

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

	Dec-24	Dec-23	\$ Change	% Change
<b>ASSETS</b>				
Unsecured Loans	\$ 45,375,680	\$ 43,793,008	\$ 1,582,672	3.6%
Credit Cards	\$ 61,729,016	\$ 63,786,342	\$ (2,057,327)	-3.2%
Auto Loans	\$ 1,381,632,714	\$ 1,262,814,439	\$ 118,818,275	9.4%
RV Loans	\$ 260,962,178	\$ 281,003,578	\$ (20,041,400)	-7.1%
1st Mortgage Real Estate Loans	\$ 588,191,726	\$ 610,531,294	\$ (22,339,567)	-3.7%
Other Real Estate Loans	\$ 254,185,311	\$ 227,219,963	\$ 26,965,348	11.9%
Business Loans	\$ 223,688,503	\$ 227,321,939	\$ (3,633,436)	-1.6%
Other Member Loans	\$ 232,199,863	\$ 277,630,160	\$ (45,430,297)	-16.4%
<b>TOTAL LOANS</b>	<b>\$ 3,047,964,990</b>	<b>\$ 2,994,100,722</b>	<b>\$ 53,864,268</b>	<b>1.8%</b>
Allowance for Loan Losses	\$ (51,098,365)	\$ (42,885,368)	\$ (8,212,996)	19.2%
<b>NET LOANS</b>	<b>\$ 2,996,866,625</b>	<b>\$ 2,951,215,354</b>	<b>\$ 45,651,271</b>	<b>1.5%</b>
Cash	\$ 186,710,469	\$ 191,666,982	\$ (4,956,513)	-2.6%
Investments	\$ 82,342,514	\$ 58,690,246	\$ 23,652,267	40.3%
<b>TOTAL CASH &amp; INVESTMENTS</b>	<b>\$ 269,052,983</b>	<b>\$ 250,357,228</b>	<b>\$ 18,695,755</b>	<b>7.5%</b>
Fixed Assets	\$ 19,577,041	\$ 8,693,796	\$ 10,883,245	125.2%
Other Assets	\$ 119,575,202	\$ 124,647,304	\$ (5,072,102)	-4.1%
<b>TOTAL OTHER ASSETS</b>	<b>\$ 139,152,243</b>	<b>\$ 133,341,101</b>	<b>\$ 5,811,143</b>	<b>4.4%</b>
<b>TOTAL ASSETS</b>	<b>\$ 3,405,071,851</b>	<b>\$ 3,334,913,682</b>	<b>\$ 70,158,169</b>	<b>2.1%</b>
<b>LIABILITIES</b>				
Borrowings	\$ 50,000,000	\$ 80,000,000	\$ (30,000,000)	-
Accounts Payable	\$ 186,899,309	\$ 248,583,691	\$ (61,684,383)	-24.8%
<b>OTHER LIABILITIES</b>	<b>\$ 236,899,309</b>	<b>\$ 328,583,691</b>	<b>\$ (91,684,383)</b>	<b>-27.9%</b>
Regular Shares	\$ 594,183,112	\$ 635,298,463	\$ (41,115,350)	-6.5%
Checking	\$ 703,566,967	\$ 656,643,200	\$ 46,923,767	7.1%
Money Market	\$ 436,002,017	\$ 416,280,820	\$ 19,721,197	4.7%
Share Certificates	\$ 707,687,205	\$ 738,572,390	\$ (30,885,184)	-4.2%
IRAs	\$ 129,146,054	\$ 130,984,987	\$ (1,838,933)	-1.4%
Brokered Certificates	\$ 251,055,692	\$ 109,941,000	\$ 141,114,692	128.4%
<b>TOTAL SHARES</b>	<b>\$ 2,821,641,049</b>	<b>\$ 2,687,720,860</b>	<b>\$ 133,920,189</b>	<b>5.0%</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 3,058,540,357</b>	<b>\$ 3,016,304,551</b>	<b>\$ 42,235,806</b>	<b>1.4%</b>
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (219,194)	\$ (852,713)	\$ 633,519	74.3%
Undivided Earnings and Reserves	\$ 346,750,688	\$ 319,461,844	\$ 27,288,844	8.5%
<b>TOTAL RESERVES &amp; UNDIVIDED EARNINGS</b>	<b>\$ 346,531,494</b>	<b>\$ 318,609,131</b>	<b>\$ 27,922,363</b>	<b>8.8%</b>
<b>TOTAL LIABILITIES/EQUITY</b>	<b>\$ 3,405,071,851</b>	<b>\$ 3,334,913,682</b>	<b>\$ 70,158,169</b>	<b>2.1%</b>