

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
May 31, 2024

	May-24	Dec-23	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 43,052,082	\$ 43,793,008	\$ (740,926)	-1.7%
Credit Cards	\$ 61,205,834	\$ 63,786,342	\$ (2,580,509)	-4.0%
Auto Loans	\$ 1,316,110,791	\$ 1,262,814,439	\$ 53,296,352	4.2%
RV Loans	\$ 269,376,853	\$ 281,003,578	\$ (11,626,725)	-4.1%
1st Mortgage Real Estate Loans	\$ 598,833,289	\$ 610,531,294	\$ (11,698,004)	-1.9%
Other Real Estate Loans	\$ 230,600,040	\$ 227,219,963	\$ 3,380,077	1.5%
Business Loans	\$ 227,522,793	\$ 227,321,939	\$ 200,854	0.1%
Other Member Loans	\$ 257,971,351	\$ 277,630,160	\$ (19,658,809)	-7.1%
TOTAL LOANS	\$ 3,004,673,033	\$ 2,994,100,722	\$ 10,572,310	0.4%
Allowance for Loan Losses	\$ (43,436,804)	\$ (42,885,368)	\$ (551,436)	1.3%
NET LOANS	\$ 2,961,236,228	\$ 2,951,215,354	\$ 10,020,874	0.3%
Cash	\$ 232,287,479	\$ 191,666,982	\$ 40,620,497	21.2%
Investments	\$ 90,541,373	\$ 58,690,246	\$ 31,851,127	54.3%
TOTAL CASH & INVESTMENTS	\$ 322,828,853	\$ 250,357,228	\$ 72,471,624	28.9%
Fixed Assets	\$ 10,992,544	\$ 8,693,796	\$ 2,298,747	26.4%
Other Assets	\$ 127,787,557	\$ 124,647,304	\$ 3,140,253	2.5%
TOTAL OTHER ASSETS	\$ 138,780,101	\$ 133,341,101	\$ 5,439,001	4.1%
TOTAL ASSETS	\$ 3,422,845,182	\$ 3,334,913,682	\$ 87,931,499	2.6%
LIABILITIES				
Borrowings	\$ 50,000,000	\$ 80,000,000	\$ (30,000,000)	-
Accounts Payable	\$ 233,410,190	\$ 248,583,691	\$ (15,173,501)	-6.1%
OTHER LIABILITIES	\$ 283,410,190	\$ 328,583,691	\$ (45,173,501)	-13.7%
Regular Shares	\$ 612,436,578	\$ 635,298,463	\$ (22,861,885)	-3.6%
Checking	\$ 714,353,068	\$ 656,643,200	\$ 57,709,867	8.8%
Money Market	\$ 424,494,901	\$ 416,280,820	\$ 8,214,081	2.0%
Share Certificates	\$ 702,309,783	\$ 738,572,390	\$ (36,262,607)	-4.9%
IRAs	\$ 129,693,370	\$ 130,984,987	\$ (1,291,617)	-1.0%
Brokered Certificates	\$ 229,697,412	\$ 109,941,000	\$ 119,756,412	108.9%
TOTAL SHARES	\$ 2,812,985,111	\$ 2,687,720,860	\$ 125,264,251	4.7%
TOTAL LIABILITIES	\$ 3,096,395,301	\$ 3,016,304,551	\$ 80,090,750	2.7%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (409,279)	\$ (852,713)	\$ 443,433	52.0%
Undivided Earnings and Reserves	\$ 326,859,160	\$ 319,461,844	\$ 7,397,316	2.3%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 326,449,881	\$ 318,609,131	\$ 7,840,749	2.5%
TOTAL LIABILITIES/EQUITY	\$ 3,422,845,182	\$ 3,334,913,682	\$ 87,931,499	2.6%