

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
April 30, 2024

	Apr-24	Dec-23	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 42,725,960	\$ 43,793,008	\$ (1,067,048)	-2.4%
Credit Cards	\$ 61,310,339	\$ 63,786,342	\$ (2,476,003)	-3.9%
Auto Loans	\$ 1,306,378,910	\$ 1,262,814,439	\$ 43,564,471	3.4%
RV Loans	\$ 271,954,831	\$ 281,003,578	\$ (9,048,747)	-3.2%
1st Mortgage Real Estate Loans	\$ 603,471,592	\$ 610,531,294	\$ (7,059,702)	-1.2%
Other Real Estate Loans	\$ 229,524,741	\$ 227,219,963	\$ 2,304,778	1.0%
Business Loans	\$ 227,441,978	\$ 227,321,939	\$ 120,038	0.1%
Other Member Loans	\$ 263,051,919	\$ 277,630,160	\$ (14,578,241)	-5.3%
TOTAL LOANS	\$ 3,005,860,270	\$ 2,994,100,722	\$ 11,759,547	0.4%
Allowance for Loan Losses	\$ (43,063,780)	\$ (42,885,368)	\$ (178,411)	0.4%
NET LOANS	\$ 2,962,796,490	\$ 2,951,215,354	\$ 11,581,136	0.4%
Cash	\$ 150,378,550	\$ 191,666,982	\$ (41,288,432)	-21.5%
Investments	\$ 91,293,335	\$ 58,690,246	\$ 32,603,089	55.6%
TOTAL CASH & INVESTMENTS	\$ 241,671,885	\$ 250,357,228	\$ (8,685,343)	-3.5%
Fixed Assets	\$ 10,972,536	\$ 8,693,796	\$ 2,278,740	26.2%
Other Assets	\$ 161,983,114	\$ 124,647,304	\$ 37,335,810	30.0%
TOTAL OTHER ASSETS	\$ 172,955,651	\$ 133,341,101	\$ 39,614,550	29.7%
TOTAL ASSETS	\$ 3,377,424,026	\$ 3,334,913,682	\$ 42,510,343	1.3%
LIABILITIES				
Borrowings	\$ 50,000,000	\$ 80,000,000	\$ (30,000,000)	-
Accounts Payable	\$ 246,633,820	\$ 248,583,691	\$ (1,949,872)	-0.8%
OTHER LIABILITIES	\$ 296,633,820	\$ 328,583,691	\$ (31,949,872)	-9.7%
Regular Shares	\$ 609,599,651	\$ 635,298,463	\$ (25,698,812)	-4.0%
Checking	\$ 713,078,274	\$ 656,643,200	\$ 56,435,074	8.6%
Money Market	\$ 427,236,281	\$ 416,280,820	\$ 10,955,461	2.6%
Share Certificates	\$ 701,281,898	\$ 738,572,390	\$ (37,290,491)	-5.0%
IRAs	\$ 129,930,650	\$ 130,984,987	\$ (1,054,337)	-0.8%
Brokered Certificates	\$ 175,168,123	\$ 109,941,000	\$ 65,227,123	59.3%
TOTAL SHARES	\$ 2,756,294,878	\$ 2,687,720,860	\$ 68,574,018	2.6%
TOTAL LIABILITIES	\$ 3,052,928,698	\$ 3,016,304,551	\$ 36,624,147	1.2%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (434,233)	\$ (852,713)	\$ 418,480	49.1%
Undivided Earnings and Reserves	\$ 324,929,561	\$ 319,461,844	\$ 5,467,717	1.7%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 324,495,328	\$ 318,609,131	\$ 5,886,196	1.8%
TOTAL LIABILITIES/EQUITY	\$ 3,377,424,026	\$ 3,334,913,682	\$ 42,510,343	1.3%