

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

	Jun-26	Dec-25	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 47,053,444	\$ 47,204,476	\$ (151,032)	-0.3%
Credit Cards	\$ 66,878,874	\$ 64,270,947	\$ 2,607,927	4.1%
Auto Loans	\$ 1,679,452,201	\$ 1,420,954,801	\$ 258,497,400	18.2%
RV Loans	\$ 185,219,630	\$ 165,922,828	\$ 19,296,802	11.6%
1st Mortgage Real Estate Loans	\$ 560,077,445	\$ 561,163,720	\$ (1,086,275)	-0.2%
Other Real Estate Loans	\$ 314,680,837	\$ 299,861,443	\$ 14,819,393	4.9%
Business Loans	\$ 233,188,062	\$ 228,760,867	\$ 4,427,195	1.9%
Other Member Loans	\$ 169,766,103	\$ 187,384,053	\$ (17,617,950)	-9.4%
TOTAL LOANS	\$ 3,256,316,596	\$ 2,975,523,136	\$ 280,793,461	9.4%
Allowance for Loan Losses	\$ (52,435,846)	\$ (50,670,180)	\$ (1,765,666)	3.5%
NET LOANS	\$ 3,203,880,751	\$ 2,924,852,956	\$ 279,027,795	9.5%
Cash	\$ 173,033,532	\$ 210,940,697	\$ (37,907,165)	-18.0%
Investments	\$ 95,213,729	\$ 84,921,883	\$ 10,291,845	12.1%
TOTAL CASH & INVESTMENTS	\$ 268,247,260	\$ 295,862,580	\$ (27,615,320)	-9.3%
Fixed Assets	\$ 19,507,734	\$ 19,624,818	\$ (117,084)	-0.6%
Other Assets	\$ 211,955,467	\$ 185,981,601	\$ 25,973,866	14.0%
TOTAL OTHER ASSETS	\$ 231,463,201	\$ 205,606,419	\$ 25,856,783	12.6%
TOTAL ASSETS	\$ 3,703,591,212	\$ 3,426,321,955	\$ 277,269,258	8.1%
LIABILITIES				
Borrowings	\$ 178,300,000	\$ 12,800,000	\$ 165,500,000	-
Accounts Payable	\$ 161,299,989	\$ 168,812,339	\$ (7,512,349)	-4.5%
OTHER LIABILITIES	\$ 339,599,989	\$ 181,612,339	\$ 157,987,651	87.0%
Regular Shares	\$ 612,206,452	\$ 593,169,450	\$ 19,037,002	3.2%
Checking	\$ 738,727,589	\$ 736,095,182	\$ 2,632,407	0.4%
Money Market	\$ 503,819,859	\$ 472,038,602	\$ 31,781,257	6.7%
Share Certificates	\$ 681,365,565	\$ 705,067,470	\$ (23,701,904)	-3.4%
IRAs	\$ 124,542,134	\$ 125,712,074	\$ (1,169,941)	-0.9%
Brokered Certificates	\$ 322,225,023	\$ 247,825,238	\$ 74,399,785	30.0%
TOTAL SHARES	\$ 2,982,886,622	\$ 2,879,908,017	\$ 102,978,605	3.6%
TOTAL LIABILITIES	\$ 3,322,486,612	\$ 3,061,520,356	\$ 260,966,256	8.5%
Unrealized Gain/(Loss)	\$ 192,629	\$ (106,302)	\$ 298,931	281.2%
Undivided Earnings and Reserves	\$ 380,911,971	\$ 364,907,901	\$ 16,004,070	4.4%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 381,104,600	\$ 364,801,599	\$ 16,303,001	4.5%
TOTAL LIABILITIES/EQUITY	\$ 3,703,591,212	\$ 3,426,321,955	\$ 277,269,258	8.1%