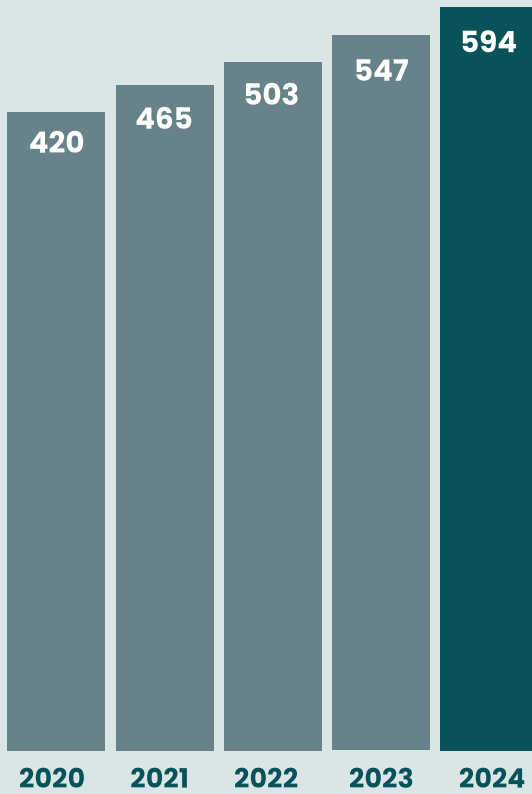


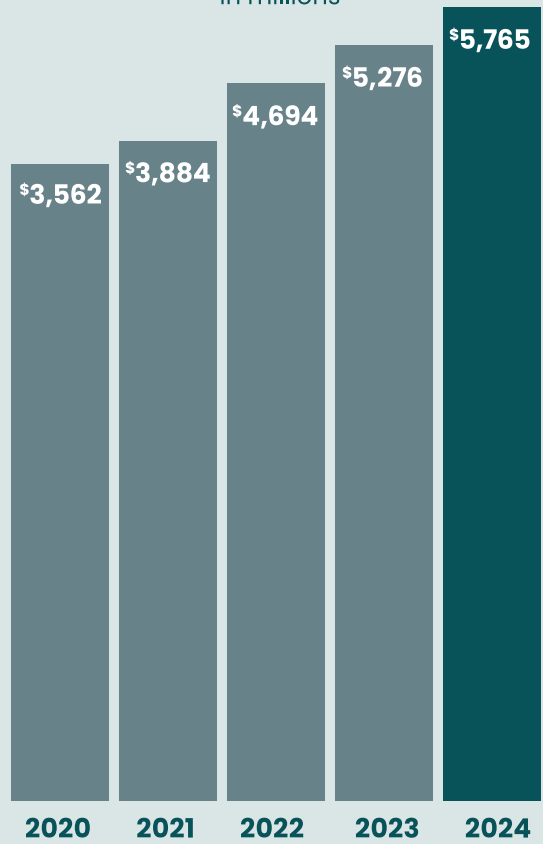
Total Members

in thousands



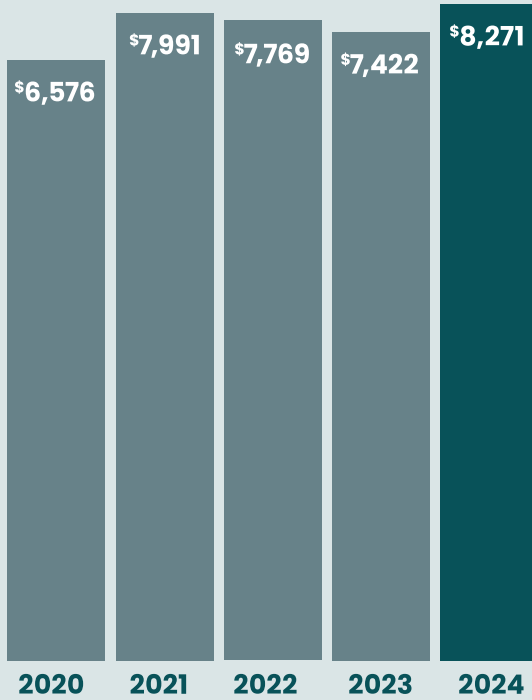
Total Loans

in millions



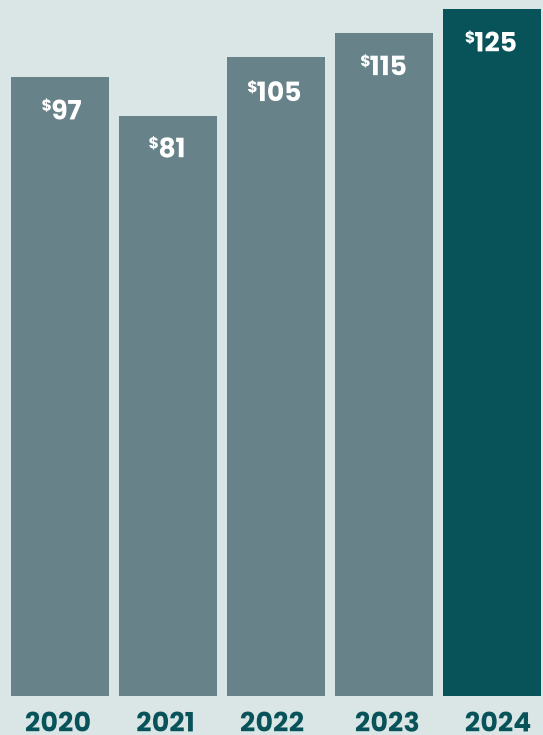
Total Deposits

in millions



Net Income

in millions



Continued safety and soundness as we grow.

Balance Sheets as of Dec. 31 (\$ in thousands)

Assets	2024	2023
Cash and cash equivalents	\$2,294,656	\$1,383,722
Investments	1,347,924	1,758,389
Loans held for sale	36,882	17,036
Loans, net	5,718,180	5,239,133
Accrued interest receivable	36,529	35,663
Premises and equipment, net	40,540	40,418
Operating lease right-of-use assets	42,501	51,287
NCUSIF deposit	77,602	72,266
Mortgage servicing rights	40,584	39,657
Other assets	75,914	101,059
Total Assets	\$9,711,312	\$8,738,630
Liabilities & Members' Equity	2024	2023
Deposits	\$8,270,508	\$7,422,182
Borrowings	3,234	-
Operating lease liabilities	50,463	56,831
Accrued expenses and other liabilities	158,674	171,420
Total Liabilities	8,482,879	7,650,433
Members' Equity	1,228,433	1,088,197
Total Liabilities and Members' Equity	\$9,711,312	\$8,738,630

Statements of Income Years ended Dec. 31 (\$ in thousands)

Interest Income & Expense	2024	2023
Interest income	\$450,666	\$ 368,562
Interest expense	128,454	54,516
Net interest income	322,212	314,046
Provision for credit losses	23,202	19,654
Net Interest Income After Provision for Credit Losses	\$299,010	\$ 294,392
Non-Interest Income	2024	2023
Interchange income	\$60,810	\$ 57,832
Fee income	14,368	11,607
Loan and deposit servicing income	8,839	10,569
Net gain on sale of loans	11,878	6,926
Net gain (loss) on investments	288	(23,436)
Other non-interest income	9,372	8,441
Total Non-Interest Income	\$105,555	\$ 71,939
Non-Interest Expense	2024	2023
Compensation and benefits	\$139,603	\$ 121,286
Professional and outside services	50,385	43,141
Office operations	26,628	22,615
Occupancy	17,615	16,409
Promotional	16,974	15,163
Foundation contributions	10,000	10,000
Other non-interest expense	18,617	22,326
Total Non-Interest Expense	\$279,822	\$ 250,940
Net Income	\$ 124,743	\$ 115,391

To receive a copy of the OnPoint Community Credit Union financial report as of December 31, 2024 and 2023, please call 503.228.7077 or toll-free 800.527.3932 or email info@onpointcu.com.