

## AFFINITY PLUS FEDERAL CREDIT UNION

## Balance Sheet

Consolidated

	December 2023	November 2023	Increase (Decrease) from Previous Month	December 2022
<b>ASSETS</b>				
<b>Loans:</b>				
Auto Loans	691,591,308	696,808,920	(5,217,612)	659,017,728
Other Consumer	700,065,632	699,647,523	418,109	659,273,547
<b>Total Consumer</b>	<b>1,391,656,940</b>	<b>1,396,456,442</b>	<b>(4,799,503)</b>	<b>1,318,291,275</b>
Home Equity	446,900,902	440,774,624	6,126,278	347,685,772
30 Year	400,645,738	398,951,283	1,694,455	395,117,870
Other 1st Mortgage	666,756,419	672,952,510	(6,196,092)	742,545,524
<b>Total Real Estate</b>	<b>1,514,303,059</b>	<b>1,512,678,418</b>	<b>1,624,641</b>	<b>1,485,349,165</b>
<b>Business Loans</b>	<b>22,893,146</b>	<b>23,120,907</b>	<b>(227,760)</b>	<b>19,651,532</b>
<b>Total Direct Loans</b>	<b>2,928,853,145</b>	<b>2,932,255,767</b>	<b>(3,402,622)</b>	<b>2,823,291,972</b>
Participation and Indirect Loans	653,237,035	645,076,572	8,160,463	633,113,356
Loans Held For Sale	947,000	2,853,325	(1,906,325)	2,466,300
<b>Total Loans</b>	<b>3,583,037,180</b>	<b>3,580,185,664</b>	<b>2,851,516</b>	<b>3,458,871,629</b>
Allowance For Loan Losses	(36,828,810)	(38,226,261)	1,397,451	(17,463,414)
<b>Net Loans</b>	<b>3,546,208,370</b>	<b>3,541,959,403</b>	<b>4,248,967</b>	<b>3,441,408,215</b>
Cash and Due From Banks	350,360,393	297,774,283	52,586,110	369,220,078
Investments	66,022,672	66,801,122	(778,450)	85,502,243
Interest Receivable	13,517,912	12,850,867	667,045	10,900,910
Pre-Paid Expenses	6,766,777	6,685,748	81,029	7,520,313
Fixed Assets	40,706,248	40,406,230	300,019	37,252,436
Other Assets	151,977,275	186,718,409	(34,741,133)	126,420,607
<b>TOTAL ASSETS</b>	<b>4,175,559,648</b>	<b>4,153,196,062</b>	<b>22,363,586</b>	<b>4,078,224,802</b>
<b>LIABILITIES</b>				
<b>Deposits:</b>				
Checking	811,803,422	805,275,806	6,527,615	867,022,772
Capital Shares	1,008,571,279	1,018,300,117	(9,728,838)	1,221,296,303
Money Market	790,827,269	777,189,566	13,637,703	760,199,184
IRA & Other Shares	92,983,294	92,933,774	49,520	103,103,470
Certificates	703,686,444	680,468,719	23,217,725	457,295,004
Business Shares	113,364,730	111,945,136	1,419,595	109,577,053
Non-Member Certificates	23,786,442	48,981,309	(25,194,867)	25,163,199
<b>Total Deposits</b>	<b>3,545,022,880</b>	<b>3,535,094,427</b>	<b>9,928,453</b>	<b>3,543,656,984</b>
Borrowed Funds	223,495,504	228,006,826	(4,511,322)	150,000,000
Other Liabilities	61,145,605	46,814,195	14,331,410	47,404,514
<b>TOTAL LIABILITIES</b>	<b>3,829,663,990</b>	<b>3,809,915,449</b>	<b>19,748,541</b>	<b>3,741,061,498</b>
<b>MEMBERS' EQUITY</b>				
Net Income	30,131,189	27,518,613	2,612,576	31,265,208
Reserves	-	-	-	18,405,828
Undivided Earnings	315,818,469	315,818,469	-	287,571,142
Unrealized Gain _ Loss on Investments	(54,000)	(56,469)	2,469	(78,874)
<b>TOTAL MEMBERS' EQUITY</b>	<b>345,895,658</b>	<b>343,280,613</b>	<b>2,615,045</b>	<b>337,163,304</b>
<b>TOTAL LIABILITIES &amp; MEMBERS' EQUITY</b>	<b>4,175,559,648</b>	<b>4,153,196,062</b>	<b>22,363,586</b>	<b>4,078,224,802</b>

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Dave Larson

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