

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
January 31, 2025

	Jan-25	Dec-24	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 45,135,709	\$ 43,793,008	\$ 1,342,701	3.1%
Credit Cards	\$ 61,082,639	\$ 63,786,342	\$ (2,703,704)	-4.2%
Auto Loans	\$ 1,435,244,797	\$ 1,262,814,439	\$ 172,430,358	13.7%
RV Loans	\$ 260,132,949	\$ 281,003,578	\$ (20,870,629)	-7.4%
1st Mortgage Real Estate Loans	\$ 585,093,575	\$ 610,531,294	\$ (25,437,719)	-4.2%
Other Real Estate Loans	\$ 255,793,304	\$ 227,219,963	\$ 28,573,342	12.6%
Business Loans	\$ 222,342,420	\$ 227,321,939	\$ (4,979,519)	-2.2%
Other Member Loans	\$ 227,821,726	\$ 277,630,160	\$ (49,808,434)	-17.9%
TOTAL LOANS	\$ 3,092,647,118	\$ 2,994,100,722	\$ 98,546,396	3.3%
Allowance for Loan Losses	\$ (52,369,696)	\$ (42,885,368)	\$ (9,484,327)	22.1%
NET LOANS	\$ 3,040,277,422	\$ 2,951,215,354	\$ 89,062,069	3.0%
Cash	\$ 188,502,933	\$ 191,666,982	\$ (3,164,049)	-1.7%
Investments	\$ 85,734,983	\$ 58,690,246	\$ 27,044,736	46.1%
TOTAL CASH & INVESTMENTS	\$ 274,237,916	\$ 250,357,228	\$ 23,880,688	9.5%
Fixed Assets	\$ 20,423,084	\$ 8,693,796	\$ 11,729,288	134.9%
Other Assets	\$ 120,429,211	\$ 124,647,304	\$ (4,218,093)	-3.4%
TOTAL OTHER ASSETS	\$ 140,852,295	\$ 133,341,101	\$ 7,511,195	5.6%
TOTAL ASSETS	\$ 3,455,367,633	\$ 3,334,913,682	\$ 120,453,951	3.6%
LIABILITIES				
Borrowings	\$ 50,000,000	\$ 80,000,000	\$ (30,000,000)	-
Accounts Payable	\$ 201,298,631	\$ 248,583,691	\$ (47,285,060)	-19.0%
OTHER LIABILITIES	\$ 251,298,631	\$ 328,583,691	\$ (77,285,060)	-23.5%
Regular Shares	\$ 621,902,029	\$ 635,298,463	\$ (13,396,434)	-2.1%
Checking	\$ 705,741,382	\$ 656,643,200	\$ 49,098,181	7.5%
Money Market	\$ 436,823,145	\$ 416,280,820	\$ 20,542,325	4.9%
Share Certificates	\$ 691,011,156	\$ 738,572,390	\$ (47,561,234)	-6.4%
IRAs	\$ 127,557,639	\$ 130,984,987	\$ (3,427,348)	-2.6%
Brokered Certificates	\$ 272,331,768	\$ 109,941,000	\$ 162,390,768	147.7%
TOTAL SHARES	\$ 2,855,367,118	\$ 2,687,720,860	\$ 167,646,258	6.2%
TOTAL LIABILITIES	\$ 3,106,665,749	\$ 3,016,304,551	\$ 90,361,198	3.0%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (200,733)	\$ (852,713)	\$ 651,980	76.5%
Undivided Earnings and Reserves	\$ 348,902,617	\$ 319,461,844	\$ 29,440,773	9.2%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 348,701,884	\$ 318,609,131	\$ 30,092,753	9.4%
TOTAL LIABILITIES/EQUITY	\$ 3,455,367,633	\$ 3,334,913,682	\$ 120,453,951	3.6%