

Another prosperous year

Balance Sheets As of December 31 (\$ in thousands)

Assets	2021	2020
Cash and cash equivalents	\$ 3,187,226	\$ 2,605,284
Investments	1,713,596	1,433,558
Loans held for sale	69,365	147,212
Loans, net	3,872,303	3,543,698
Accrued interest receivable	16,402	17,375
Property and equipment, net	38,122	34,862
National Credit Union Share Insurance Fund (NCUSIF) deposit	70,293	56,120
Other assets	73,062	64,105
Total Assets	\$ 9,040,369	\$ 7,902,214

Liabilities & Members' Equity	2021	2020
Deposits	\$ 7,990,977	\$ 6,621,597
Borrowings	-	276,921
Accrued expenses and other liabilities	104,808	89,703
Total liabilities	8,095,785	6,988,221
Members' equity	944,584	913,993
Total Liabilities & Members' Equity	\$ 9,040,369	\$ 7,902,214

Statements of Income years ended December 31 (\$ in thousands)

Interest Income & Expense	2021	2020
Interest income	\$ 178,769	\$ 192,275
Interest expense	13,277	31,277
Net interest income	165,492	160,998
(Recapture) Provision for loan losses	(4,804)	11,222
Net Interest Income After Provision for Loan Losses	170,296	149,776

Non-Interest Income	2021	2020
Interchange income	51,115	38,506
Net gain on sale of loans	44,432	90,201
Fee income	16,845	14,903
Recovery (impairment) of mortgage servicing rights	11,639	(11,342)
Net gain on investments	9,751	880
Net loss on extinguishment of debt	(19,956)	(17,337)
Other non-interest income	8,096	8,080
Total Non-Interest Income	121,922	123,891

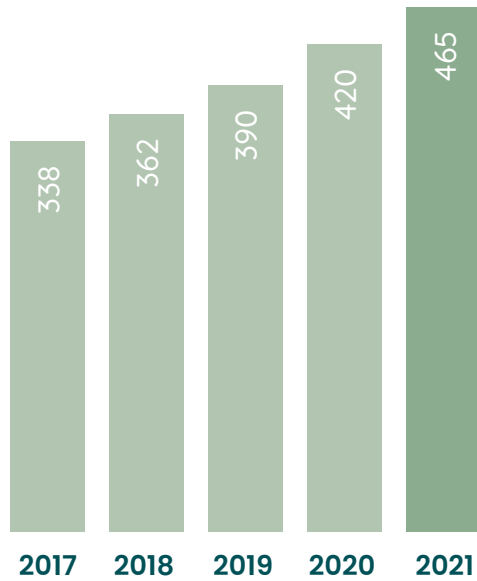
Non-Interest Expense	2021	2020
Compensation and benefits	110,567	96,937
Professional and outside services	35,292	27,806
Office operations	20,023	17,059
Occupancy	14,583	12,654
Promotional	13,802	10,899
Other non-interest expense	17,054	11,492
Total Non-Interest Expense	211,321	176,847

Net Income	\$ 80,897	\$ 96,820
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To receive a copy of the financial report of OnPoint Community Credit Union as of December 31, 2021 and 2020, please call 503.228.7077 or toll-free 800.527.3932 or email info@onpointcu.com.

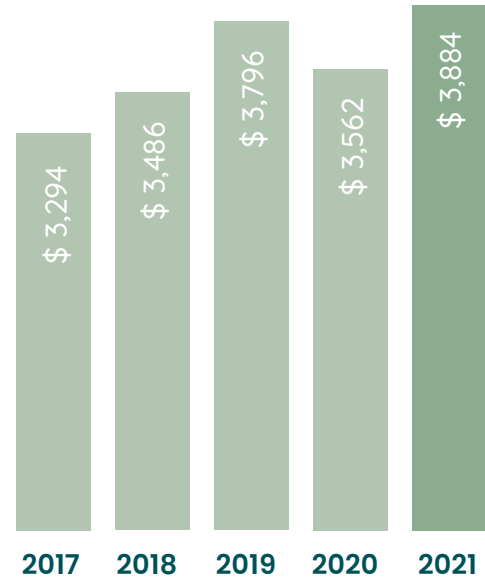
Total Members

in thousands



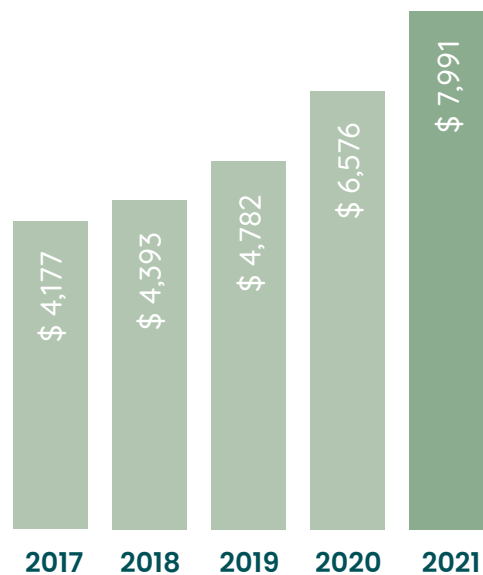
Total Loans

in millions



Total Deposits

in millions



Net Income

in millions

