



**Affinity Federal Credit Union**  
**Consolidated Statement of Condition**  
**Charter # 857**  
**January 31, 2023**

**ASSETS**

Cash on hand	\$	11,665,031.72
Interest bearing deposits		78,724,654.07
Investments		
US government agencies		4,530,450.65
Collateralized mortgage obligations		177,893,536.13
Municipal Bonds		4,367,450.00
Debt securities		9,670,190.60
Other securities		38,705,419.74
Charitable Donation Account		12,162,494.21
<b>Total Investments</b>		<b>247,329,541.33</b>
Loans		
Real estate loans		2,300,154,563.95
Consumer loans		1,278,932,182.83
Commercial loans		329,574,005.97
Other loans		72,749,308.96
<b>Total Loans</b>		<b>3,981,410,061.71</b>
Allowance for loan losses		(31,943,296.21)
<b>Loans, Net</b>		<b>3,949,466,765.50</b>
Accrued interest receivable		15,059,090.64
Property, plant and equipment, net		8,004,078.71
National credit union share insurance fund		29,039,610.25
Credit union owned life insurance		79,912,175.04
Other assets		88,698,683.62
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>4,507,899,630.88</b>

**LIABILITIES**

Regular shares	\$	1,552,957,773.60
Share drafts accounts		762,255,742.60
Money market accounts		250,950,079.69
Premium plus accounts		37,167,195.73
Individual retirement accounts variable		22,336,865.74
Individual retirement accounts certificates		77,664,499.46
Share certificates		505,798,031.65
Member Shares		3,209,130,188.47
Brokered Shares		83,532,000.00
<b>Total Shares</b>		<b>3,292,662,188.47</b>
Borrowings		778,499,147.00
Accrued expenses and other liabilities		76,220,810.27
<b>Total Liabilities</b>		<b>4,147,382,145.74</b>

**MEMBER'S EQUITY**

Retained earnings, substantially restricted	373,362,862.65
Accumulated other comprehensive income (loss)	(18,495,185.55)
Non-controlling interest	5,649,808.04
<b>Total Equity</b>	<b>360,517,485.14</b>

<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$</b>	<b>4,507,899,630.88</b>
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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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 Jacquie Kearns - Chief Brand Officer

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 Kevin Brauer - President & CEO