

Consolidated Report of Condition of Oregon State-Chartered Credit Unions

As of March 31, 2009

Questions?

Contact
Credit Unions
(503) 378-4140

Finance & Corporate Securities - Credit Unions

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| | 31 Mar 2008 | 31 Mar 2009 | % CHANGE | % ASSETS |
|--|--------------------------|--------------------------|--------------|---------------|
| CASH: | | | | |
| Cash On Hand | \$ 63,417,354 | \$ 63,611,836 | 0.31 | 0.59 |
| Cash On Deposit | 512,119,058 | 631,611,873 | 23.33 | 5.85 |
| Cash Equivalents | 171,686,202 | 201,782,983 | 17.53 | 1.87 |
| INVESTMENTS: | | | | |
| Trading Securities | \$ 0 | \$ 0 | 0.00 | 0.00 |
| Available-for-Sale Securities | 650,452,356 | 892,996,911 | 37.29 | 8.27 |
| Held-to-Maturity Securities | 61,590,439 | 128,366,106 | 108.42 | 1.19 |
| Dep in Banks, S&Ls, Savings Banks | 68,861,366 | 120,417,462 | 74.87 | 1.11 |
| Loans to & Investments in CUs | 1,876,957 | 5,763,087 | 207.04 | 0.05 |
| Membership Capital at Corp CUs | 37,077,040 | 23,592,138 | -36.37 | 0.22 |
| Paid-In Capital At Corporate CUs | 7,926,887 | 3,227,869 | -59.28 | 0.03 |
| All Other Investments In Corporate CUs | 299,491,497 | 395,183,250 | 31.95 | 3.66 |
| All Other Investments | 39,902,949 | 46,702,422 | 17.04 | 0.43 |
| TOTAL INVESTMENTS | <u>\$ 1,167,179,491</u> | <u>\$ 1,616,249,245</u> | <u>38.47</u> | <u>14.96</u> |
| Loans Held For Sale | 19,340,775 | 37,966,823 | 96.30 | 0.35 |
| LOANS & LEASES: | | | | |
| Unsecured Credit Card Loans | \$ 266,125,015 | \$ 295,170,074 | 10.91 | 2.73 |
| All Other Unsecured Loans | 115,983,782 | 116,690,174 | 0.61 | 1.08 |
| New Vehicle Loans | 2,207,020,800 | 2,077,995,075 | -5.85 | 19.24 |
| Used Vehicle Loans | 1,178,538,977 | 1,211,890,027 | 2.83 | 11.22 |
| Total 1st Mortgage Real Estate | 1,821,720,998 | 2,010,764,815 | 10.38 | 18.61 |
| Total Other Real Estate | 1,922,883,976 | 2,010,672,451 | 4.57 | 18.61 |
| Leases Receivable | 0 | 0 | 0.00 | 0.00 |
| Total All Other Loans | 208,011,179 | 215,884,435 | 3.79 | 2.00 |
| TOTAL LOANS & LEASES | <u>\$ 7,720,284,727</u> | <u>\$ 7,941,955,586</u> | <u>2.87</u> | <u>73.52</u> |
| LESS: Allowance For Loan Losses | 32,408,159 | 62,561,475 | 93.04 | 0.58 |
| OTHER ASSETS: | | | | |
| Foreclosed & Repossessed Assets | \$ 7,006,951 | \$ 16,370,048 | 133.63 | 0.15 |
| Land and Building | 107,451,333 | 108,300,491 | 0.79 | 1.00 |
| Other Fixed Assets | 53,507,055 | 53,423,005 | -0.16 | 0.49 |
| NCUA Share Insurance Capital Deposit | 70,212,557 | 34,651,660 | -50.65 | 0.32 |
| Other Assets | 152,825,021 | 158,503,182 | 3.72 | 1.47 |
| TOTAL ASSETS | <u>\$ 10,012,622,365</u> | <u>\$ 10,801,865,257</u> | <u>7.88</u> | <u>100.00</u> |
| LIABILITIES: | | | | |
| Total Borrowings | \$ 508,375,097 | \$ 487,867,347 | -4.03 | 4.52 |
| Accrued Dividends & Int Payable | 1,592,245 | 1,235,708 | -22.39 | 0.01 |
| Accounts Payable & Other Liabilities | 95,230,289 | 122,434,422 | 28.57 | 1.13 |
| SHARES & DEPOSITS: | | | | |
| Share Drafts | \$ 774,217,769 | \$ 752,395,588 | -2.82 | 6.97 |
| Regular Shares | 1,649,087,330 | 1,859,112,225 | 12.74 | 17.21 |
| Money Market Shares | 2,236,650,971 | 2,788,225,844 | 24.66 | 25.81 |
| Share Certificates | 3,117,822,916 | 3,062,279,464 | -1.78 | 28.35 |
| IRA/KEOGH | 628,331,052 | 767,215,891 | 22.10 | 7.10 |
| All Other Shares | 62,603,369 | 78,706,306 | 25.72 | 0.73 |
| TOTAL SHARES | <u>\$ 8,468,713,407</u> | <u>\$ 9,307,935,318</u> | <u>9.91</u> | <u>86.17</u> |
| Non-Member Deposits | 0 | 0 | 0.00 | 0.00 |
| TOTAL SHARES & DEPOSITS | <u>\$ 8,468,713,407</u> | <u>\$ 9,311,918,487</u> | <u>9.96</u> | <u>86.21</u> |
| EQUITY: | | | | |
| Undivided Earnings | \$ 578,843,267 | \$ 571,123,812 | -1.33 | 5.29 |
| Regular Reserves | 355,667,155 | 357,177,855 | 0.42 | 3.31 |
| 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 | 3,951,369 | -19,128,833 | -584.11 | -0.18 |
| Unrealized Gain Hedge | 0 | 0 | 0.00 | 0.00 |
| Other Comprehensive Income | -7,515,269 | -8,739,941 | 16.30 | -0.08 |
| Net Income | 7,764,805 | -22,023,600 | -383.63 | -0.20 |
| TOTAL EQUITY | <u>\$ 938,711,327</u> | <u>\$ 878,409,293</u> | <u>-6.42</u> | <u>8.13</u> |
| TOTAL LIABILITIES, SHARES, & EQUITY | <u>\$ 10,012,622,365</u> | <u>\$ 10,801,865,257</u> | <u>7.88</u> | <u>100.00</u> |

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

As of March 31, 2009, with Comparative Figures as of March 31, 2008

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 | 2,211,917,423 | 2.77 | 2,321,865,874 | 0.80 | 2,667,116,063 | 1.94 |
| FIRST TECHNOLOGY CREDIT UNION | BEAVERTON | 1,148,597,326 | -0.88 | 1,625,067,261 | 13.36 | 2,072,559,889 | 11.85 |
| OREGON COMMUNITY CREDIT UNION | EUGENE | 696,796,831 | 1.53 | 827,335,854 | 6.60 | 897,529,174 | 5.46 |
| SELCO COMMUNITY CREDIT UNION | EUGENE | 675,112,227 | -0.19 | 761,443,840 | 8.56 | 843,329,907 | 3.52 |
| UNITUS COMMUNITY CREDIT UNION | PORTLAND | 569,765,801 | -4.10 | 626,957,603 | 8.24 | 764,251,206 | 2.86 |
| ADVANTIS CREDIT UNION | MILWAUKIE | 520,446,022 | 25.46 | 609,696,217 | 42.54 | 723,507,481 | 24.67 |
| NORTHWEST COMMUNITY CREDIT UNION | SPRINGFIELD | 575,287,486 | 4.98 | 570,378,077 | 10.23 | 643,938,657 | 8.30 |
| RIVERMARK COMMUNITY CREDIT UNION | BEAVERTON | 369,046,367 | 5.62 | 396,778,277 | 20.18 | 436,540,958 | 15.73 |
| FIRST COMMUNITY CREDIT UNION | COQUILLE | 284,722,696 | 3.00 | 331,251,168 | 14.24 | 371,493,702 | 12.58 |
| MARION AND POLK SCHOOLS CREDIT UNION | SALEM | 239,591,219 | 2.91 | 309,257,413 | 18.36 | 329,783,101 | 16.24 |
| SOFCU COMMUNITY CREDIT UNION | GRANTS PASS | 214,974,594 | 0.01 | 263,494,579 | 6.38 | 296,936,376 | 6.75 |
| NW PRIORITY CREDIT UNION | PORTLAND | 81,933,679 | 3.53 | 185,329,117 | 12.49 | 214,802,026 | 11.15 |
| CENTRAL WILLAMETTE COMMUNITY CREDIT UNION | ALBANY | 134,803,112 | 6.20 | 182,847,497 | 8.35 | 200,004,095 | 5.61 |
| POINT WEST CREDIT UNION | PORTLAND | 85,025,911 | 1.56 | 99,811,945 | 5.11 | 106,765,299 | 2.28 |
| USAGENCIES CREDIT UNION | PORTLAND | 28,158,187 | 3.78 | 49,888,136 | 19.74 | 59,060,556 | 22.93 |
| VALLEY HEALTH & POSTAL EMPLOYEES CREDIT UNION | SALEM | 33,658,027 | 3.79 | 43,164,202 | 8.78 | 48,866,172 | 6.78 |
| RED CANOE CREDIT UNION | ALBANY | 14,977,404 | 32.80 | 30,384,663 | 45.06 | 33,462,561 | 40.35 |
| BENTON COUNTY SCHOOLS CREDIT UNION | CORVALLIS | 14,134,525 | 3.79 | 25,970,556 | 16.58 | 29,525,229 | 13.33 |
| CASCADE CENTRAL CREDIT UNION | HOOD RIVER | 19,447,387 | 3.08 | 24,292,096 | 2.38 | 29,213,977 | 2.63 |
| FOOD INDUSTRIES CREDIT UNION | SPRINGFIELD | 19,433,395 | -9.66 | 20,365,363 | -7.07 | 26,176,416 | -8.36 |
| IDAHY CREDIT UNION | LA GRANDE | 2,888,535 | New | 3,983,169 | New | 4,010,349 | New |
| RADIO CAB CREDIT UNION | PORTLAND | 1,237,432 | -3.22 | 2,355,580 | 17.23 | 2,992,063 | 13.34 |
| TOTAL STATE CHARTERED CREDIT UNIONS | | <u>\$7,941,955,586</u> | 2.87 | <u>\$9,311,918,487</u> | 9.96 | <u>\$10,801,865,257</u> | 7.88 |

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.