

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

	Mar-24	Dec-23	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 42,406,980	\$ 43,793,008	\$ (1,386,028)	-3.2%
Credit Cards	\$ 61,524,985	\$ 63,786,342	\$ (2,261,357)	-3.5%
Auto Loans	\$ 1,284,802,311	\$ 1,262,814,439	\$ 21,987,873	1.7%
RV Loans	\$ 273,890,285	\$ 281,003,578	\$ (7,113,293)	-2.5%
1st Mortgage Real Estate Loans	\$ 604,252,827	\$ 610,531,294	\$ (6,278,467)	-1.0%
Other Real Estate Loans	\$ 228,291,445	\$ 227,219,963	\$ 1,071,482	0.5%
Business Loans	\$ 227,924,713	\$ 227,321,939	\$ 602,774	0.3%
Other Member Loans	\$ 263,472,705	\$ 277,630,160	\$ (14,157,455)	-5.1%
TOTAL LOANS	\$ 2,986,566,251	\$ 2,994,100,722	\$ (7,534,471)	-0.3%
Allowance for Loan Losses	\$ (43,289,192)	\$ (42,885,368)	\$ (403,824)	0.9%
NET LOANS	\$ 2,943,277,059	\$ 2,951,215,354	\$ (7,938,295)	-0.3%
Cash	\$ 203,703,305	\$ 191,666,982	\$ 12,036,324	6.3%
Investments	\$ 87,557,312	\$ 58,690,246	\$ 28,867,065	49.2%
TOTAL CASH & INVESTMENTS	\$ 291,260,617	\$ 250,357,228	\$ 40,903,389	16.3%
Fixed Assets	\$ 10,719,036	\$ 8,693,796	\$ 2,025,240	23.3%
Other Assets	\$ 121,139,631	\$ 124,647,304	\$ (3,507,673)	-2.8%
TOTAL OTHER ASSETS	\$ 131,858,667	\$ 133,341,101	\$ (1,482,433)	-1.1%
TOTAL ASSETS	\$ 3,366,396,343	\$ 3,334,913,682	\$ 31,482,661	0.9%
LIABILITIES				
Borrowings	\$ 50,000,000	\$ 80,000,000	\$ (30,000,000)	-
Accounts Payable	\$ 237,649,384	\$ 248,583,691	\$ (10,934,307)	-4.4%
OTHER LIABILITIES	\$ 287,649,384	\$ 328,583,691	\$ (40,934,307)	-12.5%
Regular Shares	\$ 614,725,148	\$ 635,298,463	\$ (20,573,315)	-3.2%
Checking	\$ 692,279,759	\$ 656,643,200	\$ 35,636,559	5.4%
Money Market	\$ 429,908,027	\$ 416,280,820	\$ 13,627,207	3.3%
Share Certificates	\$ 713,234,557	\$ 738,572,390	\$ (25,337,832)	-3.4%
IRAs	\$ 130,385,834	\$ 130,984,987	\$ (599,153)	-0.5%
Brokered Certificates	\$ 175,165,342	\$ 109,941,000	\$ 65,224,342	59.3%
TOTAL SHARES	\$ 2,755,698,668	\$ 2,687,720,860	\$ 67,977,808	2.5%
TOTAL LIABILITIES	\$ 3,043,348,052	\$ 3,016,304,551	\$ 27,043,501	0.9%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (361,669)	\$ (852,713)	\$ 491,044	57.6%
Undivided Earnings and Reserves	\$ 323,409,960	\$ 319,461,844	\$ 3,948,116	1.2%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 323,048,292	\$ 318,609,131	\$ 4,439,160	1.4%
TOTAL LIABILITIES/EQUITY	\$ 3,366,396,343	\$ 3,334,913,682	\$ 31,482,661	0.9%