



**Pacific Marine Credit Union of Oceanside, CA**  
Statement of Condition



Values Displayed in 000's as of October 31, 2018

Oceanside, CA

	Actual October 2018	Actual September 2018	\$ Variance MTD	% Variance MTD	Actual December 2017	\$ Variance YTD	% Variance YTD	Budget October 2018	\$ Variance YTD	% Variance YTD
<b>ASSETS</b>										
<b>LOANS:</b>										
Real Estate Loans - 1st Mortgages	221,416	222,625	(1,209)	-0.5%	223,994	(2,578)	-1.2%	230,674	(9,259)	-4.0%
Real Estate Loans - 2nd Mortgages	17,367	17,631	(263)	-1.5%	16,659	709	4.3%	18,374	(1,007)	-5.5%
Vehicle Loans - Direct	165,898	167,049	(1,150)	-0.7%	172,629	(6,731)	-3.9%	181,095	(15,197)	-8.4%
Vehicle Loans - Indirect	62,410	61,060	1,350	2.2%	43,073	19,337	44.9%	53,209	9,201	17.3%
Credit Card Loans	43,774	43,939	(166)	-0.4%	43,848	(75)	-0.2%	48,078	(4,305)	-9.0%
Other Loans	18,153	18,128	25	0.1%	18,899	(746)	-3.9%	23,066	(4,913)	-21.3%
Commercial Real Estate Loan Participations	19,965	18,776	1,188	6.3%	11,698	8,266	100.0%	16,886	3,079	18.2%
<b>GROSS LOANS</b>	<b>548,982</b>	<b>549,208</b>	<b>(226)</b>	<b>0.0%</b>	<b>530,800</b>	<b>18,182</b>	<b>3.4%</b>	<b>571,382</b>	<b>(22,400)</b>	<b>-3.9%</b>
Reserve for loan loss(-)	(4,564)	(4,608)	44	-1.0%	(4,607)	43	-0.9%	(4,684)	120	-2.6%
<b>TOTAL NET LOANS</b>	<b>544,418</b>	<b>544,600</b>	<b>(181)</b>	<b>0.0%</b>	<b>526,193</b>	<b>18,225</b>	<b>3.5%</b>	<b>566,698</b>	<b>(22,279)</b>	<b>-3.9%</b>
<b>INVESTMENTS:</b>										
Cash and Cash Equivalents	39,806	46,528	(6,722)	-14.4%	77,983	(38,176)	-49.0%	44,673	(4,867)	-10.9%
Investments	170,318	171,081	(763)	-0.4%	163,814	6,504	4.0%	144,371	25,947	18.0%
Unrealized Gain(Loss)-AFS	(7,167)	(6,317)	(849)	13.4%	(3,000)	(4,167)	138.9%	(1,464)	(5,703)	389.6%
<b>TOTAL INVESTMENTS</b>	<b>202,957</b>	<b>211,292</b>	<b>(8,334)</b>	<b>-3.9%</b>	<b>238,796</b>	<b>(35,839)</b>	<b>-15.0%</b>	<b>187,580</b>	<b>15,377</b>	<b>8.2%</b>
<b>TOTAL EARNING ASSETS</b>	<b>747,376</b>	<b>755,892</b>	<b>(8,516)</b>	<b>-1.1%</b>	<b>764,989</b>	<b>(17,613)</b>	<b>-2.3%</b>	<b>754,278</b>	<b>(6,902)</b>	<b>-0.9%</b>
<b>OTHER ASSETS:</b>										
Fixed Assets	28,191	28,319	(128)	-0.5%	26,911	1,280	4.8%	31,400	(3,209)	-10.2%
Other Assets	46,771	45,508	1,263	2.8%	14,263	32,508	227.9%	40,216	6,555	16.3%
<b>TOTAL NON EARNING ASSETS</b>	<b>74,962</b>	<b>73,828</b>	<b>1,135</b>	<b>1.5%</b>	<b>41,174</b>	<b>33,788</b>	<b>82.1%</b>	<b>71,617</b>	<b>3,346</b>	<b>4.7%</b>
<b>TOTAL ASSETS</b>	<b>822,338</b>	<b>829,719</b>	<b>(7,381)</b>	<b>-0.9%</b>	<b>806,163</b>	<b>16,175</b>	<b>2.0%</b>	<b>825,894</b>	<b>(3,556)</b>	<b>-0.4%</b>



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<b>LIABILITES AND MEMBERS' EQUITY</b>										
<b>DEPOSITS:</b>										
Share Accounts	152,054	154,140	(2,086)	-1.4%	142,801	9,253	6.5%	150,547	1,508	1.0%
Share Draft Accounts	120,313	121,021	(708)	-0.6%	110,625	9,688	8.8%	113,773	6,540	5.7%
Dividend Share Draft Accounts	89,138	90,118	(980)	-1.1%	86,801	2,337	2.7%	89,229	(91)	-0.1%
Money Market Share Accounts	198,670	200,393	(1,723)	-0.9%	202,498	(3,828)	-1.9%	211,505	(12,835)	-6.1%
Share Certificates	100,459	99,248	1,211	1.2%	100,097	363	0.4%	101,656	(1,197)	-1.2%
IRA Accounts	36,902	37,478	(577)	-1.5%	35,954	947	2.6%	37,010	(108)	-0.3%
<b>TOTAL DEPOSITS</b>	<b>697,536</b>	<b>702,399</b>	<b>(4,862)</b>	<b>-0.7%</b>	<b>678,777</b>	<b>18,760</b>	<b>2.8%</b>	<b>703,720</b>	<b>(6,184)</b>	<b>-0.9%</b>
<b>OTHER LIABILITIES:</b>										
Borrowed Funds	5,000	0	5,000	100.0%	0	5,000	100.0%	802	4,198	523.6%
<b>TOTAL FUNDING</b>	<b>702,536</b>	<b>702,399</b>	<b>138</b>	<b>0.0%</b>	<b>678,777</b>	<b>23,760</b>	<b>3.5%</b>	<b>704,522</b>	<b>(1,986)</b>	<b>-0.3%</b>
Other Liabilities	10,888	18,034	(7,146)	-39.6%	18,724	(7,836)	-41.8%	8,365	2,523	30.2%
<b>TOTAL LIABILITIES</b>	<b>713,424</b>	<b>720,432</b>	<b>(7,008)</b>	<b>-1.0%</b>	<b>697,500</b>	<b>15,924</b>	<b>2.3%</b>	<b>712,887</b>	<b>537</b>	<b>0.1%</b>
<b>MEMBERS' EQUITY</b>										
Regular Reserves	52,038	52,038	0	0.0%	52,038	0	0.0%	52,038	0	0.0%
Undivided Earnings	59,625	59,625	0	0.0%	56,979	2,646	4.6%	59,910	(285)	-0.5%
Current Year Earnings	4,417	3,941	477	12.1%	2,646	1,771	66.9%	2,523	1,895	75.1%
Unrealized gain(loss)-AFS	(7,167)	(6,317)	(849)	13.4%	(3,000)	(4,167)	138.9%	(1,464)	(5,703)	389.6%
<b>TOTAL MEMBERS' EQUITY</b>	<b>108,914</b>	<b>109,287</b>	<b>(373)</b>	<b>-0.3%</b>	<b>108,663</b>	<b>251</b>	<b>0.2%</b>	<b>113,007</b>	<b>(4,094)</b>	<b>-3.6%</b>
<b>TOTAL LIABILITIES &amp; MEMBERS' EQUITY</b>	<b>822,338</b>	<b>829,719</b>	<b>(7,381)</b>	<b>-0.9%</b>	<b>806,163</b>	<b>16,175</b>	<b>2.0%</b>	<b>825,894</b>	<b>(3,556)</b>	<b>-0.4%</b>