

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

	May-26	Dec-25	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 46,795,126	\$ 47,204,476	\$ (409,351)	-0.9%
Credit Cards	\$ 66,710,199	\$ 64,270,947	\$ 2,439,253	3.8%
Auto Loans	\$ 1,601,135,821	\$ 1,420,954,801	\$ 180,181,020	12.7%
RV Loans	\$ 180,334,890	\$ 165,922,828	\$ 14,412,061	8.7%
1st Mortgage Real Estate Loans	\$ 569,384,055	\$ 561,163,720	\$ 8,220,335	1.5%
Other Real Estate Loans	\$ 311,575,524	\$ 299,861,443	\$ 11,714,081	3.9%
Business Loans	\$ 226,939,819	\$ 228,760,867	\$ (1,821,048)	-0.8%
Other Member Loans	\$ 171,012,930	\$ 187,384,053	\$ (16,371,123)	-8.7%
TOTAL LOANS	\$ 3,173,888,363	\$ 2,975,523,136	\$ 198,365,228	6.7%
Allowance for Loan Losses	\$ (52,293,261)	\$ (50,670,180)	\$ (1,623,081)	3.2%
NET LOANS	\$ 3,121,595,102	\$ 2,924,852,956	\$ 196,742,147	6.7%
Cash	\$ 176,102,048	\$ 210,940,697	\$ (34,838,649)	-16.5%
Investments	\$ 93,497,191	\$ 84,921,883	\$ 8,575,308	10.1%
TOTAL CASH & INVESTMENTS	\$ 269,599,239	\$ 295,862,580	\$ (26,263,342)	-8.9%
Fixed Assets	\$ 18,158,707	\$ 19,624,818	\$ (1,466,111)	-7.5%
Other Assets	\$ 195,281,145	\$ 185,981,601	\$ 9,299,544	5.0%
TOTAL OTHER ASSETS	\$ 213,439,852	\$ 205,606,419	\$ 7,833,433	3.8%
TOTAL ASSETS	\$ 3,604,634,193	\$ 3,426,321,955	\$ 178,312,238	5.2%
LIABILITIES				
Borrowings	\$ 123,300,000	\$ 12,800,000	\$ 110,500,000	-
Accounts Payable	\$ 161,214,419	\$ 168,812,339	\$ (7,597,920)	-4.5%
OTHER LIABILITIES	\$ 284,514,419	\$ 181,612,339	\$ 102,902,080	56.7%
Regular Shares	\$ 612,066,593	\$ 593,169,450	\$ 18,897,143	3.2%
Checking	\$ 732,544,198	\$ 736,095,182	\$ (3,550,984)	-0.5%
Money Market	\$ 506,837,100	\$ 472,038,602	\$ 34,798,497	7.4%
Share Certificates	\$ 670,673,720	\$ 705,067,470	\$ (34,393,750)	-4.9%
IRAs	\$ 123,455,927	\$ 125,712,074	\$ (2,256,147)	-1.8%
Brokered Certificates	\$ 295,225,555	\$ 247,825,238	\$ 47,400,317	19.1%
TOTAL SHARES	\$ 2,940,803,094	\$ 2,879,908,017	\$ 60,895,077	2.1%
TOTAL LIABILITIES	\$ 3,225,317,513	\$ 3,061,520,356	\$ 163,797,157	5.4%
Unrealized Gain/(Loss)	\$ 144,287	\$ (106,302)	\$ 250,589	235.7%
Undivided Earnings and Reserves	\$ 379,172,393	\$ 364,907,901	\$ 14,264,492	3.9%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 379,316,680	\$ 364,801,599	\$ 14,515,081	4.0%
TOTAL LIABILITIES/EQUITY	\$ 3,604,634,193	\$ 3,426,321,955	\$ 178,312,238	5.2%