

# Consolidated Report of Condition of Oregon State-Chartered Credit Unions

As of March 31, 2014

Questions?

Contact  
Credit Unions  
(503) 378-4140

## Finance & Corporate Securities - CREDIT UNIONS

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	31 Mar 2013	31 Mar 2014	% CHANGE	% ASSETS
<b>CASH:</b>				
Cash On Hand	\$ 64,672,636	\$ 69,757,865	7.86	0.60
Cash On Deposit	1,138,956,243	1,194,612,200	4.89	10.33
Cash Equivalents	332,834	3,368,527	912.07	0.03
<b>INVESTMENTS:</b>				
Trading Securities	\$ 3,162,589	\$ 3,817,248	20.70	0.03
Available-for-Sale Securities	1,618,978,276	1,556,938,296	-3.83	13.46
Held-to-Maturity Securities	254,935,425	333,229,200	30.71	2.88
Dep in Banks, S&Ls, Savings Banks	237,489,246	141,240,565	-40.53	1.22
Loans to & Investments in CUs	6,254,586	9,216,611	47.36	0.08
Membership Capital at Corp CUs	1,963,813	984,697	-49.86	0.01
Paid-In Capital At Corporate CUs	1,638,080	1,868,323	14.06	0.02
All Other Investments In Corporate CUs	76,350,000	70,275,000	-7.96	0.61
All Other Investments	79,008,490	78,423,636	-0.74	0.68
<b>TOTAL INVESTMENTS</b>	<b>\$ 2,279,780,505</b>	<b>\$ 2,195,993,576</b>	<b>-3.68</b>	<b>18.99</b>
Loans Held For Sale	47,235,713	18,910,036	-59.97	0.16
<b>LOANS &amp; LEASES:</b>				
Unsecured Credit Card Loans	\$ 320,832,696	\$ 366,089,979	14.11	3.17
All Other Unsecured Loans	127,823,599	129,880,645	1.61	1.12
New Vehicle Loans	1,184,827,927	1,330,847,087	12.32	11.51
Used Vehicle Loans	1,469,328,398	1,608,629,122	9.48	13.91
Total 1st Mortgage Real Estate	2,342,035,093	2,642,624,450	12.83	22.85
Total Other Real Estate	1,099,551,276	1,003,627,463	-8.72	8.68
Leases Receivable	0	0	0.00	0.00
Total All Other Loans	440,602,333	534,581,323	21.33	4.62
<b>TOTAL LOANS &amp; LEASES</b>	<b>\$ 6,989,255,280</b>	<b>\$ 7,623,074,733</b>	<b>9.07</b>	<b>65.92</b>
LESS: Allowance For Loan Losses	63,511,219	55,525,388	-12.57	0.48
<b>OTHER ASSETS:</b>				
Foreclosed & Repossessed Assets	\$ 16,557,774	\$ 11,790,771	-28.79	0.10
Land and Building	107,805,513	128,039,264	18.77	1.11
Other Fixed Assets	36,236,637	39,177,068	8.11	0.34
NCUA Share Insurance Capital Deposit	90,789,153	95,371,304	5.05	0.82
Other Assets	236,311,371	227,464,666	-3.74	1.97
<b>TOTAL ASSETS</b>	<b>\$ 10,956,541,069</b>	<b>\$ 11,564,354,259</b>	<b>5.55</b>	<b>100.00</b>
<b>LIABILITIES:</b>				
Total Borrowings	\$ 31,896,848	\$ 30,840,701	-3.31	0.27
Accrued Dividends & Int Payable	240,139	23,015	-90.42	0.00
Accounts Payable & Other Liabilities	123,719,896	110,180,874	-10.94	0.95
<b>SHARES &amp; DEPOSITS:</b>				
Share Drafts	\$ 1,092,725,127	\$ 1,225,815,653	12.18	10.60
Regular Shares	2,563,511,842	2,944,872,013	14.88	25.47
Money Market Shares	3,275,450,022	3,494,608,328	6.69	30.22
Share Certificates	1,836,037,467	1,676,429,650	-8.69	14.50
IRA/KEOGH	829,043,931	801,783,470	-3.29	6.93
All Other Shares	177,793,562	191,630,491	7.78	1.66
<b>TOTAL SHARES</b>	<b>\$ 9,774,561,951</b>	<b>\$ 10,335,139,605</b>	<b>5.74</b>	<b>89.37</b>
Non-Member Deposits	10,001,000	0	-100.00	0.00
<b>TOTAL SHARES &amp; DEPOSITS</b>	<b>\$ 9,784,562,951</b>	<b>\$ 10,335,139,605</b>	<b>5.63</b>	<b>89.37</b>
<b>EQUITY:</b>				
Undivided Earnings	\$ 691,223,226	\$ 786,943,897	13.85	6.80
Regular Reserves	280,698,905	282,922,349	0.79	2.45
Appropriation for Non-Conforming Investments	0	0	0.00	0.00
Other Reserves	0	0	0.00	0.00
Miscellaneous Equity	0	0	0.00	0.00
Unrealized Gain AFS Securities	11,505,011	-11,032,784	-195.90	-0.10
Unrealized Loss for OTTI on HTM Debt Securities	0	0	0.00	0.00
Unrealized Gain Hedge	0	0	0.00	0.00
Other Comprehensive Income	0	0	0.00	0.00
Net Income	15,160,520	10,011,019	-33.97	0.09
<b>TOTAL EQUITY</b>	<b>\$ 998,587,662</b>	<b>\$ 1,068,844,481</b>	<b>7.04</b>	<b>9.24</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>\$ 10,956,541,069</b>	<b>\$ 11,564,354,259</b>	<b>5.55</b>	<b>100.00</b>

## Total Loans, Shares & Deposits and Assets of State-Chartered Credit Unions

As of March 31, 2014, with Comparative Figures as of March 31, 2013

Questions?

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#### Credit Unions Ranked by Total Assets

		Total Loans	% Of Change	Total Sh & Dep	% Of Change	Total Assets	% Of Change
ONPOINT COMMUNITY CREDIT UNION	PORTLAND	1,999,929,743	3.96	3,071,001,823	5.16	3,472,796,277	4.74
OREGON COMMUNITY CREDIT UNION	EUGENE	1,017,630,925	8.18	1,109,987,916	7.43	1,225,055,357	8.22
SELCO COMMUNITY CREDIT UNION	EUGENE	826,473,249	7.45	1,050,997,647	8.96	1,176,109,252	9.43
ADVANTIS CREDIT UNION	MILWAUKIE	858,706,308	30.00	1,010,299,940	12.00	1,136,021,301	11.43
UNITUS COMMUNITY CREDIT UNION	PORTLAND	574,440,775	9.15	831,102,625	-0.25	938,535,408	-0.92
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	743,148,555	9.21	760,774,483	6.24	846,502,055	6.23
FIRST COMMUNITY CREDIT UNION	COQUILLE	399,016,850	2.46	707,845,117	2.58	790,044,375	3.06
RIVERMARK COMMUNITY CREDIT UNION	BEAVERTON	419,449,960	5.69	534,229,358	3.88	590,289,238	3.58
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	314,121,426	21.74	443,951,973	5.45	482,869,365	4.92
NW PRIORITY CREDIT UNION	PORTLAND	81,953,721	5.95	204,115,685	-0.11	232,458,972	-0.05
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	140,711,952	5.49	206,712,513	0.03	228,536,876	0.78
POINT WEST CREDIT UNION	PORTLAND	59,320,823	5.59	87,439,500	2.42	93,887,501	2.02
USAGENCIES CREDIT UNION	PORTLAND	35,909,342	0.96	66,389,141	3.29	74,292,875	3.42
VALLEY CREDIT UNION	SALEM	36,426,925	6.45	58,215,746	10.47	64,618,145	10.39
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	25,796,877	1.31	45,913,073	12.30	52,141,221	11.67
RED CANOE CREDIT UNION (WASHINGTON)	ALBANY	21,839,727	-0.85	42,469,440	2.69	47,822,558	3.92
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	18,726,162	2.46	37,831,486	6.37	41,170,318	5.47
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	12,507,687	-13.41	19,374,364	-2.90	24,648,848	-1.79
TWINSTAR CREDIT UNION (WASHINGTON)	WILSONVIL/PTD	16,921,263	27.30	17,495,847	-1.92	18,944,601	23.35
HAPO COMMUNITY (WASHINGTON)	HERMISTON	9,026,223	63.64	17,905,430	66.84	14,395,979	60.54
ICON CREDIT UNION (IDAHO)	LA GRANDE	8,652,738	31.88	7,319,336	11.09	8,687,263	31.72
RADIO CAB CREDIT UNION	PORTLAND	2,363,502	30.19	3,767,162	7.28	4,526,474	7.37
<b>TOTAL STATE CHARTERED CREDIT UNIONS</b>		<b>\$7,623,074,733</b>	<b>9.07</b>	<b>\$10,335,139,605</b>	<b>5.63</b>	<b>\$11,564,354,259</b>	<b>5.55</b>

DISCLAIMER: The financial information appearing in this publication was obtained from reports submitted by depository institutions. While this information is presumed to be correct, inaccuracies may exist. The Oregon Division of Finance and Corporate Securities assumes no responsibility for the accuracy of the reported data.