

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
June 30, 2023

	Jun-23	Dec-22	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 41,267,054	\$ 39,862,610	\$ 1,404,443	3.5%
Credit Cards	\$ 62,238,237	\$ 61,192,723	\$ 1,045,514	1.7%
Auto Loans	\$ 1,591,761,054	\$ 1,574,381,598	\$ 17,379,456	1.1%
RV Loans	\$ 293,539,872	\$ 301,095,021	\$ (7,555,148)	-2.5%
1st Mortgage Real Estate Loans	\$ 630,381,290	\$ 642,982,235	\$ (12,600,945)	-2.0%
Other Real Estate Loans	\$ 208,624,673	\$ 186,202,944	\$ 22,421,729	12.0%
Business Loans	\$ 227,884,099	\$ 224,400,580	\$ 3,483,518	1.6%
Other Member Loans	\$ 65,725,516	\$ 64,973,560	\$ 751,956	1.2%
TOTAL LOANS	\$ 3,121,421,794	\$ 3,095,091,272	\$ 26,330,522	0.9%
Allowance for Loan Losses	\$ (29,654,764)	\$ (28,251,532)	\$ (1,403,232)	5.0%
NET LOANS	\$ 3,091,767,030	\$ 3,066,839,740	\$ 24,927,290	0.8%
Cash	\$ 209,583,130	\$ 119,223,641	\$ 90,359,489	75.8%
Investments	\$ 74,041,246	\$ 149,609,951	\$ (75,568,704)	-50.5%
TOTAL CASH & INVESTMENTS	\$ 283,624,377	\$ 268,833,592	\$ 14,790,785	5.5%
Fixed Assets	\$ 4,872,991	\$ 5,531,042	\$ (658,051)	-11.9%
Other Assets	\$ 117,968,212	\$ 119,821,378	\$ (1,853,166)	-1.5%
TOTAL OTHER ASSETS	\$ 122,841,203	\$ 125,352,419	\$ (2,511,217)	-2.0%
TOTAL ASSETS	\$ 3,498,232,610	\$ 3,461,025,752	\$ 37,206,858	1.1%
LIABILITIES				
Borrowings	\$ 405,000,000	\$ 502,444,000	\$ (97,444,000)	-
Accounts Payable	\$ 74,848,240	\$ 87,128,860	\$ (12,280,620)	-14.1%
OTHER LIABILITIES	\$ 479,848,240	\$ 589,572,860	\$ (109,724,620)	-18.6%
Regular Shares	\$ 716,503,998	\$ 782,677,155	\$ (66,173,157)	-8.5%
Checking	\$ 718,125,887	\$ 735,064,743	\$ (16,938,856)	-2.3%
Money Market	\$ 448,291,823	\$ 488,259,141	\$ (39,967,319)	-8.2%
Share Certificates	\$ 547,836,666	\$ 313,005,182	\$ 234,831,484	75.0%
IRAs	\$ 127,299,325	\$ 125,367,007	\$ 1,932,318	1.5%
Brokered Certificates	\$ 136,746,900	\$ 109,471,000	\$ 27,275,900	24.9%
TOTAL SHARES	\$ 2,694,804,599	\$ 2,553,844,229	\$ 140,960,370	5.5%
TOTAL LIABILITIES	\$ 3,174,652,839	\$ 3,143,417,089	\$ 31,235,750	1.0%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (564,898)	\$ (479,690)	\$ (85,208)	-17.8%
Undivided Earnings and Reserves	\$ 324,144,668	\$ 318,088,352	\$ 6,056,316	1.9%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 323,579,770	\$ 317,608,662	\$ 5,971,108	1.9%
TOTAL LIABILITIES/EQUITY	\$ 3,498,232,610	\$ 3,461,025,752	\$ 37,206,858	1.1%