

AFFINITY PLUS FEDERAL CREDIT UNION

Balance Sheet

Consolidated

	January 2026	December 2025	Increase (Decrease) from Previous Month	January 2025
ASSETS				
Loans:				
Auto Loans	673,489,332	676,082,807	(2,593,476)	681,855,334
Other Consumer	700,471,994	701,523,556	(1,051,562)	693,840,559
Total Consumer	1,373,961,325	1,377,606,363	(3,645,038)	1,375,695,893
Home Equity	617,972,434	619,503,720	(1,531,286)	534,002,228
30 Year	471,375,650	471,138,772	236,878	422,465,534
Other 1st Mortgage	554,419,466	556,576,429	(2,156,963)	597,027,379
Total Real Estate	1,643,767,550	1,647,218,922	(3,451,371)	1,553,495,140
Business Loans	37,053,905	35,869,062	1,184,843	32,836,451
Total Direct Loans	3,054,782,780	3,060,694,346	(5,911,566)	2,962,027,485
Participation and Indirect Loans	709,206,795	647,441,640	61,765,156	685,866,883
Loans Held For Sale	3,329,313	-	3,329,313	215,900
Total Loans	3,767,318,889	3,708,135,986	59,182,902	3,648,110,268
Allowance For Loan Losses	(48,523,202)	(48,233,592)	(289,610)	(44,333,848)
Net Loans	3,718,795,687	3,659,902,394	58,893,292	3,603,776,420
Cash and Due From Banks	662,326,044	651,712,251	10,613,794	441,526,484
Investments	292,168,007	292,765,497	(597,491)	88,788,198
Interest Receivable	16,540,827	16,602,128	(61,301)	14,629,713
Pre-Paid Expenses	7,582,931	6,561,781	1,021,150	8,051,448
Fixed Assets	40,012,715	39,878,642	134,074	41,096,362
Other Assets	176,589,285	211,749,584	(35,160,300)	154,016,290
TOTAL ASSETS	4,914,015,496	4,879,172,277	34,843,219	4,351,884,915
LIABILITIES				
Deposits:				
Checking	848,558,805	862,467,220	(13,908,416)	810,434,415
Capital Shares	898,284,819	895,446,651	2,838,168	900,304,237
Money Market	1,272,262,817	1,248,076,777	24,186,041	1,009,037,060
IRA & Other Shares	100,068,402	100,308,486	(240,084)	94,419,667
Certificates	891,775,989	887,872,134	3,903,854	839,990,553
Business Shares	129,982,340	129,519,982	462,358	115,786,910
Non-Member Certificates	23,861,017	23,858,034	2,983	23,825,221
Total Deposits	4,164,794,189	4,147,549,284	17,244,904	3,793,798,064
Borrowed Funds	266,563,411	266,729,693	(166,282)	141,767,419
Other Liabilities	64,371,629	51,699,510	12,672,119	48,671,647
TOTAL LIABILITIES	4,495,729,228	4,465,978,487	29,750,741	3,984,237,130
MEMBERS' EQUITY				
Net Income	4,339,242	44,878,105	(40,538,863)	1,379,596
Reserves	-	-	-	-
Undivided Earnings	413,434,081	368,555,976	44,878,105	366,293,501
Unrealized Gain _ Loss on Investments	512,944	(240,291)	753,235	(25,312)
TOTAL MEMBERS' EQUITY	418,286,268	413,193,790	5,092,478	367,647,785
TOTAL LIABILITIES & MEMBERS' EQUITY	4,914,015,496	4,879,172,277	34,843,219	4,351,884,915

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Dave Larson

APPROVED BY:

Dave Larson, President/CEO

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Signed by:

Brian Volkmann

Brian Volkmann, CFO

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