

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

As of September 30, 2014

Questions?

Contact  
Credit Unions  
(503) 378-4140

## Finance & Corporate Securities - CREDIT UNIONS

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	30 Sep 2013	30 Sep 2014	% CHANGE	% ASSETS
<b>CASH:</b>				
Cash On Hand	\$ 70,949,686	\$ 78,262,707	10.31	0.66
Cash On Deposit	1,112,755,086	952,410,041	-14.41	8.04
Cash Equivalents	5,580,259	23,884,895	328.02	0.20
<b>INVESTMENTS:</b>				
Trading Securities	\$ 3,355,280	\$ 3,854,749	14.89	0.03
Available-for-Sale Securities	1,596,217,184	1,522,357,575	-4.63	12.85
Held-to-Maturity Securities	345,096,817	315,621,916	-8.54	2.66
Dep in Banks, S&Ls, Savings Banks	160,341,567	121,459,000	-24.25	1.03
Loans to & Investments in CUs	6,002,433	17,241,228	187.24	0.15
Membership Capital at Corp CUs	1,965,569	986,863	-49.79	0.01
Paid-In Capital At Corporate CUs	1,787,451	1,868,323	4.52	0.02
All Other Investments In Corporate CUs	77,805,000	61,125,000	-21.44	0.52
All Other Investments	86,335,568	81,591,713	-5.49	0.69
<b>TOTAL INVESTMENTS</b>	<b>\$ 2,278,906,869</b>	<b>\$ 2,126,106,367</b>	<b>-6.70</b>	<b>17.95</b>
Loans Held For Sale	20,726,068	32,704,828	57.80	0.28
<b>LOANS &amp; LEASES:</b>				
Unsecured Credit Card Loans	\$ 345,819,756	\$ 391,370,254	13.17	3.30
All Other Unsecured Loans	130,347,362	138,637,664	6.36	1.17
New Vehicle Loans	1,213,254,006	1,449,239,270	19.45	12.23
Used Vehicle Loans	1,575,282,866	1,743,963,044	10.71	14.72
Total 1st Mortgage Real Estate	2,503,019,708	2,767,995,795	10.59	23.36
Total Other Real Estate	1,043,762,674	1,005,914,042	-3.63	8.49
Leases Receivable	0	0	0.00	0.00
Total All Other Loans	495,204,947	653,289,681	31.92	5.51
<b>TOTAL LOANS &amp; LEASES</b>	<b>\$ 7,311,836,857</b>	<b>\$ 8,158,320,940</b>	<b>11.58</b>	<b>68.86</b>
LESS: Allowance For Loan Losses	61,007,248	52,200,402	-14.44	0.44
<b>OTHER ASSETS:</b>				
Foreclosed & Repossessed Assets	\$ 13,336,503	\$ 9,669,399	-27.50	0.08
Land and Building	111,512,310	136,517,740	22.42	1.15
Other Fixed Assets	37,809,797	41,010,920	8.47	0.35
NCUA Share Insurance Capital Deposit	92,450,276	96,546,098	4.43	0.81
Other Assets	235,813,402	231,201,606	-1.96	1.95
<b>TOTAL ASSETS</b>	<b>\$ 11,242,675,053</b>	<b>\$ 11,847,006,211</b>	<b>5.38</b>	<b>100.00</b>
<b>LIABILITIES:</b>				
Total Borrowings	\$ 32,246,715	\$ 70,779,102	119.49	0.60
Accrued Dividends & Int Payable	299,618	21,415	-92.85	0.00
Accounts Payable & Other Liabilities	128,422,488	136,661,578	6.42	1.15
<b>SHARES &amp; DEPOSITS:</b>				
Share Drafts	\$ 1,144,207,950	\$ 1,245,695,619	8.87	10.51
Regular Shares	2,701,889,595	3,097,842,946	14.65	26.15
Money Market Shares	3,386,373,024	3,571,496,783	5.47	30.15
Share Certificates	1,786,331,482	1,574,730,432	-11.85	13.29
IRA/KEOGH	827,824,834	792,753,106	-4.24	6.69
All Other Shares	187,986,096	199,607,150	6.18	1.68
<b>TOTAL SHARES</b>	<b>\$ 10,034,612,981</b>	<b>\$ 10,482,126,036</b>	<b>4.46</b>	<b>88.48</b>
Non-Member Deposits	8,011,000	50,000	-99.38	0.00
<b>TOTAL SHARES &amp; DEPOSITS</b>	<b>\$ 10,042,623,981</b>	<b>\$ 10,482,176,036</b>	<b>4.38</b>	<b>88.48</b>
<b>EQUITY:</b>				
Undivided Earnings	\$ 709,738,461	\$ 817,219,713	15.14	6.90
Regular Reserves	281,984,446	283,763,004	0.63	2.40
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	-12,779,517	-2,406,483	-81.17	-0.02
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	43,160,406	35,528,650	-17.68	0.30
<b>TOTAL EQUITY</b>	<b>\$ 1,022,103,796</b>	<b>\$ 1,134,104,884</b>	<b>10.96</b>	<b>9.57</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>\$ 11,242,675,053</b>	<b>\$ 11,847,006,211</b>	<b>5.38</b>	<b>100.00</b>

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

As of September 30, 2014, with Comparative Figures as of September 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	2,115,280,387	8.92	3,110,522,210	4.28	3,550,048,639	4.93
OREGON COMMUNITY CREDIT UNION	EUGENE	1,153,049,519	18.54	1,124,974,352	6.37	1,271,588,132	8.65
SELCO COMMUNITY CREDIT UNION	EUGENE	881,848,206	8.66	1,065,094,956	4.54	1,198,745,642	5.42
ADVANTIS CREDIT UNION	MILWAUKIE	868,851,125	13.98	1,027,721,353	8.02	1,170,704,049	9.07
UNITUS COMMUNITY CREDIT UNION	PORTLAND	609,846,673	12.48	814,084,155	-3.19	927,533,416	-2.17
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	788,345,474	7.63	807,023,463	8.90	901,312,115	9.09
FIRST COMMUNITY CREDIT UNION	COQUILLE	440,352,858	9.90	726,331,469	4.32	813,212,857	4.71
RIVERMARK COMMUNITY CREDIT UNION	BEAVERTON	474,595,628	18.38	531,640,014	2.36	598,120,580	4.06
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	334,760,510	17.70	454,454,187	5.26	498,365,147	6.69
NW PRIORITY CREDIT UNION	PORTLAND	81,544,677	-0.64	203,165,695	-1.09	231,769,562	-0.85
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	145,456,900	5.79	207,636,597	2.72	229,502,410	4.53
POINT WEST CREDIT UNION	PORTLAND	62,691,943	5.30	87,612,076	1.09	94,669,944	1.71
USAGENCIES CREDIT UNION	PORTLAND	39,659,499	10.83	69,005,398	4.56	77,077,222	4.42
VALLEY CREDIT UNION	SALEM	38,124,285	5.58	57,878,658	6.87	64,552,675	6.89
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	26,703,515	3.19	47,556,569	5.03	53,997,940	5.25
RED CANOE CREDIT UNION (WASHINGTON)	ALBANY	22,530,542	2.20	42,046,236	-0.36	47,768,631	1.20
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	20,245,463	11.06	38,765,813	1.52	42,399,734	1.79
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	12,631,440	-6.09	18,952,918	-5.93	24,290,875	-4.08
TWINSTAR CREDIT UNION (WASHINGTON)	WILSONVIL/PTD	18,910,490	30.81	17,586,073	-1.80	20,849,699	26.54
HAPO COMMUNITY (WASHINGTON)	HERMISTON	10,667,805	37.26	18,193,413	26.47	16,002,454	43.11
ICON CREDIT UNION (IDAHO)	LA GRANDE	9,948,912	28.30	8,216,433	25.00	9,975,821	27.86
RADIO CAB CREDIT UNION	PORTLAND	2,275,089	11.36	3,713,998	5.05	4,518,667	5.86
<b>TOTAL STATE CHARTERED CREDIT UNIONS</b>		<u>\$8,158,320,940</u>	11.58	<u>\$10,482,176,036</u>	4.38	<u>\$11,847,006,211</u>	5.38

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.