



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

ASSETS

Cash on hand	\$	14,417,536.28
Interest bearing deposits		147,522,020.14
Investments		
US government agencies		4,749,238.95
Collateralized mortgage obligations		142,399,918.12
Municipal Bonds		4,651,400.00
Debt securities		9,934,124.95
Other securities		10,810,173.46
Charitable Donation Account		14,348,127.85
Total Investments		186,892,983.33
Loans		
Real estate loans		2,207,848,262.95
Consumer loans		1,045,876,925.13
Commercial loans		312,035,637.51
Other loans		69,937,443.44
Total Loans		3,635,698,269.03
Allowance for loan losses		(49,324,486.21)
Loans, Net		3,586,373,782.82
Accrued interest receivable		16,050,195.16
Property, plant and equipment, net		9,928,775.60
National credit union share insurance fund		31,086,933.51
Credit union owned life insurance		44,924,599.15
Other assets		85,590,281.63
TOTAL ASSETS	\$	4,122,787,107.62

LIABILITIES

Regular shares	\$	1,496,638,914.39
Share drafts accounts		639,557,611.27
Money market accounts		176,504,480.16
Premium plus accounts		10,757,247.46
Individual retirement accounts variable		16,003,306.85
Individual retirement accounts certificates		90,630,443.70
Share certificates		1,051,557,438.78
Member Shares		3,481,649,442.61
Brokered Shares		71,708,000.00
Total Shares		3,553,357,442.61
Borrowings		170,499,147.00
Accrued expenses and other liabilities		79,643,108.13
Total Liabilities		3,803,499,697.74

MEMBER'S EQUITY

Retained earnings, substantially restricted	334,446,561.53
Accumulated other comprehensive income (loss)	(19,067,848.97)
Non-controlling interest	3,908,697.32
Total Equity	319,287,409.88

TOTAL LIABILITIES & EQUITY	\$	4,122,787,107.62
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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