

HUDSON VALLEY CREDIT UNION - CHARTER 68705
CONSOLIDATED STATEMENT OF FINANCIAL CONDITION
OCTOBER 2024

ASSETS

| | |
|---|--------------------------------|
| Cash | \$ 588,087,400 |
| Investments, net | 2,106,045,601 |
| Loans, net of allowance for credit losses | 4,345,651,145 |
| Accrued interest receivable | 23,860,300 |
| Prepaid expenses | 8,602,957 |
| Foreclosed and Repossessed assets | 1,131,416 |
| Fixed assets, net | 100,275,968 |
| NCUSIF deposit | 54,085,020 |
| Other assets | <u>138,911,195</u> |
| TOTAL ASSETS | <u>\$ 7,366,651,002</u> |

LIABILITIES AND MEMBERS' EQUITY

| | |
|--|--------------------------------|
| Borrowed funds | \$ 400,000,000 |
| Members' savings accounts | 6,436,285,006 |
| Accrued interest and dividends payable | 1,468,974 |
| Accrued expenses and other liabilities | <u>69,933,106</u> |
| TOTAL LIABILITIES AND SAVINGS | <u>\$ 6,907,687,086</u> |
| MEMBERS' EQUITY | <u>458,963,916</u> |
| TOTAL LIABILITIES AND MEMBERS' EQUITY | <u>\$ 7,366,651,002</u> |

CLASSIFICATION OF LOANS OUTSTANDING

| <u>Degree of delinquency</u> | <u>Amount</u> | <u>Number</u> |
|------------------------------|-------------------------|----------------|
| Current | \$ 4,358,610,650 | 192,492 |
| 60 to 89 days | 9,857,842 | 1,029 |
| 90 to 179 days | 7,541,729 | 774 |
| 180 to 359 days | 2,070,459 | 19 |
| 360 days and over | <u>4,255,891</u> | <u>12</u> |
| Total | <u>\$ 4,382,336,571</u> | <u>194,326</u> |