

CONSOLIDATED REPORT OF CONDITION OF OREGON STATE-CHARTERED CREDIT UNIONS AS OF 30 SEP 2001

State of Oregon, Department of Consumer and Business Services
 Division of Finance & Corporate Securities
 Gregory A Malkasian, Acting Administrator

	NATURAL PERSON CREDIT UNIONS				CORPORATE CENTRAL CREDIT UNION			
	30 SEP 2000	30 SEP 2001	% CHANGE	% ASSETS	30 SEP 2000	30 SEP 2001	% CHANGE	% ASSETS
ASSETS								
UNSECURED CREDIT CARD LOANS	\$216,403,281	\$229,570,183	6.08	4.31	\$0	\$0	0.00	0.00
ALL OTHER UNSECURED LOANS	170,740,692	165,744,488	-2.92	3.11	0	0	0.00	0.00
NEW AUTO LOANS	709,333,323	798,359,123	12.55	15.01	0	0	0.00	0.00
USED AUTO LOANS	613,976,185	718,841,368	17.07	13.51	0	0	0.00	0.00
FIRST MORTGAGE REAL ESTATE	616,001,875	762,654,618	23.80	14.34	0	0	0.00	0.00
TOTAL OTHER REAL ESTATE	810,311,617	846,753,852	4.49	15.92	0	0	0.00	0.00
LEASE RECEIVABLE	8,684,357	5,483,417	-36.85	0.10	0	0	0.00	0.00
OTHER LOANS TO MEMBERS	147,276,301	107,065,519	-27.30	2.01	3,814,766	861,428	-77.41	0.06
OTHER LOANS Purchase or non-members	55,557,372	34,566,574	-37.78	0.64	0	0	0.00	0.00
TOTAL LOANS	3,348,285,003	3,669,039,142	9.57	68.99	3,814,766	861,428	-77.41	0.06
Less: ALLOWANCE FOR LOAN LOSSES	31,756,543	32,583,642	2.60	0.61	0	0	0.00	0.00
CASH ON HAND	0	52,248,878	100.00	0.98	0	892	100.00	0.00
CASH ON DEPOSIT	177,272,875	315,560,696	78.00	5.93	61,384,490	114,951,277	87.26	8.93
CASH EQUIVALENTS	0	58,993,440	100.00	1.10	0	0	0.00	0.00
US GOVERNMENT	39,075,511	0	-100.00	0.00	0	0	0.00	0.00
FED AGENCY	535,222,607	607,571,254	13.51	11.42	1,991,840	26,511,370	1230.99	2.06
GSPs AND NIFCUs	0	0	0.00	0.00	0	0	0.00	0.00
ALL OTHER MUTUAL FUNDS	120,135,970	143,557,105	19.49	2.69	0	0	0.00	0.00
MCSD CORPORATE CREDIT UNIONS	22,096,924	24,231,306	9.65	0.45	13,500,810	4,329,956	-67.92	0.33
PAID-IN CAPITAL AT CORPORATE CUs	7,179,569	7,179,569	0.00	0.13	8,900,000	168,511,000	1793.38	13.09
ALL OTHER INVESTMENTS IN CORPORATE	149,366,435	222,852,869	49.19	4.19	293,848,827	672,914,598	129.00	52.29
BANKS S&LS & MUTUAL SAVINGS BANKS	28,634,375	40,074,711	39.95	0.75	0	0	0.00	0.00
DEPOSITS IN & LOANS TO CUs	2,813,589	2,557,115	-9.11	0.04	35,452	100,000	182.07	0.00
NCUA SHARE INSURANCE CAP	35,893,158	38,018,686	5.92	0.71	142,835	278,512	94.98	0.02
OTHER INVESTMENTS	16,808,472	39,941,316	137.62	0.75	87,083,578	291,661,028	234.92	22.66
TOTAL INVESTMENTS	1,098,606,327	1,462,519,381	33.12	27.50	466,744,997	1,278,979,229	174.02	99.39
Less: ALLOWANCE FOR INVESTMENT LOSS	0	0	0.00	0.00	0	0	0.00	0.00
LAND & BUILDING	52,661,297	55,670,915	5.71	1.04	0	0	0.00	0.00
OTHER FIXED ASSETS	29,131,921	26,437,028	-9.25	0.49	3,765,215	3,059,176	-18.75	0.23
OTHER REAL ESTATE OWNED	803,480	929,344	15.66	0.01	0	0	0.00	0.00
OTHER ASSETS	40,120,769	45,856,892	14.29	0.86	3,395,793	3,646,300	7.37	0.28
TOTAL ASSETS	\$4,573,745,412	\$5,318,136,624	16.27	100.00	\$477,863,606	\$1,286,825,537	169.28	100.00
LIABILITIES, SHARES, AND EQUITY								
TOTAL BORROWINGS	\$64,119,348	\$98,222,846	53.18	1.84	\$17,377,246	\$32,424,312	86.59	2.51
ACCRUED DIVIDENDS PAYABLE SHARES	989,409	784,517	-20.70	0.01	406,388	131,221	-67.71	0.01
ACCOUNTS PAYABLE & OTHER LIABILITIES	33,762,777	44,971,881	33.19	0.84	54,488,071	98,786,438	81.29	7.67
SHARE DRAFTS	588,002,993	634,437,191	7.89	11.92	0	0	0.00	0.00
REGULAR SHARES	994,314,222	1,058,250,259	6.43	19.89	0	0	0.00	0.00
MONEY MARKET SHARES	852,563,134	1,210,047,461	41.93	22.75	0	0	0.00	0.00
SHARE CERTIFICATES	1,178,639,982	1,333,639,997	13.15	25.07	93,840,934	136,413,713	45.36	10.60
IRA/KEOGH	407,909,270	434,466,315	6.51	8.16	0	0	0.00	0.00
ALL OTHER SHARES/MEMBER DEPOSITS	26,424,628	16,573,957	-37.27	0.31	298,754,648	998,440,569	234.20	77.58
TOTAL SHARES	4,047,854,229	4,687,415,180	15.79	88.14	392,595,582	1,134,854,282	189.06	88.19
NON-MEMBER DEPOSITS	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL SHARES & DEPOSITS	4,047,854,229	4,687,415,180	15.79	88.14	392,595,582	1,134,854,282	189.06	88.19
REGULAR RESERVE	174,060,097	200,215,321	15.02	3.76	7,026,946	9,366,813	33.29	0.72
INVESTMENT VALUATION RESERVE	0	0	0.00	0.00	0	0	0.00	0.00
MISCELLANEOUS EQUITY	0	0	0.00	0.00	0	0	0.00	0.00
UNREALIZED GAIN AFS SECURITIES	-7,436,890	6,258,980	184.16	0.11	-142,913	874,684	712.03	0.06
UNREALIZED GAIN HEDGE	0	0	0.00	0.00	0	0	0.00	0.00
OTHER COMPREHENSIVE EARNINGS	0	0	0.00	0.00	0	0	0.00	0.00
OTHER RESERVES	0	0	0.00	0.00	0	0	0.00	0.00
UNDIVIDED EARNINGS	252,790,481	274,204,481	8.47	5.15	6,112,286	10,387,787	69.94	0.80
NET INCOME (If not in Undivided Earnings)	7,605,961	6,063,418	-20.28	0.11	0	0	0.00	0.00
TOTAL LIABILITIES SHARES & EQUITY	\$4,573,745,412	\$5,318,136,624	16.27	100.00	\$477,863,606	\$1,286,825,537	169.28	100.00

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

STATE OF OREGON, DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

DIVISION OF FINANCE & CORPORATE SECURITIES

GREGORY A MALKASIAN, ACTING ADMINISTRATOR

AS OF 30 SEP 2001 with Comparative Figures as of 30 SEP 2000

CREDIT UNIONS RANKED BY TOTAL ASSETS

		TOTAL	% OF	TOTAL	% OF	TOTAL	% OF
		LOANS	CHANGE	SAVINGS	CHANGE	ASSETS	CHANGE
PORTLAND TEACHERS CREDIT UNION	PORTLAND	\$882,006,742	23.11	\$1,043,008,781	19.73	\$1,158,082,482	20.35
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	\$554,850,305	9.87	\$696,694,854	16.95	\$875,368,798	21.11
OREGON TELCO COMMUNITY CREDIT UNION	PORTLAND	\$287,716,978	4.19	\$447,079,092	12.27	\$504,924,888	12.08
U-LANE-O CREDIT UNION	EUGENE	\$362,811,952	7.46	\$447,848,044	18.08	\$488,309,229	17.27
SELCO CREDIT UNION (SELCO)	EUGENE	\$274,511,045	-2.82	\$360,077,044	11.75	\$400,210,582	10.76
WOOD PRODUCTS CREDIT UNION	SPRINGFIELD	\$235,181,954	11.04	\$266,645,661	15.16	\$292,738,259	14.04
SAFeway NORTHWEST CENTRAL CREDIT UNION	PORTLAND	\$210,577,587	10.88	\$248,366,606	16.21	\$278,180,767	15.82
PORTLAND AREA COMMUNITY EMPLOYEES CREDIT UNION	PORTLAND	\$147,403,443	12.28	\$179,747,562	27.81	\$205,408,866	26.48
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	\$117,418,063	-0.81	\$165,461,284	3.30	\$176,682,105	4.26
PORTLAND POSTAL EMPLOYEES CREDIT UNION	PORTLAND	\$71,895,174	6.21	\$122,339,937	16.57	\$140,562,641	15.16
ELECTRA CENTRAL CREDIT UNION	PORTLAND	\$83,976,620	-0.51	\$121,092,250	16.15	\$138,137,631	14.58
CENTRAL WILLAMETTE CREDIT UNION	ALBANY	\$95,362,596	4.71	\$116,880,300	9.72	\$128,628,222	9.84
STATE EMPLOYEES CREDIT UNION	SALEM	\$64,244,735	-3.78	\$108,756,568	-0.93	\$124,280,895	1.12
OREGON CENTRAL CREDIT UNION	PORTLAND	\$78,359,470	-3.39	\$100,575,988	11.37	\$112,645,438	10.76
POINT WEST CREDIT UNION	PORTLAND	\$56,948,104	0.99	\$70,237,920	12.66	\$76,209,158	12.61
USAGENCIES CREDIT UNION	PORTLAND	\$24,154,985	-8.20	\$34,468,821	13.44	\$38,027,393	13.20
VALLEY HEALTH AND POSTAL EMPLOYEES CREDIT UNION	SALEM	\$20,110,861	4.02	\$27,454,712	10.56	\$30,989,860	9.87
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	\$20,936,160	-1.29	\$22,293,230	1.35	\$26,571,369	2.40
CASCADE VIEW CREDIT UNION	PORTLAND	\$16,497,206	NEW	\$21,931,949	NEW	\$24,059,423	NEW
WASHCO COMMUNITY CREDIT UNION	HILLSBORO	\$14,807,920	-3.97	\$18,491,013	13.48	\$20,332,354	12.48
SCHOOLS PLUS COMMUNITY CREDIT UNION	HERMISTON	\$13,723,515	1.53	\$17,564,406	8.59	\$19,922,454	8.01
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	\$10,176,048	19.43	\$16,050,567	23.81	\$19,129,837	20.14
CROWN CENTRAL CREDIT UNION	WEST LINN	\$11,277,545	-7.36	\$17,119,791	-1.98	\$18,910,351	-1.75
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	\$10,722,125	4.85	\$13,533,555	10.69	\$15,769,410	10.20
RADIO CAB CREDIT UNION	PORTLAND	\$1,187,859	7.83	\$1,370,272	9.68	\$1,734,971	4.73
BOISE CASCADE CREDIT UNION	LAGRANDE	\$1,338,842	-6.16	\$2,033,026	24.38	\$1,434,460	-2.91
PACIFIC RAILS CREDIT UNION	UMATILLA	\$841,308	-28.17	\$291,947	-10.22	\$884,781	-27.02
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NORTHWEST CORPORATE CREDIT UNION		\$861,428	-77.41	\$1,134,854,282	189.06	\$1,286,825,537	169.28
TOTAL OREGON NATURAL PERSON CREDIT UNIONS		\$3,669,039,142	9.57	\$4,687,415,180	15.79	\$5,318,136,624	16.27
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TOTAL STATE CHARTERED CREDIT UNIONS		\$3,669,900,570	9.48	\$5,822,269,462	31.11	\$6,604,962,161	30.74
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