

Consolidated Report of Condition of Oregon State-Chartered Credit Unions

As of December 31, 2006

Finance & Corporate Securities - Credit Unions

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	31 Dec 2005	31 Dec 2006	% CHANGE	% ASSETS
Assets				
Loans Held For Sale	\$19,846,796	\$20,899,089	5.30	0.24
Unsecured Credit Card Loans	250,770,470	258,446,611	3.06	2.94
All Other Unsecured Loans	116,135,392	119,039,310	2.50	1.35
New Auto Loans	2,192,767,831	2,348,718,406	7.11	26.71
Used Auto Loans	1,155,265,739	1,134,564,142	-1.79	12.90
First Mortgage Real Estate	1,347,254,042	1,606,275,045	19.23	18.27
Total Other Real Estate	1,552,273,158	1,587,768,764	2.29	18.05
Lease Receivable	0	0	0.00	0.00
Other Loans To Members	177,449,502	208,900,459	17.72	2.38
Total Loans	<u>6,791,916,134</u>	<u>7,263,712,737</u>	<u>6.95</u>	<u>82.60</u>
Less: Allowance For Loan Losses	33,230,176	33,204,612	-0.08	0.38
Cash On Hand	79,038,703	72,250,594	-8.59	0.82
Cash On Deposit	187,724,751	250,543,848	33.46	2.85
Cash Equivalents	43,469,140	86,483,634	98.95	0.98
US Government	13,704,219	4,105,448	-70.04	0.05
FED Agency	583,571,038	375,068,992	-35.73	4.26
All Other Mutual Funds	17,353,685	0	-100.00	0.00
MCSD Corporate Credit Unions	31,880,500	33,924,438	6.41	0.39
Paid-In Capital At Corporate CUs	7,724,403	7,952,219	2.95	0.09
All Other Investments In Corporate	237,945,121	261,507,885	9.90	2.97
Banks S&Ls and Mutual Savings Banks	40,702,570	31,145,500	-23.48	0.35
Deposits In and Loans To Credit Unions	2,634,075	2,764,643	4.96	0.03
NCUA Share Insurance Cap	61,668,353	66,648,097	8.08	0.76
Other Investments	52,179,885	44,504,349	-14.71	0.51
Total Investments	<u>1,218,889,389</u>	<u>1,102,148,121</u>	<u>-9.58</u>	<u>12.53</u>
Land and Building	111,609,895	111,712,411	0.09	1.27
Other Fixed Assets	36,396,954	49,319,874	35.51	0.56
Foreclosed and Repossessed Assets	4,267,454	4,045,868	-5.19	0.05
Other Assets	140,197,405	136,619,736	-2.55	1.55
Total Assets	<u><u>\$8,430,600,907</u></u>	<u><u>\$8,794,151,915</u></u>	<u><u>4.31</u></u>	<u><u>100.00</u></u>
Liabilities, Shares And Equity				
Total Borrowings	\$351,211,615	\$298,897,722	-14.90	3.40
Accrued Dividends Payable Shares	1,100,162	1,258,150	14.36	0.01
Accounts Payable and Other Liabilities	76,762,817	84,389,154	9.93	0.96
Share Drafts	1,050,410,781	742,582,964	-29.31	8.44
Regular Shares	1,220,703,111	1,368,719,733	12.13	15.56
Money Market Shares	2,072,747,895	2,030,150,558	-2.06	23.09
Share Certificates	2,304,459,292	2,797,824,401	21.41	31.81
IRA/KEOGH	558,276,963	556,940,437	-0.24	6.33
All Other Shares/Member Deposits	6,357,945	52,046,649	718.61	0.59
Total Shares	<u>7,212,966,404</u>	<u>7,548,264,742</u>	<u>4.65</u>	<u>85.83</u>
Non-Member Deposits	0	0	0.00	0.00
Total Shares And Deposits	<u>7,212,966,404</u>	<u>7,548,264,742</u>	<u>4.65</u>	<u>85.83</u>
Regular Reserve	340,524,732	353,041,053	3.68	4.01
Investment Valuation Reserve	0	0	0.00	0.00
Miscellaneous Equity	29,014	17,886	-38.35	0.00
Unrealized Gain AFS Securities	-10,542,751	-4,786,640	-54.60	-0.05
Unrealized Gain Hedge	0	0	0.00	0.00
Other Comprehensive Earnings	0	0	0.00	0.00
Other Reserves	14,331	0	-100.00	0.00
Undivided Earnings	458,534,583	513,069,848	11.89	5.83
Net Income (If not in Undivided Earnings)	0	0	0.00	0.00
Total Liabilities Shares And Equity	<u><u>\$8,430,600,907</u></u>	<u><u>\$8,794,151,915</u></u>	<u><u>4.31</u></u>	<u><u>100.00</u></u>

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

As of December 31, 2006, with Comparative Figures as of December 31, 2005

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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	1,954,413,080	7.58	2,010,710,650	10.77	2,256,013,764	8.65
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	1,135,760,349	14.11	1,207,251,458	1.67	1,546,568,436	1.90
OREGON COMMUNITY CREDIT UNION	EUGENE	655,268,071	-1.34	621,289,768	-8.48	730,895,198	-5.85
SELCO COMMUNITY CREDIT UNION	EUGENE	593,921,997	12.15	622,510,206	11.20	718,688,729	10.61
UNITUS COMMUNITY CREDIT UNION	PORTLAND	553,461,165	9.77	579,150,462	4.83	659,768,585	5.26
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	508,384,626	8.06	481,761,862	10.17	553,580,952	7.85
ADVANTIS CREDIT UNION	MILWAUKIE	385,310,898	-0.58	384,806,986	-2.81	457,353,279	0.30
RIVERMARK COMMUNITY CREDIT UNION	BEAVERTON	330,911,917	8.41	315,001,814	7.92	359,585,110	7.12
FIRST COMMUNITY CREDIT UNION	COQUILLE	224,295,302	5.85	244,799,016	8.85	275,719,884	9.02
SOFCU COMMUNITY CREDIT UNION	GRANTS PASS	213,372,788	4.71	238,259,363	4.65	267,079,740	3.55
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	218,718,329	-0.32	230,177,776	-0.02	254,235,101	-0.05
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	161,818,075	-12.02	169,985,268	-5.83	194,026,608	-9.49
NW PRIORITY CREDIT UNION	PORTLAND	76,267,706	4.78	153,358,243	1.59	180,533,016	2.33
POINT WEST CREDIT UNION	PORTLAND	94,901,604	18.18	92,183,981	0.55	106,516,033	5.58
USAGENCIES CREDIT UNION	PORTLAND	26,601,124	13.21	41,006,319	-1.38	46,848,372	-0.40
SCHOOLS PLUS COMMUNITY CREDIT UNION	HERMISTON	31,604,203	12.25	37,560,283	4.76	43,878,756	6.26
VALLEY HEALTH & POSTAL EMPLOYEES CREDIT UNION	SALEM	29,924,836	-6.75	34,916,165	2.95	40,437,814	3.47
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	23,788,162	10.26	20,360,012	3.40	27,442,866	4.41
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	17,739,755	15.49	21,884,075	12.60	25,946,801	12.99
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	13,240,905	-5.30	21,913,235	5.61	25,637,855	5.11
WEYERHAEUSER EMPLOYEES CREDIT UNION	ALBANY	11,759,728	19.53	17,048,189	14.35	19,744,162	13.66
RADIO CAB CREDIT UNION	PORTLAND	1,256,874	12.43	2,052,909	18.41	2,633,702	15.82
PACIFIC RAILS CREDIT UNION	UMATILLA	991,243	-3.35	276,702	-0.80	1,017,152	-2.41
TOTAL STATE CHARTERED CREDIT UNIONS		<u>\$7,263,712,737</u>	6.95	<u>\$7,548,264,742</u>	4.65	<u>\$8,794,151,915</u>	4.31

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.