

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

	Jul-24	Dec-23	\$ Change	% Change
<b>ASSETS</b>				
Unsecured Loans	\$ 45,186,600	\$ 43,793,008	\$ 1,393,592	3.2%
Credit Cards	\$ 61,645,799	\$ 63,786,342	\$ (2,140,543)	-3.4%
Auto Loans	\$ 1,366,423,830	\$ 1,262,814,439	\$ 103,609,391	8.2%
RV Loans	\$ 267,615,297	\$ 281,003,578	\$ (13,388,281)	-4.8%
1st Mortgage Real Estate Loans	\$ 591,152,385	\$ 610,531,294	\$ (19,378,909)	-3.2%
Other Real Estate Loans	\$ 234,652,088	\$ 227,219,963	\$ 7,432,125	3.3%
Business Loans	\$ 224,262,002	\$ 227,321,939	\$ (3,059,937)	-1.3%
Other Member Loans	\$ 248,560,605	\$ 277,630,160	\$ (29,069,556)	-10.5%
<b>TOTAL LOANS</b>	<b>\$ 3,039,498,605</b>	<b>\$ 2,994,100,722</b>	<b>\$ 45,397,883</b>	<b>1.5%</b>
Allowance for Loan Losses	\$ (44,670,720)	\$ (42,885,368)	\$ (1,785,351)	4.2%
<b>NET LOANS</b>	<b>\$ 2,994,827,885</b>	<b>\$ 2,951,215,354</b>	<b>\$ 43,612,531</b>	<b>1.5%</b>
Cash	\$ 152,490,984	\$ 191,666,982	\$ (39,175,998)	-20.4%
Investments	\$ 81,612,124	\$ 58,690,246	\$ 22,921,877	39.1%
<b>TOTAL CASH &amp; INVESTMENTS</b>	<b>\$ 234,103,107</b>	<b>\$ 250,357,228</b>	<b>\$ (16,254,121)</b>	<b>-6.5%</b>
Fixed Assets	\$ 16,819,154	\$ 8,693,796	\$ 8,125,357	93.5%
Other Assets	\$ 179,760,939	\$ 124,647,304	\$ 55,113,635	44.2%
<b>TOTAL OTHER ASSETS</b>	<b>\$ 196,580,093</b>	<b>\$ 133,341,101</b>	<b>\$ 63,238,992</b>	<b>47.4%</b>
<b>TOTAL ASSETS</b>	<b>\$ 3,425,511,085</b>	<b>\$ 3,334,913,682</b>	<b>\$ 90,597,403</b>	<b>2.7%</b>
<b>LIABILITIES</b>				
Borrowings	\$ 50,000,000	\$ 80,000,000	\$ (30,000,000)	-
Accounts Payable	\$ 234,705,700	\$ 248,583,691	\$ (13,877,991)	-5.6%
<b>OTHER LIABILITIES</b>	<b>\$ 284,705,700</b>	<b>\$ 328,583,691</b>	<b>\$ (43,877,991)</b>	<b>-13.4%</b>
Regular Shares	\$ 604,282,642	\$ 635,298,463	\$ (31,015,821)	-4.9%
Checking	\$ 706,814,192	\$ 656,643,200	\$ 50,170,992	7.6%
Money Market	\$ 427,050,182	\$ 416,280,820	\$ 10,769,362	2.6%
Share Certificates	\$ 706,769,820	\$ 738,572,390	\$ (31,802,570)	-4.3%
IRAs	\$ 128,913,502	\$ 130,984,987	\$ (2,071,485)	-1.6%
Brokered Certificates	\$ 234,945,816	\$ 109,941,000	\$ 125,004,816	113.7%
<b>TOTAL SHARES</b>	<b>\$ 2,808,776,153</b>	<b>\$ 2,687,720,860</b>	<b>\$ 121,055,293</b>	<b>4.5%</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 3,093,481,853</b>	<b>\$ 3,016,304,551</b>	<b>\$ 77,177,302</b>	<b>2.6%</b>
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (208,385)	\$ (852,713)	\$ 644,328	75.6%
Undivided Earnings and Reserves	\$ 332,237,618	\$ 319,461,844	\$ 12,775,773	4.0%
<b>TOTAL RESERVES &amp; UNDIVIDED EARNINGS</b>	<b>\$ 332,029,233</b>	<b>\$ 318,609,131</b>	<b>\$ 13,420,101</b>	<b>4.2%</b>
<b>TOTAL LIABILITIES/EQUITY</b>	<b>\$ 3,425,511,085</b>	<b>\$ 3,334,913,682</b>	<b>\$ 90,597,403</b>	<b>2.7%</b>