OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
February 28, 2026

	Feb-26	Dec-25	$ Change	% Change
ASSETS				
Unsecured Loans	$ 46,224,729	$ 47,204,476	$ (979,747)	-2.1%
Credit Cards	$ 65,028,581	$ 64,270,947	$ 757,634	1.2%
Auto Loans	$ 1,578,342,691	$ 1,420,954,801	$ 157,387,890	11.1%
RV Loans	$ 170,563,627	$ 165,922,828	$ 4,640,799	2.8%
1st Mortgage Real Estate Loans	$ 556,414,011	$ 561,163,720	$ (4,749,709)	-0.8%
Other Real Estate Loans	$ 302,043,493	$ 299,861,443	$ 2,182,050	0.7%
Business Loans	$ 228,457,839	$ 228,760,867	$ (303,028)	-0.1%
Other Member Loans	$ 180,094,450	$ 187,384,053	$ (7,289,603)	-3.9%
TOTAL LOANS	**$ 3,127,169,421**	**$ 2,975,523,136**	**$ 151,646,285**	5.1%
Allowance for Loan Losses	$ (47,714,925)	$ (50,670,180)	$ 2,955,255	-5.8%
NET LOANS	**$ 3,079,454,496**	**$ 2,924,852,956**	**$ 154,601,540**	**5.3%**
Cash	$ 171,544,360	$ 210,940,697	$ (39,396,337)	-18.7%
Investments	$ 88,785,268	$ 84,921,883	$ 3,863,384	4.5%
TOTAL CASH & INVESTMENTS	**$ 260,329,628**	**$ 295,862,580**	**$ (35,532,953)**	**-12.0%**
Fixed Assets	$ 19,180,511	$ 19,624,818	$ (444,307)	-2.3%
Other Assets	$ 187,184,256	$ 185,981,601	$ 1,202,655	0.6%
TOTAL OTHER ASSETS	**$ 206,364,767**	**$ 205,606,419**	**$ 758,348**	**0.4%**
TOTAL ASSETS	**$ 3,546,148,890**	**$ 3,426,321,955**	**$ 119,826,936**	**3.5%**
LIABILITIES				
Borrowings	$ 106,800,000	$ 12,800,000	$ 94,000,000	-
Accounts Payable	$ 161,418,607	$ 168,812,339	$ (7,393,732)	-4.4%
OTHER LIABILITIES	**$ 268,218,607**	**$ 181,612,339**	**$ 86,606,268**	**47.7%**
Regular Shares	$ 608,172,823	$ 593,169,450	$ 15,003,372	2.5%
Checking	$ 742,195,011	$ 736,095,182	$ 6,099,829	0.8%
Money Market	$ 481,767,031	$ 472,038,602	$ 9,728,429	2.1%
Share Certificates	$ 685,009,459	$ 705,067,470	$ (20,058,011)	-2.8%
IRAs	$ 123,661,361	$ 125,712,074	$ (2,050,713)	-1.6%
Brokered Certificates	$ 269,824,559	$ 247,825,238	$ 21,999,321	8.9%
TOTAL SHARES	**$ 2,910,630,244**	**$ 2,879,908,017**	**$ 30,722,227**	**1.1%**
TOTAL LIABILITIES	**$ 3,178,848,850**	**$ 3,061,520,356**	**$ 117,328,495**	**3.8%**
Unrealized Gain/(Loss) - Avail For Sale Securities	$ (54,785)	$ (106,302)	$ 51,517	48.5%
Undivided Earnings and Reserves	$ 367,354,825	$ 364,907,901	$ 2,446,924	0.7%
TOTAL RESERVES & UNDIVIDED EARNINGS	**$ 367,300,040**	**$ 364,801,599**	**$ 2,498,441**	**0.7%**
TOTAL LIABILITIES/EQUITY	**$ 3,546,148,890**	**$ 3,426,321,955**	**$ 119,826,936**	**3.5%**