

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

	Dec-25	Dec-24	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 47,204,476	\$ 45,375,680	\$ 1,828,796	4.0%
Credit Cards	\$ 64,270,947	\$ 61,729,016	\$ 2,541,931	4.1%
Auto Loans	\$ 1,420,954,801	\$ 1,381,632,714	\$ 39,322,088	2.8%
RV Loans	\$ 165,922,828	\$ 260,962,178	\$ (95,039,349)	-36.4%
1st Mortgage Real Estate Loans	\$ 561,163,720	\$ 588,191,726	\$ (27,028,006)	-4.6%
Other Real Estate Loans	\$ 299,861,443	\$ 254,185,311	\$ 45,676,132	18.0%
Business Loans	\$ 228,760,867	\$ 223,688,503	\$ 5,072,364	2.3%
Other Member Loans	\$ 187,384,053	\$ 232,199,863	\$ (44,815,810)	-19.3%
TOTAL LOANS	\$ 2,975,523,136	\$ 3,047,964,990	\$ (72,441,855)	-2.4%
Allowance for Loan Losses	\$ (50,670,180)	\$ (51,098,365)	\$ 428,185	-0.8%
NET LOANS	\$ 2,924,852,956	\$ 2,996,866,625	\$ (72,013,670)	-2.4%
Cash	\$ 210,940,697	\$ 186,710,469	\$ 24,230,228	13.0%
Investments	\$ 84,921,883	\$ 82,342,514	\$ 2,579,370	3.1%
TOTAL CASH & INVESTMENTS	\$ 295,862,580	\$ 269,052,983	\$ 26,809,598	10.0%
Fixed Assets	\$ 19,624,818	\$ 19,577,041	\$ 47,777	0.2%
Other Assets	\$ 185,981,601	\$ 119,575,202	\$ 66,406,399	55.5%
TOTAL OTHER ASSETS	\$ 205,606,419	\$ 139,152,243	\$ 66,454,175	47.8%
TOTAL ASSETS	\$ 3,426,321,955	\$ 3,405,071,851	\$ 21,250,103	0.6%
LIABILITIES				
Borrowings	\$ 12,800,000	\$ 50,000,000	\$ (37,200,000)	-
Accounts Payable	\$ 168,812,339	\$ 186,899,309	\$ (18,086,970)	-9.7%
OTHER LIABILITIES	\$ 181,612,339	\$ 236,899,309	\$ (55,286,970)	-23.3%
Regular Shares	\$ 593,169,450	\$ 594,183,112	\$ (1,013,662)	-0.2%
Checking	\$ 736,095,182	\$ 703,566,967	\$ 32,528,215	4.6%
Money Market	\$ 472,038,602	\$ 436,002,017	\$ 36,036,585	8.3%
Share Certificates	\$ 705,067,470	\$ 707,687,205	\$ (2,619,735)	-0.4%
IRAs	\$ 125,712,074	\$ 129,146,054	\$ (3,433,980)	-2.7%
Brokered Certificates	\$ 247,825,238	\$ 251,055,692	\$ (3,230,454)	-1.3%
TOTAL SHARES	\$ 2,879,908,017	\$ 2,821,641,049	\$ 58,266,968	2.1%
TOTAL LIABILITIES	\$ 3,061,520,356	\$ 3,058,540,357	\$ 2,979,998	0.1%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (106,302)	\$ (219,194)	\$ 112,892	51.5%
Undivided Earnings and Reserves	\$ 364,907,901	\$ 346,750,688	\$ 18,157,213	5.2%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 364,801,599	\$ 346,531,494	\$ 18,270,105	5.3%
TOTAL LIABILITIES/EQUITY	\$ 3,426,321,955	\$ 3,405,071,851	\$ 21,250,103	0.6%