

HUDSON VALLEY CREDIT UNION - CHARTER 68705
CONSOLIDATED STATEMENT OF FINANCIAL CONDITION
MARCH 2025

ASSETS

Cash	\$ 581,333,510
Investments, net	2,248,710,531
Loans, net of allowance for credit losses	4,741,468,686
Accrued interest receivable	25,668,276
Prepaid expenses	7,673,882
Foreclosed and Repossessed assets	1,337,055
Fixed assets, net	118,100,716
NCUSIF deposit	59,056,705
Other assets	<u>166,902,737</u>
TOTAL ASSETS	<u>\$ 7,950,252,098</u>

LIABILITIES AND MEMBERS' EQUITY

Borrowed funds	\$ 400,000,000
Members' savings accounts	6,994,089,239
Accrued interest and dividends payable	10,355
Accrued expenses and other liabilities	<u>80,576,152</u>
TOTAL LIABILITIES AND SAVINGS	<u>\$ 7,474,675,746</u>
MEMBERS' EQUITY	<u>475,576,352</u>
TOTAL LIABILITIES AND MEMBERS' EQUITY	<u>\$ 7,950,252,098</u>

CLASSIFICATION OF LOANS OUTSTANDING

<u>Degree of delinquency</u>	<u>Amount</u>	<u>Number</u>
Current	\$ 4,759,700,455	190,242
60 to 89 days	7,024,756	976
90 to 179 days	7,551,125	697
180 to 359 days	5,562,078	22
360 days and over	<u>4,487,509</u>	<u>15</u>
Total	<u>\$ 4,784,325,923</u>	<u>191,952</u>

Federally Insured by NCUA