

HUDSON VALLEY FEDERAL CREDIT UNION - CHARTER 15802
CONSOLIDATED STATEMENT OF FINANCIAL CONDITION
NOVEMBER 2018

ASSETS

Cash	\$ 129,218,340
Investments, net	1,628,876,606
Loans, net of allowance for loan losses	2,918,183,237
Accrued interest receivable	12,580,486
Prepaid expenses	3,514,084
Foreclosed and Repossessed assets	7,816,513
Fixed assets, net	82,684,610
NCUSIF deposit	38,525,956
Monetary control reserve deposit	0
Other assets	<u>62,004,261</u>
TOTAL ASSETS	\$ <u>4,883,404,093</u>

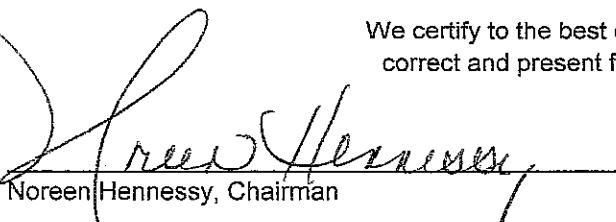
LIABILITIES AND MEMBERS' EQUITY

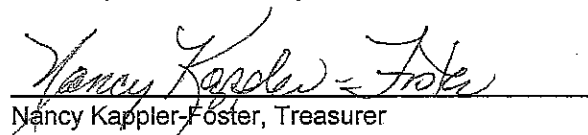
Borrowed funds	\$ 0
Members' savings accounts	4,366,177,701
Accrued interest and dividends payable	291,644
Accrued expenses and other liabilities	<u>34,988,646</u>
TOTAL LIABILITIES AND SAVINGS	4,401,457,991
MEMBERS' EQUITY	<u>481,946,102</u>
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$ <u>4,883,404,093</u>

CLASSIFICATION OF LOANS OUTSTANDING

<u>Degree of delinquency</u>	<u>Amount</u>	<u>Number</u>
Current	\$ 2,948,726,361	161,813
60 to 179 days	20,669,897	1,445
180 to 359 days	2,927,145	25
360 days and over	6,283,804	14
Total	\$ <u>2,978,607,207</u>	<u>163,297</u>

We certify to the best of our knowledge and belief, this statement and the related statements are true, correct and present fairly the financial position and the results of operations for the period covered.


 Noreen Hennessy, Chairman


 Nancy Kappler-Foster, Treasurer