

2025 HIGHLIGHTS



Simplifying Banking for Canadians



2025 Company Highlights

Innovation Federal Credit Union is one of the largest credit unions in Canada with over 500 employees and more than \$5.8 billion in managed assets. In 2023, with the support of our membership, we became the first credit union on the prairies to achieve national reach as a federal credit union under *The Bank Act*. We serve over 72,000 members across eight provinces through digital banking services and 28 advice centre locations (now including locations in both Regina and Saskatoon). As a member-owned co-operative, we provide quarterly Member Rewards to our members and reinvest a minimum 2% of our pre-tax profits back into the communities we serve.

72,643 members

across eight Canadian provinces



28



advice centre locations

Innovation is the third – and first on the prairies - federal credit union in Canada.



Assets Under Administration
+\$315.1 million (+5.7%) to
end the year at **\$5.8 billion.**

522 employees



Strong, Stable Growth and Earnings



6.87%

return
on equity

\$5.4M

in record
earnings back
to members

\$5.4 million

Being an Innovation member means sharing in our success. For simply doing business with us, we approved \$5.4 million in member distributions in 2025 – an increase of **2.0%** over 2024.



Member Rewards

There are three facets of the Member Rewards program: Save, Earn, and Give.

Save

Members save on fees - as much as \$11/month – with our No-Fee Bank Account.

Earn

Members earn quarterly profit-sharing dollars paid to their Member Rewards accounts based on the business they do with us. In 2025, we returned over \$3.6 million to members in the form of allocations.

Over \$1.3 million was also paid to members in the form of dividends, based on the amount of equity members have.

Our Monthly Transaction Rewards - based on digital transaction activity - returned \$0.4 million to members, while our youth dividend (for members 18 years old and under) totaled \$0.1 million.

Give

Our members help us support our communities. Because we share our profits, their business helps us give back to the communities we serve.

\$1.2 million



given in 2025 to local organizations who are making a difference!



15,000 meals donated

Female Leadership Representation

65.9%



Leadership Team Representation

85 Total Leadership Team Members
56 Female / 29 Male

41.6%

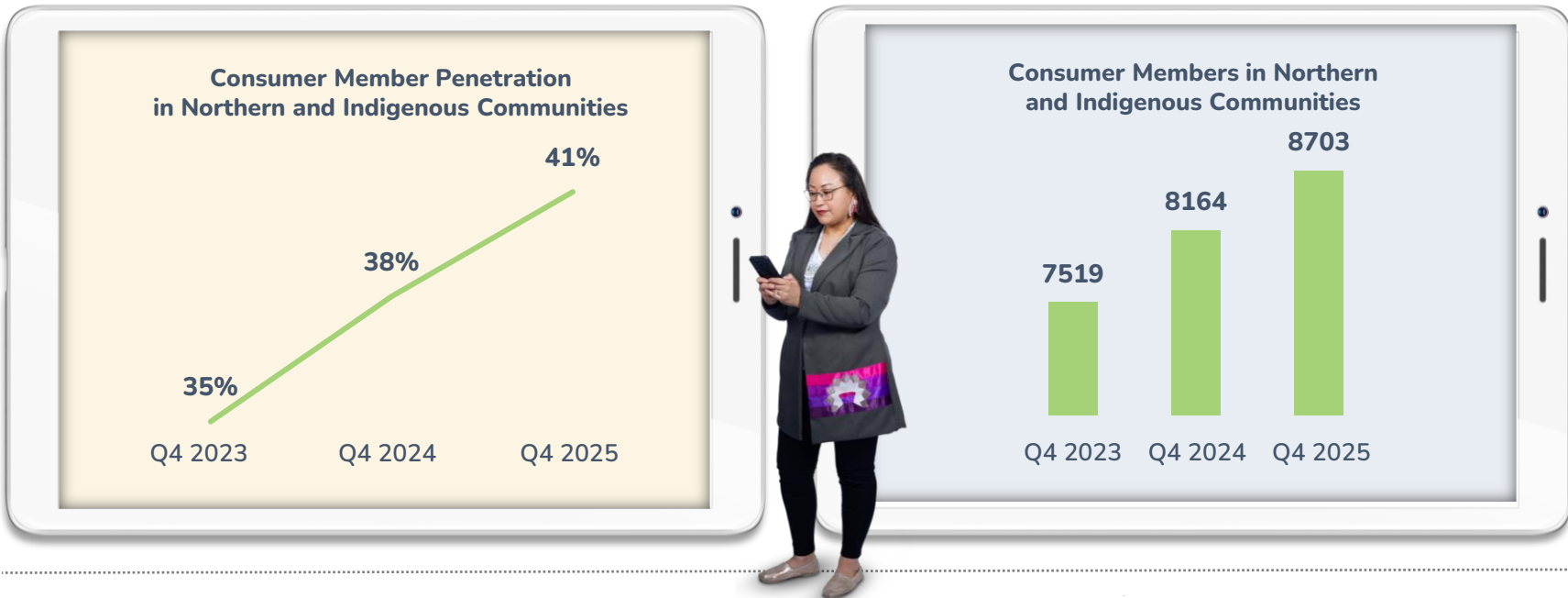
Female Board Representation

12 Total Board Members
5 Female / 7 Male

2025 Company Highlights

In 16 Northern Saskatchewan and Indigenous partnership communities, **539** new consumer members helped increase the region’s membership penetration to **41%**.

Partnership Communities: La Loche, Buffalo Narrows, Île-à-la-Crosse, Beauval, Green Lake, Meadow Lake, Pierceland (includes Big Island Lake Cree Nation), Pinehouse Lake, Turnor Lake (includes Birch Narrows Dene Nation), Dillon (includes Buffalo River Dene Nation), Patuanak (includes English River First Nation), Loon Lake (includes Makwa Sahgaiehan First Nation), Waterhen Lake First Nation



8.24%
Innovation Indigenous
Leadership Representation

6.70%

of Innovation staff has self-declared as Indigenous, with representation at all levels of the company – from Board of Directors to front line roles.

