

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

As of March 31, 2008

Questions?

Contact  
Credit Unions  
(503) 378-4140

## Finance & Corporate Securities - Credit Unions

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	31 Mar 2007	31 Mar 2008	% CHANGE	% ASSETS
<b>CASH:</b>				
Cash On Hand	\$ 63,396,429	\$ 63,417,354	0.03	0.63
Cash On Deposit	377,395,596	512,119,058	35.70	5.11
Cash Equivalents	130,235,615	171,686,202	31.83	1.71
<b>INVESTMENTS:</b>				
Trading Securities	\$ 0	\$ 0	0.00	0.00
Available-for-Sale Securities	299,544,462	650,452,356	117.15	6.50
Held-to-Maturity Securities	62,846,761	61,590,439	-2.00	0.62
Dep in Banks, S&Ls, Savings Banks	28,544,500	68,861,366	141.24	0.69
Loans to & Investments in CUs	2,466,868	1,876,957	-23.91	0.02
Membership Capital at Corp CUs	33,624,442	37,077,040	10.27	0.37
Paid-In Capital At Corporate CUs	7,953,540	7,926,887	-0.34	0.08
All Other Investments In Corporate CUs	399,830,887	299,491,497	-25.10	2.99
All Other Investments	42,622,212	39,902,949	-6.38	0.40
<b>TOTAL INVESTMENTS</b>	<b>\$ 877,433,672</b>	<b>\$ 1,167,179,491</b>	<b>33.02</b>	<b>11.66</b>
Loans Held For Sale	13,436,034	19,340,775	43.95	0.19
<b>LOANS &amp; LEASES:</b>				
Unsecured Credit Card Loans	\$ 239,871,341	\$ 266,125,015	10.94	2.66
All Other Unsecured Loans	113,681,989	115,983,782	2.02	1.16
New Vehicle Loans	2,304,443,787	2,207,020,800	-4.23	22.04
Used Vehicle Loans	1,125,877,713	1,178,538,977	4.68	11.77
Total 1st Mortgage Real Estate	1,621,296,417	1,821,720,998	12.36	18.19
Total Other Real Estate	1,616,757,337	1,922,883,976	18.93	19.20
Leases Receivable	0	0	0.00	0.00
Total All Other Loans	201,687,153	208,011,179	3.14	2.08
<b>TOTAL LOANS &amp; LEASES</b>	<b>\$ 7,223,615,737</b>	<b>\$ 7,720,284,727</b>	<b>6.88</b>	<b>77.11</b>
LESS: Allowance For Loan Losses	33,473,288	32,408,159	-3.18	0.32
<b>OTHER ASSETS:</b>				
Foreclosed & Repossessed Assets	\$ 3,656,017	\$ 7,006,951	91.66	0.07
Land and Building	113,097,899	107,451,333	-4.99	1.07
Other Fixed Assets	50,512,152	53,507,055	5.93	0.53
NCUA Share Insurance Capital Deposit	66,456,133	70,212,557	5.65	0.70
Other Assets	130,131,253	152,825,021	17.44	1.53
<b>TOTAL ASSETS</b>	<b>\$ 9,015,893,249</b>	<b>\$ 10,012,622,365</b>	<b>11.06</b>	<b>100.00</b>
<b>LIABILITIES:</b>				
Total Borrowings	\$ 261,569,939	\$ 508,375,097	94.36	5.08
Accrued Dividends & Int Payable	1,371,445	1,592,245	16.10	0.02
Accounts Payable & Other Liabilities	91,049,106	95,230,289	4.59	0.95
<b>SHARES &amp; DEPOSITS:</b>				
Share Drafts	\$ 774,250,562	\$ 774,217,769	0.00	7.73
Regular Shares	1,473,489,140	1,649,087,330	11.92	16.47
Money Market Shares	2,108,982,611	2,236,650,971	6.05	22.34
Share Certificates	2,804,541,367	3,117,822,916	11.17	31.14
IRA/KEOGH	566,928,837	628,331,052	10.83	6.28
All Other Shares	56,352,522	62,603,369	11.09	0.63
<b>TOTAL SHARES</b>	<b>\$ 7,784,545,039</b>	<b>\$ 8,468,713,407</b>	<b>8.79</b>	<b>84.58</b>
Non-Member Deposits	0	0	0.00	0.00
<b>TOTAL SHARES &amp; DEPOSITS</b>	<b>\$ 7,784,545,039</b>	<b>\$ 8,468,713,407</b>	<b>8.79</b>	<b>84.58</b>
<b>EQUITY:</b>				
Undivided Earnings	\$ 524,158,140	\$ 578,843,267	10.43	5.78
Regular Reserves	353,737,167	355,667,155	0.55	3.55
Appropriation for Non-Conforming Investments	0	0	0.00	0.00
Other Reserves	0	0	0.00	0.00
Miscellaneous Equity	19,285	0	-100.00	0.00
Unrealized Gain AFS Securities	-3,580,176	3,951,369	-210.37	0.04
Unrealized Gain Hedge	0	0	0.00	0.00
Other Comprehensive Income	0	-7,515,269	0.00	-0.08
Net Income	3,023,304	7,764,805	156.83	0.08
<b>TOTAL EQUITY</b>	<b>\$ 877,357,720</b>	<b>\$ 938,711,327</b>	<b>6.99</b>	<b>9.38</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>\$ 9,015,893,249</b>	<b>\$ 10,012,622,365</b>	<b>11.06</b>	<b>100.00</b>

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

*As of March 31, 2008, with Comparative Figures as of March 31, 2007*

**Questions?**

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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	2,152,343,276	10.46	2,303,473,491	11.41	2,616,441,748	13.00
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	1,158,850,843	2.82	1,433,522,188	15.29	1,853,039,250	16.66
OREGON COMMUNITY CREDIT UNION	EUGENE	686,268,326	5.38	776,100,566	19.25	851,070,374	11.75
SELCO COMMUNITY CREDIT UNION	EUGENE	676,378,622	12.46	701,419,579	9.18	814,672,082	11.10
UNITUS COMMUNITY CREDIT UNION	PORTLAND	594,135,404	7.30	579,206,957	-2.31	743,014,546	10.14
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	548,015,791	6.22	517,445,245	2.18	594,606,858	3.00
ADVANTIS CREDIT UNION	MILWAUKIE	414,814,001	10.25	427,749,452	8.28	580,357,928	25.45
RIVERMARK COMMUNITY CREDIT UNION	BEAVERTON	349,399,205	6.90	330,154,993	4.40	377,207,614	6.05
FIRST COMMUNITY CREDIT UNION	COQUILLE	276,420,798	20.87	289,971,677	16.03	329,970,296	18.32
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	232,810,226	9.19	261,286,947	4.08	283,698,102	4.83
SOFCU COMMUNITY CREDIT UNION	GRANTS PASS	214,948,945	3.72	247,694,889	2.45	278,150,252	2.81
NW PRIORITY CREDIT UNION	PORTLAND	79,138,887	3.88	164,749,405	4.83	193,252,582	4.73
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	126,928,933	-14.33	168,755,349	-2.28	189,385,793	-5.03
POINT WEST CREDIT UNION	PORTLAND	83,717,498	-9.97	94,963,548	0.91	104,382,690	0.66
USAGENCIES CREDIT UNION	PORTLAND	27,132,768	1.66	41,664,505	0.75	48,043,079	1.61
VALLEY HEALTH & POSTAL EMPLOYEES CREDIT UNION	SALEM	32,428,903	10.02	39,679,296	10.97	45,762,969	10.66
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	21,510,977	-5.80	21,915,790	8.08	28,565,453	4.68
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	18,866,329	8.56	23,728,017	6.43	28,465,238	7.49
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	13,618,640	6.48	22,276,487	-5.04	26,053,479	-4.18
RED CANOE CREDIT UNION	ALBANY	11,277,742	-5.23	20,945,668	14.21	23,842,221	13.35
RADIO CAB CREDIT UNION	PORTLAND	1,278,613	-4.76	2,009,358	-9.57	2,639,811	-6.01
<b>TOTAL STATE CHARTERED CREDIT UNIONS</b>		<u>\$7,720,284,727</u>	6.88	<u>\$8,468,713,407</u>	8.79	<u>\$10,012,622,365</u>	11.06

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.