

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

As of June 30, 2014

Questions?

Contact  
Credit Unions  
(503) 378-4140

## Finance & Corporate Securities - CREDIT UNIONS

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	30 Jun 2013	30 Jun 2014	% CHANGE	% ASSETS
<b>CASH:</b>				
Cash On Hand	\$ 70,953,429	\$ 76,201,872	7.40	0.65
Cash On Deposit	1,095,886,424	1,093,416,952	-0.23	9.35
Cash Equivalents	6,756,741	3,788,798	-43.93	0.03
<b>INVESTMENTS:</b>				
Trading Securities	\$ 3,170,469	\$ 3,966,692	25.11	0.03
Available-for-Sale Securities	1,611,503,443	1,524,963,276	-5.37	13.04
Held-to-Maturity Securities	252,387,718	326,829,759	29.50	2.79
Dep in Banks, S&Ls, Savings Banks	251,770,849	122,695,117	-51.27	1.05
Loans to & Investments in CUs	6,341,673	12,799,217	101.83	0.11
Membership Capital at Corp CUs	1,884,702	984,697	-47.75	0.01
Paid-In Capital At Corporate CUs	1,639,036	1,868,323	13.99	0.02
All Other Investments In Corporate CUs	74,200,000	65,375,000	-11.89	0.56
All Other Investments	80,524,337	82,285,654	2.19	0.70
<b>TOTAL INVESTMENTS</b>	<u>\$ 2,283,422,227</u>	<u>\$ 2,141,767,735</u>	<u>-6.20</u>	<u>18.32</u>
Loans Held For Sale	61,663,952	34,827,715	-43.52	0.30
<b>LOANS &amp; LEASES:</b>				
Unsecured Credit Card Loans	\$ 331,574,653	\$ 378,926,152	14.28	3.24
All Other Unsecured Loans	130,702,654	135,074,609	3.34	1.16
New Vehicle Loans	1,199,326,323	1,416,957,547	18.15	12.12
Used Vehicle Loans	1,521,013,890	1,670,107,616	9.80	14.28
Total 1st Mortgage Real Estate	2,418,532,810	2,714,468,759	12.24	23.21
Total Other Real Estate	1,067,342,943	1,003,956,654	-5.94	8.59
Leases Receivable	0	0	0.00	0.00
Total All Other Loans	465,911,153	551,495,026	18.37	4.72
<b>TOTAL LOANS &amp; LEASES</b>	<u>\$ 7,138,841,280</u>	<u>\$ 7,877,925,467</u>	<u>10.35</u>	<u>67.37</u>
LESS: Allowance For Loan Losses	62,492,240	54,322,258	-13.07	0.46
<b>OTHER ASSETS:</b>				
Foreclosed & Repossessed Assets	\$ 13,362,471	\$ 9,336,864	-30.13	0.08
Land and Building	108,760,970	132,611,158	21.93	1.13
Other Fixed Assets	38,065,980	39,321,450	3.30	0.34
NCUA Share Insurance Capital Deposit	91,137,517	95,798,704	5.11	0.82
Other Assets	248,317,234	230,936,380	-7.00	1.97
<b>TOTAL ASSETS</b>	<u>\$ 11,106,662,702</u>	<u>\$ 11,693,794,112</u>	<u>5.29</u>	<u>100.00</u>
<b>LIABILITIES:</b>				
Total Borrowings	\$ 31,247,573	\$ 30,917,894	-1.06	0.26
Accrued Dividends & Int Payable	273,829	19,681	-92.81	0.00
Accounts Payable & Other Liabilities	152,618,404	127,526,423	-16.44	1.09
<b>SHARES &amp; DEPOSITS:</b>				
Share Drafts	\$ 1,138,472,338	\$ 1,244,937,138	9.35	10.65
Regular Shares	2,637,735,883	3,003,997,263	13.89	25.69
Money Market Shares	3,301,079,751	3,518,655,404	6.59	30.09
Share Certificates	1,806,889,535	1,652,782,329	-8.53	14.13
IRA/KEOGH	828,956,168	793,913,362	-4.23	6.79
All Other Shares	182,243,842	195,976,939	7.54	1.68
<b>TOTAL SHARES</b>	<u>\$ 9,895,377,517</u>	<u>\$ 10,410,262,435</u>	<u>5.20</u>	<u>89.02</u>
Non-Member Deposits	9,901,000	0	-100.00	0.00
<b>TOTAL SHARES &amp; DEPOSITS</b>	<u>\$ 9,905,278,517</u>	<u>\$ 10,410,262,435</u>	<u>5.10</u>	<u>89.02</u>
<b>EQUITY:</b>				
Undivided Earnings	\$ 702,976,600	\$ 800,813,889	13.92	6.85
Regular Reserves	281,430,517	283,176,965	0.62	2.42
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	-13,336,217	-1,122,824	-91.58	-0.01
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	27,834,098	20,570,758	-26.10	0.18
<b>TOTAL EQUITY</b>	<u>\$ 998,904,998</u>	<u>\$ 1,103,438,788</u>	<u>10.46</u>	<u>9.44</u>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<u>\$ 11,106,662,702</u>	<u>\$ 11,693,794,112</u>	<u>5.29</u>	<u>100.00</u>

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

As of June 30, 2014, with Comparative Figures as of June 30, 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	2,061,164,272	7.03	3,097,407,158	4.70	3,524,154,177	4.68
OREGON COMMUNITY CREDIT UNION	EUGENE	1,064,981,777	8.13	1,113,152,227	6.28	1,233,216,530	6.48
SELCO COMMUNITY CREDIT UNION	EUGENE	853,194,349	8.28	1,054,579,413	8.03	1,182,752,909	8.73
ADVANTIS CREDIT UNION	MILWAUKIE	873,080,108	25.09	1,017,336,311	9.38	1,146,157,095	9.19
UNITUS COMMUNITY CREDIT UNION	PORTLAND	598,848,916	13.38	827,743,806	-1.48	937,898,705	-1.30
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	753,060,793	7.99	789,033,714	9.19	878,107,447	9.21
FIRST COMMUNITY CREDIT UNION	COQUILLE	415,233,383	4.07	712,108,542	3.02	795,397,600	3.49
RIVERMARK COMMUNITY CREDIT UNION	BEAVERTON	453,424,261	13.88	531,437,750	3.24	590,254,663	3.48
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	320,723,136	20.95	452,440,186	4.68	494,121,993	4.99
NW PRIORITY CREDIT UNION	PORTLAND	82,399,353	3.51	203,571,196	-0.87	232,055,508	-0.83
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	142,747,137	6.09	206,477,391	2.36	228,969,225	2.53
POINT WEST CREDIT UNION	PORTLAND	62,055,906	6.10	88,610,132	4.67	95,730,137	4.69
USAGENCIES CREDIT UNION	PORTLAND	38,539,979	7.04	66,564,616	2.40	74,618,916	2.63
VALLEY CREDIT UNION	SALEM	37,316,037	5.80	57,503,059	7.97	64,008,563	7.82
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	26,262,120	0.29	46,188,615	7.44	52,534,592	7.42
RED CANOE CREDIT UNION (WASHINGTON)	ALBANY	22,631,471	1.99	42,279,219	2.97	47,815,661	4.18
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	19,694,086	8.66	38,960,117	2.86	42,497,954	2.79
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	12,456,343	-10.69	18,536,657	-8.67	23,842,595	-6.35
TWINSTAR CREDIT UNION (WASHINGTON)	WILSONVIL/PTD	18,061,132	30.25	17,612,654	-1.69	20,078,062	26.22
HAPO COMMUNITY (WASHINGTON)	HERMISTON	10,099,458	51.37	17,905,721	46.66	15,537,979	51.05
ICON CREDIT UNION (IDAHO)	LA GRANDE	9,635,131	26.71	7,218,924	10.24	9,670,129	26.16
RADIO CAB CREDIT UNION	PORTLAND	2,316,319	24.17	3,595,027	-0.14	4,373,672	1.36
<b>TOTAL STATE CHARTERED CREDIT UNIONS</b>		<u>\$7,877,925,467</u>	10.35	<u>\$10,410,262,435</u>	5.10	<u>\$11,693,794,112</u>	5.29

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.