

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

	Aug-25	Dec-24	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 46,795,867	\$ 45,375,680	\$ 1,420,187	3.1%
Credit Cards	\$ 63,386,307	\$ 61,729,016	\$ 1,657,291	2.7%
Auto Loans	\$ 1,478,932,172	\$ 1,381,632,714	\$ 97,299,459	7.0%
RV Loans	\$ 179,085,402	\$ 260,962,178	\$ (81,876,776)	-31.4%
1st Mortgage Real Estate Loans	\$ 567,988,698	\$ 588,191,726	\$ (20,203,028)	-3.4%
Other Real Estate Loans	\$ 285,319,095	\$ 254,185,311	\$ 31,133,784	12.2%
Business Loans	\$ 232,463,651	\$ 223,688,503	\$ 8,775,148	3.9%
Other Member Loans	\$ 201,765,940	\$ 232,199,863	\$ (30,433,923)	-13.1%
TOTAL LOANS	\$ 3,055,737,132	\$ 3,047,964,990	\$ 7,772,142	0.3%
Allowance for Loan Losses	\$ (52,548,691)	\$ (51,098,365)	\$ (1,450,326)	2.8%
NET LOANS	\$ 3,003,188,442	\$ 2,996,866,625	\$ 6,321,816	0.2%
Cash	\$ 216,016,192	\$ 186,710,469	\$ 29,305,723	15.7%
Investments	\$ 87,836,798	\$ 82,342,514	\$ 5,494,285	6.7%
TOTAL CASH & INVESTMENTS	\$ 303,852,990	\$ 269,052,983	\$ 34,800,008	12.9%
Fixed Assets	\$ 19,632,777	\$ 19,577,041	\$ 55,735	0.3%
Other Assets	\$ 175,081,779	\$ 119,575,202	\$ 55,506,577	46.4%
TOTAL OTHER ASSETS	\$ 194,714,556	\$ 139,152,243	\$ 55,562,312	39.9%
TOTAL ASSETS	\$ 3,501,755,988	\$ 3,405,071,851	\$ 96,684,136	2.8%
LIABILITIES				
Borrowings	\$ 62,800,000	\$ 50,000,000	\$ 12,800,000	-
Accounts Payable	\$ 184,420,498	\$ 186,899,309	\$ (2,478,811)	-1.3%
OTHER LIABILITIES	\$ 247,220,498	\$ 236,899,309	\$ 10,321,189	4.4%
Regular Shares	\$ 595,003,352	\$ 594,183,112	\$ 820,240	0.1%
Checking	\$ 725,699,678	\$ 703,566,967	\$ 22,132,711	3.1%
Money Market	\$ 463,616,680	\$ 436,002,017	\$ 27,614,663	6.3%
Share Certificates	\$ 734,515,259	\$ 707,687,205	\$ 26,828,054	3.8%
IRAs	\$ 127,664,318	\$ 129,146,054	\$ (1,481,736)	-1.1%
Brokered Certificates	\$ 247,908,116	\$ 251,055,692	\$ (3,147,576)	-1.3%
TOTAL SHARES	\$ 2,894,407,403	\$ 2,821,641,049	\$ 72,766,355	2.6%
TOTAL LIABILITIES	\$ 3,141,627,901	\$ 3,058,540,357	\$ 83,087,544	2.7%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (178,814)	\$ (219,194)	\$ 40,380	18.4%
Undivided Earnings and Reserves	\$ 360,306,900	\$ 346,750,688	\$ 13,556,212	3.9%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 360,128,087	\$ 346,531,494	\$ 13,596,592	3.9%
TOTAL LIABILITIES/EQUITY	\$ 3,501,755,988	\$ 3,405,071,851	\$ 96,684,136	2.8%