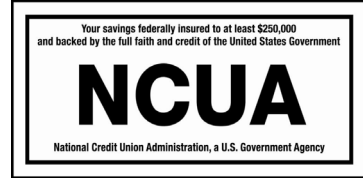


**Affinity Federal Credit Union**  
**AFCU Financial Statements (unaudited)**  
**March 31, 2025**  
**Charter #857**



**Balance Sheet**

<b>Assets</b>		<b>Liabilities</b>	
Loans to Members	3,520,867,954	Shares	3,668,639,047
Investments	172,737,657	Accounts Payable & Other	246,548,561
Cash and Interest Bearing Deposits	354,105,427	Total Liabilities	3,915,187,608
Other Assets	187,451,351		
		<b>Members Equity</b>	
		Net Worth	337,549,249
		Non-Controlling Interest	3,876,338
		Unrealized Gain/(Loss) on Investments	(21,450,806)
		Total Member's Equity	319,974,780
<b>Total Assets</b>	<b>4,235,162,388</b>	<b>Total Liabilities &amp; Member's Equity</b>	<b>4,235,162,388</b>

**Income Statement**

	<b>Month</b>	<b>Year to Date</b>
Loan Interest Income	15,747,803	47,512,286
Investment Income	1,533,414	3,858,501
Total Interest Income	17,281,217	51,370,787
Dividend/Interest Expense	7,570,372	22,304,366
Net Interest Income	9,710,845	29,066,421
Non Interest Income	3,152,278	9,815,733
<b>Net Revenue</b>	<b>12,863,122</b>	<b>38,882,154</b>
Operating Expenses	11,111,129	33,665,667
Loan Loss Provision	1,500,000	3,600,000
Other Non Operating Income/(Expense)	5,129	22,509
<b>Net Income/(Loss)</b>	<b>257,123</b>	<b>1,638,996</b>

We are pleased to share our financial results for the quarter ended March 31, 2025. Affinity remains focused on maintaining financial strength and delivering meaningful impact to our members and the communities we serve. Our first quarter results reflect continued progress toward these goals, with stable net interest income and positive net income reinforcing our solid financial position. Total assets grew to over \$4.2 billion, while member equity remained strong at \$320 million. These results demonstrate the resilience of our business model and our commitment to responsible growth. As we build on this foundation, we remain focused on enhancing value for our members, supporting their financial wellbeing, and making a lasting difference in the communities we serve.