

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
September 30, 2020

	Sep-20	Dec-19	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 27,346,075	\$ 30,373,453	\$ (3,027,377)	-10.0%
Credit Cards	\$ 52,153,259	\$ 56,534,935	\$ (4,381,676)	-7.8%
Auto Loans	\$ 920,376,521	\$ 678,283,101	\$ 242,093,420	35.7%
RV Loans	\$ 289,668,315	\$ 260,316,552	\$ 29,351,763	11.3%
1st Mortgage Real Estate Loans	\$ 415,379,447	\$ 405,177,728	\$ 10,201,719	2.5%
Other Real Estate Loans	\$ 130,911,039	\$ 143,206,623	\$ (12,295,584)	-8.6%
Business Loans	\$ 127,358,866	\$ 75,830,586	\$ 51,528,280	68.0%
Other Member Loans	\$ 26,749,901	\$ 27,365,098	\$ (615,197)	-2.2%
TOTAL LOANS	\$ 1,989,943,423	\$ 1,677,088,075	\$ 312,855,348	18.7%
Allowance for Loan Losses	\$ (19,725,994)	\$ (10,492,772)	\$ (9,233,221)	88.0%
NET LOANS	\$ 1,970,217,430	\$ 1,666,595,303	\$ 303,622,126	18.2%
Cash	\$ 103,566,920	\$ 112,889,385	\$ (9,322,465)	-8.3%
Investments	\$ 82,364,212	\$ 58,319,596	\$ 24,044,615	41.2%
TOTAL CASH & INVESTMENTS	\$ 185,931,132	\$ 171,208,981	\$ 14,722,150	8.6%
Fixed Assets	\$ 3,477,202	\$ 3,467,085	\$ 10,117	0.3%
Other Assets	\$ 99,667,579	\$ 48,112,705	\$ 51,554,874	107.2%
TOTAL OTHER ASSETS	\$ 103,144,781	\$ 51,579,790	\$ 51,564,991	100.0%
TOTAL ASSETS	\$ 2,259,293,343	\$ 1,889,384,075	\$ 369,909,268	19.6%
LIABILITIES				
Borrowings	\$ 5,199,000	\$ -	\$ 5,199,000	-
Accounts Payable	\$ 36,496,158	\$ 32,326,580	\$ 4,169,578	12.9%
OTHER LIABILITIES	\$ 41,695,158	\$ 32,326,580	\$ 9,368,578	29.0%
Regular Shares	\$ 490,636,607	\$ 324,576,756	\$ 166,059,851	51.2%
Checking	\$ 661,856,368	\$ 528,788,436	\$ 133,067,931	25.2%
Money Market	\$ 439,347,880	\$ 402,591,416	\$ 36,756,465	9.1%
Share Certificates	\$ 294,760,856	\$ 256,075,763	\$ 38,685,092	15.1%
IRAs	\$ 130,981,246	\$ 118,920,742	\$ 12,060,504	10.1%
Brokered Certificates	\$ -	\$ 45,411,000	\$ (45,411,000)	-100.0%
TOTAL SHARES	\$ 2,017,582,956	\$ 1,676,364,113	\$ 341,218,843	20.4%
TOTAL LIABILITIES	\$ 2,059,278,115	\$ 1,708,690,693	\$ 350,587,421	20.5%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ 86,396	\$ (121,676)	\$ 208,072	171.0%
Undivided Earnings and Reserves	\$ 199,928,832	\$ 180,815,057	\$ 19,113,775	10.6%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 200,015,228	\$ 180,693,382	\$ 19,321,847	10.7%
TOTAL LIABILITIES/EQUITY	\$ 2,259,293,343	\$ 1,889,384,075	\$ 369,909,268	19.6%