

CONSOLIDATED REPORT OF CONDITION OF OREGON STATE-CHARTERED CREDIT UNIONS

State of Oregon, Department of Consumer and Business Services

Division of Finance & Corporate Securities

Richard Nockleby, Administrator

AS OF 30 SEP 2000

	NATURAL PERSON CREDIT UNIONS				CORPORATE CENTRAL CREDIT UNIONS			
	30-Sep-99	30-Sep-00	% CHANGE	% ASSETS	30-Sep-99	30-Sep-00	% CHANGE	% ASSETS
ASSETS								
UNSECURED CREDIT CARD LOANS	\$184,204,734	\$216,403,281	17.47	4.73	\$0	\$0	0.00	0.00
ALL OTHER UNSECURED LOANS	174,894,398	170,740,692	-2.37	3.73	0	0	0.00	0.00
NEW AUTO LOANS	606,247,917	709,333,323	17.00	15.50	0	0	0.00	0.00
USED AUTO LOANS	591,871,571	613,976,185	3.73	13.42	0	0	0.00	0.00
FIRST MORTGAGE REAL ESTATE	560,489,003	616,001,875	9.90	13.46	0	0	0.00	0.00
TOTAL OTHER REAL ESTATE	646,136,362	810,311,617	25.40	17.71	0	0	0.00	0.00
LEASE RECEIVABLE	8,329,246	8,684,357	4.26	0.18	0	0	0.00	0.00
OTHER LOANS TO MEMBERS	126,536,540	147,276,301	16.39	3.22	9,562,972	3,814,766	-60.10	0.79
OTHER LOANS Purch or non-members	11,431,556	55,557,372	386.00	1.21	0	0	0.00	0.00
TOTAL LOANS	2,910,141,327	3,348,285,003	15.05	73.20	9,562,972	3,814,766	-60.10	0.79
Less:ALLOWANCE FOR LOAN LOSSES.....	31,099,595	31,756,543	2.11	0.69	0	0	0.00	0.00
CASH AND CASH EQUIVALENTS.....	134,316,930	177,272,875	31.98	3.87	123,129,105	61,384,490	-50.14	12.84
US GOVERNMENT	12,641,388	39,075,511	209.10	0.85	0	0	0.00	0.00
FED AGENCY	695,593,694	535,222,607	-23.05	11.70	4,982,224	1,991,840	-60.02	0.41
GSP'S AND NIFCU'S	0	0	0.00	0	0	0	0.00	0.00
ALL OTHER MUTUAL FNDS	127,840,651	120,135,970	-6.02	2.62	0	0	0.00	0.00
MCSD CORPORATE CREDIT UNIONS.....	20,315,750	22,096,924	8.76	0.48	9,602,997	13,500,810	40.58	2.82
PAID-IN CAPITAL AT CORPORATE CUS.....	7,179,570	7,179,569	0.00	0.15	8,900,000	8,900,000	0.00	1.86
ALL OTHER INVESTMENTS IN CORPORATE.....	270,418,214	149,366,435	-44.76	3.26	355,728,886	293,848,827	-17.39	61.49
BANKS S&LS & MUTUAL SAVINGS BANKS.....	62,217,172	28,634,375	-53.97	0.62	0	0	0.00	0.00
DEPOSITS IN & LOANS TO CUs	2,829,467	2,813,589	-0.56	0.06	63,508	35,452	-44.17	0.00
NCUA SHARE INSURANCE CAP.....	33,772,473	35,893,158	6.27	0.78	145,546	142,835	-1.86	0.02
OTHER INVESTMENTS	38,274,206	16,808,472	-56.08	0.36	147,196,720	87,083,578	-40.83	18.22
TOTAL INVESTMENTS	1,237,310,112	921,333,452	-25.53	20.14	526,474,335	405,360,507	-23.00	84.82
Less:ALLOWANCE FOR INVESTMENT LOSS.....	0	0	0.00	0.00	0	0	0.00	0.00
LAND & BUILDING.....	48,578,479	52,661,297	8.40	1.15	0	0	0.00	0.00
OTHER FIXED ASSETS.....	26,021,940	29,131,921	11.95	0.63	241,336	3,765,215	1460.15	0.78
OTHER REAL ESTATE OWNED	538,802	803,480	49.12	0.01	0	0	0.00	0.00
OTHER ASSETS.....	36,961,496	40,120,769	8.54	0.87	8,523,761	3,395,793	-60.16	0.71
TOTAL ASSETS.....	\$4,396,541,964	\$4,573,745,412	4.03	100.00	\$668,077,055	\$477,863,606	-28.47	100.00
LIABILITIES, SHARES, AND EQUITY								
TOTAL BORROWINGS	\$149,127,171	\$64,119,348	-57.00	1.40	\$28,331,223	\$17,377,246	-38.66	3.63
ACCRUED DIVIDENDS PAYABLE SHARES.....	1,317,851	989,409	-24.92	0.02	795,563	406,388	-48.91	0.08
ACCOUNTS PAYABLE & OTHER LIABILITIES.....	26,854,267	33,762,777	25.72	0.73	118,507,522	54,488,071	-54.02	11.40
SHARE DRAFTS	478,169,252	588,002,993	22.96	12.85	0	0	0.00	0.00
REGULAR SHARES	1,159,595,924	994,314,222	-14.25	21.73	0	0	0.00	0.00
MONEY MARKET SHARES	831,581,941	852,563,134	2.52	18.64	0	0	0.00	0.00
SHARE CERTIFICATES	960,861,152	1,178,639,982	22.66	25.76	189,072,612	93,840,934	-50.36	19.63
IRA/KEOGH	398,779,290	407,909,270	2.28	8.91	0	0	0.00	0.00
ALL OTHER SHARES/MEMBER DEPOSITS	11,212,165	26,424,628	135.67	0.57	319,361,769	298,754,648	-6.45	62.51
TOTAL SHARES.....	3,840,199,724	4,047,854,229	5.40	88.50	508,434,381	392,595,582	-22.78	82.15
NON-MEMBER DEPOSITS	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL SHARES & DEPOSITS	3,840,199,724	4,047,854,229	5.40	88.50	508,434,381	392,595,582	-22.78	82.15
REGULAR RESERVE.....	145,386,334	174,060,097	19.72	3.80	6,498,390	7,026,946	8.13	1.47
INVESTMENT VALUATION RESERVE.....	0	0	0.00	0.00	0	0	0.00	0.00
UNREALIZED GAIN AFS SECURITIES.....	-7,335,476	-7,436,890	-1.38	-0.16	-373,848	-142,913	61.77	-0.02
OTHER RESERVES.....	0	0	0.00	0.00	0	0	0.00	0.00
UNDIVIDED EARNINGS.....	232,607,546	252,790,481	8.67	5.52	5,883,824	6,112,286	3.88	1.27
NET INCOME (If not in Undiv Earn).....	8,384,547	7,605,961	-9.28	0.16	0	0	0.00	0.00
TOTAL LIABILITIES SHARES & EQUITY.....	\$4,396,541,964	\$4,573,745,412	4.03	100.00	\$668,077,055	\$477,863,606	-28.47	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

RICHARD NOCKLEBY, ADMINISTRATOR

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

CREDIT UNIONS RANKED BY TOTAL ASSETS

		TOTAL LOANS	% OF CHANGE	TOTAL SAVINGS	% OF CHANGE	TOTAL ASSETS	% OF CHANGE
PORTLAND TEACHERS CREDIT UNION	PORTLAND	\$716,410,447	26.95	\$871,095,309	2.24	\$962,201,794	3.65
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	\$505,000,095	16.96	\$595,683,666	12.73	\$722,744,181	0.47
OREGON TELCO CREDIT UNION	PORTLAND	\$276,128,752	8.96	\$398,191,567	4.60	\$450,486,856	5.21
U-LANE-O CREDIT UNION	EUGENE	\$337,622,047	24.24	\$379,258,367	13.99	\$416,389,007	14.04
SELCO CREDIT UNION	EUGENE	\$282,488,794	7.06	\$322,210,792	6.22	\$361,306,649	7.37
WOOD PRODUCTS CREDIT UNION	SPRINGFIELD	\$211,793,037	7.10	\$231,524,698	5.42	\$256,697,077	3.42
SAFEWAY NORTHWEST CENTRAL CREDIT UNION	PORTLAND	\$189,905,695	6.97	\$213,718,179	-1.11	\$240,168,137	0.00
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	\$118,380,183	11.02	\$160,167,206	7.74	\$169,452,786	3.86
PORTLAND AREA COMMUNITY EMPLOYEES CREDIT UNION	PORTLAND	\$131,277,616	13.25	\$140,634,162	2.80	\$162,393,824	3.92
STATE EMPLOYEES CREDIT UNION	SALEM	\$66,769,263	14.96	\$109,779,338	17.61	\$122,904,070	16.99
PORTLAND POSTAL EMPLOYEES CREDIT UNION	PORTLAND	\$67,691,200	6.55	\$104,944,506	-0.06	\$122,050,990	1.04
ELECTRA CENTRAL CREDIT UNION	PORTLAND	\$84,411,910	11.30	\$104,251,933	1.79	\$120,553,015	2.17
CENTRAL WILLAMETTE CREDIT UNION	ALBANY	\$91,071,700	13.29	\$106,524,249	0.65	\$117,102,398	1.60
OREGON CENTRAL CREDIT UNION	PORTLAND	\$81,111,012	-0.32	\$90,303,220	-7.40	\$101,693,505	-5.92
MULTCO CREDIT UNION	PORTLAND	\$56,387,959	15.79	\$62,344,299	3.50	\$67,670,886	4.03
USAGENCIES CREDIT UNION	PORTLAND	\$26,312,897	12.89	\$30,383,661	-2.49	\$33,590,329	-1.45
VALLEY HEALTH AND POSTAL EMPLOYEES CREDIT UNION	SALEM	\$19,332,747	6.71	\$24,830,333	4.99	\$28,205,642	4.97
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	\$21,211,503	5.59	\$21,994,549	-10.43	\$25,947,507	-7.53
CROWN CENTRAL CREDIT UNION	WEST LINN	\$12,173,960	0.01	\$17,467,204	-3.14	\$19,248,851	-2.82
SCHOOLS PLUS CENTRAL CREDIT UNION	HERMISTON	\$13,515,548	15.36	\$16,174,008	6.50	\$18,444,174	6.80
WASHINGTON COUNTY CENTRAL CREDIT UNION	HILLSBORO	\$15,421,334	20.05	\$16,293,465	2.29	\$18,075,250	2.71
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	\$8,519,904	18.63	\$12,963,616	-1.19	\$15,922,873	-0.11
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	\$10,225,790	15.02	\$12,225,523	14.21	\$14,308,799	13.67
EMERALD CREDIT UNION	EUGENE	\$1,421,852	-1.83	\$1,681,444	-10.67	\$1,840,234	-10.38
RADIO CAB CREDIT UNION	PORTLAND	\$1,101,530	7.85	\$1,249,288	-15.49	\$1,656,573	-11.42
BOISE CASCADE CORPORATION EMPLOYEES CREDIT UNION	LAGRANDE	\$1,426,853	-8.04	\$1,634,447	-0.13	\$1,477,505	-20.47
PACIFIC RAILS CREDIT UNION	UMATILLA	\$1,171,375	9.96	\$325,200	18.30	\$1,212,500	7.05
		-----		-----		-----	
NORTHWEST CORPORATE CREDIT UNION		\$3,814,766	-60.10	\$392,595,582	-22.78	\$477,863,606	-28.47
TOTAL OREGON NATURAL PERSON CREDIT UNIONS		\$3,348,285,003	15.05	\$4,047,854,229	5.40	\$4,573,745,412	4.03
		-----		-----		-----	
TOTAL STATE CHARTERED CREDIT UNIONS		\$3,352,099,769	14.80	\$4,440,449,811	2.11	\$5,051,609,018	-0.25
		=====		=====		=====	