



Affinity Federal Credit Union
Consolidated Statement of Condition
Charter # 857
November 30, 2024

ASSETS

Cash on hand	\$	13,423,459.36
Interest bearing deposits		158,962,391.89
Investments		
US government agencies		4,719,862.95
Collateralized mortgage obligations		137,407,586.65
Municipal Bonds		4,579,950.00
Debt securities		9,963,662.50
Other securities		10,811,453.50
Charitable Donation Account		14,463,837.29
Total Investments		181,946,352.89
Loans		
Real estate loans		2,197,110,575.93
Consumer loans		1,038,794,657.19
Commercial loans		309,621,314.57
Other loans		68,152,838.90
Total Loans		3,613,679,386.59
Allowance for loan losses		(46,444,514.95)
Loans, Net		3,567,234,871.64
Accrued interest receivable		14,945,831.82
Property, plant and equipment, net		9,642,973.68
National credit union share insurance fund		32,196,746.39
Credit union owned life insurance		45,147,753.93
Other assets		80,095,659.29
TOTAL ASSETS	\$	4,103,596,040.89

LIABILITIES

Regular shares	\$	1,512,332,895.32
Share drafts accounts		659,772,183.82
Money market accounts		181,450,932.98
Premium plus accounts		11,219,740.65
Individual retirement accounts variable		16,492,013.77
Individual retirement accounts certificates		91,706,853.16
Share certificates		1,056,538,435.30
Member Shares		3,529,513,055.00
Brokered Shares		9,432,000.00
Total Shares		3,538,945,055.00
Borrowings		170,499,147.00
Accrued expenses and other liabilities		76,812,728.30
Total Liabilities		3,786,256,930.30

MEMBER'S EQUITY

Retained earnings, substantially restricted	334,986,628.15
Accumulated other comprehensive income (loss)	(21,556,203.93)
Non-controlling interest	3,908,686.37
Total Equity	317,339,110.59

TOTAL LIABILITIES & EQUITY

\$ 4,103,596,040.89

We certify to the best of our knowledge and belief, this statement and the related statements are true and present fairly the financial position and the results of operations for the periods covered.

DocuSigned by:

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 John McHugh - Chief Financial Officer

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 Kevin Brauer - President & CEO