

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

	Jul-23	Dec-22	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 42,115,605	\$ 39,862,610	\$ 2,252,995	5.7%
Credit Cards	\$ 62,897,198	\$ 61,192,723	\$ 1,704,474	2.8%
Auto Loans	\$ 1,584,045,123	\$ 1,574,381,598	\$ 9,663,525	0.6%
RV Loans	\$ 290,790,400	\$ 301,095,021	\$ (10,304,621)	-3.4%
1st Mortgage Real Estate Loans	\$ 625,824,945	\$ 642,982,235	\$ (17,157,290)	-2.7%
Other Real Estate Loans	\$ 213,161,604	\$ 186,202,944	\$ 26,958,660	14.5%
Business Loans	\$ 225,512,830	\$ 224,400,580	\$ 1,112,250	0.5%
Other Member Loans	\$ 65,862,859	\$ 64,973,560	\$ 889,298	1.4%
TOTAL LOANS	\$ 3,110,210,564	\$ 3,095,091,272	\$ 15,119,292	0.5%
Allowance for Loan Losses	\$ (34,523,335)	\$ (28,251,532)	\$ (6,271,804)	22.2%
NET LOANS	\$ 3,075,687,229	\$ 3,066,839,740	\$ 8,847,489	0.3%
Cash	\$ 199,501,009	\$ 119,223,641	\$ 80,277,368	67.3%
Investments	\$ 73,657,189	\$ 149,609,951	\$ (75,952,762)	-50.8%
TOTAL CASH & INVESTMENTS	\$ 273,158,198	\$ 268,833,592	\$ 4,324,606	1.6%
Fixed Assets	\$ 5,566,192	\$ 5,531,042	\$ 35,150	0.6%
Other Assets	\$ 151,353,057	\$ 119,821,378	\$ 31,531,679	26.3%
TOTAL OTHER ASSETS	\$ 156,919,248	\$ 125,352,419	\$ 31,566,829	25.2%
TOTAL ASSETS	\$ 3,505,764,676	\$ 3,461,025,752	\$ 44,738,924	1.3%
LIABILITIES				
Borrowings	\$ 405,000,000	\$ 502,444,000	\$ (97,444,000)	-
Accounts Payable	\$ 75,162,584	\$ 87,128,860	\$ (11,966,276)	-13.7%
OTHER LIABILITIES	\$ 480,162,584	\$ 589,572,860	\$ (109,410,276)	-18.6%
Regular Shares	\$ 694,825,383	\$ 782,677,155	\$ (87,851,772)	-11.2%
Checking	\$ 703,621,793	\$ 735,064,743	\$ (31,442,950)	-4.3%
Money Market	\$ 434,351,269	\$ 488,259,141	\$ (53,907,872)	-11.0%
Share Certificates	\$ 611,239,908	\$ 313,005,182	\$ 298,234,726	95.3%
IRAs	\$ 127,646,721	\$ 125,367,007	\$ 2,279,714	1.8%
Brokered Certificates	\$ 129,111,900	\$ 109,471,000	\$ 19,640,900	17.9%
TOTAL SHARES	\$ 2,700,796,974	\$ 2,553,844,229	\$ 146,952,745	5.8%
TOTAL LIABILITIES	\$ 3,180,959,558	\$ 3,143,417,089	\$ 37,542,469	1.2%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (549,481)	\$ (479,690)	\$ (69,791)	-14.5%
Undivided Earnings and Reserves	\$ 325,354,598	\$ 318,088,352	\$ 7,266,246	2.3%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 324,805,117	\$ 317,608,662	\$ 7,196,455	2.3%
TOTAL LIABILITIES/EQUITY	\$ 3,505,764,676	\$ 3,461,025,752	\$ 44,738,924	1.3%