

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
January 31, 2026

	Jan-26	Dec-25	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 47,179,109	\$ 47,204,476	\$ (25,368)	-0.1%
Credit Cards	\$ 64,536,068	\$ 64,270,947	\$ 265,121	0.4%
Auto Loans	\$ 1,508,775,908	\$ 1,420,954,801	\$ 87,821,107	6.2%
RV Loans	\$ 167,867,480	\$ 165,922,828	\$ 1,944,651	1.2%
1st Mortgage Real Estate Loans	\$ 558,954,947	\$ 561,163,720	\$ (2,208,774)	-0.4%
Other Real Estate Loans	\$ 299,725,703	\$ 299,861,443	\$ (135,741)	0.0%
Business Loans	\$ 228,419,114	\$ 228,760,867	\$ (341,753)	-0.1%
Other Member Loans	\$ 183,533,485	\$ 187,384,053	\$ (3,850,568)	-2.1%
TOTAL LOANS	\$ 3,058,991,812	\$ 2,975,523,136	\$ 83,468,677	2.8%
Allowance for Loan Losses	\$ (47,887,673)	\$ (50,670,180)	\$ 2,782,507	-5.5%
NET LOANS	\$ 3,011,104,140	\$ 2,924,852,956	\$ 86,251,184	2.9%
Cash	\$ 160,673,191	\$ 210,940,697	\$ (50,267,506)	-23.8%
Investments	\$ 88,328,921	\$ 84,921,883	\$ 3,407,038	4.0%
TOTAL CASH & INVESTMENTS	\$ 249,002,112	\$ 295,862,580	\$ (46,860,469)	-15.8%
Fixed Assets	\$ 19,184,547	\$ 19,624,818	\$ (440,271)	-2.2%
Other Assets	\$ 185,813,768	\$ 185,981,601	\$ (167,833)	-0.1%
TOTAL OTHER ASSETS	\$ 204,998,315	\$ 205,606,419	\$ (608,104)	-0.3%
TOTAL ASSETS	\$ 3,465,104,566	\$ 3,426,321,955	\$ 38,782,612	1.1%
LIABILITIES				
Borrowings	\$ 72,800,000	\$ 12,800,000	\$ 60,000,000	-
Accounts Payable	\$ 163,614,443	\$ 168,812,339	\$ (5,197,896)	-3.1%
OTHER LIABILITIES	\$ 236,414,443	\$ 181,612,339	\$ 54,802,104	30.2%
Regular Shares	\$ 596,653,517	\$ 593,169,450	\$ 3,484,066	0.6%
Checking	\$ 726,421,846	\$ 736,095,182	\$ (9,673,336)	-1.3%
Money Market	\$ 475,800,259	\$ 472,038,602	\$ 3,761,657	0.8%
Share Certificates	\$ 695,129,070	\$ 705,067,470	\$ (9,938,400)	-1.4%
IRAs	\$ 124,042,317	\$ 125,712,074	\$ (1,669,758)	-1.3%
Brokered Certificates	\$ 244,335,382	\$ 247,825,238	\$ (3,489,856)	-1.4%
TOTAL SHARES	\$ 2,862,382,390	\$ 2,879,908,017	\$ (17,525,627)	-0.6%
TOTAL LIABILITIES	\$ 3,098,796,833	\$ 3,061,520,356	\$ 37,276,477	1.2%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (63,103)	\$ (106,302)	\$ 43,198	40.6%
Undivided Earnings and Reserves	\$ 366,370,837	\$ 364,907,901	\$ 1,462,936	0.4%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 366,307,733	\$ 364,801,599	\$ 1,506,134	0.4%
TOTAL LIABILITIES/EQUITY	\$ 3,465,104,566	\$ 3,426,321,955	\$ 38,782,612	1.1%