

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
March 31, 2025

	Mar-25	Dec-24	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 44,067,713	\$ 45,375,680	\$ (1,307,967)	-2.9%
Credit Cards	\$ 61,827,333	\$ 61,729,016	\$ 98,317	0.2%
Auto Loans	\$ 1,496,020,390	\$ 1,381,632,714	\$ 114,387,676	8.3%
RV Loans	\$ 236,459,781	\$ 260,962,178	\$ (24,502,396)	-9.4%
1st Mortgage Real Estate Loans	\$ 586,379,490	\$ 588,191,726	\$ (1,812,237)	-0.3%
Other Real Estate Loans	\$ 263,189,562	\$ 254,185,311	\$ 9,004,251	3.5%
Business Loans	\$ 234,054,717	\$ 223,688,503	\$ 10,366,214	4.6%
Other Member Loans	\$ 222,642,732	\$ 232,199,863	\$ (9,557,131)	-4.1%
TOTAL LOANS	\$ 3,144,641,717	\$ 3,047,964,990	\$ 96,676,727	3.2%
Allowance for Loan Losses	\$ (49,698,995)	\$ (51,098,365)	\$ 1,399,369	-2.7%
NET LOANS	\$ 3,094,942,722	\$ 2,996,866,625	\$ 98,076,097	3.3%
Cash	\$ 201,534,899	\$ 186,710,469	\$ 14,824,430	7.9%
Investments	\$ 84,211,372	\$ 82,342,514	\$ 1,868,858	2.3%
TOTAL CASH & INVESTMENTS	\$ 285,746,271	\$ 269,052,983	\$ 16,693,288	6.2%
Fixed Assets	\$ 19,562,097	\$ 19,577,041	\$ (14,944)	-0.1%
Other Assets	\$ 129,823,006	\$ 119,575,202	\$ 10,247,804	8.6%
TOTAL OTHER ASSETS	\$ 149,385,103	\$ 139,152,243	\$ 10,232,860	7.4%
TOTAL ASSETS	\$ 3,530,074,096	\$ 3,405,071,851	\$ 125,002,245	3.7%
LIABILITIES				
Borrowings	\$ 62,800,000	\$ 50,000,000	\$ 12,800,000	-
Accounts Payable	\$ 193,454,340	\$ 186,899,309	\$ 6,555,031	3.5%
OTHER LIABILITIES	\$ 256,254,340	\$ 236,899,309	\$ 19,355,031	8.2%
Regular Shares	\$ 610,698,956	\$ 594,183,112	\$ 16,515,844	2.8%
Checking	\$ 719,569,173	\$ 703,566,967	\$ 16,002,206	2.3%
Money Market	\$ 457,508,218	\$ 436,002,017	\$ 21,506,200	4.9%
Share Certificates	\$ 697,250,738	\$ 707,687,205	\$ (10,436,467)	-1.5%
IRAs	\$ 127,091,723	\$ 129,146,054	\$ (2,054,331)	-1.6%
Brokered Certificates	\$ 313,565,420	\$ 251,055,692	\$ 62,509,728	24.9%
TOTAL SHARES	\$ 2,925,684,228	\$ 2,821,641,049	\$ 104,043,179	3.7%
TOTAL LIABILITIES	\$ 3,181,938,568	\$ 3,058,540,357	\$ 123,398,210	4.0%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ (203,242)	\$ (219,194)	\$ 15,953	7.3%
Undivided Earnings and Reserves	\$ 348,338,770	\$ 346,750,688	\$ 1,588,082	0.5%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 348,135,529	\$ 346,531,494	\$ 1,604,034	0.5%
TOTAL LIABILITIES/EQUITY	\$ 3,530,074,096	\$ 3,405,071,851	\$ 125,002,245	3.7%