

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

	Jan-24	Dec-23	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 43,610,366	\$ 43,793,008	\$ (182,642)	-0.4%
Credit Cards	\$ 63,029,053	\$ 63,786,342	\$ (757,290)	-1.2%
Auto Loans	\$ 1,259,091,422	\$ 1,262,814,439	\$ (3,723,017)	-0.3%
RV Loans	\$ 278,085,957	\$ 281,003,578	\$ (2,917,621)	-1.0%
1st Mortgage Real Estate Loans	\$ 611,237,322	\$ 610,531,294	\$ 706,028	0.1%
Other Real Estate Loans	\$ 226,597,664	\$ 227,219,963	\$ (622,299)	-0.3%
Business Loans	\$ 226,732,161	\$ 227,321,939	\$ (589,778)	-0.3%
Other Member Loans	\$ 273,402,360	\$ 277,630,160	\$ (4,227,800)	-1.5%
TOTAL LOANS	\$ 2,981,786,302	\$ 2,994,100,722	\$ (12,314,420)	-0.4%
Allowance for Loan Losses	\$ (43,710,839)	\$ (42,885,368)	\$ (825,470)	1.9%
NET LOANS	\$ 2,938,075,464	\$ 2,951,215,354	\$ (13,139,890)	-0.4%
Cash	\$ 197,779,639	\$ 191,666,982	\$ 6,112,658	3.2%
Investments	\$ 59,677,050	\$ 58,690,246	\$ 986,803	1.7%
TOTAL CASH & INVESTMENTS	\$ 257,456,689	\$ 250,357,228	\$ 7,099,461	2.8%
Fixed Assets	\$ 8,564,506	\$ 8,693,796	\$ (129,291)	-1.5%
Other Assets	\$ 166,511,904	\$ 124,647,304	\$ 41,864,600	33.6%
TOTAL OTHER ASSETS	\$ 175,076,410	\$ 133,341,101	\$ 41,735,309	31.3%
TOTAL ASSETS	\$ 3,370,608,562	\$ 3,334,913,682	\$ 35,694,880	1.1%
LIABILITIES				
Borrowings	\$ 50,000,000	\$ 80,000,000	\$ (30,000,000)	-
Accounts Payable	\$ 247,425,094	\$ 248,583,691	\$ (1,158,598)	-0.5%
OTHER LIABILITIES	\$ 297,425,094	\$ 328,583,691	\$ (31,158,598)	-9.5%
Regular Shares	\$ 587,479,474	\$ 635,298,463	\$ (47,818,989)	-7.5%
Checking	\$ 680,371,193	\$ 656,643,200	\$ 23,727,992	3.6%
Money Market	\$ 419,922,232	\$ 416,280,820	\$ 3,641,412	0.9%
Share Certificates	\$ 735,368,144	\$ 738,572,390	\$ (3,204,245)	-0.4%
IRAs	\$ 130,309,067	\$ 130,984,987	\$ (675,920)	-0.5%
Brokered Certificates	\$ 199,706,040	\$ 109,941,000	\$ 89,765,040	81.6%
TOTAL SHARES	\$ 2,753,156,150	\$ 2,687,720,860	\$ 65,435,290	2.4%
TOTAL LIABILITIES	\$ 3,050,581,244	\$ 3,016,304,551	\$ 34,276,693	1.1%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (453,230)	\$ (852,713)	\$ 399,483	46.8%
Undivided Earnings and Reserves	\$ 320,480,549	\$ 319,461,844	\$ 1,018,704	0.3%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 320,027,319	\$ 318,609,131	\$ 1,418,187	0.4%
TOTAL LIABILITIES/EQUITY	\$ 3,370,608,562	\$ 3,334,913,682	\$ 35,694,880	1.1%