

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

	Dec-24	Dec-23	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 45,375,680	\$ 43,793,008	\$ 1,582,672	3.6%
Credit Cards	\$ 61,729,016	\$ 63,786,342	\$ (2,057,327)	-3.2%
Auto Loans	\$ 1,381,632,714	\$ 1,262,814,439	\$ 118,818,275	9.4%
RV Loans	\$ 260,962,178	\$ 281,003,578	\$ (20,041,400)	-7.1%
1st Mortgage Real Estate Loans	\$ 588,191,726	\$ 610,531,294	\$ (22,339,567)	-3.7%
Other Real Estate Loans	\$ 254,185,311	\$ 227,219,963	\$ 26,965,348	11.9%
Business Loans	\$ 223,688,503	\$ 227,321,939	\$ (3,633,436)	-1.6%
Other Member Loans	\$ 232,199,863	\$ 277,630,160	\$ (45,430,297)	-16.4%
TOTAL LOANS	\$ 3,047,964,990	\$ 2,994,100,722	\$ 53,864,268	1.8%
Allowance for Loan Losses	\$ (51,098,365)	\$ (42,885,368)	\$ (8,212,996)	19.2%
NET LOANS	\$ 2,996,866,625	\$ 2,951,215,354	\$ 45,651,271	1.5%
Cash	\$ 186,710,469	\$ 191,666,982	\$ (4,956,513)	-2.6%
Investments	\$ 82,342,514	\$ 58,690,246	\$ 23,652,267	40.3%
TOTAL CASH & INVESTMENTS	\$ 269,052,983	\$ 250,357,228	\$ 18,695,755	7.5%
Fixed Assets	\$ 19,577,041	\$ 8,693,796	\$ 10,883,245	125.2%
Other Assets	\$ 119,575,202	\$ 124,647,304	\$ (5,072,102)	-4.1%
TOTAL OTHER ASSETS	\$ 139,152,243	\$ 133,341,101	\$ 5,811,143	4.4%
TOTAL ASSETS	\$ 3,405,071,851	\$ 3,334,913,682	\$ 70,158,169	2.1%
LIABILITIES				
Borrowings	\$ 50,000,000	\$ 80,000,000	\$ (30,000,000)	-
Accounts Payable	\$ 186,899,309	\$ 248,583,691	\$ (61,684,383)	-24.8%
OTHER LIABILITIES	\$ 236,899,309	\$ 328,583,691	\$ (91,684,383)	-27.9%
Regular Shares	\$ 594,183,112	\$ 635,298,463	\$ (41,115,350)	-6.5%
Checking	\$ 703,566,967	\$ 656,643,200	\$ 46,923,767	7.1%
Money Market	\$ 436,002,017	\$ 416,280,820	\$ 19,721,197	4.7%
Share Certificates	\$ 707,687,205	\$ 738,572,390	\$ (30,885,184)	-4.2%
IRAs	\$ 129,146,054	\$ 130,984,987	\$ (1,838,933)	-1.4%
Brokered Certificates	\$ 251,055,692	\$ 109,941,000	\$ 141,114,692	128.4%
TOTAL SHARES	\$ 2,821,641,049	\$ 2,687,720,860	\$ 133,920,189	5.0%
TOTAL LIABILITIES	\$ 3,058,540,357	\$ 3,016,304,551	\$ 42,235,806	1.4%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (219,194)	\$ (852,713)	\$ 633,519	74.3%
Undivided Earnings and Reserves	\$ 346,750,688	\$ 319,461,844	\$ 27,288,844	8.5%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 346,531,494	\$ 318,609,131	\$ 27,922,363	8.8%
TOTAL LIABILITIES/EQUITY	\$ 3,405,071,851	\$ 3,334,913,682	\$ 70,158,169	2.1%