

AurGroup Financial Credit Union
Statement of Financial Condition
As of December 31, 2023

	12/31/2023	11/30/2023	Monthly Change	Budget 12/31/2023
ASSETS				
LOANS:				
Consumer Loans	42,701,560	42,554,913	146,647	39,384,000
Consumer Loans - Indirect	52,891,483	53,033,933	(142,450)	60,491,000
1st Mortgages Portfolioed	31,204,012	31,119,273	84,739	28,088,000
Business Loans	6,163,447	6,032,588	130,860	4,233,000
Total Loans	132,960,502	132,740,706	219,796	132,196,000
Less Allowance for Loan Loss	(471,677)	(431,881)	(39,796)	(500,000)
Less Business Loan Reserve	(178,588)	(178,588)	0	(150,000)
Loans Sold	0	0	0	0
Net Loans	132,310,237	132,130,237	180,001	131,546,000
CASH:				
Demand Deposit Accounts	932,528	729,476	203,052	37,000
INVESTMENTS:				
Investments in Corporate Credit Unions	(926,815)	3,973,862	(4,900,677)	979,000
Corporate One Certificates	0	0	0	
Corporate One Capital	900,000	900,000	0	900,000
Gov'n/Agency Investments	36,353,910	35,431,999	921,912	33,440,000
Other Investments	13,115,208	12,609,967	505,242	11,978,000
TOTAL INVESTMENTS	49,442,303	52,915,827	(3,473,524)	47,297,000
OTHER ASSETS				
Other Real Estate Owned	0	0	0	0
Non Performing Assets	0	0	0	0
Land and Building	4,795,442	4,806,617	(11,175)	4,800,000
Other Fixed Assets	632,882	630,103	2,779	545,000
ASI Share Insurance Capitalization Deposit	2,440,939	2,440,939	0	2,446,000
Other Assets	3,617,551	3,516,527	101,023	2,485,000
TOTAL OTHER ASSETS	11,486,813	11,394,185	92,627	10,276,000
TOTAL ASSETS	194,171,881	197,169,725	(2,997,843)	189,156,000
LIABILITIES AND EQUITY				
LIABILITIES				
Accrued Dividends & Interest Payable	145	1	144	0
Borrowed Funds	9,500,000	9,000,000	500,000	0
Accounts Payable and Other Liabilities	973,738	431,198	542,540	409,000
TOTAL LIABILITIES	10,473,883	9,431,199	1,042,684	409,000
SHARES AND DEPOSITS				
Share Drafts	51,147,055	54,945,120	(3,798,065)	54,777,000
Regular Shares	105,051,413	106,687,663	(1,636,250)	110,395,000
All Other Shares and Deposits	17,844,464	17,764,021	80,443	16,167,000
Reserve for Overdraft Losses	9,730	11,963	(2,233)	13,000
TOTAL SHARES AND DEPOSITS	174,052,662	179,408,766	(5,356,104)	181,352,000
EQUITY				
Undivided Earnings	8,293,215	8,293,215	0	8,676,000
Regular Reserves	6,471,450	6,471,450	0	6,073,000
Accumulated Unrealized Gains(Losses)Avail. for Sale Securities	(5,723,886)	(6,994,082)	1,270,196	(7,404,000)
Net Income	604,557	559,177	45,380	50,000
TOTAL EQUITY	9,645,336	8,329,760	1,315,576	7,395,000
TOTAL LIABILITIES, SHARES AND EQUITY	194,171,881	197,169,725	(2,997,844)	189,156,000
Key Ratios/Statistics				
Members	14,313	14,313		
Net Capital	7.92%	7.77%		7.82%
Gross Capital	8.25%	8.08%		8.17%
Return on Assets	0.31%	0.31%		0.04%
Loans/Shares	76.40%	73.99%		72.90%
Loans/Assets	68.48%	67.32%		69.89%
Delinquency	0.22%	0.20%		
Fixed Assets	2.96%	2.90%		2.83%
1st Mortgages/Total shares & Undivided	16.93%	16.52%		14.83%
Commercial Loans/Total Assets	3.17%	3.06%		2.24%