

**DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT**  
**DIVISION OF BANKING AND SECURITIES**

Chris Hladick, Commissioner

Kevin Anselm, Director

**Comparative Statement of Credit Unions in Alaska**

As of December 31, 2015

	Alaska District Engineers FCU	Alaska USA FCU	ALPS FCU	City of Fairbanks FCU	Credit Union 1	Denali Alaskan FCU	Matanuska Valley FCU	Military and Civilian FCU	Northern Skies FCU	Spirit of Alaska FCU	Tongass FCU	True North North FCU	Total State and Federal Credit Unions
<b>ASSETS</b>													
<b>CASH:</b>													
Cash On Hand	79,559	61,532,833	681,194	0	9,106,445	9,593,817	7,018,597	2,348,667	532,649	1,784,645	550,782	1,590,123	94,819,311
Cash On Deposit	2,069,745	298,510,614	8,461,769	911,778	171,149,491	38,152,601	19,324,757	9,864,900	6,483,996	5,965,267	5,015,592	3,821,735	569,732,245
Cash Equivalents	0	8,707,599	0	0	0	0	0	0	0	0	0	0	8,707,599
<b>TOTAL CASH &amp; EQUIVALENTS</b>	<b>2,149,304</b>	<b>368,751,046</b>	<b>9,142,963</b>	<b>911,778</b>	<b>180,255,936</b>	<b>47,746,418</b>	<b>26,343,354</b>	<b>12,213,567</b>	<b>7,016,645</b>	<b>7,749,912</b>	<b>5,566,374</b>	<b>5,411,858</b>	<b>673,259,155</b>
<b>INVESTMENTS:</b>													
Trading Securities	0	0	0	0	0	0	0	0	0	0	0	0	0
Available for Sale Securities	0	423,341,960	11,460,784	0	25,546,689	4,342,076	159,136,867	5,710,848	0	13,478,365	6,060	2,316,002	645,339,651
Held-to-Maturity Securities	5,638,141	0	0	0	0	3,574,920	0	0	248,000	0	10,303,787	0	19,764,848
Deposits in Commercial Banks, S&Ls, Savings Banks	0	0	0	494,627	0	1,490,000	10,000	496,000	6,963,000	15,334,000	4,971,898	2,480,000	32,239,525
Loans to, Deposits in, and Investments in Natural Person Credit Unions	0	0	0	0	0	0	0	0	650,983	0	2,484,000	0	3,134,983
Total Membership Capital Share Deposit and PIC in Corporate CUs	0	1,460,582	0	0	0	600,000	600,000	0	160,000	303,502	132,154	0	3,256,238
All Other Investments in Corporate Cus	0	0	0	0	0	0	0	0	299,150	0	0	0	299,150
All Other Investments	0	7,925,510	772,700	0	1,108,300	1,605,300	11,127,198	3,080,892	0	4,130,745	213,726	7,117,688	37,082,059
<b>TOTAL INVESTMENTS</b>	<b>5,638,141</b>	<b>432,728,052</b>	<b>12,233,484</b>	<b>494,627</b>	<b>26,654,989</b>	<b>11,612,296</b>	<b>170,874,065</b>	<b>9,287,740</b>	<b>8,321,133</b>	<b>33,246,612</b>	<b>18,111,625</b>	<b>11,913,690</b>	<b>741,116,454</b>
<b>LOANS HELD FOR SALE</b>	<b>0</b>	<b>154,772,386</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>444,806</b>	<b>0</b>	<b>0</b>	<b>2,617,962</b>	<b>0</b>	<b>2,557,816</b>	<b>160,392,970</b>
<b>LOANS AND LEASES:</b>													
Unsecured Credit Card Loans	0	178,837,741	169,744	0	59,494,235	48,331,841	1,859,684	4,475,868	3,344,687	1,634,219	1,389,022	7,264,990	306,802,031
All Other Unsecured Loans/Lines of Credit	207,154	89,477,733	1,148,718	144,799	20,194,124	6,933,916	13,499,238	2,646,898	2,184,180	306,954	816,757	1,746,308	139,306,779
Short Term Small Amount Loans (STS) (FCUs only)	0	0	0	0	0	0	0	0	1,803	3,897	11,931	0	17,631
New Vehicle Loans	407,714	1,776,810,614	1,249,342	185,334	70,137,888	121,525,783	12,513,564	10,907,406	6,396,012	4,011,650	1,975,835	9,701,647	2,015,822,789
Used Vehicle Loans	1,434,281	1,844,577,105	1,806,385	438,132	243,315,037	234,445,448	31,966,713	41,738,626	29,968,852	11,774,114	7,348,842	25,388,527	2,474,202,062
1st Mortgage Real Estate Loans/Lines of Credit	2,840,342	637,626,810	15,731,750	0	229,450,596	64,047,667	162,192,341	2,945,376	1,862,585	54,676,417	18,917,910	34,319,934	1,224,611,728
Other Real Estate Loans/Lines of Credit	921,253	56,574,471	4,932,800	0	16,425,093	7,315,365	6,707,080	109,875	7,695,033	7,117,375	2,582,999	14,209,206	124,590,550
Leases Receivable	0	0	0	0	0	0	0	0	0	0	0	0	0
Total All Other Loans/Lines of Credit	377,250	259,449,203	18,440,870	62,706	71,295,117	39,436,937	28,474,572	5,404,837	24,619,107	10,953,425	9,382,488	18,655,591	486,552,103
<b>TOTAL LOANS</b>	<b>6,187,994</b>	<b>4,843,353,677</b>	<b>43,479,609</b>	<b>830,971</b>	<b>710,312,090</b>	<b>522,036,957</b>	<b>257,213,192</b>	<b>68,228,886</b>	<b>76,072,259</b>	<b>90,478,051</b>	<b>42,425,784</b>	<b>111,286,203</b>	<b>6,771,905,673</b>
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(15,000)	(34,425,797)	(147,991)	(9,079)	(7,633,307)	(4,840,420)	(1,492,172)	(1,307,633)	(328,743)	(349,738)	(97,113)	(553,566)	(51,200,559)
Foreclosed Real Estate	0	9,202,873	19,505	0	0	0	1,775,543	67,182	0	846,300	12,000	206,946	12,130,349
Reposessed Autos	0	16,983	0	0	550,584	974,391	11,500	229,687	24,000	48,627	5,446	2,495	1,863,713
Foreclosed and Reposessed Other Assets	0	0	0	0	190,160	0	0	0	186,717	53,515	0	34,975	465,367
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS</b>	<b>0</b>	<b>9,219,856</b>	<b>19,505</b>	<b>0</b>	<b>740,744</b>	<b>974,391</b>	<b>1,787,043</b>	<b>296,869</b>	<b>210,717</b>	<b>948,442</b>	<b>17,446</b>	<b>244,416</b>	<b>14,459,429</b>
Land and Building	0	127,383,880	876,882	64,314	29,833,059	7,584,094	5,132,281	6,379,193	0	7,200,667	3,675,306	4,695,760	192,825,436
Other Fixed Assets	45,871	28,543,416	472,201	916	3,447,753	6,539,447	1,250,558	1,349,312	304,202	345,842	522,716	582,631	43,404,865
NCUA Share Insurance Capitalization Deposit	127,722	49,813,820	404,773	21,403	7,575,147	4,754,530	3,645,410	746,961	706,453	1,188,418	577,006	1,194,609	70,756,252
Identifiable Intangible Assets	0	5,080,861	0	0	0	210,492	0	0	0	0	0	0	5,291,353
Goodwill	0	22,885,250	0	0	0	1,712,790	0	0	0	0	0	0	24,598,040
<b>TOTAL INTANGIBLE ASSETS</b>	<b>0</b>	<b>27,966,111</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,923,282</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>29,889,393</b>
Accrued Interest on Loans	11,385	11,069,932	187,481	1,838	2,073,449	1,695,122	1,025,191	405,872	212,659	367,220	109,354	289,371	17,448,874
Accrued Interest on Investments	18,731	890,656	25,994	103	100,159	87,562	558,418	15,357	6,856	67,956	44,488	7,820	1,824,100
All Other Assets	26,697	129,793,040	379,558	5,727	23,681,859	14,136,064	195,154	3,091,765	1,991,644	2,165,990	139,094	1,115,566	176,722,158
<b>TOTAL OTHER ASSETS</b>	<b>56,813</b>	<b>141,753,628</b>	<b>593,033</b>	<b>7,668</b>	<b>25,855,467</b>	<b>15,918,748</b>	<b>1,778,763</b>	<b>3,512,994</b>	<b>2,211,159</b>	<b>2,601,166</b>	<b>292,936</b>	<b>1,412,757</b>	<b>195,995,132</b>
<b>TOTAL ASSETS</b>	<b>14,190,845</b>	<b>6,149,860,075</b>	<b>67,074,459</b>	<b>2,322,598</b>	<b>977,041,878</b>	<b>614,249,743</b>	<b>466,977,300</b>	<b>100,707,889</b>	<b>94,513,825</b>	<b>146,027,334</b>	<b>71,092,080</b>	<b>138,746,174</b>	<b>8,842,804,200</b>

Though Advancial FCU and Alaska Airlines FCU have branches in Alaska, they are headquartered in Texas and Washington respectively and are not shown in Alaska totals.

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<b>LIABILITIES, SHARES AND EQUITY</b>													
<b>LIABILITIES:</b>													
Uninsured Secondary Capital	0	0	0	0	0	0	0	0	0	0	1,600,000	0	1,600,000
Other Borrowings	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	0	0	17,958,178	0	0	23,051,129	213,022	0	0	7,137,510	0	0	48,359,839
Borrowing Repurchase Transactions	0	0	0	0	0	0	0	0	0	0	0	0	0
Subordinated Debt	0	0	0	0	0	0	0	0	0	0	0	0	0
Accrued Dividends and Interest Payable	0	63,194	0	0	127	26,287	5,892	284,267	50,561	4,501	11	53,310	488,150
Accounts Payable & Other Liabilities	15,255	92,845,128	180,240	3,079	15,110,164	13,567,296	4,592,014	1,110,307	370,392	397,952	81,212	1,675,650	129,948,689
<b>TOTAL LIABILITIES</b>	<b>15,255</b>	<b>92,908,322</b>	<b>18,138,418</b>	<b>3,079</b>	<b>15,110,291</b>	<b>36,644,712</b>	<b>4,810,928</b>	<b>1,394,574</b>	<b>420,953</b>	<b>7,539,963</b>	<b>1,681,223</b>	<b>1,728,960</b>	<b>180,396,678</b>
<b>SHARES AND DEPOSITS</b>													
Share Drafts	2,398,876	570,203,582	7,966,600	0	177,683,114	28,870,608	99,717,680	11,877,511	8,236,138	38,177,449	14,104,073	31,549,970	990,785,601
Regular Shares	8,794,240	1,984,876,875	21,513,493	1,952,851	134,215,350	256,079,169	105,079,331	22,550,750	17,358,056	50,373,479	32,968,633	39,316,478	2,675,078,705
Money Market Shares	0	1,695,402,906	3,669,705	0	388,976,620	160,115,589	149,546,869	24,678,652	12,709,914	14,252,634	2,911,334	37,841,805	2,490,106,028
Share Certificates	161,161	995,099,908	7,481,761	0	109,499,172	63,540,772	42,933,951	20,220,902	30,823,507	12,960,120	10,474,681	12,731,280	1,305,927,215
IRA/KEOGH Accounts	943,679	364,737,386	2,737,940	0	36,828,262	17,225,917	16,755,670	4,827,560	3,705,058	6,579,017	3,540,179	5,519,812	463,400,480
All Other Shares	921,560	0	0	0	0	0	0	0	0	0	0	0	921,560
Non-Member Deposits	0	21,410,569	0	680	0	0	0	0	11,480,000	0	0	0	32,891,249
<b>TOTAL SHARES AND DEPOSITS</b>	<b>13,219,516</b>	<b>5,631,731,226</b>	<b>43,369,499</b>	<b>1,953,531</b>	<b>847,202,518</b>	<b>525,832,055</b>	<b>414,033,501</b>	<b>84,155,375</b>	<b>84,312,673</b>	<b>122,342,699</b>	<b>63,998,900</b>	<b>126,959,345</b>	<b>7,959,110,838</b>
<b>EQUITY:</b>													
Undivided Earnings	375,776	546,504,806	5,184,644	208,773	100,882,617	43,564,102	46,455,717	15,112,363	9,370,993	14,588,343	4,491,057	6,110,252	792,849,443
Regular Reserves	580,298	42,658,006	448,462	157,215	12,796,004	8,220,866	2,164,143	724,474	409,206	1,538,343	920,866	4,163,163	74,781,046
Appropriation For Non-Conforming Investments (SCU Only)	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity Acquired in Merger	0	0	0	0	0	0	0	0	0	0	0	0	0
Miscellaneous Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Accumulated Unrealized G/L on AFS Securities	0	(83,545,998)	(66,564)	0	1,050,448	(11,992)	(487,089)	(46,285)	0	17,986	34	(215,546)	(83,305,006)
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	0	0	0	0	0	0	0	0	0	0	0
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Comprehensive Income	0	(80,396,287)	0	0	0	0	0	(632,612)	0	0	0	0	(81,028,899)
Net Income	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>EQUITY TOTAL</b>	<b>956,074</b>	<b>425,220,527</b>	<b>5,566,542</b>	<b>365,988</b>	<b>114,729,069</b>	<b>51,772,976</b>	<b>48,132,771</b>	<b>15,157,940</b>	<b>9,780,199</b>	<b>16,144,672</b>	<b>5,411,957</b>	<b>10,057,869</b>	<b>703,296,584</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>14,175,590</b>	<b>6,056,951,753</b>	<b>48,936,041</b>	<b>2,319,519</b>	<b>961,931,587</b>	<b>577,605,031</b>	<b>462,166,272</b>	<b>99,313,315</b>	<b>94,092,872</b>	<b>138,487,371</b>	<b>69,410,857</b>	<b>137,017,214</b>	<b>8,662,407,422</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>14,190,845</b>	<b>6,149,860,075</b>	<b>67,074,459</b>	<b>2,322,598</b>	<b>977,041,878</b>	<b>614,249,743</b>	<b>466,977,200</b>	<b>100,707,889</b>	<b>94,513,825</b>	<b>146,027,334</b>	<b>71,092,080</b>	<b>138,746,174</b>	<b>8,842,804,100</b>