

Consolidated Report of Condition of Oregon State-Chartered Credit Unions

As of September 30, 2007

Questions?

Contact
Credit Unions
(503) 378-4140

Finance & Corporate Securities - Credit Unions

09/25/08 10:00 AM

	30 Sep 2006	30 Sep 2007	% CHANGE	% ASSETS
CASH:				
Cash On Hand	\$ 65,621,002	\$ 66,058,050	0.67	0.70
Cash On Deposit	235,498,150	449,309,682	90.79	4.74
Cash Equivalents	71,740,573	48,958,125	-31.76	0.52
INVESTMENTS:				
Trading Securities	\$ 0	\$ 0	0.00	0.00
Available-for-Sale Securities	379,682,964	445,841,147	17.42	4.70
Held-to-Maturity Securities	64,712,950	56,584,377	-12.56	0.60
Dep in Banks, S&Ls, Savings Banks	33,926,500	26,851,500	-20.85	0.28
Loans to & Investments in CUs	2,371,418	2,274,316	-4.09	0.02
Membership Capital at Corp CUs	33,627,600	38,121,591	13.36	0.40
Paid-In Capital At Corporate CUs	7,996,681	7,895,989	-1.26	0.08
All Other Investments In Corporate CUs	261,155,682	323,140,566	23.73	3.41
All Other Investments	43,262,558	42,852,717	-0.95	0.45
TOTAL INVESTMENTS	\$ 826,736,353	\$ 943,562,203	14.13	9.95
Loans Held For Sale	17,806,327	15,981,593	-10.25	0.17
LOANS & LEASES:				
Unsecured Credit Card Loans	\$ 244,878,915	\$ 255,773,438	4.45	2.70
All Other Unsecured Loans	117,304,546	116,632,783	-0.57	1.23
New Vehicle Loans	2,390,789,778	2,311,412,748	-3.32	24.36
Used Vehicle Loans	1,158,763,400	1,177,704,728	1.63	12.41
Total 1st Mortgage Real Estate	1,634,507,376	1,718,970,948	5.17	18.12
Total Other Real Estate	1,545,453,048	1,839,791,919	19.05	19.39
Leases Receivable	0	0	0.00	0.00
Total All Other Loans	210,093,229	206,052,651	-1.92	2.17
TOTAL LOANS & LEASES	\$ 7,301,790,292	\$ 7,626,339,215	4.44	80.39
LESS: Allowance For Loan Losses	34,864,162	32,072,055	-8.01	0.34
OTHER ASSETS:				
Foreclosed & Repossessed Assets	\$ 4,300,472	\$ 4,911,670	14.21	0.05
Land and Building	110,281,777	110,211,674	-0.06	1.16
Other Fixed Assets	46,981,769	51,570,637	9.77	0.54
NCUA Share Insurance Capital Deposit	63,580,360	67,168,211	5.64	0.71
Other Assets	127,139,441	135,145,310	6.30	1.42
TOTAL ASSETS	\$ 8,836,612,354	\$ 9,487,144,315	7.36	100.00
LIABILITIES:				
Total Borrowings	\$ 359,428,210	\$ 403,031,115	12.13	4.25
Accrued Dividends & Int Payable	1,124,229	1,990,773	77.08	0.02
Accounts Payable & Other Liabilities	85,143,871	109,424,046	28.52	1.15
SHARES & DEPOSITS:				
Share Drafts	\$ 1,034,204,234	\$ 913,383,342	-11.68	9.63
Regular Shares	1,310,961,470	1,418,112,796	8.17	14.95
Money Market Shares	1,992,934,910	2,091,190,029	4.93	22.04
Share Certificates	2,597,493,296	2,992,724,323	15.22	31.55
IRA/KEOGH	553,588,421	593,568,245	7.22	6.26
All Other Shares	57,875,760	61,872,538	6.91	0.65
TOTAL SHARES	\$ 7,547,058,091	\$ 8,070,851,273	6.94	85.07
Non-Member Deposits	897,000	0	-100.00	0.00
TOTAL SHARES & DEPOSITS	\$ 7,547,955,091	\$ 8,070,851,273	6.93	85.07
EQUITY:				
Undivided Earnings	\$ 475,431,032	\$ 543,005,247	14.21	5.72
Regular Reserves	351,882,814	355,205,052	0.94	3.74
Appropriation for Non-Conforming Investments	0	0	0.00	0.00
Other Reserves	0	0	0.00	0.00
Miscellaneous Equity	16,747	0	-100.00	0.00
Unrealized Gain AFS Securities	-6,271,203	-737,694	-88.24	-0.01
Unrealized Gain Hedge	0	0	0.00	0.00
Other Comprehensive Income	0	-7,515,269	0.00	-0.08
Net Income	21,901,743	11,889,772	-45.71	0.13
TOTAL EQUITY	\$ 842,961,133	\$ 901,847,108	6.99	9.51
TOTAL LIABILITIES, SHARES, & EQUITY	\$ 8,836,612,354	\$ 9,487,144,315	7.36	100.00

Total Loans, Shares & Deposits and Assets of State-Chartered Credit Unions

As of September 30, 2007, with Comparative Figures as of September 30, 2006

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Credit Unions Ranked by Total Assets

		Total Loans	% Of Change	Total Sh & Dep	% Of Change	Total Assets	% Of Change
ONPOINT COMMUNITY CREDIT UNION	PORTLAND	2,134,623,172	7.68	2,236,379,220	12.81	2,496,450,868	10.35
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	1,142,178,304	-0.31	1,313,565,908	7.10	1,753,313,384	10.56
OREGON COMMUNITY CREDIT UNION	EUGENE	694,284,355	4.40	721,724,404	12.20	825,264,411	9.64
SELCO COMMUNITY CREDIT UNION	EUGENE	656,690,563	12.24	649,879,471	7.46	765,248,522	9.77
UNITUS COMMUNITY CREDIT UNION	PORTLAND	569,995,279	3.79	576,916,454	0.56	677,460,993	4.19
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	543,824,052	7.64	516,451,269	7.87	588,233,968	7.39
ADVANTIS CREDIT UNION	MILWAUKIE	406,107,554	4.68	383,238,255	-0.88	457,004,305	0.46
RIVERMARK COMMUNITY CREDIT UNION	BEAVERTON	344,598,017	4.22	312,289,423	1.14	369,645,365	2.78
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	224,892,587	2.35	246,866,501	4.72	282,127,721	9.54
SOFCU COMMUNITY CREDIT UNION	GRANTS PASS	214,262,439	-0.14	244,810,474	2.01	274,613,580	2.43
FIRST COMMUNITY CREDIT UNION	COQUILLE	233,314,815	5.16	240,853,179	0.99	273,270,051	2.72
NW PRIORITY CREDIT UNION	PORTLAND	78,798,782	2.27	161,648,012	2.83	190,064,834	3.46
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	134,585,437	-19.39	166,797,651	-5.53	187,704,386	-8.81
POINT WEST CREDIT UNION	PORTLAND	86,406,514	-10.82	93,709,286	-1.39	103,715,926	-5.46
SCHOOLS PLUS COMMUNITY CREDIT UNION	HERMISTON	37,047,087	20.64	39,924,682	5.15	46,933,482	6.62
USAGENCIES CREDIT UNION	PORTLAND	27,004,985	6.34	40,259,432	-0.58	46,466,567	0.46
VALLEY HEALTH & POSTAL EMPLOYEES CREDIT UNION	SALEM	32,005,056	6.91	35,164,467	-1.38	40,940,060	-0.35
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	21,498,872	-8.63	23,184,765	8.13	29,831,309	8.10
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	18,472,200	8.40	23,103,595	2.58	27,555,034	4.25
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	12,253,901	-8.22	21,611,908	-5.53	25,395,928	-4.41
RED CANOE CREDIT UNION	ALBANY	12,206,557	7.20	20,513,775	20.46	23,328,806	18.74
RADIO CAB CREDIT UNION	PORTLAND	1,288,687	2.37	1,959,142	0.27	2,574,815	1.84
TOTAL STATE CHARTERED CREDIT UNIONS		<u>\$7,626,339,215</u>	4.44	<u>\$8,070,851,273</u>	6.93	<u>\$9,487,144,315</u>	7.36

DISCLAIMER: The financial information appearing in this publication was obtained from reports submitted by depository institutions. While this information is presumed to be correct, inaccuracies may exist. The Oregon Division of Finance and Corporate Securities assumes no responsibility for the accuracy of the reported data.