

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

	Sep-25	Dec-24	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 47,136,310	\$ 45,375,680	\$ 1,760,629	3.9%
Credit Cards	\$ 63,588,081	\$ 61,729,016	\$ 1,859,065	3.0%
Auto Loans	\$ 1,462,230,882	\$ 1,381,632,714	\$ 80,598,168	5.8%
RV Loans	\$ 151,418,417	\$ 260,962,178	\$ (109,543,761)	-42.0%
1st Mortgage Real Estate Loans	\$ 569,924,796	\$ 588,191,726	\$ (18,266,930)	-3.1%
Other Real Estate Loans	\$ 291,141,673	\$ 254,185,311	\$ 36,956,362	14.5%
Business Loans	\$ 231,946,230	\$ 223,688,503	\$ 8,257,727	3.7%
Other Member Loans	\$ 198,015,707	\$ 232,199,863	\$ (34,184,156)	-14.7%
TOTAL LOANS	\$ 3,015,402,095	\$ 3,047,964,990	\$ (32,562,895)	-1.1%
Allowance for Loan Losses	\$ (53,331,576)	\$ (51,098,365)	\$ (2,233,211)	4.4%
NET LOANS	\$ 2,962,070,519	\$ 2,996,866,625	\$ (34,796,107)	-1.2%
Cash	\$ 163,181,132	\$ 186,710,469	\$ (23,529,337)	-12.6%
Investments	\$ 87,422,616	\$ 82,342,514	\$ 5,080,102	6.2%
TOTAL CASH & INVESTMENTS	\$ 250,603,748	\$ 269,052,983	\$ (18,449,235)	-6.9%
Fixed Assets	\$ 20,572,642	\$ 19,577,041	\$ 995,601	5.1%
Other Assets	\$ 273,644,867	\$ 119,575,202	\$ 154,069,665	128.8%
TOTAL OTHER ASSETS	\$ 294,217,509	\$ 139,152,243	\$ 155,065,265	111.4%
TOTAL ASSETS	\$ 3,506,891,775	\$ 3,405,071,851	\$ 101,819,924	3.0%
LIABILITIES				
Borrowings	\$ 87,800,000	\$ 50,000,000	\$ 37,800,000	-
Accounts Payable	\$ 173,614,215	\$ 186,899,309	\$ (13,285,093)	-7.1%
OTHER LIABILITIES	\$ 261,414,215	\$ 236,899,309	\$ 24,514,907	10.3%
Regular Shares	\$ 595,324,850	\$ 594,183,112	\$ 1,141,738	0.2%
Checking	\$ 710,468,726	\$ 703,566,967	\$ 6,901,759	1.0%
Money Market	\$ 463,146,158	\$ 436,002,017	\$ 27,144,140	6.2%
Share Certificates	\$ 739,590,524	\$ 707,687,205	\$ 31,903,318	4.5%
IRAs	\$ 127,893,925	\$ 129,146,054	\$ (1,252,130)	-1.0%
Brokered Certificates	\$ 247,756,962	\$ 251,055,692	\$ (3,298,730)	-1.3%
TOTAL SHARES	\$ 2,884,181,144	\$ 2,821,641,049	\$ 62,540,096	2.2%
TOTAL LIABILITIES	\$ 3,145,595,360	\$ 3,058,540,357	\$ 87,055,003	2.8%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (204,088)	\$ (219,194)	\$ 15,106	6.9%
Undivided Earnings and Reserves	\$ 361,500,504	\$ 346,750,688	\$ 14,749,815	4.3%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 361,296,415	\$ 346,531,494	\$ 14,764,921	4.3%
TOTAL LIABILITIES/EQUITY	\$ 3,506,891,775	\$ 3,405,071,851	\$ 101,819,924	3.0%