

## CONSOLIDATED REPORT OF CONDITION OF OREGON STATE CHARTERED CREDIT UNIONS

State of Oregon, Department of Consumer & Business Services  
 Division of Finance and Corporate Securities  
 Richard Nockleby, Administrator

AS OF 30 JUN 2000	NATURAL PERSON CREDIT UNIONS				CORPORATE CENTRAL CREDIT UNIONS			
	30-Jun-99	30-Jun-00	%	%	30-Jun-99	30-Jun-00	%	%
ASSETS								
UNSECURED CREDIT CARD LOANS .....	\$174,695,358	\$204,468,625	17.04	4.55	\$0	\$0	0	0
ALL OTHER UNSECURED LOANS .....	174,120,710	162,607,349	-6.61	3.62	0	0	0	0
NEW AUTO LOANS .....	559,493,514	680,380,068	21.6	15.15	0	0	0	0
USED AUTO LOANS .....	573,821,702	615,634,511	7.28	13.7	0	0	0	0
FIRST MORTGAGE REAL ESTATE .....	538,399,289	602,678,518	11.93	13.41	0	0	0	0
TOTAL OTHER REAL ESTATE .....	604,618,075	777,458,278	28.58	17.31	0	0	0	0
LEASE RECEIVABLE .....	0	9,332,062	100	0.2	0	0	0	0
OTHER LOANS TO MEMBERS .....	118,881,516	143,933,727	21.07	3.2	16,677,750	7,912,850	-52.55	1.75
OTHER LOANS Purch or non-members .....	12,773,202	32,796,332	156.75	0.73	0	0	0	0
<b>TOTAL LOANS .....</b>	<b>2,756,803,366</b>	<b>3,229,289,470</b>	<b>17.13</b>	<b>71.9</b>	<b>16,677,750</b>	<b>7,912,850</b>	<b>-52.55</b>	<b>1.75</b>
Less: ALLOWANCE FOR LOAN LOSSES .....	31,670,803	31,553,981	-0.36	0.7	0	0	0	0
CASH AND CASH EQUIVALENTS .....	68,286,776	147,157,037	115.49	3.27	106,305,498	62,803,684	-40.92	13.95
US GOVERNMENT .....	16,188,853	5,197,887	-67.89	0.11	0	0	0	0
FED AGENCY .....	761,963,066	615,466,819	-19.22	13.7	4,993,368	4,976,453	-0.33	1.1
GSP'S AND NIFCU'S .....	0	0	0	0	0	0	0	0
ALL OTHER MUTUAL FNDS .....	140,366,121	135,615,805	-3.38	3.01	0	0	0	0
MCSO CORPORATE CREDIT UNIONS .....	27,375,827	22,096,923	-19.28	0.49	18,502,997	13,500,810	-27.03	2.99
PAID-IN CAPITAL AT CORPORATE CUS .....	0	7,179,569	100	0.15	0	8,900,000	100	1.97
ALL OTHER INVESTMENTS IN CORPORATE .....	371,384,014	144,057,703	-61.21	3.2	447,328,146	249,653,814	-44.19	55.46
BANKS S&LS & MUTUAL SAVINGS BANKS .....	140,134,741	40,106,500	-71.38	0.89	0	0	0	0
DEPOSITS IN & LOANS TO CUS .....	2,528,886	2,313,416	-8.52	0.05	51,507	64,833	25.87	0.01
NCUA SHARE INSURANCE CAP .....	33,797,713	34,977,897	3.49	0.77	145,546	140,141	-3.71	0.03
OTHER INVESTMENTS .....	13,159,579	16,392,955	24.57	0.36	136,023,423	94,374,428	-30.61	20.96
<b>TOTAL INVESTMENTS .....</b>	<b>1,473,101,087</b>	<b>988,427,577</b>	<b>-32.9</b>	<b>22</b>	<b>606,899,441</b>	<b>371,470,338</b>	<b>-38.79</b>	<b>82.53</b>
Less: ALLOWANCE FOR INVESTMENT LOSS .....	0	0	0	0	0	0	0	0
LAND & BUILDING .....	45,333,257	51,445,971	13.48	1.14	0	0	0	0
OTHER FIXED ASSETS .....	25,530,967	28,430,350	11.35	0.63	227,685	3,547,494	1458.07	0.78
OTHER REAL ESTATE OWNED .....	60,018	776,061	1193.04	0.01	0	0	0	0
OTHER ASSETS .....	42,919,986	41,972,023	-2.2	0.93	6,364,595	4,209,707	-33.85	0.93
<b>TOTAL ASSETS .....</b>	<b>\$4,414,162,367</b>	<b>\$4,490,922,405</b>	<b>1.73</b>	<b>100</b>	<b>\$736,620,515</b>	<b>\$450,084,214</b>	<b>-38.89</b>	<b>100</b>
<b>LIABILITIES, SHARES, AND EQUITY</b>								
TOTAL BORROWINGS .....	\$154,840,900	\$55,707,007	-64.02	1.24	\$24,065,223	\$17,877,246	-25.71	3.97
ACCRUED DIVIDENDS PAYABLE SHARES .....	1,312,397	1,184,029	-9.78	0.02	1,202,878	411,818	-65.76	0.09
ACCOUNTS PAYABLE & OTHER LIAB .....	27,482,075	32,929,319	19.82	0.73	101,077,461	57,045,107	-43.56	12.67
SHARE DRAFTS .....	470,130,915	587,944,830	25.05	13.09	0	0	0	0
REGULAR SHARES .....	1,268,662,828	1,055,203,107	-16.82	23.49	0	0	0	0
MONEY MARKET SHARES .....	737,116,060	905,786,555	22.88	20.16	0	0	0	0
SHARE CERTIFICATES .....	960,208,372	1,013,188,723	5.51	22.56	174,242,927	88,531,791	-49.19	19.67
IRA/KEOGH .....	405,841,762	402,436,942	-0.83	8.96	0	0	0	0
ALL OTHER SHARES/MEM DEP .....	19,234,780	23,462,474	21.97	0.52	424,201,297	273,393,084	-35.55	60.74
<b>TOTAL SHARES .....</b>	<b>3,861,194,717</b>	<b>3,988,022,631</b>	<b>3.28</b>	<b>88.8</b>	<b>598,444,224</b>	<b>361,924,875</b>	<b>-39.52</b>	<b>80.41</b>
NON-MEMBER DEPOSITS .....	0	0	0	0	0	0	0	0
<b>TOTAL SHARES &amp; DEPOSITS .....</b>	<b>3,861,194,717</b>	<b>3,988,022,631</b>	<b>3.28</b>	<b>88.8</b>	<b>598,444,224</b>	<b>361,924,875</b>	<b>-39.52</b>	<b>80.41</b>
REGULAR RESERVE .....	143,065,139	151,065,269	5.59	3.36	6,333,197	7,026,946	10.95	1.56
INVESTMENT VALUATION RESERVE .....	0	0	0	0	0	0	0	0
UNREALIZED GAIN AFS SECURITIES .....	-7,313,063	-9,339,713	-27.71	-0.2	-283,564	-350,997	-23.78	-0.07
OTHER RESERVES .....	0	0	0	0	0	0	0	0
UNDIVIDED EARNINGS .....	229,220,630	266,197,949	16.13	5.92	5,781,096	6,149,219	6.36	1.36
NET INCOME (If not in Undiv Earm) .....	4,359,572	5,155,914	18.26	0.11	0	0	0	0
<b>TOTAL LIABILITIES SHARES &amp; EQUITY .....</b>	<b>\$4,414,162,367</b>	<b>\$4,490,922,405</b>	<b>1.73</b>	<b>100</b>	<b>\$736,620,515</b>	<b>\$450,084,214</b>	<b>-38.89</b>	<b>100</b>

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

STATE OF OREGON, DEPARTMENT OF CONSUMER & BUSINESS SERVICES  
DIVISION OF FINANCE & CORPORATE SECURITIES  
RICHARD NOCKLEBY, ADMINISTRATOR

AS OF 30 JUN 2000 with Comparative Figures as of 30 JUN 1999

### CREDIT UNIONS RANKED BY TOTAL ASSETS

		TOTAL LOANS	% OF CHANGE	TOTAL SAVINGS	% OF CHANGE	TOTAL ASSETS	% OF CHANGE
PORTLAND TEACHERS CREDIT UNION	PORTLAND	\$659,543,236	25.34	\$851,908,358	-3.55	\$939,691,320	-1.79
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	\$479,147,754	20.67	\$598,608,006	17.15	\$711,981,974	0.91
OREGON TELCO CREDIT UNION	PORTLAND	\$271,082,138	8.31	\$386,348,157	1.51	\$437,250,880	2.36
U-LANE-O CREDIT UNION	EUGENE	\$334,818,061	34.03	\$362,034,477	9.75	\$399,956,186	10.99
SERVICE EMPLOYEES OF LANE COUNTY CREDIT UNION	EUGENE	\$275,592,119	8.12	\$319,575,130	6.29	\$353,713,706	5.47
WOOD PRODUCTS CREDIT UNION	SPRINGFIELD	\$210,788,697	13.93	\$226,219,407	2.07	\$254,579,915	3.66
SAFEWAY NORTHWEST CENTRAL CREDIT UNION	PORTLAND	\$186,734,196	7.77	\$207,985,826	-3.76	\$233,571,301	-2.49
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	\$114,314,531	12.94	\$163,956,929	4.56	\$172,833,565	-2.21
PORTLAND AREA COMMUNITY EMPLOYEES CREDIT UNIO	PORTLAND	\$128,013,001	16.78	\$139,669,127	3.74	\$159,573,075	4.77
PORTLAND POSTAL EMPLOYEES CREDIT UNION	PORTLAND	\$66,515,868	6.08	\$103,898,737	-1.45	\$120,411,955	-0.49
ELECTRA CENTRAL CREDIT UNION	PORTLAND	\$81,357,556	13.65	\$102,938,390	1.93	\$120,388,903	3.56
STATE EMPLOYEES CREDIT UNION	SALEM	\$64,971,613	16.71	\$107,348,992	14.41	\$119,746,660	13.89
CENTRAL WILLAMETTE CREDIT UNION	ALBANY	\$89,277,699	14.71	\$106,873,219	0.17	\$117,104,086	1.11
OREGON CENTRAL CREDIT UNION	PORTLAND	\$81,426,688	1.39	\$90,991,625	-4.78	\$102,480,254	-3.42
MULTCO CREDIT UNION	PORTLAND	\$56,457,353	24.1	\$60,951,688	5.05	\$66,059,775	5.26
USAGENCIES CREDIT UNION	PORTLAND	\$25,361,890	17.03	\$30,305,977	-4.73	\$33,524,498	-3.33
VALLEY HEALTH AND POSTAL EMPLOYEES CREDIT UNI	SALEM	\$18,620,651	4.62	\$25,179,332	4.3	\$28,479,714	4.29
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	\$21,715,291	9.49	\$22,258,304	-14.38	\$26,186,609	-10.78
CROWN CENTRAL CREDIT UNION	WEST LINN	\$12,130,017	0.86	\$17,766,437	-1.97	\$19,584,767	-1.55
SCHOOLS PLUS CENTRAL CREDIT UNION	HERMISTON	\$13,130,596	17.11	\$16,805,864	-2.66	\$19,059,349	-1.26
WASHINGTON COUNTY CENTRAL CREDIT UNION	HILLSBORO	\$14,745,550	18.57	\$16,169,243	-0.14	\$17,919,118	0.36
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	\$8,230,701	22.95	\$13,086,019	-5.22	\$16,011,924	-3.46
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	\$10,149,531	18.13	\$12,151,176	10.05	\$14,178,313	9.9
EMERALD CREDIT UNION	EUGENE	\$1,385,721	-0.65	\$1,739,368	-1.18	\$1,939,728	0.35
BOISE CASCADE CORPORATION EMPLOYEES CREDIT UN	LAGRANDE	\$1,520,062	-6.97	\$1,617,561	-4.79	\$1,796,485	-5.21
RADIO CAB CREDIT UNION	PORTLAND	\$1,114,097	8.09	\$1,330,161	-16.55	\$1,749,435	-11.64
PACIFIC RAILS CREDIT UNION	UMATILLA	\$1,144,853	11.44	\$305,121	-12.71	\$1,148,910	4.39
NORTHWEST CORPORATE CREDIT UNION		\$7,912,850	-52.55	\$361,924,875	-39.52	\$450,084,214	-38.89
TOTAL OREGON NATURAL PERSON CREDIT UNIONS		\$3,229,289,470	17.13	\$3,988,022,631	3.28	\$4,490,922,405	1.73
TOTAL STATE CHARTERED CREDIT UNIONS		\$3,237,202,320	16.71	\$4,349,947,506	-2.45	\$4,941,006,619	-4.07