## OREGON COMMUNITY CREDIT UNION STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED January 31, 2023

		Jan-23		Dec-22		\$ Change	% Change
ASSETS							
Unsecured Loans	\$	39,672,311	\$	39,862,610	\$	(190,299)	-0.5%
Credit Cards	\$	60,755,382	\$	61,192,723	\$	(437,342)	-0.7%
Auto Loans	\$	1,577,568,438	\$	1,574,381,598	\$	3,186,840	0.2%
RV Loans	\$	299,934,248	\$	301,095,021	\$	(1,160,772)	-0.4%
1st Mortgage Real Estate Loans	\$	638,096,087	\$	642,982,235	\$	(4,886,148)	-0.8%
Other Real Estate Loans	\$	189,396,549	\$	186,202,944		3,193,605	1.7%
Business Loans	\$	225,126,492	\$	224,400,580		725,912	0.3%
Other Member Loans	\$	64,999,032	\$	64,973,560		25,472	0.0%
TOTAL LOANS	\$	3,095,548,540	\$	3,095,091,272	•	457,268	0.0%
Allowance for Loan Losses	\$	(28,561,061)	\$	(28,251,532)		(309,530)	1.1%
NET LOANS	\$	3,066,987,479	\$	3,066,839,740	\$	147,739	0.0%
Cash	\$	69,486,026	\$	119,223,641	\$	(49,737,615)	-41.7%
Investments	\$	118,386,980	\$	149,609,951	\$	(31,222,971)	-20.9%
TOTAL CASH & INVESTMENTS	\$	187,873,006	\$	268,833,592	\$	(80,960,586)	-30.1%
Fixed Assets	\$	5,359,627	\$	5,531,042	\$	(171,415)	-3.1%
Other Assets	\$	158,995,435	\$	119,821,378	\$	39,174,057	32.7%
TOTAL OTHER ASSETS	\$	164,355,062	\$	125,352,419	\$	39,002,642	31.1%
TOTAL ASSETS	\$	3,419,215,547	\$	3,461,025,752	\$	(41,810,205)	-1.2%
LIABILITIES		400 444 000	•	500 444 000	•	(00,000,000)	
Borrowings	\$	422,444,000	\$	502,444,000		(80,000,000)	- 0.7%
	\$ \$	422,444,000 84,757,373 <b>507,201,373</b>	\$ \$	87,128,860	\$	(80,000,000) (2,371,487) (82,371,487)	
Borrowings Accounts Payable OTHER LIABILITIES	\$ <b>\$</b>	84,757,373 <b>507,201,373</b>	\$ <b>\$</b>	87,128,860 <b>589,572,860</b>	\$	(2,371,487) (82,371,487)	-14.0%
Borrowings Accounts Payable OTHER LIABILITIES Regular Shares	\$ \$	84,757,373 <b>507,201,373</b> 765,526,944	\$ <b>\$</b>	87,128,860 <b>589,572,860</b> 782,677,155	\$ <b>\$</b> \$	(2,371,487) (82,371,487) (17,150,211)	<b>-14.0%</b> -2.2%
Borrowings Accounts Payable OTHER LIABILITIES  Regular Shares Checking	\$ \$ \$ \$	84,757,373 507,201,373 765,526,944 729,995,385	\$ \$ \$	87,128,860 589,572,860 782,677,155 735,064,743	\$ \$ \$ \$	(2,371,487) (82,371,487) (17,150,211) (5,069,358)	- <b>14.0%</b> -2.2% -0.7%
Borrowings Accounts Payable OTHER LIABILITIES  Regular Shares Checking Money Market	\$ \$ \$ \$	84,757,373 <b>507,201,373</b> 765,526,944 729,995,385 481,978,293	<b>\$</b> \$\$	87,128,860 <b>589,572,860</b> 782,677,155 735,064,743 488,259,141	\$ \$ \$ \$ \$	(2,371,487) (82,371,487) (17,150,211) (5,069,358) (6,280,849)	-14.0% -2.2% -0.7% -1.3%
Borrowings Accounts Payable OTHER LIABILITIES  Regular Shares Checking Money Market Share Certificates	\$ \$ \$ \$ \$	84,757,373 <b>507,201,373</b> 765,526,944 729,995,385 481,978,293 380,655,975	<b>\$</b> \$\$	87,128,860 589,572,860 782,677,155 735,064,743 488,259,141 313,005,182	\$ \$ \$ \$ \$	(2,371,487) (82,371,487) (17,150,211) (5,069,358) (6,280,849) 67,650,793	-14.0% -2.2% -0.7% -1.3% 21.6%
Borrowings Accounts Payable OTHER LIABILITIES  Regular Shares Checking Money Market Share Certificates IRAs	<b>\$</b> \$ \$ \$ \$	84,757,373 <b>507,201,373</b> 765,526,944 729,995,385 481,978,293 380,655,975 124,992,009	<b>\$</b> \$\$ \$\$ \$\$ \$\$	87,128,860 589,572,860 782,677,155 735,064,743 488,259,141 313,005,182 125,367,007	\$ \$ \$ \$ \$ \$	(2,371,487) (82,371,487) (17,150,211) (5,069,358) (6,280,849)	-14.0% -2.2% -0.7% -1.3% 21.6% -0.3%
Borrowings Accounts Payable OTHER LIABILITIES  Regular Shares Checking Money Market Share Certificates	\$ \$ \$ \$ \$	84,757,373 <b>507,201,373</b> 765,526,944 729,995,385 481,978,293 380,655,975	<b>\$</b> \$\$	87,128,860 589,572,860 782,677,155 735,064,743 488,259,141 313,005,182	\$ \$ \$ \$ \$	(2,371,487) (82,371,487) (17,150,211) (5,069,358) (6,280,849) 67,650,793	-14.0% -2.2% -0.7% -1.3% 21.6% -0.3% 0.0%
Borrowings Accounts Payable OTHER LIABILITIES  Regular Shares Checking Money Market Share Certificates IRAs Brokered Certificates TOTAL SHARES	<b>\$</b> \$\$\$\$\$\$	84,757,373 507,201,373 765,526,944 729,995,385 481,978,293 380,655,975 124,992,009 109,471,000 2,592,619,606	<b>\$</b> \$ \$ \$ \$ \$ \$ \$ \$	87,128,860 589,572,860 782,677,155 735,064,743 488,259,141 313,005,182 125,367,007 109,471,000 2,553,844,229	<b>\$</b> \$\$ \$\$ \$\$ \$\$ \$\$	(2,371,487) (82,371,487) (17,150,211) (5,069,358) (6,280,849) 67,650,793 (374,999) -	-14.0% -2.2% -0.7% -1.3% 21.6% -0.3% 0.0% 1.5%
Borrowings Accounts Payable OTHER LIABILITIES  Regular Shares Checking Money Market Share Certificates IRAs Brokered Certificates	<b>\$</b> \$ \$ \$ \$ \$ \$	84,757,373 507,201,373 765,526,944 729,995,385 481,978,293 380,655,975 124,992,009 109,471,000	<b>\$</b> \$ \$ \$ \$ \$ \$ \$ \$	87,128,860 589,572,860 782,677,155 735,064,743 488,259,141 313,005,182 125,367,007 109,471,000 2,553,844,229	<b>\$</b> \$\$ \$\$ \$\$	(2,371,487) (82,371,487) (17,150,211) (5,069,358) (6,280,849) 67,650,793 (374,999) - 38,775,377 (43,596,110)	-14.0% -2.2% -0.7% -1.3% 21.6% -0.3% 0.0% 1.5%
Borrowings Accounts Payable OTHER LIABILITIES  Regular Shares Checking Money Market Share Certificates IRAs Brokered Certificates TOTAL SHARES  TOTAL LIABILITIES  Unrealized Gain/(Loss) - Avail For Sale Securities	<b>\$</b> \$ \$ \$ \$ \$ \$ \$	84,757,373 507,201,373 765,526,944 729,995,385 481,978,293 380,655,975 124,992,009 109,471,000 2,592,619,606	<b>\$</b> \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	87,128,860 589,572,860 782,677,155 735,064,743 488,259,141 313,005,182 125,367,007 109,471,000 2,553,844,229 3,143,417,089	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	(2,371,487) (82,371,487) (17,150,211) (5,069,358) (6,280,849) 67,650,793 (374,999) - 38,775,377 (43,596,110) 249,699	-14.0% -2.2% -0.7% -1.3% 21.6% -0.3% 0.0% 1.5%
Borrowings Accounts Payable OTHER LIABILITIES  Regular Shares Checking Money Market Share Certificates IRAs Brokered Certificates TOTAL SHARES  TOTAL LIABILITIES	• • • • • • • • • • • • • • • • • • •	84,757,373 507,201,373 765,526,944 729,995,385 481,978,293 380,655,975 124,992,009 109,471,000 2,592,619,606 3,099,820,979	• • • • • • • • • • • • • • • • • • •	87,128,860 589,572,860 782,677,155 735,064,743 488,259,141 313,005,182 125,367,007 109,471,000 2,553,844,229 3,143,417,089 (479,690) 318,088,352	<b>\$</b> \$\$ \$\$ \$\$ \$\$ \$\$	(2,371,487) (82,371,487) (17,150,211) (5,069,358) (6,280,849) 67,650,793 (374,999) - 38,775,377 (43,596,110)	-14.0% -2.2% -0.7% -1.3% 21.6% -0.3% 0.0% 1.5% -1.4%
Borrowings Accounts Payable  OTHER LIABILITIES  Regular Shares Checking Money Market Share Certificates IRAs Brokered Certificates  TOTAL SHARES  TOTAL LIABILITIES  Unrealized Gain/(Loss) - Avail For Sale Securities	<b>\$</b> \$ \$ \$ \$ \$ \$ \$	84,757,373 507,201,373 765,526,944 729,995,385 481,978,293 380,655,975 124,992,009 109,471,000 2,592,619,606 3,099,820,979 (229,991)	<b>\$</b> \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	87,128,860 589,572,860 782,677,155 735,064,743 488,259,141 313,005,182 125,367,007 109,471,000 2,553,844,229 3,143,417,089	<b>\$</b> \$\$ \$\$ \$\$ \$\$ \$\$	(2,371,487) (82,371,487) (17,150,211) (5,069,358) (6,280,849) 67,650,793 (374,999) - 38,775,377 (43,596,110) 249,699	-14.0%  -2.2% -0.7% -1.3% 21.6% -0.3% 0.0% 1.5%  -1.4%
Borrowings Accounts Payable  OTHER LIABILITIES  Regular Shares Checking Money Market Share Certificates IRAs Brokered Certificates  TOTAL SHARES  TOTAL LIABILITIES  Unrealized Gain/(Loss) - Avail For Sale Securities Undivided Earnings and Reserves	• • • • • • • • • • • • • • • • • • •	84,757,373 507,201,373 765,526,944 729,995,385 481,978,293 380,655,975 124,992,009 109,471,000 2,592,619,606 3,099,820,979 (229,991) 319,624,559	• • • • • • • • • • • • • • • • • • •	87,128,860 589,572,860 782,677,155 735,064,743 488,259,141 313,005,182 125,367,007 109,471,000 2,553,844,229 3,143,417,089 (479,690) 318,088,352 317,608,662	<b>\$</b> \$\$ \$\$ \$\$ \$\$ \$\$	(2,371,487) (82,371,487) (17,150,211) (5,069,358) (6,280,849) 67,650,793 (374,999) - 38,775,377 (43,596,110) 249,699 1,536,207	-2.7% -14.0% -2.2% -0.7% -1.3% 21.6% -0.3% 0.0% 1.5% -1.4% 52.1% 0.5% 0.6%