

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

	Jul-25	Dec-24	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 46,012,274	\$ 45,375,680	\$ 636,594	1.4%
Credit Cards	\$ 62,848,129	\$ 61,729,016	\$ 1,119,113	1.8%
Auto Loans	\$ 1,754,717,633	\$ 1,381,632,714	\$ 373,084,919	27.0%
RV Loans	\$ 194,419,688	\$ 260,962,178	\$ (66,542,489)	-25.5%
1st Mortgage Real Estate Loans	\$ 571,167,060	\$ 588,191,726	\$ (17,024,666)	-2.9%
Other Real Estate Loans	\$ 278,659,047	\$ 254,185,311	\$ 24,473,736	9.6%
Business Loans	\$ 232,527,763	\$ 223,688,503	\$ 8,839,260	4.0%
Other Member Loans	\$ 206,240,473	\$ 232,199,863	\$ (25,959,390)	-11.2%
TOTAL LOANS	\$ 3,346,592,067	\$ 3,047,964,990	\$ 298,627,076	9.8%
Allowance for Loan Losses	\$ (56,293,723)	\$ (51,098,365)	\$ (5,195,359)	10.2%
NET LOANS	\$ 3,290,298,343	\$ 2,996,866,625	\$ 293,431,718	9.8%
Cash	\$ 175,958,994	\$ 186,710,469	\$ (10,751,475)	-5.8%
Investments	\$ 91,289,042	\$ 82,342,514	\$ 8,946,528	10.9%
TOTAL CASH & INVESTMENTS	\$ 267,248,036	\$ 269,052,983	\$ (1,804,946)	-0.7%
Fixed Assets	\$ 20,040,966	\$ 19,577,041	\$ 463,925	2.4%
Other Assets	\$ 148,943,826	\$ 119,575,202	\$ 29,368,624	24.6%
TOTAL OTHER ASSETS	\$ 168,984,792	\$ 139,152,243	\$ 29,832,549	21.4%
TOTAL ASSETS	\$ 3,726,531,171	\$ 3,405,071,851	\$ 321,459,320	9.4%
LIABILITIES				
Borrowings	\$ 128,300,000	\$ 50,000,000	\$ 78,300,000	-
Accounts Payable	\$ 188,572,395	\$ 186,899,309	\$ 1,673,086	0.9%
OTHER LIABILITIES	\$ 316,872,395	\$ 236,899,309	\$ 79,973,086	33.8%
Regular Shares	\$ 594,322,150	\$ 594,183,112	\$ 139,037	0.0%
Checking	\$ 727,190,068	\$ 703,566,967	\$ 23,623,100	3.4%
Money Market	\$ 467,613,106	\$ 436,002,017	\$ 31,611,088	7.3%
Share Certificates	\$ 733,702,034	\$ 707,687,205	\$ 26,014,829	3.7%
IRAs	\$ 128,071,639	\$ 129,146,054	\$ (1,074,415)	-0.8%
Brokered Certificates	\$ 403,236,977	\$ 251,055,692	\$ 152,181,286	60.6%
TOTAL SHARES	\$ 3,054,135,973	\$ 2,821,641,049	\$ 232,494,925	8.2%
TOTAL LIABILITIES	\$ 3,371,008,368	\$ 3,058,540,357	\$ 312,468,011	10.2%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (187,048)	\$ (219,194)	\$ 32,146	14.7%
Undivided Earnings and Reserves	\$ 355,709,852	\$ 346,750,688	\$ 8,959,164	2.6%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 355,522,804	\$ 346,531,494	\$ 8,991,310	2.6%
TOTAL LIABILITIES/EQUITY	\$ 3,726,531,171	\$ 3,405,071,851	\$ 321,459,320	9.4%