

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
October 31, 2024

	Oct-24	Dec-23	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 45,579,262	\$ 43,793,008	\$ 1,786,254	4.1%
Credit Cards	\$ 60,916,806	\$ 63,786,342	\$ (2,869,536)	-4.5%
Auto Loans	\$ 1,402,674,599	\$ 1,262,814,439	\$ 139,860,160	11.1%
RV Loans	\$ 263,722,637	\$ 281,003,578	\$ (17,280,942)	-6.1%
1st Mortgage Real Estate Loans	\$ 590,999,599	\$ 610,531,294	\$ (19,531,694)	-3.2%
Other Real Estate Loans	\$ 247,516,191	\$ 227,219,963	\$ 20,296,228	8.9%
Business Loans	\$ 224,411,328	\$ 227,321,939	\$ (2,910,612)	-1.3%
Other Member Loans	\$ 237,933,004	\$ 277,630,160	\$ (39,697,156)	-14.3%
TOTAL LOANS	\$ 3,073,753,425	\$ 2,994,100,722	\$ 79,652,703	2.7%
Allowance for Loan Losses	\$ (47,774,160)	\$ (42,885,368)	\$ (4,888,791)	11.4%
NET LOANS	\$ 3,025,979,266	\$ 2,951,215,354	\$ 74,763,912	2.5%
Cash	\$ 154,653,504	\$ 191,666,982	\$ (37,013,478)	-19.3%
Investments	\$ 82,448,457	\$ 58,690,246	\$ 23,758,211	40.5%
TOTAL CASH & INVESTMENTS	\$ 237,101,961	\$ 250,357,228	\$ (13,255,267)	-5.3%
Fixed Assets	\$ 14,472,446	\$ 8,693,796	\$ 5,778,650	66.5%
Other Assets	\$ 167,538,480	\$ 124,647,304	\$ 42,891,176	34.4%
TOTAL OTHER ASSETS	\$ 182,010,926	\$ 133,341,101	\$ 48,669,826	36.5%
TOTAL ASSETS	\$ 3,445,092,153	\$ 3,334,913,682	\$ 110,178,471	3.3%
LIABILITIES				
Borrowings	\$ 50,000,000	\$ 80,000,000	\$ (30,000,000)	-
Accounts Payable	\$ 211,653,891	\$ 248,583,691	\$ (36,929,800)	-14.9%
OTHER LIABILITIES	\$ 261,653,891	\$ 328,583,691	\$ (66,929,800)	-20.4%
Regular Shares	\$ 593,993,886	\$ 635,298,463	\$ (41,304,577)	-6.5%
Checking	\$ 707,939,291	\$ 656,643,200	\$ 51,296,090	7.8%
Money Market	\$ 437,910,332	\$ 416,280,820	\$ 21,629,512	5.2%
Share Certificates	\$ 724,090,342	\$ 738,572,390	\$ (14,482,047)	-2.0%
IRAs	\$ 129,494,636	\$ 130,984,987	\$ (1,490,351)	-1.1%
Brokered Certificates	\$ 247,356,356	\$ 109,941,000	\$ 137,415,356	125.0%
TOTAL SHARES	\$ 2,840,784,843	\$ 2,687,720,860	\$ 153,063,983	5.7%
TOTAL LIABILITIES	\$ 3,102,438,734	\$ 3,016,304,551	\$ 86,134,183	2.9%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (247,983)	\$ (852,713)	\$ 604,730	70.9%
Undivided Earnings and Reserves	\$ 342,901,403	\$ 319,461,844	\$ 23,439,558	7.3%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 342,653,419	\$ 318,609,131	\$ 24,044,288	7.5%
TOTAL LIABILITIES/EQUITY	\$ 3,445,092,153	\$ 3,334,913,682	\$ 110,178,471	3.3%