

EAST TEXAS PROFESSIONAL CREDIT UNION
CHARTER # 289
STATEMENT OF FINANCIAL CONDITION
AFTER CLOSING
December 31, 2022

ASSETS

LOANS & CASH

1. a. Outstanding balances of line of credit loans to members	\$9,720,422.18
b. Real estate loans including Home Improvement	\$214,186,902.87
c. Loan balances fully secured by shares	\$4,976,414.92
d. All other loans to members (excluding a,b,c above)	\$465,558,824.79
e. Total conforming loans	\$694,442,564.76
f. Adjusted loans	\$566,489.80
TOTAL LOANS TO MEMBERS (include items a-f)	\$695,009,054.56
2. Deferred Dealership Reserves	\$1,617,956.18
3. (Less) Allowance for losses	(\$1,188,292.55)
a. Loans Held for Sale	\$0.00
4. NET LOANS OUTSTANDING	\$695,438,718.19
5. Cash (cash on hand, petty cash, checking accounts, e	\$131,372,204.93

INVESTMENTS

6. U.S. Government obligations	\$0.00
7.a HTM Federal agency securities	\$0.00
b AFS Federal agency securities	\$162,771,763.61
8. Common trust investments	\$0.00
9. Shares, deposits, & certif. in corp. centrals	\$0.00
10. Shares, deposits, & certif. in other CUs	\$12,195,000.00
11. Shares, deposits, & cert. in banks S&L's & MSB's	\$67,031,000.00
12. Loans to other credit unions	\$0.00
13. All other investments	\$2,101,701.89
14. Shares in Central Liquidity Facility (Direct or Indirect)	\$0.00
15. (Less) Allowance for investment losses	\$0.00
16. Net Investments (Sum 6 through 14 less 15)	\$244,099,465.50

OTHER ASSETS

17. Land and building (net of depreciation)	\$33,758,528.65
18. Other fixed assets (net of depreciation)	\$3,289,640.69
19. Monetary control reserve deposits	\$0.00
20. a. All other assets OREO = \$377,324	\$62,330,804.97
b. NCUSIF Insurance Deposit	\$9,657,783.66
21. TOTAL ASSETS	\$1,179,947,146.59

LIABILITIES SAVINGS EQUITY

22. Promissory notes	\$0.00
23. Reverse Repurchase Transactions	\$0.00
24. Other Notes Payable	\$0.00
25. Interest payable	\$0.00
26. Accounts payable	\$417,766.76
27. Dividends/Interest on shares/Deposit payable	\$0.00
28. (a) Taxes Payable	\$5,447.69
(b) Accrued Expenses	\$2,800,293.91
(c) Other Liabilities	\$17,320,903.00
29. a. Certificates of deposit	\$124,679,711.41
b. Share draft accounts	\$185,183,941.98
c. Other Savings	\$505,410.32
d. Share savings	\$449,131,469.77
e. Money market draft accounts	\$153,251,940.71
f. IRA savings	\$49,131,646.17
g. FICS Escrow Accounts	\$934,098.79
TOTAL SAVINGS/SHARES (Sum of 29 a. - 29 g.)	\$962,818,219.15
30. TOTAL LIABILITIES (Sum of 22 through 29)	\$983,362,630.51
31. Regular/statutory reserve	\$12,435,322.27
32. Investment Valuation Reserve (SCU's only)	\$0.00
33. Special Reserves - Contingency Fund	\$0.00
34. Capital Acquired	\$4,781,291.62
35. Undivided Earnings	\$180,762,049.22
36. Net Income (Loss)	\$0.00
37. Other	(\$1,394,147.03)
38. TOTAL LIABILITIES SAVINGS & EQUITY (Sum of 30, and 31 through 37)	\$1,179,947,146.59 =====

MARKET VALUES OF INVESTMENTS

38. U.S. Government Obligations	\$0.00
39. Federal agency securities	\$162,771,763.61
a. All other Investments	\$2,101,701.89
40. b. Nonconforming Investments	\$0.00

Reverse Repurchase Agreements are \$0.00