

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

	Aug-24	Dec-23	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 45,546,265	\$ 43,793,008	\$ 1,753,257	4.0%
Credit Cards	\$ 61,463,995	\$ 63,786,342	\$ (2,322,347)	-3.6%
Auto Loans	\$ 1,313,096,850	\$ 1,262,814,439	\$ 50,282,411	4.0%
RV Loans	\$ 266,297,246	\$ 281,003,578	\$ (14,706,332)	-5.2%
1st Mortgage Real Estate Loans	\$ 588,395,751	\$ 610,531,294	\$ (22,135,543)	-3.6%
Other Real Estate Loans	\$ 239,375,666	\$ 227,219,963	\$ 12,155,704	5.3%
Business Loans	\$ 224,395,009	\$ 227,321,939	\$ (2,926,930)	-1.3%
Other Member Loans	\$ 247,772,980	\$ 277,630,160	\$ (29,857,180)	-10.8%
TOTAL LOANS	\$ 2,986,343,762	\$ 2,994,100,722	\$ (7,756,960)	-0.3%
Allowance for Loan Losses	\$ (46,012,870)	\$ (42,885,368)	\$ (3,127,501)	7.3%
NET LOANS	\$ 2,940,330,892	\$ 2,951,215,354	\$ (10,884,462)	-0.4%
Cash	\$ 258,217,224	\$ 191,666,982	\$ 66,550,242	34.7%
Investments	\$ 81,076,315	\$ 58,690,246	\$ 22,386,069	38.1%
TOTAL CASH & INVESTMENTS	\$ 339,293,539	\$ 250,357,228	\$ 88,936,311	35.5%
Fixed Assets	\$ 15,252,934	\$ 8,693,796	\$ 6,559,138	75.4%
Other Assets	\$ 128,358,193	\$ 124,647,304	\$ 3,710,889	3.0%
TOTAL OTHER ASSETS	\$ 143,611,127	\$ 133,341,101	\$ 10,270,027	7.7%
TOTAL ASSETS	\$ 3,423,235,559	\$ 3,334,913,682	\$ 88,321,877	2.6%
LIABILITIES				
Borrowings	\$ 50,000,000	\$ 80,000,000	\$ (30,000,000)	-
Accounts Payable	\$ 229,703,984	\$ 248,583,691	\$ (18,879,707)	-7.6%
OTHER LIABILITIES	\$ 279,703,984	\$ 328,583,691	\$ (48,879,707)	-14.9%
Regular Shares	\$ 614,230,747	\$ 635,298,463	\$ (21,067,715)	-3.3%
Checking	\$ 697,188,211	\$ 656,643,200	\$ 40,545,011	6.2%
Money Market	\$ 429,295,474	\$ 416,280,820	\$ 13,014,654	3.1%
Share Certificates	\$ 698,492,977	\$ 738,572,390	\$ (40,079,412)	-5.4%
IRAs	\$ 128,945,704	\$ 130,984,987	\$ (2,039,283)	-1.6%
Brokered Certificates	\$ 239,106,077	\$ 109,941,000	\$ 129,165,077	117.5%
TOTAL SHARES	\$ 2,807,259,191	\$ 2,687,720,860	\$ 119,538,331	4.4%
TOTAL LIABILITIES	\$ 3,086,963,175	\$ 3,016,304,551	\$ 70,658,624	2.3%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (235,049)	\$ (852,713)	\$ 617,664	72.4%
Undivided Earnings and Reserves	\$ 336,507,433	\$ 319,461,844	\$ 17,045,588	5.3%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 336,272,384	\$ 318,609,131	\$ 17,663,252	5.5%
TOTAL LIABILITIES/EQUITY	\$ 3,423,235,559	\$ 3,334,913,682	\$ 88,321,877	2.6%