit Union	\$8,070	\$717	8.88%	3.38%	15.62%	2.93%
	Utility Employees Federal Credit Union	\$3,782	\$574	15.18%	2.81%	0.00%	1.39%
	Average of Asset Group D	\$76,849	\$9,628	13.00%	4.23%	4.68%	4.13%

Source: SNL Financial

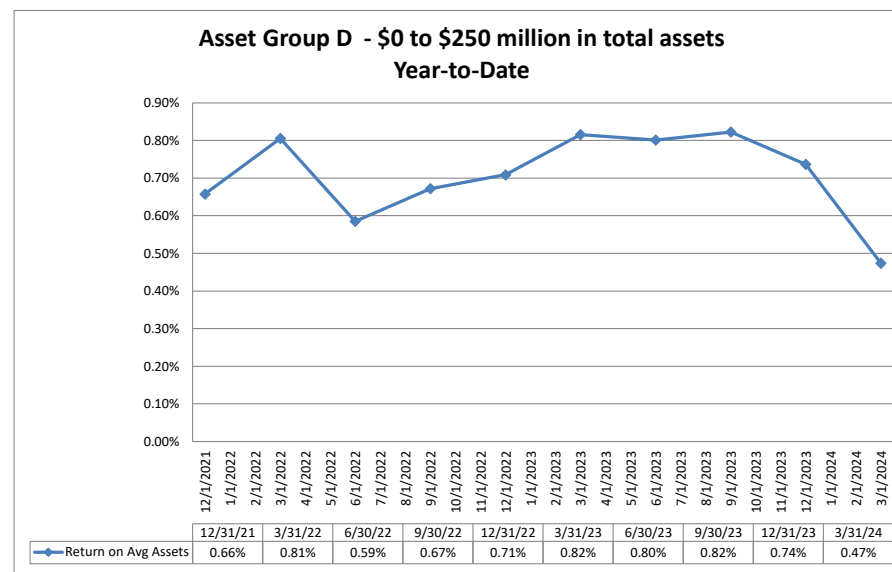
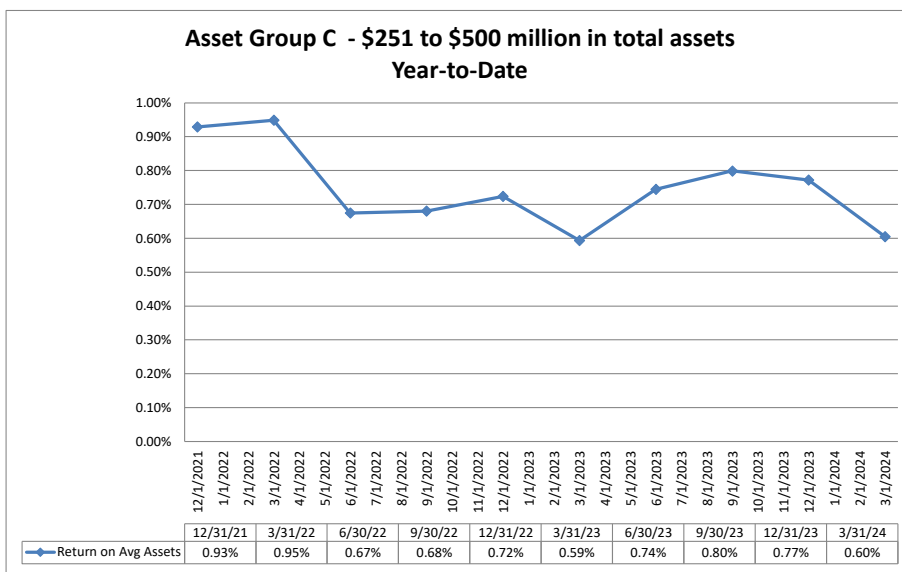
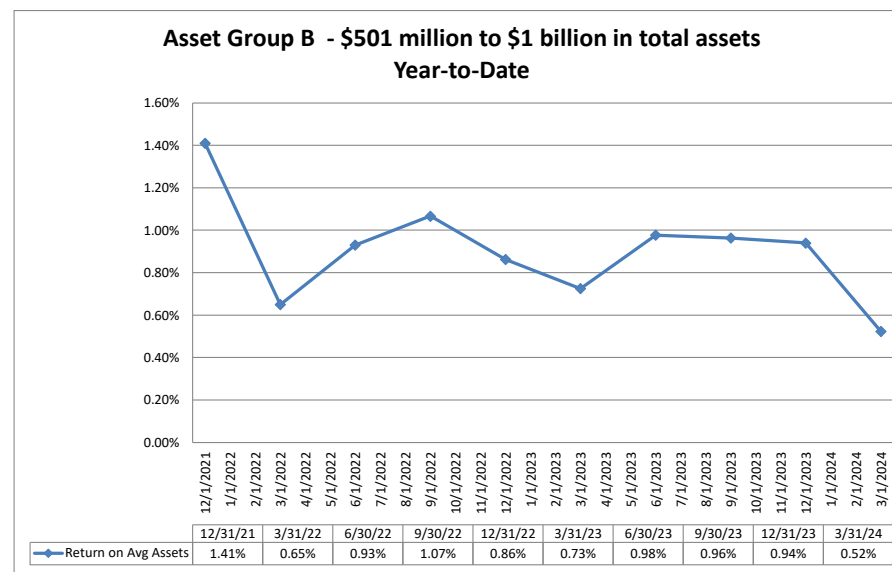
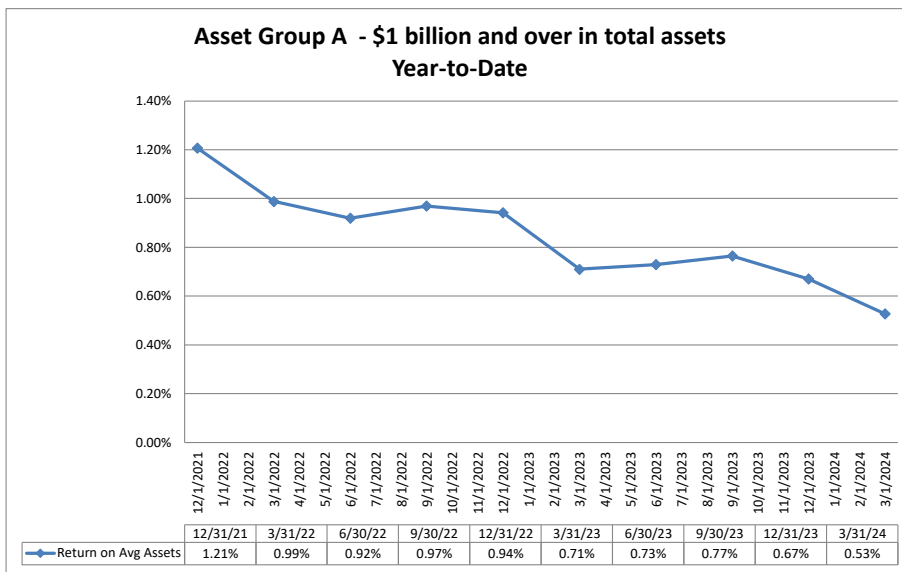
NA = data was not available.

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



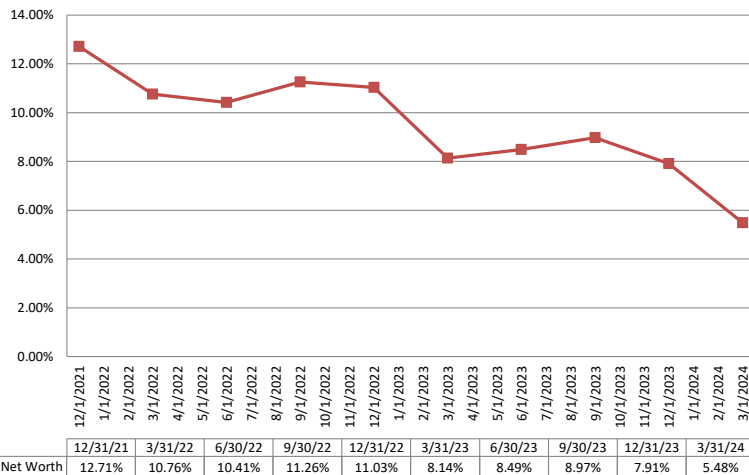
Source: SNL Financial

NA = data was not available.

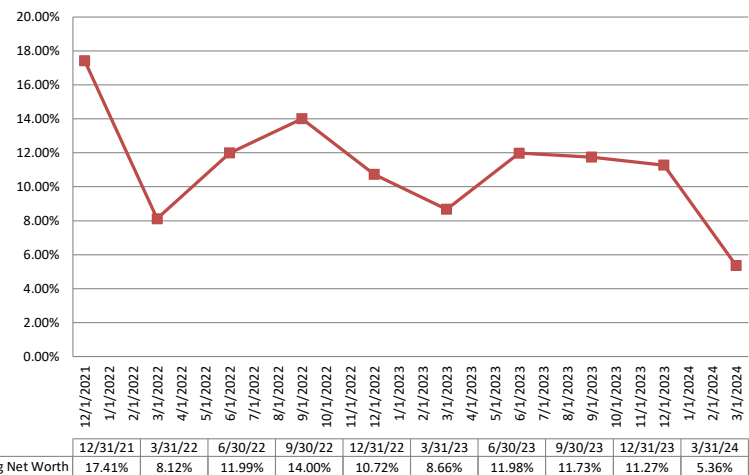
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

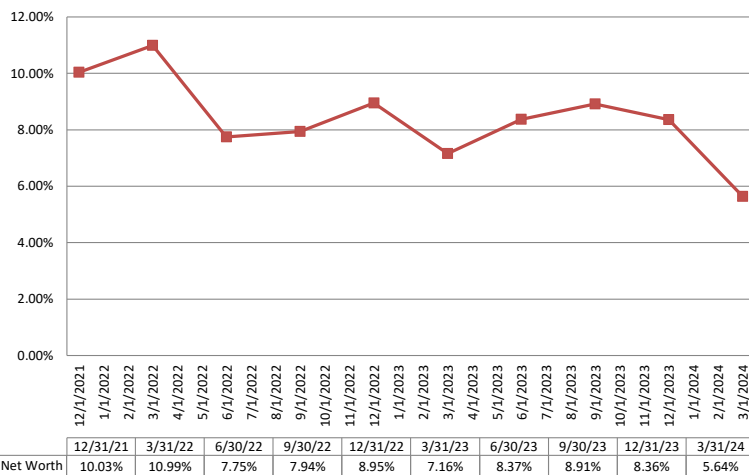
**Asset Group A - \$1 billion and over in total assets**  
Year-to-Date



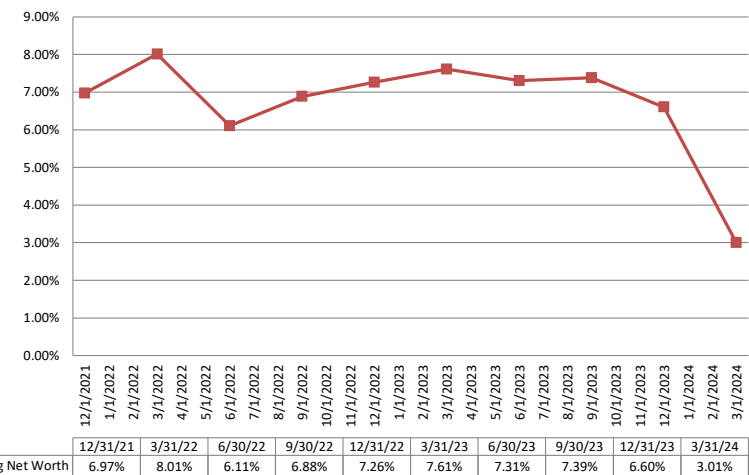
**Asset Group B - \$501 million to \$1 billion in total assets**  
Year-to-Date



**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

March 31, 2024

Run Date: May 28, 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)
<b>Asset Group A - \$1 billion and over in total assets</b>												
	OnPoint Community Credit Union	\$9,205,329	\$31,408	1.40%	11.42%	63.50%	\$119	\$31,408	1.40%	11.42%	63.50%	\$119
	Rogue Credit Union	\$3,476,238	\$3,976	0.47%	6.57%	71.44%	\$98	\$3,976	0.47%	6.57%	71.44%	\$98
	Oregon Community Credit Union	\$3,366,396	\$3,948	0.47%	4.92%	64.69%	\$106	\$3,948	0.47%	4.92%	64.69%	\$106
	SELCO Community Credit Union	\$2,770,694	\$4,408	0.64%	6.92%	76.08%	\$127	\$4,408	0.64%	6.92%	76.08%	\$127
	Oregon State Credit Union	\$2,256,838	\$947	0.17%	1.90%	64.53%	\$121	\$947	0.17%	1.90%	64.53%	\$121
	Advantis Credit Union	\$1,981,307	\$1,287	0.26%	2.36%	80.85%	\$123	\$1,287	0.26%	2.36%	80.85%	\$123
	Unitus Community Credit Union	\$1,751,646	(\$729)	(0.17%)	(1.84%)	92.97%	\$104	(\$729)	(0.17%)	(1.84%)	92.97%	\$104
	First Community Credit Union	\$1,709,105	\$3,036	0.72%	6.54%	76.96%	\$88	\$3,036	0.72%	6.54%	76.96%	\$88
	Rivermark Community Credit Union	\$1,618,110	\$1,379	0.36%	6.85%	83.92%	\$109	\$1,379	0.36%	6.85%	83.92%	\$109
	Marion and Polk Schools Credit Union	\$1,369,995	\$3,222	0.95%	9.17%	77.47%	\$101	\$3,222	0.95%	9.17%	77.47%	\$101
	Average of Asset Group A	\$2,950,566	\$5,288	0.53%	5.48%	75.24%	\$110	\$5,288	0.53%	5.48%	75.24%	\$110
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>												
	Mid Oregon Federal Credit Union	\$728,335	\$3,445	1.92%	20.20%	61.18%	\$93	\$3,445	1.92%	20.20%	61.18%	\$93
	Embold Federal Credit Union	\$612,952	(\$1,066)	(0.71%)	(8.62%)	97.76%	\$103	(\$1,066)	(0.71%)	(8.62%)	97.76%	\$103
	Central Willamette Credit Union	\$545,440	\$478	0.36%	4.50%	81.92%	\$89	\$478	0.36%	4.50%	81.92%	\$89
	Average of Asset Group B	\$628,909	\$952	0.52%	5.36%	80.29%	\$95	\$952	0.52%	5.36%	80.29%	\$95
<b>Asset Group C - \$251 to \$500 million in total assets</b>												
	Consolidated Federal Credit Union	\$487,143	\$701	0.58%	4.24%	84.88%	\$145	\$701	0.58%	4.24%	84.88%	\$145
	Wauna Federal Credit Union	\$425,758	(\$32)	(0.03%)	(0.54%)	91.98%	\$92	(\$32)	(0.03%)	(0.54%)	91.98%	\$92
	Cascade Community Federal Credit Union	\$424,268	\$1,634	1.60%	12.48%	57.28%	\$115	\$1,634	1.60%	12.48%	57.28%	\$115
	InRoads Federal Credit Union	\$379,138	\$159	0.17%	3.01%	92.28%	\$86	\$159	0.17%	3.01%	92.28%	\$86
	Oregonians Credit Union	\$349,566	\$793	0.91%	6.56%	72.42%	\$79	\$793	0.91%	6.56%	72.42%	\$79
	Pacific Crest Federal Credit Union	\$337,931	\$1,322	1.58%	17.46%	68.81%	\$98	\$1,322	1.58%	17.46%	68.81%	\$98
	Pacific NW Federal Credit Union	\$313,702	\$82	0.10%	1.19%	87.68%	\$104	\$82	0.10%	1.19%	87.68%	\$104
	Old West Federal Credit Union	\$286,318	\$359	0.50%	6.14%	89.26%	\$79	\$359	0.50%	6.14%	89.26%	\$79
	NW Priority Credit Union	\$260,941	\$22	0.03%	0.22%	98.37%	\$84	\$22	0.03%	0.22%	98.37%	\$84
	Average of Asset Group C	\$362,752	\$560	0.60%	5.64%	82.55%	\$98	\$560	0.60%	5.64%	82.55%	\$98

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

March 31, 2024

Run Date: May 28, 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)
<b>Asset Group D - \$0 to \$250 million in total assets</b>												
	Trailhead Federal Credit Union	\$176,736	\$83	0.19%	3.19%	88.75%	\$98	\$83	0.19%	3.19%	88.75%	\$98
	Providence Federal Credit Union	\$174,014	(\$757)	(1.75%)	(19.78%)	125.02%	\$99	(\$757)	(1.75%)	(19.78%)	125.02%	\$99
	NW Preferred Federal Credit Union	\$173,667	\$258	0.60%	4.51%	75.83%	\$101	\$258	0.60%	4.51%	75.83%	\$101
	KaiPerm Northwest Federal Credit Union	\$160,415	\$169	0.47%	4.82%	80.06%	\$111	\$169	0.47%	4.82%	80.06%	\$111
	44 North Credit Union	\$160,399	\$162	0.41%	3.56%	66.89%	\$85	\$162	0.41%	3.56%	66.89%	\$85
	Heritage Grove Federal Credit Union	\$152,051	\$299	0.80%	6.99%	69.66%	\$84	\$299	0.80%	6.99%	69.66%	\$84
	Pacific Cascade Federal Credit Union	\$135,380	(\$100)	(0.29%)	(2.98%)	83.25%	\$73	(\$100)	(0.29%)	(2.98%)	83.25%	\$73
	Ironworkers USA Federal Credit Union	\$116,226	\$434	1.53%	14.56%	73.09%	\$115	\$434	1.53%	14.56%	73.09%	\$115
	Valley Credit Union	\$112,966	\$181	0.65%	5.68%	72.88%	\$100	\$181	0.65%	5.68%	72.88%	\$100
	IBEW & United Workers Federal Credit Union	\$109,132	\$448	1.63%	16.48%	68.60%	\$80	\$448	1.63%	16.48%	68.60%	\$80
	Point West Credit Union	\$108,694	\$43	0.16%	1.58%	91.37%	\$87	\$43	0.16%	1.58%	91.37%	\$87
	Forrit Credit Union	\$100,394	(\$6)	(0.02%)	(0.22%)	97.83%	\$105	(\$6)	(0.02%)	(0.22%)	97.83%	\$105
	Sunset Science Park Federal Credit Union	\$93,895	\$182	0.79%	6.12%	71.39%	\$90	\$182	0.79%	6.12%	71.39%	\$90
	Castparts Employees Federal Credit Union	\$76,297	\$47	0.25%	1.70%	90.82%	\$86	\$47	0.25%	1.70%	90.82%	\$86
	Teamsters Council #37 Federal Credit Union	\$73,681	\$173	0.96%	6.88%	68.30%	\$106	\$173	0.96%	6.88%	68.30%	\$106
	Benton County Schools Credit Union	\$66,657	\$73	0.44%	4.56%	83.48%	\$76	\$73	0.44%	4.56%	83.48%	\$76
	United Trades Federal Credit Union	\$56,182	\$62	0.45%	3.88%	89.71%	\$111	\$62	0.45%	3.88%	89.71%	\$111
	Cutting Edge Federal Credit Union	\$55,952	(\$684)	(4.96%)	(53.77%)	0.00%	\$87	(\$684)	(4.96%)	(53.77%)	0.00%	\$87
	Umatilla County Federal Credit Union	\$52,979	\$37	0.27%	1.85%	31.09%	\$111	\$37	0.27%	1.85%	31.09%	\$111
	Portland Local No. 8 Federal Credit Union	\$40,601	(\$101)	(1.00%)	(10.63%)	109.52%	\$168	(\$101)	(1.00%)	(10.63%)	109.52%	\$168
	Northwest Adventist Federal Credit Union	\$35,325	\$84	0.97%	8.27%	77.09%	\$57	\$84	0.97%	8.27%	77.09%	\$57
	E W E B Employees Federal Credit Union	\$35,154	\$122	1.39%	13.62%	58.35%	\$65	\$122	1.39%	13.62%	58.35%	\$65
	Gateway Credit Union	\$31,319	\$50	0.66%	3.12%	82.14%	\$122	\$50	0.66%	3.12%	82.14%	\$122
	Emerald Empire Federal Credit Union	\$27,635	\$146	2.07%	10.81%	73.91%	\$78	\$146	2.07%	10.81%	73.91%	\$78
	IBEW/SJ Cascade Federal Credit Union	\$22,188	\$56	1.00%	8.92%	73.20%	\$89	\$56	1.00%	8.92%	73.20%	\$89
	South Coast ILWU Federal Credit Union	\$18,814	\$86	1.85%	12.41%	64.98%	\$76	\$86	1.85%	12.41%	64.98%	\$76
	Laneco Federal Credit Union	\$18,113	\$34	0.75%	9.23%	81.87%	\$67	\$34	0.75%	9.23%	81.87%	\$67
	Machinists-Boilermakers Federal Credit Union	\$4,488	\$2	0.18%	1.81%	96.67%	\$96	\$2	0.18%	1.81%	96.67%	\$96
	Radio Cab Credit Union	\$3,459	\$6	0.70%	2.67%	77.27%	\$44	\$6	0.70%	2.67%	77.27%	\$44
	OPC Federal Credit Union	\$2,877	\$22	3.06%	20.32%	26.67%	\$40	\$22	3.06%	20.32%	26.67%	\$40
	Average of Asset Group D	\$79,856	\$54	0.47%	3.01%	74.99%	\$90	\$54	0.47%	3.01%	74.99%	\$90

Source: SNL Financial

NA = data was not available.

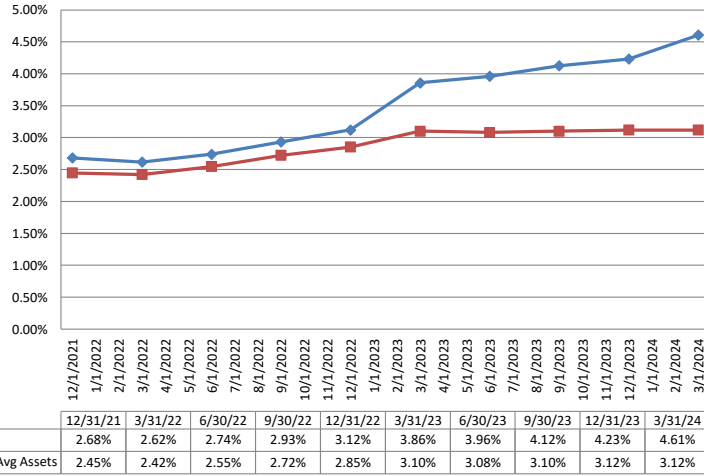
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



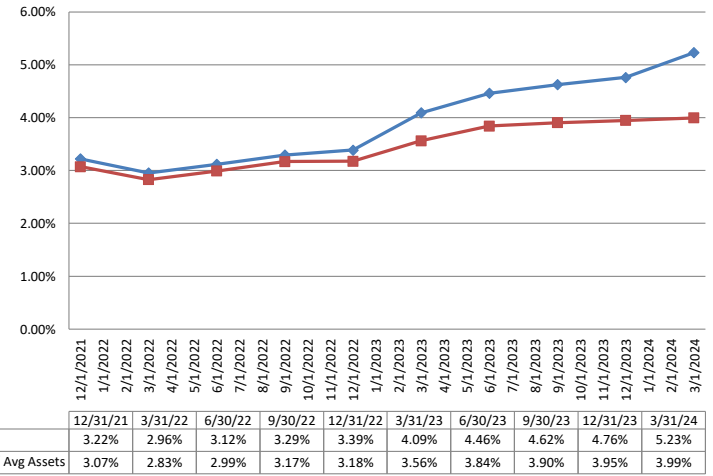
# Balance Sheet & Net Interest Margin

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

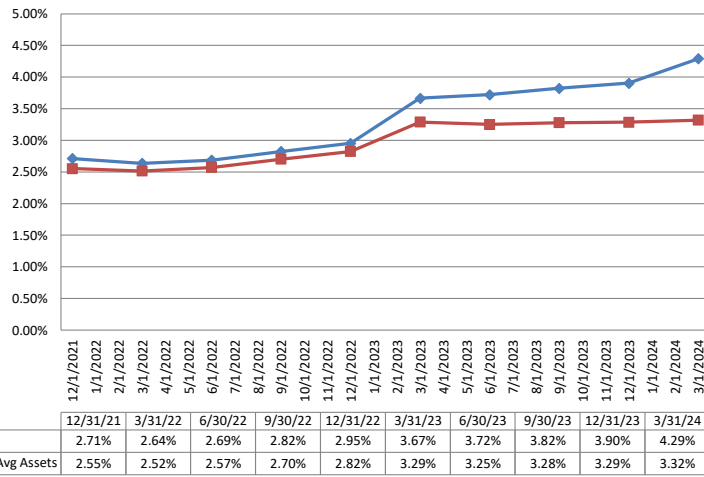
**Asset Group A - \$1 billion and over in total assets**  
Year-to-Date



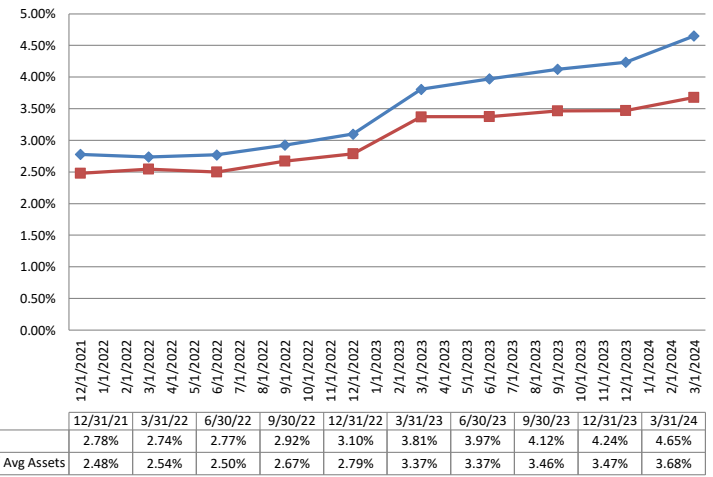
**Asset Group B - \$501 million to \$1 billion in total assets**  
Year-to-Date



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



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

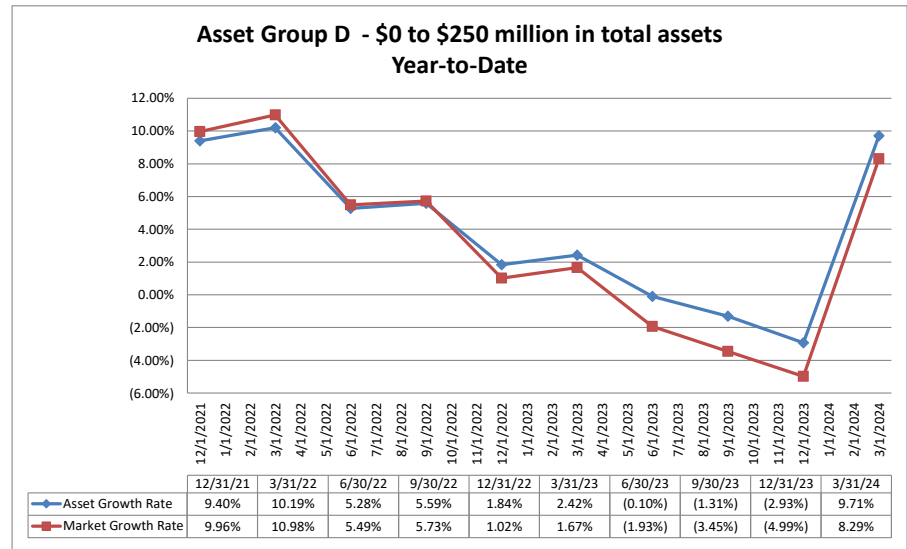
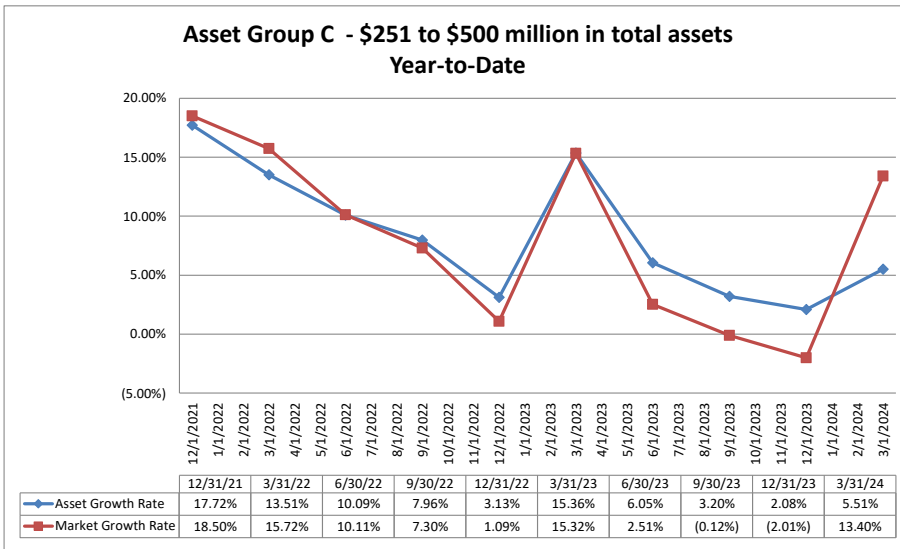
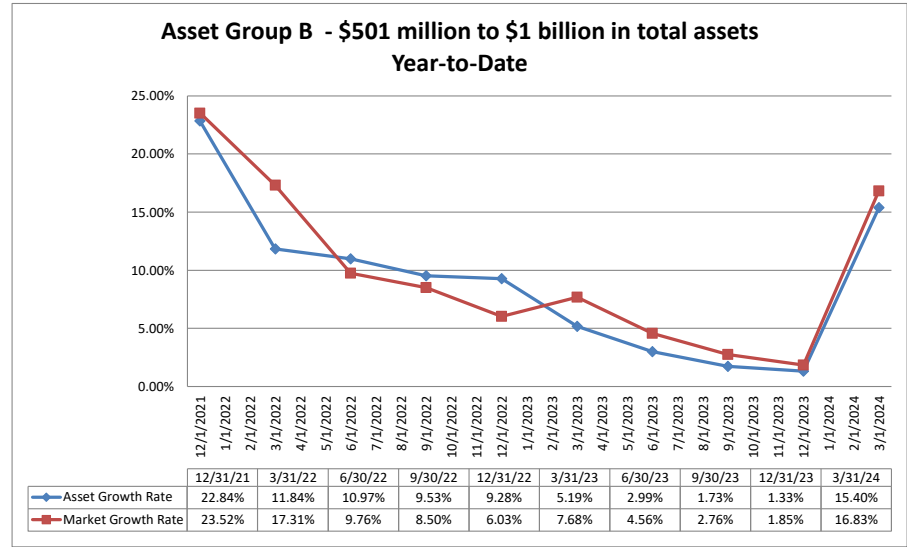
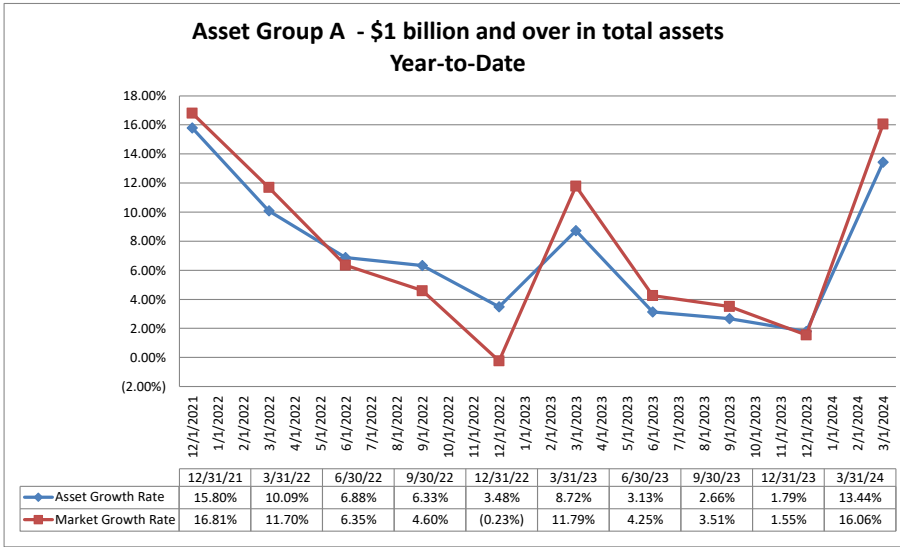


Source: SNL Financial

NA = data was not available.

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

Summary Trends of Historical Asset Group Averages: 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**

**March 31, 2024**

**Run Date: May 28, 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 (%)
<b>Asset Group A - \$1 billion and over in total assets</b>											
	OnPoint Community Credit Union	\$9,205,329	\$5,366,501	\$7,853,703	68.33%	\$8,357	4.58%	1.14%	3.44%	21.36%	23.26%
	Rogue Credit Union	\$3,476,238	\$1,967,685	\$3,016,083	65.24%	\$5,522	5.18%	1.71%	3.48%	13.49%	16.28%
	Oregon Community Credit Union	\$3,366,396	\$2,989,882	\$2,755,699	108.50%	\$5,750	5.88%	2.03%	3.85%	3.78%	10.12%
	SELCO Community Credit Union	\$2,770,694	\$1,890,962	\$2,487,810	76.01%	\$6,164	4.48%	1.81%	2.67%	6.43%	7.46%
	Oregon State Credit Union	\$2,256,838	\$1,483,793	\$2,024,359	73.30%	\$8,046	4.63%	1.43%	3.21%	16.73%	18.23%
	Advantis Credit Union	\$1,981,307	\$1,309,788	\$1,730,152	75.70%	\$6,454	4.66%	1.72%	2.95%	5.39%	6.55%
	Unitus Community Credit Union	\$1,751,646	\$1,293,348	\$1,533,185	84.36%	\$5,605	3.99%	1.41%	2.58%	6.63%	8.16%
	First Community Credit Union	\$1,709,105	\$965,204	\$1,514,589	63.73%	\$4,947	3.25%	0.50%	2.76%	7.75%	7.62%
	Rivermark Community Credit Union	\$1,618,110	\$846,967	\$1,315,590	64.38%	\$5,532	4.92%	1.87%	3.06%	46.93%	43.75%
	Marion and Polk Schools Credit Union	\$1,369,995	\$1,073,761	\$1,169,258	91.83%	\$4,398	4.49%	1.31%	3.18%	5.87%	19.19%
	Average of Asset Group A	\$2,950,566	\$1,918,789	\$2,540,043	77.14%	\$6,078	4.61%	1.49%	3.12%	13.44%	16.06%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>											
	Mid Oregon Federal Credit Union	\$728,335	\$615,819	\$641,829	95.95%	\$4,792	6.02%	1.56%	4.46%	12.59%	12.04%
	Embold Federal Credit Union	\$612,952	\$427,310	\$554,961	77.00%	\$4,100	4.89%	1.05%	3.84%	13.57%	15.82%
	Central Willamette Credit Union	\$545,440	\$384,053	\$468,627	81.95%	\$4,070	4.78%	1.10%	3.68%	20.03%	22.63%
	Average of Asset Group B	\$628,909	\$475,727	\$555,139	84.97%	\$4,321	5.23%	1.24%	3.99%	15.40%	16.83%
<b>Asset Group C - \$251 to \$500 million in total assets</b>											
	Consolidated Federal Credit Union	\$487,143	\$383,704	\$390,728	98.20%	\$6,861	4.14%	1.12%	3.02%	6.89%	8.16%
	Wauna Federal Credit Union	\$425,758	\$317,623	\$367,473	86.43%	\$3,447	4.88%	1.71%	3.16%	(3.10%)	9.07%
	Cascade Community Federal Credit Union	\$424,268	\$232,228	\$366,366	63.39%	\$10,348	3.97%	0.87%	3.10%	34.25%	38.03%
	InRoads Federal Credit Union	\$379,138	\$279,266	\$322,406	86.62%	\$4,487	4.81%	1.78%	3.03%	2.74%	30.48%
	Oregonians Credit Union	\$349,566	\$230,722	\$298,511	77.29%	\$4,855	4.28%	0.56%	3.73%	2.08%	1.28%
	Pacific Crest Federal Credit Union	\$337,931	\$214,010	\$303,751	70.46%	\$4,198	5.25%	0.58%	4.67%	10.21%	10.03%
	Pacific NW Federal Credit Union	\$313,702	\$197,491	\$270,369	73.04%	\$5,317	3.95%	1.03%	2.92%	0.84%	28.84%
	Old West Federal Credit Union	\$286,318	\$189,935	\$249,896	76.01%	\$3,368	4.80%	0.72%	4.08%	(7.47%)	(9.09%)
	NW Priority Credit Union	\$260,941	\$59,925	\$219,699	27.28%	\$6,068	2.55%	0.41%	2.15%	3.14%	3.77%
	Average of Asset Group C	\$362,752	\$233,878	\$309,911	73.19%	\$5,439	4.29%	0.98%	3.32%	5.51%	13.40%

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**

**March 31, 2024**

**Run Date: May 28, 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 (%)
<b>Asset Group D - \$0 to \$250 million in total assets</b>											
	Trailhead Federal Credit Union	\$176,736	\$114,025	\$137,196	83.11%	\$5,611	4.90%	1.70%	3.20%	21.55%	27.61%
	Providence Federal Credit Union	\$174,014	\$104,248	\$152,495	68.36%	\$5,044	4.36%	1.31%	3.05%	3.99%	13.09%
	NW Preferred Federal Credit Union	\$173,667	\$131,753	\$148,351	88.81%	\$5,184	6.25%	2.07%	4.18%	9.84%	10.32%
	KaiPerm Northwest Federal Credit Union	\$160,415	\$60,277	\$103,648	58.16%	\$11,458	3.96%	2.01%	1.96%	108.04%	5.33%
	44 North Credit Union	\$160,399	\$123,362	\$141,062	87.45%	\$3,819	7.13%	1.22%	5.91%	7.63%	8.48%
	Heritage Grove Federal Credit Union	\$152,051	\$104,547	\$140,692	74.31%	\$4,905	5.00%	0.82%	4.17%	10.38%	11.80%
	Pacific Cascade Federal Credit Union	\$135,380	\$95,213	\$120,080	79.29%	\$3,868	4.69%	0.21%	4.48%	(5.49%)	(5.49%)
	Ironworkers USA Federal Credit Union	\$116,226	\$100,646	\$99,958	100.69%	\$4,649	7.48%	2.19%	5.29%	17.96%	10.50%
	Valley Credit Union	\$112,966	\$86,468	\$96,167	89.91%	\$6,276	5.57%	1.80%	3.77%	12.73%	15.69%
	IBEW & United Workers Federal Credit Union	\$109,132	\$77,679	\$97,876	79.36%	\$4,280	4.74%	0.21%	4.52%	(5.38%)	(7.88%)
	Point West Credit Union	\$108,694	\$84,012	\$93,769	89.59%	\$3,623	5.11%	0.64%	4.47%	(4.13%)	(0.14%)
	Forrit Credit Union	\$100,394	\$62,721	\$89,072	70.42%	\$4,781	4.37%	0.67%	3.71%	5.83%	6.85%
	Sunset Science Park Federal Credit Union	\$93,895	\$76,098	\$81,884	92.93%	\$7,223	4.12%	1.60%	2.51%	10.35%	10.88%
	Castparts Employees Federal Credit Union	\$76,297	\$47,015	\$64,635	72.74%	\$4,769	4.19%	1.00%	3.19%	6.78%	7.29%
	Teamsters Council #37 Federal Credit Union	\$73,681	\$22,233	\$63,326	35.11%	\$8,668	3.68%	0.56%	3.12%	19.23%	21.23%
	Benton County Schools Credit Union	\$66,657	\$32,268	\$59,969	53.81%	\$8,332	3.15%	0.94%	2.21%	8.80%	9.27%
	United Trades Federal Credit Union	\$56,182	\$37,584	\$49,515	75.90%	\$5,618	4.96%	1.36%	3.60%	20.10%	22.05%
	Cutting Edge Federal Credit Union	\$55,952	\$22,699	\$50,145	45.27%	\$3,997	3.02%	0.90%	2.13%	11.93%	15.74%
	Umatilla County Federal Credit Union	\$52,979	\$30,331	\$44,906	67.54%	\$17,660	2.94%	1.00%	1.95%	(23.96%)	(1.98%)
	Portland Local No. 8 Federal Credit Union	\$40,601	\$28,089	\$36,457	77.05%	\$5,800	4.48%	0.78%	3.70%	3.78%	5.72%
	Northwest Adventist Federal Credit Union	\$35,325	\$25,523	\$30,893	82.62%	\$4,416	4.58%	0.80%	3.78%	14.49%	19.71%
	E W E B Employees Federal Credit Union	\$35,154	\$16,847	\$31,521	53.45%	\$6,392	4.36%	0.38%	3.98%	2.36%	2.07%
	Gateway Credit Union	\$31,319	\$21,748	\$24,769	87.80%	\$6,264	4.00%	0.93%	3.07%	29.82%	37.65%
	Emerald Empire Federal Credit Union	\$27,635	\$19,494	\$21,997	88.62%	\$4,252	5.23%	0.35%	4.88%	(16.14%)	(21.88%)
	IBEW/SJ Cascade Federal Credit Union	\$22,188	\$15,003	\$19,438	77.18%	\$5,547	4.43%	0.70%	3.74%	(6.54%)	(3.14%)
	South Coast ILWU Federal Credit Union	\$18,814	\$9,480	\$15,976	59.34%	\$4,181	4.71%	0.00%	4.71%	8.64%	7.99%
	Laneco Federal Credit Union	\$18,113	\$7,264	\$16,612	43.73%	\$6,038	3.83%	0.09%	3.75%	2.80%	2.15%
	Machinists-Boilermakers Federal Credit Union	\$4,488	\$3,416	\$4,015	85.08%	\$2,992	4.95%	0.09%	4.86%	8.46%	5.15%
	Radio Cab Credit Union	\$3,459	\$828	\$2,548	32.50%	\$3,459	5.14%	2.92%	2.22%	7.90%	10.14%
	OPC Federal Credit Union	\$2,877	\$2,314	\$2,454	94.30%	\$5,754	4.17%	0.00%	4.17%	(0.42%)	2.63%
	Average of Asset Group D	\$79,856	\$52,106	\$68,048	73.15%	\$5,829	4.65%	0.98%	3.68%	9.71%	8.29%

Source: SNL Financial

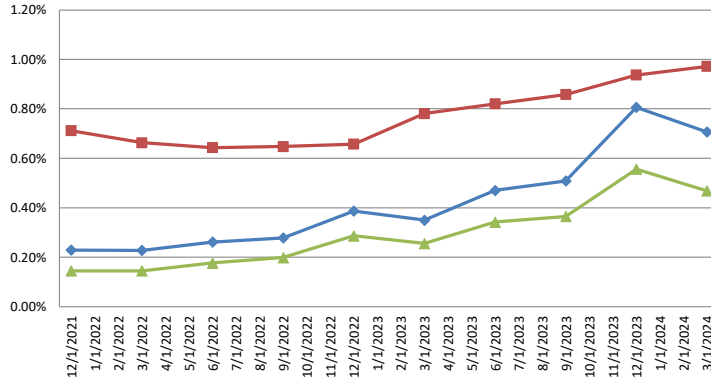
NA = data was not available.

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

# Asset Quality

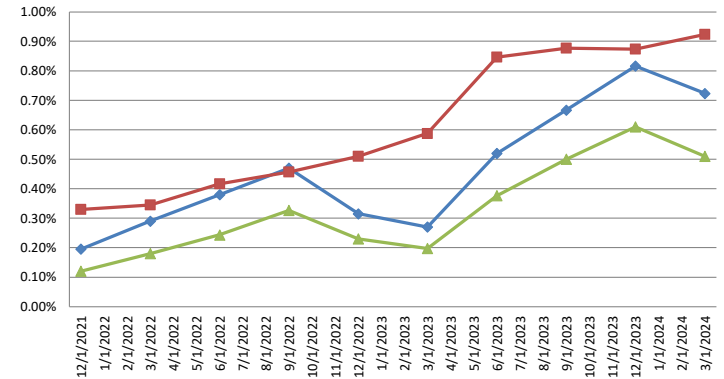
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



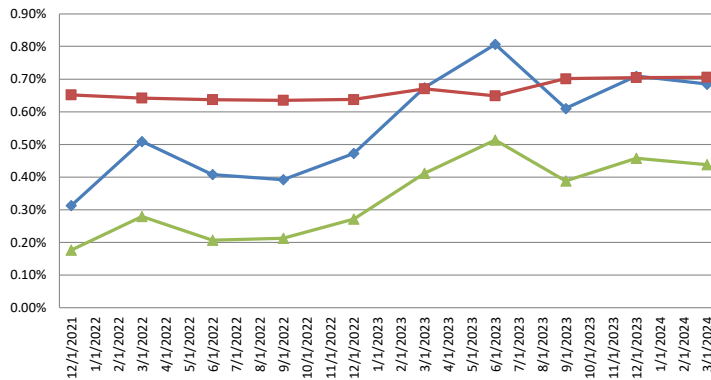
As of Date	NPLs/Loans	Reserves/Loans	Delinquent Loans/Total Assets
12/31/21	0.23%	0.71%	0.15%
3/31/22	0.23%	0.66%	0.15%
6/30/22	0.26%	0.64%	0.18%
9/30/22	0.28%	0.65%	0.20%
12/31/22	0.39%	0.66%	0.29%
3/31/23	0.35%	0.78%	0.26%
6/30/23	0.47%	0.82%	0.34%
9/30/23	0.51%	0.86%	0.37%
12/31/23	0.81%	0.94%	0.56%
3/31/24	0.71%	0.97%	0.47%

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



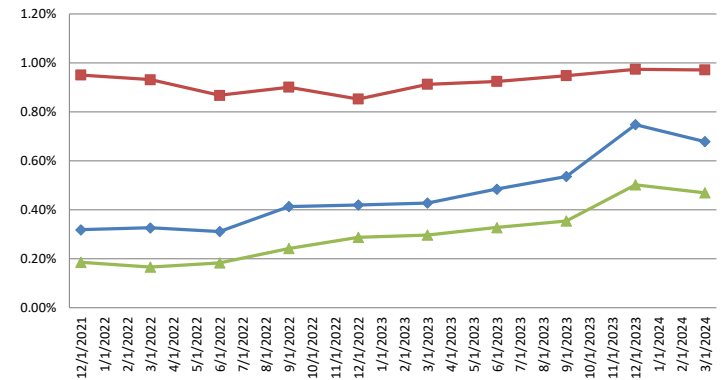
As of Date	NPLs/Loans	Reserves/Loans	Delinquent Loans/Total Assets
12/31/21	0.20%	0.33%	0.12%
3/31/22	0.29%	0.35%	0.18%
6/30/22	0.38%	0.42%	0.24%
9/30/22	0.47%	0.46%	0.33%
12/31/22	0.32%	0.51%	0.23%
3/31/23	0.27%	0.59%	0.20%
6/30/23	0.52%	0.85%	0.38%
9/30/23	0.67%	0.88%	0.50%
12/31/23	0.82%	0.87%	0.61%
3/31/24	0.72%	0.92%	0.51%

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



As of Date	NPLs/Loans	Reserves/Loans	Delinquent Loans/Total Assets
12/31/21	0.31%	0.65%	0.18%
3/31/22	0.51%	0.64%	0.28%
6/30/22	0.41%	0.64%	0.21%
9/30/22	0.39%	0.64%	0.21%
12/31/22	0.47%	0.64%	0.27%
3/31/23	0.67%	0.67%	0.41%
6/30/23	0.81%	0.65%	0.51%
9/30/23	0.61%	0.70%	0.39%
12/31/23	0.71%	0.71%	0.46%
3/31/24	0.68%	0.71%	0.44%

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



As of Date	NPLs/Loans	Reserves/Loans	Delinquent Loans/Total Assets
12/31/21	0.32%	0.95%	0.19%
3/31/22	0.33%	0.93%	0.17%
6/30/22	0.31%	0.87%	0.18%
9/30/22	0.41%	0.90%	0.24%
12/31/22	0.42%	0.85%	0.29%
3/31/23	0.43%	0.91%	0.30%
6/30/23	0.48%	0.92%	0.33%
9/30/23	0.54%	0.95%	0.35%
12/31/23	0.75%	0.97%	0.50%
3/31/24	0.68%	0.97%	0.47%

Source: SNL Financial

NA = data was not available.

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

**Asset Quality**

**March 31, 2024**

**Run Date: May 28, 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**

<b>OnPoint Community Credit Union</b>	\$9,205,329	\$20,998	0.39%	0.73%	187.26%	1.90%	0.23%
<b>Rogue Credit Union</b>	\$3,476,238	\$10,985	0.56%	1.49%	266.09%	4.70%	0.32%
<b>Oregon Community Credit Union</b>	\$3,366,396	\$39,394	1.32%	1.45%	109.89%	12.76%	1.17%
<b>SELCO Community Credit Union</b>	\$2,770,694	\$10,052	0.53%	0.86%	162.48%	4.03%	0.36%
<b>Oregon State Credit Union</b>	\$2,256,838	\$9,991	0.67%	1.32%	195.88%	5.13%	0.44%
<b>Advantis Credit Union</b>	\$1,981,307	\$7,626	0.58%	1.17%	201.31%	3.50%	0.38%
<b>Unitus Community Credit Union</b>	\$1,751,646	\$4,849	0.37%	1.20%	320.11%	3.64%	0.28%
<b>First Community Credit Union</b>	\$1,709,105	\$562	0.06%	0.12%	201.42%	0.41%	0.03%
<b>Rivermark Community Credit Union</b>	\$1,618,110	\$18,131	2.14%	0.88%	41.33%	20.62%	1.12%
<b>Marion and Polk Schools Credit Union</b>	\$1,369,995	\$4,776	0.44%	0.50%	112.14%	3.46%	0.35%
Average of Asset Group A	\$2,950,566	\$12,736	0.71%	0.97%	179.79%	6.02%	0.47%

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

<b>Mid Oregon Federal Credit Union</b>	\$728,335	\$660	0.11%	0.79%	735.30%	1.58%	0.09%
<b>Embold Federal Credit Union</b>	\$612,952	\$3,691	0.86%	0.84%	97.72%	8.29%	0.60%
<b>Central Willamette Credit Union</b>	\$545,440	\$4,592	1.20%	1.14%	95.19%	10.45%	0.84%
Average of Asset Group B	\$628,909	\$2,981	0.72%	0.92%	309.40%	6.77%	0.51%

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

<b>Consolidated Federal Credit Union</b>	\$487,143	\$108	0.03%	0.38%	NM	0.20%	0.02%
<b>Wauna Federal Credit Union</b>	\$425,758	\$2,844	0.90%	0.65%	73.00%	12.39%	0.67%
<b>Cascade Community Federal Credit Union</b>	\$424,268	\$3	0.00%	0.11%	NM	0.01%	0.00%
<b>InRoads Federal Credit Union</b>	\$379,138	\$910	0.33%	0.47%	143.96%	4.32%	0.24%
<b>Oregonians Credit Union</b>	\$349,566	\$1,689	0.73%	0.54%	73.42%	3.38%	0.48%
<b>Pacific Crest Federal Credit Union</b>	\$337,931	\$1,410	0.66%	0.61%	91.84%	4.58%	0.42%
<b>Pacific NW Federal Credit Union</b>	\$313,702	\$1,480	0.75%	0.64%	85.14%	5.11%	0.47%
<b>Old West Federal Credit Union</b>	\$286,318	\$4,371	2.30%	1.25%	54.27%	16.97%	1.53%
<b>NW Priority Credit Union</b>	\$260,941	\$274	0.46%	1.70%	371.17%	0.68%	0.11%
Average of Asset Group C	\$362,752	\$1,454	0.68%	0.71%	127.54%	5.29%	0.44%

Source: SNL Financial

NA = data was not available.

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



**Asset Quality**

**March 31, 2024**

**Run Date: May 28, 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 (%)
<b>Asset Group D - \$0 to \$250 million in total assets</b>								
	Trailhead Federal Credit Union	\$176,736	\$1,590	1.39%	0.53%	38.24%	14.44%	0.90%
	Providence Federal Credit Union	\$174,014	\$437	0.42%	0.81%	193.82%	2.95%	0.25%
	NW Preferred Federal Credit Union	\$173,667	\$1,144	0.87%	0.86%	99.13%	5.25%	0.66%
	KaiPerm Northwest Federal Credit Union	\$160,415	\$92	0.15%	1.66%	NM	0.78%	0.06%
	44 North Credit Union	\$160,399	\$2,586	2.10%	2.03%	96.83%	14.61%	1.61%
	Heritage Grove Federal Credit Union	\$152,051	\$1,396	1.34%	0.99%	74.36%	7.75%	0.92%
	Pacific Cascade Federal Credit Union	\$135,380	\$1,448	1.52%	0.52%	34.19%	10.43%	1.07%
	Ironworkers USA Federal Credit Union	\$116,226	\$1,372	1.36%	0.66%	48.69%	10.71%	1.18%
	Valley Credit Union	\$112,966	\$2,020	2.34%	0.98%	41.88%	15.08%	1.79%
	IBEW & United Workers Federal Credit Union	\$109,132	\$510	0.66%	0.37%	56.67%	4.48%	0.47%
	Point West Credit Union	\$108,694	\$436	0.52%	0.73%	139.91%	3.88%	0.40%
	Forrit Credit Union	\$100,394	\$674	1.07%	0.28%	26.41%	6.21%	0.67%
	Sunset Science Park Federal Credit Union	\$93,895	\$56	0.07%	0.20%	267.86%	0.46%	0.06%
	Castparts Employees Federal Credit Union	\$76,297	\$10	0.02%	0.86%	NM	0.09%	0.01%
	Teamsters Council #37 Federal Credit Union	\$73,681	\$56	0.25%	0.76%	300.00%	0.54%	0.08%
	Benton County Schools Credit Union	\$66,657	\$0	0.00%	0.14%	0.00%	0.00%	0.00%
	United Trades Federal Credit Union	\$56,182	\$180	0.48%	0.53%	111.67%	2.71%	0.32%
	Cutting Edge Federal Credit Union	\$55,952	\$109	0.48%	0.58%	120.18%	2.11%	0.19%
	Umatilla County Federal Credit Union	\$52,979	\$0	0.00%	0.48%	0.00%	0.00%	0.00%
	Portland Local No. 8 Federal Credit Union	\$40,601	\$277	0.99%	0.77%	77.62%	6.98%	0.68%
	Northwest Adventist Federal Credit Union	\$35,325	\$20	0.08%	0.36%	460.00%	0.48%	0.06%
	E W E B Employees Federal Credit Union	\$35,154	\$0	0.00%	0.46%	0.00%	0.00%	0.00%
	Gateway Credit Union	\$31,319	\$15	0.07%	0.23%	326.67%	0.23%	0.05%
	Emerald Empire Federal Credit Union	\$27,635	\$175	0.90%	2.91%	324.00%	2.91%	0.63%
	IBEW/SJ Cascade Federal Credit Union	\$22,188	\$182	1.21%	1.03%	85.16%	6.76%	0.82%
	South Coast ILWU Federal Credit Union	\$18,814	\$0	0.00%	0.18%	0.00%	0.00%	0.00%
	Laneco Federal Credit Union	\$18,113	\$0	0.00%	0.15%	0.00%	0.00%	0.00%
	Machinists-Boilermakers Federal Credit Union	\$4,488	\$40	1.17%	1.02%	87.50%	8.39%	0.89%
	Radio Cab Credit Union	\$3,459	\$6	0.72%	7.25%	NM	0.62%	0.17%
	OPC Federal Credit Union	\$2,877	\$4	0.17%	0.78%	450.00%	0.91%	0.14%
	Average of Asset Group D	\$79,856	\$495	0.68%	0.97%	128.18%	4.33%	0.47%

Source: SNL Financial

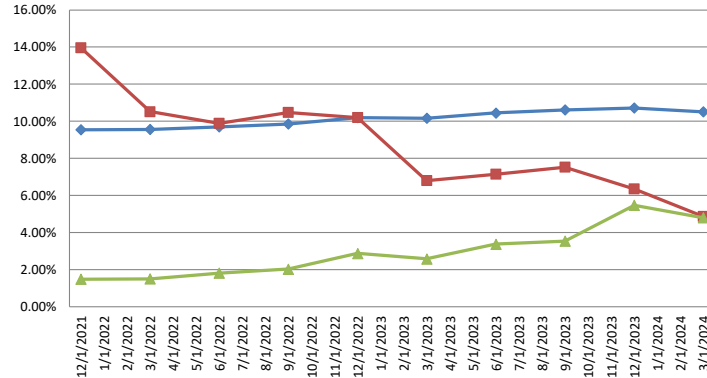
NA = data was not available.

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

Net Worth

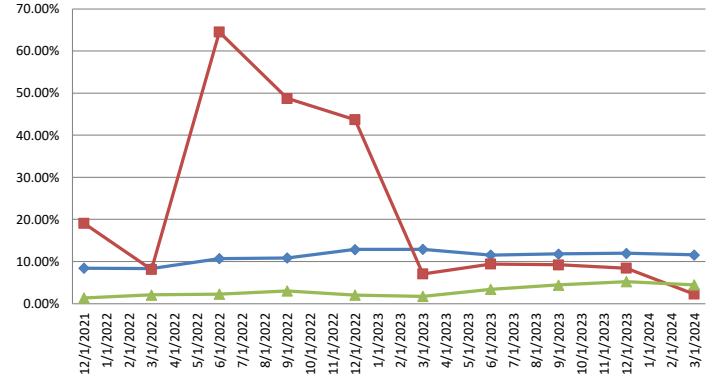
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



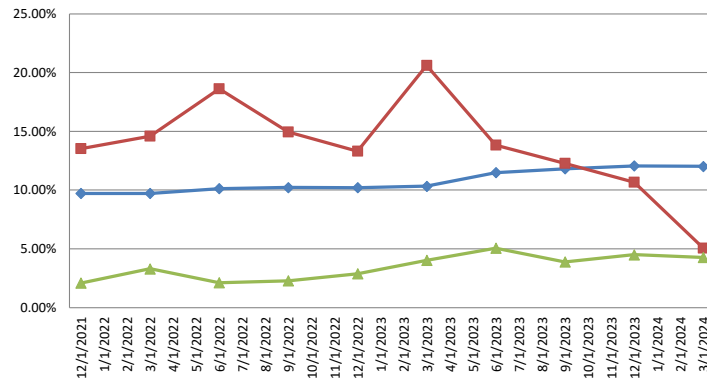
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	9.55%	9.56%	9.69%	9.85%	10.20%	10.16%	10.44%	10.61%	10.72%	10.51%
Net Worth Growth (Decline) YTD	13.95%	10.51%	9.89%	10.47%	10.19%	6.80%	7.14%	7.52%	6.34%	4.87%
Total Delinquent Lns/ Net Worth	1.48%	1.50%	1.81%	2.03%	2.87%	2.58%	3.37%	3.53%	5.47%	4.79%

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



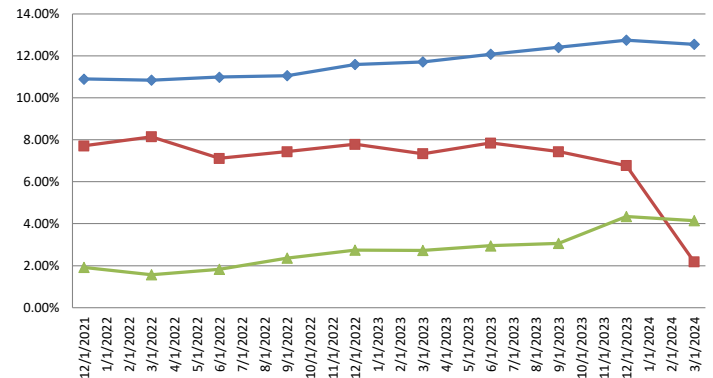
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	8.42%	8.35%	10.68%	10.84%	12.85%	12.92%	11.54%	11.80%	11.96%	11.57%
Net Worth Growth (Decline) YTD	19.11%	8.11%	64.48%	48.72%	43.69%	7.05%	9.41%	9.23%	8.41%	2.27%
Total Delinquent Lns/ Net Worth	1.39%	2.08%	2.29%	3.04%	2.02%	1.71%	3.40%	4.43%	5.25%	4.45%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	9.71%	9.72%	10.12%	10.22%	10.21%	10.33%	11.48%	11.82%	12.05%	12.01%
Net Worth Growth (Decline) YTD	13.52%	14.59%	18.61%	14.94%	13.31%	20.61%	13.82%	12.27%	10.68%	5.05%
Total Delinquent Lns/ Net Worth	2.09%	3.31%	2.13%	2.29%	2.88%	4.04%	5.06%	3.89%	4.50%	4.26%

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



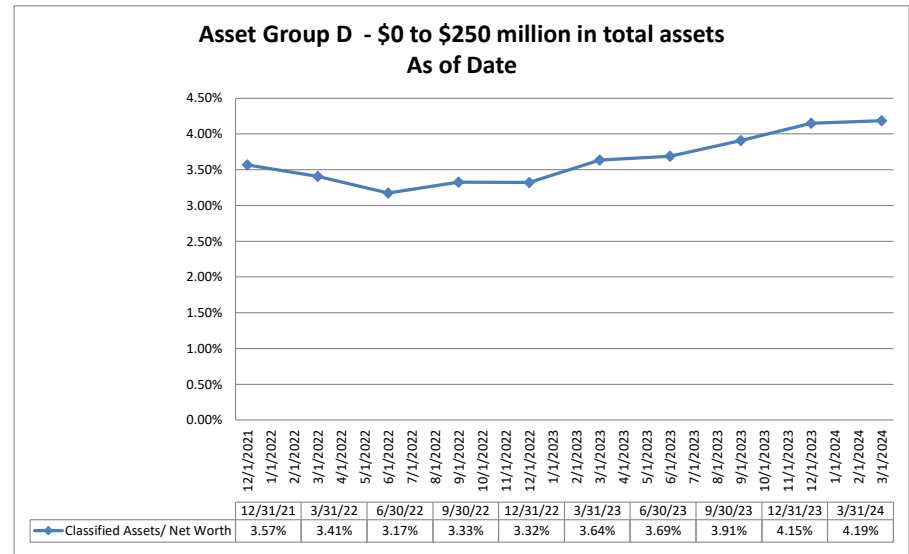
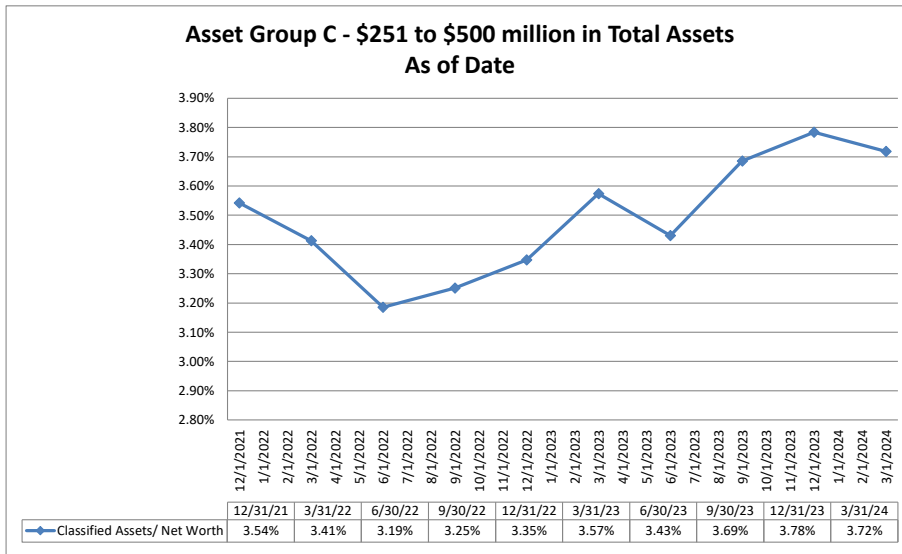
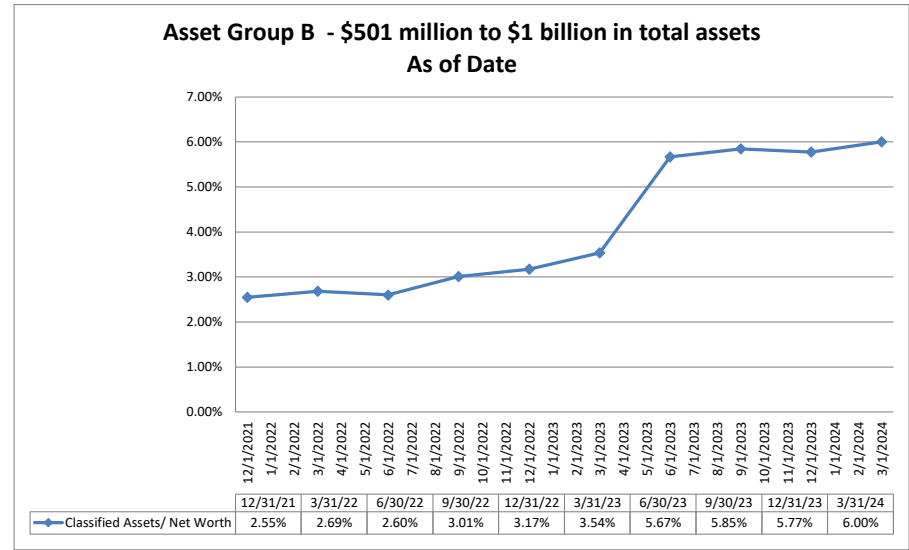
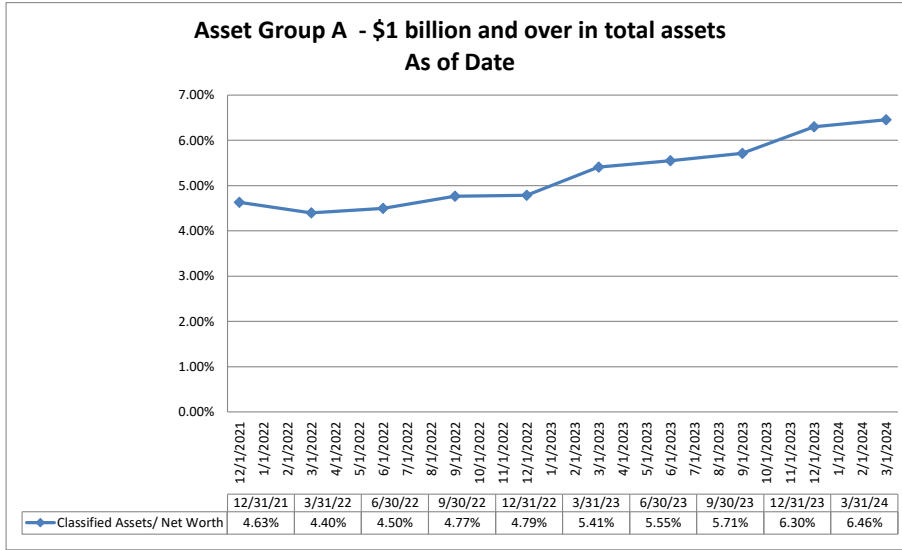
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
Net Worth/ Assets	10.89%	10.84%	10.98%	11.05%	11.58%	11.71%	12.07%	12.40%	12.75%	12.54%
Net Worth Growth (Decline) YTD	7.71%	8.14%	7.11%	7.43%	7.78%	7.33%	7.84%	7.43%	6.77%	2.18%
Total Delinquent Lns/ Net Worth	1.92%	1.57%	1.83%	2.36%	2.74%	2.73%	2.95%	3.06%	4.34%	4.15%

Source: SNL Financial

NA = data was not available.

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

Summary Trends of Historical Asset Group Averages: Classified Assets/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.

**Net Worth**

**March 31, 2024**

**Run Date: May 28, 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 (%)
<b>Asset Group A - \$1 billion and over in total assets</b>							
	OnPoint Community Credit Union	\$9,205,329	\$1,161,063	12.61%	11.12%	1.81%	3.39%
	Rogue Credit Union	\$3,476,238	\$331,617	9.54%	4.85%	3.31%	8.81%
	Oregon Community Credit Union	\$3,366,396	\$323,410	9.61%	4.94%	12.18%	13.39%
	SELCO Community Credit Union	\$2,770,694	\$303,738	10.96%	5.89%	3.31%	5.38%
	Oregon State Credit Union	\$2,256,838	\$266,081	11.79%	1.43%	3.75%	7.35%
	Advantis Credit Union	\$1,981,307	\$219,137	11.06%	2.36%	3.48%	7.01%
	Unitus Community Credit Union	\$1,751,646	\$167,501	9.56%	(1.73%)	2.89%	9.27%
	First Community Credit Union	\$1,709,105	\$193,573	11.33%	6.37%	0.29%	0.58%
	Rivermark Community Credit Union	\$1,618,110	\$134,132	8.29%	4.15%	13.52%	5.59%
	Marion and Polk Schools Credit Union	\$1,369,995	\$141,697	10.34%	9.31%	3.37%	3.78%
	Average of Asset Group A	\$2,950,566	\$324,195	10.51%	4.87%	4.79%	6.46%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>							
	Mid Oregon Federal Credit Union	\$728,335	\$82,373	11.31%	11.98%	0.80%	5.89%
	Embold Federal Credit Union	\$612,952	\$54,862	8.95%	(7.62%)	6.73%	6.57%
	Central Willamette Credit Union	\$545,440	\$78,847	14.46%	2.44%	5.82%	5.54%
	Average of Asset Group B	\$628,909	\$72,027	11.57%	2.27%	4.45%	6.00%
<b>Asset Group C - \$251 to \$500 million in total assets</b>							
	Consolidated Federal Credit Union	\$487,143	\$94,305	19.36%	3.00%	0.11%	1.55%
	Wauna Federal Credit Union	\$425,758	\$32,426	7.62%	(0.39%)	8.77%	6.40%
	Cascade Community Federal Credit Union	\$424,268	\$59,688	14.07%	11.26%	0.01%	0.44%
	InRoads Federal Credit Union	\$379,138	\$28,433	7.50%	2.25%	3.20%	4.61%
	Oregonians Credit Union	\$349,566	\$48,959	14.01%	6.59%	3.45%	2.53%
	Pacific Crest Federal Credit Union	\$337,931	\$31,312	9.27%	17.30%	4.50%	4.14%
	Pacific NW Federal Credit Union	\$313,702	\$27,895	8.89%	1.16%	5.31%	4.52%
	Old West Federal Credit Union	\$286,318	\$35,541	12.41%	4.08%	12.30%	6.67%
	NW Priority Credit Union	\$260,941	\$39,125	14.99%	0.23%	0.70%	2.60%
	Average of Asset Group C	\$362,752	\$44,187	12.01%	5.05%	4.26%	3.72%

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**

**March 31, 2024**

**Run Date: May 28, 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 (%)
<b>Asset Group D - \$0 to \$250 million in total assets</b>							
	Trailhead Federal Credit Union	\$176,736	\$16,055	9.08%	2.08%	9.90%	3.79%
	Providence Federal Credit Union	\$174,014	\$17,429	10.02%	(18.35%)	2.51%	4.86%
	NW Preferred Federal Credit Union	\$173,667	\$23,114	13.31%	3.77%	4.95%	4.91%
	KaiPerm Northwest Federal Credit Union	\$160,415	\$14,393	8.97%	4.75%	0.64%	6.95%
	44 North Credit Union	\$160,399	\$18,561	11.57%	3.52%	13.93%	13.49%
	Heritage Grove Federal Credit Union	\$152,051	\$17,309	11.38%	7.01%	8.07%	6.00%
	Pacific Cascade Federal Credit Union	\$135,380	\$13,388	9.89%	(2.97%)	10.82%	3.70%
	Ironworkers USA Federal Credit Union	\$116,226	\$13,390	11.52%	13.40%	10.25%	4.99%
	Valley Credit Union	\$112,966	\$14,140	12.52%	5.19%	14.29%	5.98%
	IBEW & United Workers Federal Credit Union	\$109,132	\$11,213	10.27%	16.65%	4.55%	2.58%
	Point West Credit Union	\$108,694	\$11,708	10.77%	1.47%	3.72%	5.21%
	Forrit Credit Union	\$100,394	\$10,767	10.72%	(0.22%)	6.26%	1.65%
	Sunset Science Park Federal Credit Union	\$93,895	\$11,983	12.76%	6.17%	0.47%	1.25%
	Castparts Employees Federal Credit Union	\$76,297	\$11,110	14.56%	1.74%	0.09%	3.62%
	Teamsters Council #37 Federal Credit Union	\$73,681	\$10,181	13.82%	6.91%	0.55%	1.65%
	Benton County Schools Credit Union	\$66,657	\$6,437	9.66%	4.59%	0.00%	0.68%
	United Trades Federal Credit Union	\$56,182	\$6,923	12.32%	3.61%	2.60%	2.90%
	Cutting Edge Federal Credit Union	\$55,952	\$5,891	10.53%	(41.61%)	1.85%	2.22%
	Umatilla County Federal Credit Union	\$52,979	\$8,164	15.41%	7.13%	0.00%	1.79%
	Portland Local No. 8 Federal Credit Union	\$40,601	\$3,824	9.42%	(10.29%)	7.24%	5.62%
	Northwest Adventist Federal Credit Union	\$35,325	\$4,104	11.62%	8.46%	0.49%	2.24%
	E W E B Employees Federal Credit Union	\$35,154	\$3,695	10.51%	13.54%	0.00%	2.08%
	Gateway Credit Union	\$31,319	\$6,429	20.53%	3.14%	0.23%	0.76%
	Emerald Empire Federal Credit Union	\$27,635	\$5,452	19.73%	7.25%	3.21%	10.40%
	IBEW/SJ Cascade Federal Credit Union	\$22,188	\$2,563	11.55%	8.61%	7.10%	6.05%
	South Coast ILWU Federal Credit Union	\$18,814	\$2,815	14.96%	12.61%	0.00%	0.60%
	Laneco Federal Credit Union	\$18,113	\$1,490	8.23%	9.34%	0.00%	0.74%
	Machinists-Boilermakers Federal Credit Union	\$4,488	\$442	9.85%	2.73%	9.05%	7.92%
	Radio Cab Credit Union	\$3,459	\$901	26.05%	2.23%	0.67%	6.66%
	OPC Federal Credit Union	\$2,877	\$423	14.70%	(17.19%)	0.95%	4.26%
	Average of Asset Group D	\$79,856	\$9,143	12.54%	2.18%	4.15%	4.19%

Source: SNL Financial

NA = data was not available.

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

# Definitions



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