

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
March 31, 2021

	Mar-21	Dec-20	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 25,917,804	\$ 27,728,949	\$ (1,811,145)	-6.5%
Credit Cards	\$ 50,509,266	\$ 52,839,369	\$ (2,330,103)	-4.4%
Auto Loans	\$ 987,907,058	\$ 1,114,586,905	\$ (126,679,847)	-11.4%
RV Loans	\$ 272,303,825	\$ 292,414,238	\$ (20,110,413)	-6.9%
1st Mortgage Real Estate Loans	\$ 439,992,843	\$ 440,475,647	\$ (482,803)	-0.1%
Other Real Estate Loans	\$ 117,659,210	\$ 124,012,415	\$ (6,353,205)	-5.1%
Business Loans	\$ 134,860,600	\$ 132,218,822	\$ 2,641,778	2.0%
Other Member Loans	\$ 30,651,727	\$ 31,240,692	\$ (588,965)	-1.9%
TOTAL LOANS	\$ 2,059,802,332	\$ 2,215,517,036	\$ (155,714,704)	-7.0%
Allowance for Loan Losses	\$ (21,800,845)	\$ (21,736,572)	\$ (64,272)	0.3%
NET LOANS	\$ 2,038,001,488	\$ 2,193,780,464	\$ (155,778,976)	-7.1%
Cash	\$ 357,604,265	\$ 28,654,691	\$ 328,949,574	1148.0%
Investments	\$ 77,529,870	\$ 81,549,557	\$ (4,019,688)	-4.9%
TOTAL CASH & INVESTMENTS	\$ 435,134,135	\$ 110,204,248	\$ 324,929,887	294.8%
Fixed Assets	\$ 6,431,885	\$ 3,812,821	\$ 2,619,064	68.7%
Other Assets	\$ 88,820,917	\$ 82,900,162	\$ 5,920,756	7.1%
TOTAL OTHER ASSETS	\$ 95,252,802	\$ 86,712,983	\$ 8,539,820	9.8%
TOTAL ASSETS	\$ 2,568,388,425	\$ 2,390,697,694	\$ 177,690,730	7.4%
LIABILITIES				
Borrowings	\$ 5,199,000	\$ 13,199,000	\$ (8,000,000)	-
Accounts Payable	\$ 53,773,307	\$ 41,469,574	\$ 12,303,733	29.7%
OTHER LIABILITIES	\$ 58,972,307	\$ 54,668,574	\$ 4,303,733	7.9%
Regular Shares	\$ 667,703,716	\$ 557,796,035	\$ 109,907,681	19.7%
Checking	\$ 752,860,984	\$ 692,395,365	\$ 60,465,619	8.7%
Money Market	\$ 463,000,683	\$ 449,653,567	\$ 13,347,116	3.0%
Share Certificates	\$ 269,008,511	\$ 294,740,132	\$ (25,731,621)	-8.7%
IRAs	\$ 131,584,924	\$ 131,208,914	\$ 376,010	0.3%
Brokered Certificates	\$ -	\$ -	\$ -	0.0%
TOTAL SHARES	\$ 2,284,158,817	\$ 2,125,794,014	\$ 158,364,804	7.4%
TOTAL LIABILITIES	\$ 2,343,131,125	\$ 2,180,462,588	\$ 162,668,537	7.5%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ 112,955	\$ 33,476	\$ 79,479	237.4%
Undivided Earnings and Reserves	\$ 225,144,345	\$ 210,201,630	\$ 14,942,714	7.1%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 225,257,300	\$ 210,235,107	\$ 15,022,193	7.1%
TOTAL LIABILITIES/EQUITY	\$ 2,568,388,425	\$ 2,390,697,694	\$ 177,690,730	7.4%