

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
November 30, 2024

	Nov-24	Dec-23	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 45,516,792	\$ 43,793,008	\$ 1,723,784	3.9%
Credit Cards	\$ 60,933,691	\$ 63,786,342	\$ (2,852,652)	-4.5%
Auto Loans	\$ 1,390,481,797	\$ 1,262,814,439	\$ 127,667,359	10.1%
RV Loans	\$ 262,157,955	\$ 281,003,578	\$ (18,845,623)	-6.7%
1st Mortgage Real Estate Loans	\$ 588,826,151	\$ 610,531,294	\$ (21,705,143)	-3.6%
Other Real Estate Loans	\$ 251,039,562	\$ 227,219,963	\$ 23,819,599	10.5%
Business Loans	\$ 223,910,285	\$ 227,321,939	\$ (3,411,654)	-1.5%
Other Member Loans	\$ 235,824,751	\$ 277,630,160	\$ (41,805,409)	-15.1%
TOTAL LOANS	\$ 3,058,690,985	\$ 2,994,100,722	\$ 64,590,262	2.2%
Allowance for Loan Losses	\$ (48,548,285)	\$ (42,885,368)	\$ (5,662,917)	13.2%
NET LOANS	\$ 3,010,142,700	\$ 2,951,215,354	\$ 58,927,346	2.0%
Cash	\$ 197,291,369	\$ 191,666,982	\$ 5,624,388	2.9%
Investments	\$ 80,774,732	\$ 58,690,246	\$ 22,084,486	37.6%
TOTAL CASH & INVESTMENTS	\$ 278,066,102	\$ 250,357,228	\$ 27,708,874	11.1%
Fixed Assets	\$ 19,266,007	\$ 8,693,796	\$ 10,572,210	121.6%
Other Assets	\$ 115,115,791	\$ 124,647,304	\$ (9,531,513)	-7.6%
TOTAL OTHER ASSETS	\$ 134,381,797	\$ 133,341,101	\$ 1,040,697	0.8%
TOTAL ASSETS	\$ 3,422,590,599	\$ 3,334,913,682	\$ 87,676,916	2.6%
LIABILITIES				
Borrowings	\$ 50,000,000	\$ 80,000,000	\$ (30,000,000)	-
Accounts Payable	\$ 205,375,337	\$ 248,583,691	\$ (43,208,354)	-17.4%
OTHER LIABILITIES	\$ 255,375,337	\$ 328,583,691	\$ (73,208,354)	-22.3%
Regular Shares	\$ 589,846,526	\$ 635,298,463	\$ (45,451,937)	-7.2%
Checking	\$ 695,035,316	\$ 656,643,200	\$ 38,392,116	5.8%
Money Market	\$ 439,300,163	\$ 416,280,820	\$ 23,019,343	5.5%
Share Certificates	\$ 724,053,070	\$ 738,572,390	\$ (14,519,319)	-2.0%
IRAs	\$ 129,278,027	\$ 130,984,987	\$ (1,706,960)	-1.3%
Brokered Certificates	\$ 245,170,455	\$ 109,941,000	\$ 135,229,455	123.0%
TOTAL SHARES	\$ 2,822,683,557	\$ 2,687,720,860	\$ 134,962,697	5.0%
TOTAL LIABILITIES	\$ 3,078,058,894	\$ 3,016,304,551	\$ 61,754,343	2.0%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (208,179)	\$ (852,713)	\$ 644,534	75.6%
Undivided Earnings and Reserves	\$ 344,739,883	\$ 319,461,844	\$ 25,278,039	7.9%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 344,531,704	\$ 318,609,131	\$ 25,922,573	8.1%
TOTAL LIABILITIES/EQUITY	\$ 3,422,590,599	\$ 3,334,913,682	\$ 87,676,916	2.6%