

Consolidated Report of Condition of Oregon State-Chartered Credit Unions

As of December 31, 2008

Questions?

Contact
Credit Unions
(503) 378-4140

Finance & Corporate Securities - Credit Unions

04/14/09 10:29 AM

	31 Dec 2007	31 Dec 2008	% CHANGE	% ASSETS
CASH:				
Cash On Hand	\$ 70,456,189	\$ 81,689,861	15.94	0.80
Cash On Deposit	312,648,533	276,517,153	-11.56	2.70
Cash Equivalents	96,194,006	83,112,412	-13.60	0.81
INVESTMENTS:				
Trading Securities	\$ 0	\$ 0	0.00	0.00
Available-for-Sale Securities	543,720,525	848,029,948	55.97	8.27
Held-to-Maturity Securities	46,880,022	75,826,018	61.74	0.74
Dep in Banks, S&Ls, Savings Banks	28,794,867	109,761,515	281.18	1.07
Loans to & Investments in CUs	2,174,592	3,471,608	59.64	0.03
Membership Capital at Corp CUs	36,900,908	28,380,786	-23.09	0.28
Paid-In Capital At Corporate CUs	7,926,858	4,358,769	-45.01	0.04
All Other Investments In Corporate CUs	407,659,646	256,648,000	-37.04	2.50
All Other Investments	37,166,942	44,940,635	20.92	0.44
TOTAL INVESTMENTS	\$ 1,111,224,360	\$ 1,371,417,279	23.41	13.37
Loans Held For Sale	12,565,659	5,854,485	-53.41	0.06
LOANS & LEASES:				
Unsecured Credit Card Loans	\$ 273,384,518	\$ 297,723,087	8.90	2.90
All Other Unsecured Loans	118,486,609	121,923,811	2.90	1.19
New Vehicle Loans	2,289,767,984	2,121,716,463	-7.34	20.68
Used Vehicle Loans	1,169,383,737	1,216,729,451	4.05	11.86
Total 1st Mortgage Real Estate	1,771,423,685	2,049,898,221	15.72	19.98
Total Other Real Estate	1,917,571,791	2,077,228,589	8.33	20.25
Leases Receivable	0	0	0.00	0.00
Total All Other Loans	207,958,839	212,507,952	2.19	2.07
TOTAL LOANS & LEASES	\$ 7,747,977,163	\$ 8,100,701,670	4.55	78.95
LESS: Allowance For Loan Losses	31,707,618	51,014,022	60.89	0.50
OTHER ASSETS:				
Foreclosed & Repossessed Assets	\$ 6,028,780	\$ 14,325,631	137.62	0.14
Land and Building	109,884,602	108,309,320	-1.43	1.06
Other Fixed Assets	52,772,725	52,177,172	-1.13	0.51
NCUA Share Insurance Capital Deposit	69,355,061	53,530,519	-22.82	0.52
Other Assets	149,329,014	163,732,757	9.65	1.60
TOTAL ASSETS	\$ 9,706,728,474	\$ 10,260,354,237	5.70	100.00
LIABILITIES:				
Total Borrowings	\$ 515,618,766	\$ 539,355,055	4.60	5.26
Accrued Dividends & Int Payable	1,446,333	1,222,639	-15.47	0.01
Accounts Payable & Other Liabilities	90,696,173	114,942,878	26.73	1.12
SHARES & DEPOSITS:				
Share Drafts	\$ 706,845,322	\$ 726,923,003	2.84	7.08
Regular Shares	1,605,882,213	1,718,115,277	6.99	16.75
Money Market Shares	2,133,255,087	2,486,733,642	16.57	24.24
Share Certificates	3,074,354,988	2,986,899,288	-2.84	29.11
IRA/KEOGH	604,138,156	695,630,413	15.14	6.78
All Other Shares	57,537,052	69,526,539	20.84	0.68
TOTAL SHARES	\$ 8,182,012,818	\$ 8,683,828,162	6.13	84.63
Non-Member Deposits	0	2	0.00	0.00
TOTAL SHARES & DEPOSITS	\$ 8,182,012,818	\$ 8,687,350,925	6.18	84.67
EQUITY:				
Undivided Earnings	\$ 567,175,018	\$ 584,164,181	3.00	5.69
Regular Reserves	355,497,833	356,638,950	0.32	3.48
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	1,796,802	-14,580,450	-911.47	-0.14
Unrealized Gain Hedge	0	0	0.00	0.00
Other Comprehensive Income	-7,515,269	-8,739,941	16.30	-0.09
Net Income	0	0	0.00	0.00
TOTAL EQUITY	\$ 916,954,384	\$ 917,482,740	0.06	8.94
TOTAL LIABILITIES, SHARES, & EQUITY	\$ 9,706,728,474	\$ 10,260,354,237	5.70	100.00

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

As of December 31, 2008, with Comparative Figures as of December 31, 2007

Questions?

Contact
Credit Unions
(503) 378-4140

Finance & Corporate Securities - Credit Unions

04/14/09 10:29 AM

Credit Unions Ranked by Total Assets

		Total Loans	% Of Change	Total Sh & Dep	% Of Change	Total Assets	% Of Change
ONPOINT COMMUNITY CREDIT UNION	PORTLAND	2,248,332,347	2.77	2,191,035,640	-3.05	2,555,745,137	0.59
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	1,189,757,357	0.41	1,507,947,909	9.66	1,898,905,389	4.77
OREGON COMMUNITY CREDIT UNION	EUGENE	713,471,144	3.69	775,014,881	5.21	848,969,271	1.28
SELCO COMMUNITY CREDIT UNION	EUGENE	686,910,739	2.79	724,586,524	7.81	820,844,126	4.69
UNITUS COMMUNITY CREDIT UNION	PORTLAND	594,100,527	3.15	579,576,043	5.05	728,522,044	1.72
ADVANTIS CREDIT UNION	MILWAUKIE	515,337,810	26.34	523,198,077	34.73	705,343,081	41.66
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	584,144,154	6.18	539,411,026	3.87	623,547,121	4.74
RIVERMARK COMMUNITY CREDIT UNION	BEAVERTON	378,522,862	8.75	373,138,914	15.58	412,758,076	9.81
FIRST COMMUNITY CREDIT UNION	COQUILLE	289,426,975	6.10	316,471,670	11.94	360,648,523	11.97
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	248,166,259	9.28	282,786,734	14.92	305,714,953	10.37
SOFCU COMMUNITY CREDIT UNION	GRANTS PASS	222,058,925	2.59	250,888,861	2.68	285,032,755	3.71
NW PRIORITY CREDIT UNION	PORTLAND	83,649,854	4.33	178,339,042	10.27	207,295,637	9.07
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	129,791,806	0.97	168,671,069	4.83	189,090,697	4.28
POINT WEST CREDIT UNION	PORTLAND	87,374,501	2.61	94,106,147	2.67	104,626,778	3.40
USAGENCIES CREDIT UNION	PORTLAND	27,849,895	0.67	46,205,885	14.26	52,820,752	13.11
VALLEY HEALTH & POSTAL EMPLOYEES CREDIT UNION	SALEM	33,195,570	0.99	39,595,655	4.60	45,627,696	4.05
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	19,463,032	4.07	23,324,871	-3.27	28,335,710	-1.35
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	14,587,680	11.49	24,012,682	11.79	27,835,566	10.07
RED CANOE CREDIT UNION	ALBANY	10,471,380	-10.39	23,633,669	13.22	26,725,763	12.72
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	19,832,787	-7.12	19,622,113	-10.28	25,517,485	-10.91
IDAHY CREDIT UNION	LAGRANDE	2,974,096	New	3,522,761	New	3,545,277	New
RADIO CAB CREDIT UNION	PORTLAND	1,281,970	-0.21	2,260,752	18.30	2,902,400	14.91
TOTAL STATE CHARTERED CREDIT UNIONS		<u>\$8,100,701,670</u>	4.55	<u>\$8,687,350,925</u>	6.18	<u>\$10,260,354,237</u>	5.70

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.