

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

	Jun-24	Dec-23	\$ Change	% Change
<b>ASSETS</b>				
Unsecured Loans	\$ 44,337,805	\$ 43,793,008	\$ 544,797	1.2%
Credit Cards	\$ 61,532,177	\$ 63,786,342	\$ (2,254,165)	-3.5%
Auto Loans	\$ 1,326,861,722	\$ 1,262,814,439	\$ 64,047,283	5.1%
RV Loans	\$ 267,894,750	\$ 281,003,578	\$ (13,108,828)	-4.7%
1st Mortgage Real Estate Loans	\$ 596,964,147	\$ 610,531,294	\$ (13,567,147)	-2.2%
Other Real Estate Loans	\$ 232,118,024	\$ 227,219,963	\$ 4,898,061	2.2%
Business Loans	\$ 227,899,687	\$ 227,321,939	\$ 577,748	0.3%
Other Member Loans	\$ 252,850,023	\$ 277,630,160	\$ (24,780,137)	-8.9%
<b>TOTAL LOANS</b>	<b>\$ 3,010,458,335</b>	<b>\$ 2,994,100,722</b>	<b>\$ 16,357,612</b>	<b>0.5%</b>
Allowance for Loan Losses	\$ (43,707,353)	\$ (42,885,368)	\$ (821,984)	1.9%
<b>NET LOANS</b>	<b>\$ 2,966,750,982</b>	<b>\$ 2,951,215,354</b>	<b>\$ 15,535,628</b>	<b>0.5%</b>
Cash	\$ 169,306,134	\$ 191,666,982	\$ (22,360,848)	-11.7%
Investments	\$ 89,903,627	\$ 58,690,246	\$ 31,213,381	53.2%
<b>TOTAL CASH &amp; INVESTMENTS</b>	<b>\$ 259,209,761</b>	<b>\$ 250,357,228</b>	<b>\$ 8,852,533</b>	<b>3.5%</b>
Fixed Assets	\$ 15,650,999	\$ 8,693,796	\$ 6,957,203	80.0%
Other Assets	\$ 127,233,294	\$ 124,647,304	\$ 2,585,990	2.1%
<b>TOTAL OTHER ASSETS</b>	<b>\$ 142,884,294</b>	<b>\$ 133,341,101</b>	<b>\$ 9,543,193</b>	<b>7.2%</b>
<b>TOTAL ASSETS</b>	<b>\$ 3,368,845,037</b>	<b>\$ 3,334,913,682</b>	<b>\$ 33,931,355</b>	<b>1.0%</b>
<b>LIABILITIES</b>				
Borrowings	\$ 50,000,000	\$ 80,000,000	\$ (30,000,000)	-
Accounts Payable	\$ 220,995,489	\$ 248,583,691	\$ (27,588,202)	-11.1%
<b>OTHER LIABILITIES</b>	<b>\$ 270,995,489</b>	<b>\$ 328,583,691</b>	<b>\$ (57,588,202)</b>	<b>-17.5%</b>
Regular Shares	\$ 605,307,649	\$ 635,298,463	\$ (29,990,814)	-4.7%
Checking	\$ 676,854,250	\$ 656,643,200	\$ 20,211,050	3.1%
Money Market	\$ 428,870,669	\$ 416,280,820	\$ 12,589,849	3.0%
Share Certificates	\$ 717,768,688	\$ 738,572,390	\$ (20,803,702)	-2.8%
IRAs	\$ 129,180,633	\$ 130,984,987	\$ (1,804,354)	-1.4%
Brokered Certificates	\$ 210,559,668	\$ 109,941,000	\$ 100,618,668	91.5%
<b>TOTAL SHARES</b>	<b>\$ 2,768,541,556</b>	<b>\$ 2,687,720,860</b>	<b>\$ 80,820,696</b>	<b>3.0%</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 3,039,537,045</b>	<b>\$ 3,016,304,551</b>	<b>\$ 23,232,494</b>	<b>0.8%</b>
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (277,277)	\$ (852,713)	\$ 575,436	67.5%
Undivided Earnings and Reserves	\$ 329,585,269	\$ 319,461,844	\$ 10,123,424	3.2%
<b>TOTAL RESERVES &amp; UNDIVIDED EARNINGS</b>	<b>\$ 329,307,992</b>	<b>\$ 318,609,131</b>	<b>\$ 10,698,860</b>	<b>3.4%</b>
<b>TOTAL LIABILITIES/EQUITY</b>	<b>\$ 3,368,845,037</b>	<b>\$ 3,334,913,682</b>	<b>\$ 33,931,355</b>	<b>1.0%</b>