

Consolidated Report of Condition of Oregon State-Chartered Credit Unions

As of September 30, 2008

Questions?

Contact
Credit Unions
(503) 378-4140

Finance & Corporate Securities - Credit Unions

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	30 Sep 2007	30 Sep 2008	% CHANGE	% ASSETS
CASH:				
Cash On Hand	\$ 66,058,050	\$ 63,976,336	-3.15	0.62
Cash On Deposit	449,309,682	326,318,662	-27.37	3.18
Cash Equivalents	48,958,125	77,798,467	58.91	0.76
INVESTMENTS:				
Trading Securities	\$ 0	\$ 0	0.00	0.00
Available-for-Sale Securities	445,841,147	814,631,636	82.72	7.94
Held-to-Maturity Securities	56,584,377	67,040,991	18.48	0.65
Dep in Banks, S&Ls, Savings Banks	26,851,500	96,159,997	258.12	0.94
Loans to & Investments in CUs	2,274,316	2,876,520	26.48	0.03
Membership Capital at Corp CUs	38,121,591	31,290,875	-17.92	0.31
Paid-In Capital At Corporate CUs	7,895,989	4,334,939	-45.10	0.04
All Other Investments In Corporate CUs	323,140,566	254,698,392	-21.18	2.48
All Other Investments	42,852,717	39,660,218	-7.45	0.39
TOTAL INVESTMENTS	\$ 943,562,203	\$ 1,310,693,568	38.91	12.78
Loans Held For Sale	15,981,593	10,146,435	-36.51	0.10
LOANS & LEASES:				
Unsecured Credit Card Loans	\$ 255,773,438	\$ 279,949,172	9.45	2.73
All Other Unsecured Loans	116,632,783	120,301,612	3.15	1.17
New Vehicle Loans	2,311,412,748	2,157,565,678	-6.66	21.03
Used Vehicle Loans	1,177,704,728	1,232,501,335	4.65	12.02
Total 1st Mortgage Real Estate	1,718,970,948	2,067,437,425	20.27	20.15
Total Other Real Estate	1,839,791,919	2,034,888,968	10.60	19.84
Leases Receivable	0	0	0.00	0.00
Total All Other Loans	206,052,651	212,007,379	2.89	2.07
TOTAL LOANS & LEASES	\$ 7,626,339,215	\$ 8,104,651,569	6.27	79.01
LESS: Allowance For Loan Losses	32,072,055	39,970,310	24.63	0.39
OTHER ASSETS:				
Foreclosed & Repossessed Assets	\$ 4,911,670	\$ 11,011,291	124.19	0.11
Land and Building	110,211,674	108,258,848	-1.77	1.06
Other Fixed Assets	51,570,637	53,617,005	3.97	0.52
NCUA Share Insurance Capital Deposit	67,168,211	74,212,714	10.49	0.72
Other Assets	135,145,310	156,993,100	16.17	1.53
TOTAL ASSETS	\$ 9,487,144,315	\$ 10,257,707,685	8.12	100.00
LIABILITIES:				
Total Borrowings	\$ 403,031,115	\$ 562,251,123	39.51	5.48
Accrued Dividends & Int Payable	1,990,773	1,226,580	-38.39	0.01
Accounts Payable & Other Liabilities	109,424,046	107,000,949	-2.21	1.04
SHARES & DEPOSITS:				
Share Drafts	\$ 913,383,342	\$ 792,200,175	-13.27	7.72
Regular Shares	1,418,112,796	1,719,286,332	21.24	16.76
Money Market Shares	2,091,190,029	2,422,455,926	15.84	23.62
Share Certificates	2,992,724,323	2,977,699,632	-0.50	29.03
IRA/KEOGH	593,568,245	654,570,649	10.28	6.38
All Other Shares	61,872,538	73,106,980	18.16	0.71
TOTAL SHARES	\$ 8,070,851,273	\$ 8,639,319,694	7.04	84.22
Non-Member Deposits	0	0	0.00	0.00
TOTAL SHARES & DEPOSITS	\$ 8,070,851,273	\$ 8,639,319,694	7.04	84.22
EQUITY:				
Undivided Earnings	\$ 543,005,247	\$ 598,575,355	10.23	5.84
Regular Reserves	355,205,052	356,345,586	0.32	3.47
Appropriation for Non-Conforming Investments	0	0	0.00	0.00
Other Reserves	0	0	0.00	0.00
Miscellaneous Equity	0	0	0.00	0.00
Unrealized Gain AFS Securities	-737,694	-12,162,598	1548.73	-0.12
Unrealized Gain Hedge	0	0	0.00	0.00
Other Comprehensive Income	-7,515,269	-8,739,941	16.30	-0.09
Net Income	11,889,772	13,890,937	16.83	0.14
TOTAL EQUITY	\$ 901,847,108	\$ 947,909,339	5.11	9.24
TOTAL LIABILITIES, SHARES, & EQUITY	\$ 9,487,144,315	\$ 10,257,707,685	8.12	100.00

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

As of September 30, 2008, with Comparative Figures as of September 30, 2007

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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	2,268,664,720	6.28	2,221,206,727	-0.68	2,601,742,561	4.22
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	1,190,196,708	4.20	1,514,305,932	15.28	1,931,085,847	10.14
OREGON COMMUNITY CREDIT UNION	EUGENE	706,907,001	1.82	772,362,304	7.02	846,542,785	2.58
SELCO COMMUNITY CREDIT UNION	EUGENE	689,630,470	5.02	718,134,868	10.50	824,429,415	7.73
UNITUS COMMUNITY CREDIT UNION	PORTLAND	609,307,512	6.90	586,145,613	1.60	742,532,499	9.61
ADVANTIS CREDIT UNION	MILWAUKIE	492,177,223	21.19	499,868,437	30.43	646,761,612	41.52
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	577,615,482	6.21	527,614,955	2.16	617,765,560	5.02
RIVERMARK COMMUNITY CREDIT UNION	BEAVERTON	383,602,032	11.32	357,466,121	14.47	412,677,120	11.64
FIRST COMMUNITY CREDIT UNION	COQUILLE	293,538,218	25.81	305,074,085	26.66	347,120,552	27.02
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	246,441,264	9.58	271,307,974	9.90	294,850,735	4.51
SOFCU COMMUNITY CREDIT UNION	GRANTS PASS	224,913,644	4.97	245,361,810	0.23	280,922,841	2.30
NW PRIORITY CREDIT UNION	PORTLAND	81,149,001	2.98	175,554,615	8.60	204,392,395	7.54
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	125,839,506	-6.50	170,139,041	2.00	190,368,698	1.42
POINT WEST CREDIT UNION	PORTLAND	88,223,666	2.10	95,494,720	1.91	105,398,994	1.62
USAGENCIES CREDIT UNION	PORTLAND	27,912,096	3.36	44,724,879	11.09	51,263,174	10.32
VALLEY HEALTH & POSTAL EMPLOYEES CREDIT UNION	SALEM	33,187,110	3.69	40,335,443	14.71	46,618,220	13.87
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	18,844,592	2.02	23,789,362	2.97	28,707,837	4.18
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	14,359,125	17.18	23,854,739	10.38	27,664,563	8.93
RED CANOE CREDIT UNION	ALBANY	10,911,374	-10.61	24,260,231	18.26	27,300,768	17.03
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	19,996,394	-6.99	20,105,218	-13.28	26,708,686	-10.47
RADIO CAB CREDIT UNION	PORTLAND	1,234,431	-4.21	2,212,620	12.94	2,852,823	10.80
TOTAL STATE CHARTERED CREDIT UNIONS		<u>\$8,104,651,569</u>	6.27	<u>\$8,639,319,694</u>	7.04	<u>\$10,257,707,685</u>	8.12

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.