

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

	Oct-25	Dec-24	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 47,094,433	\$ 45,375,680	\$ 1,718,753	3.8%
Credit Cards	\$ 63,679,497	\$ 61,729,016	\$ 1,950,482	3.2%
Auto Loans	\$ 1,470,181,155	\$ 1,381,632,714	\$ 88,548,442	6.4%
RV Loans	\$ 176,700,326	\$ 260,962,178	\$ (84,261,851)	-32.3%
1st Mortgage Real Estate Loans	\$ 567,918,399	\$ 588,191,726	\$ (20,273,327)	-3.4%
Other Real Estate Loans	\$ 294,429,279	\$ 254,185,311	\$ 40,243,969	15.8%
Business Loans	\$ 231,687,351	\$ 223,688,503	\$ 7,998,848	3.6%
Other Member Loans	\$ 194,191,761	\$ 232,199,863	\$ (38,008,102)	-16.4%
TOTAL LOANS	\$ 3,045,882,203	\$ 3,047,964,990	\$ (2,082,787)	-0.1%
Allowance for Loan Losses	\$ (51,260,727)	\$ (51,098,365)	\$ (162,362)	0.3%
NET LOANS	\$ 2,994,621,475	\$ 2,996,866,625	\$ (2,245,150)	-0.1%
Cash	\$ 165,126,772	\$ 186,710,469	\$ (21,583,697)	-11.6%
Investments	\$ 88,368,341	\$ 82,342,514	\$ 6,025,827	7.3%
TOTAL CASH & INVESTMENTS	\$ 253,495,113	\$ 269,052,983	\$ (15,557,870)	-5.8%
Fixed Assets	\$ 20,200,099	\$ 19,577,041	\$ 623,057	3.2%
Other Assets	\$ 251,041,536	\$ 119,575,202	\$ 131,466,334	109.9%
TOTAL OTHER ASSETS	\$ 271,241,634	\$ 139,152,243	\$ 132,089,391	94.9%
TOTAL ASSETS	\$ 3,519,358,223	\$ 3,405,071,851	\$ 114,286,372	3.4%
LIABILITIES				
Borrowings	\$ 105,800,000	\$ 50,000,000	\$ 55,800,000	-
Accounts Payable	\$ 165,862,708	\$ 186,899,309	\$ (21,036,601)	-11.3%
OTHER LIABILITIES	\$ 271,662,708	\$ 236,899,309	\$ 34,763,399	14.7%
Regular Shares	\$ 593,409,475	\$ 594,183,112	\$ (773,637)	-0.1%
Checking	\$ 724,047,006	\$ 703,566,967	\$ 20,480,039	2.9%
Money Market	\$ 467,806,160	\$ 436,002,017	\$ 31,804,142	7.3%
Share Certificates	\$ 724,914,972	\$ 707,687,205	\$ 17,227,767	2.4%
IRAs	\$ 127,106,838	\$ 129,146,054	\$ (2,039,216)	-1.6%
Brokered Certificates	\$ 247,767,994	\$ 251,055,692	\$ (3,287,698)	-1.3%
TOTAL SHARES	\$ 2,885,052,446	\$ 2,821,641,049	\$ 63,411,397	2.2%
TOTAL LIABILITIES	\$ 3,156,715,154	\$ 3,058,540,357	\$ 98,174,796	3.2%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (151,328)	\$ (219,194)	\$ 67,867	31.0%
Undivided Earnings and Reserves	\$ 362,794,397	\$ 346,750,688	\$ 16,043,709	4.6%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 362,643,069	\$ 346,531,494	\$ 16,111,575	4.6%
TOTAL LIABILITIES/EQUITY	\$ 3,519,358,223	\$ 3,405,071,851	\$ 114,286,372	3.4%