

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

	Sep-26	Dec-25	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 48,664,577	\$ 47,204,476	\$ 1,460,101	3.1%
Credit Cards	\$ 67,700,795	\$ 64,270,947	\$ 3,429,848	5.3%
Auto Loans	\$ 1,454,939,588	\$ 1,420,954,801	\$ 33,984,787	2.4%
RV Loans	\$ 135,465,033	\$ 165,922,828	\$ (30,457,795)	-18.4%
1st Mortgage Real Estate Loans	\$ 575,005,727	\$ 561,163,720	\$ 13,842,007	2.5%
Other Real Estate Loans	\$ 321,835,521	\$ 299,861,443	\$ 21,974,078	7.3%
Business Loans	\$ 231,550,211	\$ 228,760,867	\$ 2,789,344	1.2%
Other Member Loans	\$ 166,304,367	\$ 187,384,053	\$ (21,079,686)	-11.2%
TOTAL LOANS	\$ 3,001,465,818	\$ 2,975,523,136	\$ 25,942,683	0.9%
Allowance for Loan Losses	\$ (46,982,738)	\$ (50,670,180)	\$ 3,687,442	-7.3%
NET LOANS	\$ 2,954,483,080	\$ 2,924,852,956	\$ 29,630,125	1.0%
Cash	\$ 174,128,250	\$ 210,940,697	\$ (36,812,447)	-17.5%
Investments	\$ 91,353,714	\$ 84,921,883	\$ 6,431,831	7.6%
TOTAL CASH & INVESTMENTS	\$ 265,481,964	\$ 295,862,580	\$ (30,380,617)	-10.3%
Fixed Assets	\$ 19,123,911	\$ 19,624,818	\$ (500,907)	-2.6%
Other Assets	\$ 273,359,276	\$ 185,981,601	\$ 87,377,676	47.0%
TOTAL OTHER ASSETS	\$ 292,483,188	\$ 205,606,419	\$ 86,876,769	42.3%
TOTAL ASSETS	\$ 3,512,448,231	\$ 3,426,321,955	\$ 86,126,277	2.5%
LIABILITIES				
Borrowings	\$ 62,800,000	\$ 12,800,000	\$ 50,000,000	-
Accounts Payable	\$ 139,524,899	\$ 168,812,339	\$ (29,287,440)	-17.3%
OTHER LIABILITIES	\$ 202,324,899	\$ 181,612,339	\$ 20,712,560	11.4%
Regular Shares	\$ 531,327,409	\$ 593,169,450	\$ (61,842,041)	-10.4%
Checking	\$ 739,622,975	\$ 736,095,182	\$ 3,527,792	0.5%
Money Market	\$ 510,859,761	\$ 472,038,602	\$ 38,821,159	8.2%
Share Certificates	\$ 755,666,965	\$ 705,067,470	\$ 50,599,495	7.2%
IRAs	\$ 125,218,092	\$ 125,712,074	\$ (493,982)	-0.4%
Brokered Certificates	\$ 253,775,365	\$ 247,825,238	\$ 5,950,126	2.4%
TOTAL SHARES	\$ 2,916,470,567	\$ 2,879,908,017	\$ 36,562,550	1.3%
TOTAL LIABILITIES	\$ 3,118,795,465	\$ 3,061,520,356	\$ 57,275,110	1.9%
Unrealized Gain/(Loss)	\$ 226,554	\$ (106,302)	\$ 332,856	313.1%
Undivided Earnings and Reserves	\$ 393,426,212	\$ 364,907,901	\$ 28,518,311	7.8%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 393,652,766	\$ 364,801,599	\$ 28,851,167	7.9%
TOTAL LIABILITIES/EQUITY	\$ 3,512,448,231	\$ 3,426,321,955	\$ 86,126,277	2.5%