



Affinity Federal Credit Union
Consolidated Statement of Condition
Charter # 857
March 31, 2025

ASSETS

Cash on hand	\$ 16,799,259.60
Interest bearing deposits	337,306,167.38
Investments	
US government agencies	4,813,050.79
Collateralized mortgage obligations	133,980,167.23
Municipal Bonds	4,650,350.00
Debt securities	4,998,965.55
Other securities	11,082,090.35
Charitable Donation Account	13,213,032.62
Total Investments	172,737,656.54
Loans	
Real estate loans	2,168,508,072.32
Consumer loans	1,041,139,937.77
Commercial loans	299,097,493.13
Other loans	55,311,447.61
Total Loans	3,564,056,950.83
Allowance for loan losses	(43,188,997.20)
Loans, Net	3,520,867,953.63
Accrued interest receivable	14,856,208.14
Property, plant and equipment, net	9,969,286.46
National credit union share insurance fund	32,207,701.75
Credit union owned life insurance	45,592,221.77
Other assets	84,825,932.69
TOTAL ASSETS	\$ 4,235,162,387.96

LIABILITIES

Regular shares	\$ 1,627,319,489.02
Share drafts accounts	703,699,381.52
Money market accounts	179,509,177.96
Premium plus accounts	10,222,778.08
Individual retirement accounts variable	16,081,706.52
Individual retirement accounts certificates	89,047,273.96
Share certificates	1,042,759,240.19
Member Shares	3,668,639,047.25
Brokered Shares	0.00
Total Shares	3,668,639,047.25
Borrowings	170,429,788.00
Accrued expenses and other liabilities	76,118,772.51
Total Liabilities	3,915,187,607.76

MEMBER'S EQUITY

Retained earnings, substantially restricted	337,549,249.02
Accumulated other comprehensive income (loss)	(21,450,806.39)
Non-controlling interest	3,876,337.57
Total Equity	319,974,780.20
TOTAL LIABILITIES & EQUITY	\$ 4,235,162,387.96

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

DocuSigned by:

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Kevin Brauer - President & CEO