

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

	Aug-23	Dec-22	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 42,570,353	\$ 39,862,610	\$ 2,707,743	6.8%
Credit Cards	\$ 62,725,134	\$ 61,192,723	\$ 1,532,411	2.5%
Auto Loans	\$ 1,571,543,413	\$ 1,574,381,598	\$ (2,838,185)	-0.2%
RV Loans	\$ 289,306,993	\$ 301,095,021	\$ (11,788,028)	-3.9%
1st Mortgage Real Estate Loans	\$ 622,082,467	\$ 642,982,235	\$ (20,899,768)	-3.3%
Other Real Estate Loans	\$ 216,292,336	\$ 186,202,944	\$ 30,089,392	16.2%
Business Loans	\$ 226,227,806	\$ 224,400,580	\$ 1,827,226	0.8%
Other Member Loans	\$ 66,371,783	\$ 64,973,560	\$ 1,398,223	2.2%
TOTAL LOANS	\$ 3,097,120,286	\$ 3,095,091,272	\$ 2,029,014	0.1%
Allowance for Loan Losses	\$ (35,943,334)	\$ (28,251,532)	\$ (7,691,802)	27.2%
NET LOANS	\$ 3,061,176,952	\$ 3,066,839,740	\$ (5,662,788)	-0.2%
Cash	\$ 217,195,044	\$ 119,223,641	\$ 97,971,402	82.2%
Investments	\$ 71,926,147	\$ 149,609,951	\$ (77,683,804)	-51.9%
TOTAL CASH & INVESTMENTS	\$ 289,121,191	\$ 268,833,592	\$ 20,287,599	7.5%
Fixed Assets	\$ 5,382,300	\$ 5,531,042	\$ (148,741)	-2.7%
Other Assets	\$ 169,664,102	\$ 119,821,378	\$ 49,842,724	41.6%
TOTAL OTHER ASSETS	\$ 175,046,403	\$ 125,352,419	\$ 49,693,983	39.6%
TOTAL ASSETS	\$ 3,525,344,545	\$ 3,461,025,752	\$ 64,318,793	1.9%
LIABILITIES				
Borrowings	\$ 405,000,000	\$ 502,444,000	\$ (97,444,000)	-
Accounts Payable	\$ 77,394,088	\$ 87,128,860	\$ (9,734,773)	-11.2%
OTHER LIABILITIES	\$ 482,394,088	\$ 589,572,860	\$ (107,178,773)	-18.2%
Regular Shares	\$ 681,032,102	\$ 782,677,155	\$ (101,645,053)	-13.0%
Checking	\$ 705,025,052	\$ 735,064,743	\$ (30,039,691)	-4.1%
Money Market	\$ 430,678,671	\$ 488,259,141	\$ (57,580,470)	-11.8%
Share Certificates	\$ 649,887,711	\$ 313,005,182	\$ 336,882,529	107.6%
IRAs	\$ 128,442,322	\$ 125,367,007	\$ 3,075,314	2.5%
Brokered Certificates	\$ 121,750,900	\$ 109,471,000	\$ 12,279,900	11.2%
TOTAL SHARES	\$ 2,716,816,758	\$ 2,553,844,229	\$ 162,972,529	6.4%
TOTAL LIABILITIES	\$ 3,199,210,846	\$ 3,143,417,089	\$ 55,793,757	1.8%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (639,115)	\$ (479,690)	\$ (159,426)	-33.2%
Undivided Earnings and Reserves	\$ 326,772,815	\$ 318,088,352	\$ 8,684,463	2.7%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 326,133,699	\$ 317,608,662	\$ 8,525,037	2.7%
TOTAL LIABILITIES/EQUITY	\$ 3,525,344,545	\$ 3,461,025,752	\$ 64,318,793	1.9%