

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
December 31, 2022

	Dec-22	Dec-21	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 39,862,610	\$ 31,474,249	\$ 8,388,361	26.7%
Credit Cards	\$ 61,192,723	\$ 57,525,573	\$ 3,667,151	6.4%
Auto Loans	\$ 1,574,381,598	\$ 1,068,949,307	\$ 505,432,291	47.3%
RV Loans	\$ 301,095,021	\$ 249,673,082	\$ 51,421,939	20.6%
1st Mortgage Real Estate Loans	\$ 642,982,235	\$ 531,803,657	\$ 111,178,578	20.9%
Other Real Estate Loans	\$ 186,202,944	\$ 129,133,281	\$ 57,069,663	44.2%
Business Loans	\$ 224,400,580	\$ 167,923,597	\$ 56,476,984	33.6%
Other Member Loans	\$ 64,973,560	\$ 29,617,403	\$ 35,356,157	119.4%
TOTAL LOANS	\$ 3,095,091,272	\$ 2,266,100,148	\$ 828,991,124	36.6%
Allowance for Loan Losses	\$ (28,251,532)	\$ (23,114,221)	\$ (5,137,311)	22.2%
NET LOANS	\$ 3,066,839,740	\$ 2,242,985,927	\$ 823,853,813	36.7%
Cash	\$ 119,223,641	\$ 437,980,406	\$ (318,756,764)	-72.8%
Investments	\$ 149,609,951	\$ 64,241,615	\$ 85,368,336	132.9%
TOTAL CASH & INVESTMENTS	\$ 268,833,592	\$ 502,222,021	\$ (233,388,429)	-46.5%
Fixed Assets	\$ 5,531,042	\$ 5,483,093	\$ 47,948	0.9%
Other Assets	\$ 119,821,378	\$ 75,430,085	\$ 44,391,293	58.9%
TOTAL OTHER ASSETS	\$ 125,352,419	\$ 80,913,178	\$ 44,439,241	54.9%
TOTAL ASSETS	\$ 3,461,025,752	\$ 2,826,121,126	\$ 634,904,626	22.5%
LIABILITIES				
Borrowings	\$ 502,444,000	\$ 5,199,000	\$ 497,245,000	-
Accounts Payable	\$ 87,128,860	\$ 99,584,924	\$ (12,456,064)	-12.5%
OTHER LIABILITIES	\$ 589,572,860	\$ 104,783,924	\$ 484,788,936	462.7%
Regular Shares	\$ 782,677,155	\$ 805,278,851	\$ (22,601,696)	-2.8%
Checking	\$ 735,064,743	\$ 793,407,172	\$ (58,342,430)	-7.4%
Money Market	\$ 488,259,141	\$ 480,964,828	\$ 7,294,313	1.5%
Share Certificates	\$ 313,005,182	\$ 223,609,143	\$ 89,396,039	40.0%
IRAs	\$ 125,367,007	\$ 129,554,350	\$ (4,187,343)	-3.2%
Brokered Certificates	\$ 109,471,000	\$ -	\$ 109,471,000	0.0%
TOTAL SHARES	\$ 2,553,844,229	\$ 2,432,814,345	\$ 121,029,884	5.0%
TOTAL LIABILITIES	\$ 3,143,417,089	\$ 2,537,598,269	\$ 605,818,820	23.9%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (479,690)	\$ 327,616	\$ (807,305)	-246.4%
Undivided Earnings and Reserves	\$ 318,088,352	\$ 288,195,241	\$ 29,893,111	10.4%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 317,608,662	\$ 288,522,857	\$ 29,085,806	10.1%
TOTAL LIABILITIES/EQUITY	\$ 3,461,025,752	\$ 2,826,121,126	\$ 634,904,626	22.5%