

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

	Jun-20	Dec-19	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 26,226,945	\$ 30,373,453	\$ (4,146,508)	-13.7%
Credit Cards	\$ 51,866,779	\$ 56,534,935	\$ (4,668,156)	-8.3%
Auto Loans	\$ 836,867,245	\$ 678,283,101	\$ 158,584,145	23.4%
RV Loans	\$ 269,619,103	\$ 260,316,552	\$ 9,302,550	3.6%
1st Mortgage Real Estate Loans	\$ 434,963,779	\$ 405,177,728	\$ 29,786,051	7.4%
Other Real Estate Loans	\$ 135,280,777	\$ 143,206,623	\$ (7,925,846)	-5.5%
Business Loans	\$ 110,341,021	\$ 75,830,586	\$ 34,510,435	45.5%
Other Member Loans	\$ 26,700,633	\$ 27,365,098	\$ (664,465)	-2.4%
TOTAL LOANS	\$ 1,891,866,281	\$ 1,677,088,075	\$ 214,778,206	12.8%
Allowance for Loan Losses	\$ (17,481,550)	\$ (10,492,772)	\$ (6,988,778)	66.6%
NET LOANS	\$ 1,874,384,731	\$ 1,666,595,303	\$ 207,789,428	12.5%
Cash	\$ 246,915,574	\$ 112,889,385	\$ 134,026,189	118.7%
Investments	\$ 83,593,173	\$ 58,319,596	\$ 25,273,577	43.3%
TOTAL CASH & INVESTMENTS	\$ 330,508,747	\$ 171,208,981	\$ 159,299,766	93.0%
Fixed Assets	\$ 3,740,672	\$ 3,467,085	\$ 273,586	7.9%
Other Assets	\$ 63,184,660	\$ 48,112,705	\$ 15,071,955	31.3%
TOTAL OTHER ASSETS	\$ 66,925,331	\$ 51,579,790	\$ 15,345,541	29.8%
TOTAL ASSETS	\$ 2,271,818,809	\$ 1,889,384,075	\$ 382,434,735	20.2%
LIABILITIES				
Borrowings	\$ 95,199,000	\$ -	\$ 95,199,000	-
Accounts Payable	\$ 35,202,633	\$ 32,326,580	\$ 2,876,052	8.9%
OTHER LIABILITIES	\$ 130,401,633	\$ 32,326,580	\$ 98,075,052	303.4%
Regular Shares	\$ 434,057,282	\$ 324,576,756	\$ 109,480,526	33.7%
Checking	\$ 631,723,699	\$ 528,788,436	\$ 102,935,263	19.5%
Money Market	\$ 431,192,392	\$ 402,591,416	\$ 28,600,976	7.1%
Share Certificates	\$ 294,191,020	\$ 256,075,763	\$ 38,115,257	14.9%
IRAs	\$ 129,542,682	\$ 118,920,742	\$ 10,621,940	8.9%
Brokered Certificates	\$ 31,347,000	\$ 45,411,000	\$ (14,064,000)	-31.0%
TOTAL SHARES	\$ 1,952,054,075	\$ 1,676,364,113	\$ 275,689,962	16.4%
TOTAL LIABILITIES	\$ 2,082,455,708	\$ 1,708,690,693	\$ 373,765,015	21.9%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (77,824)	\$ (121,676)	\$ 43,852	36.0%
Undivided Earnings and Reserves	\$ 189,440,925	\$ 180,815,057	\$ 8,625,868	4.8%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 189,363,102	\$ 180,693,382	\$ 8,669,720	4.8%
TOTAL LIABILITIES/EQUITY	\$ 2,271,818,809	\$ 1,889,384,075	\$ 382,434,735	20.2%