

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
June 30, 2021

	Jun-21	Dec-20	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 28,271,301	\$ 27,728,949	\$ 542,352	2.0%
Credit Cards	\$ 52,414,567	\$ 52,839,369	\$ (424,802)	-0.8%
Auto Loans	\$ 1,245,968,753	\$ 1,114,586,905	\$ 131,381,848	11.8%
RV Loans	\$ 298,082,504	\$ 292,414,238	\$ 5,668,266	1.9%
1st Mortgage Real Estate Loans	\$ 470,947,969	\$ 440,475,647	\$ 30,472,322	6.9%
Other Real Estate Loans	\$ 123,099,828	\$ 124,012,415	\$ (912,587)	-0.7%
Business Loans	\$ 146,703,978	\$ 132,218,822	\$ 14,485,156	11.0%
Other Member Loans	\$ 30,524,783	\$ 31,240,692	\$ (715,910)	-2.3%
TOTAL LOANS	\$ 2,396,013,681	\$ 2,215,517,036	\$ 180,496,645	8.1%
Allowance for Loan Losses	\$ (24,415,484)	\$ (21,736,572)	\$ (2,678,912)	12.3%
NET LOANS	\$ 2,371,598,197	\$ 2,193,780,464	\$ 177,817,733	8.1%
Cash	\$ 98,536,788	\$ 28,654,691	\$ 69,882,097	243.9%
Investments	\$ 74,002,816	\$ 81,549,557	\$ (7,546,742)	-9.3%
TOTAL CASH & INVESTMENTS	\$ 172,539,603	\$ 110,204,248	\$ 62,335,355	56.6%
Fixed Assets	\$ 6,226,642	\$ 3,812,821	\$ 2,413,821	63.3%
Other Assets	\$ 77,203,004	\$ 82,900,162	\$ (5,697,158)	-6.9%
TOTAL OTHER ASSETS	\$ 83,429,646	\$ 86,712,983	\$ (3,283,337)	-3.8%
TOTAL ASSETS	\$ 2,627,567,446	\$ 2,390,697,694	\$ 236,869,751	9.9%
LIABILITIES				
Borrowings	\$ 5,199,000	\$ 13,199,000	\$ (8,000,000)	-
Accounts Payable	\$ 58,949,220	\$ 41,469,574	\$ 17,479,646	42.2%
OTHER LIABILITIES	\$ 64,148,220	\$ 54,668,574	\$ 9,479,646	17.3%
Regular Shares	\$ 714,879,555	\$ 557,796,035	\$ 157,083,519	28.2%
Checking	\$ 757,143,779	\$ 692,395,365	\$ 64,748,414	9.4%
Money Market	\$ 469,925,709	\$ 449,653,567	\$ 20,272,142	4.5%
Share Certificates	\$ 253,080,158	\$ 294,740,132	\$ (41,659,974)	-14.1%
IRAs	\$ 132,377,259	\$ 131,208,914	\$ 1,168,345	0.9%
Brokered Certificates	\$ -	\$ -	\$ -	0.0%
TOTAL SHARES	\$ 2,327,406,460	\$ 2,125,794,014	\$ 201,612,446	9.5%
TOTAL LIABILITIES	\$ 2,391,554,680	\$ 2,180,462,588	\$ 211,092,092	9.7%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ 443,893	\$ 33,476	\$ 410,416	1226.0%
Undivided Earnings and Reserves	\$ 235,568,874	\$ 210,201,630	\$ 25,367,243	12.1%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 236,012,766	\$ 210,235,107	\$ 25,777,660	12.3%
TOTAL LIABILITIES/EQUITY	\$ 2,627,567,446	\$ 2,390,697,694	\$ 236,869,751	9.9%