

**OREGON COMMUNITY CREDIT UNION**  
**STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED**  
**February 28, 2025**

	Feb-25	Dec-24	\$ Change	% Change
<b>ASSETS</b>				
Unsecured Loans	\$ 44,484,322	\$ 45,375,680	\$ (891,358)	-2.0%
Credit Cards	\$ 61,389,700	\$ 61,729,016	\$ (339,316)	-0.5%
Auto Loans	\$ 1,479,696,103	\$ 1,381,632,714	\$ 98,063,389	7.1%
RV Loans	\$ 251,844,428	\$ 260,962,178	\$ (9,117,749)	-3.5%
1st Mortgage Real Estate Loans	\$ 583,031,060	\$ 588,191,726	\$ (5,160,666)	-0.9%
Other Real Estate Loans	\$ 258,930,323	\$ 254,185,311	\$ 4,745,013	1.9%
Business Loans	\$ 234,455,470	\$ 223,688,503	\$ 10,766,967	4.8%
Other Member Loans	\$ 224,068,308	\$ 232,199,863	\$ (8,131,556)	-3.5%
<b>TOTAL LOANS</b>	<b>\$ 3,137,899,713</b>	<b>\$ 3,047,964,990</b>	<b>\$ 89,934,723</b>	<b>3.0%</b>
Allowance for Loan Losses	\$ (53,299,902)	\$ (51,098,365)	\$ (2,201,537)	4.3%
<b>NET LOANS</b>	<b>\$ 3,084,599,811</b>	<b>\$ 2,996,866,625</b>	<b>\$ 87,733,186</b>	<b>2.9%</b>
Cash	\$ 198,319,305	\$ 186,710,469	\$ 11,608,836	6.2%
Investments	\$ 85,055,649	\$ 82,342,514	\$ 2,713,135	3.3%
<b>TOTAL CASH &amp; INVESTMENTS</b>	<b>\$ 283,374,954</b>	<b>\$ 269,052,983</b>	<b>\$ 14,321,971</b>	<b>5.3%</b>
Fixed Assets	\$ 19,985,127	\$ 19,577,041	\$ 408,086	2.1%
Other Assets	\$ 119,295,516	\$ 119,575,202	\$ (279,686)	-0.2%
<b>TOTAL OTHER ASSETS</b>	<b>\$ 139,280,643</b>	<b>\$ 139,152,243</b>	<b>\$ 128,400</b>	<b>0.1%</b>
<b>TOTAL ASSETS</b>	<b>\$ 3,507,255,408</b>	<b>\$ 3,405,071,851</b>	<b>\$ 102,183,557</b>	<b>3.0%</b>
<b>LIABILITIES</b>				
Borrowings	\$ 50,000,000	\$ 50,000,000	\$ -	-
Accounts Payable	\$ 200,894,998	\$ 186,899,309	\$ 13,995,690	7.5%
<b>OTHER LIABILITIES</b>	<b>\$ 250,894,998</b>	<b>\$ 236,899,309</b>	<b>\$ 13,995,690</b>	<b>5.9%</b>
Regular Shares	\$ 608,609,498	\$ 594,183,112	\$ 14,426,386	2.4%
Checking	\$ 719,936,068	\$ 703,566,967	\$ 16,369,101	2.3%
Money Market	\$ 442,909,277	\$ 436,002,017	\$ 6,907,259	1.6%
Share Certificates	\$ 693,923,567	\$ 707,687,205	\$ (13,763,639)	-1.9%
IRAs	\$ 126,745,215	\$ 129,146,054	\$ (2,400,839)	-1.9%
Brokered Certificates	\$ 313,178,051	\$ 251,055,692	\$ 62,122,359	24.7%
<b>TOTAL SHARES</b>	<b>\$ 2,905,301,675</b>	<b>\$ 2,821,641,049</b>	<b>\$ 83,660,627</b>	<b>3.0%</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 3,156,196,674</b>	<b>\$ 3,058,540,357</b>	<b>\$ 97,656,317</b>	<b>3.2%</b>
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (147,184)	\$ (219,194)	\$ 72,010	32.9%
Undivided Earnings and Reserves	\$ 351,205,919	\$ 346,750,688	\$ 4,455,230	1.3%
<b>TOTAL RESERVES &amp; UNDIVIDED EARNINGS</b>	<b>\$ 351,058,734</b>	<b>\$ 346,531,494</b>	<b>\$ 4,527,240</b>	<b>1.3%</b>
<b>TOTAL LIABILITIES/EQUITY</b>	<b>\$ 3,507,255,408</b>	<b>\$ 3,405,071,851</b>	<b>\$ 102,183,557</b>	<b>3.0%</b>