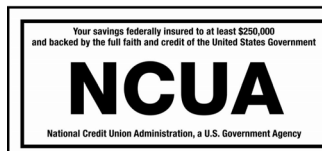


We are pleased to share our financial results for the quarter ended June 30, 2026. Throughout the second quarter, Affinity Federal Credit Union continued to demonstrate financial strength and a steadfast commitment to serving our members and communities. Year-to-date net income totaled \$4.5 million, reflecting the continued strength of our core operations and a disciplined approach to managing growth, expenses, and risk. With total assets of \$4.35 billion and member equity of \$338.0 million, Affinity remains well-capitalized and positioned for long-term success. As we look ahead to the second half of the year, we remain focused on delivering exceptional value to our members, advancing financial wellbeing, and investing in the products, services, and communities that help our members thrive.

Affinity Federal Credit Union
AFCU Financial Statements (unaudited)
June 30, 2026
Charter #857



Balance Sheet

Assets		Liabilities	
Loans to Members	3,873,209,706	Shares	3,814,488,908
Investments	152,647,135	Accounts Payable & Other	199,294,418
Cash and Interest Bearing Deposits	135,296,003	Total Liabilities	4,013,783,325
Other Assets	190,606,852		
		Members Equity	
		Net Worth	352,553,910
		Non-Controlling Interest	4,043,375
		Unrealized Gain/(Loss) on Investments	(18,620,914)
		Total Member's Equity	337,976,372
Total Assets	4,351,759,697	Total Liabilities & Member's Equity	4,351,759,697

Income Statement

	Month	Year to Date
Loan Interest Income	16,957,708	102,089,696
Investment Income	591,884	3,711,944
Total Interest Income	17,549,592	105,801,640
Dividend/Interest Expense	6,791,199	42,857,338
Net Interest Income	10,758,393	62,944,302
Non Interest Income	3,476,928	22,384,826
Net Revenue	14,235,321	85,329,129
Operating Expenses	12,315,450	73,431,297
Loan Loss Provision	1,150,000	7,250,000
Other Non Operating Income/(Expense)	(3,081)	(106,443)
Net Income	766,791	4,541,389