

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				
Borrowings	\$ 422,444,000	\$ 502,444,000	\$ (80,000,000)	-
Accounts Payable	\$ 84,757,373	\$ 87,128,860	\$ (2,371,487)	-2.7%
OTHER LIABILITIES	\$ 507,201,373	\$ 589,572,860	\$ (82,371,487)	-14.0%
Regular Shares	\$ 765,526,944	\$ 782,677,155	\$ (17,150,211)	-2.2%
Checking	\$ 729,995,385	\$ 735,064,743	\$ (5,069,358)	-0.7%
Money Market	\$ 481,978,293	\$ 488,259,141	\$ (6,280,849)	-1.3%
Share Certificates	\$ 380,655,975	\$ 313,005,182	\$ 67,650,793	21.6%
IRAs	\$ 124,992,009	\$ 125,367,007	\$ (374,999)	-0.3%
Brokered Certificates	\$ 109,471,000	\$ 109,471,000	\$ -	0.0%
TOTAL SHARES	\$ 2,592,619,606	\$ 2,553,844,229	\$ 38,775,377	1.5%
TOTAL LIABILITIES	\$ 3,099,820,979	\$ 3,143,417,089	\$ (43,596,110)	-1.4%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (229,991)	\$ (479,690)	\$ 249,699	52.1%
Undivided Earnings and Reserves	\$ 319,624,559	\$ 318,088,352	\$ 1,536,207	0.5%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 319,394,568	\$ 317,608,662	\$ 1,785,906	0.6%
TOTAL LIABILITIES/EQUITY	\$ 3,419,215,547	\$ 3,461,025,752	\$ (41,810,205)	-1.2%