

Consolidated Report of Condition of Oregon State-Chartered Credit Unions

As of June 30, 2007

Questions?

Contact
Credit Unions
(503) 378-4140

Finance & Corporate Securities - Credit Unions

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| Assets | 30 Jun 2006 | 30 Jun 2007 | % CHANGE | % ASSETS |
|--|------------------------|------------------------|--------------|---------------|
| Loans Held For Sale | \$24,864,085 | \$12,551,438 | -49.52 | 0.14 |
| Unsecured Credit Card Loans | 243,255,277 | 248,423,539 | 2.12 | 2.71 |
| All Other Unsecured Loans | 116,716,758 | 113,987,515 | -2.34 | 1.24 |
| New Auto Loans | 2,368,035,649 | 2,301,330,505 | -2.82 | 25.10 |
| Used Auto Loans | 1,163,258,920 | 1,145,644,989 | -1.51 | 12.50 |
| First Mortgage Real Estate | 1,637,662,335 | 1,659,324,144 | 1.32 | 18.10 |
| Total Other Real Estate | 1,452,069,047 | 1,690,883,988 | 16.45 | 18.44 |
| Lease Receivable | 0 | 0 | 0.00 | 0.00 |
| Other Loans To Members | 195,167,803 | 206,485,407 | 5.80 | 2.25 |
| Total Loans | 7,176,165,789 | 7,366,080,087 | 2.65 | 80.34 |
| Less: Allowance For Loan Losses | 34,646,243 | 32,154,894 | -7.19 | 0.35 |
| Cash On Hand | 65,896,820 | 66,581,908 | 1.04 | 0.73 |
| Cash On Deposit | 211,144,273 | 331,647,969 | 57.07 | 3.62 |
| Cash Equivalents | 46,920,413 | 91,585,529 | 95.19 | 1.00 |
| US Government | 8,770,713 | 3,630,295 | -58.61 | 0.04 |
| FED Agency | 496,181,896 | 413,393,134 | -16.69 | 4.51 |
| All Other Mutual Funds | 5,538,002 | 0 | -100.00 | 0.00 |
| MCSD Corporate Credit Unions | 33,617,599 | 38,118,369 | 13.39 | 0.42 |
| Paid-In Capital At Corporate CUs | 7,996,681 | 7,884,148 | -1.41 | 0.09 |
| All Other Investments In Corporate | 235,464,682 | 406,935,192 | 72.82 | 4.44 |
| Banks S&Ls and Mutual Savings Banks | 36,808,000 | 42,846,500 | 16.41 | 0.47 |
| Deposits In and Loans To Credit Unions | 2,469,251 | 2,371,090 | -3.98 | 0.03 |
| NCUA Share Insurance Cap | 63,893,535 | 66,781,210 | 4.52 | 0.73 |
| Other Investments | 40,579,573 | 42,661,596 | 5.13 | 0.47 |
| Total Investments | 1,129,961,167 | 1,383,166,846 | 22.41 | 15.09 |
| Land and Building | 107,789,402 | 113,548,668 | 5.34 | 1.24 |
| Other Fixed Assets | 47,604,442 | 51,345,196 | 7.86 | 0.56 |
| Foreclosed and Repossessed Assets | 4,178,975 | 4,309,226 | 3.12 | 0.05 |
| Other Assets | 129,982,214 | 136,572,918 | 5.07 | 1.49 |
| Total Assets | \$8,715,690,186 | \$9,168,782,603 | 5.20 | 100.00 |
| Liabilities, Shares And Equity | | | | |
| Total Borrowings | \$324,006,358 | \$320,737,750 | -1.01 | 3.50 |
| Accrued Dividends Payable Shares | 738,930 | 1,340,307 | 81.38 | 0.01 |
| Accounts Payable and Other Liabilities | 82,835,484 | 92,409,683 | 11.56 | 1.01 |
| Share Drafts | 996,081,856 | 893,104,450 | -10.34 | 9.74 |
| Regular Shares | 1,383,712,527 | 1,430,163,375 | 3.36 | 15.60 |
| Money Market Shares | 2,090,278,635 | 2,118,566,264 | 1.35 | 23.11 |
| Share Certificates | 2,477,356,763 | 2,781,314,627 | 12.27 | 30.33 |
| IRA/KEOGH | 547,451,877 | 574,847,165 | 5.00 | 6.27 |
| All Other Shares/Member Deposits | 54,786,657 | 59,359,664 | 8.35 | 0.65 |
| Total Shares | 7,486,603,188 | 7,857,355,545 | 4.95 | 85.70 |
| Non-Member Deposits | 897,000 | 0 | -100.00 | 0.00 |
| Total Shares And Deposits | 7,487,500,188 | 7,857,355,545 | 4.94 | 85.70 |
| Regular Reserve | 349,582,883 | 354,810,460 | 1.50 | 3.87 |
| Investment Valuation Reserve | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous Equity | 16,895 | 206 | -98.78 | 0.00 |
| Unrealized Gain AFS Securities | -10,543,524 | -3,783,439 | -64.12 | -0.04 |
| Unrealized Gain Hedge | 0 | 0 | 0.00 | 0.00 |
| Other Comprehensive Earnings | 0 | 0 | 0.00 | 0.00 |
| Other Reserves | 0 | 0 | 0.00 | 0.00 |
| Undivided Earnings | 466,360,960 | 537,214,490 | 15.19 | 5.86 |
| Net Income (If not in Undivided Earnings) | 15,192,013 | 8,697,601 | -42.75 | 0.09 |
| Total Liabilities Shares And Equity | \$8,715,690,186 | \$9,168,782,603 | 5.20 | 100.00 |

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

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As of June 30, 2007, with Comparative Figures as of June 30, 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 | 2,001,628,157 | 2.63 | 2,112,014,587 | 6.11 | 2,362,610,204 | 5.39 |
| FIRST TECHNOLOGY CREDIT UNION | BEAVERTON | 1,138,191,584 | 1.14 | 1,243,895,016 | 5.12 | 1,643,219,608 | 8.06 |
| OREGON COMMUNITY CREDIT UNION | EUGENE | 659,296,413 | -0.88 | 693,523,795 | 8.45 | 807,460,606 | 9.33 |
| SELCO COMMUNITY CREDIT UNION | EUGENE | 629,156,169 | 11.54 | 640,510,853 | 9.04 | 730,999,558 | 7.63 |
| UNITUS COMMUNITY CREDIT UNION | PORTLAND | 554,527,614 | 4.92 | 592,203,775 | 4.82 | 675,841,818 | 5.58 |
| NORTHWEST COMMUNITY CREDIT UNION | SPRINGFIELD | 530,317,853 | 6.37 | 501,873,150 | 8.69 | 574,780,902 | 5.95 |
| ADVANTIS CREDIT UNION | MILWAUKIE | 392,269,317 | 3.75 | 391,493,097 | -1.45 | 458,086,627 | -0.39 |
| RIVERMARK COMMUNITY CREDIT UNION | BEAVERTON | 327,239,436 | -0.19 | 296,682,934 | -2.76 | 353,422,511 | -1.31 |
| FIRST COMMUNITY CREDIT UNION | COQUILLE | 236,098,946 | 8.97 | 251,194,841 | 2.87 | 281,471,586 | 3.56 |
| SOFCU COMMUNITY CREDIT UNION | GRANTS PASS | 208,147,313 | -1.15 | 248,879,511 | 4.43 | 278,283,502 | 4.71 |
| MARION AND POLK SCHOOLS CREDIT UNION | SALEM | 219,502,466 | 0.23 | 251,035,085 | 4.38 | 271,589,610 | 4.86 |
| CENTRAL WILLAMETTE COMMUNITY CREDIT UNION | ALBANY | 141,580,672 | -17.47 | 169,356,947 | -7.47 | 192,494,932 | -9.26 |
| NW PRIORITY CREDIT UNION | PORTLAND | 78,135,593 | 3.48 | 163,813,766 | 3.90 | 191,685,559 | 4.37 |
| POINT WEST CREDIT UNION | PORTLAND | 89,595,314 | -5.27 | 94,305,074 | -1.41 | 103,747,141 | -5.35 |
| USAGENCIES CREDIT UNION | PORTLAND | 27,042,859 | 11.83 | 41,096,381 | 0.92 | 47,103,002 | 1.45 |
| SCHOOLS PLUS COMMUNITY CREDIT UNION | HERMISTON | 36,163,185 | 19.69 | 40,206,903 | 4.82 | 47,032,010 | 6.46 |
| VALLEY HEALTH & POSTAL EMPLOYEES CREDIT UNION | SALEM | 30,652,425 | 0.18 | 35,286,198 | -1.38 | 40,900,004 | -0.46 |
| FOOD INDUSTRIES CREDIT UNION | SPRINGFIELD | 22,425,959 | -0.99 | 23,820,838 | 18.82 | 30,464,426 | 15.60 |
| CASCADE CENTRAL CREDIT UNION | HOOD RIVER | 17,869,154 | 11.39 | 22,719,796 | 2.95 | 27,021,997 | 4.54 |
| BENTON COUNTY SCHOOLS CREDIT UNION | CORVALLIS | 12,473,626 | -6.74 | 22,524,693 | -3.69 | 26,297,144 | -2.73 |
| RED CANOE CREDIT UNION | ALBANY | 12,455,085 | 12.31 | 18,981,591 | 19.14 | 21,734,268 | 17.73 |
| RADIO CAB CREDIT UNION | PORTLAND | 1,310,947 | 6.89 | 1,936,714 | 1.52 | 2,535,588 | 2.63 |
| TOTAL STATE CHARTERED CREDIT UNIONS | | <u>\$7,366,080,087</u> | 2.65 | <u>\$7,857,355,545</u> | 4.94 | <u>\$9,168,782,603</u> | 5.20 |

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.