

CUSP Online Financial Performance Profiles

Assets	Over 1B		BECU		Washington State Employees		Washington	
	Dec. 2008	% Change	Dec. 2008	% Change	Dec. 2008	% Change	Dec. 2008	% Change
Cash Equivalents	\$109,837,556	-13.52	\$233,905,069	-35.36	\$167,832,319	-40.86	\$12,381,752	-8.57
Gov't & Agency Sec.	\$308,306,442	48.54	\$903,285,838	89.69	\$93,166,878	152.53	\$20,476,323	37.43
All Other Investments	\$161,336,515	-7.38	\$124,756,564	-78.36	\$21,691,073	-26.68	\$12,636,414	-13.25
Total Investments	\$579,480,512	13.9	\$1,261,947,471	-10.79	\$282,690,270	-19.3	\$45,494,488	5.78
First Mortgage Loans	\$755,340,766	18.03	\$1,882,226,532	7.67	\$226,445,083	-10.17	\$49,833,900	15.39
Other Real Estate Loans	\$304,181,360	6.2	\$2,264,833,889	35.14	\$220,639,468	17.28	\$36,248,360	21.47
New Auto Loans	\$239,500,623	-5.23	\$1,583,064,685	-7.8	\$140,088,709	6.74	\$30,143,457	-7.34
Used Auto Loans	\$227,119,155	8.22	\$327,207,477	0.85	\$278,091,230	20.7	\$25,817,966	3.28
Credit Card Loans	\$120,876,293	11.36	\$552,120,106	14.03	\$126,353,265	8.63	\$11,758,899	10.25
Other Loans	\$132,010,096	9.11	\$596,396,306	8.7	\$51,890,585	8.16	\$13,746,219	18.2
Total Loans	\$1,779,028,293	9.92	\$7,205,848,995	10.88	\$1,043,508,340	8.01	\$167,548,801	9.61
Fixed & Other Assets	\$105,615,851	12.56	\$283,634,012	10.78	\$77,058,262	59.19	\$10,961,415	16.77
Total Assets	\$2,442,813,433	9.12	\$8,639,516,578	6.35	\$1,391,952,204	2.39	\$222,247,304	8.77
Liabilities								
Borrowings Payables & Other Liab.	\$201,120,120	29.28	\$79,180,163	-69.23	\$21,322,677	4.46	\$5,875,746	-13.61
Share Drafts	\$173,153,159	0.9	\$231,672,152	-17.32	\$200,145,682	5.19	\$19,909,813	0.66
Regular Shares	\$471,750,921	8.91	\$2,141,049,568	15.8	\$376,075,961	7.08	\$52,162,691	14.15
Money Market Shares	\$462,250,441	15.95	\$2,194,107,762	9.68	\$198,244,583	50.68	\$42,540,153	16.28
Share Certificates	\$689,819,959	3.69	\$2,431,866,127	5.27	\$387,051,224	-17.39	\$61,272,908	4.41
IRA's	\$211,392,009	13.49	\$879,790,782	16.11	\$68,235,621	15.66	\$17,899,620	19.53
Total Shares	\$2,008,366,488	8.27	\$7,878,486,391	9.46	\$1,229,753,071	2.43	\$193,785,184	10.28
Total Res & Und Earnings	\$233,580,817	2.38	\$681,850,024	1.86	\$140,876,456	1.74	\$22,586,374	3.59
Total Liabilities & Capital	\$2,443,229,535	9.13	\$8,639,516,578	6.35	\$1,391,952,204	2.39	\$222,247,304	8.77
Income Statement								
		% Total Inc		% Total Inc		% Total Inc		% Total Inc
Interest on Loans	\$109,567,690	68.54	\$433,203,678	72.78	\$67,453,659	63.86	\$10,565,589	69.34
Interest from Investments	\$21,285,502	13.32	\$50,061,569	8.41	\$7,814,374	7.4	\$1,583,099	10.39
All non-interest income	\$28,996,451	18.14	\$111,955,718	18.81	\$30,357,913	28.74	\$3,089,381	20.27
Total Income	\$159,848,821	100	\$595,220,992	100	\$105,625,952	100	\$15,238,070	100
Salary & Benefits	\$31,791,507	19.89	\$74,996,976	12.6	\$33,776,489	31.98	\$3,614,873	23.72
Office Operations	\$12,455,463	7.79	\$37,973,077	6.38	\$14,930,163	14.13	\$1,441,926	9.46
Other Operating Expenses	\$20,060,569	12.55	\$90,072,694	15.13	\$14,246,975	13.49	\$2,299,166	15.09
Total Operating Expenses	\$64,307,540	40.23	\$203,042,747	34.11	\$62,953,627	59.6	\$7,355,964	48.27
Provision for Loan Losses	\$25,345,672	15.86	\$141,441,983	23.76	\$14,975,395	14.18	\$2,138,330	14.03
Non-Operating Gains/Losses	\$1,131,620	0.71	(\$1,573,731)	-0.26	\$2,090,951	1.98	\$68,404	0.45
Interest on Shares & Borrowings	\$64,254,826	40.2	\$241,738,829	40.61	\$27,534,734	26.07	\$5,197,156	34.11
Net Income	\$7,072,403	4.42	\$7,423,702	1.25	\$2,253,147	2.13	\$615,024	4.04