

Oregon

Credit Union Fact Sheet

(\$ in Millions)

<i>Institutions Chartered in Oregon</i>			
<i>Credit Unions</i>		<i>Banks/S&Ls/Savings Banks</i>	
Number of CUs	99	Number of Banks	38
Federally chartered	76	Subchapter S	2
State chartered	23		
Credit union market share of CU/Bank assets	35.3%	Bank market share of CU/Bank assets	64.7%
Average size	\$112.8	Average size	\$539.6
Total assets	\$11,171.6	Total assets	\$20,500.0
		Subchapter S assets	\$430.0
Members	1,333,765		
Membership/Population	37.5%	Estimated Sub S foregone federal tax revenue	\$0.9
Estimated federal income tax	\$28.3	Estimated federal income tax	\$199.9
		Stockholder dividends	\$659.8
		Estimated directors fees	\$4.2
<u>Average Interest Rates</u>		<u>Average Interest Rates</u>	
Money market accounts	0.72%	Money market accounts	0.53%
Auto loans	4.66%	Auto loans	6.61%
<u>Alternative market share calculation</u>		<u>Alternative market share calculation</u>	
Total deposits	\$9,593	Total deposits in institutions w/ branches in state	\$39,165
Market share of deposits	19.7%	Market share of deposits	80.3%
<i>National</i>			
<i>Credit Unions</i>		<i>Banks/S&Ls/Savings Banks</i>	
Number of CUs	9,381	Number of Banks	9,074
Federally chartered	5,661	Subchapter S	2,144
State chartered	3,720		
Credit union market share of CU/Bank assets	6.3%	Bank market share of CU/Bank assets	93.7%
Average size	\$69.2	Average size	\$1,055.0
Total assets	\$648,982.6	Total assets	\$9,572,810.0
		Subchapter S assets	\$309,110.0
Members	84,698,471		
Membership/Population	29.1%	Estimated Sub S foregone federal tax revenue	\$791.2
Estimated federal income tax	\$1,707.4	Estimated federal income tax	\$56,958.4
		Stockholder dividends	\$63,343.0
		Estimated directors fees	\$867.6
<u>Average Interest Rates</u>		<u>Average Interest Rates</u>	
Money market accounts	1.03%	Money market accounts	0.60%
Auto loans	4.77%	Auto loans	6.45%

Source: All financial data is June 2004, annualized where appropriate; Average interest rates are as of November 4, 2004 source: Datatrac. Population taken from Census Bureau Estimates for July 2003.

Credit union data is from NCUA; Bank data is from FDIC, directors fees were estimated using the America's Community Bankers Compensation Survey Results.

Produced by CUNA's Economics & Statistics Department.