

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
November 30, 2022

	Nov-22	Dec-21	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 39,214,239	\$ 31,474,249	\$ 7,739,990	24.6%
Credit Cards	\$ 60,817,379	\$ 57,525,573	\$ 3,291,807	5.7%
Auto Loans	\$ 1,545,796,853	\$ 1,068,949,307	\$ 476,847,546	44.6%
RV Loans	\$ 301,580,252	\$ 249,673,082	\$ 51,907,171	20.8%
1st Mortgage Real Estate Loans	\$ 644,557,468	\$ 531,803,657	\$ 112,753,811	21.2%
Other Real Estate Loans	\$ 183,885,654	\$ 129,133,281	\$ 54,752,373	42.4%
Business Loans	\$ 225,911,653	\$ 167,923,597	\$ 57,988,057	34.5%
Other Member Loans	\$ 64,641,861	\$ 29,617,403	\$ 35,024,458	118.3%
TOTAL LOANS	\$ 3,066,405,360	\$ 2,266,100,148	\$ 800,305,212	35.3%
Allowance for Loan Losses	\$ (27,980,300)	\$ (23,114,221)	\$ (4,866,079)	21.1%
NET LOANS	\$ 3,038,425,060	\$ 2,242,985,927	\$ 795,439,133	35.5%
Cash	\$ 73,571,430	\$ 437,980,406	\$ (364,408,975)	-83.2%
Investments	\$ 148,166,890	\$ 64,241,615	\$ 83,925,275	130.6%
TOTAL CASH & INVESTMENTS	\$ 221,738,320	\$ 502,222,021	\$ (280,483,701)	-55.8%
Fixed Assets	\$ 5,686,899	\$ 5,483,093	\$ 203,806	3.7%
Other Assets	\$ 113,317,112	\$ 75,430,085	\$ 37,887,027	50.2%
TOTAL OTHER ASSETS	\$ 119,004,011	\$ 80,913,178	\$ 38,090,833	47.1%
TOTAL ASSETS	\$ 3,379,167,391	\$ 2,826,121,126	\$ 553,046,265	19.6%
LIABILITIES				
Borrowings	\$ 408,844,000	\$ 5,199,000	\$ 403,645,000	-
Accounts Payable	\$ 48,619,079	\$ 99,584,924	\$ (50,965,845)	-51.2%
OTHER LIABILITIES	\$ 457,463,079	\$ 104,783,924	\$ 352,679,155	336.6%
Regular Shares	\$ 838,868,137	\$ 805,278,851	\$ 33,589,286	4.2%
Checking	\$ 761,513,358	\$ 793,407,172	\$ (31,893,815)	-4.0%
Money Market	\$ 492,710,026	\$ 480,964,828	\$ 11,745,197	2.4%
Share Certificates	\$ 287,033,464	\$ 223,609,143	\$ 63,424,321	28.4%
IRAs	\$ 126,258,808	\$ 129,554,350	\$ (3,295,543)	-2.5%
Brokered Certificates	\$ 100,000,000	\$ -	\$ 100,000,000	0.0%
TOTAL SHARES	\$ 2,606,383,792	\$ 2,432,814,345	\$ 173,569,447	7.1%
TOTAL LIABILITIES	\$ 3,063,846,871	\$ 2,537,598,269	\$ 526,248,602	20.7%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (620,573)	\$ 327,616	\$ (948,188)	-289.4%
Undivided Earnings and Reserves	\$ 315,941,092	\$ 288,195,241	\$ 27,745,851	9.6%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 315,320,520	\$ 288,522,857	\$ 26,797,663	9.3%
TOTAL LIABILITIES/EQUITY	\$ 3,379,167,391	\$ 2,826,121,126	\$ 553,046,265	19.6%