

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
April 30, 2025

	Apr-25	Dec-24	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 44,373,949	\$ 45,375,680	\$ (1,001,731)	-2.2%
Credit Cards	\$ 62,391,181	\$ 61,729,016	\$ 662,165	1.1%
Auto Loans	\$ 1,575,983,406	\$ 1,381,632,714	\$ 194,350,692	14.1%
RV Loans	\$ 218,776,855	\$ 260,962,178	\$ (42,185,323)	-16.2%
1st Mortgage Real Estate Loans	\$ 580,776,882	\$ 588,191,726	\$ (7,414,844)	-1.3%
Other Real Estate Loans	\$ 266,659,145	\$ 254,185,311	\$ 12,473,835	4.9%
Business Loans	\$ 233,634,114	\$ 223,688,503	\$ 9,945,611	4.4%
Other Member Loans	\$ 218,811,975	\$ 232,199,863	\$ (13,387,889)	-5.8%
TOTAL LOANS	\$ 3,201,407,506	\$ 3,047,964,990	\$ 153,442,516	5.0%
Allowance for Loan Losses	\$ (50,282,636)	\$ (51,098,365)	\$ 815,729	-1.6%
NET LOANS	\$ 3,151,124,870	\$ 2,996,866,625	\$ 154,258,245	5.1%
Cash	\$ 180,416,952	\$ 186,710,469	\$ (6,293,517)	-3.4%
Investments	\$ 86,913,878	\$ 82,342,514	\$ 4,571,364	5.6%
TOTAL CASH & INVESTMENTS	\$ 267,330,830	\$ 269,052,983	\$ (1,722,153)	-0.6%
Fixed Assets	\$ 19,625,097	\$ 19,577,041	\$ 48,056	0.2%
Other Assets	\$ 135,162,633	\$ 119,575,202	\$ 15,587,431	13.0%
TOTAL OTHER ASSETS	\$ 154,787,731	\$ 139,152,243	\$ 15,635,487	11.2%
TOTAL ASSETS	\$ 3,573,243,430	\$ 3,405,071,851	\$ 168,171,579	4.9%
LIABILITIES				
Borrowings	\$ 92,800,000	\$ 50,000,000	\$ 42,800,000	-
Accounts Payable	\$ 194,157,300	\$ 186,899,309	\$ 7,257,991	3.9%
OTHER LIABILITIES	\$ 286,957,300	\$ 236,899,309	\$ 50,057,991	21.1%
Regular Shares	\$ 605,680,099	\$ 594,183,112	\$ 11,496,986	1.9%
Checking	\$ 712,314,678	\$ 703,566,967	\$ 8,747,710	1.2%
Money Market	\$ 460,373,595	\$ 436,002,017	\$ 24,371,577	5.6%
Share Certificates	\$ 697,146,927	\$ 707,687,205	\$ (10,540,278)	-1.5%
IRAs	\$ 127,561,638	\$ 129,146,054	\$ (1,584,416)	-1.2%
Brokered Certificates	\$ 333,909,488	\$ 251,055,692	\$ 82,853,796	33.0%
TOTAL SHARES	\$ 2,936,986,425	\$ 2,821,641,049	\$ 115,345,376	4.1%
TOTAL LIABILITIES	\$ 3,223,943,725	\$ 3,058,540,357	\$ 165,403,368	5.4%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (312,875)	\$ (219,194)	\$ (93,681)	-42.7%
Undivided Earnings and Reserves	\$ 349,612,580	\$ 346,750,688	\$ 2,861,892	0.8%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 349,299,705	\$ 346,531,494	\$ 2,768,211	0.8%
TOTAL LIABILITIES/EQUITY	\$ 3,573,243,430	\$ 3,405,071,851	\$ 168,171,579	4.9%