

Financially sound and growing strong

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

Assets	2022	2021
Cash and cash equivalents	\$ 1,625,941	\$ 3,187,226
Investments	2,280,558	1,713,596
Loans held for sale	12,123	69,365
Loans, net	4,682,269	3,872,303
Accrued interest receivable	24,491	16,402
Premises and equipment, net	41,037	38,122
Operating lease right-of-use assets	56,415	-
National Credit Union Share Insurance Fund (NCUSIF) deposit	78,048	70,293
Mortgage servicing rights	40,540	40,202
Other assets	84,165	32,860
Total Assets	\$ 8,925,587	\$ 9,040,369
Liabilities & Members' Equity	2022	2021
Deposits	\$ 7,769,334	\$ 7,990,977
Operating lease liabilities	60,174	-
Accrued expenses and other liabilities	164,113	104,808
Total liabilities	7,993,621	8,095,785
Members' equity	931,966	944,584
Total Liabilities & Members' Equity	\$ 8,925,587	\$ 9,040,369

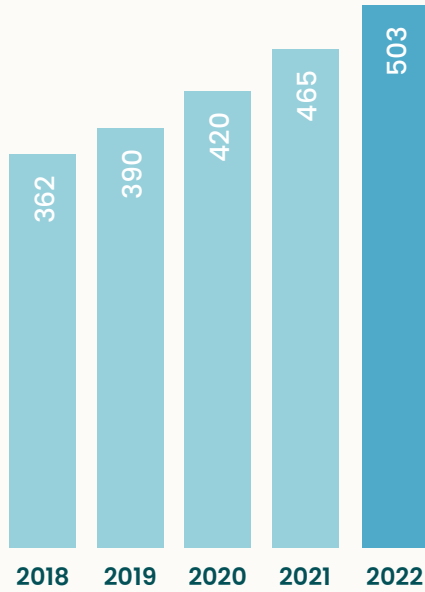
Statements of Income Years ended Dec. 31 (\$ in thousands)

Interest Income & Expense	2022	2021
Interest income	\$ 239,465	\$ 178,770
Interest expense	10,577	13,278
Net interest income	228,888	165,492
Provision (Recapture) for loan losses	3,330	(4,804)
Net Interest Income After Provision for Loan Losses	\$ 225,558	\$ 170,296
Non-Interest Income	2022	2021
Interchange income	\$ 57,269	\$ 51,115
Fee income	20,050	16,845
Net gain on sale of loans	11,317	44,432
Recovery of mortgage servicing rights	26	11,639
Net (Loss) gain on investments	(19,554)	9,751
Net loss on extinguishment of debt	-	(19,956)
Other non-interest income	16,877	8,096
Total Non-Interest Income	\$ 85,985	\$ 121,922
Non-Interest Expense	2022	2021
Compensation and benefits	\$ 104,293	\$ 110,567
Professional and outside services	39,788	35,292
Office operations	19,333	20,023
Occupancy	16,384	14,583
Promotional	13,921	13,802
Other non-interest expense	13,184	17,054
Total Non-Interest Expense	\$ 206,903	\$ 211,321
Net Income	\$ 104,640	\$ 80,897

To receive a copy of the financial report of OnPoint Community Credit Union as of December 31, 2022 and 2021, please call 503.228.7077 or toll-free 800.527.3932 or email info@onpointcu.com.

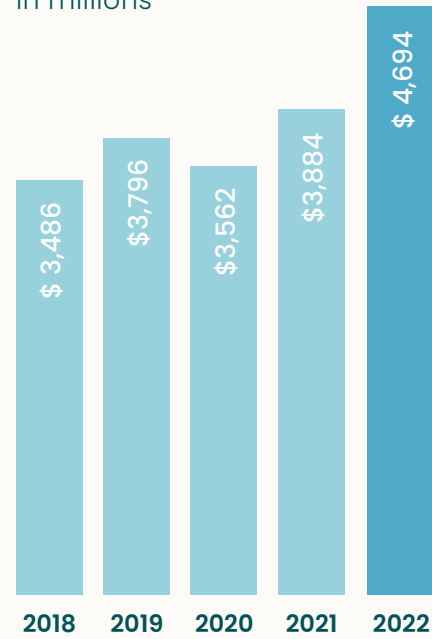
Total Members

In thousands



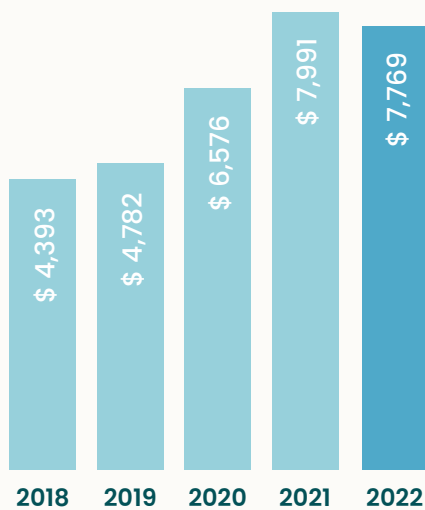
Total Loans

In millions



Total Deposits

In millions



Net Income

In millions

