

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

| | Apr-20 | Dec-19 | \$ Change | % Change |
|--|-------------------------|-------------------------|-----------------------|---------------|
| ASSETS | | | | |
| Unsecured Loans | \$ 26,830,004 | \$ 30,373,453 | \$ (3,543,449) | -11.7% |
| Credit Cards | \$ 53,090,334 | \$ 56,534,935 | \$ (3,444,601) | -6.1% |
| Auto Loans | \$ 736,237,018 | \$ 678,283,101 | \$ 57,953,917 | 8.5% |
| RV Loans | \$ 259,081,832 | \$ 260,316,552 | \$ (1,234,720) | -0.5% |
| 1st Mortgage Real Estate Loans | \$ 397,788,047 | \$ 405,177,728 | \$ (7,389,680) | -1.8% |
| Other Real Estate Loans | \$ 141,001,912 | \$ 143,206,623 | \$ (2,204,712) | -1.5% |
| Business Loans | \$ 85,413,286 | \$ 75,830,586 | \$ 9,582,700 | 12.6% |
| Other Member Loans | \$ 27,207,637 | \$ 27,365,098 | \$ (157,460) | -0.6% |
| TOTAL LOANS | \$ 1,726,650,070 | \$ 1,677,088,075 | \$ 49,561,994 | 3.0% |
| Allowance for Loan Losses | \$ (12,011,113) | \$ (10,492,772) | \$ (1,518,341) | 14.5% |
| NET LOANS | \$ 1,714,638,957 | \$ 1,666,595,303 | \$ 48,043,653 | 2.9% |
| Cash | \$ 300,012,001 | \$ 112,889,385 | \$ 187,122,616 | 165.8% |
| Investments | \$ 71,390,683 | \$ 58,319,596 | \$ 13,071,086 | 22.4% |
| TOTAL CASH & INVESTMENTS | \$ 371,402,684 | \$ 171,208,981 | \$ 200,193,703 | 116.9% |
| Fixed Assets | \$ 4,208,173 | \$ 3,467,085 | \$ 741,088 | 21.4% |
| Other Assets | \$ 65,714,845 | \$ 48,112,705 | \$ 17,602,140 | 36.6% |
| TOTAL OTHER ASSETS | \$ 69,923,018 | \$ 51,579,790 | \$ 18,343,228 | 35.6% |
| TOTAL ASSETS | \$ 2,155,964,658 | \$ 1,889,384,075 | \$ 266,580,584 | 14.1% |
| LIABILITIES | | | | |
| Borrowings | \$ 95,199,000 | \$ - | \$ 95,199,000 | - |
| Accounts Payable | \$ 30,619,660 | \$ 32,326,580 | \$ (1,706,921) | -5.3% |
| OTHER LIABILITIES | \$ 125,818,660 | \$ 32,326,580 | \$ 93,492,079 | 289.2% |
| Regular Shares | \$ 388,352,617 | \$ 324,576,756 | \$ 63,775,862 | 19.6% |
| Checking | \$ 589,690,873 | \$ 528,788,436 | \$ 60,902,437 | 11.5% |
| Money Market | \$ 409,677,658 | \$ 402,591,416 | \$ 7,086,243 | 1.8% |
| Share Certificates | \$ 291,783,516 | \$ 256,075,763 | \$ 35,707,752 | 13.9% |
| IRAs | \$ 127,381,761 | \$ 118,920,742 | \$ 8,461,019 | 7.1% |
| Brokered Certificates | \$ 36,347,000 | \$ 45,411,000 | \$ (9,064,000) | -20.0% |
| TOTAL SHARES | \$ 1,843,233,426 | \$ 1,676,364,113 | \$ 166,869,313 | 10.0% |
| TOTAL LIABILITIES | \$ 1,969,052,085 | \$ 1,708,690,693 | \$ 260,361,392 | 15.2% |
| Unrealized Gain/(Loss) - Avail For Sale Securities | \$ (272,468) | \$ (121,676) | \$ (150,792) | -123.9% |
| Undivided Earnings and Reserves | \$ 187,185,041 | \$ 180,815,057 | \$ 6,369,984 | 3.5% |
| TOTAL RESERVES & UNDIVIDED EARNINGS | \$ 186,912,573 | \$ 180,693,382 | \$ 6,219,191 | 3.4% |
| TOTAL LIABILITIES/EQUITY | \$ 2,155,964,658 | \$ 1,889,384,075 | \$ 266,580,584 | 14.1% |