

**OREGON COMMUNITY CREDIT UNION**  
**STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED**  
**August 31, 2020**

	Aug-20	Dec-19	\$ Change	% Change
<b>ASSETS</b>				
Unsecured Loans	\$ 26,705,759	\$ 30,373,453	\$ (3,667,693)	-12.1%
Credit Cards	\$ 52,266,716	\$ 56,534,935	\$ (4,268,219)	-7.5%
Auto Loans	\$ 892,242,330	\$ 678,283,101	\$ 213,959,229	31.5%
RV Loans	\$ 285,604,661	\$ 260,316,552	\$ 25,288,109	9.7%
1st Mortgage Real Estate Loans	\$ 426,647,598	\$ 405,177,728	\$ 21,469,870	5.3%
Other Real Estate Loans	\$ 131,625,076	\$ 143,206,623	\$ (11,581,548)	-8.1%
Business Loans	\$ 118,493,997	\$ 75,830,586	\$ 42,663,411	56.3%
Other Member Loans	\$ 26,487,178	\$ 27,365,098	\$ (877,920)	-3.2%
<b>TOTAL LOANS</b>	<b>\$ 1,960,073,315</b>	<b>\$ 1,677,088,075</b>	<b>\$ 282,985,240</b>	<b>16.9%</b>
Allowance for Loan Losses	\$ (18,786,242)	\$ (10,492,772)	\$ (8,293,470)	79.0%
<b>NET LOANS</b>	<b>\$ 1,941,287,073</b>	<b>\$ 1,666,595,303</b>	<b>\$ 274,691,770</b>	<b>16.5%</b>
Cash	\$ 210,269,739	\$ 112,889,385	\$ 97,380,354	86.3%
Investments	\$ 82,626,689	\$ 58,319,596	\$ 24,307,092	41.7%
<b>TOTAL CASH &amp; INVESTMENTS</b>	<b>\$ 292,896,427</b>	<b>\$ 171,208,981</b>	<b>\$ 121,687,446</b>	<b>71.1%</b>
Fixed Assets	\$ 3,280,605	\$ 3,467,085	\$ (186,480)	-5.4%
Other Assets	\$ 70,654,137	\$ 48,112,705	\$ 22,541,433	46.9%
<b>TOTAL OTHER ASSETS</b>	<b>\$ 73,934,742</b>	<b>\$ 51,579,790</b>	<b>\$ 22,354,952</b>	<b>43.3%</b>
<b>TOTAL ASSETS</b>	<b>\$ 2,308,118,243</b>	<b>\$ 1,889,384,075</b>	<b>\$ 418,734,168</b>	<b>22.2%</b>
<b>LIABILITIES</b>				
Borrowings	\$ 95,199,000	\$ -	\$ 95,199,000	-
Accounts Payable	\$ 36,103,191	\$ 32,326,580	\$ 3,776,611	11.7%
<b>OTHER LIABILITIES</b>	<b>\$ 131,302,191</b>	<b>\$ 32,326,580</b>	<b>\$ 98,975,611</b>	<b>306.2%</b>
Regular Shares	\$ 471,770,327	\$ 324,576,756	\$ 147,193,571	45.3%
Checking	\$ 644,293,805	\$ 528,788,436	\$ 115,505,369	21.8%
Money Market	\$ 440,390,274	\$ 402,591,416	\$ 37,798,858	9.4%
Share Certificates	\$ 293,282,173	\$ 256,075,763	\$ 37,206,410	14.5%
IRAs	\$ 130,622,622	\$ 118,920,742	\$ 11,701,880	9.8%
Brokered Certificates	\$ -	\$ 45,411,000	\$ (45,411,000)	-100.0%
<b>TOTAL SHARES</b>	<b>\$ 1,980,359,200</b>	<b>\$ 1,676,364,113</b>	<b>\$ 303,995,088</b>	<b>18.1%</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 2,111,661,392</b>	<b>\$ 1,708,690,693</b>	<b>\$ 402,970,698</b>	<b>23.6%</b>
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ 14,834	\$ (121,676)	\$ 136,510	112.2%
Undivided Earnings and Reserves	\$ 196,399,131	\$ 180,815,057	\$ 15,584,074	8.6%
<b>TOTAL RESERVES &amp; UNDIVIDED EARNINGS</b>	<b>\$ 196,413,965</b>	<b>\$ 180,693,382</b>	<b>\$ 15,720,583</b>	<b>8.7%</b>
<b>TOTAL LIABILITIES/EQUITY</b>	<b>\$ 2,308,075,357</b>	<b>\$ 1,889,384,075</b>	<b>\$ 418,691,282</b>	<b>22.2%</b>