

# Oregon

## Credit Union Fact Sheet

(\$ in Millions)

<b><i>Institutions Chartered in Oregon</i></b>			
<b><i>Credit Unions</i></b>		<b><i>Banks/S&amp;Ls/Savings Banks</i></b>	
Number of CUs	83	Number of Banks	40
Federally chartered	63	Subchapter S	3
State chartered	20		
Credit union market share of CU/Bank assets	26.6%	Bank market share of CU/Bank assets	73.4%
Average size	\$164.4	Average size	\$942.1
Total assets	\$13,642.5	Total assets	\$37,680.0
		Subchapter S assets	\$580.0
Members	1,418,123		
Membership/Population	38.7%	Estimated Sub S foregone federal tax revenue	\$0.9
Estimated federal income tax	\$26.6	Estimated federal income tax	\$154.6
		Stockholder dividends	\$171.3
		Estimated directors fees	\$6.9
<b><u>Average Interest Rates</u></b>		<b><u>Average Interest Rates</u></b>	
Money market accounts	1.25%	Money market accounts	1.17%
Auto loans	6.33%	Auto loans	7.79%
<b><u>Alternative market share calculation</u></b>		<b><u>Alternative market share calculation</u></b>	
Total deposits	\$11,534	Total deposits in institutions w/ branches in state	\$47,944
Market share of deposits	19.4%	Market share of deposits	80.6%
<b><i>National</i></b>			
<b><i>Credit Unions</i></b>		<b><i>Banks/S&amp;Ls/Savings Banks</i></b>	
Number of CUs	8,245	Number of Banks	8,525
Federally chartered	5,015	Subchapter S	2,446
State chartered	3,230		
Credit union market share of CU/Bank assets	7.8%	Bank market share of CU/Bank assets	92.2%
Average size	\$93.3	Average size	\$1,063.9
Total assets	\$769,554.3	Total assets	\$9,069,660.0
		Subchapter S assets	\$464,810.0
Members	88,404,816		
Membership/Population	29.4%	Estimated Sub S foregone federal tax revenue	\$867.0
Estimated federal income tax	\$1,611.5	Estimated federal income tax	\$44,383.1
		Stockholder dividends	\$109,563.4
		Estimated directors fees	\$1,208.7
<b><u>Average Interest Rates</u></b>		<b><u>Average Interest Rates</u></b>	
Money market accounts	1.88%	Money market accounts	1.16%
Auto loans	6.11%	Auto loans	7.35%

Source: All financial data is December 2007. Average interest rates are as of December 31, 2007 source: Datatrac. Population taken from Census Bureau Estimates for July 2006.

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.