



Affinity Federal Credit Union
Consolidated Statement of Condition
Charter # 857
February 28, 2025

ASSETS

Cash on hand	\$	16,766,456.57
Interest bearing deposits		299,238,335.17
Investments		
US government agencies		4,792,533.80
Collateralized mortgage obligations		134,850,522.56
Municipal Bonds		4,630,550.00
Debt securities		4,989,989.95
Other securities		11,079,630.80
Charitable Donation Account		14,173,874.80
Total Investments		174,517,101.91
Loans		
Real estate loans		2,173,020,934.93
Consumer loans		1,024,063,632.19
Commercial loans		296,932,106.90
Other loans		57,345,327.70
Total Loans		3,551,362,001.72
Allowance for loan losses		(43,706,192.73)
Loans, Net		3,507,655,808.99
Accrued interest receivable		13,858,510.01
Property, plant and equipment, net		10,003,958.06
National credit union share insurance fund		32,207,701.75
Credit union owned life insurance		45,477,249.79
Other assets		84,169,206.12
TOTAL ASSETS	\$	4,183,894,328.37

LIABILITIES

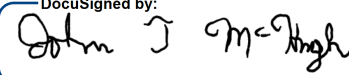
Regular shares	\$	1,570,801,747.90
Share drafts accounts		685,668,246.06
Money market accounts		181,397,171.72
Premium plus accounts		10,091,664.80
Individual retirement accounts variable		16,122,830.29
Individual retirement accounts certificates		89,459,049.67
Share certificates		1,066,864,914.56
Member Shares		3,620,405,625.00
Brokered Shares		0.00
Total Shares		3,620,405,625.00
Borrowings		170,429,788.00
Accrued expenses and other liabilities		73,247,682.15
Total Liabilities		3,864,083,095.15

MEMBER'S EQUITY


Retained earnings, substantially restricted	337,292,126.45
Accumulated other comprehensive income (loss)	(21,362,359.55)
Non-controlling interest	3,881,466.32
Total Equity	319,811,233.22

TOTAL LIABILITIES & EQUITY	\$	4,183,894,328.37
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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.

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John McHugh - Chief Financial Officer

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Kevin Brauer - President & CEO