

# Consolidated Report of Condition of Oregon State-Chartered Credit Unions

As of March 31, 2007

Questions?

Contact  
Credit Unions  
(503) 378-4140

## Finance & Corporate Securities - Credit Unions

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	31 Mar 2006	31 Mar 2007	% CHANGE	% ASSETS
<b>Assets</b>				
Loans Held For Sale	\$25,370,895	\$13,436,034	-47.04	0.15
Unsecured Credit Card Loans	236,654,924	239,871,341	1.36	2.66
All Other Unsecured Loans	111,791,768	113,681,989	1.69	1.26
New Auto Loans	2,287,827,603	2,304,443,787	0.73	25.56
Used Auto Loans	1,165,612,399	1,125,877,713	-3.41	12.49
First Mortgage Real Estate	1,633,874,896	1,621,296,417	-0.77	17.98
Total Other Real Estate	1,340,808,814	1,616,757,337	20.58	17.93
Lease Receivable	0	0	0.00	0.00
Other Loans To Members	179,509,765	201,687,153	12.35	2.24
<b>Total Loans</b>	<u>6,956,080,169</u>	<u>7,223,615,737</u>	<u>3.85</u>	<u>80.12</u>
Less: Allowance For Loan Losses	33,627,632	33,473,288	-0.46	0.37
Cash On Hand	64,348,477	63,396,429	-1.48	0.70
Cash On Deposit	265,936,996	377,395,596	41.91	4.19
Cash Equivalents	113,392,434	130,235,615	14.85	1.44
US Government	13,904,324	3,525,811	-74.64	0.04
FED Agency	540,087,645	355,329,948	-34.21	3.94
All Other Mutual Funds	12,315,160	0	-100.00	0.00
MCSD Corporate Credit Unions	31,881,826	33,624,442	5.47	0.37
Paid-In Capital At Corporate CUs	7,724,402	7,953,540	2.97	0.09
All Other Investments In Corporate	263,851,966	399,830,887	51.54	4.43
Banks S&Ls and Mutual Savings Banks	38,911,000	28,544,500	-26.64	0.32
Deposits In and Loans To Credit Unions	2,480,035	2,466,868	-0.53	0.03
NCUA Share Insurance Cap	62,047,932	66,456,133	7.10	0.74
Other Investments	44,009,536	42,622,212	-3.15	0.47
<b>Total Investments</b>	<u>1,334,495,325</u>	<u>1,385,064,883</u>	<u>3.79</u>	<u>15.36</u>
Land and Building	115,737,915	113,097,899	-2.28	1.25
Other Fixed Assets	39,723,942	50,512,152	27.16	0.56
Foreclosed and Repossessed Assets	3,694,341	3,656,017	-1.04	0.04
Other Assets	133,533,148	130,131,253	-2.55	1.44
<b>Total Assets</b>	<u><u>\$8,701,404,512</u></u>	<u><u>\$9,015,893,249</u></u>	<u><u>3.61</u></u>	<u><u>100.00</u></u>
<b>Liabilities, Shares And Equity</b>				
Total Borrowings	\$288,644,913	\$261,569,939	-9.38	2.90
Accrued Dividends Payable Shares	1,930,369	1,371,445	-28.95	0.02
Accounts Payable and Other Liabilities	70,009,192	91,049,106	30.05	1.01
Share Drafts	978,494,550	774,250,562	-20.87	8.59
Regular Shares	1,418,589,966	1,473,489,140	3.87	16.34
Money Market Shares	2,051,162,621	2,108,982,611	2.82	23.39
Share Certificates	2,509,471,681	2,804,541,367	11.76	31.11
IRA/KEOGH	575,250,933	566,928,837	-1.45	6.29
All Other Shares/Member Deposits	7,195,386	56,352,522	683.18	0.63
Total Shares	<u>7,540,165,137</u>	<u>7,784,545,039</u>	<u>3.24</u>	<u>86.34</u>
Non-Member Deposits	0	0	0.00	0.00
<b>Total Shares And Deposits</b>	<u>7,540,165,137</u>	<u>7,784,545,039</u>	<u>3.24</u>	<u>86.34</u>
Regular Reserve	346,609,036	353,737,167	2.06	3.92
Investment Valuation Reserve	0	0	0.00	0.00
Miscellaneous Equity	20,486	19,285	-5.86	0.00
Unrealized Gain AFS Securities	-10,566,070	-3,580,176	-66.12	-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	462,043,586	524,158,140	13.44	5.81
Net Income (If not in Undivided Earnings)	2,547,863	3,023,304	18.66	0.03
<b>Total Liabilities Shares And Equity</b>	<u><u>\$8,701,404,512</u></u>	<u><u>\$9,015,893,249</u></u>	<u><u>3.61</u></u>	<u><u>100.00</u></u>

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

As of March 31, 2007, with Comparative Figures as of March 31, 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	1,948,454,111	2.92	2,067,540,786	2.94	2,315,377,863	2.57
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	1,127,072,469	7.77	1,243,394,315	3.25	1,588,431,590	5.44
OREGON COMMUNITY CREDIT UNION	EUGENE	651,235,192	-1.21	650,808,011	-5.17	761,580,734	-2.88
SELCO COMMUNITY CREDIT UNION	EUGENE	601,420,919	11.07	642,423,628	11.47	733,297,107	9.49
UNITUS COMMUNITY CREDIT UNION	PORTLAND	553,732,475	8.46	592,886,425	3.25	674,609,670	4.85
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	515,944,491	6.16	506,429,976	13.00	577,305,187	9.09
ADVANTIS CREDIT UNION	MILWAUKIE	376,246,050	-1.54	395,049,237	-0.70	462,606,232	1.03
RIVERMARK COMMUNITY CREDIT UNION	BEAVERTON	326,839,748	6.51	316,245,373	3.54	355,701,455	3.82
FIRST COMMUNITY CREDIT UNION	COQUILLE	228,693,122	5.20	249,909,815	10.51	278,880,937	10.22
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	213,209,400	-2.17	251,051,320	4.67	270,628,837	4.88
SOFCU COMMUNITY CREDIT UNION	GRANTS PASS	207,246,855	-0.49	241,780,651	-0.24	270,558,448	0.66
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	148,167,089	-15.70	172,684,109	-7.14	199,411,073	-8.21
NW PRIORITY CREDIT UNION	PORTLAND	76,181,386	2.32	157,156,651	2.24	184,526,786	2.86
POINT WEST CREDIT UNION	PORTLAND	92,989,835	4.16	94,106,317	-1.12	103,700,513	-0.40
USAGENCIES CREDIT UNION	PORTLAND	26,688,715	14.58	41,352,925	1.19	47,282,619	1.85
SCHOOLS PLUS COMMUNITY CREDIT UNION	HERMISTON	33,769,423	16.83	39,377,473	2.75	45,834,815	4.23
VALLEY HEALTH & POSTAL EMPLOYEES CREDIT UNION	SALEM	29,476,320	-6.21	35,757,068	-0.33	41,354,403	0.56
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	22,835,989	4.08	20,277,477	0.16	27,289,544	1.64
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	12,789,937	-8.95	23,457,778	6.18	27,190,471	5.74
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	17,379,013	9.87	22,294,124	8.07	26,481,776	9.09
RED CANOE CREDIT UNION	ALBANY	11,900,674	16.89	18,339,603	16.81	21,034,566	15.86
RADIO CAB CREDIT UNION	PORTLAND	1,342,524	17.21	2,221,977	19.14	2,808,623	16.24
<b>TOTAL STATE CHARTERED CREDIT UNIONS</b>		<u>\$7,223,615,737</u>	3.85	<u>\$7,784,545,039</u>	3.24	<u>\$9,015,893,249</u>	3.61

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.