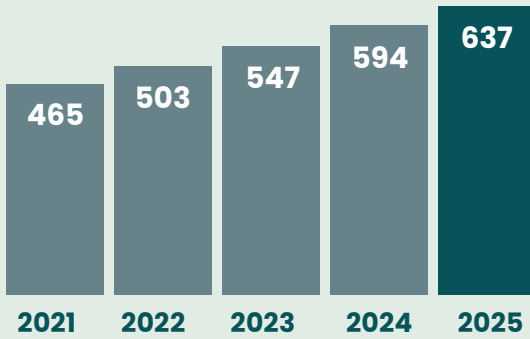
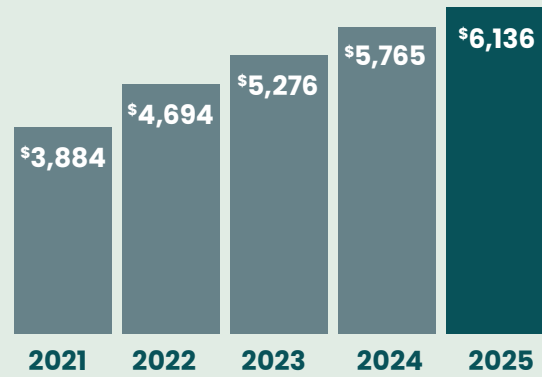


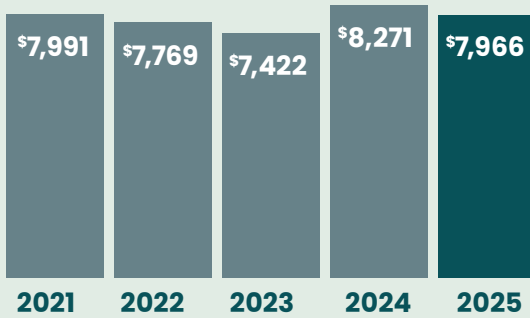
Total Members
in thousands



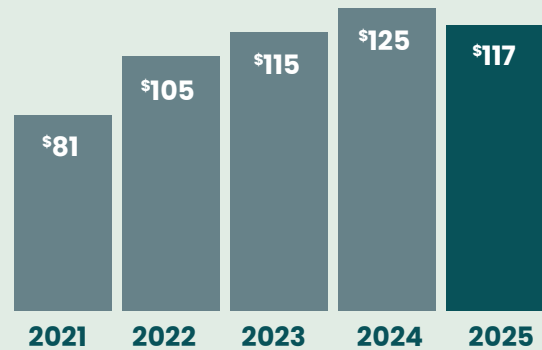
Total Loans
in millions



Total Deposits
in millions



Net Income
in millions



2025 by the numbers.



1,290

employees helping members reach their goals



637,000

members across Oregon and SW Washington



11,087

Savers accounts opened for our youngest members



362

organizations supported within the community



1,079

first-time homeowners helped with mortgages

Safety and soundness as we continue to grow.

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

Assets	2025	2024
Cash and cash equivalents	\$2,143,132	\$2,294,656
Investments	972,411	1,347,924
Loans held for sale	41,545	36,882
Loans, net	6,074,245	5,718,180
Accrued interest receivable	33,633	36,529
Premises and equipment, net	42,987	40,540
Operating lease right-of-use assets	52,736	42,501
NCUSIF deposit	77,903	77,602
Mortgage servicing rights	42,165	40,584
Other assets	64,118	75,914
Total Assets	\$9,544,875	\$9,711,312
Liabilities & Members' Equity	2025	2024
Deposits	\$7,965,941	\$8,270,508
Borrowings	5,197	3,234
Operating lease liabilities	60,299	50,463
Accrued expenses and other liabilities	148,246	158,674
Total Liabilities	8,179,683	8,482,879
Members' Equity	1,365,192	1,228,433
Total Liabilities and Members' Equity	\$9,544,875	\$9,711,312

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

Interest Income & Expense	2025	2024
Interest income	\$474,228	\$450,666
Interest expense	127,893	128,454
Net interest income	346,335	322,212
Provision for credit losses	35,794	23,202
Net Interest Income After Provision for Credit Losses	\$310,541	\$299,010
Non-Interest Income	2025	2024
Interchange income	64,038	\$60,810
Fee income	13,504	14,368
Loan and deposit servicing income	12,309	8,839
Net gain on sale of loans	14,204	11,878
Net gain on investments	432	288
Other non-interest income	9,931	9,372
Total Non-Interest Income	\$114,418	\$105,555
Non-Interest Expense	2025	2024
Compensation and benefits	159,984	\$139,603
Professional and outside services	55,611	50,385
Office operations	30,508	26,628
Occupancy	17,982	17,615
Promotional	17,036	16,974
Foundation contributions	10,000	10,000
Other non-interest expense	16,445	18,617
Total Non-Interest Expense	\$307,566	\$279,822
Net Income	\$ 117,393	\$ 124,743

To request a copy of OnPoint Community Credit Union's financial reports for December 31, 2025 and 2024, call 503.228.7077 or 800.527.3932, email info@support.onpointcu.com, or visit: <https://www.onpointcu.com/annual-reports>.