

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

	Mar-26	Dec-25	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 46,571,072	\$ 47,204,476	\$ (633,405)	-1.3%
Credit Cards	\$ 66,232,217	\$ 64,270,947	\$ 1,961,270	3.1%
Auto Loans	\$ 1,590,457,816	\$ 1,420,954,801	\$ 169,503,015	11.9%
RV Loans	\$ 172,989,037	\$ 165,922,828	\$ 7,066,208	4.3%
1st Mortgage Real Estate Loans	\$ 565,751,040	\$ 561,163,720	\$ 4,587,320	0.8%
Other Real Estate Loans	\$ 304,518,582	\$ 299,861,443	\$ 4,657,139	1.6%
Business Loans	\$ 228,214,388	\$ 228,760,867	\$ (546,479)	-0.2%
Other Member Loans	\$ 177,191,004	\$ 187,384,053	\$ (10,193,049)	-5.4%
TOTAL LOANS	\$ 3,151,925,155	\$ 2,975,523,136	\$ 176,402,019	5.9%
Allowance for Loan Losses	\$ (53,402,687)	\$ (50,670,180)	\$ (2,732,507)	5.4%
NET LOANS	\$ 3,098,522,468	\$ 2,924,852,956	\$ 173,669,513	5.9%
Cash	\$ 158,231,355	\$ 210,940,697	\$ (52,709,342)	-25.0%
Investments	\$ 91,771,052	\$ 84,921,883	\$ 6,849,169	8.1%
TOTAL CASH & INVESTMENTS	\$ 250,002,407	\$ 295,862,580	\$ (45,860,173)	-15.5%
Fixed Assets	\$ 18,753,141	\$ 19,624,818	\$ (871,677)	-4.4%
Other Assets	\$ 198,534,723	\$ 185,981,601	\$ 12,553,122	6.7%
TOTAL OTHER ASSETS	\$ 217,287,864	\$ 205,606,419	\$ 11,681,445	5.7%
TOTAL ASSETS	\$ 3,565,812,740	\$ 3,426,321,955	\$ 139,490,785	4.1%
LIABILITIES				
Borrowings	\$ 143,300,000	\$ 12,800,000	\$ 130,500,000	-
Accounts Payable	\$ 166,102,822	\$ 168,812,339	\$ (2,709,517)	-1.6%
OTHER LIABILITIES	\$ 309,402,822	\$ 181,612,339	\$ 127,790,483	70.4%
Regular Shares	\$ 612,204,521	\$ 593,169,450	\$ 19,035,071	3.2%
Checking	\$ 739,635,827	\$ 736,095,182	\$ 3,540,645	0.5%
Money Market	\$ 489,334,717	\$ 472,038,602	\$ 17,296,115	3.7%
Share Certificates	\$ 684,686,178	\$ 705,067,470	\$ (20,381,292)	-2.9%
IRAs	\$ 125,417,393	\$ 125,712,074	\$ (294,681)	-0.2%
Brokered Certificates	\$ 229,868,605	\$ 247,825,238	\$ (17,956,633)	-7.2%
TOTAL SHARES	\$ 2,881,147,241	\$ 2,879,908,017	\$ 1,239,224	0.0%
TOTAL LIABILITIES	\$ 3,190,550,063	\$ 3,061,520,356	\$ 129,029,708	4.2%
Unrealized Gain/(Loss)	\$ 47,656	\$ (106,302)	\$ 153,958	144.8%
Undivided Earnings and Reserves	\$ 375,215,020	\$ 364,907,901	\$ 10,307,119	2.8%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 375,262,676	\$ 364,801,599	\$ 10,461,077	2.9%
TOTAL LIABILITIES/EQUITY	\$ 3,565,812,740	\$ 3,426,321,955	\$ 139,490,785	4.1%