

Consolidated Report of Condition of Oregon State-Chartered Credit Unions

As of June 30, 2008

Questions?

Contact
Credit Unions
(503) 378-4140

Finance & Corporate Securities - Credit Unions

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	30 Jun 2007	30 Jun 2008	% CHANGE	% ASSETS
CASH:				
Cash On Hand	\$ 66,581,908	\$ 60,176,855	-9.62	0.60
Cash On Deposit	502,850,969	358,979,788	-28.61	3.56
Cash Equivalents	91,585,529	80,173,180	-12.46	0.80
INVESTMENTS:				
Trading Securities	\$ 0	\$ 0	0.00	0.00
Available-for-Sale Securities	358,816,339	816,227,447	127.48	8.09
Held-to-Maturity Securities	60,300,115	60,069,431	-0.38	0.60
Dep in Banks, S&Ls, Savings Banks	24,646,500	91,327,079	270.55	0.91
Loans to & Investments in CUs	2,571,090	1,878,237	-26.95	0.02
Membership Capital at Corp CUs	38,118,369	32,049,306	-15.92	0.32
Paid-In Capital At Corporate CUs	7,884,148	4,334,939	-45.02	0.04
All Other Investments In Corporate CUs	253,732,192	293,871,392	15.82	2.91
All Other Investments	42,661,596	41,914,859	-1.75	0.42
TOTAL INVESTMENTS	\$ 788,730,349	\$ 1,341,672,690	70.11	13.30
Loans Held For Sale	12,551,438	9,055,244	-27.85	0.09
LOANS & LEASES:				
Unsecured Credit Card Loans	\$ 248,423,539	\$ 273,979,568	10.29	2.72
All Other Unsecured Loans	113,987,515	116,835,912	2.50	1.16
New Vehicle Loans	2,301,940,890	2,165,063,344	-5.95	21.47
Used Vehicle Loans	1,145,644,989	1,203,070,923	5.01	11.93
Total 1st Mortgage Real Estate	1,657,279,250	1,950,948,070	17.72	19.35
Total Other Real Estate	1,690,513,004	1,955,949,026	15.70	19.40
Leases Receivable	0	0	0.00	0.00
Total All Other Loans	206,485,407	207,950,313	0.71	2.06
TOTAL LOANS & LEASES	\$ 7,364,274,594	\$ 7,873,797,156	6.92	78.08
LESS: Allowance For Loan Losses	32,154,894	35,036,301	8.96	0.35
OTHER ASSETS:				
Foreclosed & Repossessed Assets	\$ 4,309,226	\$ 9,309,343	116.03	0.09
Land and Building	113,548,668	108,661,771	-4.30	1.08
Other Fixed Assets	51,345,196	53,007,885	3.24	0.53
NCUA Share Insurance Capital Deposit	66,781,210	74,572,655	11.67	0.74
Other Assets	128,626,522	150,034,214	16.64	1.49
TOTAL ASSETS	\$ 9,159,030,715	\$ 10,084,404,480	10.10	100.00
LIABILITIES:				
Total Borrowings	\$ 320,737,750	\$ 490,474,373	52.92	4.86
Accrued Dividends & Int Payable	1,340,307	1,501,531	12.03	0.01
Accounts Payable & Other Liabilities	96,785,002	103,093,144	6.52	1.02
SHARES & DEPOSITS:				
Share Drafts	\$ 893,104,449	\$ 790,758,778	-11.46	7.84
Regular Shares	1,430,163,375	1,706,230,431	19.30	16.92
Money Market Shares	2,118,566,264	2,339,582,756	10.43	23.20
Share Certificates	2,781,314,627	2,996,617,041	7.74	29.72
IRA/KEOGH	574,847,165	644,808,431	12.17	6.39
All Other Shares	59,359,664	68,294,374	15.05	0.68
TOTAL SHARES	\$ 7,857,355,544	\$ 8,546,291,811	8.77	84.75
Non-Member Deposits	0	0	0.00	0.00
TOTAL SHARES & DEPOSITS	\$ 7,857,355,544	\$ 8,546,291,811	8.77	84.75
EQUITY:				
Undivided Earnings	\$ 530,602,553	\$ 587,893,299	10.80	5.83
Regular Reserves	354,810,460	356,059,269	0.35	3.53
Appropriation for Non-Conforming Investments	0	0	0.00	0.00
Other Reserves	0	0	0.00	0.00
Miscellaneous Equity	206	0	-100.00	0.00
Unrealized Gain AFS Securities	-3,783,439	-4,794,447	26.72	-0.05
Unrealized Gain Hedge	0	0	0.00	0.00
Other Comprehensive Income	-7,515,269	-7,515,269	0.00	-0.07
Net Income	8,697,601	11,400,769	31.08	0.11
TOTAL EQUITY	\$ 882,812,112	\$ 943,043,621	6.82	9.35
TOTAL LIABILITIES, SHARES, & EQUITY	\$ 9,159,030,715	\$ 10,084,404,480	10.10	100.00

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

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As of June 30, 2008, with Comparative Figures as of June 30, 2007

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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	2,187,487,380	9.29	2,278,482,461	7.88	2,573,289,644	8.92
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	1,163,933,248	2.42	1,413,758,998	13.66	1,849,225,215	13.21
OREGON COMMUNITY CREDIT UNION	EUGENE	697,948,821	5.86	803,931,117	15.92	878,883,559	8.85
SELCO COMMUNITY CREDIT UNION	EUGENE	682,996,224	8.56	705,945,225	10.22	812,529,606	11.15
UNITUS COMMUNITY CREDIT UNION	PORTLAND	614,677,844	10.85	593,515,540	0.22	754,653,543	11.66
ADVANTIS CREDIT UNION	MILWAUKIE	444,935,206	13.43	476,062,654	21.60	605,425,766	32.16
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	555,961,878	4.84	494,335,637	-1.50	596,965,825	3.86
RIVERMARK COMMUNITY CREDIT UNION	BEAVERTON	366,606,933	12.03	346,807,966	16.90	395,415,396	11.88
FIRST COMMUNITY CREDIT UNION	COQUILLE	280,649,157	18.87	314,314,931	25.13	355,449,859	26.28
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	239,277,281	9.01	267,138,513	6.41	289,517,783	6.60
SOFCU COMMUNITY CREDIT UNION	GRANTS PASS	222,351,461	6.82	243,521,714	-2.15	274,221,824	-1.46
NW PRIORITY CREDIT UNION	PORTLAND	80,528,234	3.06	169,062,296	3.20	197,852,886	3.22
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	125,273,320	-11.52	169,713,220	0.21	190,234,050	-1.17
POINT WEST CREDIT UNION	PORTLAND	84,472,429	-5.72	94,200,489	-0.11	103,553,951	-0.19
USAGENCIES CREDIT UNION	PORTLAND	27,870,648	3.06	43,089,535	4.85	49,585,184	5.27
VALLEY HEALTH & POSTAL EMPLOYEES CREDIT UNION	SALEM	32,771,005	6.91	39,163,882	10.99	45,358,894	10.90
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	18,735,460	4.85	23,648,141	4.09	28,486,917	5.42
RED CANOE CREDIT UNION	ALBANY	11,166,280	-10.35	24,617,604	29.69	27,595,790	26.97
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	20,503,299	-8.57	20,209,299	-15.16	26,962,064	-11.50
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	14,417,732	15.59	22,647,571	0.55	26,431,270	0.51
RADIO CAB CREDIT UNION	PORTLAND	1,233,316	-5.92	2,125,018	9.72	2,765,454	9.07
TOTAL STATE CHARTERED CREDIT UNIONS		<u>\$7,873,797,156</u>	6.92	<u>\$8,546,291,811</u>	8.77	<u>\$10,084,404,480</u>	10.10

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.