

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

	Oct-20	Dec-19	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 27,403,696	\$ 30,373,453	\$ (2,969,757)	-9.8%
Credit Cards	\$ 51,959,204	\$ 56,534,935	\$ (4,575,731)	-8.1%
Auto Loans	\$ 939,202,376	\$ 678,283,101	\$ 260,919,275	38.5%
RV Loans	\$ 291,024,116	\$ 260,316,552	\$ 30,707,564	11.8%
1st Mortgage Real Estate Loans	\$ 422,852,275	\$ 405,177,728	\$ 17,674,548	4.4%
Other Real Estate Loans	\$ 128,896,958	\$ 143,206,623	\$ (14,309,665)	-10.0%
Business Loans	\$ 125,482,271	\$ 75,830,586	\$ 49,651,684	65.5%
Other Member Loans	\$ 26,543,107	\$ 27,365,098	\$ (821,991)	-3.0%
TOTAL LOANS	\$ 2,013,364,002	\$ 1,677,088,075	\$ 336,275,927	20.1%
Allowance for Loan Losses	\$ (19,951,118)	\$ (10,492,772)	\$ (9,458,346)	90.1%
NET LOANS	\$ 1,993,412,884	\$ 1,666,595,303	\$ 326,817,581	19.6%
Cash	\$ 199,268,257	\$ 112,889,385	\$ 86,378,872	76.5%
Investments	\$ 80,532,288	\$ 58,319,596	\$ 22,212,692	38.1%
TOTAL CASH & INVESTMENTS	\$ 279,800,545	\$ 171,208,981	\$ 108,591,564	63.4%
Fixed Assets	\$ 3,846,830	\$ 3,467,085	\$ 379,744	11.0%
Other Assets	\$ 67,190,135	\$ 48,112,705	\$ 19,077,430	39.7%
TOTAL OTHER ASSETS	\$ 71,036,964	\$ 51,579,790	\$ 19,457,174	37.7%
TOTAL ASSETS	\$ 2,344,250,393	\$ 1,889,384,075	\$ 454,866,319	24.1%
LIABILITIES				
Borrowings	\$ 5,199,000	\$ -	\$ 5,199,000	-
Accounts Payable	\$ 41,083,031	\$ 32,326,580	\$ 8,756,451	27.1%
OTHER LIABILITIES	\$ 46,282,031	\$ 32,326,580	\$ 13,955,451	43.2%
Regular Shares	\$ 521,310,599	\$ 324,576,756	\$ 196,733,843	60.6%
Checking	\$ 702,005,102	\$ 528,788,436	\$ 173,216,666	32.8%
Money Market	\$ 445,884,795	\$ 402,591,416	\$ 43,293,379	10.8%
Share Certificates	\$ 292,767,173	\$ 256,075,763	\$ 36,691,410	14.3%
IRAs	\$ 131,501,773	\$ 118,920,742	\$ 12,581,031	10.6%
Brokered Certificates	\$ -	\$ 45,411,000	\$ (45,411,000)	-100.0%
TOTAL SHARES	\$ 2,093,469,442	\$ 1,676,364,113	\$ 417,105,329	24.9%
TOTAL LIABILITIES	\$ 2,139,751,473	\$ 1,708,690,693	\$ 431,060,780	25.2%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ 72,900	\$ (121,676)	\$ 194,576	159.9%
Undivided Earnings and Reserves	\$ 204,477,943	\$ 180,815,057	\$ 23,662,885	13.1%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 204,550,843	\$ 180,693,382	\$ 23,857,461	13.2%
TOTAL LIABILITIES/EQUITY	\$ 2,344,302,316	\$ 1,889,384,075	\$ 454,918,241	24.1%