

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

	Jul-20	Dec-19	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 26,355,371	\$ 30,373,453	\$ (4,018,082)	-13.2%
Credit Cards	\$ 52,013,088	\$ 56,534,935	\$ (4,521,847)	-8.0%
Auto Loans	\$ 855,493,857	\$ 678,283,101	\$ 177,210,756	26.1%
RV Loans	\$ 278,300,906	\$ 260,316,552	\$ 17,984,354	6.9%
1st Mortgage Real Estate Loans	\$ 450,760,314	\$ 405,177,728	\$ 45,582,586	11.3%
Other Real Estate Loans	\$ 133,461,401	\$ 143,206,623	\$ (9,745,222)	-6.8%
Business Loans	\$ 115,603,460	\$ 75,830,586	\$ 39,772,874	52.4%
Other Member Loans	\$ 26,473,835	\$ 27,365,098	\$ (891,263)	-3.3%
TOTAL LOANS	\$ 1,938,462,231	\$ 1,677,088,075	\$ 261,374,155	15.6%
Allowance for Loan Losses	\$ (17,866,793)	\$ (10,492,772)	\$ (7,374,021)	70.3%
NET LOANS	\$ 1,920,595,438	\$ 1,666,595,303	\$ 254,000,134	15.2%
Cash	\$ 241,610,699	\$ 112,889,385	\$ 128,721,314	114.0%
Investments	\$ 85,190,025	\$ 58,319,596	\$ 26,870,429	46.1%
TOTAL CASH & INVESTMENTS	\$ 326,800,724	\$ 171,208,981	\$ 155,591,743	90.9%
Fixed Assets	\$ 3,375,494	\$ 3,467,085	\$ (91,591)	-2.6%
Other Assets	\$ 63,303,690	\$ 48,112,705	\$ 15,190,986	31.6%
TOTAL OTHER ASSETS	\$ 66,679,184	\$ 51,579,790	\$ 15,099,394	29.3%
TOTAL ASSETS	\$ 2,314,075,346	\$ 1,889,384,075	\$ 424,691,272	22.5%
LIABILITIES				
Borrowings	\$ 95,199,000	\$ -	\$ 95,199,000	-
Accounts Payable	\$ 36,523,856	\$ 32,326,580	\$ 4,197,276	13.0%
OTHER LIABILITIES	\$ 131,722,856	\$ 32,326,580	\$ 99,396,276	307.5%
Regular Shares	\$ 459,562,926	\$ 324,576,756	\$ 134,986,171	41.6%
Checking	\$ 663,280,392	\$ 528,788,436	\$ 134,491,956	25.4%
Money Market	\$ 435,921,882	\$ 402,591,416	\$ 33,330,466	8.3%
Share Certificates	\$ 282,166,465	\$ 256,075,763	\$ 26,090,701	10.2%
IRAs	\$ 129,714,721	\$ 118,920,742	\$ 10,793,979	9.1%
Brokered Certificates	\$ 19,381,000	\$ 45,411,000	\$ (26,030,000)	-57.3%
TOTAL SHARES	\$ 1,990,027,386	\$ 1,676,364,113	\$ 313,663,273	18.7%
TOTAL LIABILITIES	\$ 2,121,750,242	\$ 1,708,690,693	\$ 413,059,549	24.2%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (57,666)	\$ (121,676)	\$ 64,010	52.6%
Undivided Earnings and Reserves	\$ 192,382,771	\$ 180,815,057	\$ 11,567,713	6.4%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 192,325,104	\$ 180,693,382	\$ 11,631,723	6.4%
TOTAL LIABILITIES/EQUITY	\$ 2,314,075,346	\$ 1,889,384,075	\$ 424,691,272	22.5%