

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

	Jul-26	Dec-25	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 47,440,903	\$ 47,204,476	\$ 236,427	0.5%
Credit Cards	\$ 67,197,805	\$ 64,270,947	\$ 2,926,858	4.6%
Auto Loans	\$ 1,684,424,711	\$ 1,420,954,801	\$ 263,469,910	18.5%
RV Loans	\$ 158,879,520	\$ 165,922,828	\$ (7,043,308)	-4.2%
1st Mortgage Real Estate Loans	\$ 568,967,070	\$ 561,163,720	\$ 7,803,350	1.4%
Other Real Estate Loans	\$ 317,635,252	\$ 299,861,443	\$ 17,773,808	5.9%
Business Loans	\$ 233,169,839	\$ 228,760,867	\$ 4,408,972	1.9%
Other Member Loans	\$ 166,276,598	\$ 187,384,053	\$ (21,107,455)	-11.3%
TOTAL LOANS	\$ 3,243,991,697	\$ 2,975,523,136	\$ 268,468,561	9.0%
Allowance for Loan Losses	\$ (52,864,592)	\$ (50,670,180)	\$ (2,194,412)	4.3%
NET LOANS	\$ 3,191,127,105	\$ 2,924,852,956	\$ 266,274,149	9.1%
Cash	\$ 176,082,723	\$ 210,940,697	\$ (34,857,974)	-16.5%
Investments	\$ 95,850,525	\$ 84,921,883	\$ 10,928,641	12.9%
TOTAL CASH & INVESTMENTS	\$ 271,933,248	\$ 295,862,580	\$ (23,929,333)	-8.1%
Fixed Assets	\$ 19,359,998	\$ 19,624,818	\$ (264,820)	-1.3%
Other Assets	\$ 195,588,236	\$ 185,981,601	\$ 9,606,635	5.2%
TOTAL OTHER ASSETS	\$ 214,948,233	\$ 205,606,419	\$ 9,341,815	4.5%
TOTAL ASSETS	\$ 3,678,008,586	\$ 3,426,321,955	\$ 251,686,632	7.3%
LIABILITIES				
Borrowings	\$ 149,800,000	\$ 12,800,000	\$ 137,000,000	-
Accounts Payable	\$ 160,304,172	\$ 168,812,339	\$ (8,508,166)	-5.0%
OTHER LIABILITIES	\$ 310,104,172	\$ 181,612,339	\$ 128,491,834	70.8%
Regular Shares	\$ 613,184,356	\$ 593,169,450	\$ 20,014,906	3.4%
Checking	\$ 743,156,734	\$ 736,095,182	\$ 7,061,552	1.0%
Money Market	\$ 504,184,559	\$ 472,038,602	\$ 32,145,957	6.8%
Share Certificates	\$ 673,575,970	\$ 705,067,470	\$ (31,491,500)	-4.5%
IRAs	\$ 123,852,167	\$ 125,712,074	\$ (1,859,907)	-1.5%
Brokered Certificates	\$ 325,390,642	\$ 247,825,238	\$ 77,565,403	31.3%
TOTAL SHARES	\$ 2,983,344,428	\$ 2,879,908,017	\$ 103,436,411	3.6%
TOTAL LIABILITIES	\$ 3,293,448,600	\$ 3,061,520,356	\$ 231,928,244	7.6%
Unrealized Gain/(Loss)	\$ 204,999	\$ (106,302)	\$ 311,301	292.8%
Undivided Earnings and Reserves	\$ 384,354,987	\$ 364,907,901	\$ 19,447,086	5.3%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 384,559,986	\$ 364,801,599	\$ 19,758,387	5.4%
TOTAL LIABILITIES/EQUITY	\$ 3,678,008,586	\$ 3,426,321,955	\$ 251,686,632	7.3%