

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

	Jun-25	Dec-24	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 45,810,735	\$ 45,375,680	\$ 435,055	1.0%
Credit Cards	\$ 62,787,840	\$ 61,729,016	\$ 1,058,824	1.7%
Auto Loans	\$ 1,676,477,260	\$ 1,381,632,714	\$ 294,844,547	21.3%
RV Loans	\$ 185,515,726	\$ 260,962,178	\$ (75,446,451)	-28.9%
1st Mortgage Real Estate Loans	\$ 576,518,823	\$ 588,191,726	\$ (11,672,904)	-2.0%
Other Real Estate Loans	\$ 274,250,610	\$ 254,185,311	\$ 20,065,299	7.9%
Business Loans	\$ 232,704,286	\$ 223,688,503	\$ 9,015,783	4.0%
Other Member Loans	\$ 210,988,188	\$ 232,199,863	\$ (21,211,675)	-9.1%
TOTAL LOANS	\$ 3,265,053,467	\$ 3,047,964,990	\$ 217,088,477	7.1%
Allowance for Loan Losses	\$ (54,004,660)	\$ (51,098,365)	\$ (2,906,295)	5.7%
NET LOANS	\$ 3,211,048,808	\$ 2,996,866,625	\$ 214,182,182	7.1%
Cash	\$ 173,364,794	\$ 186,710,469	\$ (13,345,675)	-7.1%
Investments	\$ 89,761,031	\$ 82,342,514	\$ 7,418,517	9.0%
TOTAL CASH & INVESTMENTS	\$ 263,125,825	\$ 269,052,983	\$ (5,927,158)	-2.2%
Fixed Assets	\$ 19,239,219	\$ 19,577,041	\$ (337,823)	-1.7%
Other Assets	\$ 145,583,032	\$ 119,575,202	\$ 26,007,830	21.8%
TOTAL OTHER ASSETS	\$ 164,822,251	\$ 139,152,243	\$ 25,670,008	18.4%
TOTAL ASSETS	\$ 3,638,996,883	\$ 3,405,071,851	\$ 233,925,032	6.9%
LIABILITIES				
Borrowings	\$ 92,800,000	\$ 50,000,000	\$ 42,800,000	-
Accounts Payable	\$ 187,561,374	\$ 186,899,309	\$ 662,065	0.4%
OTHER LIABILITIES	\$ 280,361,374	\$ 236,899,309	\$ 43,462,065	18.3%
Regular Shares	\$ 597,358,338	\$ 594,183,112	\$ 3,175,226	0.5%
Checking	\$ 711,440,292	\$ 703,566,967	\$ 7,873,324	1.1%
Money Market	\$ 461,354,619	\$ 436,002,017	\$ 25,352,601	5.8%
Share Certificates	\$ 732,305,296	\$ 707,687,205	\$ 24,618,090	3.5%
IRAs	\$ 128,339,252	\$ 129,146,054	\$ (806,802)	-0.6%
Brokered Certificates	\$ 373,511,675	\$ 251,055,692	\$ 122,455,983	48.8%
TOTAL SHARES	\$ 3,004,309,472	\$ 2,821,641,049	\$ 182,668,423	6.5%
TOTAL LIABILITIES	\$ 3,284,670,846	\$ 3,058,540,357	\$ 226,130,489	7.4%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (163,353)	\$ (219,194)	\$ 55,841	25.5%
Undivided Earnings and Reserves	\$ 354,489,391	\$ 346,750,688	\$ 7,738,702	2.2%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 354,326,038	\$ 346,531,494	\$ 7,794,543	2.2%
TOTAL LIABILITIES/EQUITY	\$ 3,638,996,883	\$ 3,405,071,851	\$ 233,925,032	6.9%