



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

ASSETS

| | | |
|--|-----------|-------------------------|
| Cash on hand | \$ | 12,757,915.65 |
| Interest bearing deposits | | 69,037,905.89 |
| Investments | | |
| US government agencies | | 4,475,457.30 |
| Collateralized mortgage obligations | | 148,028,895.42 |
| Municipal Bonds | | 4,275,700.00 |
| Debt securities | | 9,586,542.30 |
| Other securities | | 32,113,071.25 |
| Charitable Donation Account | | 12,135,803.53 |
| Total Investments | | 210,615,469.80 |
| Loans | | |
| Real estate loans | | 2,324,282,933.69 |
| Consumer loans | | 1,183,342,946.50 |
| Commercial loans | | 332,675,217.02 |
| Other loans | | 91,707,371.29 |
| Total Loans | | 3,932,008,468.50 |
| Allowance for loan losses | | (47,954,613.61) |
| Loans, Net | | 3,884,053,854.89 |
| Accrued interest receivable | | 16,692,520.61 |
| Property, plant and equipment, net | | 9,081,698.57 |
| National credit union share insurance fund | | 30,172,388.93 |
| Credit union owned life insurance | | 88,008,594.62 |
| Other assets | | 92,972,085.25 |
| TOTAL ASSETS | \$ | 4,413,392,434.21 |

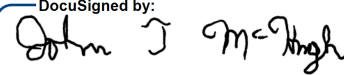
LIABILITIES

| | | |
|---|----|-------------------------|
| Regular shares | \$ | 1,432,532,204.54 |
| Share drafts accounts | | 685,438,759.42 |
| Money market accounts | | 205,964,113.19 |
| Premium plus accounts | | 19,666,274.09 |
| Individual retirement accounts variable | | 18,893,947.62 |
| Individual retirement accounts certificates | | 85,425,111.40 |
| Share certificates | | 776,706,994.62 |
| Member Shares | | 3,224,627,404.88 |
| Brokered Shares | | 141,132,782.39 |
| Total Shares | | 3,365,760,187.27 |
| Borrowings | | 640,499,147.00 |
| Accrued expenses and other liabilities | | 70,193,218.12 |
| Total Liabilities | | 4,076,452,552.39 |

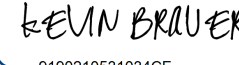
MEMBER'S EQUITY

| | |
|---|----------------------------|
| Retained earnings, substantially restricted | 352,184,109.76 |
| Accumulated other comprehensive income (loss) | (19,352,160.10) |
| Non-controlling interest | 4,107,932.16 |
| Total Equity | 336,939,881.82 |
| TOTAL LIABILITIES & EQUITY | \$ 4,413,392,434.21 |

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 J. McHugh - Chief Financial Officer

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Kevin Brauer - President & CEO