

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

	Nov-25	Dec-24	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 47,006,141	\$ 45,375,680	\$ 1,630,461	3.6%
Credit Cards	\$ 64,115,180	\$ 61,729,016	\$ 2,386,164	3.9%
Auto Loans	\$ 1,476,830,521	\$ 1,381,632,714	\$ 95,197,807	6.9%
RV Loans	\$ 156,940,471	\$ 260,962,178	\$ (104,021,706)	-39.9%
1st Mortgage Real Estate Loans	\$ 562,883,829	\$ 588,191,726	\$ (25,307,898)	-4.3%
Other Real Estate Loans	\$ 297,912,677	\$ 254,185,311	\$ 43,727,366	17.2%
Business Loans	\$ 230,542,398	\$ 223,688,503	\$ 6,853,895	3.1%
Other Member Loans	\$ 190,299,237	\$ 232,199,863	\$ (41,900,626)	-18.0%
TOTAL LOANS	\$ 3,026,530,453	\$ 3,047,964,990	\$ (21,434,537)	-0.7%
Allowance for Loan Losses	\$ (51,349,579)	\$ (51,098,365)	\$ (251,214)	0.5%
NET LOANS	\$ 2,975,180,875	\$ 2,996,866,625	\$ (21,685,751)	-0.7%
Cash	\$ 170,623,553	\$ 186,710,469	\$ (16,086,916)	-8.6%
Investments	\$ 90,706,766	\$ 82,342,514	\$ 8,364,252	10.2%
TOTAL CASH & INVESTMENTS	\$ 261,330,319	\$ 269,052,983	\$ (7,722,664)	-2.9%
Fixed Assets	\$ 20,056,778	\$ 19,577,041	\$ 479,737	2.5%
Other Assets	\$ 283,278,249	\$ 119,575,202	\$ 163,703,047	136.9%
TOTAL OTHER ASSETS	\$ 303,335,028	\$ 139,152,243	\$ 164,182,784	118.0%
TOTAL ASSETS	\$ 3,539,846,221	\$ 3,405,071,851	\$ 134,774,370	4.0%
LIABILITIES				
Borrowings	\$ 123,300,000	\$ 50,000,000	\$ 73,300,000	-
Accounts Payable	\$ 160,380,568	\$ 186,899,309	\$ (26,518,741)	-14.2%
OTHER LIABILITIES	\$ 283,680,568	\$ 236,899,309	\$ 46,781,259	19.7%
Regular Shares	\$ 587,459,995	\$ 594,183,112	\$ (6,723,117)	-1.1%
Checking	\$ 704,403,959	\$ 703,566,967	\$ 836,992	0.1%
Money Market	\$ 465,171,713	\$ 436,002,017	\$ 29,169,695	6.7%
Share Certificates	\$ 711,020,376	\$ 707,687,205	\$ 3,333,171	0.5%
IRAs	\$ 126,320,316	\$ 129,146,054	\$ (2,825,739)	-2.2%
Brokered Certificates	\$ 297,878,635	\$ 251,055,692	\$ 46,822,944	18.7%
TOTAL SHARES	\$ 2,892,254,994	\$ 2,821,641,049	\$ 70,613,946	2.5%
TOTAL LIABILITIES	\$ 3,175,935,562	\$ 3,058,540,357	\$ 117,395,205	3.8%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (112,998)	\$ (219,194)	\$ 106,196	48.4%
Undivided Earnings and Reserves	\$ 364,023,656	\$ 346,750,688	\$ 17,272,968	5.0%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 363,910,659	\$ 346,531,494	\$ 17,379,165	5.0%
TOTAL LIABILITIES/EQUITY	\$ 3,539,846,221	\$ 3,405,071,851	\$ 134,774,370	4.0%