

# Consolidated Report of Condition of Oregon State-Chartered Credit Unions

As of December 31, 2007

Questions?

Contact  
Credit Unions  
(503) 378-4140

## Finance & Corporate Securities - Credit Unions

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	31 Dec 2006	31 Dec 2007	% CHANGE	% ASSETS
<b>CASH:</b>				
Cash On Hand	\$ 72,250,594	\$ 70,456,189	-2.48	0.73
Cash On Deposit	250,543,848	312,648,533	24.79	3.22
Cash Equivalents	86,483,634	96,194,006	11.23	0.99
<b>INVESTMENTS:</b>				
Trading Securities	\$ 0	\$ 0	0.00	0.00
Available-for-Sale Securities	320,301,224	543,720,525	69.75	5.60
Held-to-Maturity Securities	63,020,381	46,880,022	-25.61	0.48
Dep in Banks, S&Ls, Savings Banks	31,145,500	28,794,867	-7.55	0.30
Loans to & Investments in CUs	2,764,643	2,174,592	-21.34	0.02
Membership Capital at Corp CUs	33,924,438	36,900,908	8.77	0.38
Paid-In Capital At Corporate CUs	7,952,219	7,926,858	-0.32	0.08
All Other Investments In Corporate CUs	261,507,885	407,659,646	55.89	4.20
All Other Investments	44,504,349	37,166,942	-16.49	0.38
<b>TOTAL INVESTMENTS</b>	<b>\$ 765,120,639</b>	<b>\$ 1,111,224,360</b>	<b>45.24</b>	<b>11.45</b>
Loans Held For Sale	20,899,089	12,565,659	-39.87	0.13
<b>LOANS &amp; LEASES:</b>				
Unsecured Credit Card Loans	\$ 258,446,611	\$ 273,384,518	5.78	2.82
All Other Unsecured Loans	119,039,310	118,486,609	-0.46	1.22
New Vehicle Loans	2,348,718,406	2,289,767,984	-2.51	23.59
Used Vehicle Loans	1,134,564,142	1,169,383,737	3.07	12.05
Total 1st Mortgage Real Estate	1,606,275,045	1,771,423,685	10.28	18.25
Total Other Real Estate	1,587,768,764	1,917,571,791	20.77	19.76
Leases Receivable	0	0	0.00	0.00
Total All Other Loans	208,900,459	207,958,839	-0.45	2.14
<b>TOTAL LOANS &amp; LEASES</b>	<b>\$ 7,263,712,737</b>	<b>\$ 7,747,977,163</b>	<b>6.67</b>	<b>79.82</b>
LESS: Allowance For Loan Losses	33,204,612	31,707,618	-4.51	0.33
<b>OTHER ASSETS:</b>				
Foreclosed & Repossessed Assets	\$ 4,045,868	\$ 6,028,780	49.01	0.06
Land and Building	111,712,411	109,884,602	-1.64	1.13
Other Fixed Assets	50,449,812	52,772,725	4.60	0.54
NCUA Share Insurance Capital Deposit	66,648,097	69,355,061	4.06	0.71
Other Assets	136,619,736	149,329,014	9.30	1.54
<b>TOTAL ASSETS</b>	<b>\$ 8,795,281,853</b>	<b>\$ 9,706,728,474</b>	<b>10.36</b>	<b>100.00</b>
<b>LIABILITIES:</b>				
Total Borrowings	\$ 298,897,722	\$ 515,618,766	72.51	5.31
Accrued Dividends & Int Payable	1,258,150	1,446,333	14.96	0.01
Accounts Payable & Other Liabilities	85,519,092	90,696,173	6.05	0.93
<b>SHARES &amp; DEPOSITS:</b>				
Share Drafts	\$ 742,582,964	\$ 706,845,322	-4.81	7.28
Regular Shares	1,368,719,733	1,605,882,213	17.33	16.54
Money Market Shares	2,030,150,558	2,133,255,087	5.08	21.98
Share Certificates	2,797,824,401	3,074,354,988	9.88	31.67
IRA/KEOGH	556,940,437	604,138,156	8.47	6.22
All Other Shares	52,046,649	57,537,052	10.55	0.59
<b>TOTAL SHARES</b>	<b>\$ 7,548,264,742</b>	<b>\$ 8,182,012,818</b>	<b>8.40</b>	<b>84.29</b>
Non-Member Deposits	0	0	0.00	0.00
<b>TOTAL SHARES &amp; DEPOSITS</b>	<b>\$ 7,548,264,742</b>	<b>\$ 8,182,012,818</b>	<b>8.40</b>	<b>84.29</b>
<b>EQUITY:</b>				
Undivided Earnings	\$ 513,069,848	\$ 567,175,018	10.55	5.84
Regular Reserves	353,041,053	355,497,833	0.70	3.66
Appropriation for Non-Conforming Investments	0	0	0.00	0.00
Other Reserves	0	0	0.00	0.00
Miscellaneous Equity	17,886	0	-100.00	0.00
Unrealized Gain AFS Securities	-4,786,640	1,796,802	-137.54	0.02
Unrealized Gain Hedge	0	0	0.00	0.00
Other Comprehensive Income	0	-7,515,269	0.00	-0.08
Net Income	0	0	0.00	0.00
<b>TOTAL EQUITY</b>	<b>\$ 861,342,147</b>	<b>\$ 916,954,384</b>	<b>6.46</b>	<b>9.45</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>\$ 8,795,281,853</b>	<b>\$ 9,706,728,474</b>	<b>10.36</b>	<b>100.00</b>

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

As of December 31, 2007, with Comparative Figures as of December 31, 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	2,187,731,051	11.94	2,259,994,005	12.40	2,540,788,548	12.62
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	1,184,952,827	4.33	1,375,093,021	13.90	1,812,448,761	17.19
OREGON COMMUNITY CREDIT UNION	EUGENE	688,101,771	5.01	736,671,086	18.57	838,202,733	14.68
SELCO COMMUNITY CREDIT UNION	EUGENE	668,258,459	12.52	672,118,151	7.97	784,082,683	9.10
UNITUS COMMUNITY CREDIT UNION	PORTLAND	575,964,319	4.07	551,724,719	-4.74	716,204,774	8.37
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	550,166,207	8.22	519,320,966	7.80	595,303,679	7.54
ADVANTIS CREDIT UNION	MILWAUKIE	407,892,383	5.86	388,317,932	0.91	497,921,797	8.87
RIVERMARK COMMUNITY CREDIT UNION	BEAVERTON	348,070,258	5.19	322,827,292	2.48	375,874,239	4.53
FIRST COMMUNITY CREDIT UNION	COQUILLE	272,791,867	21.62	282,703,844	15.48	322,082,920	16.82
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	227,094,296	3.83	246,066,498	6.90	276,979,246	8.95
SOFCU COMMUNITY CREDIT UNION	GRANTS PASS	216,447,405	1.44	244,347,911	2.56	274,828,235	2.90
NW PRIORITY CREDIT UNION	PORTLAND	80,175,030	5.12	161,731,335	5.46	190,053,547	5.27
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	128,538,659	-20.57	160,900,818	-5.34	181,329,552	-6.54
POINT WEST CREDIT UNION	PORTLAND	85,151,430	-10.27	91,654,856	-0.57	101,188,442	-5.00
USAGENCIES CREDIT UNION	PORTLAND	27,663,812	3.99	40,438,188	-1.39	46,697,393	-0.32
VALLEY HEALTH & POSTAL EMPLOYEES CREDIT UNION	SALEM	32,868,534	9.84	37,852,816	8.41	43,850,727	8.44
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	18,701,233	5.42	24,113,430	10.19	28,722,995	10.70
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	21,353,224	-10.24	21,871,516	7.42	28,643,167	4.37
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	13,084,214	-1.18	21,480,085	-1.98	25,289,174	-1.36
RED CANOE CREDIT UNION	ALBANY	11,685,504	-0.63	20,873,299	22.44	23,710,037	20.09
RADIO CAB CREDIT UNION	PORTLAND	1,284,680	2.21	1,911,050	-6.91	2,525,825	-4.10
<b>TOTAL STATE CHARTERED CREDIT UNIONS</b>		<u>\$7,747,977,163</u>	6.67	<u>\$8,182,012,818</u>	8.40	<u>\$9,706,728,474</u>	10.36

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.