

State of Oregon, Department of Consumer and Business Services
Division of Finance and Corporate Securities
David C. Tatman, Acting Administrator

CONSOLIDATED REPORT OF CONDITION OF
OREGON STATE-CHARTERED CREDIT UNIONS
AS OF DECEMBER 31, 2005

	31 DEC 2004	31 DEC 2005	% CHANGE	% ASSETS
ASSETS				
LOANS HELD FOR SALE	\$21,601,110	\$19,846,796	-8.12	0.23
UNSECURED CREDIT CARD LOANS	283,277,590	250,770,470	-11.47	2.97
ALL OTHER UNSECURED LOANS	139,398,121	116,135,392	-16.68	1.37
NEW AUTO LOANS	1,650,843,341	2,192,767,831	32.82	26.00
USED AUTO LOANS	1,188,125,089	1,155,265,739	-2.76	13.70
FIRST MORTGAGE REAL ESTATE	1,397,002,878	1,347,254,042	-3.56	15.98
TOTAL OTHER REAL ESTATE	1,273,262,623	1,552,273,158	21.91	18.41
LEASE RECEIVABLE	252,649	0	-100.00	0.00
OTHER LOANS TO MEMBERS	154,952,407	177,449,502	14.51	2.10
TOTAL LOANS	6,087,114,698	6,791,916,134	11.57	80.56
Less: ALLOWANCE FOR LOAN LOSSES	35,919,414	33,230,176	-7.48	0.39
CASH ON HAND	78,372,679	79,038,703	0.84	0.93
CASH ON DEPOSIT	169,103,769	187,724,751	11.01	2.22
CASH EQUIVALENTS	10,551,277	43,469,140	311.97	0.51
US GOVERNMENT	14,855,405	13,704,219	-7.74	0.16
FED AGENCY	929,911,763	583,571,038	-37.24	6.92
ALL OTHER MUTUAL FUNDS	25,677,757	17,353,685	-32.41	0.20
MCSD CORPORATE CREDIT UNIONS	32,530,357	31,880,500	-1.99	0.37
PAID-IN CAPITAL AT CORPORATE CUs	7,736,605	7,724,403	-0.15	0.09
ALL OTHER INVESTMENTS IN CORPORATE	223,862,989	237,945,121	6.29	2.82
BANKS S&Ls & MUTUAL SAVINGS BANKS	62,561,651	40,702,570	-34.94	0.48
DEPOSITS IN & LOANS TO CREDIT UNIONS	2,981,762	2,634,075	-11.66	0.03
NCUA SHARE INSURANCE CAP	60,012,922	61,668,353	2.75	0.73
OTHER INVESTMENTS	71,463,877	52,179,887	-26.98	0.61
TOTAL INVESTMENTS	1,551,237,212	1,218,889,389	21.42	14.45
LAND & BUILDING	95,221,512	111,609,895	17.21	1.32
OTHER FIXED ASSETS	32,343,640	36,396,954	12.53	0.43
FORECLOSED & REPOSSESSED ASSETS	3,082,588	4,267,454	38.43	0.05
OTHER ASSETS	107,730,811	140,197,405	30.13	1.66
TOTAL ASSETS	\$8,000,797,758	\$8,430,600,907	5.37	100.00
LIABILITIES, SHARES, AND EQUITY				
TOTAL BORROWINGS	\$328,217,948	351,211,615	7.00	4.16
ACCRUED DIVIDENDS PAYABLE SHARES	529,309	1,100,162	107.84	0.01
ACCOUNTS PAYABLE & OTHER LIABILITIES	65,046,114	76,762,817	18.01	0.91
SHARE DRAFTS	954,468,521	1,050,410,781	10.05	12.45
REGULAR SHARES	1,404,039,138	1,220,703,111	-13.05	14.47
MONEY MARKET SHARES	2,098,576,027	2,072,758,312	-1.23	24.58
SHARE CERTIFICATES	1,841,623,745	2,304,459,292	25.13	27.33
IRA/KEOGH	558,935,855	558,276,963	-0.11	6.62
ALL OTHER SHARES/MEMBER DEPOSITS	10,942,011	6,357,945	-41.89	0.07
TOTAL SHARES	6,868,585,297	7,212,966,404	5.01	85.55
NON-MEMBER DEPOSITS	595,000	0	-100.00	0.00
TOTAL SHARES & DEPOSITS	6,869,180,297	7,212,966,404	5.00	85.55
REGULAR RESERVE	324,885,605	340,524,732	4.81	4.03
INVESTMENT VALUATION RESERVE	0	0	0.00	0.00
MISCELLANEOUS EQUITY	0	29,014	100.00	0.00
UNREALIZED GAIN AFS SECURITIES	-6,043,592	-10,542,751	-74.44	-0.12
UNREALIZED GAIN HEDGE	0	0	0.00	0.00
OTHER COMPREHENSIVE EARNINGS	0	0	0.00	0.00
OTHER RESERVES	14,331	14,331	0.00	0.00
UNDIVIDED EARNINGS	418,967,746	458,534,583	9.44	5.43
NET INCOME (If not in Undivided Earnings)	0	0	0.00	0.00
TOTAL LIABILITIES SHARES & EQUITY	\$8,000,797,758	\$8,430,600,907	5.37	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
 DAVID C. TATMAN, ACTING ADMINISTRATOR

AS OF December 31, 2005, with Comparative Figures as of December 31, 2004

CREDIT UNIONS RANKED BY TOTAL ASSETS

		TOTAL LOANS	% OF CHANGE	TOTAL SAVINGS	% OF CHANGE	TOTAL ASSETS	% OF CHANGE
PORTLAND TEACHERS CREDIT UNION	PORTLAND	\$ 1,816,630,802	14.59	\$1,815,223,849	10.81	\$2,076,431,151	10.52
FIRST TECHNOLOGY CREDIT UNION	BEAVERTON	995,309,240	20.72	1,187,407,591	1.66	1,517,765,259	4.39
OREGON COMMUNITY CREDIT UNION	EUGENE	664,188,293	5.99	678,852,859	8.09	776,338,307	10.11
SELCO COMMUNITY CREDIT UNION	EUGENE	529,588,083	16.10	559,817,449	11.12	649,720,963	13.14
UNITUS COMMUNITY CREDIT UNION	PORTLAND	504,214,243	16.70	552,453,729	1.89	626,770,052	1.61
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	470,444,274	15.85	437,299,558	17.24	513,277,595	14.64
ADVANTIS CREDIT UNION	PORTLAND	387,543,699	283.80	395,938,481	227.46	455,998,412	224.90
RIVERMARK COMMUNITY CREDIT UNION	PORTLAND	305,233,388	10.52	291,896,241	9.19	335,696,850	6.94
SOFCU COMMUNITY CREDIT UNION	GRANTS PASS	203,772,869	22.88	227,675,633	9.68	257,935,772	11.85
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	219,416,297	2.76	230,218,338	6.24	254,357,128	6.60
FIRST COMMUNITY CREDIT UNION	COQUILLE	211,905,008	15.07	224,902,731	19.86	252,896,040	18.41
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	183,933,773	8.12	180,501,898	5.47	214,365,364	3.47
NW PRIORITY CREDIT UNION	PORTLAND	72,790,714	1.97	150,951,967	1.37	176,419,194	2.34
POINT WEST CREDIT UNION	PORTLAND	80,302,692	14.78	91,681,225	14.21	100,891,199	11.89
USAGENCIES CREDIT UNION	PORTLAND	23,497,927	2.29	41,581,246	-0.43	47,037,026	0.64
SCHOOLS PLUS COMMUNITY CREDIT UNION	HERMISTON	28,155,271	16.13	35,851,941	5.26	41,292,311	6.81
VALLEY HEALTH AND POSTAL EMPLOYEES CREDIT UNION	SALEM	32,090,891	9.49	33,914,998	-2.04	39,082,561	-0.68
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	21,573,688	11.44	19,691,479	0.76	26,283,557	4.87
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	13,982,676	3.01	20,748,584	-6.38	24,390,505	-5.16
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	15,360,681	17.49	19,434,675	11.62	22,964,666	11.72
WEYERHAEUSER EMPLOYEES CREDIT UNION	ALBANY	9,838,121	10.63	14,909,278	-6.37	17,370,767	-3.92
RADIO CAB CREDIT UNION	PORTLAND	1,117,951	2.91	1,733,724	15.61	2,273,969	12.89
PACIFIC RAILS CREDIT UNION	UMATILLA	1,025,553	-5.99	278,930	1.64	1,042,259	-9.58
TOTAL STATE CHARTERED CREDIT UNIONS		<u>\$6,791,916,134</u>	11.57	<u>\$7,212,966,404</u>	5.00	<u>\$8,430,600,907</u>	5.37
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