

As a not-for-profit member-owned credit union, we understand that it makes good business sense and long-term community sustainability to help improve the financial health of our members and communities. And we believe that doing this while limiting our environmental impact will help ensure the long-term sustainability of all.

We are in the process of revamping the way we report our sustainability so this year we are providing only our data tables. Come back April 2016 to see our revised Sustainability Report.

BECU AT A Glance	2013	2014	% Change
Members	800,736	886,677	10.7%
Assets	\$11.9 Billion	\$13.1 Billion	10.1%
Member Equity	\$1.15 Billion	\$1.3 Billion	13.0%
Return to Membership Total	\$129.6 Million	\$148.9 Million	14.9%
Return per Member	\$153	\$171	11.8%
Number of Retail Locations	39	39	0.0%
Philanthropic Donations	\$3.0 Million	\$3.3 Million	9.7%
Greenhouse Gas Emissions	5,829 Metric Tons	5,855 Metric Tons	0.4%
Employees	1,224	1,248	2.0%
Loans/Asset Buliding	2013	2014	% Change
Number of Home Loans Originated	6,893	4,542	-34.1%
Value of Home Loans Originated	\$1.5 Billion	\$1.0 Billion	-33.3%
Number of Home Loans in Portfolio	37,209	37,728	1.4%
Value of Home Loan Portfolio	\$6.5 Billion	\$6.6 Billion	1.5%
Number of FHA Loans Originated	76	41	-46.1%
Value of FHA Loans Originated	\$16.7 Million	\$9.2 Million	-44.9%
Number of FHA Loans in Portfolio	347	343	-1.2%
Value FHA Loan Portfolio	\$67.7 Million	\$66.1 Million	-2.4%
Member Advantage Accounts	394,757	446,424	13.1%
Additional Amount paid (Savings)	\$5.2 Million	\$4.7 Million	-9.6%
Additional Amount paid (Checking)	\$7.2 Million	\$6.3 Million	-12.5%
Early Saver Accounts	84,239	86,551	2.7%
Additional Amount paid	\$1.2 Million	\$1.5 Million	25.0%
VISA reprice	19,235	30,981	61.1%

Community Involvement/Education	2013	2014	% Change
School Grants	\$100,000	\$100,000	0.0%
People Helping People Awards	\$100,000	\$100,000	0.0%
Scholarships Awarded	50	75	50.0%
Total Scholarships Awarded to Date	715	790	10.5%
Total \$ of Scholarships Awarded this year	\$125,000	\$225,000	80.0%
Total \$ of Scholarships Awarded to date	\$1.55 Million	\$1.78 Million	14.8%
Financial Education Seminars Presented	400	375	-6.3%
Total Participants	7,000	8,700	24.3%
Employee Volunteer Hours	9,541	11,268	18.1%
Volunteer Hours per employee	7.9	9	13.9%
Employee Philanthropic Donations	\$149,679	\$201,243	34.4%
BECU Gift Match	\$149,679	\$212,326	41.9%

Workforce Data	2013	2014	% Change
Total Employees	1,224	1,248	2.0%
Full Time	1,171	1,213	3.6%
Part Time	53	35	-34.0%
# of employees that work remote	65	73	12.3%
Employee Turnover	14.75%	16.74%	13.5%

NPS	2013	2014
12/31 Target	71%	71%
12/31 Actual	69.41%	71.04%
Credit Union Average	59.79%	59.01%
Financial Institution Average	29%	29%

BECU collects data on several relationship attributes to better understand which aspects of the member experience have the most impact on Net Promoter Scores. Members are asked to rate how important several statements are to their relationship with the credit union. These ratings are paired with likelihood to recommend scores, in order to determine underlying drivers of loyalty. This chart outlines the key drivers of credit union likelihood to recommend scores for overall Relationship surveys.

Carbon Emissions	2013	2014	% Change	2007 Benchmark	%Change
Company Fleet	24 Metric Tons	24 Metric Tons	0.0%	198	-87.9%
Business Travel	389 Metric Tons	340 Metric Tons	-12.6%	605	-43.8%
Employee Commute	3,096 Metric Tons	3,157 Metric Tons	2.0%	2,225	41.9%
Energy	1,905 Metric Tons	1,905 Metric Tons	0.0%	1,933	-1.4%
Paper	169 Metric Tons	180 Metric Tons	6.5%	361	-50.1%
Waste	243 Metric Tons	247 Metric Tons	1.6%	280	-11.8%
Freight	2 Metric Tons	2 Metric Tons	0.0%	0	200.0%
Total	5,829 Metric Tons	5,855 Metric Tons	0.4%	5,604	4.5%
Metric Tons per Employee	4.76	4.69	-1.5%	5.78	-18.9%
Metric Tons Per Member	0.007	0.007	-4.3%	0.011	-37.7%