

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

	Aug-26	Dec-25	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 48,333,772	\$ 47,204,476	\$ 1,129,296	2.4%
Credit Cards	\$ 67,673,833	\$ 64,270,947	\$ 3,402,887	5.3%
Auto Loans	\$ 1,454,423,240	\$ 1,420,954,801	\$ 33,468,439	2.4%
RV Loans	\$ 146,270,991	\$ 165,922,828	\$ (19,651,837)	-11.8%
1st Mortgage Real Estate Loans	\$ 571,791,937	\$ 561,163,720	\$ 10,628,216	1.9%
Other Real Estate Loans	\$ 318,637,161	\$ 299,861,443	\$ 18,775,718	6.3%
Business Loans	\$ 233,095,903	\$ 228,760,867	\$ 4,335,036	1.9%
Other Member Loans	\$ 168,393,082	\$ 187,384,053	\$ (18,990,971)	-10.1%
TOTAL LOANS	\$ 3,008,619,920	\$ 2,975,523,136	\$ 33,096,784	1.1%
Allowance for Loan Losses	\$ (45,363,708)	\$ (50,670,180)	\$ 5,306,472	-10.5%
NET LOANS	\$ 2,963,256,212	\$ 2,924,852,956	\$ 38,403,256	1.3%
Cash	\$ 201,734,166	\$ 210,940,697	\$ (9,206,531)	-4.4%
Investments	\$ 89,742,278	\$ 84,921,883	\$ 4,820,395	5.7%
TOTAL CASH & INVESTMENTS	\$ 291,476,444	\$ 295,862,580	\$ (4,386,136)	-1.5%
Fixed Assets	\$ 18,942,509	\$ 19,624,818	\$ (682,309)	-3.5%
Other Assets	\$ 212,192,398	\$ 185,981,601	\$ 26,210,797	14.1%
TOTAL OTHER ASSETS	\$ 231,134,906	\$ 205,606,419	\$ 25,528,488	12.4%
TOTAL ASSETS	\$ 3,485,867,562	\$ 3,426,321,955	\$ 59,545,608	1.7%
LIABILITIES				
Borrowings	\$ 37,800,000	\$ 12,800,000	\$ 25,000,000	-
Accounts Payable	\$ 149,891,617	\$ 168,812,339	\$ (18,920,722)	-11.2%
OTHER LIABILITIES	\$ 187,691,617	\$ 181,612,339	\$ 6,079,278	3.3%
Regular Shares	\$ 539,945,852	\$ 593,169,450	\$ (53,223,598)	-9.0%
Checking	\$ 731,851,802	\$ 736,095,182	\$ (4,243,381)	-0.6%
Money Market	\$ 514,974,098	\$ 472,038,602	\$ 42,935,495	9.1%
Share Certificates	\$ 746,210,195	\$ 705,067,470	\$ 41,142,725	5.8%
IRAs	\$ 123,495,236	\$ 125,712,074	\$ (2,216,838)	-1.8%
Brokered Certificates	\$ 253,547,662	\$ 247,825,238	\$ 5,722,424	2.3%
TOTAL SHARES	\$ 2,910,024,844	\$ 2,879,908,017	\$ 30,116,827	1.0%
TOTAL LIABILITIES	\$ 3,097,716,461	\$ 3,061,520,356	\$ 36,196,105	1.2%
Unrealized Gain/(Loss)	\$ 222,867	\$ (106,302)	\$ 329,169	309.7%
Undivided Earnings and Reserves	\$ 387,928,234	\$ 364,907,901	\$ 23,020,334	6.3%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 388,151,102	\$ 364,801,599	\$ 23,349,503	6.4%
TOTAL LIABILITIES/EQUITY	\$ 3,485,867,562	\$ 3,426,321,955	\$ 59,545,608	1.7%