

**OREGON COMMUNITY CREDIT UNION**  
**STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED**  
**April 30, 2026**

	Apr-26	Dec-25	\$ Change	% Change
<b>ASSETS</b>				
Unsecured Loans	\$ 46,337,297	\$ 47,204,476	\$ (867,179)	-1.8%
Credit Cards	\$ 66,181,931	\$ 64,270,947	\$ 1,910,985	3.0%
Auto Loans	\$ 1,611,437,136	\$ 1,420,954,801	\$ 190,482,335	13.4%
RV Loans	\$ 176,044,380	\$ 165,922,828	\$ 10,121,552	6.1%
1st Mortgage Real Estate Loans	\$ 568,580,539	\$ 561,163,720	\$ 7,416,819	1.3%
Other Real Estate Loans	\$ 309,539,048	\$ 299,861,443	\$ 9,677,605	3.2%
Business Loans	\$ 227,418,316	\$ 228,760,867	\$ (1,342,551)	-0.6%
Other Member Loans	\$ 174,050,698	\$ 187,384,053	\$ (13,333,355)	-7.1%
<b>TOTAL LOANS</b>	<b>\$ 3,179,589,347</b>	<b>\$ 2,975,523,136</b>	<b>\$ 204,066,211</b>	<b>6.9%</b>
Allowance for Loan Losses	\$ (53,292,542)	\$ (50,670,180)	\$ (2,622,362)	5.2%
<b>NET LOANS</b>	<b>\$ 3,126,296,804</b>	<b>\$ 2,924,852,956</b>	<b>\$ 201,443,849</b>	<b>6.9%</b>
Cash	\$ 181,435,755	\$ 210,940,697	\$ (29,504,942)	-14.0%
Investments	\$ 95,212,022	\$ 84,921,883	\$ 10,290,138	12.1%
<b>TOTAL CASH &amp; INVESTMENTS</b>	<b>\$ 276,647,777</b>	<b>\$ 295,862,580</b>	<b>\$ (19,214,804)</b>	<b>-6.5%</b>
Fixed Assets	\$ 18,574,963	\$ 19,624,818	\$ (1,049,855)	-5.3%
Other Assets	\$ 199,548,538	\$ 185,981,601	\$ 13,566,937	7.3%
<b>TOTAL OTHER ASSETS</b>	<b>\$ 218,123,501</b>	<b>\$ 205,606,419</b>	<b>\$ 12,517,083</b>	<b>6.1%</b>
<b>TOTAL ASSETS</b>	<b>\$ 3,621,068,082</b>	<b>\$ 3,426,321,955</b>	<b>\$ 194,746,128</b>	<b>5.7%</b>
<b>LIABILITIES</b>				
Borrowings	\$ 138,300,000	\$ 12,800,000	\$ 125,500,000	-
Accounts Payable	\$ 158,245,501	\$ 168,812,339	\$ (10,566,838)	-6.3%
<b>OTHER LIABILITIES</b>	<b>\$ 296,545,501</b>	<b>\$ 181,612,339</b>	<b>\$ 114,933,162</b>	<b>63.3%</b>
Regular Shares	\$ 613,422,320	\$ 593,169,450	\$ 20,252,870	3.4%
Checking	\$ 743,830,364	\$ 736,095,182	\$ 7,735,182	1.1%
Money Market	\$ 498,651,157	\$ 472,038,602	\$ 26,612,554	5.6%
Share Certificates	\$ 680,044,565	\$ 705,067,470	\$ (25,022,905)	-3.5%
IRAs	\$ 123,923,380	\$ 125,712,074	\$ (1,788,695)	-1.4%
Brokered Certificates	\$ 288,082,084	\$ 247,825,238	\$ 40,256,846	16.2%
<b>TOTAL SHARES</b>	<b>\$ 2,947,953,869</b>	<b>\$ 2,879,908,017</b>	<b>\$ 68,045,852</b>	<b>2.4%</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 3,244,499,370</b>	<b>\$ 3,061,520,356</b>	<b>\$ 182,979,014</b>	<b>6.0%</b>
Unrealized Gain/(Loss)	\$ 92,616	\$ (106,302)	\$ 198,918	187.1%
Undivided Earnings and Reserves	\$ 376,476,096	\$ 364,907,901	\$ 11,568,195	3.2%
<b>TOTAL RESERVES &amp; UNDIVIDED EARNINGS</b>	<b>\$ 376,568,712</b>	<b>\$ 364,801,599</b>	<b>\$ 11,767,113</b>	<b>3.2%</b>
<b>TOTAL LIABILITIES/EQUITY</b>	<b>\$ 3,621,068,082</b>	<b>\$ 3,426,321,955</b>	<b>\$ 194,746,128</b>	<b>5.7%</b>