

AFFINITY PLUS FEDERAL CREDIT UNION

Balance Sheet

Consolidated

	October 2023	September 2023	Increase (Decrease) from Previous Month	October 2022
ASSETS				
Loans:				
Auto Loans	702,024,454	701,997,860	26,594	656,272,338
Other Consumer	697,518,287	694,906,351	2,611,936	652,517,601
Total Consumer	1,399,542,741	1,396,904,211	2,638,530	1,308,789,939
Home Equity	432,017,386	425,552,558	6,464,828	336,419,215
30 Year	399,398,077	398,476,826	921,250	396,148,140
Other 1st Mortgage	679,313,041	685,568,078	(6,255,037)	758,411,484
Total Real Estate	1,510,728,504	1,509,597,462	1,131,042	1,490,978,839
Business Loans	23,061,231	23,021,173	40,058	19,042,616
Total Direct Loans	2,933,332,476	2,929,522,846	3,809,630	2,818,811,394
Participation and Indirect Loans	605,871,465	616,626,213	(10,754,748)	624,998,948
Loans Held For Sale	2,492,413	5,264,010	(2,771,598)	-
Total Loans	3,541,696,353	3,551,413,069	(9,716,716)	3,443,810,342
Allowance For Loan Losses	(38,926,915)	(38,488,022)	(438,893)	(16,530,710)
Net Loans	3,502,769,438	3,512,925,047	(10,155,609)	3,427,279,632
Cash and Due From Banks	334,694,660	372,001,247	(37,306,587)	166,372,605
Investments	66,900,355	66,176,174	724,181	79,685,650
Interest Receivable	13,104,069	12,628,714	475,355	10,465,806
Pre-Paid Expenses	7,055,380	6,561,341	494,039	7,526,816
Fixed Assets	40,230,194	39,313,817	916,376	36,559,491
Other Assets	151,890,574	138,743,966	13,146,608	140,798,476
TOTAL ASSETS	4,116,644,670	4,148,350,305	(31,705,634)	3,868,688,475
LIABILITIES				
Deposits:				
Checking	778,089,580	804,728,721	(26,639,141)	837,034,201
Capital Shares	1,037,024,336	1,067,963,581	(30,939,245)	1,244,434,387
Money Market	763,722,706	760,336,195	3,386,511	767,769,140
IRA & Other Shares	93,945,274	93,938,117	7,157	107,087,192
Certificates	668,140,752	643,249,733	24,891,019	435,000,408
Business Shares	112,629,283	110,253,974	2,375,309	120,281,518
Non-Member Certificates	48,975,176	48,969,043	6,133	-
Total Deposits	3,502,527,107	3,529,439,364	(26,912,257)	3,511,606,846
Borrowed Funds	227,334,951	227,010,681	324,271	-
Other Liabilities	45,687,674	53,390,646	(7,702,973)	25,624,322
TOTAL LIABILITIES	3,775,549,733	3,809,840,691	(34,290,959)	3,537,231,167
MEMBERS' EQUITY				
Net Income	25,336,232	22,753,509	2,582,723	25,559,323
Reserves	-	-	-	18,405,828
Undivided Earnings	315,818,469	315,818,469	-	287,571,142
Unrealized Gain _ Loss on Investments	(59,763)	(62,364)	2,601	(78,985)
TOTAL MEMBERS' EQUITY	341,094,938	338,509,614	2,585,324	331,457,308
TOTAL LIABILITIES & MEMBERS' EQUITY	4,116,644,670	4,148,350,305	(31,705,634)	3,868,688,475

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Dave Larson

APPROVED BY:

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Dave Larson, President/CEO

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Brian Volkmann

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Brian Volkmann, CFO