



Affinity Federal Credit Union
Consolidated Statement of Condition
Charter # 857
December 31, 2024

ASSETS

Cash on hand	\$	14,354,218.84
Interest bearing deposits		209,303,438.48
Investments		
US government agencies		4,719,807.35
Collateralized mortgage obligations		134,433,697.92
Municipal Bonds		4,573,700.00
Debt securities		9,976,729.40
Other securities		10,808,942.73
Charitable Donation Account		14,315,141.69
Total Investments		178,828,019.09
Loans		
Real estate loans		2,188,766,044.62
Consumer loans		1,039,754,936.47
Commercial loans		301,523,206.74
Other loans		68,707,938.76
Total Loans		3,598,752,126.59
Allowance for loan losses		(45,125,269.98)
Loans, Net		3,553,626,856.61
Accrued interest receivable		15,266,915.64
Property, plant and equipment, net		9,538,786.88
National credit union share insurance fund		32,196,746.39
Credit union owned life insurance		45,261,776.24
Other assets		84,817,416.97
TOTAL ASSETS	\$	4,143,194,175.14

LIABILITIES

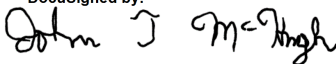
Regular shares	\$	1,532,508,961.85
Share drafts accounts		674,420,385.43
Money market accounts		174,179,413.40
Premium plus accounts		11,102,447.38
Individual retirement accounts variable		16,719,546.51
Individual retirement accounts certificates		91,129,565.89
Share certificates		1,080,564,440.59
Member Shares		3,580,624,761.05
Brokered Shares		0.00
Total Shares		3,580,624,761.05
Borrowings		170,429,788.00
Accrued expenses and other liabilities		75,922,929.04
Total Liabilities		3,826,977,478.09

MEMBER'S EQUITY

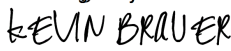
Retained earnings, substantially restricted	335,873,213.89
Accumulated other comprehensive income (loss)	(23,555,363.22)
Non-controlling interest	3,898,846.38
Total Equity	316,216,697.05

TOTAL LIABILITIES & EQUITY	\$	4,143,194,175.14
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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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John McHugh - Chief Financial Officer


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Kevin Brauer - President & CEO