

## AFFINITY PLUS FEDERAL CREDIT UNION

## Balance Sheet

Consolidated

	August 2023	July 2023	Increase (Decrease) from Previous Month	August 2022
<b>ASSETS</b>				
<b>Loans:</b>				
Auto Loans	704,832,974	705,411,795	(578,821)	655,698,901
Other Consumer	694,071,878	692,397,929	1,673,949	642,437,848
<b>Total Consumer</b>	<b>1,398,904,851</b>	<b>1,397,809,723</b>	<b>1,095,128</b>	<b>1,298,136,749</b>
Home Equity	413,420,731	402,821,714	10,599,017	321,833,565
30 Year	396,944,293	395,482,086	1,462,207	388,052,137
Other 1st Mortgage	693,974,075	700,299,943	(6,325,868)	774,235,730
<b>Total Real Estate</b>	<b>1,504,339,099</b>	<b>1,498,603,743</b>	<b>5,735,356</b>	<b>1,484,121,432</b>
<b>Business Loans</b>	<b>22,973,129</b>	<b>21,993,574</b>	<b>979,555</b>	<b>16,964,386</b>
<b>Total Direct Loans</b>	<b>2,926,217,080</b>	<b>2,918,407,041</b>	<b>7,810,039</b>	<b>2,799,222,567</b>
Participation and Indirect Loans	584,761,879	594,219,907	(9,458,028)	611,756,950
Loans Held For Sale	5,815,275	1,985,340	3,829,935	4,378,290
<b>Total Loans</b>	<b>3,516,794,234</b>	<b>3,514,612,288</b>	<b>2,181,946</b>	<b>3,415,357,806</b>
Allowance For Loan Losses	(39,270,577)	(39,047,404)	(223,173)	(16,093,488)
<b>Net Loans</b>	<b>3,477,523,657</b>	<b>3,475,564,884</b>	<b>1,958,773</b>	<b>3,399,264,318</b>
Cash and Due From Banks	375,660,036	385,659,879	(9,999,843)	238,840,737
Investments	66,482,534	65,700,030	782,504	79,065,922
Interest Receivable	12,717,165	12,499,704	217,461	9,941,894
Pre-Paid Expenses	7,108,956	7,771,072	(662,116)	8,394,107
Fixed Assets	39,435,211	38,314,109	1,121,103	36,312,404
Other Assets	182,132,170	138,984,032	43,148,138	128,018,645
<b>TOTAL ASSETS</b>	<b>4,161,059,730</b>	<b>4,124,493,710</b>	<b>36,566,020</b>	<b>3,899,838,026</b>
<b>LIABILITIES</b>				
<b>Deposits:</b>				
Checking	837,653,586	814,020,197	23,633,389	867,984,801
Capital Shares	1,085,861,152	1,106,366,173	(20,505,020)	1,269,934,552
Money Market	759,763,899	760,530,153	(766,254)	777,190,014
IRA & Other Shares	93,985,146	94,981,373	(996,227)	108,383,640
Certificates	617,807,832	585,727,087	32,080,745	417,311,203
Business Shares	109,837,757	108,429,656	1,408,102	113,026,910
Non-Member Certificates	48,962,910	48,956,776	6,133	-
<b>Total Deposits</b>	<b>3,553,872,282</b>	<b>3,519,011,414</b>	<b>34,860,868</b>	<b>3,553,831,120</b>
Borrowed Funds	226,801,306	226,584,951	216,354	-
Other Liabilities	44,166,744	45,538,236	(1,371,491)	21,220,118
<b>TOTAL LIABILITIES</b>	<b>3,824,840,332</b>	<b>3,791,134,601</b>	<b>33,705,731</b>	<b>3,575,051,238</b>
<b>MEMBERS' EQUITY</b>				
Net Income	20,465,418	17,606,614	2,858,804	18,872,375
Reserves	-	-	-	18,405,828
Undivided Earnings	315,818,469	315,818,469	-	287,571,142
Unrealized Gain _ Loss on Investments	(64,489)	(65,974)	1,485	(62,557)
<b>TOTAL MEMBERS' EQUITY</b>	<b>336,219,398</b>	<b>333,359,109</b>	<b>2,860,289</b>	<b>324,786,788</b>
<b>TOTAL LIABILITIES &amp; MEMBERS' EQUITY</b>	<b>4,161,059,730</b>	<b>4,124,493,710</b>	<b>36,566,020</b>	<b>3,899,838,026</b>

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