

AFFINITY PLUS FEDERAL CREDIT UNION

Income Statement

Consolidated

	July 2026	2026 YTD	2025 YTD	Favorable (Unfav) Variance YTD 2026 to 2025
INTEREST INCOME				
Auto Loans	3,439,242	23,668,616	23,878,892	(210,276)
Other Consumer	5,542,409	37,903,296	37,825,164	78,132
Total Consumer	8,981,650	61,571,912	61,704,056	(132,144)
Home Equity	3,502,890	23,226,779	20,673,758	2,553,020
30 Year	1,893,471	12,777,407	10,652,294	2,125,113
Other 1st Mortgage	1,569,875	10,898,618	10,435,858	462,759
Total Real Estate	6,966,236	46,902,804	41,761,911	5,140,893
Business	290,282	1,770,781	1,381,724	389,058
Total Direct Loans	16,238,168	110,245,497	104,847,690	5,397,807
Participation and Indirect	2,942,396	21,072,021	20,517,151	554,871
Loans Held For Sale	43,575	154,062	33,441	120,621
Total Interest on Loans	19,224,138	131,471,580	125,398,282	6,073,298
Investment Income	3,010,528	21,998,141	14,816,621	7,181,520
TOTAL INTEREST INCOME	22,234,667	153,469,721	140,214,903	13,254,818
INTEREST EXPENSE				
Checking	31,328	218,981	215,654	(3,327)
Capital Shares	82,231	544,589	553,487	8,898
Money Market	3,496,473	22,958,417	18,906,101	(4,052,316)
IRA & Other Shares	243,761	1,635,543	1,465,887	(169,656)
Certificates	2,664,559	18,694,283	19,609,427	915,145
Business Shares	79,486	508,263	459,658	(48,605)
Non-Member Certificates	-	303,122	720,848	417,726
Borrowed Funds	1,097,867	6,572,571	3,985,021	(2,587,551)
TOTAL INTEREST EXPENSE	7,695,704	51,435,769	45,916,083	(5,519,685)
NET INTEREST INCOME	14,538,962	102,033,952	94,298,820	7,735,133
Provision for Loan Losses	1,003,806	10,930,255	16,377,743	5,447,487
NET INTEREST INCOME AFTER PROVISION	13,535,156	91,103,697	77,921,077	13,182,620
NON-INTEREST INCOME				
Fee revenue:				
Loan Fees	258,893	1,559,466	1,356,528	202,937
Share Account Fees	408,757	2,549,966	2,173,685	376,281
Business Checking Fees	9,408	62,031	54,148	7,883
Other Fees	63,603	467,394	335,306	132,087
Total Fee Revenue	740,661	4,638,856	3,919,668	719,188
Other Non-Interest Income:				
Real Estate	609,082	2,480,847	1,334,027	1,146,820
Advantage Plus	288,248	2,210,261	2,031,286	178,975
Other CUSO	(116,151)	766,268	(231,996)	998,264
Visa Interchange	3,259,899	21,771,362	20,662,373	1,108,989
Insurance Commissions	112,583	1,000,706	1,093,225	(92,519)
Other Non-Operating Income (Expense)	(414,302)	1,088,958	871,176	217,782
Total Other Income	3,739,359	29,318,402	25,760,091	3,558,311
TOTAL NON INTEREST INCOME	4,480,019	33,957,259	29,679,759	4,277,499
OPERATING EXPENSES				
Salary and Benefits	6,143,177	44,151,133	41,850,163	(2,300,970)
Professional Services	160,806	1,348,213	1,883,145	534,932
Marketing	1,102,680	9,441,956	11,080,483	1,638,527
Loan Processing	1,034,990	6,841,325	6,019,664	(821,661)
Technology & Network	1,551,831	10,573,580	10,538,711	(34,870)
Equipment	405,771	2,861,585	2,700,045	(161,540)
General Operations	1,640,394	10,472,770	11,021,614	548,843
Occupancy & Facilities	571,526	4,189,956	4,134,515	(55,441)
TOTAL OPERATING EXPENSES	12,611,175	89,880,518	89,228,340	(652,178)
NET INCOME	5,404,000	35,180,438	18,372,496	16,807,942

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Dave Larson

APPROVED BY:

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Dave Larson, President/CEO

Signed by:

Brian Volkmann

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Brian Volkmann, CFO