

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

| | Nov-24 | Dec-23 | \$ Change | % Change |
|--|-------------------------|-------------------------|------------------------|---------------|
| ASSETS | | | | |
| Unsecured Loans | \$ 45,516,792 | \$ 43,793,008 | \$ 1,723,784 | 3.9% |
| Credit Cards | \$ 60,933,691 | \$ 63,786,342 | \$ (2,852,652) | -4.5% |
| Auto Loans | \$ 1,390,481,797 | \$ 1,262,814,439 | \$ 127,667,359 | 10.1% |
| RV Loans | \$ 262,157,955 | \$ 281,003,578 | \$ (18,845,623) | -6.7% |
| 1st Mortgage Real Estate Loans | \$ 588,826,151 | \$ 610,531,294 | \$ (21,705,143) | -3.6% |
| Other Real Estate Loans | \$ 251,039,562 | \$ 227,219,963 | \$ 23,819,599 | 10.5% |
| Business Loans | \$ 223,910,285 | \$ 227,321,939 | \$ (3,411,654) | -1.5% |
| Other Member Loans | \$ 235,824,751 | \$ 277,630,160 | \$ (41,805,409) | -15.1% |
| TOTAL LOANS | \$ 3,058,690,985 | \$ 2,994,100,722 | \$ 64,590,262 | 2.2% |
| Allowance for Loan Losses | \$ (48,548,285) | \$ (42,885,368) | \$ (5,662,917) | 13.2% |
| NET LOANS | \$ 3,010,142,700 | \$ 2,951,215,354 | \$ 58,927,346 | 2.0% |
| Cash | \$ 197,291,369 | \$ 191,666,982 | \$ 5,624,388 | 2.9% |
| Investments | \$ 80,774,732 | \$ 58,690,246 | \$ 22,084,486 | 37.6% |
| TOTAL CASH & INVESTMENTS | \$ 278,066,102 | \$ 250,357,228 | \$ 27,708,874 | 11.1% |
| Fixed Assets | \$ 19,266,007 | \$ 8,693,796 | \$ 10,572,210 | 121.6% |
| Other Assets | \$ 115,115,791 | \$ 124,647,304 | \$ (9,531,513) | -7.6% |
| TOTAL OTHER ASSETS | \$ 134,381,797 | \$ 133,341,101 | \$ 1,040,697 | 0.8% |
| TOTAL ASSETS | \$ 3,422,590,599 | \$ 3,334,913,682 | \$ 87,676,916 | 2.6% |
| LIABILITIES | | | | |
| Borrowings | \$ 50,000,000 | \$ 80,000,000 | \$ (30,000,000) | - |
| Accounts Payable | \$ 205,375,337 | \$ 248,583,691 | \$ (43,208,354) | -17.4% |
| OTHER LIABILITIES | \$ 255,375,337 | \$ 328,583,691 | \$ (73,208,354) | -22.3% |
| Regular Shares | \$ 589,846,526 | \$ 635,298,463 | \$ (45,451,937) | -7.2% |
| Checking | \$ 695,035,316 | \$ 656,643,200 | \$ 38,392,116 | 5.8% |
| Money Market | \$ 439,300,163 | \$ 416,280,820 | \$ 23,019,343 | 5.5% |
| Share Certificates | \$ 724,053,070 | \$ 738,572,390 | \$ (14,519,319) | -2.0% |
| IRAs | \$ 129,278,027 | \$ 130,984,987 | \$ (1,706,960) | -1.3% |
| Brokered Certificates | \$ 245,170,455 | \$ 109,941,000 | \$ 135,229,455 | 123.0% |
| TOTAL SHARES | \$ 2,822,683,557 | \$ 2,687,720,860 | \$ 134,962,697 | 5.0% |
| TOTAL LIABILITIES | \$ 3,078,058,894 | \$ 3,016,304,551 | \$ 61,754,343 | 2.0% |
| Unrealized Gain/(Loss) - Avail For Sale Securities | \$ (208,179) | \$ (852,713) | \$ 644,534 | 75.6% |
| Undivided Earnings and Reserves | \$ 344,739,883 | \$ 319,461,844 | \$ 25,278,039 | 7.9% |
| TOTAL RESERVES & UNDIVIDED EARNINGS | \$ 344,531,704 | \$ 318,609,131 | \$ 25,922,573 | 8.1% |
| TOTAL LIABILITIES/EQUITY | \$ 3,422,590,599 | \$ 3,334,913,682 | \$ 87,676,916 | 2.6% |