

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
February 29, 2024

	Feb-24	Dec-23	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 42,668,687	\$ 43,793,008	\$ (1,124,321)	-2.6%
Credit Cards	\$ 61,947,141	\$ 63,786,342	\$ (1,839,201)	-2.9%
Auto Loans	\$ 1,265,664,514	\$ 1,262,814,439	\$ 2,850,076	0.2%
RV Loans	\$ 275,911,625	\$ 281,003,578	\$ (5,091,953)	-1.8%
1st Mortgage Real Estate Loans	\$ 610,150,954	\$ 610,531,294	\$ (380,340)	-0.1%
Other Real Estate Loans	\$ 228,239,891	\$ 227,219,963	\$ 1,019,928	0.4%
Business Loans	\$ 227,154,603	\$ 227,321,939	\$ (167,336)	-0.1%
Other Member Loans	\$ 267,833,838	\$ 277,630,160	\$ (9,796,322)	-3.5%
TOTAL LOANS	\$ 2,979,571,251	\$ 2,994,100,722	\$ (14,529,471)	-0.5%
Allowance for Loan Losses	\$ (42,943,074)	\$ (42,885,368)	\$ (57,705)	0.1%
NET LOANS	\$ 2,936,628,177	\$ 2,951,215,354	\$ (14,587,177)	-0.5%
Cash	\$ 225,178,884	\$ 191,666,982	\$ 33,511,902	17.5%
Investments	\$ 70,497,208	\$ 58,690,246	\$ 11,806,962	20.1%
TOTAL CASH & INVESTMENTS	\$ 295,676,092	\$ 250,357,228	\$ 45,318,864	18.1%
Fixed Assets	\$ 9,747,460	\$ 8,693,796	\$ 1,053,664	12.1%
Other Assets	\$ 174,845,312	\$ 124,647,304	\$ 50,198,008	40.3%
TOTAL OTHER ASSETS	\$ 184,592,772	\$ 133,341,101	\$ 51,251,671	38.4%
TOTAL ASSETS	\$ 3,416,897,041	\$ 3,334,913,682	\$ 81,983,359	2.5%
LIABILITIES				
Borrowings	\$ 50,000,000	\$ 80,000,000	\$ (30,000,000)	-
Accounts Payable	\$ 244,763,940	\$ 248,583,691	\$ (3,819,751)	-1.5%
OTHER LIABILITIES	\$ 294,763,940	\$ 328,583,691	\$ (33,819,751)	-10.3%
Regular Shares	\$ 606,062,822	\$ 635,298,463	\$ (29,235,640)	-4.6%
Checking	\$ 717,134,436	\$ 656,643,200	\$ 60,491,236	9.2%
Money Market	\$ 424,019,556	\$ 416,280,820	\$ 7,738,736	1.9%
Share Certificates	\$ 724,428,520	\$ 738,572,390	\$ (14,143,869)	-1.9%
IRAs	\$ 130,562,332	\$ 130,984,987	\$ (422,655)	-0.3%
Brokered Certificates	\$ 199,253,541	\$ 109,941,000	\$ 89,312,541	81.2%
TOTAL SHARES	\$ 2,801,461,207	\$ 2,687,720,860	\$ 113,740,347	4.2%
TOTAL LIABILITIES	\$ 3,096,225,147	\$ 3,016,304,551	\$ 79,920,596	2.6%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (518,383)	\$ (852,713)	\$ 334,330	39.2%
Undivided Earnings and Reserves	\$ 321,190,277	\$ 319,461,844	\$ 1,728,432	0.5%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 320,671,894	\$ 318,609,131	\$ 2,062,762	0.6%
TOTAL LIABILITIES/EQUITY	\$ 3,416,897,041	\$ 3,334,913,682	\$ 81,983,359	2.5%