

Consolidated Report of Condition of Oregon State-Chartered Credit Unions

As of December 31, 2014

Questions?

Contact
Credit Unions
(503) 378-4140

Finance & Corporate Securities - CREDIT UNIONS

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	31 Dec 2013	31 Dec 2014	% CHANGE	% ASSETS
CASH:				
Cash On Hand	\$ 85,947,874	\$ 91,546,954	6.51	0.77
Cash On Deposit	941,850,696	869,220,214	-7.71	7.31
Cash Equivalents	6,300,635	22,486,007	256.88	0.19
INVESTMENTS:				
Trading Securities	\$ 3,566,106	\$ 3,934,314	10.33	0.03
Available-for-Sale Securities	1,626,349,582	1,505,904,540	-7.41	12.66
Held-to-Maturity Securities	327,240,274	295,686,416	-9.64	2.49
Dep in Banks, S&Ls, Savings Banks	153,518,451	118,047,895	-23.11	0.99
Loans to & Investments in CUs	8,532,543	18,659,549	118.69	0.16
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	73,275,000	59,400,000	-18.94	0.50
All Other Investments	82,075,891	81,687,384	-0.47	0.69
TOTAL INVESTMENTS	<u>\$ 2,278,310,867</u>	<u>\$ 2,086,175,284</u>	<u>-8.43</u>	<u>17.54</u>
Loans Held For Sale	18,691,339	38,185,636	104.30	0.32
LOANS & LEASES:				
Unsecured Credit Card Loans	\$ 367,755,568	\$ 407,282,781	10.75	3.42
All Other Unsecured Loans	133,552,994	142,479,128	6.68	1.20
New Vehicle Loans	1,282,635,497	1,521,449,874	18.62	12.79
Used Vehicle Loans	1,568,758,247	1,758,211,645	12.08	14.78
Total 1st Mortgage Real Estate	2,570,518,008	2,830,785,978	10.13	23.80
Total Other Real Estate	1,022,606,967	986,095,046	-3.57	8.29
Leases Receivable	0	0	0.00	0.00
Total All Other Loans	521,307,630	659,287,987	26.47	5.54
TOTAL LOANS & LEASES	<u>\$ 7,472,956,404</u>	<u>\$ 8,314,312,898</u>	<u>11.26</u>	<u>69.91</u>
LESS: Allowance For Loan Losses	57,526,696	52,511,495	-8.72	0.44
OTHER ASSETS:				
Foreclosed & Repossessed Assets	\$ 13,229,159	\$ 10,086,797	-23.75	0.08
Land and Building	114,716,713	137,991,432	20.29	1.16
Other Fixed Assets	37,858,902	44,127,453	16.56	0.37
NCUA Share Insurance Capital Deposit	95,694,194	99,591,524	4.07	0.84
Other Assets	233,514,228	220,095,553	-5.75	1.85
TOTAL ASSETS	<u><u>\$ 11,251,795,924</u></u>	<u><u>\$ 11,893,721,727</u></u>	<u><u>5.71</u></u>	<u><u>100.00</u></u>
LIABILITIES:				
Total Borrowings	\$ 53,220,185	\$ 51,772,176	-2.72	0.44
Accrued Dividends & Int Payable	292,821	13,859	-95.27	0.00
Accounts Payable & Other Liabilities	107,705,499	120,376,149	11.76	1.01
SHARES & DEPOSITS:				
Share Drafts	\$ 1,147,338,095	\$ 1,284,526,006	11.96	10.80
Regular Shares	2,740,995,594	3,161,990,757	15.36	26.59
Money Market Shares	3,412,445,552	3,591,269,828	5.24	30.19
Share Certificates	1,738,303,617	1,525,948,383	-12.22	12.83
IRA/KEOGH	814,459,056	779,501,008	-4.29	6.55
All Other Shares	180,672,373	191,107,318	5.78	1.61
TOTAL SHARES	<u>\$ 10,034,214,287</u>	<u>\$ 10,534,343,300</u>	<u>4.98</u>	<u>88.57</u>
Non-Member Deposits	0	55,211	0.00	0.00
TOTAL SHARES & DEPOSITS	<u>\$ 10,034,214,287</u>	<u>\$ 10,534,398,511</u>	<u>4.98</u>	<u>88.57</u>
EQUITY:				
Undivided Earnings	\$ 775,545,442	\$ 875,838,880	12.93	7.36
Regular Reserves	282,357,071	285,643,794	1.16	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	-24,708,510	4,284,994	-117.34	0.04
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	0	0	0.00	0.00
TOTAL EQUITY	<u>\$ 1,033,194,003</u>	<u>\$ 1,165,767,668</u>	<u>12.83</u>	<u>9.80</u>
TOTAL LIABILITIES, SHARES, & EQUITY	<u>\$ 11,253,383,602</u>	<u>\$ 11,893,721,727</u>	<u>5.69</u>	<u>100.00</u>

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

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

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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	2,159,773,708	9.60	3,123,196,369	5.03	3,559,804,327	6.06
OREGON COMMUNITY CREDIT UNION	EUGENE	1,154,681,429	15.38	1,149,134,484	7.33	1,274,389,020	7.85
SELCO COMMUNITY CREDIT UNION	EUGENE	902,707,143	10.79	1,069,652,417	4.67	1,205,992,506	5.43
ADVANTIS CREDIT UNION	MILWAUKIE	880,500,231	8.59	1,020,106,335	5.19	1,165,974,434	4.75
UNITUS COMMUNITY CREDIT UNION	PORTLAND	605,686,344	8.04	813,369,020	-1.61	928,348,116	-0.53
NORTHWEST COMMUNITY CREDIT UNION	SPRINGFIELD	816,011,345	10.91	812,308,497	9.10	914,307,767	10.02
FIRST COMMUNITY CREDIT UNION	COQUILLE	451,820,920	12.94	732,603,253	5.94	821,284,689	6.28
RIVERMARK COMMUNITY CREDIT UNION	BEAVERTON	498,213,785	21.78	548,375,897	7.20	614,949,257	8.02
MARION AND POLK SCHOOLS CREDIT UNION	SALEM	343,830,410	14.04	453,556,342	5.86	498,469,240	7.35
CENTRAL WILLAMETTE COMMUNITY CREDIT UNION	ALBANY	148,120,392	6.51	207,794,537	3.42	229,695,606	3.51
NW PRIORITY CREDIT UNION	PORTLAND	81,739,511	-1.95	199,338,520	-1.03	228,065,891	-0.72
POINT WEST CREDIT UNION	PORTLAND	63,745,089	5.81	86,502,983	2.06	94,194,057	3.47
USAGENCIES CREDIT UNION	PORTLAND	41,274,713	14.78	67,829,305	4.42	75,971,466	4.40
VALLEY CREDIT UNION	SALEM	39,026,825	6.90	56,415,590	3.45	63,220,850	3.89
CASCADE CENTRAL CREDIT UNION	HOOD RIVER	27,704,724	7.17	45,278,639	-1.74	51,834,575	-0.70
RED CANOE CREDIT UNION (WASHINGTON)	ALBANY	22,303,671	1.19	43,590,936	6.94	47,725,313	3.89
BENTON COUNTY SCHOOLS CREDIT UNION	CORVALLIS	20,869,908	13.01	38,771,467	2.10	42,432,618	2.37
FOOD INDUSTRIES CREDIT UNION	SPRINGFIELD	12,204,550	-6.04	17,997,888	-13.83	23,355,698	-10.63
TWINSTAR CREDIT UNION (WASHINGTON)	WILSONVIL/PTD	19,932,608	27.64	17,665,505	3.23	21,886,670	23.93
HAPO COMMUNITY (WASHINGTON)	HERMISTON	10,996,958	33.63	18,649,775	21.54	16,348,035	18.84
ICON CREDIT UNION (IDAHO)	LA GRANDE	10,827,554	31.23	8,428,636	21.96	10,858,905	31.79
RADIO CAB CREDIT UNION	PORTLAND	2,341,080	3.71	3,832,116	-0.17	4,612,687	0.85
TOTAL STATE CHARTERED CREDIT UNIONS		\$8,314,312,898	11.26	\$10,534,398,511	4.98	\$11,893,721,727	5.71

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.