



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

ASSETS

Cash on hand	\$	18,253,666.05
Interest bearing deposits		50,589,430.55
Investments		
US government agencies		4,620,231.85
Collateralized mortgage obligations		152,004,700.01
Municipal Bonds		4,478,200.00
Debt securities		9,728,167.50
Other securities		24,013,959.32
Charitable Donation Account		12,583,540.27
Total Investments		207,428,798.95
Loans		
Real estate loans		2,294,764,442.11
Consumer loans		1,134,201,219.30
Commercial loans		324,392,994.96
Other loans		87,826,024.16
Total Loans		3,841,184,680.53
Allowance for loan losses		(58,790,130.86)
Loans, Net		3,782,394,549.67
Accrued interest receivable		17,406,263.61
Property, plant and equipment, net		8,811,308.18
National credit union share insurance fund		30,172,388.93
Credit union owned life insurance		76,281,975.18
Other assets		81,679,727.28
TOTAL ASSETS	\$	4,273,018,108.40

LIABILITIES

Regular shares	\$	1,433,809,622.42
Share drafts accounts		697,606,214.29
Money market accounts		198,015,286.37
Premium plus accounts		16,820,067.68
Individual retirement accounts variable		17,442,661.18
Individual retirement accounts certificates		87,532,209.67
Share certificates		831,549,281.81
Member Shares		3,282,775,343.42
Brokered Shares		137,079,000.00
Total Shares		3,419,854,343.42
Borrowings		460,499,147.00
Accrued expenses and other liabilities		79,521,913.35
Total Liabilities		3,959,875,403.77

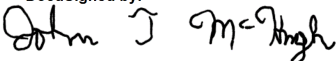
MEMBER'S EQUITY

Retained earnings, substantially restricted	330,237,811.99
Accumulated other comprehensive income (loss)	(21,163,727.90)
Non-controlling interest	4,068,620.54
Total Equity	313,142,704.63

TOTAL LIABILITIES & EQUITY


\$ 4,273,018,108.40

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