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%
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TOTAL ASSETS	 \$	2,314,075,346	\$	1,889,384,075	\$	424,691,272	22.5%
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		2,014,070,040	Ψ_	1,003,004,073	Ψ	12 1,00 1,212	22.070
	_	2,514,670,040	Ψ	1,000,004,010	Ψ_	12 1,00 1,21 2	22.070
LIABILITIES				1,003,004,013			
LIABILITIES Borrowings	\$	95,199,000	\$	-	\$	95,199,000	-
LIABILITIES				32,326,580 32,326,580			13.0% 307.5%
LIABILITIES Borrowings Accounts Payable OTHER LIABILITIES	\$ \$	95,199,000 36,523,856 131,722,856	\$ \$	32,326,580 32,326,580	\$ \$	95,199,000 4,197,276 99,396,276	13.0% 307.5 %
LIABILITIES Borrowings Accounts Payable OTHER LIABILITIES Regular Shares	\$ \$	95,199,000 36,523,856 131,722,856 459,562,926	\$ \$ \$	32,326,580 32,326,580 324,576,756	\$ \$ \$	95,199,000 4,197,276 99,396,276 134,986,171	13.0% 307.5% 41.6%
LIABILITIES Borrowings Accounts Payable OTHER LIABILITIES Regular Shares Checking	\$ \$ \$	95,199,000 36,523,856 131,722,856 459,562,926 663,280,392	\$ \$ \$	32,326,580 32,326,580 324,576,756 528,788,436	\$ \$ \$ \$ \$ \$	95,199,000 4,197,276 99,396,276 134,986,171 134,491,956	13.0% 307.5% 41.6% 25.4%
LIABILITIES Borrowings Accounts Payable OTHER LIABILITIES Regular Shares Checking Money Market	\$ \$ \$ \$ \$ \$	95,199,000 36,523,856 131,722,856 459,562,926 663,280,392 435,921,882	\$ \$ \$ \$ \$ \$	32,326,580 32,326,580 324,576,756 528,788,436 402,591,416	\$ \$ \$ \$ \$ \$ \$	95,199,000 4,197,276 99,396,276 134,986,171 134,491,956 33,330,466	13.0% 307.5% 41.6% 25.4% 8.3%
LIABILITIES Borrowings Accounts Payable OTHER LIABILITIES Regular Shares Checking Money Market Share Certificates	\$ \$ \$ \$ \$ \$ \$ \$	95,199,000 36,523,856 131,722,856 459,562,926 663,280,392 435,921,882 282,166,465	\$ \$ \$ \$ \$ \$ \$ \$	32,326,580 32,326,580 324,576,756 528,788,436 402,591,416 256,075,763	\$ \$ \$ \$ \$ \$ \$ \$ \$	95,199,000 4,197,276 99,396,276 134,986,171 134,491,956 33,330,466 26,090,701	13.0% 307.5% 41.6% 25.4% 8.3% 10.2%
LIABILITIES Borrowings Accounts Payable OTHER LIABILITIES Regular Shares Checking Money Market	\$\$ \$\$	95,199,000 36,523,856 131,722,856 459,562,926 663,280,392 435,921,882 282,166,465 129,714,721		32,326,580 32,326,580 324,576,756 528,788,436 402,591,416 256,075,763 118,920,742	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	95,199,000 4,197,276 99,396,276 134,986,171 134,491,956 33,330,466 26,090,701 10,793,979	13.0% 307.5% 41.6% 25.4% 8.3% 10.2% 9.1%
LIABILITIES Borrowings Accounts Payable OTHER LIABILITIES Regular Shares Checking Money Market Share Certificates IRAs	\$ \$ \$ \$ \$ \$ \$ \$	95,199,000 36,523,856 131,722,856 459,562,926 663,280,392 435,921,882 282,166,465	\$ \$ \$ \$ \$ \$ \$ \$	32,326,580 32,326,580 324,576,756 528,788,436 402,591,416 256,075,763	\$ \$ \$ \$ \$ \$ \$ \$ \$	95,199,000 4,197,276 99,396,276 134,986,171 134,491,956 33,330,466 26,090,701	13.0% 307.5% 41.6% 25.4% 8.3% 10.2%
LIABILITIES Borrowings Accounts Payable OTHER LIABILITIES Regular Shares Checking Money Market Share Certificates IRAs Brokered Certificates	\$\$ \$	95,199,000 36,523,856 131,722,856 459,562,926 663,280,392 435,921,882 282,166,465 129,714,721 19,381,000		32,326,580 32,326,580 324,576,756 528,788,436 402,591,416 256,075,763 118,920,742 45,411,000	\$\$ \$\$ \$\$\$\$\$\$	95,199,000 4,197,276 99,396,276 134,986,171 134,491,956 33,330,466 26,090,701 10,793,979 (26,030,000)	13.0% 307.5% 41.6% 25.4% 8.3% 10.2% 9.1% -57.3%
LIABILITIES Borrowings Accounts Payable OTHER LIABILITIES Regular Shares Checking Money Market Share Certificates IRAs Brokered Certificates TOTAL SHARES TOTAL LIABILITIES		95,199,000 36,523,856 131,722,856 459,562,926 663,280,392 435,921,882 282,166,465 129,714,721 19,381,000 1,990,027,386 2,121,750,242	**************************************	32,326,580 32,326,580 324,576,756 528,788,436 402,591,416 256,075,763 118,920,742 45,411,000 1,676,364,113 1,708,690,693	\$\$ \$	95,199,000 4,197,276 99,396,276 134,986,171 134,491,956 33,330,466 26,090,701 10,793,979 (26,030,000) 313,663,273 413,059,549	13.0% 307.5% 41.6% 25.4% 8.3% 10.2% 9.1% -57.3% 18.7% 24.2%
LIABILITIES Borrowings Accounts Payable OTHER LIABILITIES Regular Shares Checking Money Market Share Certificates IRAs Brokered Certificates TOTAL SHARES TOTAL LIABILITIES Unrealized Gain/(Loss) - Avail For Sale Securities	\$\$ \$	95,199,000 36,523,856 131,722,856 459,562,926 663,280,392 435,921,882 282,166,465 129,714,721 19,381,000 1,990,027,386 2,121,750,242 (57,666)		32,326,580 32,326,580 324,576,756 528,788,436 402,591,416 256,075,763 118,920,742 45,411,000 1,676,364,113 1,708,690,693 (121,676)	\$\$ \$	95,199,000 4,197,276 99,396,276 134,986,171 134,491,956 33,330,466 26,090,701 10,793,979 (26,030,000) 313,663,273 413,059,549 64,010	13.0% 307.5% 41.6% 25.4% 8.3% 10.2% 9.1% -57.3% 18.7% 24.2%
LIABILITIES Borrowings Accounts Payable OTHER LIABILITIES Regular Shares Checking Money Market Share Certificates IRAs Brokered Certificates TOTAL SHARES TOTAL LIABILITIES Unrealized Gain/(Loss) - Avail For Sale Securities Undivided Earnings and Reserves	\$\$ \$	95,199,000 36,523,856 131,722,856 459,562,926 663,280,392 435,921,882 282,166,465 129,714,721 19,381,000 1,990,027,386 2,121,750,242 (57,666) 192,382,771		32,326,580 32,326,580 324,576,756 528,788,436 402,591,416 256,075,763 118,920,742 45,411,000 1,676,364,113 1,708,690,693 (121,676) 180,815,057	\$\$ \$\$ \$	95,199,000 4,197,276 99,396,276 134,986,171 134,491,956 33,330,466 26,090,701 10,793,979 (26,030,000) 313,663,273 413,059,549 64,010 11,567,713	13.0% 307.5% 41.6% 25.4% 8.3% 10.2% 9.1% -57.3% 18.7% 24.2% 52.6% 6.4%
LIABILITIES Borrowings Accounts Payable OTHER LIABILITIES Regular Shares Checking Money Market Share Certificates IRAs Brokered Certificates TOTAL SHARES TOTAL LIABILITIES Unrealized Gain/(Loss) - Avail For Sale Securities	\$\$ \$	95,199,000 36,523,856 131,722,856 459,562,926 663,280,392 435,921,882 282,166,465 129,714,721 19,381,000 1,990,027,386 2,121,750,242 (57,666)		32,326,580 32,326,580 324,576,756 528,788,436 402,591,416 256,075,763 118,920,742 45,411,000 1,676,364,113 1,708,690,693 (121,676)	\$\$ \$	95,199,000 4,197,276 99,396,276 134,986,171 134,491,956 33,330,466 26,090,701 10,793,979 (26,030,000) 313,663,273 413,059,549 64,010	13.0% 307.5% 41.6% 25.4% 8.3% 10.2% 9.1% -57.3% 18.7% 24.2%
LIABILITIES Borrowings Accounts Payable OTHER LIABILITIES Regular Shares Checking Money Market Share Certificates IRAs Brokered Certificates TOTAL SHARES TOTAL LIABILITIES Unrealized Gain/(Loss) - Avail For Sale Securities Undivided Earnings and Reserves	\$\$ \$	95,199,000 36,523,856 131,722,856 459,562,926 663,280,392 435,921,882 282,166,465 129,714,721 19,381,000 1,990,027,386 2,121,750,242 (57,666) 192,382,771		32,326,580 32,326,580 324,576,756 528,788,436 402,591,416 256,075,763 118,920,742 45,411,000 1,676,364,113 1,708,690,693 (121,676) 180,815,057	\$\$ \$\$ \$	95,199,000 4,197,276 99,396,276 134,986,171 134,491,956 33,330,466 26,090,701 10,793,979 (26,030,000) 313,663,273 413,059,549 64,010 11,567,713	13.0% 307.5% 41.6% 25.4% 8.3% 10.2% 9.1% -57.3% 18.7% 24.2% 52.6% 6.4%