

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% |