

Consolidated Report of Condition of Oregon State-Chartered Credit Unions

As of December 31, 2009

Questions?

Contact
Credit Unions
(503) 378-4140

Finance & Corporate Securities - Credit Unions

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	31 Dec 2008	31 Dec 2009	% CHANGE	% ASSETS
CASH:				
Cash On Hand	\$ 81,689,861	\$ 78,235,273	-4.23	0.70
Cash On Deposit	276,517,153	515,229,579	86.33	4.62
Cash Equivalents	83,112,412	130,492,473	57.01	1.17
INVESTMENTS:				
Trading Securities	\$ 0	\$ 0	0.00	0.00
Available-for-Sale Securities	848,029,948	1,230,027,702	45.05	11.02
Held-to-Maturity Securities	75,826,018	148,345,206	95.64	1.33
Dep in Banks, S&Ls, Savings Banks	109,761,515	132,764,781	20.96	1.19
Loans to & Investments in CUs	3,471,608	7,451,725	114.65	0.07
Membership Capital at Corp CUs	25,164,174	9,284,372	-63.10	0.08
Paid-In Capital At Corporate CUs	4,358,769	0	-100.00	0.00
All Other Investments In Corporate CUs	256,648,000	523,587,149	104.01	4.69
All Other Investments	44,940,635	52,815,520	17.52	0.47
TOTAL INVESTMENTS	<u>\$ 1,367,069,767</u>	<u>\$ 2,104,276,455</u>	<u>53.93</u>	<u>18.86</u>
Loans Held For Sale	5,227,264	27,576,294	427.55	0.25
LOANS & LEASES:				
Unsecured Credit Card Loans	\$ 297,723,087	\$ 348,077,133	16.91	3.12
All Other Unsecured Loans	121,923,811	126,215,281	3.52	1.13
New Vehicle Loans	2,121,716,463	2,074,759,968	-2.21	18.60
Used Vehicle Loans	1,216,729,451	1,277,516,053	5.00	11.45
Total 1st Mortgage Real Estate	2,050,525,442	2,058,969,994	0.41	18.45
Total Other Real Estate	2,077,228,589	1,885,913,960	-9.21	16.90
Leases Receivable	0	0	0.00	0.00
Total All Other Loans	215,482,048	194,723,476	-9.63	1.75
TOTAL LOANS & LEASES	<u>\$ 8,101,328,891</u>	<u>\$ 7,966,175,865</u>	<u>-1.67</u>	<u>71.40</u>
LESS: Allowance For Loan Losses	52,214,022	89,872,493	72.12	0.81
OTHER ASSETS:				
Foreclosed & Repossessed Assets	\$ 14,325,631	\$ 22,573,564	57.57	0.20
Land and Building	108,309,320	105,802,733	-2.31	0.95
Other Fixed Assets	52,177,172	47,906,059	-8.19	0.43
NCUA Share Insurance Capital Deposit	53,514,265	93,042,528	73.86	0.83
Other Assets	163,732,756	155,979,613	-4.74	1.40
TOTAL ASSETS	<u><u>\$ 10,254,790,470</u></u>	<u><u>\$ 11,157,417,943</u></u>	<u><u>8.80</u></u>	<u><u>100.00</u></u>
LIABILITIES:				
Total Borrowings	\$ 539,355,055	\$ 426,963,364	-20.84	3.83
Accrued Dividends & Int Payable	1,222,639	634,417	-48.11	0.01
Accounts Payable & Other Liabilities	113,566,850	99,015,945	-12.81	0.89
SHARES & DEPOSITS:				
Share Drafts	\$ 726,923,003	\$ 841,303,543	15.73	7.54
Regular Shares	1,718,115,277	1,993,071,869	16.00	17.86
Money Market Shares	2,486,733,642	3,289,465,104	32.28	29.48
Share Certificates	2,986,899,288	2,617,698,238	-12.36	23.46
IRA/KEOGH	695,630,413	823,862,366	18.43	7.38
All Other Shares	69,526,539	118,983,357	71.13	1.07
TOTAL SHARES	<u>\$ 8,683,828,162</u>	<u>\$ 9,684,384,477</u>	<u>11.52</u>	<u>86.80</u>
Non-Member Deposits	2	0	-100.00	0.00
TOTAL SHARES & DEPOSITS	<u>\$ 8,687,350,925</u>	<u>\$ 9,684,384,477</u>	<u>11.48</u>	<u>86.80</u>
EQUITY:				
Undivided Earnings	\$ 579,976,442	\$ 603,158,235	4.00	5.41
Regular Reserves	356,638,950	359,505,406	0.80	3.22
Appropriation for Non-Conforming Investments	0	4,389,407	0.00	0.04
Other Reserves	0	0	0.00	0.00
Miscellaneous Equity	0	0	0.00	0.00
Unrealized Gain AFS Securities	-14,580,450	9,597,878	-165.83	0.09
Unrealized Loss for OTTI on HTM Debt Securities	0	-14,887,256	0.00	-0.13
Unrealized Gain Hedge	0	0	0.00	0.00
Other Comprehensive Income	-8,739,941	-13,208,856	51.13	-0.12
Net Income	0	0	0.00	0.00
TOTAL EQUITY	<u>\$ 913,295,001</u>	<u>\$ 948,554,814</u>	<u>3.86</u>	<u>8.50</u>
TOTAL LIABILITIES, SHARES, & EQUITY	<u>\$ 10,254,790,470</u>	<u>\$ 11,157,417,943</u>	<u>8.80</u>	<u>100.00</u>

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

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

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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	2,130,341,758	-5.25	2,381,752,154	8.70	2,754,327,380	8.14
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	1,139,261,097	-4.24	1,772,068,176	17.52	2,186,610,608	15.15
OREGON COMMUNITY CREDIT UNION	EUGENE	731,504,110	2.53	839,302,405	8.30	911,694,878	7.39
SELCO COMMUNITY CREDIT UNION	EUGENE	687,455,521	0.08	761,540,380	5.10	840,256,717	2.36
UNITUS COMMUNITY CREDIT UNION	PORTLAND	533,578,038	-10.28	657,683,728	13.48	804,789,827	10.47
ADVANTIS CREDIT UNION	MILWAUKIE	581,896,917	12.92	634,225,208	21.22	723,562,738	2.58
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	561,045,062	-3.95	562,943,136	4.36	631,346,456	1.25
RIVERMARK COMMUNITY CREDIT UNION	BEAVERTON	416,011,292	9.90	444,912,169	19.23	489,192,089	17.90
FIRST COMMUNITY CREDIT UNION	COQUILLE	297,247,132	2.70	338,268,433	6.89	381,098,663	5.67
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	228,080,156	-8.09	338,220,730	19.60	363,662,549	18.95
SOFCU COMMUNITY CREDIT UNION	GRANTS PASS	206,552,940	-6.98	260,045,365	3.65	287,771,453	0.56
NW PRIORITY CREDIT UNION	PORTLAND	85,823,997	2.60	192,304,595	7.83	220,188,667	6.22
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	143,945,280	10.90	185,105,273	9.74	202,839,256	7.27
POINT WEST CREDIT UNION	PORTLAND	80,248,496	-8.16	99,366,475	5.59	104,374,660	-0.24
USAGENCIES CREDIT UNION	PORTLAND	31,302,201	12.40	55,994,147	21.18	72,677,350	37.59
VALLEY HEALTH & POSTAL EMPLOYEES CREDIT UNION	SALEM	33,659,432	1.40	45,413,528	14.69	50,566,475	10.82
RED CANOE CREDIT UNION	ALBANY	18,903,530	80.53	34,238,072	44.87	37,282,384	39.50
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	15,871,128	8.80	28,103,639	17.04	31,741,243	14.03
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	20,346,556	4.54	26,468,109	13.48	31,644,167	11.68
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	18,782,300	-5.30	19,651,986	0.15	25,443,404	-0.29
ICON CREDIT UNION	LA GRANDE	3,188,937	7.22	4,267,711	21.15	3,200,174	-9.73
RADIO CAB CREDIT UNION	PORTLAND	1,129,985	-11.86	2,509,058	10.98	3,146,805	8.42
TOTAL STATE CHARTERED CREDIT UNIONS		<u>\$7,966,175,865</u>	-1.67	<u>\$9,684,384,477</u>	11.48	<u>\$11,157,417,943</u>	8.80

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.