

CONSOLIDATED REPORT OF CONDITION OF OREGON STATE-CHARTERED CREDIT UNIONS

State of Oregon, Department of Consumer and Business Services
Division of Finance & Corporate Securities
Richard Nockleby, Administrator

AS OF 31 MAR 2001	NATURAL PERSON CREDIT UNIONS				CORPORATE CENTRAL CREDIT UNION			
	31-Mar-00	31-Mar-01	% CHANGE	% ASSETS	31-Mar-00	31-Mar-01	% CHANGE	% ASSETS
ASSETS								
UNSECURED CREDIT CARD LOANS	\$191,408,120	\$221,887,997	15.92	4.46	\$0	\$0	0	0
ALL OTHER UNSECURED LOANS	172,465,201	170,719,669	-1.01	3.43	0	0	0	0
NEW AUTO LOANS	649,751,625	749,823,812	15.4	15.1	0	0	0	0
USED AUTO LOANS	607,257,241	628,903,987	3.56	12.66	0	0	0	0
FIRST MORTGAGE REAL ESTATE	587,610,772	633,358,562	7.78	12.75	0	0	0	0
TOTAL OTHER REAL ESTATE	732,662,706	839,219,974	14.54	16.9	0	0	0	0
LEASE RECEIVABLE	9,366,343	7,393,508	-21.06	0.14	0	0	0	0
OTHER LOANS TO MEMBERS	130,601,844	102,296,209	-21.67	2.06	2,060,917	3,099,741	50.4	0.26
OTHER LOANS Purch or non-members	36,976,297	45,626,415	23.39	0.91	0	0	0	0
TOTAL LOANS	3,118,100,149	3,399,230,133	9.01	68.46	2,060,917	3,099,741	50.4	0.26
Less:ALLOWANCE FOR LOAN LOSSES.....	31,281,160	31,970,328	2.2	0.64	0	0	0	0
CASH ON HAND.....	0	47,670,110	100	0.96	0	350	100	0
CASH ON DEPOSIT.....	186,018,637	346,736,282	86.39	6.98	63,309,050	94,460,372	49.2	7.97
CASH EQUIVALENTS.....	0	118,379,535	100	2.38	0	0	0	0
US GOVERNMENT	6,199,740	1,003,125	-83.81	0.02	0	0	0	0
FED AGENCY	657,906,702	483,516,574	-26.5	9.73	4,975,521	26,982,279	442.3	2.27
GSP'S AND NIFCU'S	0	0	0	0	0	0	0	0
ALL OTHER MUTUAL FNDS	127,643,982	200,277,110	56.9	4.03	0	0	0	0
MCSD CORPORATE CREDIT UNIONS.....	20,659,058	22,449,915	8.66	0.45	13,551,859	7,863,005	-41.97	0.66
PAID-IN CAPITAL AT CORPORATE CUS.....	7,179,571	7,179,571	0	0.14	8,900,000	12,980,000	45.84	1.09
ALL OTHER INVESTMENTS IN CORPORATE.....	196,438,630	133,454,001	-32.06	2.68	334,155,053	876,065,653	162.17	73.94
BANKS S&LS & MUTUAL SAVINGS BANKS.....	44,893,147	32,253,758	-28.15	0.64	0	0	0	0
DEPOSITS IN & LOANS TO CUs	1,758,646	3,382,672	92.34	0.06	64,140	35,502	-44.64	0
NCUA SHARE INSURANCE CAP.....	33,982,454	36,455,721	7.27	0.73	140,141	262,846	87.55	0.02
OTHER INVESTMENTS	13,895,689	31,528,036	126.89	0.63	150,447,783	155,015,174	3.03	13.08
TOTAL INVESTMENTS	1,262,593,802	1,380,160,579	9.31	27.79	575,403,406	1,173,401,985	103.92	99.04
Less:ALLOWANCE FOR INVESTMENT LOSS.....	0	0	0	0	0	0	0	0
LAND & BUILDING.....	50,699,974	55,790,105	10.03	1.12	0	0	0	0
OTHER FIXED ASSETS.....	26,728,907	28,664,553	7.24	0.57	3,562,528	3,475,465	-2.44	0.29
OTHER REAL ESTATE OWNED	687,904	694,576	0.96	0.01	0	0	0	0
OTHER ASSETS.....	38,671,245	48,123,138	24.44	0.96	4,695,793	4,481,688	-4.55	0.37
TOTAL ASSETS.....	\$4,500,183,275	\$4,964,818,587	10.32	100	\$585,862,785	\$1,184,722,075	102.21	100
LIABILITIES, SHARES, AND EQUITY								
TOTAL BORROWINGS	\$82,473,582	\$127,937,994	55.12	2.57	\$14,829,751	\$27,539,593	85.7	2.32
ACCRUED DIVIDENDS PAYABLE SHARES.....	1,415,470	974,395	-31.16	0.01	432,768	490,881	13.42	0.04
ACCOUNTS PAYABLE & OTHER LIAB.....	29,960,335	40,932,147	36.62	0.82	57,427,169	87,252,131	51.93	7.36
SHARE DRAFTS	593,526,274	612,000,410	3.11	12.32	0	0	0	0
REGULAR SHARES	1,085,989,818	981,241,904	-9.64	19.76	0	0	0	0
MONEY MARKET SHARES	922,475,017	989,882,376	7.3	19.93	0	0	0	0
SHARE CERTIFICATES	961,926,356	1,314,396,278	36.64	26.47	102,501,277	127,883,908	24.76	10.79
IRA/KEOGH	401,345,912	425,846,470	6.1	8.57	0	0	0	0
ALL OTHER SHARES/MEM DEP	19,553,870	12,573,950	-35.69	0.25	398,121,521	921,523,763	131.46	77.78
TOTAL SHARES.....	3,984,817,247	4,335,941,388	8.81	87.33	500,622,798	1,049,407,671	109.62	88.57
NON-MEMBER DEPOSITS	0	0	0	0	0	0	0	0
TOTAL SHARES & DEPOSITS	3,984,817,247	4,335,941,388	8.81	87.33	500,622,798	1,049,407,671	109.62	88.57
REGULAR RESERVE.....	149,076,351	198,277,875	33	3.99	6,937,940	9,094,362	31.08	0.76
INVESTMENT VALUATION RESERVE.....	0	0	0	0	0	0	0	0
MISCELLANEOUS EQUITY.....	0	0	0	0	0	0	0	0
UNREALIZED GAIN AFS SECURITIES.....	-9,140,177	45,242	100.49	0	-451,099	621,455	237.76	0.05
UNREALIZED GAIN HEDGE.....	0	0	0	0	0	0	0	0
OTHER COMPREHENSIVE EARNINGS.....	0	0	0	0	0	0	0	0
OTHER RESERVES.....	0	0	0	0	0	0	0	0
UNDIVIDED EARNINGS.....	258,970,415	258,321,902	-0.25	5.2	6,063,458	10,315,982	70.13	0.87
NET INCOME (If not in Undiv Earn).....	2,610,052	2,387,644	-8.52	0.04	0	0	0	0
TOTAL LIABILITIES SHARES & EQUITY.....	\$4,500,183,275	\$4,964,818,587	10.32	100	\$585,862,785	\$1,184,722,075	102.21	100

TOTAL LOANS, SAVINGS, AND ASSETS OF STATE-CHARTERED CREDIT UNIONS

STATE OF OREGON, DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

DIVISION OF FINANCE & CORPORATE SECURITIES

RICHARD NOCKLEBY, ADMINISTRATOR

AS OF 31 MAR 2001 with Comparative Figures as of 31 MAR 2000

CREDIT UNIONS RANKED BY TOTAL ASSETS

		TOTAL LOANS	% OF CHANGE	TOTAL SAVINGS	% OF CHANGE	TOTAL ASSETS	% OF CHANGE
PORTLAND TEACHERS CREDIT UNION	PORTLAND	\$747,089,242	18.91	\$926,844,836	8.81	\$1,035,628,399	10.7
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	\$511,971,591	13.71	\$643,224,902	4.18	\$830,720,411	10.92
OREGON TELCO COMMUNITY CREDIT UNION	PORTLAND	\$278,426,253	5.2	\$415,782,781	7.08	\$470,688,955	7.45
U-LANE-O CREDIT UNION	EUGENE	\$342,097,452	4.33	\$413,604,741	19.42	\$453,875,983	19.06
SELCO CREDIT UNION (SELCO)	EUGENE	\$272,470,577	1.8	\$343,138,410	7.62	\$382,818,447	8.73
WOOD PRODUCTS CREDIT UNION	SPRINGFIELD	\$211,940,555	1.7	\$249,589,008	15.62	\$275,781,134	9.4
SAFEWAY NORTHWEST CENTRAL CREDIT UNION	PORTLAND	\$191,223,927	4.75	\$227,727,974	9.4	\$254,836,531	9.16
PORTLAND AREA COMMUNITY EMPLOYEES CREDIT UNION	PORTLAND	\$133,399,105	8.62	\$158,316,143	15.36	\$191,147,007	22.15
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	\$118,234,628	4.33	\$162,705,629	0.94	\$172,821,699	1.64
STATE EMPLOYEES CREDIT UNION	SALEM	\$66,223,246	5.99	\$116,365,850	8.34	\$131,135,715	9.83
ELECTRA CENTRAL CREDIT UNION	PORTLAND	\$84,066,497	7.42	\$113,818,921	8.37	\$130,207,747	7.68
PORTLAND POSTAL EMPLOYEES CREDIT UNION	PORTLAND	\$70,120,406	6.68	\$109,750,441	1.99	\$127,385,200	2.85
CENTRAL WILLAMETTE CREDIT UNION	ALBANY	\$90,538,152	5.8	\$110,227,126	2.06	\$121,242,041	2.82
OREGON CENTRAL CREDIT UNION	PORTLAND	\$78,805,915	-3.11	\$92,326,764	-1.07	\$103,933,526	-0.42
MULTCO CREDIT UNION	PORTLAND	\$55,462,191	2.86	\$67,375,691	11.66	\$73,013,552	11.57
USAGENCIES CREDIT UNION	PORTLAND	\$25,826,844	5.11	\$32,198,394	5.05	\$35,526,430	5.27
VALLEY HEALTH AND POSTAL EMPLOYEES CREDIT UNION	SALEM	\$19,990,830	8.93	\$26,258,614	6.72	\$29,688,176	6.54
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	\$20,838,806	-2.09	\$21,455,984	-4.95	\$25,585,997	-3.03
CASCADE VIEW CREDIT UNION	PORTLAND	\$17,862,835	NEW	\$22,112,915	NEW	\$24,238,369	NEW
SCHOOLS PLUS CENTRAL CREDIT UNION	HERMISTON	\$13,177,979	3.5	\$17,421,652	7.51	\$19,718,742	7.09
WASHINGTON COUNTY CENTRAL CREDIT UNION	HILLSBORO	\$15,228,675	9.97	\$17,776,126	10.7	\$19,549,684	9.92
CROWN CENTRAL CREDIT UNION	WEST LINN	\$11,668,632	-2.22	\$17,321,995	-3.56	\$19,110,848	-3.37
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	\$8,903,954	15.58	\$14,323,383	6.71	\$17,342,925	6.36
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	\$10,248,274	7.88	\$12,680,489	9.75	\$14,869,715	9.8
RADIO CAB CREDIT UNION	PORTLAND	\$1,150,468	8.81	\$1,188,679	14.7	\$1,557,308	-13.34
BOISE CASCADE CORPORATION EMPLOYEES CREDIT UNION	LAGRANDE	\$1,309,580	-19.51	\$2,100,942	24.86	\$1,398,403	-26.17
PACIFIC RAILS CREDIT UNION	UMATILLA	\$953,519	-14.43	\$302,998	16.32	\$995,643	-16.88
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NORTHWEST CORPORATE CREDIT UNION		\$3,099,741	50.4	\$1,049,407,671	9.62	\$1,184,722,075	102.21
TOTAL OREGON NATURAL PERSON CREDIT UNIONS		\$3,399,230,133	9.01	\$4,335,941,388	8.81	\$4,964,818,587	10.32
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TOTAL STATE CHARTERED CREDIT UNIONS		\$3,402,329,874	9.04	\$5,385,349,059	20.06	\$6,149,540,662	20.91