

## AFFINITY PLUS FEDERAL CREDIT UNION

## Balance Sheet

Consolidated

	February 2024	January 2024	Increase (Decrease) from Previous Month	February 2023
<b>ASSETS</b>				
<b>Loans:</b>				
Auto Loans	682,132,702	687,494,803	(5,362,101)	674,324,958
Other Consumer	694,776,784	699,295,645	(4,518,861)	658,278,941
<b>Total Consumer</b>	<b>1,376,909,486</b>	<b>1,386,790,448</b>	<b>(9,880,962)</b>	<b>1,332,603,899</b>
Home Equity	454,612,896	450,386,808	4,226,089	354,776,098
30 Year	403,555,805	400,456,042	3,099,763	394,563,291
Other 1st Mortgage	655,439,965	661,013,737	(5,573,773)	728,530,828
<b>Total Real Estate</b>	<b>1,513,608,666</b>	<b>1,511,856,587</b>	<b>1,752,079</b>	<b>1,477,870,217</b>
<b>Business Loans</b>	<b>23,017,630</b>	<b>22,767,891</b>	<b>249,739</b>	<b>19,958,135</b>
<b>Total Direct Loans</b>	<b>2,913,535,782</b>	<b>2,921,414,926</b>	<b>(7,879,144)</b>	<b>2,830,432,251</b>
Participation and Indirect Loans	695,378,698	640,573,309	54,805,389	652,875,138
Loans Held For Sale	57,000	1,093,875	(1,036,875)	3,734,911
<b>Total Loans</b>	<b>3,608,971,480</b>	<b>3,563,082,110</b>	<b>45,889,370</b>	<b>3,487,042,300</b>
Allowance For Loan Losses	(36,688,397)	(36,558,671)	(129,726)	(38,574,200)
<b>Net Loans</b>	<b>3,572,283,083</b>	<b>3,526,523,439</b>	<b>45,759,644</b>	<b>3,448,468,100</b>
Cash and Due From Banks	354,427,923	341,775,660	12,652,263	336,850,838
Investments	65,927,314	66,091,209	(163,895)	86,260,503
Interest Receivable	13,451,423	13,538,997	(87,574)	11,027,677
Pre-Paid Expenses	7,796,548	7,584,549	211,998	6,728,234
Fixed Assets	40,571,021	40,804,879	(233,858)	37,741,516
Other Assets	193,575,578	165,988,678	27,586,900	143,335,889
<b>TOTAL ASSETS</b>	<b>4,248,032,891</b>	<b>4,162,307,412</b>	<b>85,725,479</b>	<b>4,070,412,756</b>
<b>LIABILITIES</b>				
<b>Deposits:</b>				
Checking	836,376,775	790,702,910	45,673,865	855,883,199
Capital Shares	989,043,056	982,725,705	6,317,351	1,220,332,126
Money Market	829,754,764	804,968,203	24,786,561	740,229,216
IRA & Other Shares	93,783,826	93,477,163	306,664	98,549,865
Certificates	749,838,829	740,000,619	9,838,210	490,895,876
Business Shares	111,237,711	110,935,279	302,432	106,294,310
Non-Member Certificates	23,792,408	23,789,425	2,983	25,169,499
<b>Total Deposits</b>	<b>3,633,827,368</b>	<b>3,546,599,303</b>	<b>87,228,065</b>	<b>3,537,354,091</b>
Borrowed Funds	223,869,583	223,551,691	317,892	175,510,722
Other Liabilities	42,934,268	44,916,836	(1,982,568)	37,836,059
<b>TOTAL LIABILITIES</b>	<b>3,900,631,219</b>	<b>3,815,067,830</b>	<b>85,563,389</b>	<b>3,750,700,873</b>
<b>MEMBERS' EQUITY</b>				
Net Income	1,499,196	1,340,498	158,698	3,967,211
Reserves	-	-	-	18,405,828
Undivided Earnings	345,949,658	345,949,658	-	297,412,641
Unrealized Gain _ Loss on Investments	(47,182)	(50,575)	3,392	(73,797)
<b>TOTAL MEMBERS' EQUITY</b>	<b>347,401,672</b>	<b>347,239,582</b>	<b>162,090</b>	<b>319,711,883</b>
<b>TOTAL LIABILITIES &amp; MEMBERS' EQUITY</b>	<b>4,248,032,891</b>	<b>4,162,307,412</b>	<b>85,725,479</b>	<b>4,070,412,756</b>

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