



National Credit Union Administration

Financial Performance Report - Key Ratios ⁷

Quarterly, Ending Jun 2021

Charter	Name	Street	City	State	ZipCode	Region
65722	FREEDOM NORTHWEST	PO BOX 68	KAMIAH	ID	83536	3

Line Item	Jun-2020	Sep-2020	Dec-2020	Mar-2021	Jun-2021	Peer Avg.
CAPITAL ADEQUACY RATIOS						
Net Worth / Total Assets ⁵	7.43	7.72	7.50	7.41	7.31	10.19
Net Worth / PCA Opt. Total Assets (if applies)	7.43	7.72	7.50	7.41	7.31	10.25
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	7.61	7.89	7.66	7.55	7.46	10.55
RBNW Requirement ⁶	5.46	5.54	5.48	5.67	5.74	5.70
GAAP Equity / Total Assets	7.48	7.77	7.54	7.43	7.32	10.02
Loss Coverage	10.67	9.83	12.76	9.46	12.97	7.79
ASSET QUALITY RATIOS						
Delinquent Loans / Total Loans	0.47	0.16	0.38	0.57	0.40	0.47
Delinquent Loans / Net Worth	4.84	1.63	3.97	6.07	4.50	2.71
Rolling 12 Month Net Charge Offs / Average Loans ²	0.22	0.22	0.15	0.12	0.05	0.25
Delinquent Loans + Net Charge-Offs / Average Loans	0.77	0.40	0.60	0.78	0.53	0.72
Other Non-Performing Assets / Total Assets	0.09	0.04	0.00	0.00	0.00	0.03
MANAGEMENT RATIOS						
Net Worth Growth ¹	27.43	29.51	29.45	30.44	33.90	7.64
Share Growth ¹	95.36	70.53	69.20	41.16	40.57	16.41
Loan Growth ¹	40.56	39.17	38.95	40.07	51.01	5.56
Asset Growth ¹	67.04	50.55	50.42	35.99	40.03	15.04
Investment Growth ¹	432.51	234.28	232.67	23.45	-3.02	34.99
Membership Growth ¹	18.34	18.46	17.25	13.31	16.10	2.07
EARNINGS RATIOS						
Net Income / Average Assets (ROAA) ¹	2.05	2.16	2.05	2.19	2.31	0.68
Net Income - Extraordinary Gains(Losses) / Average Assets ¹	2.05	2.16	2.05	2.19	2.31	0.65
Operating Expenses / Average Assets ¹	2.45	2.50	2.48	2.07	2.07	3.22
PLLL or Credit Loss Expense / Average Assets ¹	0.24	0.17	0.12	0.04	0.09	0.06
ASSET / LIABILITY MANAGEMENT RATIOS						
Est. NEV Tool Post Shock Ratio ⁴	N/A	N/A	N/A	N/A	N/A	8.58
Est. NEV Tool Post Shock Sensitivity ⁴	N/A	N/A	N/A	N/A	N/A	-26.06
Total Loans / Total Assets	76.21	79.36	78.15	78.88	81.72	55.16
Cash + Short-Term Investments / Assets ³	11.22	8.87	10.40	10.22	7.98	21.76

1 Exam date ratios are annualized.

2 Exam Date Ratio is based on Net Charge Offs over the last 12 months.

3 This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.

4 Applicable for credit unions under \$100 million.

5 For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.

6 Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702.103).

7 The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.