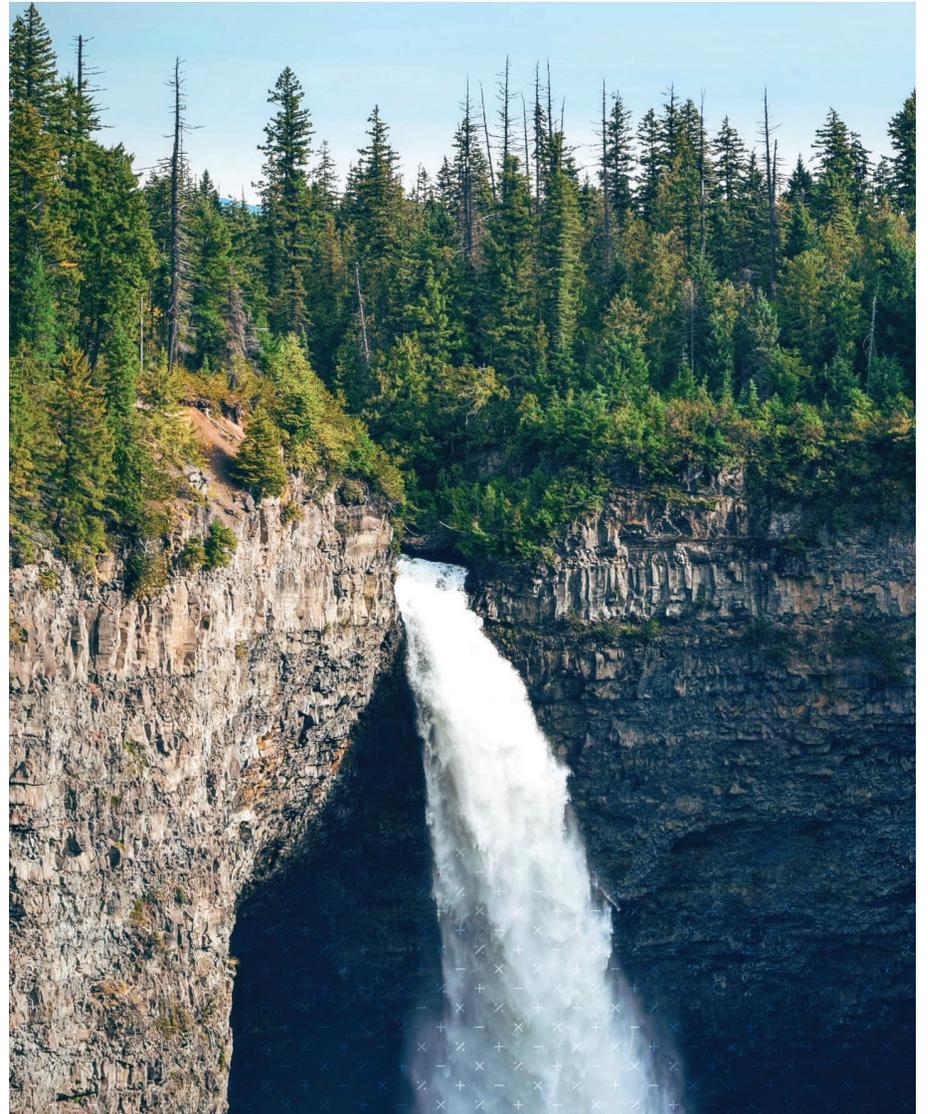




Credit Union Index

AN ANALYSIS OF WASHINGTON AND OREGON CREDIT UNIONS



The Credit Union Index is published by the Washington and Oregon offices of Baker Tilly. 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

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

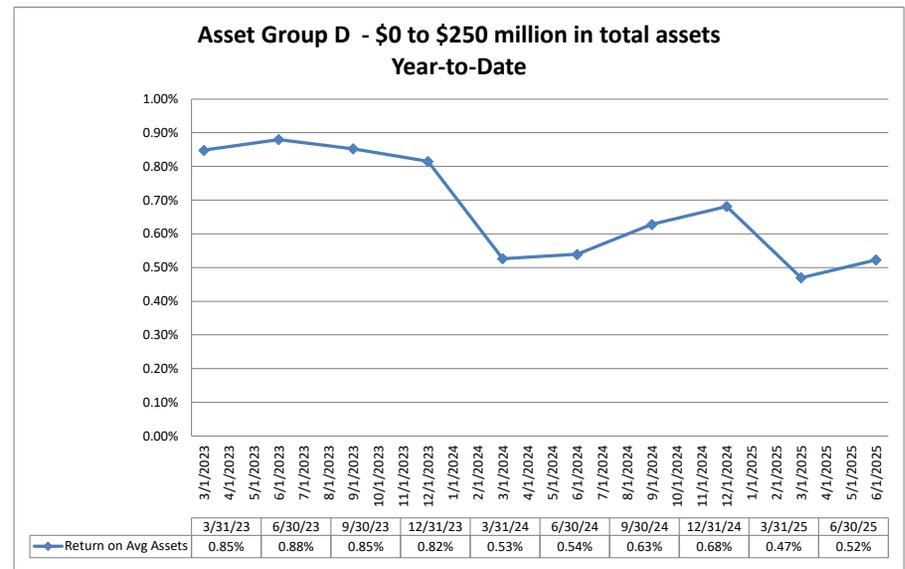
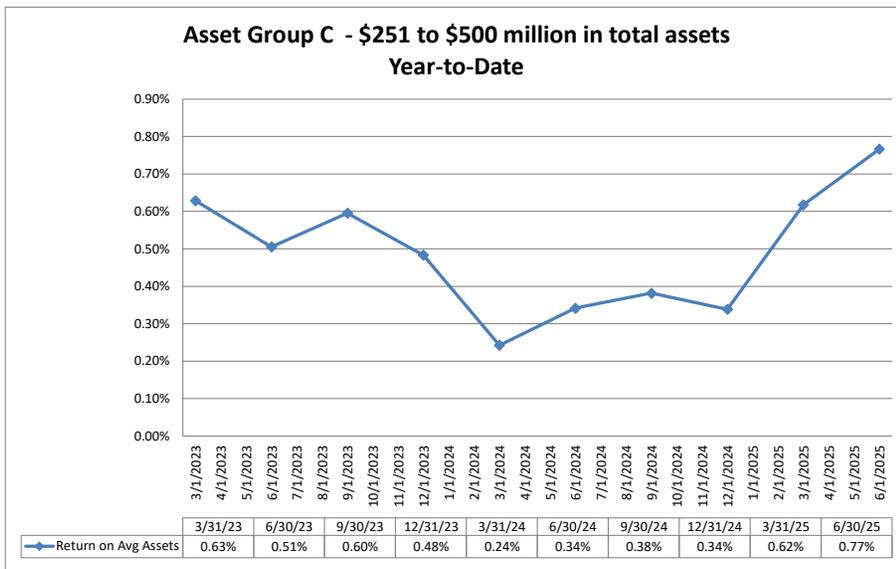
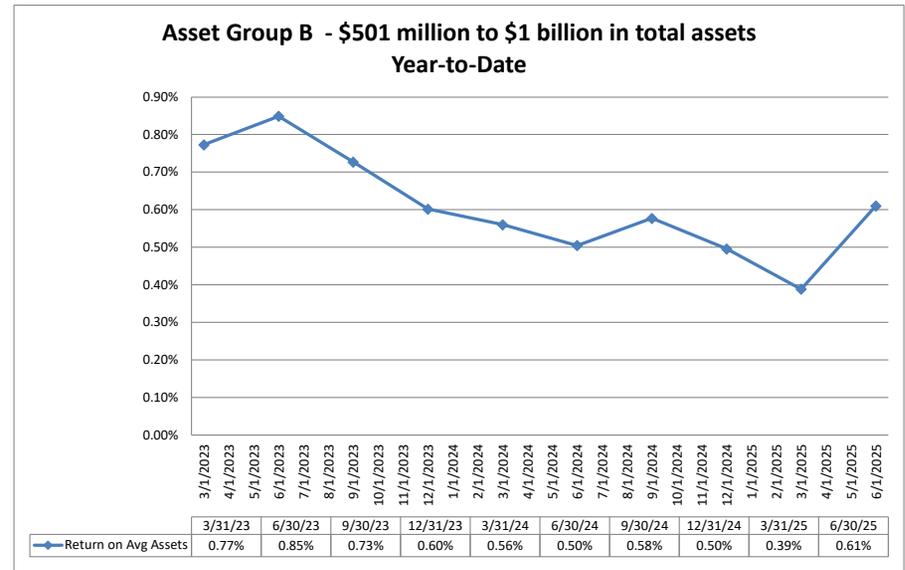
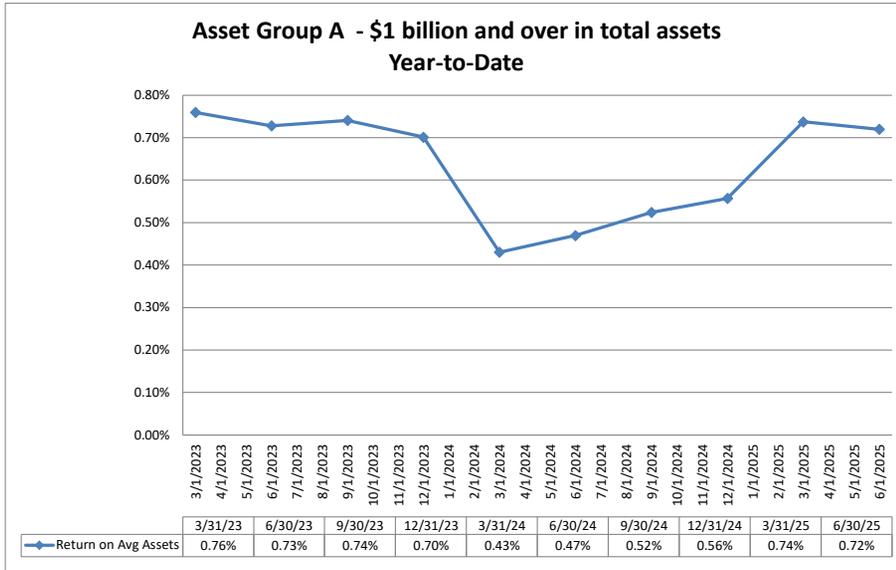
MEDFORD

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

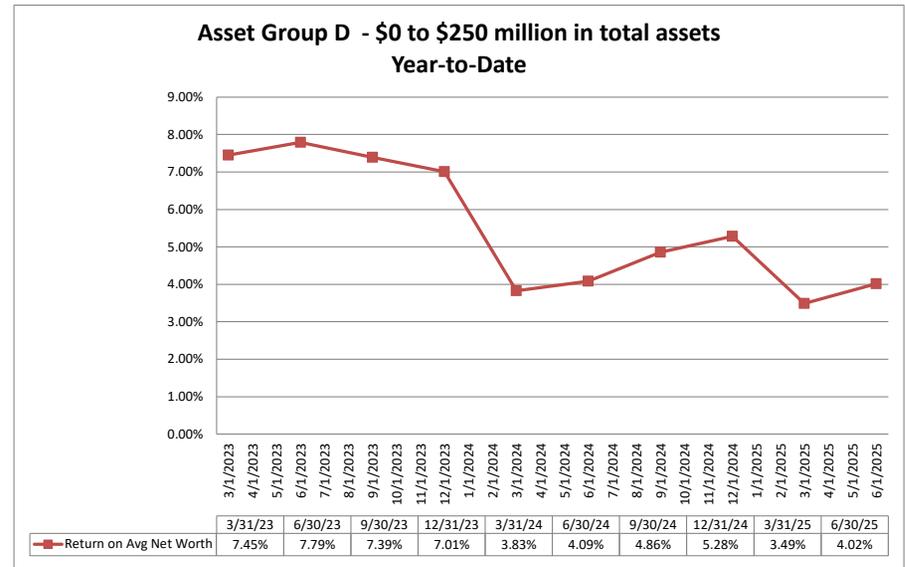
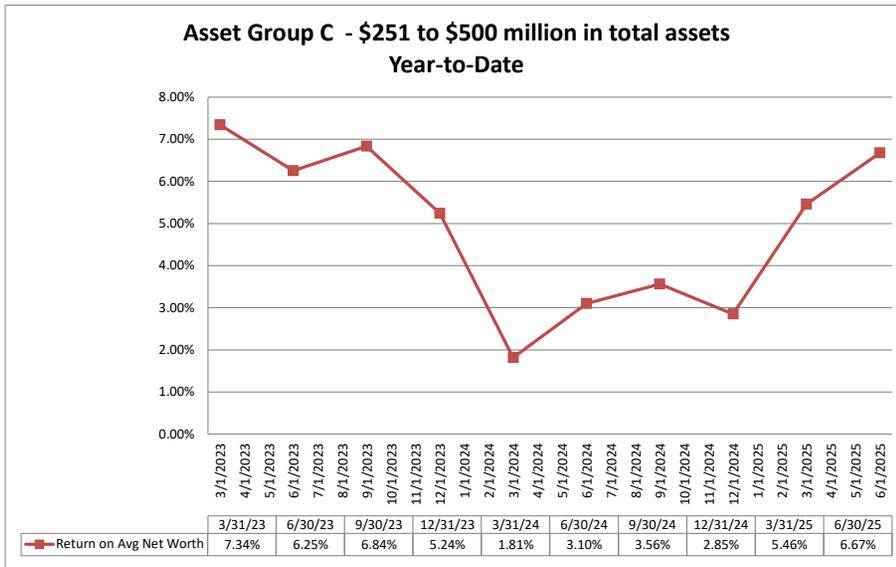
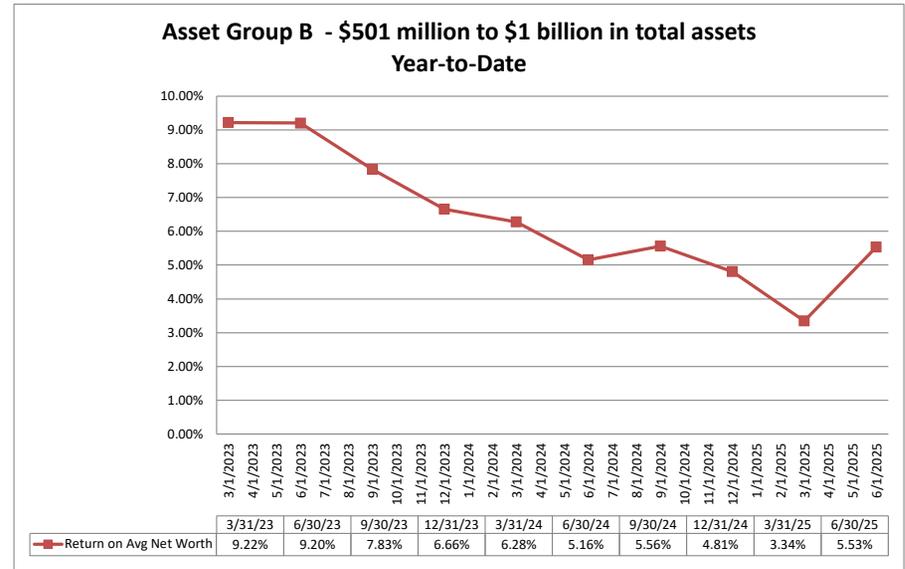
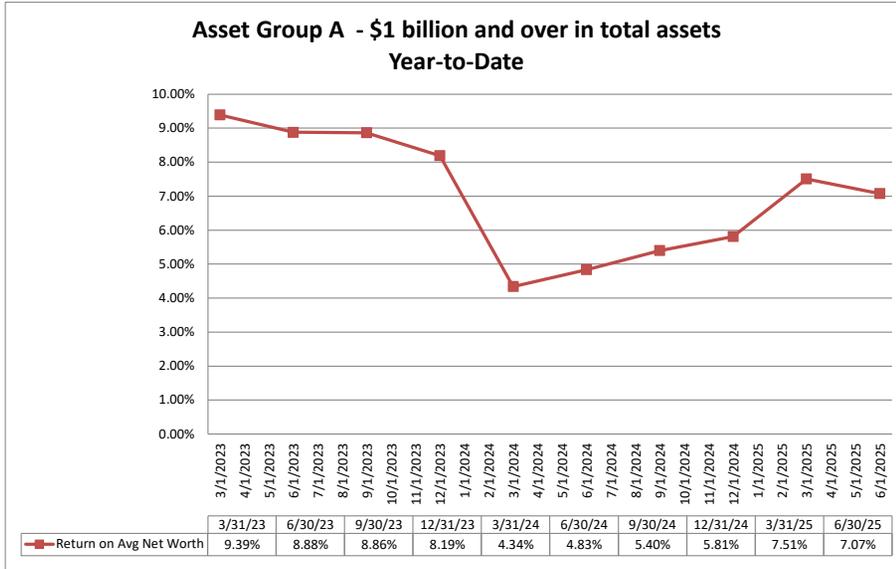


Source: SNL Financial

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

June 30, 2025

Run Date: August 18, 2025

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	\$28,931,364	\$46,606	0.64%	6.74%	77.45%	\$174	\$97,534	0.67%	7.21%	78.42%	\$172
	Gesa Credit Union	\$6,454,678	\$10,421	0.68%	7.21%	70.30%	\$98	\$19,902	0.67%	6.96%	70.12%	\$95
	Spokane Teachers Credit Union	\$6,337,140	\$3,224	0.21%	2.52%	74.78%	\$115	\$8,598	0.29%	3.40%	74.51%	\$110
	Washington State Employees Credit Union	\$5,120,133	\$8,475	0.66%	8.20%	69.86%	\$134	\$11,396	0.44%	5.60%	71.58%	\$133
	TwinStar Credit Union	\$4,296,072	\$8,124	0.76%	7.54%	73.05%	\$129	\$12,120	0.56%	5.70%	75.82%	\$134
	Numerica Credit Union	\$4,071,099	\$5,665	0.55%	5.82%	75.29%	\$133	\$12,203	0.60%	6.34%	78.02%	\$136
	Sound Credit Union	\$3,203,995	\$4,786	0.60%	6.13%	73.04%	\$122	\$8,210	0.52%	5.31%	74.94%	\$121
	Whatcom Educational Credit Union	\$3,055,279	\$4,603	0.61%	5.16%	73.26%	\$116	\$7,404	0.49%	4.18%	72.70%	\$110
	Columbia Community Credit Union	\$2,485,797	\$8,059	1.30%	11.27%	58.03%	\$112	\$14,525	1.18%	10.35%	58.93%	\$112
	HAPO Community Credit Union	\$2,392,916	\$8,322	1.39%	11.82%	63.79%	\$106	\$15,994	1.34%	11.54%	66.03%	\$102
	Kitsap Credit Union	\$2,345,728	\$733	0.13%	2.09%	65.82%	\$113	\$2,413	0.21%	3.53%	65.84%	\$115
	Harborstone Credit Union	\$2,205,693	\$2,084	0.38%	4.06%	73.75%	\$132	\$19,451	1.80%	19.70%	56.49%	\$134
	IQ Credit Union	\$2,083,294	\$5,064	0.97%	9.44%	72.40%	\$114	\$10,574	1.03%	10.00%	71.78%	\$115
	Horizon Credit Union	\$2,016,645	\$3,159	0.63%	5.08%	77.07%	\$106	\$5,255	0.52%	4.25%	77.94%	\$106
	Fibre Federal Credit Union	\$1,733,353	\$7,013	1.62%	12.62%	65.48%	\$114	\$11,778	1.37%	10.76%	68.61%	\$113
	Salal Credit Union	\$1,161,581	\$431	0.15%	1.85%	86.97%	\$136	\$222	0.04%	0.48%	88.12%	\$138
	Red Canoe Credit Union	\$1,156,021	\$3,133	1.08%	9.19%	71.88%	\$109	\$5,418	0.94%	8.05%	73.64%	\$112
	Seattle Credit Union	\$1,097,535	\$751	0.27%	3.84%	78.23%	\$133	\$1,531	0.28%	3.96%	76.18%	\$138
	Average of Asset Group A	\$4,452,685	\$7,259	0.70%	6.70%	72.25%	\$122	\$14,696	0.72%	7.07%	72.20%	\$122
Asset Group B - \$501 million to \$1 billion in total assets												
	Qualstar Credit Union	\$874,192	\$2,118	0.97%	6.21%	52.02%	\$101	\$3,960	0.92%	5.87%	53.52%	\$100
	Solarity Credit Union	\$813,959	\$1,438	0.71%	4.43%	81.78%	\$130	\$2,087	0.51%	3.23%	83.08%	\$132
	Verity Credit Union	\$769,264	\$616	0.32%	3.53%	83.58%	\$127	(\$1,545)	(0.40%)	(4.41%)	94.79%	\$128
	America's Credit Union, A Federal Credit Union	\$694,658	\$524	0.30%	3.19%	85.76%	\$108	\$730	0.21%	2.23%	88.83%	\$108
	Tapco Credit Union	\$681,845	\$1,273	0.75%	8.53%	75.07%	\$122	\$2,522	0.75%	8.56%	77.77%	\$124
	O Bee Credit Union	\$637,041	\$823	0.52%	7.98%	76.29%	\$102	\$1,247	0.40%	6.09%	78.20%	\$97
	Our Community Credit Union	\$620,253	\$3,475	2.24%	20.05%	55.27%	\$80	\$5,829	1.88%	17.14%	59.83%	\$80
	Average of Asset Group B	\$727,316	\$1,467	0.83%	7.70%	72.82%	\$110	\$2,119	0.61%	5.53%	76.57%	\$110

Source: SNL Financial

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Performance Analysis

June 30, 2025

Run Date: August 18, 2025

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	\$404,688	\$578	0.58%	7.88%	74.27%	\$95	\$1,003	0.51%	6.93%	75.38%	\$92
	North Coast Credit Union	\$396,178	\$1,288	1.31%	10.44%	68.43%	\$100	\$1,982	1.02%	8.14%	72.30%	\$98
	Cascade Federal Credit Union	\$341,621	\$191	0.22%	3.00%	88.68%	\$99	\$210	0.12%	1.70%	89.29%	\$93
	NorthWest Plus Credit Union	\$307,902	\$495	0.64%	5.61%	68.65%	\$91	\$853	0.55%	4.92%	71.60%	\$89
	Peninsula Community Federal Credit Union	\$299,170	\$419	0.56%	6.34%	75.26%	\$96	\$797	0.54%	6.13%	77.79%	\$97
	People's Community Federal Credit Union	\$273,543	\$667	0.96%	9.05%	70.73%	\$76	\$1,230	0.88%	8.54%	71.97%	\$74
	Puget Sound Cooperative Credit Union	\$258,531	\$271	0.41%	5.17%	85.36%	\$118	\$451	0.34%	4.33%	87.38%	\$115
	Great Northwest Federal Credit Union	\$251,812	\$1,659	2.63%	15.29%	56.70%	\$111	\$2,710	2.17%	12.69%	62.11%	\$101
	Average of Asset Group C	\$316,681	\$696	0.91%	7.85%	73.51%	\$98	\$1,155	0.77%	6.67%	75.98%	\$95
Asset Group D - \$0 to \$250 million in total assets												
	Canopy Federal Credit Union	\$238,565	(\$119)	(0.20%)	(2.36%)	81.95%	\$96	\$163	0.14%	1.62%	81.00%	\$96
	Community 1st Credit Union	\$192,449	(\$80)	(0.17%)	(1.47%)	96.83%	\$86	\$1	0.00%	0.01%	95.59%	\$83
	MountainCrest Credit Union	\$150,979	\$513	1.37%	10.37%	63.65%	\$79	\$844	1.14%	8.63%	68.94%	\$93
	Cheney Federal Credit Union	\$141,514	\$243	0.68%	7.12%	70.92%	\$91	\$355	0.50%	5.24%	76.07%	\$93
	WCLA Credit Union	\$140,639	\$583	1.70%	10.59%	49.21%	\$143	\$1,001	1.50%	9.20%	51.49%	\$146
	Alaska Air Group Federal Credit Union	\$123,409	\$459	1.50%	10.26%	63.09%	\$108	\$1,086	1.80%	12.31%	58.36%	\$109
	White River Credit Union	\$117,957	\$381	1.30%	8.34%	62.00%	\$88	\$708	1.21%	7.82%	62.82%	\$94
	Tacoma Longshoremen Credit Union	\$114,676	\$157	0.54%	4.20%	69.71%	\$118	\$317	0.55%	4.27%	68.87%	\$118
	Strait View Credit Union	\$104,736	\$213	0.82%	6.21%	73.58%	\$96	\$422	0.81%	6.22%	73.95%	\$93
	Sno Falls Credit Union	\$95,609	\$108	0.45%	5.98%	91.18%	\$129	\$178	0.36%	4.99%	92.12%	\$131
	Lower Columbia Longshoremen Federal Credit	\$92,777	\$125	0.53%	4.52%	87.03%	\$111	\$340	0.73%	6.20%	84.26%	\$108
	Granco Federal Credit Union	\$92,462	\$322	1.38%	12.84%	75.10%	\$85	\$527	1.13%	10.65%	76.70%	\$88
	Progressions Credit Union	\$92,335	\$97	0.42%	4.28%	87.68%	\$94	\$91	0.20%	2.01%	91.16%	\$97
	Primesource Credit Union	\$92,061	(\$32)	(0.14%)	(1.20%)	82.32%	\$73	(\$78)	(0.17%)	(1.47%)	80.84%	\$71
	Waterfront Federal Credit Union	\$90,913	(\$45)	(0.20%)	(1.82%)	77.70%	\$125	\$220	0.48%	4.55%	77.67%	\$129
	Snocope Credit Union	\$83,870	\$174	0.83%	9.39%	69.49%	\$93	\$350	0.84%	9.59%	72.41%	\$97
	Spokane Firefighters Credit Union	\$80,526	\$169	0.84%	5.73%	75.62%	\$127	\$260	0.64%	4.43%	78.73%	\$127
	WestEdge Federal Credit Union	\$80,501	\$317	1.55%	10.01%	58.70%	\$85	\$600	1.46%	9.60%	60.23%	\$84
	Evergreen Direct Credit Union	\$78,034	\$63	0.32%	4.95%	91.48%	\$83	\$91	0.23%	3.69%	90.35%	\$77
	Tri-Cities Community Federal Credit Union	\$73,871	\$257	1.40%	9.99%	73.72%	\$118	\$470	1.28%	9.24%	75.89%	\$122
	Safeway Federal Credit Union	\$70,631	\$61	0.35%	1.59%	84.36%	\$78	\$119	0.34%	1.56%	82.45%	\$74
	Avista Corp. Credit Union	\$68,961	(\$47)	(0.27%)	(1.46%)	116.43%	\$127	(\$137)	(0.40%)	(2.13%)	125.42%	\$152
	Spokane City Credit Union	\$65,886	\$147	0.90%	8.96%	80.68%	\$85	\$272	0.84%	8.38%	81.57%	\$83
	Mill Town Credit Union	\$62,471	(\$12)	(0.08%)	(0.34%)	90.51%	\$87	(\$11)	(0.04%)	(0.16%)	82.75%	\$80

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

June 30, 2025

Run Date: August 18, 2025

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	\$61,484	\$27	0.17%	1.24%	76.80%	\$87	\$24	0.08%	0.55%	77.51%	\$89
	Responders Emergency Services Credit Union	\$58,403	\$163	1.12%	7.00%	69.60%	\$68	\$178	0.61%	3.84%	81.88%	\$77
	Nordstrom Federal Credit Union	\$57,885	\$31	0.22%	2.44%	82.43%	\$96	(\$131)	(0.46%)	(5.12%)	86.82%	\$94
	Blue Mountain Credit Union	\$55,789	\$126	0.91%	7.08%	71.25%	\$95	\$203	0.74%	5.75%	70.73%	\$96
	Olympia Credit Union	\$53,841	\$66	0.50%	6.22%	82.78%	\$80	(\$74)	(0.28%)	(3.47%)	85.65%	\$82
	Calcoe Federal Credit Union	\$43,268	\$144	1.32%	11.44%	72.96%	\$76	\$187	0.86%	7.52%	75.34%	\$78
	Connection Credit Union	\$39,595	(\$29)	(0.29%)	(2.28%)	94.64%	\$81	\$39	0.19%	1.53%	91.77%	\$82
	Longshoremen's Local 4 Federal Credit Union	\$38,160	\$124	1.27%	5.76%	70.15%	\$104	\$258	1.31%	6.04%	67.63%	\$101
	IBEW 76 Federal Credit Union	\$28,581	\$36	0.50%	3.92%	86.57%	\$160	\$46	0.32%	2.52%	90.40%	\$155
	Mt. Rainier Federal Credit Union	\$28,319	\$110	1.61%	13.22%	59.03%	\$107	\$230	1.71%	14.06%	57.27%	\$95
	Express Credit Union	\$26,403	(\$37)	(0.54%)	(4.34%)	98.01%	\$96	\$4	0.03%	0.23%	103.74%	\$99
	Mint Valley Federal Credit Union	\$22,939	\$35	0.60%	3.39%	85.55%	\$82	\$46	0.40%	2.28%	82.67%	\$79
	Community Healthcare Federal Credit Union	\$20,992	\$10	0.20%	1.57%	89.14%	\$61	\$32	0.31%	2.53%	89.51%	\$65
	Newrizons Federal Credit Union	\$20,098	\$17	0.33%	1.94%	98.70%	\$90	(\$79)	(0.76%)	(4.50%)	93.06%	\$92
	Puget Sound Refinery Federal Credit Union	\$18,037	\$40	0.90%	6.18%	60.11%	\$77	\$67	0.76%	5.19%	61.99%	\$87
	Spokane Media Federal Credit Union	\$16,717	\$43	1.00%	10.88%	67.71%	\$86	\$1	0.01%	0.13%	89.53%	\$86
	PUD Federal Credit Union	\$9,866	\$10	0.40%	2.77%	81.32%	\$98	\$26	0.51%	3.62%	83.43%	\$97
	Longshore Federal Credit Union	\$7,852	(\$7)	(0.35%)	(3.86%)	67.68%	\$57	\$1	0.02%	0.28%	70.35%	\$58
	Utility Employees Federal Credit Union	\$3,677	\$0	0.00%	0.00%	103.70%	\$52	\$10	0.55%	3.37%	83.64%	\$54
	Average of Asset Group D	\$73,436	\$115	0.60%	4.68%	78.86%	\$94	\$215	0.52%	4.02%	79.83%	\$96

Source: SNL Financial

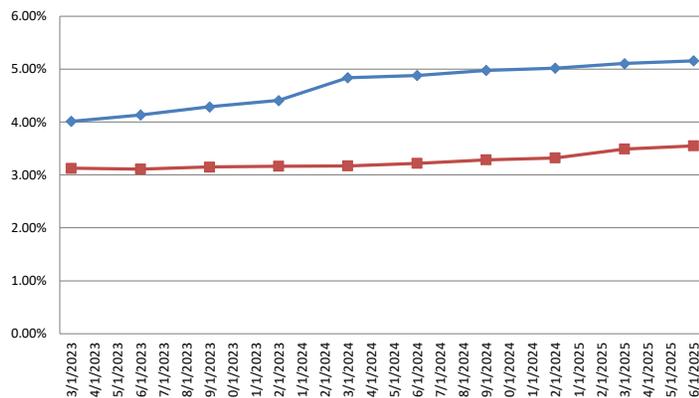
NA = data was not available.

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Balance Sheet & Net Interest Margin

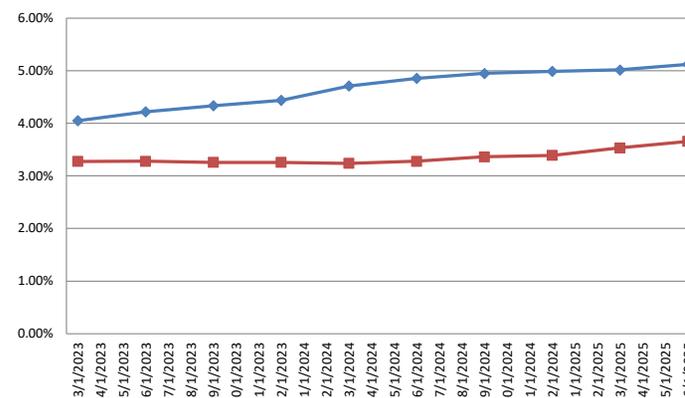
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



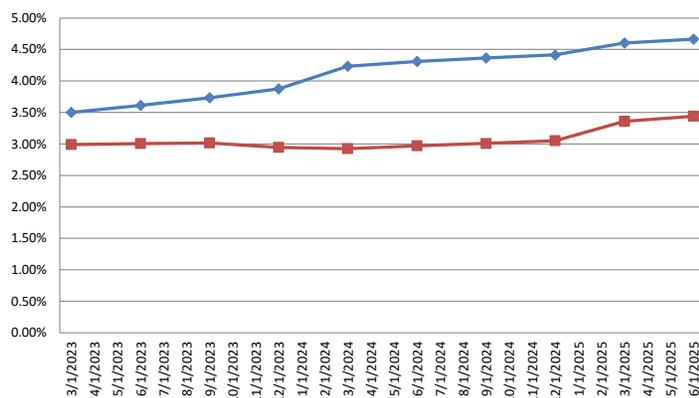
Yield on Avg Assets	4.01%	4.13%	4.29%	4.41%	4.84%	4.88%	4.97%	5.02%	5.10%	5.16%
Net Interest Income/ Avg Assets	3.13%	3.11%	3.15%	3.16%	3.17%	3.22%	3.28%	3.32%	3.49%	3.55%

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



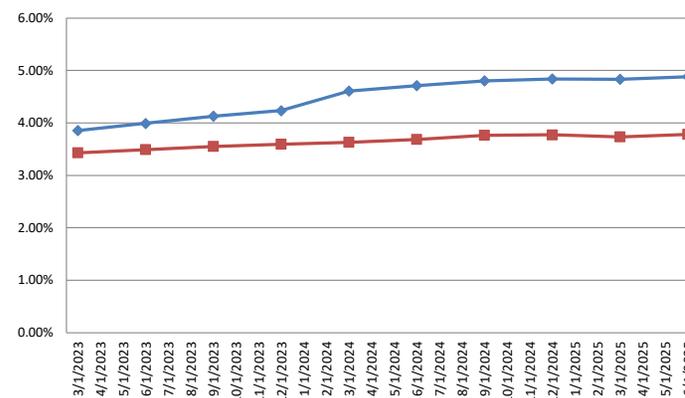
Yield on Avg Assets	4.05%	4.22%	4.33%	4.43%	4.71%	4.85%	4.95%	4.99%	5.01%	5.12%
Net Interest Income/ Avg Assets	3.27%	3.28%	3.25%	3.25%	3.24%	3.28%	3.36%	3.39%	3.53%	3.66%

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



Yield on Avg Assets	3.50%	3.61%	3.73%	3.87%	4.24%	4.31%	4.37%	4.41%	4.61%	4.67%
Net Interest Income/ Avg Assets	2.99%	3.01%	3.02%	2.94%	2.92%	2.97%	3.01%	3.05%	3.36%	3.44%

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



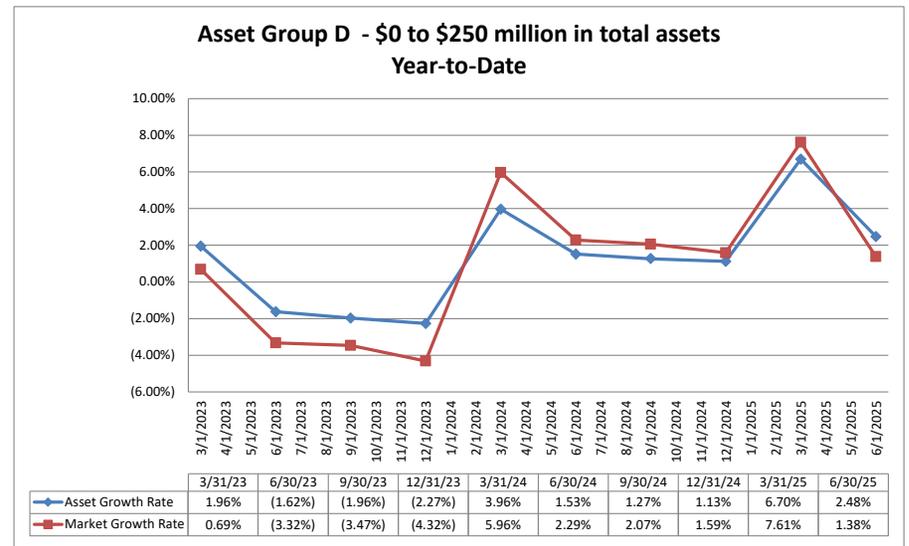
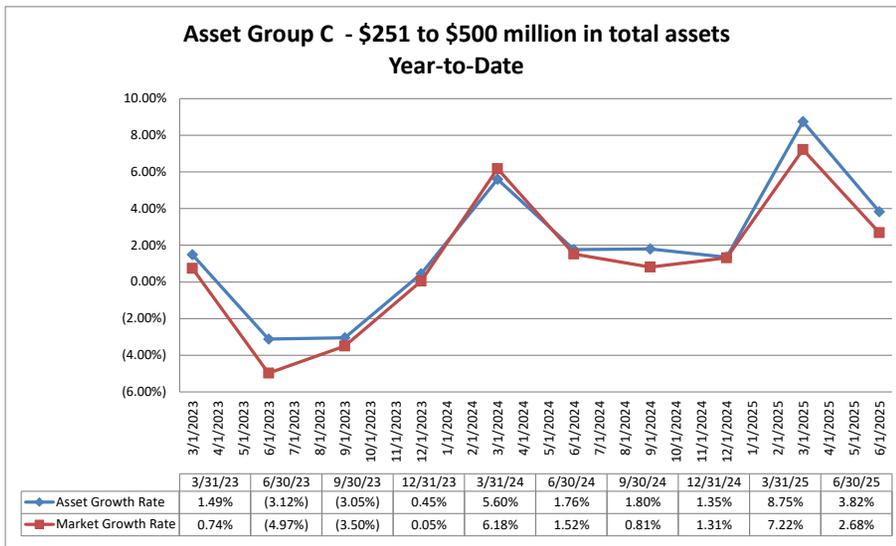
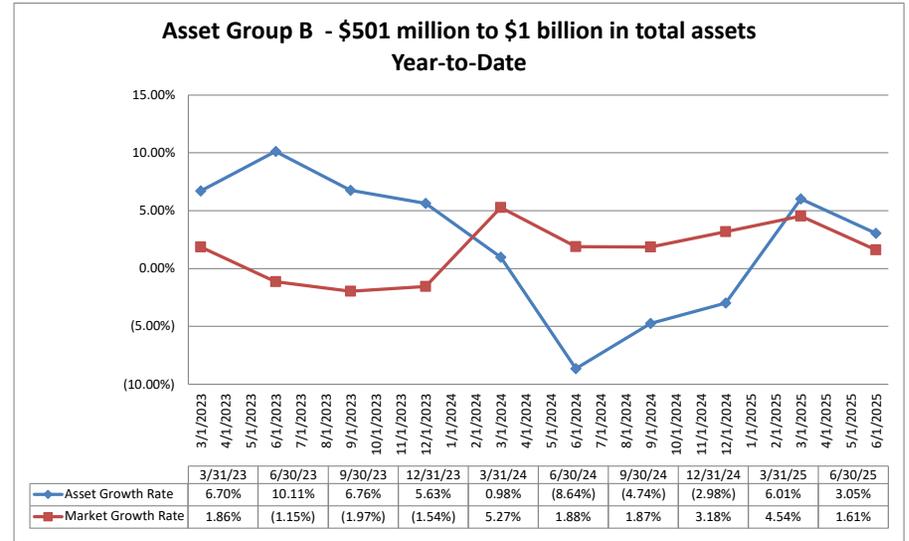
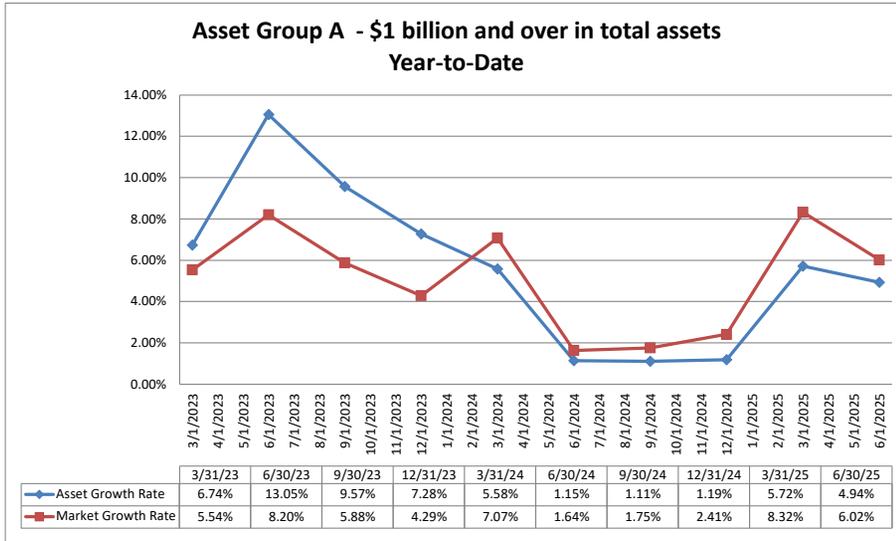
Yield on Avg Assets	3.85%	3.99%	4.13%	4.23%	4.61%	4.71%	4.80%	4.84%	4.83%	4.88%
Net Interest Income/ Avg Assets	3.43%	3.49%	3.55%	3.59%	3.63%	3.68%	3.76%	3.77%	3.73%	3.78%

Source: SNL Financial

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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

June 30, 2025

Run Date: August 18, 2025

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	\$28,931,364	\$19,989,452	\$25,442,207	78.57%	\$8,906	4.94%	1.30%	3.64%	(2.87%)	2.62%
	Gesa Credit Union	\$6,454,678	\$4,830,963	\$5,389,648	89.63%	\$7,024	5.07%	1.84%	3.23%	29.31%	34.92%
	Spokane Teachers Credit Union	\$6,337,140	\$5,120,853	\$5,350,015	95.72%	\$6,177	5.16%	2.03%	3.13%	16.98%	22.10%
	Washington State Employees Credit Union	\$5,120,133	\$4,059,845	\$4,429,372	91.66%	\$6,317	5.33%	1.42%	3.90%	(1.74%)	0.92%
	TwinStar Credit Union	\$4,296,072	\$3,411,770	\$3,651,006	93.45%	\$5,042	6.06%	1.57%	4.50%	1.23%	1.55%
	Numerica Credit Union	\$4,071,099	\$3,299,220	\$3,458,905	95.38%	\$6,625	5.02%	2.19%	2.83%	3.50%	3.33%
	Sound Credit Union	\$3,203,995	\$2,584,028	\$2,760,485	93.61%	\$7,408	5.03%	1.74%	3.29%	8.63%	11.65%
	Whatcom Educational Credit Union	\$3,055,279	\$2,575,776	\$2,477,557	103.96%	\$7,249	4.93%	1.93%	3.01%	6.64%	9.45%
	Columbia Community Credit Union	\$2,485,797	\$2,044,400	\$2,168,348	94.28%	\$8,218	5.05%	1.42%	3.63%	3.22%	6.26%
	HAPO Community Credit Union	\$2,392,916	\$1,871,814	\$1,984,614	94.32%	\$4,541	5.26%	1.30%	3.96%	1.93%	2.79%
	Kitsap Credit Union	\$2,345,728	\$1,850,063	\$2,069,892	89.38%	\$7,076	5.79%	1.94%	3.85%	2.19%	1.50%
	Harborstone Credit Union	\$2,205,693	\$1,636,534	\$1,879,085	87.09%	\$7,567	4.97%	1.76%	3.21%	9.11%	2.17%
	IQ Credit Union	\$2,083,294	\$1,574,494	\$1,830,068	86.03%	\$5,836	4.86%	1.57%	3.29%	7.15%	6.47%
	Horizon Credit Union	\$2,016,645	\$1,681,856	\$1,691,844	99.41%	\$5,421	5.08%	1.62%	3.46%	0.66%	(0.81%)
	Fibre Federal Credit Union	\$1,733,353	\$1,237,132	\$1,484,172	83.36%	\$5,083	4.83%	1.12%	3.71%	4.39%	3.09%
	Salal Credit Union	\$1,161,581	\$926,713	\$1,040,107	89.10%	\$5,095	5.03%	1.69%	3.35%	(2.65%)	(0.82%)
	Red Canoe Credit Union	\$1,156,021	\$916,737	\$995,793	92.06%	\$4,797	4.93%	1.03%	3.90%	2.00%	0.23%
	Seattle Credit Union	\$1,097,535	\$912,799	\$875,752	104.23%	\$6,326	5.45%	1.45%	4.00%	(0.79%)	0.93%
	Average of Asset Group A	\$4,452,685	\$3,362,469	\$3,832,159	92.29%	\$6,373	5.16%	1.61%	3.55%	4.94%	6.02%
Asset Group B - \$501 million to \$1 billion in total assets											
	Qualstar Credit Union	\$874,192	\$545,539	\$727,290	75.01%	\$6,966	6.05%	2.01%	4.04%	10.04%	11.25%
	Solarity Credit Union	\$813,959	\$668,227	\$623,645	107.15%	\$7,171	4.44%	1.23%	3.21%	0.05%	(0.79%)
	Verity Credit Union	\$769,264	\$588,071	\$671,235	87.61%	\$5,895	4.69%	1.06%	3.62%	(1.81%)	(1.95%)
	America's Credit Union, A Federal Credit Union	\$694,658	\$544,557	\$550,263	98.96%	\$4,482	4.54%	1.30%	3.24%	(0.65%)	(9.88%)
	Tapco Credit Union	\$681,845	\$546,720	\$617,154	88.59%	\$6,958	5.02%	1.57%	3.45%	7.00%	6.82%
	O Bee Credit Union	\$637,041	\$571,739	\$530,389	107.80%	\$4,319	6.20%	1.97%	4.23%	4.41%	4.95%
	Our Community Credit Union	\$620,253	\$244,672	\$542,692	45.08%	\$6,081	4.89%	1.07%	3.82%	2.28%	0.84%
	Average of Asset Group B	\$727,316	\$529,932	\$608,953	87.17%	\$5,982	5.12%	1.46%	3.66%	3.05%	1.61%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2025

Run Date: August 18, 2025

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	\$404,688	\$257,939	\$356,386	72.38%	\$3,854	5.24%	1.06%	4.18%	7.75%	8.10%
	North Coast Credit Union	\$396,178	\$262,929	\$342,642	76.74%	\$5,869	4.95%	1.00%	3.96%	7.71%	6.85%
	Cascade Federal Credit Union	\$341,621	\$153,393	\$314,254	48.81%	\$8,038	3.94%	2.09%	1.85%	2.60%	0.14%
	NorthWest Plus Credit Union	\$307,902	\$184,078	\$267,257	68.88%	\$5,921	4.16%	0.89%	3.27%	4.28%	5.51%
	Peninsula Community Federal Credit Union	\$299,170	\$205,948	\$264,067	77.99%	\$4,098	4.96%	0.83%	4.13%	5.55%	3.89%
	People's Community Federal Credit Union	\$273,543	\$118,543	\$242,745	48.83%	\$7,199	3.50%	0.82%	2.68%	(0.89%)	(3.08%)
	Puget Sound Cooperative Credit Union	\$258,531	\$223,852	\$226,542	98.81%	\$8,476	5.00%	2.37%	2.63%	(3.81%)	(4.61%)
	Great Northwest Federal Credit Union	\$251,812	\$134,733	\$204,923	65.75%	\$3,935	5.58%	0.77%	4.81%	7.40%	4.67%
	Average of Asset Group C	\$316,681	\$192,677	\$277,352	69.77%	\$5,924	4.67%	1.23%	3.44%	3.82%	2.68%
Asset Group D - \$0 to \$250 million in total assets											
	Canopy Federal Credit Union	\$238,565	\$177,642	\$196,294	90.50%	\$4,043	5.57%	1.44%	4.13%	1.84%	4.74%
	Community 1st Credit Union	\$192,449	\$115,855	\$164,885	70.26%	\$4,184	4.82%	1.34%	3.48%	5.86%	7.21%
	MountainCrest Credit Union	\$150,979	\$93,801	\$130,915	71.65%	\$6,291	5.12%	0.81%	4.31%	7.61%	8.01%
	Cheney Federal Credit Union	\$141,514	\$75,747	\$126,211	60.02%	\$8,324	3.52%	1.15%	2.37%	0.83%	(0.40%)
	WCLA Credit Union	\$140,639	\$123,976	\$112,555	110.15%	\$14,064	6.64%	3.26%	3.38%	23.39%	22.76%
	Alaska Air Group Federal Credit Union	\$123,409	\$68,943	\$104,354	66.07%	\$7,713	5.78%	1.88%	3.90%	14.06%	14.79%
	White River Credit Union	\$117,957	\$63,770	\$99,450	64.12%	\$5,898	5.37%	0.23%	5.14%	4.61%	3.97%
	Tacoma Longshoremen Credit Union	\$114,676	\$31,901	\$99,624	32.02%	\$16,382	3.41%	1.84%	1.58%	(1.79%)	(2.75%)
	Strait View Credit Union	\$104,736	\$42,279	\$90,101	46.92%	\$8,057	4.61%	0.83%	3.78%	1.65%	0.56%
	Sno Falls Credit Union	\$95,609	\$68,950	\$86,763	79.47%	\$4,346	5.03%	0.31%	4.72%	(5.03%)	(5.97%)
	Lower Columbia Longshoremen Federal Credit Union	\$92,777	\$52,371	\$81,422	64.32%	\$6,185	4.12%	0.66%	3.46%	0.61%	(0.21%)
	Granco Federal Credit Union	\$92,462	\$52,613	\$82,033	64.14%	\$4,623	5.17%	0.33%	4.84%	(0.66%)	(1.92%)
	Progressions Credit Union	\$92,335	\$66,846	\$82,133	81.39%	\$6,156	4.67%	1.53%	3.14%	3.18%	1.29%
	Primesource Credit Union	\$92,061	\$54,678	\$80,564	67.87%	\$4,845	4.79%	1.31%	3.48%	(3.56%)	(3.91%)
	Waterfront Federal Credit Union	\$90,913	\$52,648	\$80,285	65.58%	\$6,061	4.76%	0.57%	4.20%	(2.15%)	(2.98%)
	Snocope Credit Union	\$83,870	\$53,163	\$75,561	70.36%	\$5,991	5.11%	0.90%	4.21%	5.34%	3.58%
	Spokane Firefighters Credit Union	\$80,526	\$45,761	\$68,120	67.18%	\$8,053	3.74%	0.73%	3.01%	1.83%	2.12%
	WestEdge Federal Credit Union	\$80,501	\$36,343	\$68,192	53.30%	\$5,750	4.54%	0.69%	3.85%	(2.43%)	(4.40%)
	Evergreen Direct Credit Union	\$78,034	\$38,527	\$72,168	53.39%	\$3,060	4.91%	1.09%	3.82%	0.12%	(0.98%)
	Tri-Cities Community Federal Credit Union	\$73,871	\$61,176	\$62,961	97.16%	\$5,277	5.05%	0.70%	4.35%	2.86%	3.56%
	Safeway Federal Credit Union	\$70,631	\$41,077	\$54,505	75.36%	\$5,650	4.14%	1.30%	2.84%	7.94%	7.82%
	Avista Corp. Credit Union	\$68,961	\$40,762	\$55,923	72.89%	\$13,792	4.01%	2.49%	1.52%	6.21%	8.12%
	Spokane City Credit Union	\$65,886	\$51,354	\$58,877	87.22%	\$5,990	4.67%	0.96%	3.71%	11.01%	11.16%
	Mill Town Credit Union	\$62,471	\$47,308	\$48,595	97.35%	\$5,206	5.89%	1.24%	4.66%	1.07%	2.51%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2025

Run Date: August 18, 2025

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	\$61,484	\$25,054	\$52,066	48.12%	\$4,730	4.69%	0.53%	4.16%	(0.54%)	(1.02%)
	Responders Emergency Services Credit Union	\$58,403	\$35,730	\$48,883	73.09%	\$5,562	3.97%	0.81%	3.16%	3.03%	3.10%
	Nordstrom Federal Credit Union	\$57,885	\$30,387	\$52,004	58.43%	\$6,432	3.86%	0.85%	3.01%	10.69%	12.10%
	Blue Mountain Credit Union	\$55,789	\$40,506	\$48,500	83.52%	\$5,873	5.59%	1.45%	4.14%	6.65%	6.76%
	Olympia Credit Union	\$53,841	\$39,685	\$49,399	80.34%	\$3,167	5.24%	0.79%	4.45%	5.60%	6.82%
	Calcoe Federal Credit Union	\$43,268	\$32,062	\$38,134	84.08%	\$4,555	5.22%	1.02%	4.20%	(0.33%)	(1.89%)
	Connection Credit Union	\$39,595	\$25,455	\$34,274	74.27%	\$2,828	5.31%	0.68%	4.64%	(2.33%)	(4.01%)
	Longshoremen's Local 4 Federal Credit Union	\$38,160	\$17,869	\$29,266	61.06%	\$6,360	4.21%	0.51%	3.70%	(6.16%)	(10.34%)
	IBEW 76 Federal Credit Union	\$28,581	\$23,691	\$23,733	99.82%	\$8,166	4.39%	1.21%	3.19%	(6.01%)	(15.26%)
	Mt. Rainier Federal Credit Union	\$28,319	\$5,754	\$22,889	25.14%	\$7,080	4.48%	0.69%	3.79%	14.61%	(2.72%)
	Express Credit Union	\$26,403	\$16,255	\$22,433	72.46%	\$2,031	5.99%	2.55%	3.44%	(4.70%)	(9.52%)
	Mint Valley Federal Credit Union	\$22,939	\$14,194	\$18,583	76.38%	\$3,277	5.75%	0.67%	5.09%	3.98%	0.55%
	Community Healthcare Federal Credit Union	\$20,992	\$10,529	\$18,002	58.49%	\$3,817	4.49%	0.73%	3.76%	6.45%	5.21%
	Newrizons Federal Credit Union	\$20,098	\$16,106	\$16,174	99.58%	\$2,512	7.25%	1.59%	5.66%	(7.60%)	(8.44%)
	Puget Sound Refinery Federal Credit Union	\$18,037	\$12,206	\$15,333	79.61%	\$6,012	5.28%	1.67%	3.61%	8.17%	10.14%
	Spokane Media Federal Credit Union	\$16,717	\$11,506	\$15,057	76.42%	\$4,179	5.15%	0.95%	4.20%	(4.82%)	(5.35%)
	PUD Federal Credit Union	\$9,866	\$5,250	\$8,400	62.50%	\$4,933	5.03%	1.62%	3.40%	(7.10%)	(8.92%)
	Longshore Federal Credit Union	\$7,852	\$3,164	\$6,999	45.21%	\$2,617	4.38%	0.02%	4.35%	(5.28%)	(5.91%)
	Utility Employees Federal Credit Union	\$3,677	\$1,964	\$3,075	63.87%	\$3,677	4.21%	1.33%	2.88%	8.09%	9.18%
	Average of Asset Group D	\$73,436	\$44,764	\$62,923	70.49%	\$5,901	4.88%	1.10%	3.78%	2.48%	1.38%

Source: SNL Financial

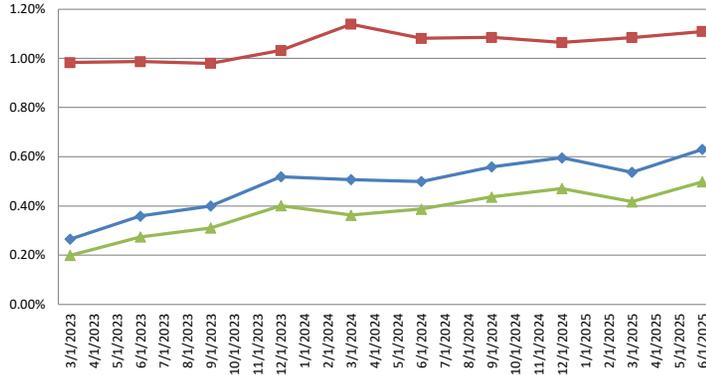
NA = data was not available.

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

Asset Quality

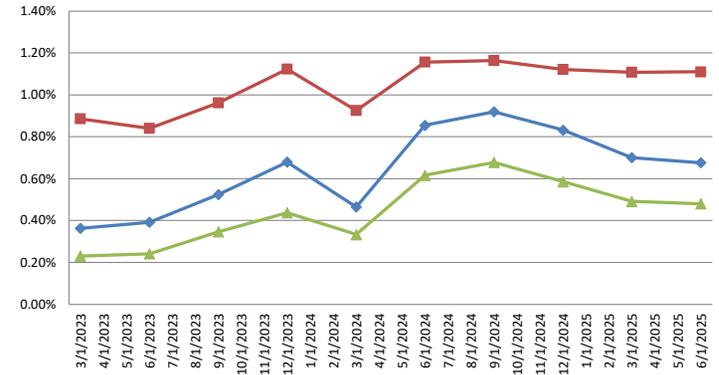
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



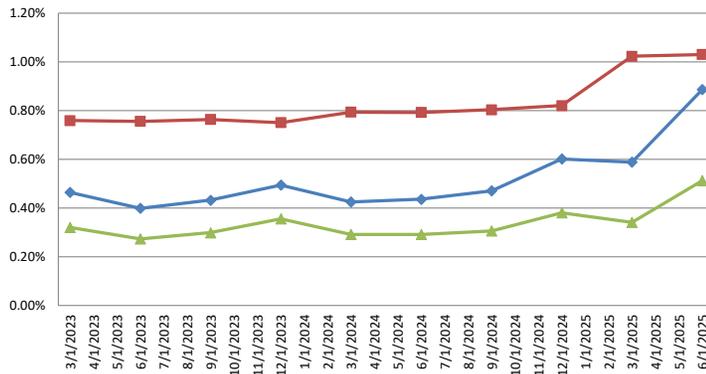
NPLs/Loans	0.27%	0.36%	0.40%	0.52%	0.51%	0.50%	0.56%	0.60%	0.54%	0.63%
Reserves/Loans	0.98%	0.99%	0.98%	1.03%	1.14%	1.08%	1.09%	1.06%	1.08%	1.11%
Delinquent Loans/Total Assets	0.20%	0.27%	0.31%	0.40%	0.36%	0.39%	0.44%	0.47%	0.42%	0.50%

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



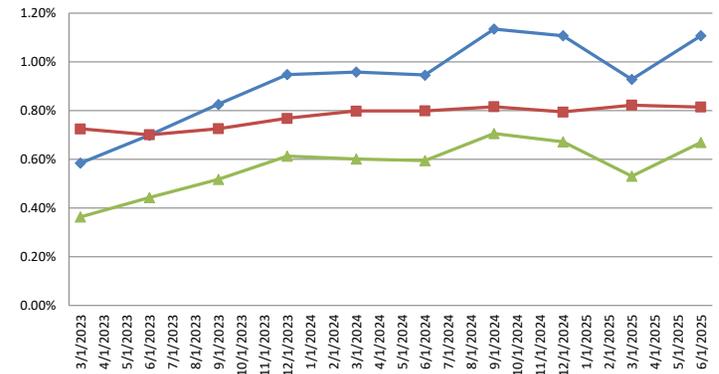
NPLs/Loans	0.36%	0.39%	0.52%	0.68%	0.47%	0.85%	0.92%	0.83%	0.70%	0.68%
Reserves/Loans	0.89%	0.84%	0.96%	1.12%	0.93%	1.16%	1.16%	1.12%	1.11%	1.11%
Delinquent Loans/Total Assets	0.23%	0.24%	0.35%	0.44%	0.33%	0.62%	0.68%	0.59%	0.49%	0.48%

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



NPLs/Loans	0.46%	0.40%	0.43%	0.49%	0.42%	0.44%	0.47%	0.60%	0.59%	0.89%
Reserves/Loans	0.76%	0.76%	0.76%	0.75%	0.79%	0.79%	0.80%	0.82%	1.02%	1.03%
Delinquent Loans/Total Assets	0.32%	0.27%	0.30%	0.36%	0.29%	0.29%	0.31%	0.38%	0.34%	0.51%

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



NPLs/Loans	0.58%	0.70%	0.83%	0.95%	0.96%	0.95%	1.13%	1.11%	0.93%	1.11%
Reserves/Loans	0.72%	0.70%	0.73%	0.77%	0.80%	0.80%	0.82%	0.79%	0.82%	0.81%
Delinquent Loans/Total Assets	0.36%	0.44%	0.52%	0.61%	0.60%	0.59%	0.71%	0.67%	0.53%	0.67%

Source: SNL Financial

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Asset Quality

June 30, 2025

Run Date: August 18, 2025

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	\$28,931,364	\$80,424	0.40%	1.11%	275.92%	2.73%	0.28%
Gesa Credit Union	\$6,454,678	\$24,499	0.51%	0.96%	189.47%	4.22%	0.38%
Spokane Teachers Credit Union	\$6,337,140	\$20,788	0.41%	1.16%	284.96%	3.65%	0.33%
Washington State Employees Credit Union	\$5,120,133	\$21,089	0.52%	1.51%	291.25%	4.75%	0.41%
TwinStar Credit Union	\$4,296,072	\$22,240	0.65%	1.03%	157.68%	5.30%	0.52%
Numerica Credit Union	\$4,071,099	\$18,619	0.56%	1.25%	221.25%	4.45%	0.46%
Sound Credit Union	\$3,203,995	\$30,787	1.19%	0.86%	72.41%	9.71%	0.96%
Whatcom Educational Credit Union	\$3,055,279	\$18,466	0.72%	0.82%	114.03%	5.13%	0.60%
Columbia Community Credit Union	\$2,485,797	\$17,304	0.85%	1.23%	145.00%	5.82%	0.70%
HAPO Community Credit Union	\$2,392,916	\$7,324	0.39%	1.20%	306.96%	3.05%	0.31%
Kitsap Credit Union	\$2,345,728	\$17,818	0.96%	2.05%	212.86%	11.73%	0.76%
Harborstone Credit Union	\$2,205,693	\$13,826	0.84%	1.28%	151.11%	6.21%	0.63%
IQ Credit Union	\$2,083,294	\$10,909	0.69%	0.96%	137.98%	6.95%	0.52%
Horizon Credit Union	\$2,016,645	\$3,416	0.20%	0.71%	347.45%	1.87%	0.17%
Fibre Federal Credit Union	\$1,733,353	\$8,349	0.67%	1.04%	154.04%	4.23%	0.48%
Salal Credit Union	\$1,161,581	\$6,115	0.66%	0.98%	148.96%	5.95%	0.53%
Red Canoe Credit Union	\$1,156,021	\$4,339	0.47%	0.65%	138.12%	3.45%	0.38%
Seattle Credit Union	\$1,097,535	\$5,900	0.65%	1.16%	179.17%	7.59%	0.54%
Average of Asset Group A	\$4,452,685	\$18,456	0.63%	1.11%	196.03%	5.38%	0.50%

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

Qualstar Credit Union	\$874,192	\$9,748	1.79%	2.63%	147.20%	6.61%	1.12%
Solarity Credit Union	\$813,959	\$2,359	0.35%	0.36%	102.42%	1.84%	0.29%
Verity Credit Union	\$769,264	\$6,712	1.14%	1.10%	96.77%	8.91%	0.87%
America's Credit Union, A Federal Credit Union	\$694,658	\$1,682	0.31%	1.01%	327.05%	2.35%	0.24%
Tapco Credit Union	\$681,845	\$1,607	0.29%	0.50%	170.88%	2.96%	0.24%
O Bee Credit Union	\$637,041	\$2,970	0.52%	1.07%	205.22%	6.81%	0.47%
Our Community Credit Union	\$620,253	\$817	0.33%	1.10%	330.84%	1.13%	0.13%
Average of Asset Group B	\$727,316	\$3,699	0.68%	1.11%	197.20%	4.37%	0.48%

Source: SNL Financial

NA = data was not available.

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Asset Quality

June 30, 2025

Run Date: August 18, 2025

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$251 to \$500 million in total assets								
	Industrial Credit Union of Whatcom County	\$404,688	\$1,465	0.57%	1.82%	320.27%	5.25%	0.36%
	North Coast Credit Union	\$396,178	\$1,402	0.53%	0.82%	154.56%	2.88%	0.35%
	Cascade Federal Credit Union	\$341,621	\$1,135	0.74%	0.64%	85.90%	4.29%	0.33%
	NorthWest Plus Credit Union	\$307,902	\$901	0.49%	0.85%	173.81%	3.42%	0.29%
	Peninsula Community Federal Credit Union	\$299,170	\$1,795	0.87%	1.20%	137.60%	6.13%	0.60%
	People's Community Federal Credit Union	\$273,543	\$0	0.00%	0.27%	NA	0.00%	0.00%
	Puget Sound Cooperative Credit Union	\$258,531	\$597	0.27%	0.05%	18.93%	2.81%	0.23%
	Great Northwest Federal Credit Union	\$251,812	\$4,876	3.62%	2.59%	71.43%	10.82%	1.94%
	Average of Asset Group C	\$316,681	\$1,521	0.89%	1.03%	137.50%	4.45%	0.51%

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

	Canopy Federal Credit Union	\$238,565	\$2,311	1.30%	1.56%	119.60%	11.90%	0.97%
	Community 1st Credit Union	\$192,449	\$1,235	1.07%	0.60%	56.52%	5.56%	0.64%
	MountainCrest Credit Union	\$150,979	\$797	0.85%	0.93%	109.03%	4.52%	0.53%
	Cheney Federal Credit Union	\$141,514	\$360	0.48%	0.30%	64.17%	2.57%	0.25%
	WCLA Credit Union	\$140,639	\$956	0.77%	0.72%	92.99%	5.65%	0.68%
	Alaska Air Group Federal Credit Union	\$123,409	\$114	0.17%	0.63%	378.95%	0.62%	0.09%
	White River Credit Union	\$117,957	\$796	1.25%	1.11%	88.94%	4.18%	0.67%
	Tacoma Longshoremen Credit Union	\$114,676	\$17	0.05%	0.18%	329.41%	0.11%	0.01%
	Strait View Credit Union	\$104,736	\$1,157	2.74%	1.13%	41.40%	8.66%	1.10%
	Sno Falls Credit Union	\$95,609	\$1,508	2.19%	0.29%	13.46%	20.08%	1.58%
	Lower Columbia Longshoremen Federal Credit Union	\$92,777	\$189	0.36%	0.24%	65.61%	1.68%	0.20%
	Granco Federal Credit Union	\$92,462	\$747	1.42%	0.89%	62.38%	7.16%	0.81%
	Progressions Credit Union	\$92,335	\$90	0.13%	0.30%	220.00%	0.97%	0.10%
	Primesource Credit Union	\$92,061	\$1,197	2.19%	0.36%	16.37%	17.47%	1.30%
	Waterfront Federal Credit Union	\$90,913	\$237	0.45%	0.79%	174.68%	2.46%	0.26%
	Snocope Credit Union	\$83,870	\$547	1.03%	0.86%	83.18%	7.32%	0.65%
	Spokane Firefighters Credit Union	\$80,526	\$30	0.07%	0.69%	NM	0.25%	0.04%
	WestEdge Federal Credit Union	\$80,501	\$811	2.23%	1.11%	49.69%	6.50%	1.01%
	Evergreen Direct Credit Union	\$78,034	\$298	0.77%	0.82%	106.04%	5.46%	0.38%
	Tri-Cities Community Federal Credit Union	\$73,871	\$579	0.95%	0.14%	14.51%	5.51%	0.78%
	Safeway Federal Credit Union	\$70,631	\$675	1.64%	0.45%	27.26%	4.53%	0.96%
	Avista Corp. Credit Union	\$68,961	\$14	0.03%	0.04%	121.43%	0.11%	0.02%
	Spokane City Credit Union	\$65,886	\$97	0.19%	0.74%	392.78%	1.38%	0.15%
	Mill Town Credit Union	\$62,471	\$1,122	2.37%	0.66%	27.90%	8.82%	1.80%

Source: SNL Financial

NA = data was not available.

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

Asset Quality

June 30, 2025

Run Date: August 18, 2025

		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	\$61,484	\$1,095	4.37%	2.99%	68.31%	14.06%	1.78%
	Responders Emergency Services Credit Union	\$58,403	\$5	0.01%	0.48%	NM	0.05%	0.01%
	Nordstrom Federal Credit Union	\$57,885	\$142	0.47%	0.21%	45.77%	2.75%	0.25%
	Blue Mountain Credit Union	\$55,789	\$601	1.48%	1.32%	88.85%	13.18%	1.08%
	Olympia Credit Union	\$53,841	\$318	0.80%	1.02%	127.67%	6.79%	0.59%
	Calcoe Federal Credit Union	\$43,268	\$353	1.10%	0.90%	81.30%	6.52%	0.82%
	Connection Credit Union	\$39,595	\$483	1.90%	0.91%	47.83%	9.57%	1.22%
	Longshoremen's Local 4 Federal Credit Union	\$38,160	\$49	0.27%	0.28%	102.04%	0.56%	0.13%
	IBEW 76 Federal Credit Union	\$28,581	\$101	0.43%	0.35%	83.17%	3.55%	0.35%
	Mt. Rainier Federal Credit Union	\$28,319	\$72	1.25%	0.87%	69.44%	2.10%	0.25%
	Express Credit Union	\$26,403	\$142	0.87%	2.74%	313.38%	3.70%	0.54%
	Mint Valley Federal Credit Union	\$22,939	\$256	1.80%	1.35%	74.61%	5.90%	1.12%
	Community Healthcare Federal Credit Union	\$20,992	\$148	1.41%	0.35%	25.00%	8.20%	0.71%
	Newrizons Federal Credit Union	\$20,098	\$650	4.04%	1.89%	46.77%	20.59%	3.23%
	Puget Sound Refinery Federal Credit Union	\$18,037	\$227	1.86%	1.52%	81.94%	8.12%	1.26%
	Spokane Media Federal Credit Union	\$16,717	\$44	0.38%	0.17%	45.45%	4.13%	0.26%
	PUD Federal Credit Union	\$9,866	\$0	0.00%	0.57%	NA	0.00%	0.00%
	Longshore Federal Credit Union	\$7,852	\$14	0.44%	1.14%	257.14%	1.85%	0.18%
	Utility Employees Federal Credit Union	\$3,677	\$0	0.00%	0.41%	NA	0.00%	0.00%
	Average of Asset Group D	\$73,436	\$479	1.11%	0.81%	108.08%	5.70%	0.67%

Source: SNL Financial

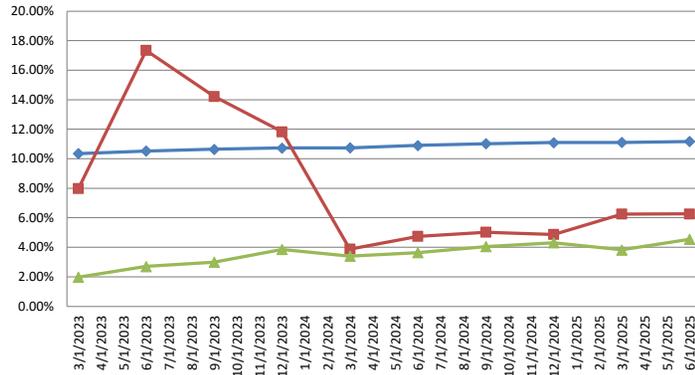
NA = data was not available.

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

Net Worth

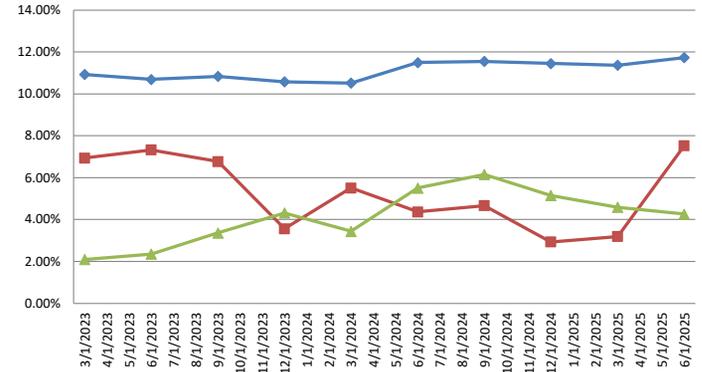
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



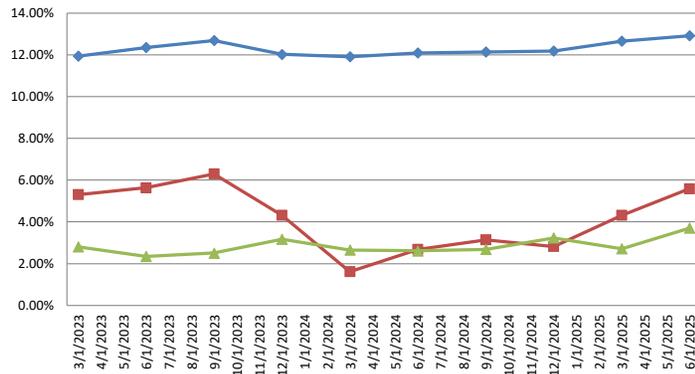
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.35%	10.53%	10.64%	10.72%	10.73%	10.90%	11.01%	11.09%	11.10%	11.18%
Net Worth Growth (Decline) - YTD	7.97%	17.34%	14.22%	11.83%	3.88%	4.74%	5.02%	4.88%	6.25%	6.26%
Total Delinquent LNS/ Net Worth	1.98%	2.70%	2.99%	3.86%	3.41%	3.63%	4.06%	4.31%	3.82%	4.55%

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



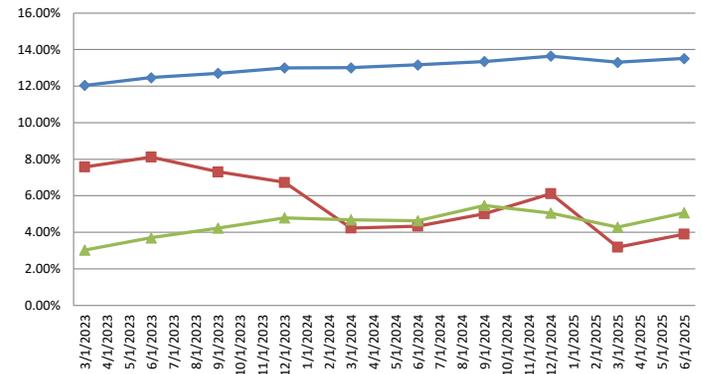
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.92%	10.69%	10.84%	10.57%	10.52%	11.49%	11.55%	11.45%	11.36%	11.73%
Net Worth Growth (Decline) - YTD	6.93%	7.32%	6.76%	3.56%	5.50%	4.37%	4.66%	2.93%	3.18%	7.52%
Total Delinquent LNS/ Net Worth	2.09%	2.35%	3.37%	4.31%	3.44%	5.50%	6.15%	5.14%	4.59%	4.26%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	11.94%	12.35%	12.68%	12.02%	11.91%	12.08%	12.13%	12.18%	12.65%	12.91%
Net Worth Growth (Decline) - YTD	5.30%	5.63%	6.30%	4.32%	1.62%	2.68%	3.14%	2.81%	4.31%	5.59%
Total Delinquent LNS/ Net Worth	2.81%	2.34%	2.51%	3.17%	2.65%	2.61%	2.68%	3.23%	2.72%	3.71%

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



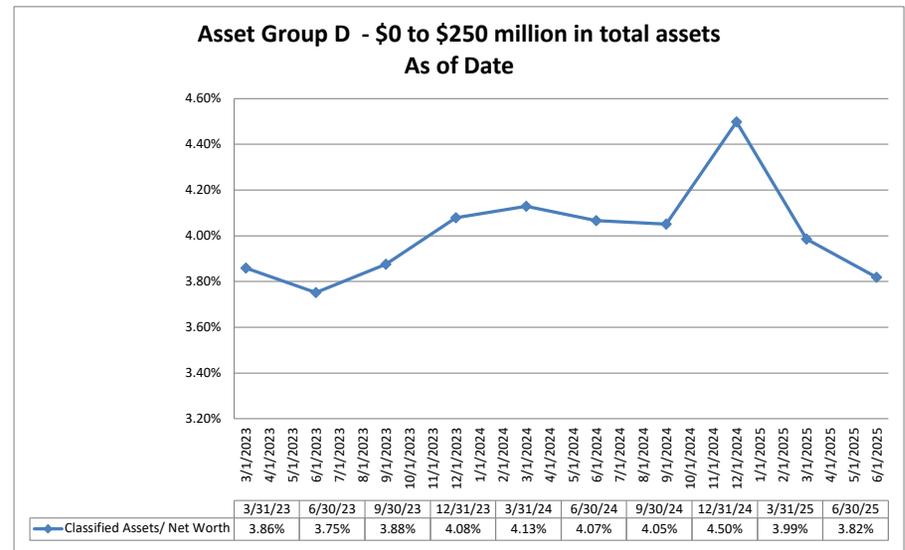
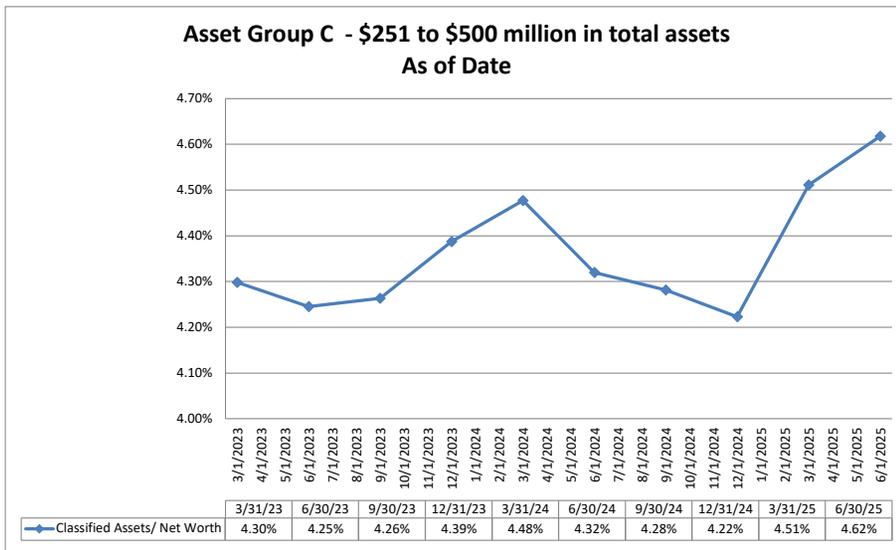
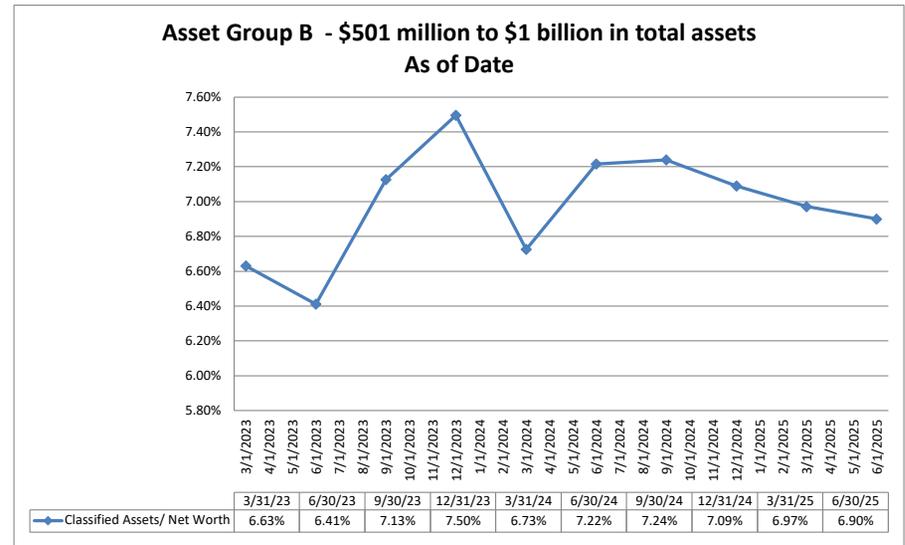
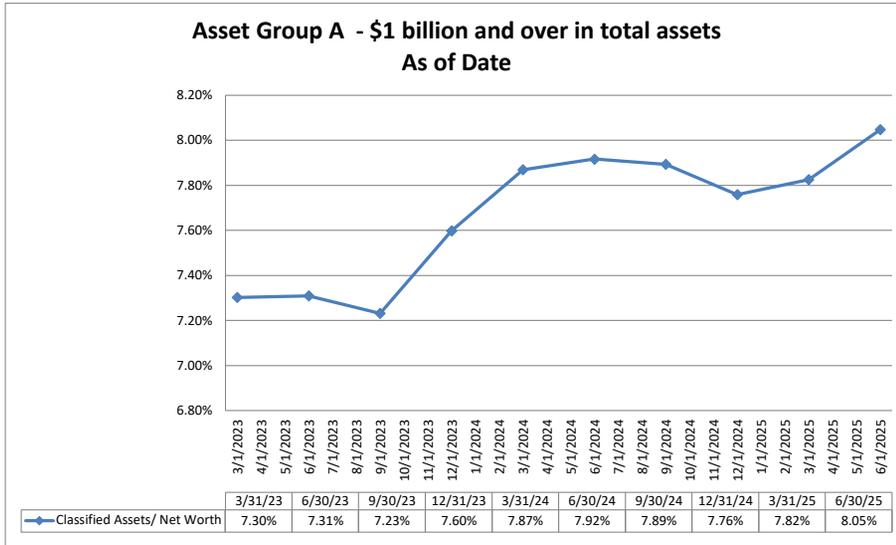
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	12.03%	12.46%	12.70%	13.00%	13.00%	13.16%	13.35%	13.64%	13.30%	13.51%
Net Worth Growth (Decline) - YTD	7.58%	8.12%	7.31%	6.73%	4.23%	4.33%	5.02%	6.11%	3.18%	3.89%
Total Delinquent LNS/ Net Worth	3.02%	3.70%	4.23%	4.79%	4.68%	4.63%	5.47%	5.05%	4.28%	5.07%

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.

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

June 30, 2025

Run Date: August 18, 2025

		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	\$28,931,364	\$3,575,164	12.36%	5.61%	2.25%	6.21%
	Gesa Credit Union	\$6,454,678	\$598,806	9.28%	3.96%	4.09%	7.75%
	Spokane Teachers Credit Union	\$6,337,140	\$626,208	9.88%	2.89%	3.32%	9.46%
	Washington State Employees Credit Union	\$5,120,133	\$488,322	9.54%	4.78%	4.32%	12.58%
	TwinStar Credit Union	\$4,296,072	\$478,053	11.13%	5.22%	4.65%	7.34%
	Numerica Credit Union	\$4,071,099	\$484,336	11.90%	5.17%	3.84%	8.51%
	Sound Credit Union	\$3,203,995	\$351,191	10.96%	4.78%	8.77%	6.35%
	Whatcom Educational Credit Union	\$3,055,279	\$363,630	11.90%	4.16%	5.08%	5.79%
	Columbia Community Credit Union	\$2,485,797	\$311,854	12.55%	9.77%	5.55%	8.05%
	HAPO Community Credit Union	\$2,392,916	\$290,672	12.15%	11.65%	2.52%	7.73%
	Kitsap Credit Union	\$2,345,728	\$203,146	8.66%	2.40%	8.77%	18.67%
	Harborstone Credit Union	\$2,205,693	\$254,585	11.54%	16.54%	5.43%	8.21%
	IQ Credit Union	\$2,083,294	\$224,484	10.78%	9.85%	4.86%	6.71%
	Horizon Credit Union	\$2,016,645	\$244,702	12.13%	4.39%	1.40%	4.85%
	Fibre Federal Credit Union	\$1,733,353	\$230,601	13.30%	10.76%	3.62%	5.58%
	Salal Credit Union	\$1,161,581	\$102,200	8.80%	0.43%	5.98%	8.91%
	Red Canoe Credit Union	\$1,156,021	\$139,444	12.06%	8.08%	3.11%	4.30%
	Seattle Credit Union	\$1,097,535	\$134,799	12.28%	2.30%	4.38%	7.84%
	Average of Asset Group A	\$4,452,685	\$505,678	11.18%	6.26%	4.55%	8.05%
Asset Group B - \$501 million to \$1 billion in total assets							
	Qualstar Credit Union	\$874,192	\$139,358	15.94%	23.13%	6.99%	10.30%
	Solarity Credit Union	\$813,959	\$139,157	17.10%	2.59%	1.70%	1.74%
	Verity Credit Union	\$769,264	\$70,431	9.16%	(3.52%)	9.53%	9.22%
	America's Credit Union, A Federal Credit Union	\$694,658	\$72,499	10.44%	2.03%	2.32%	7.59%
	Tapco Credit Union	\$681,845	\$60,741	8.91%	8.66%	2.65%	4.52%
	O Bee Credit Union	\$637,041	\$53,725	8.43%	4.76%	5.53%	11.34%
	Our Community Credit Union	\$620,253	\$75,367	12.15%	14.98%	1.08%	3.59%
	Average of Asset Group B	\$727,316	\$87,325	11.73%	7.52%	4.26%	6.90%

Source: SNL Financial

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Net Worth

June 30, 2025

Run Date: August 18, 2025

		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	\$404,688	\$45,032	11.13%	4.56%	3.25%	10.42%
	North Coast Credit Union	\$396,178	\$54,725	13.81%	7.52%	2.56%	3.96%
	Cascade Federal Credit Union	\$341,621	\$46,487	13.61%	0.91%	2.44%	2.10%
	NorthWest Plus Credit Union	\$307,902	\$40,601	13.19%	4.29%	2.22%	3.86%
	Peninsula Community Federal Credit Union	\$299,170	\$33,333	11.14%	3.67%	5.39%	7.41%
	People's Community Federal Credit Union	\$273,543	\$39,795	14.55%	6.38%	0.00%	0.79%
	Puget Sound Cooperative Credit Union	\$258,531	\$21,438	8.29%	4.30%	2.78%	0.53%
	Great Northwest Federal Credit Union	\$251,812	\$44,233	17.57%	13.06%	11.02%	7.87%
	Average of Asset Group C	\$316,681	\$40,706	12.91%	5.59%	3.71%	4.62%

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

	Canopy Federal Credit Union	\$238,565	\$20,234	8.48%	1.62%	11.42%	13.66%
	Community 1st Credit Union	\$192,449	\$21,978	11.42%	0.01%	5.62%	3.18%
	MountainCrest Credit Union	\$150,979	\$20,251	13.41%	8.71%	3.94%	4.29%
	Cheney Federal Credit Union	\$141,514	\$13,764	9.73%	5.28%	2.62%	1.68%
	WCLA Credit Union	\$140,639	\$22,306	15.86%	9.39%	4.29%	3.99%
	Alaska Air Group Federal Credit Union	\$123,409	\$18,165	14.72%	12.73%	0.63%	2.38%
	White River Credit Union	\$117,957	\$18,470	15.66%	7.97%	4.31%	3.83%
	Tacoma Longshoremens Credit Union	\$114,676	\$15,202	13.26%	4.26%	0.11%	0.37%
	Strait View Credit Union	\$104,736	\$14,130	13.49%	6.16%	8.19%	3.39%
	Sno Falls Credit Union	\$95,609	\$8,207	8.58%	4.43%	18.37%	2.47%
	Lower Columbia Longshoremens Federal Credit Union	\$92,777	\$11,123	11.99%	6.31%	1.70%	1.11%
	Granco Federal Credit Union	\$92,462	\$10,922	11.81%	10.16%	6.84%	4.27%
	Progressions Credit Union	\$92,335	\$9,111	9.87%	2.04%	0.99%	2.17%
	Primesource Credit Union	\$92,061	\$11,216	12.18%	(1.38%)	10.67%	1.75%
	Waterfront Federal Credit Union	\$90,913	\$12,103	13.31%	3.69%	1.96%	3.42%
	Snocope Credit Union	\$83,870	\$8,305	9.90%	8.80%	6.59%	5.48%
	Spokane Firefighters Credit Union	\$80,526	\$11,877	14.75%	4.48%	0.25%	2.64%
	WestEdge Federal Credit Union	\$80,501	\$12,889	16.01%	9.76%	6.29%	3.13%
	Evergreen Direct Credit Union	\$78,034	\$8,516	10.91%	2.16%	3.50%	3.71%
	Tri-Cities Community Federal Credit Union	\$73,871	\$10,420	14.11%	9.45%	5.56%	0.81%
	Safeway Federal Credit Union	\$70,631	\$15,348	21.73%	1.58%	4.40%	1.20%
	Avista Corp. Credit Union	\$68,961	\$12,833	18.61%	(2.11%)	0.11%	0.13%
	Spokane City Credit Union	\$65,886	\$6,636	10.07%	8.55%	1.46%	5.74%
	Mill Town Credit Union	\$62,471	\$14,020	22.44%	(0.17%)	8.00%	2.23%

Source: SNL Financial

NA = data was not available.

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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	\$61,484	\$8,349	13.58%	0.58%	13.12%	8.96%
	Responders Emergency Services Credit Union	\$58,403	\$9,391	16.08%	3.86%	0.05%	1.83%
	Nordstrom Federal Credit Union	\$57,885	\$5,103	8.82%	(5.01%)	2.78%	1.27%
	Blue Mountain Credit Union	\$55,789	\$7,217	12.94%	5.79%	8.33%	7.40%
	Olympia Credit Union	\$53,841	\$4,296	7.98%	(3.39%)	7.40%	9.45%
	Calcoe Federal Credit Union	\$43,268	\$5,295	12.24%	7.32%	6.67%	5.42%
	Connection Credit Union	\$39,595	\$5,112	12.91%	1.54%	9.45%	4.52%
	Longshoremen's Local 4 Federal Credit Union	\$38,160	\$8,664	22.70%	6.09%	0.57%	0.58%
	IBEW 76 Federal Credit Union	\$28,581	\$3,687	12.90%	2.53%	2.74%	2.28%
	Mt. Rainier Federal Credit Union	\$28,319	\$3,384	11.95%	14.65%	2.13%	1.48%
	Express Credit Union	\$26,403	\$3,394	12.85%	0.24%	4.18%	13.11%
	Mint Valley Federal Credit Union	\$22,939	\$4,392	19.15%	2.07%	5.83%	4.35%
	Community Healthcare Federal Credit Union	\$20,992	\$2,547	12.13%	3.11%	5.81%	1.45%
	Newrizons Federal Credit Union	\$20,098	\$3,666	18.24%	(4.27%)	17.73%	8.29%
	Puget Sound Refinery Federal Credit Union	\$18,037	\$2,609	14.46%	1.23%	8.70%	7.13%
	Spokane Media Federal Credit Union	\$16,717	\$1,603	9.59%	0.25%	2.74%	1.25%
	PUD Federal Credit Union	\$9,866	\$1,448	14.68%	3.66%	0.00%	2.07%
	Longshore Federal Credit Union	\$7,852	\$722	9.20%	0.28%	1.94%	4.99%
	Utility Employees Federal Credit Union	\$3,677	\$596	16.21%	3.07%	0.00%	1.34%
	Average of Asset Group D	\$73,436	\$9,523	13.51%	3.89%	5.07%	3.82%

Source: SNL Financial

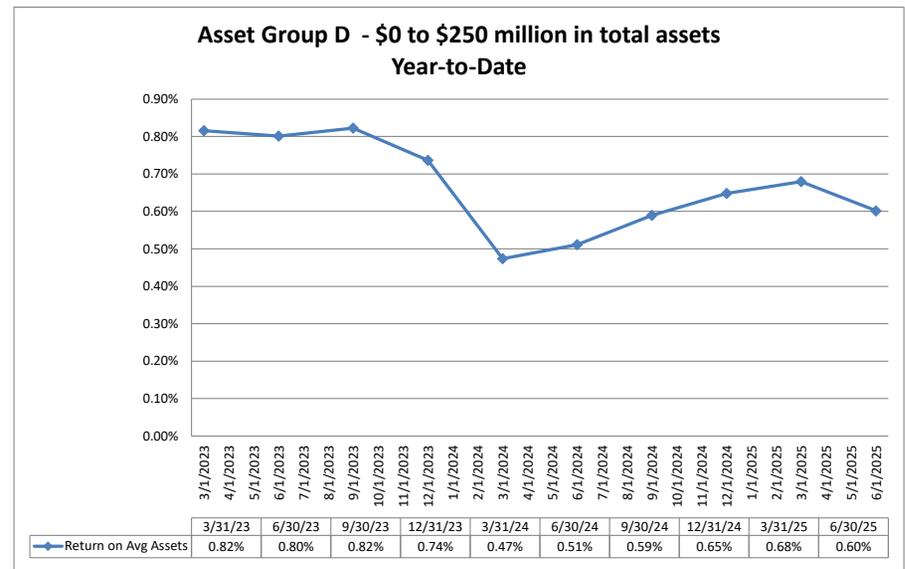
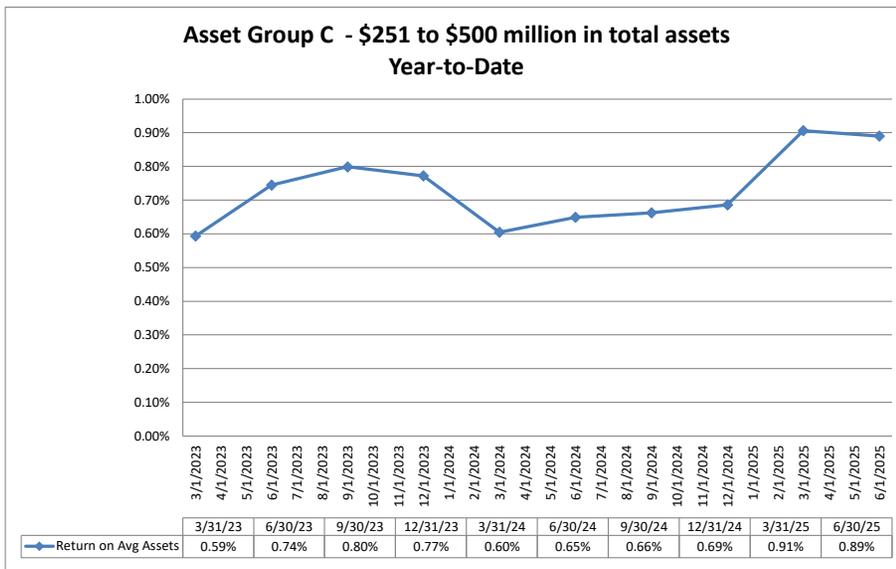
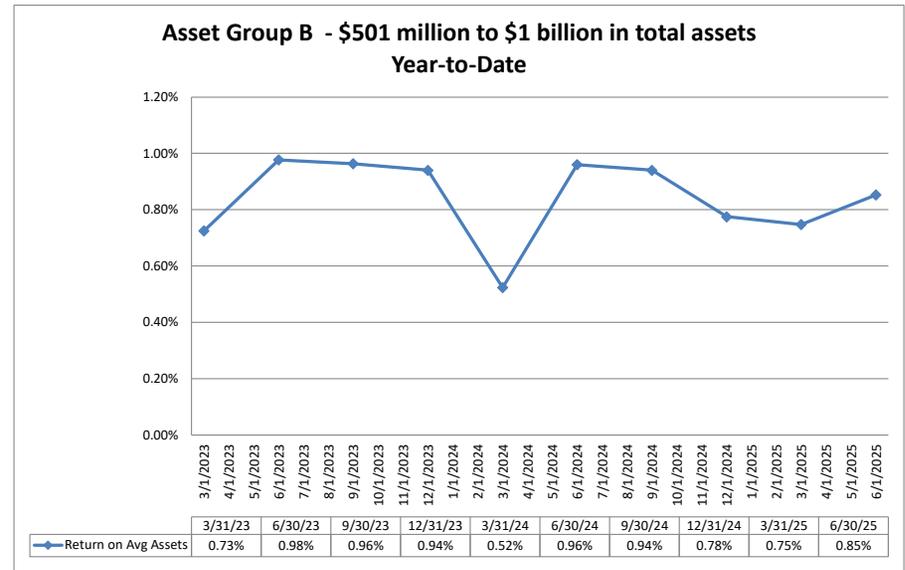
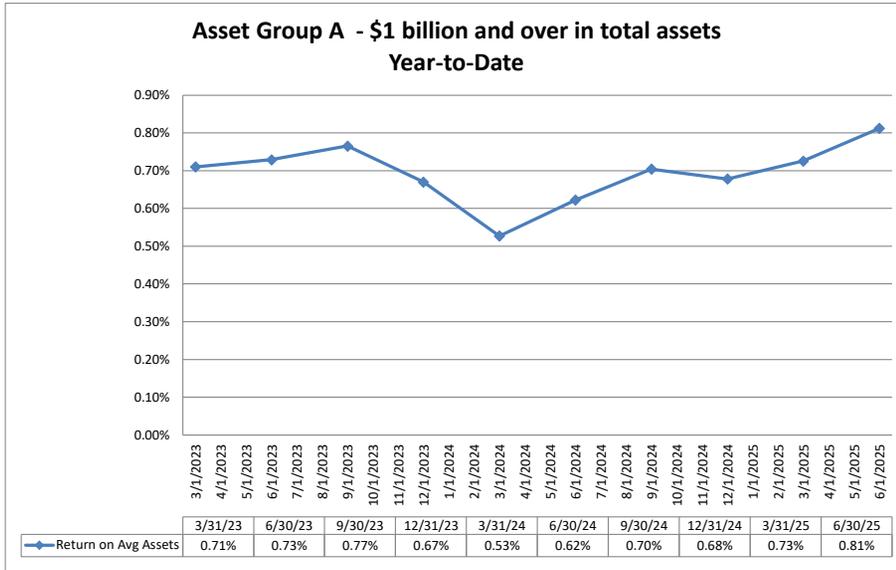
NA = data was not available.

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



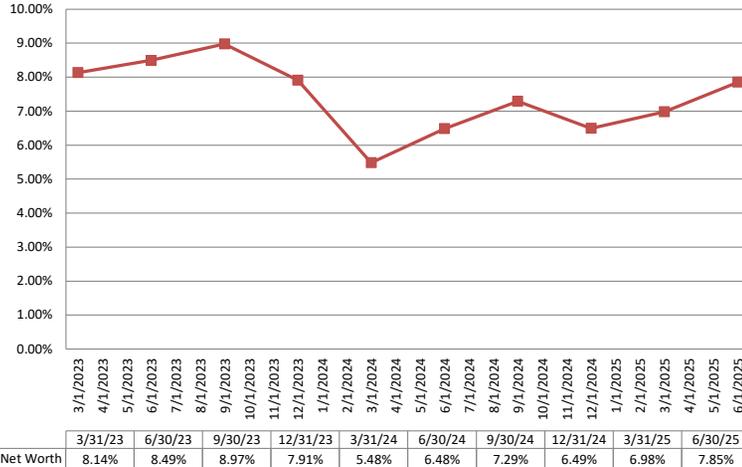
Source: SNL Financial

NA = data was not available.

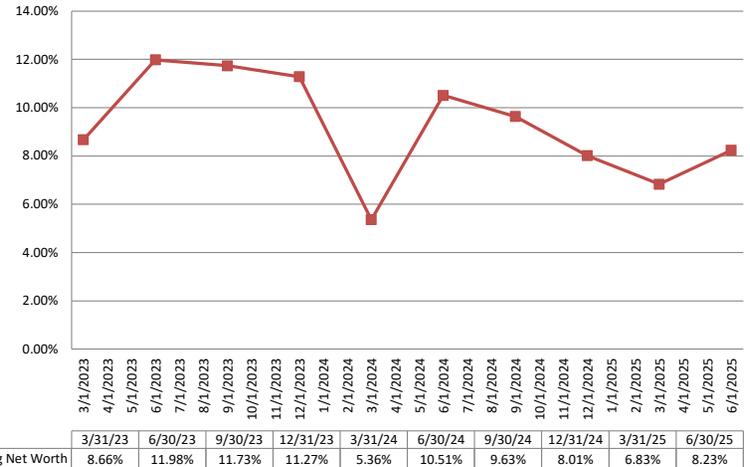
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

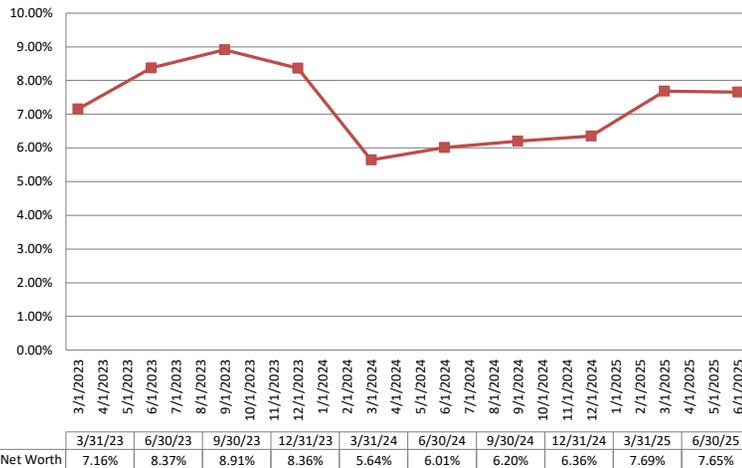
Asset Group A - \$1 billion and over in total assets
Year-to-Date



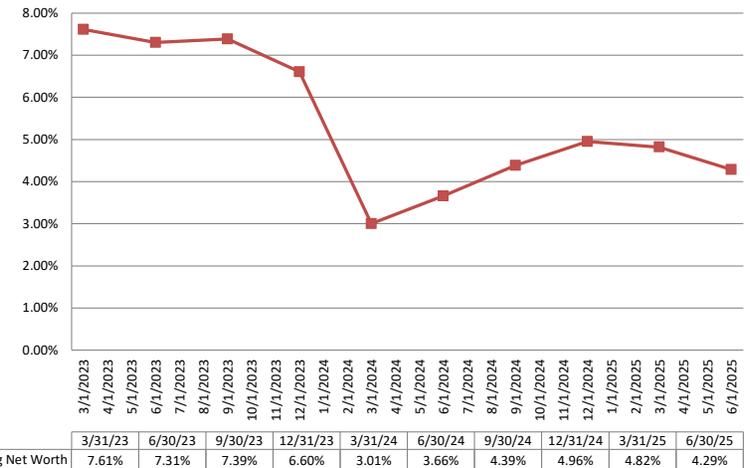
Asset Group B - \$501 million to \$1 billion in total assets
Year-to-Date



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

June 30, 2025

Run Date: August 18, 2025

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	\$9,562,538	\$25,265	1.04%	7.86%	64.42%	\$131	\$58,853	1.21%	9.29%	64.19%	\$127
	Rogue Credit Union	\$3,734,399	\$10,273	1.10%	13.47%	63.92%	\$106	\$18,976	1.03%	12.83%	66.46%	\$105
	Oregon Community Credit Union	\$3,638,997	\$6,151	0.69%	7.01%	55.12%	\$114	\$14,741	0.84%	8.48%	57.38%	\$111
	Rivermark Community Credit Union	\$3,234,365	\$3,904	0.48%	5.06%	79.59%	\$133	(\$1,710)	(0.10%)	(1.12%)	89.81%	\$131
	SELCO Community Credit Union	\$2,838,835	\$7,602	1.07%	10.32%	66.80%	\$135	\$12,154	0.86%	8.40%	70.95%	\$132
	Oregon State Credit Union	\$2,735,925	\$7,794	1.16%	12.56%	58.11%	\$125	\$14,520	1.10%	12.04%	60.30%	\$122
	Unitus Community Credit Union	\$1,713,458	\$1,224	0.28%	2.91%	83.70%	\$122	\$1,791	0.21%	2.14%	86.03%	\$118
	First Community Credit Union	\$1,722,136	\$5,658	1.32%	10.92%	68.26%	\$87	\$10,339	1.21%	10.12%	69.80%	\$88
	Marion and Polk Schools Credit Union	\$1,468,653	\$3,335	0.92%	8.24%	77.50%	\$96	\$6,814	0.95%	8.51%	77.07%	\$100
	Average of Asset Group A	\$3,405,478	\$7,912	0.90%	8.71%	68.60%	\$117	\$15,164	0.81%	7.85%	71.33%	\$115
Asset Group B - \$501 million to \$1 billion in total assets												
	Mid Oregon Federal Credit Union	\$808,104	\$3,343	1.69%	15.37%	63.54%	\$110	\$6,629	1.70%	15.54%	64.40%	\$104
	Consolidated Federal Credit Union	\$689,180	\$1,190	0.69%	5.98%	74.94%	\$145	\$2,748	0.86%	7.18%	75.89%	\$139
	Central Willamette Credit Union	\$603,884	\$1,300	0.86%	10.22%	71.57%	\$95	\$2,061	0.68%	8.25%	75.56%	\$95
	Embold Federal Credit Union	\$599,661	\$926	0.62%	6.86%	79.53%	\$111	\$519	0.17%	1.94%	89.47%	\$133
	Average of Asset Group B	\$675,207	\$1,690	0.97%	9.61%	72.40%	\$115	\$2,989	0.85%	8.23%	76.33%	\$118
Asset Group C - \$251 to \$500 million in total assets												
	Cascade Community Federal Credit Union	\$441,864	\$2,867	2.62%	17.06%	45.83%	\$120	\$5,194	2.40%	15.89%	47.48%	\$118
	Wauna Federal Credit Union	\$415,490	\$502	0.48%	7.54%	81.67%	\$104	\$1,597	0.76%	12.37%	78.68%	\$104
	Pacific Crest Federal Credit Union	\$365,959	\$724	0.80%	8.05%	77.42%	\$105	\$1,498	0.83%	8.42%	76.04%	\$99
	InRoads Federal Credit Union	\$333,202	(\$162)	(0.19%)	(2.81%)	94.04%	\$96	(\$568)	(0.33%)	(4.97%)	100.21%	\$102
	Oregonians Credit Union	\$339,714	\$538	0.63%	4.06%	77.07%	\$93	\$2,467	1.45%	9.43%	66.37%	\$95
	Pacific NW Federal Credit Union	\$312,121	\$569	0.73%	7.84%	75.94%	\$104	\$766	0.50%	5.31%	80.64%	\$109
	Old West Federal Credit Union	\$296,655	\$502	0.68%	7.75%	85.90%	\$83	\$907	0.62%	7.12%	86.79%	\$83
	Average of Asset Group C	\$357,858	\$791	0.82%	7.07%	76.84%	\$101	\$1,694	0.89%	7.65%	76.60%	\$101

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

June 30, 2025

Run Date: August 18, 2025

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 Priority Credit Union	\$248,074	\$475	0.76%	4.72%	77.32%	\$84	\$825	0.66%	4.12%	79.48%	\$84
	NW Preferred Federal Credit Union	\$179,723	\$535	1.19%	8.76%	66.35%	\$102	\$923	1.03%	7.63%	68.93%	\$103
	44 North Credit Union	\$168,757	\$186	0.44%	3.83%	70.85%	\$81	\$437	0.52%	4.53%	75.06%	\$86
	Heritage Grove Federal Credit Union	\$161,684	\$141	0.35%	3.01%	80.77%	\$93	\$350	0.44%	3.75%	79.23%	\$91
	Trailhead Federal Credit Union	\$157,809	(\$222)	(0.56%)	(7.29%)	96.56%	\$112	(\$218)	(0.27%)	(3.63%)	98.01%	\$100
	KaiPerm Northwest Federal Credit Union	\$140,720	\$353	1.02%	9.33%	66.55%	\$114	\$516	0.74%	6.87%	72.91%	\$122
	Pacific Cascade Federal Credit Union	\$134,618	\$89	0.26%	2.43%	89.09%	\$75	\$182	0.27%	2.49%	87.85%	\$71
	Ironworkers USA Federal Credit Union	\$134,281	\$322	0.97%	9.01%	70.51%	\$129	\$924	1.42%	13.14%	69.01%	\$126
	IBEW & United Workers Federal Credit Union	\$111,474	\$340	1.19%	10.75%	74.64%	\$103	\$527	0.92%	8.42%	73.25%	\$103
	Valley Credit Union	\$110,457	\$103	0.36%	3.03%	62.88%	\$103	\$345	0.60%	5.13%	65.94%	\$99
	Point West Credit Union	\$105,197	\$271	1.00%	9.12%	79.67%	\$94	\$327	0.60%	5.54%	83.44%	\$101
	Forrit Credit Union	\$91,865	(\$205)	(0.87%)	(8.52%)	101.19%	\$105	(\$859)	(1.82%)	(17.47%)	103.85%	\$106
	Sunset Science Park Federal Credit Union	\$90,954	\$301	1.32%	9.05%	64.79%	\$102	\$777	1.71%	11.85%	58.79%	\$101
	Castparts Employees Federal Credit Union	\$76,369	\$84	0.44%	2.87%	89.40%	\$108	\$174	0.46%	2.98%	88.92%	\$102
	Teamsters Council #37 Credit Union	\$74,638	\$175	0.94%	6.38%	65.11%	\$98	\$353	0.95%	6.49%	65.87%	\$96
	Benton County Schools Credit Union	\$69,845	\$103	0.60%	5.95%	77.40%	\$68	\$197	0.57%	5.73%	78.13%	\$66
	United Trades Federal Credit Union	\$55,681	\$69	0.49%	3.91%	84.40%	\$147	\$156	0.55%	4.45%	83.03%	\$131
	Cutting Edge Federal Credit Union	\$54,421	(\$17)	(0.12%)	(1.29%)	101.34%	\$88	(\$75)	(0.27%)	(2.86%)	98.11%	\$87
	Umatilla County Federal Credit Union	\$48,979	\$178	1.45%	8.25%	50.14%	\$116	\$290	1.18%	6.77%	55.00%	\$124
	Portland Local No. 8 Federal Credit Union	\$40,641	(\$42)	(0.41%)	(4.42%)	104.73%	\$133	(\$53)	(0.26%)	(2.79%)	101.64%	\$128
	Northwest Adventist Federal Credit Union	\$35,675	\$112	1.24%	9.44%	70.05%	\$74	\$246	1.35%	10.51%	68.28%	\$71
	E W E B Employees Federal Credit Union	\$34,070	\$125	1.46%	11.37%	68.34%	\$76	\$260	1.52%	12.00%	63.68%	\$76
	Gateway Credit Union	\$29,626	\$50	0.68%	3.01%	80.47%	\$126	\$100	0.68%	3.02%	81.90%	\$132
	Emerald Empire Federal Credit Union	\$28,336	\$40	0.57%	2.80%	88.54%	\$78	\$98	0.70%	3.44%	85.79%	\$77
	IBEW/SJ Cascade Federal Credit Union	\$21,512	\$68	1.26%	9.85%	70.26%	\$96	\$128	1.18%	9.37%	71.29%	\$96
	South Coast ILWU Federal Credit Union	\$18,821	\$69	1.48%	8.72%	69.47%	\$93	\$147	1.60%	9.40%	66.26%	\$89
	Machinists-Boilermakers Federal Credit Union	\$3,973	\$4	0.40%	3.77%	93.65%	\$99	\$6	0.29%	2.84%	95.20%	\$101
	Radio Cab Credit Union	\$3,566	\$1	0.11%	0.44%	100.00%	\$44	\$1	0.06%	0.22%	97.22%	\$44
	OPC Federal Credit Union	\$2,773	(\$19)	(2.70%)	(18.31%)	NA	\$32	\$1	0.07%	0.47%	96.30%	\$36
	Average of Asset Group D	\$83,950	\$127	0.53%	3.79%	79.09%	\$96	\$244	0.60%	4.29%	79.74%	\$95

Source: SNL Financial

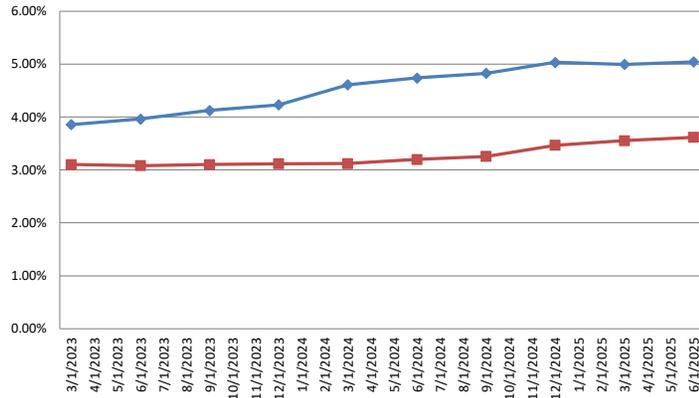
NA = data was not available.

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

Balance Sheet & Net Interest Margin

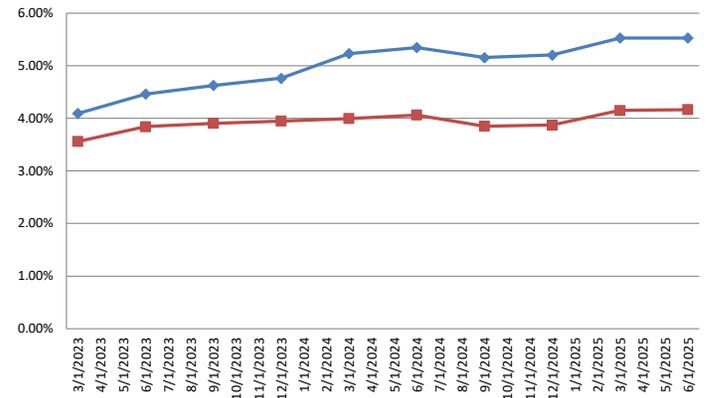
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



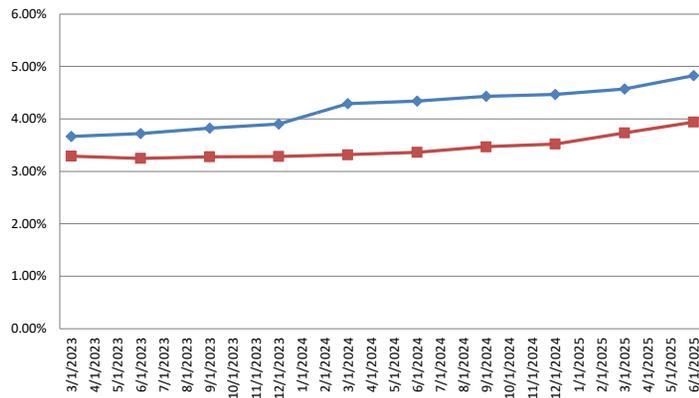
Yield on Avg Assets	3.86%	3.96%	4.12%	4.23%	4.61%	4.74%	4.82%	5.03%	4.99%	5.04%
Net Interest Income/ Avg Assets	3.10%	3.08%	3.10%	3.12%	3.12%	3.20%	3.25%	3.46%	3.55%	3.61%

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



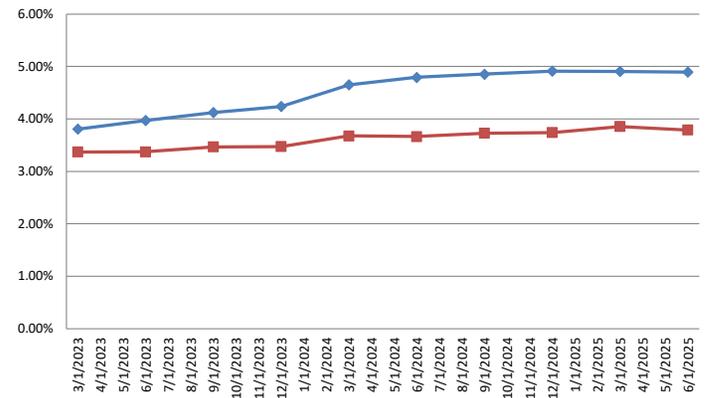
Yield on Avg Assets	4.09%	4.46%	4.62%	4.76%	5.23%	5.34%	5.15%	5.20%	5.53%	5.53%
Net Interest Income/ Avg Assets	3.56%	3.84%	3.90%	3.95%	3.99%	4.06%	3.85%	3.87%	4.15%	4.17%

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



Yield on Avg Assets	3.67%	3.72%	3.82%	3.90%	4.29%	4.34%	4.43%	4.47%	4.57%	4.83%
Net Interest Income/ Avg Assets	3.29%	3.25%	3.28%	3.29%	3.32%	3.36%	3.47%	3.52%	3.73%	3.94%

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



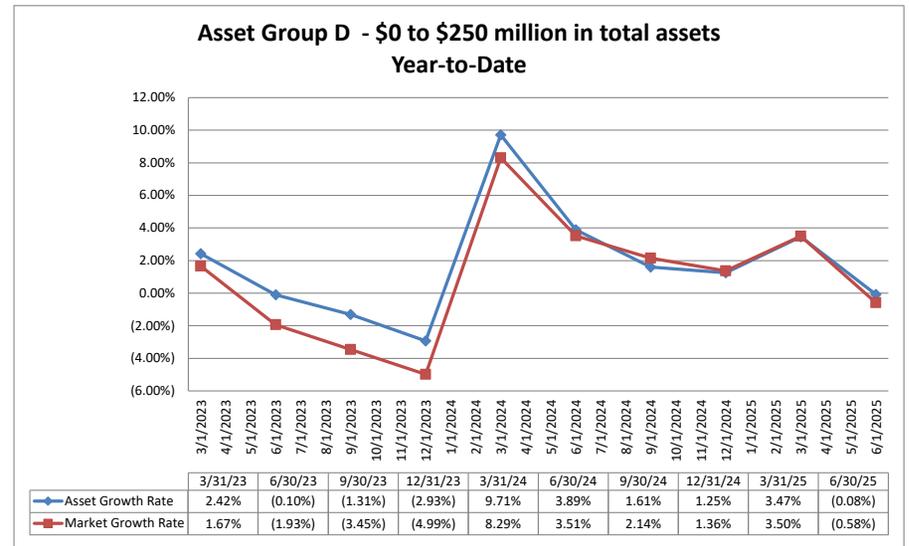
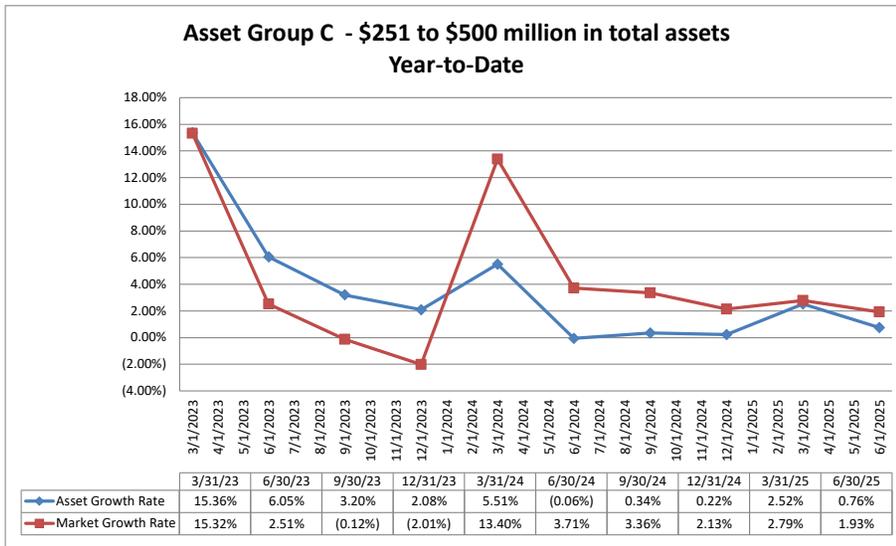
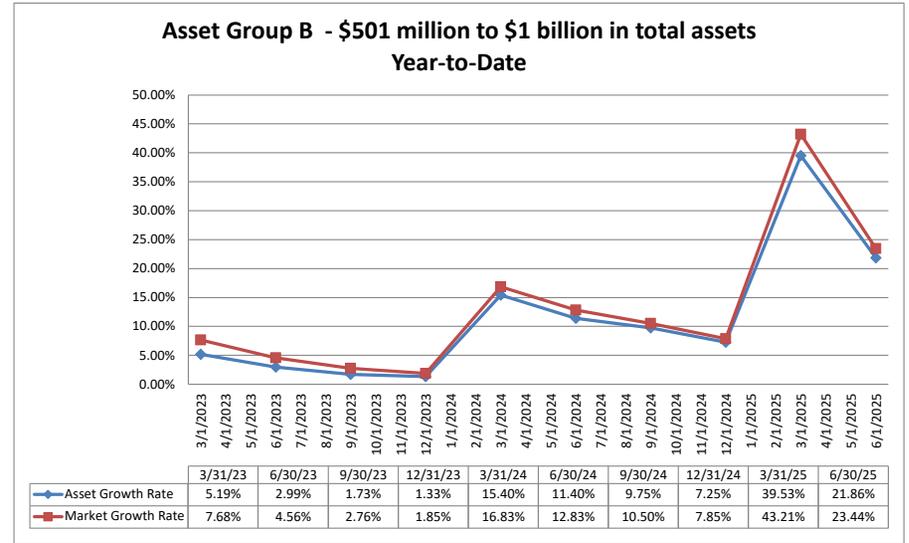
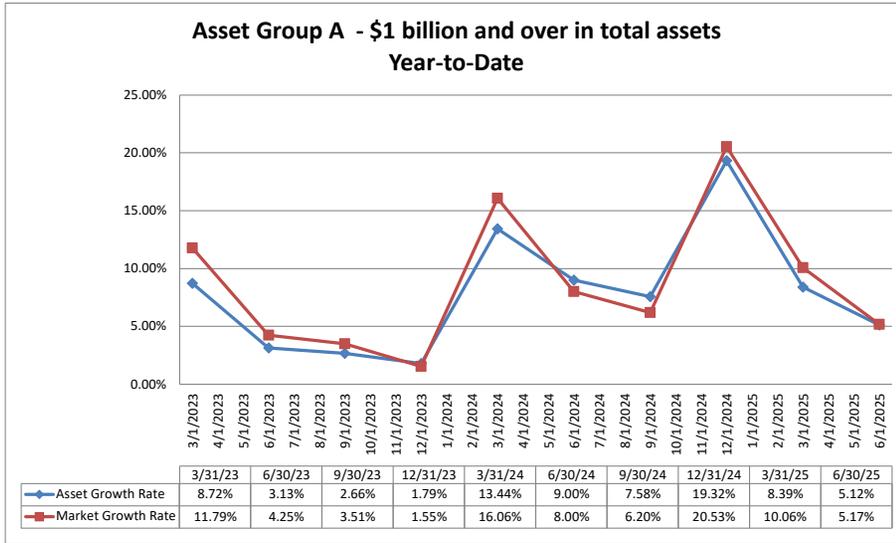
Yield on Avg Assets	3.81%	3.97%	4.12%	4.24%	4.65%	4.79%	4.85%	4.91%	4.90%	4.89%
Net Interest Income/ Avg Assets	3.37%	3.37%	3.46%	3.47%	3.68%	3.66%	3.73%	3.74%	3.86%	3.79%

Source: SNL Financial

NA = data was not available.

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

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



Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2025

Run Date: August 18, 2025

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	\$9,562,538	\$5,955,615	\$8,077,250	73.73%	\$8,036	4.84%	1.35%	3.49%	(3.06%)	(4.67%)
	Rogue Credit Union	\$3,734,399	\$2,151,338	\$3,184,991	67.55%	\$5,781	5.59%	1.72%	3.88%	6.53%	4.75%
	Oregon Community Credit Union	\$3,638,997	\$3,283,530	\$3,004,309	109.29%	\$5,799	6.46%	1.94%	4.52%	14.18%	12.95%
	Rivermark Community Credit Union	\$3,234,365	\$2,137,853	\$2,862,366	74.69%	\$5,482	5.67%	1.46%	4.22%	(5.86%)	(5.40%)
	SELCO Community Credit Union	\$2,838,835	\$1,906,673	\$2,506,001	76.08%	\$6,151	4.64%	1.64%	3.01%	4.86%	3.74%
	Oregon State Credit Union	\$2,735,925	\$1,800,642	\$2,205,667	81.64%	\$8,418	4.95%	1.61%	3.34%	13.00%	13.04%
	Unitus Community Credit Union	\$1,713,458	\$1,371,921	\$1,517,341	90.42%	\$5,527	4.43%	1.42%	3.01%	(1.27%)	1.91%
	First Community Credit Union	\$1,722,136	\$1,164,751	\$1,505,164	77.38%	\$4,858	3.78%	0.45%	3.33%	5.41%	7.51%
	Marion and Polk Schools Credit Union	\$1,468,653	\$1,196,115	\$1,277,513	93.63%	\$4,332	5.03%	1.32%	3.72%	12.28%	12.69%
	Average of Asset Group A	\$3,405,478	\$2,329,826	\$2,904,511	82.71%	\$6,043	5.04%	1.43%	3.61%	5.12%	5.17%
Asset Group B - \$501 million to \$1 billion in total assets											
	Mid Oregon Federal Credit Union	\$808,104	\$706,400	\$715,419	98.74%	\$4,912	6.21%	1.65%	4.55%	12.94%	12.79%
	Consolidated Federal Credit Union	\$689,180	\$468,140	\$575,046	81.41%	\$7,573	5.36%	1.62%	3.74%	70.17%	79.12%
	Central Willamette Credit Union	\$603,884	\$444,456	\$516,987	85.97%	\$4,108	5.31%	1.24%	4.07%	3.65%	2.29%
	Embold Federal Credit Union	\$599,661	\$451,818	\$536,094	84.28%	\$4,613	5.22%	0.92%	4.30%	0.68%	(0.45%)
	Average of Asset Group B	\$675,207	\$517,704	\$585,887	87.60%	\$5,302	5.53%	1.36%	4.17%	21.86%	23.44%
Asset Group C - \$251 to \$500 million in total assets											
	Cascade Community Federal Credit Union	\$441,864	\$261,817	\$369,609	70.84%	\$10,521	4.41%	0.74%	3.67%	9.17%	6.83%
	Wauna Federal Credit Union	\$415,490	\$311,607	\$363,728	85.67%	\$3,645	5.05%	1.18%	3.87%	(6.75%)	1.15%
	Pacific Crest Federal Credit Union	\$365,959	\$251,492	\$326,884	76.94%	\$3,812	5.29%	0.66%	4.64%	7.69%	7.96%
	InRoads Federal Credit Union	\$333,202	\$259,165	\$298,486	86.83%	\$4,063	4.76%	1.21%	3.55%	(14.65%)	(9.02%)
	Oregonians Credit Union	\$339,714	\$209,568	\$283,542	73.91%	\$4,996	4.88%	0.51%	4.37%	(0.90%)	(3.16%)
	Pacific NW Federal Credit Union	\$312,121	\$211,924	\$277,918	76.25%	\$5,381	4.36%	0.93%	3.43%	3.46%	2.67%
	Old West Federal Credit Union	\$296,655	\$194,532	\$258,200	75.34%	\$3,574	5.05%	0.99%	4.06%	7.32%	7.11%
	Average of Asset Group C	\$357,858	\$242,872	\$311,195	77.97%	\$5,142	4.83%	0.89%	3.94%	0.76%	1.93%

Source: SNL Financial

NA = data was not available.

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Balance Sheet & Net Interest Margin

June 30, 2025

Run Date: August 18, 2025

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 Priority Credit Union	\$248,074	\$55,764	\$206,340	27.03%	\$5,513	3.39%	0.40%	2.99%	(1.60%)	(2.57%)
	NW Preferred Federal Credit Union	\$179,723	\$138,719	\$153,163	90.57%	\$5,365	6.41%	1.92%	4.49%	5.60%	5.26%
	44 North Credit Union	\$168,757	\$111,231	\$148,201	75.05%	\$4,441	6.49%	1.44%	5.04%	4.66%	4.50%
	Heritage Grove Federal Credit Union	\$161,684	\$101,814	\$142,289	71.55%	\$5,389	4.84%	0.99%	3.85%	10.71%	2.78%
	Trailhead Federal Credit Union	\$157,809	\$107,378	\$144,444	74.34%	\$4,445	4.98%	1.73%	3.25%	(6.61%)	(7.70%)
	KaiPerm Northwest Federal Credit Union	\$140,720	\$55,847	\$106,105	52.63%	\$10,825	3.84%	1.67%	2.17%	1.82%	1.22%
	Pacific Cascade Federal Credit Union	\$134,618	\$71,401	\$118,497	60.26%	\$3,638	4.80%	0.30%	4.50%	3.90%	4.60%
	Ironworkers USA Federal Credit Union	\$134,281	\$111,330	\$117,591	94.68%	\$5,595	7.60%	2.55%	5.05%	12.93%	12.38%
	IBEW & United Workers Federal Credit Union	\$111,474	\$73,725	\$98,598	74.77%	\$4,287	5.02%	0.35%	4.67%	(6.41%)	(8.02%)
	Valley Credit Union	\$110,457	\$83,317	\$95,952	86.83%	\$5,814	5.93%	1.88%	4.05%	(9.88%)	(8.14%)
	Point West Credit Union	\$105,197	\$74,105	\$90,794	81.62%	\$4,046	5.00%	0.83%	4.18%	(9.39%)	(9.00%)
	Forrit Credit Union	\$91,865	\$65,897	\$81,703	80.65%	\$4,176	4.73%	0.41%	4.32%	(3.91%)	(2.92%)
	Sunset Science Park Federal Credit Union	\$90,954	\$80,428	\$77,315	104.03%	\$6,996	4.77%	1.62%	3.15%	2.99%	1.07%
	Castparts Employees Federal Credit Union	\$76,369	\$48,630	\$63,939	76.06%	\$5,455	4.90%	0.91%	3.99%	2.63%	2.39%
	Teamsters Council #37 Credit Union	\$74,638	\$24,187	\$63,381	38.16%	\$8,781	3.99%	0.86%	3.13%	5.47%	5.22%
	Benton County Schools Credit Union	\$69,845	\$33,440	\$62,623	53.40%	\$7,352	3.42%	1.01%	2.41%	6.24%	6.35%
	United Trades Federal Credit Union	\$55,681	\$36,815	\$48,146	76.47%	\$6,187	4.89%	1.10%	3.79%	(4.86%)	(6.85%)
	Cutting Edge Federal Credit Union	\$54,421	\$19,813	\$48,446	40.90%	\$4,186	4.03%	0.83%	3.19%	(7.32%)	(7.82%)
	Umatilla County Federal Credit Union	\$48,979	\$30,963	\$40,270	76.89%	\$12,245	3.41%	0.64%	2.77%	1.34%	0.27%
	Portland Local No. 8 Federal Credit Union	\$40,641	\$27,258	\$37,011	73.65%	\$5,080	5.12%	1.00%	4.12%	1.94%	8.58%
	Northwest Adventist Federal Credit Union	\$35,675	\$25,862	\$30,448	84.94%	\$5,096	4.99%	0.77%	4.22%	(7.94%)	(9.56%)
	E W E B Employees Federal Credit Union	\$34,070	\$15,857	\$29,527	53.70%	\$6,195	4.69%	0.40%	4.29%	(0.36%)	(1.97%)
	Gateway Credit Union	\$29,626	\$20,179	\$22,750	88.70%	\$5,925	4.42%	1.07%	3.35%	(2.28%)	(3.91%)
	Emerald Empire Federal Credit Union	\$28,336	\$20,767	\$22,343	92.95%	\$4,048	5.53%	0.79%	4.75%	(0.45%)	(1.79%)
	IBEW/SJ Cascade Federal Credit Union	\$21,512	\$14,524	\$18,560	78.25%	\$5,378	4.87%	0.72%	4.16%	(6.18%)	(8.72%)
	South Coast ILWU Federal Credit Union	\$18,821	\$9,560	\$15,581	61.36%	\$4,705	4.77%	0.17%	4.60%	13.16%	13.57%
	Machinists-Boilermakers Federal Credit Union	\$3,973	\$3,088	\$3,591	85.99%	\$2,649	5.50%	0.05%	5.45%	(6.67%)	(4.57%)
	Radio Cab Credit Union	\$3,566	\$802	\$2,635	30.44%	\$3,566	4.89%	2.89%	2.00%	(1.67%)	(2.40%)
	OPC Federal Credit Union	\$2,773	\$2,446	\$2,330	104.98%	\$5,546	4.61%	2.70%	1.92%	(0.14%)	0.95%
	Average of Asset Group D	\$83,950	\$50,522	\$72,158	72.10%	\$5,618	4.89%	1.10%	3.79%	(0.08%)	(0.58%)

Source: SNL Financial

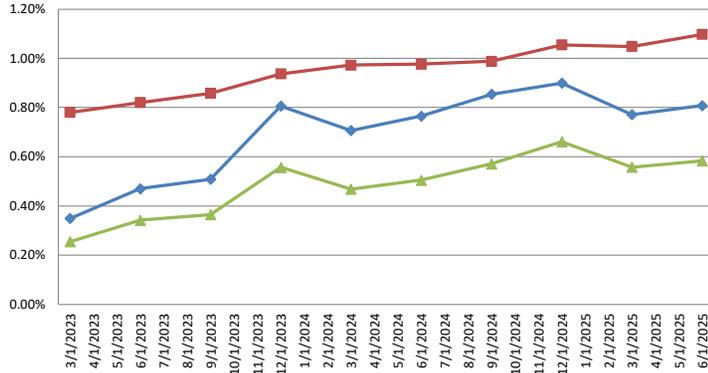
NA = data was not available.

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

Asset Quality

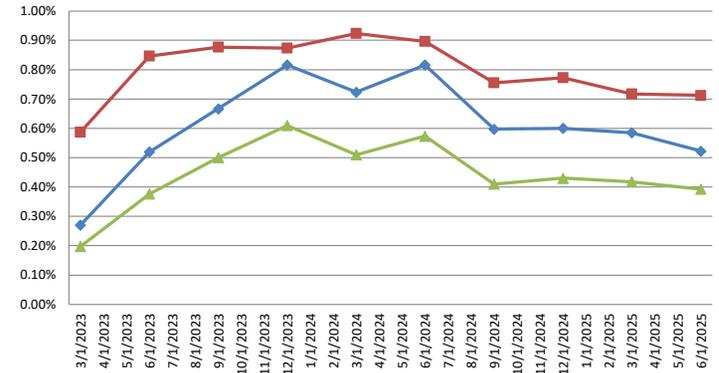
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



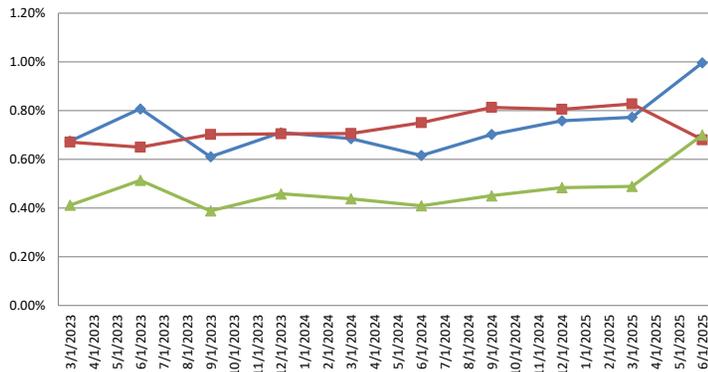
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.35%	0.47%	0.51%	0.81%	0.71%	0.77%	0.85%	0.90%	0.77%	0.81%
Reserves/Loans	0.78%	0.82%	0.86%	0.94%	0.97%	0.98%	0.99%	1.05%	1.05%	1.10%
Delinquent Loans/Total Assets	0.26%	0.34%	0.37%	0.56%	0.47%	0.51%	0.57%	0.66%	0.56%	0.58%

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



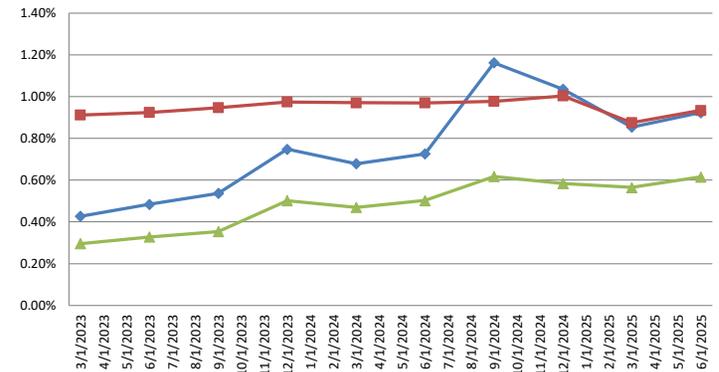
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.27%	0.52%	0.67%	0.82%	0.72%	0.82%	0.60%	0.60%	0.59%	0.52%
Reserves/Loans	0.59%	0.85%	0.88%	0.87%	0.92%	0.90%	0.76%	0.77%	0.72%	0.71%
Delinquent Loans/Total Assets	0.20%	0.38%	0.50%	0.61%	0.51%	0.57%	0.41%	0.43%	0.42%	0.39%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.67%	0.81%	0.61%	0.71%	0.68%	0.62%	0.70%	0.76%	0.77%	1.00%
Reserves/Loans	0.67%	0.65%	0.70%	0.70%	0.71%	0.75%	0.81%	0.81%	0.83%	0.68%
Delinquent Loans/Total Assets	0.41%	0.51%	0.39%	0.46%	0.44%	0.41%	0.45%	0.48%	0.49%	0.70%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.43%	0.48%	0.54%	0.75%	0.68%	0.73%	1.16%	1.04%	0.85%	0.92%
Reserves/Loans	0.91%	0.92%	0.95%	0.97%	0.97%	0.97%	0.98%	1.00%	0.88%	0.93%
Delinquent Loans/Total Assets	0.30%	0.33%	0.35%	0.50%	0.47%	0.50%	0.62%	0.58%	0.56%	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

June 30, 2025

Run Date: August 18, 2025

		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 A - \$1 billion and over in total assets								
	OnPoint Community Credit Union	\$9,562,538	\$44,585	0.75%	0.96%	127.58%	3.39%	0.47%
	Rogue Credit Union	\$3,734,399	\$16,942	0.79%	1.57%	199.07%	5.53%	0.45%
	Oregon Community Credit Union	\$3,638,997	\$54,140	1.65%	1.64%	99.75%	17.88%	1.49%
	Rivermark Community Credit Union	\$3,234,365	\$42,864	2.01%	1.74%	86.91%	12.62%	1.33%
	SELCO Community Credit Union	\$2,838,835	\$11,978	0.63%	0.99%	157.71%	4.09%	0.42%
	Oregon State Credit Union	\$2,735,925	\$8,644	0.48%	1.09%	226.32%	3.44%	0.32%
	Unitus Community Credit Union	\$1,713,458	\$5,370	0.39%	1.20%	306.72%	3.25%	0.31%
	First Community Credit Union	\$1,722,136	\$671	0.06%	0.13%	225.34%	0.43%	0.04%
	Marion and Polk Schools Credit Union	\$1,468,653	\$6,133	0.51%	0.56%	109.26%	3.78%	0.42%
	Average of Asset Group A	\$3,405,478	\$21,259	0.81%	1.10%	170.96%	6.05%	0.58%
Asset Group B - \$501 million to \$1 billion in total assets								
	Mid Oregon Federal Credit Union	\$808,104	\$1,353	0.19%	0.74%	384.77%	2.04%	0.17%
	Consolidated Federal Credit Union	\$689,180	\$852	0.18%	0.28%	153.76%	1.29%	0.12%
	Central Willamette Credit Union	\$603,884	\$4,874	1.10%	1.03%	94.28%	9.48%	0.81%
	Embold Federal Credit Union	\$599,661	\$2,822	0.62%	0.80%	128.56%	5.68%	0.47%
	Average of Asset Group B	\$675,207	\$2,475	0.52%	0.71%	190.34%	4.62%	0.39%
Asset Group C - \$251 to \$500 million in total assets								
	Cascade Community Federal Credit Union	\$441,864	\$197	0.08%	0.09%	125.38%	0.28%	0.04%
	Wauna Federal Credit Union	\$415,490	\$3,021	0.97%	0.93%	95.96%	11.24%	0.73%
	Pacific Crest Federal Credit Union	\$365,959	\$1,705	0.68%	0.80%	118.06%	4.94%	0.47%
	InRoads Federal Credit Union	\$333,202	\$5,122	1.98%	0.62%	31.28%	21.29%	1.54%
	Oregonians Credit Union	\$339,714	\$2,203	1.05%	0.49%	46.44%	4.06%	0.65%
	Pacific NW Federal Credit Union	\$312,121	\$1,142	0.54%	0.64%	117.95%	3.73%	0.37%
	Old West Federal Credit Union	\$296,655	\$3,243	1.67%	1.19%	71.11%	11.77%	1.09%
	Average of Asset Group C	\$357,858	\$2,376	1.00%	0.68%	86.60%	8.19%	0.70%

Source: SNL Financial

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Asset Quality

June 30, 2025

Run Date: August 18, 2025

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 Priority Credit Union	\$248,074	\$420	0.75%	1.77%	234.76%	1.01%	0.17%
	NW Preferred Federal Credit Union	\$179,723	\$1,034	0.75%	1.27%	170.60%	5.68%	0.58%
	44 North Credit Union	\$168,757	\$2,230	2.00%	2.39%	119.19%	10.40%	1.32%
	Heritage Grove Federal Credit Union	\$161,684	\$1,186	1.16%	0.90%	77.49%	6.30%	0.73%
	Trailhead Federal Credit Union	\$157,809	\$1,770	1.65%	0.37%	22.71%	14.03%	1.12%
	KaiPerm Northwest Federal Credit Union	\$140,720	\$118	0.21%	1.77%	835.59%	0.82%	0.08%
	Pacific Cascade Federal Credit Union	\$134,618	\$513	0.72%	0.69%	95.52%	3.37%	0.38%
	Ironworkers USA Federal Credit Union	\$134,281	\$3,144	2.82%	0.76%	26.97%	20.54%	2.34%
	IBEW & United Workers Federal Credit Union	\$111,474	\$451	0.61%	0.12%	19.51%	3.50%	0.40%
	Valley Credit Union	\$110,457	\$3,593	4.31%	1.52%	35.26%	24.02%	3.25%
	Point West Credit Union	\$105,197	\$584	0.79%	0.43%	54.45%	4.73%	0.56%
	Forrit Credit Union	\$91,865	\$666	1.01%	1.33%	131.53%	6.41%	0.72%
	Sunset Science Park Federal Credit Union	\$90,954	\$119	0.15%	0.19%	126.05%	0.87%	0.13%
	Castparts Employees Federal Credit Union	\$76,369	\$326	0.67%	0.79%	118.10%	2.69%	0.43%
	Teamsters Council #37 Credit Union	\$74,638	\$141	0.58%	0.97%	165.96%	1.25%	0.19%
	Benton County Schools Credit Union	\$69,845	\$32	0.10%	0.14%	150.00%	0.46%	0.05%
	United Trades Federal Credit Union	\$55,681	\$412	1.12%	0.48%	43.20%	5.65%	0.74%
	Cutting Edge Federal Credit Union	\$54,421	\$129	0.65%	0.58%	88.37%	2.38%	0.24%
	Umatilla County Federal Credit Union	\$48,979	\$91	0.29%	0.55%	187.91%	1.03%	0.19%
	Portland Local No. 8 Federal Credit Union	\$40,641	\$355	1.30%	0.24%	18.31%	9.23%	0.87%
	Northwest Adventist Federal Credit Union	\$35,675	\$99	0.38%	0.32%	83.84%	2.03%	0.28%
	E W E B Employees Federal Credit Union	\$34,070	\$0	0.00%	0.13%	NA	0.00%	0.00%
	Gateway Credit Union	\$29,626	\$37	0.18%	0.19%	105.41%	0.55%	0.12%
	Emerald Empire Federal Credit Union	\$28,336	\$26	0.13%	2.12%	NM	0.42%	0.09%
	IBEW/SJ Cascade Federal Credit Union	\$21,512	\$173	1.19%	1.28%	107.51%	5.81%	0.80%
	South Coast ILWU Federal Credit Union	\$18,821	\$0	0.00%	0.49%	NA	0.00%	0.00%
	Machinists-Boilermakers Federal Credit Union	\$3,973	\$23	0.74%	1.42%	191.30%	4.89%	0.58%
	Radio Cab Credit Union	\$3,566	\$9	1.12%	3.12%	277.78%	0.95%	0.25%
	OPC Federal Credit Union	\$2,773	\$34	1.39%	0.74%	52.94%	8.04%	1.23%
	Average of Asset Group D	\$83,950	\$611	0.92%	0.93%	136.16%	5.07%	0.62%

Source: SNL Financial

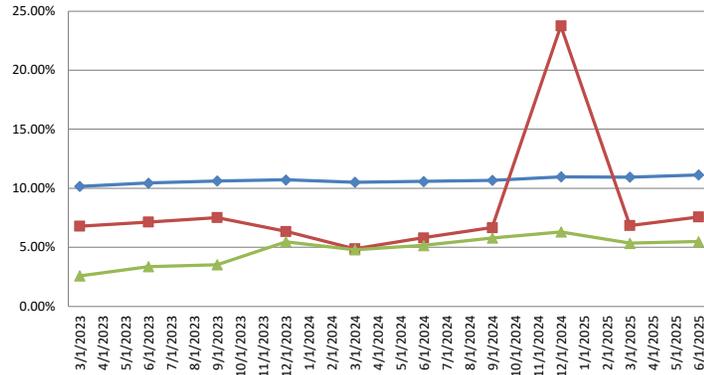
NA = data was not available.

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

Net Worth

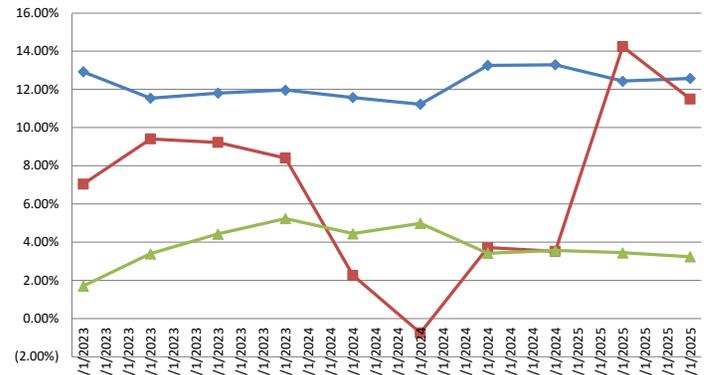
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



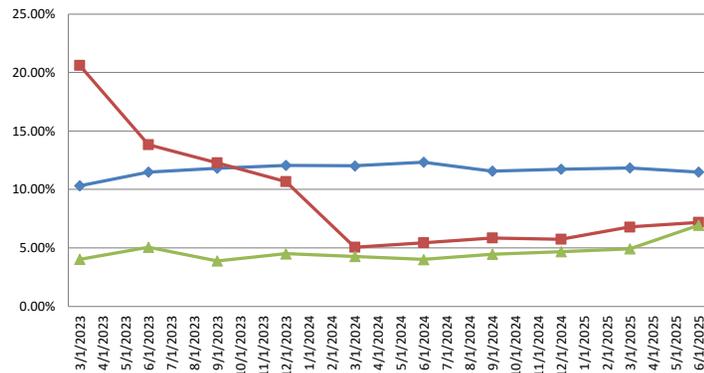
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.16%	10.44%	10.61%	10.72%	10.51%	10.58%	10.68%	10.97%	10.94%	11.12%
Net Worth Growth (Decline) YTD	6.80%	7.14%	7.52%	6.34%	4.87%	5.80%	6.66%	23.76%	6.84%	7.57%
Total Delinquent Lns/ Net Worth	2.58%	3.37%	3.53%	5.47%	4.79%	5.16%	5.80%	6.32%	5.35%	5.48%

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



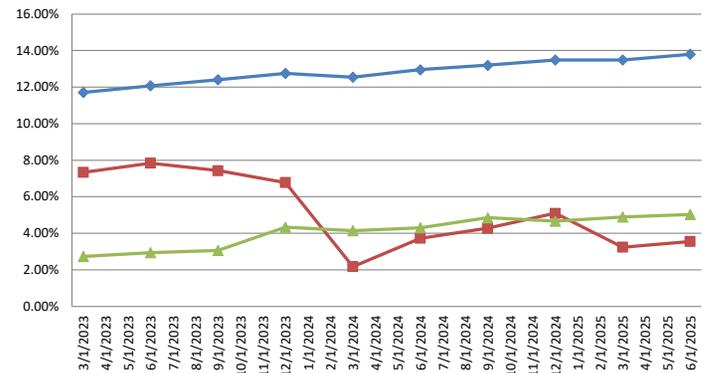
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	12.92%	11.54%	11.80%	11.96%	11.57%	11.23%	13.26%	13.29%	12.43%	12.57%
Net Worth Growth (Decline) YTD	7.05%	9.41%	9.23%	8.41%	2.27%	(0.74%)	3.72%	3.53%	14.24%	11.50%
Total Delinquent Lns/ Net Worth	1.71%	3.40%	4.43%	5.25%	4.45%	4.99%	3.43%	3.57%	3.45%	3.24%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.33%	11.48%	11.82%	12.05%	12.01%	12.33%	11.57%	11.74%	11.84%	11.49%
Net Worth Growth (Decline) YTD	20.61%	13.82%	12.27%	10.68%	5.05%	5.44%	5.84%	5.74%	6.79%	7.19%
Total Delinquent Lns/ Net Worth	4.04%	5.06%	3.89%	4.50%	4.26%	4.01%	4.46%	4.68%	4.93%	6.95%

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



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	11.71%	12.07%	12.40%	12.75%	12.54%	12.95%	13.19%	13.48%	13.48%	13.80%
Net Worth Growth (Decline) YTD	7.33%	7.84%	7.43%	6.77%	2.18%	3.73%	4.28%	5.09%	3.24%	3.55%
Total Delinquent Lns/ Net Worth	2.73%	2.95%	3.06%	4.34%	4.15%	4.30%	4.85%	4.67%	4.90%	5.03%

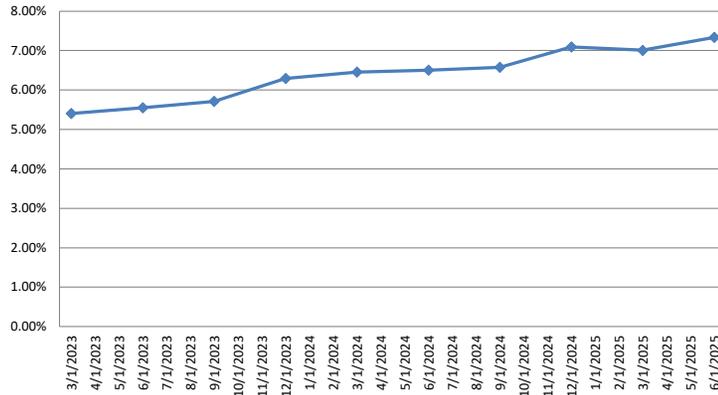
Source: SNL Financial

NA = data was not available.

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

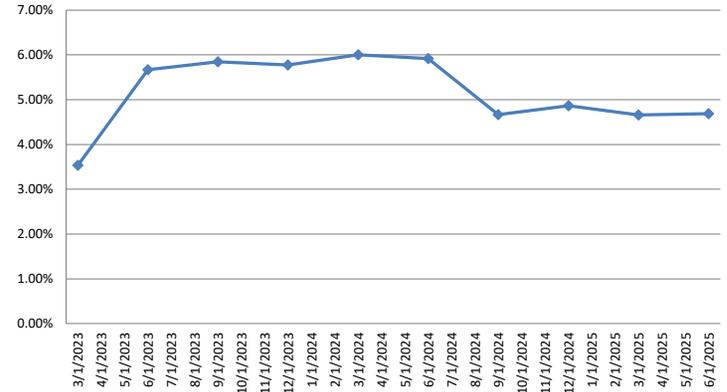
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



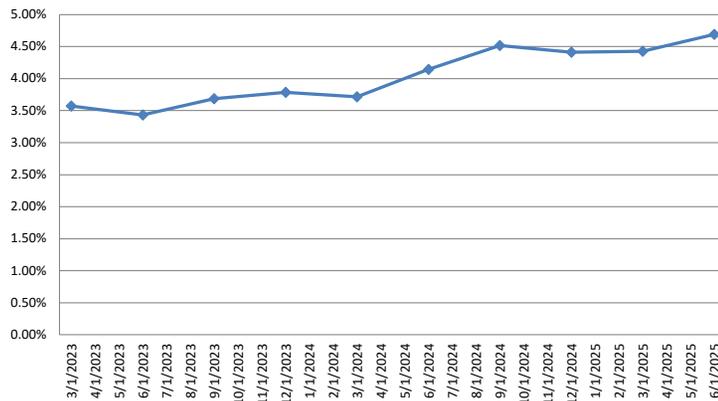
Classified Assets/ Net Worth	5.41%	5.55%	5.71%	6.30%	6.46%	6.50%	6.58%	7.10%	7.01%	7.34%
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Asset Group B - \$501 million to \$1 billion in total assets
As of Date



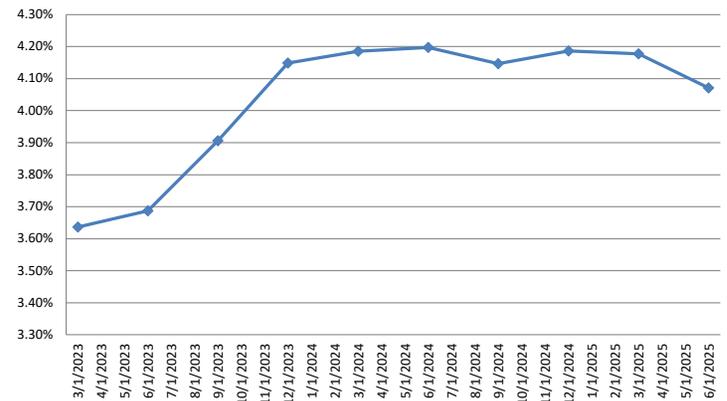
Classified Assets/ Net Worth	3.54%	5.67%	5.85%	5.77%	6.00%	5.92%	4.67%	4.87%	4.66%	4.69%
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Asset Group C - \$251 to \$500 million in Total Assets
As of Date



Classified Assets/ Net Worth	3.57%	3.43%	3.69%	3.78%	3.72%	4.14%	4.52%	4.41%	4.43%	4.69%
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Asset Group D - \$0 to \$250 million in total assets
As of Date



Classified Assets/ Net Worth	3.64%	3.69%	3.91%	4.15%	4.19%	4.20%	4.15%	4.19%	4.18%	4.07%
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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

June 30, 2025

Run Date: August 18, 2025

		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	\$9,562,538	\$1,308,973	13.69%	9.42%	3.41%	4.35%
	Rogue Credit Union	\$3,734,399	\$370,813	9.93%	10.79%	4.57%	9.10%
	Oregon Community Credit Union	\$3,638,997	\$362,196	9.95%	8.49%	14.95%	14.91%
	Rivermark Community Credit Union	\$3,234,365	\$339,987	10.51%	0.46%	12.61%	10.96%
	SELCO Community Credit Union	\$2,838,835	\$333,334	11.74%	7.57%	3.59%	5.67%
	Oregon State Credit Union	\$2,735,925	\$298,030	10.89%	10.24%	2.90%	6.56%
	Unitus Community Credit Union	\$1,713,458	\$172,175	10.05%	2.10%	3.12%	9.57%
	First Community Credit Union	\$1,722,136	\$215,201	12.50%	10.09%	0.31%	0.70%
	Marion and Polk Schools Credit Union	\$1,468,653	\$159,454	10.86%	8.93%	3.85%	4.20%
	Average of Asset Group A	\$3,405,478	\$395,574	11.12%	7.57%	5.48%	7.34%
Asset Group B - \$501 million to \$1 billion in total assets							
	Mid Oregon Federal Credit Union	\$808,104	\$89,698	11.10%	13.18%	1.51%	5.80%
	Consolidated Federal Credit Union	\$689,180	\$107,352	15.58%	26.00%	0.79%	1.22%
	Central Willamette Credit Union	\$603,884	\$84,338	13.97%	5.01%	5.78%	5.45%
	Embold Federal Credit Union	\$599,661	\$57,798	9.64%	1.82%	4.88%	6.28%
	Average of Asset Group B	\$675,207	\$84,797	12.57%	11.50%	3.24%	4.69%
Asset Group C - \$251 to \$500 million in total assets							
	Cascade Community Federal Credit Union	\$441,864	\$71,703	16.23%	15.62%	0.27%	0.34%
	Wauna Federal Credit Union	\$415,490	\$33,577	8.08%	9.98%	9.00%	8.63%
	Pacific Crest Federal Credit Union	\$365,959	\$36,437	9.96%	8.58%	4.68%	5.52%
	InRoads Federal Credit Union	\$333,202	\$28,535	8.56%	(3.90%)	17.95%	5.61%
	Oregonians Credit Union	\$339,714	\$53,277	15.68%	9.71%	4.13%	1.92%
	Pacific NW Federal Credit Union	\$312,121	\$29,407	9.42%	5.34%	3.88%	4.58%
	Old West Federal Credit Union	\$296,655	\$37,094	12.50%	5.01%	8.74%	6.22%
	Average of Asset Group C	\$357,858	\$41,433	11.49%	7.19%	6.95%	4.69%

Source: SNL Financial

NA = data was not available.

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

Net Worth

June 30, 2025

Run Date: August 18, 2025

		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 Priority Credit Union	\$248,074	\$40,191	16.20%	2.79%	1.05%	2.45%
	NW Preferred Federal Credit Union	\$179,723	\$24,726	13.76%	7.37%	4.18%	7.13%
	44 North Credit Union	\$168,757	\$19,641	11.64%	4.55%	11.35%	13.53%
	Heritage Grove Federal Credit Union	\$161,684	\$18,840	11.65%	3.77%	6.30%	4.88%
	Trailhead Federal Credit Union	\$157,809	\$15,998	10.14%	(2.69%)	11.06%	2.51%
	KaiPerm Northwest Federal Credit Union	\$140,720	\$15,506	11.02%	6.87%	0.76%	6.36%
	Pacific Cascade Federal Credit Union	\$134,618	\$14,716	10.93%	2.52%	3.49%	3.33%
	Ironworkers USA Federal Credit Union	\$134,281	\$15,706	11.70%	12.50%	20.02%	5.40%
	IBEW & United Workers Federal Credit Union	\$111,474	\$12,872	11.55%	8.54%	3.50%	0.68%
	Valley Credit Union	\$110,457	\$14,492	13.12%	4.88%	24.79%	8.74%
	Point West Credit Union	\$105,197	\$12,631	12.01%	5.32%	4.62%	2.52%
	Forrit Credit Union	\$91,865	\$9,562	10.41%	(16.49%)	6.97%	9.16%
	Sunset Science Park Federal Credit Union	\$90,954	\$13,456	14.79%	12.26%	0.88%	1.11%
	Castparts Employees Federal Credit Union	\$76,369	\$11,755	15.39%	3.00%	2.77%	3.28%
	Teamsters Council #37 Credit Union	\$74,638	\$11,075	14.84%	6.57%	1.27%	2.11%
	Benton County Schools Credit Union	\$69,845	\$6,977	9.99%	5.81%	0.46%	0.69%
	United Trades Federal Credit Union	\$55,681	\$7,312	13.13%	4.39%	5.63%	2.43%
	Cutting Edge Federal Credit Union	\$54,421	\$5,514	10.13%	(2.68%)	2.34%	2.07%
	Umatilla County Federal Credit Union	\$48,979	\$8,746	17.86%	6.37%	1.04%	1.96%
	Portland Local No. 8 Federal Credit Union	\$40,641	\$3,788	9.32%	(2.71%)	9.37%	1.72%
	Northwest Adventist Federal Credit Union	\$35,675	\$4,800	13.45%	10.80%	2.06%	1.73%
	E W E B Employees Federal Credit Union	\$34,070	\$4,484	13.16%	12.31%	0.00%	0.47%
	Gateway Credit Union	\$29,626	\$6,670	22.51%	3.08%	0.55%	0.58%
	Emerald Empire Federal Credit Union	\$28,336	\$5,761	20.33%	3.46%	0.45%	7.64%
	IBEW/SJ Cascade Federal Credit Union	\$21,512	\$2,805	13.04%	9.09%	6.17%	6.63%
	South Coast ILWU Federal Credit Union	\$18,821	\$3,200	17.00%	10.25%	0.00%	1.47%
	Machinists-Boilermakers Federal Credit Union	\$3,973	\$426	10.72%	2.86%	5.40%	10.33%
	Radio Cab Credit Union	\$3,566	\$919	25.77%	0.22%	0.98%	2.72%
	OPC Federal Credit Union	\$2,773	\$405	14.61%	(21.98%)	8.40%	4.44%
	Average of Asset Group D	\$83,950	\$10,792	13.80%	3.55%	5.03%	4.07%

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.

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.