

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
May 31, 2025

	May-25	Dec-24	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 44,944,327	\$ 45,375,680	\$ (431,353)	-1.0%
Credit Cards	\$ 62,294,171	\$ 61,729,016	\$ 565,156	0.9%
Auto Loans	\$ 1,659,855,168	\$ 1,381,632,714	\$ 278,222,454	20.1%
RV Loans	\$ 197,039,011	\$ 260,962,178	\$ (63,923,167)	-24.5%
1st Mortgage Real Estate Loans	\$ 576,634,723	\$ 588,191,726	\$ (11,557,003)	-2.0%
Other Real Estate Loans	\$ 269,384,767	\$ 254,185,311	\$ 15,199,456	6.0%
Business Loans	\$ 232,997,660	\$ 223,688,503	\$ 9,309,157	4.2%
Other Member Loans	\$ 214,964,856	\$ 232,199,863	\$ (17,235,007)	-7.4%
TOTAL LOANS	\$ 3,258,114,682	\$ 3,047,964,990	\$ 210,149,692	6.9%
Allowance for Loan Losses	\$ (52,244,403)	\$ (51,098,365)	\$ (1,146,038)	2.2%
NET LOANS	\$ 3,205,870,279	\$ 2,996,866,625	\$ 209,003,654	7.0%
Cash	\$ 174,462,989	\$ 186,710,469	\$ (12,247,480)	-6.6%
Investments	\$ 87,991,318	\$ 82,342,514	\$ 5,648,805	6.9%
TOTAL CASH & INVESTMENTS	\$ 262,454,307	\$ 269,052,983	\$ (6,598,676)	-2.5%
Fixed Assets	\$ 19,697,993	\$ 19,577,041	\$ 120,952	0.6%
Other Assets	\$ 141,290,490	\$ 119,575,202	\$ 21,715,288	18.2%
TOTAL OTHER ASSETS	\$ 160,988,483	\$ 139,152,243	\$ 21,836,240	15.7%
TOTAL ASSETS	\$ 3,629,313,069	\$ 3,405,071,851	\$ 224,241,218	6.6%
LIABILITIES				
Borrowings	\$ 92,800,000	\$ 50,000,000	\$ 42,800,000	-
Accounts Payable	\$ 193,189,719	\$ 186,899,309	\$ 6,290,411	3.4%
OTHER LIABILITIES	\$ 285,989,719	\$ 236,899,309	\$ 49,090,411	20.7%
Regular Shares	\$ 602,153,939	\$ 594,183,112	\$ 7,970,827	1.3%
Checking	\$ 715,074,988	\$ 703,566,967	\$ 11,508,020	1.6%
Money Market	\$ 460,813,327	\$ 436,002,017	\$ 24,811,309	5.7%
Share Certificates	\$ 713,099,446	\$ 707,687,205	\$ 5,412,241	0.8%
IRAs	\$ 126,659,136	\$ 129,146,054	\$ (2,486,918)	-1.9%
Brokered Certificates	\$ 374,061,764	\$ 251,055,692	\$ 123,006,072	49.0%
TOTAL SHARES	\$ 2,991,862,600	\$ 2,821,641,049	\$ 170,221,551	6.0%
TOTAL LIABILITIES	\$ 3,277,852,319	\$ 3,058,540,357	\$ 219,311,962	7.2%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (207,810)	\$ (219,194)	\$ 11,384	5.2%
Undivided Earnings and Reserves	\$ 351,668,560	\$ 346,750,688	\$ 4,917,872	1.4%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 351,460,750	\$ 346,531,494	\$ 4,929,256	1.4%
TOTAL LIABILITIES/EQUITY	\$ 3,629,313,069	\$ 3,405,071,851	\$ 224,241,218	6.6%