

## AFFINITY PLUS FEDERAL CREDIT UNION

## Income Statement

Consolidated

	January 2026	2026 YTD	2025 YTD	Favorable (Unfav) Variance YTD 2026 to 2025
<b>INTEREST INCOME</b>				
Auto Loans	3,489,684	3,489,684	3,391,055	98,629
Other Consumer	5,483,612	5,483,612	5,496,680	(13,068)
<b>Total Consumer</b>	<b>8,973,296</b>	<b>8,973,296</b>	<b>8,887,735</b>	<b>85,561</b>
Home Equity	3,322,938	3,322,938	2,887,255	435,682
30 Year	1,787,948	1,787,948	1,459,236	328,712
Other 1st Mortgage	1,536,370	1,536,370	1,521,738	14,632
<b>Total Real Estate</b>	<b>6,647,255</b>	<b>6,647,255</b>	<b>5,868,229</b>	<b>779,026</b>
<b>Business</b>	<b>230,143</b>	<b>230,143</b>	<b>201,332</b>	<b>28,811</b>
<b>Total Direct Loans</b>	<b>15,850,694</b>	<b>15,850,694</b>	<b>14,957,296</b>	<b>893,398</b>
Participation and Indirect	3,092,700	3,092,700	3,073,860	18,839
Loans Held For Sale	9,895	9,895	6,873	3,022
<b>Total Interest on Loans</b>	<b>18,953,289</b>	<b>18,953,289</b>	<b>18,038,030</b>	<b>915,260</b>
Investment Income	2,617,775	2,617,775	1,379,929	1,237,846
<b>TOTAL INTEREST INCOME</b>	<b>21,571,064</b>	<b>21,571,064</b>	<b>19,417,958</b>	<b>2,153,106</b>
<b>INTEREST EXPENSE</b>				
Checking	31,985	31,985	31,315	(670)
Capital Shares	75,276	75,276	75,708	433
Money Market	3,188,313	3,188,313	2,670,462	(517,851)
IRA & Other Shares	233,873	233,873	205,852	(28,021)
Certificates	2,820,128	2,820,128	2,952,954	132,825
Business Shares	61,959	61,959	56,935	(5,024)
Non-Member Certificates	105,337	105,337	105,337	-
Borrowed Funds	903,937	903,937	582,715	(321,222)
<b>TOTAL INTEREST EXPENSE</b>	<b>7,420,809</b>	<b>7,420,809</b>	<b>6,681,279</b>	<b>(739,529)</b>
<b>NET INTEREST INCOME</b>	<b>14,150,255</b>	<b>14,150,255</b>	<b>12,736,679</b>	<b>1,413,576</b>
Provision for Loan Losses	1,346,160	1,346,160	2,894,010	1,547,850
<b>NET INTEREST INCOME AFTER PROVISION</b>	<b>12,804,095</b>	<b>12,804,095</b>	<b>9,842,669</b>	<b>2,961,426</b>
<b>NON-INTEREST INCOME</b>				
<b>Fee revenue:</b>				
Loan Fees	202,063	202,063	208,379	(6,316)
Share Account Fees	365,871	365,871	307,691	58,180
Business Checking Fees	10,492	10,492	8,872	1,620
Other Fees	48,677	48,677	38,760	9,917
<b>Total Fee Revenue</b>	<b>627,102</b>	<b>627,102</b>	<b>563,702</b>	<b>63,400</b>
<b>Other Non-Interest Income:</b>				
Real Estate	195,896	195,896	204,247	(8,351)
Advantage Plus	262,428	262,428	298,314	(35,886)
Other CUSO	-	-	-	-
Visa Interchange	2,885,469	2,885,469	2,830,484	54,984
Insurance Commissions	130,566	130,566	157,057	(26,491)
Other Non-Operating Income (Expense)	(236,147)	(236,147)	(52,335)	(183,812)
<b>Total Other Income</b>	<b>3,238,211</b>	<b>3,238,211</b>	<b>3,437,767</b>	<b>(199,555)</b>
<b>TOTAL NON INTEREST INCOME</b>	<b>3,865,314</b>	<b>3,865,314</b>	<b>4,001,468</b>	<b>(136,155)</b>
<b>OPERATING EXPENSES</b>				
Salary and Benefits	6,209,623	6,209,623	5,930,959	(278,665)
Professional Services	230,754	230,754	267,796	37,043
Marketing	1,092,055	1,092,055	1,480,375	388,320
Loan Processing	822,049	822,049	821,989	(60)
Technology & Network	1,536,958	1,536,958	1,522,005	(14,953)
Equipment	389,408	389,408	355,565	(33,843)
General Operations	1,442,541	1,442,541	1,504,895	62,354
Occupancy & Facilities	606,778	606,778	580,957	(25,821)
<b>TOTAL OPERATING EXPENSES</b>	<b>12,330,166</b>	<b>12,330,166</b>	<b>12,464,541</b>	<b>134,375</b>
<b>NET INCOME</b>	<b>4,339,242</b>	<b>4,339,242</b>	<b>1,379,596</b>	<b>2,959,647</b>

DocuSigned by:

Dave Larson

APPROVED BY:

1E6B80257592426...  
Dave Larson, President/CEO

Signed by:

Brian Volkman

D2BC16ED219846C...  
Brian Volkman, CFO