

**EAST TEXAS PROFESSIONAL CREDIT UNION**  
**CHARTER # 289**  
**STATEMENT OF FINANCIAL CONDITION**  
**AFTER CLOSING**  
**December 31, 2021**

**ASSETS**

<b>LOANS &amp; CASH</b>	
1. a. Outstanding balances of line of credit loans to members	\$8,921,801.36
b. Real estate loans including Home Improvement	\$164,757,158.15
c. Loan balances fully secured by shares	\$3,927,820.28
d. All other loans to members (excluding a,b,c above)	\$331,140,111.19
e. Total conforming loans	\$508,746,890.98
f. Adjusted loans	\$485,028.04
<b>TOTAL LOANS TO MEMBERS (include items a-f)</b>	<b>\$509,231,919.02</b>
2. Deferred Dealership Reserves	\$745,688.90
3. (Less) Allowance for losses	(\$1,232,608.17)
a. Loans Held for Sale	\$0.00
4. <b>NET LOANS OUTSTANDING</b>	<b>\$508,744,999.75</b>
5. Cash (cash on hand, petty cash, checking accounts, et	\$316,590,408.72
<b>INVESTMENTS</b>	
6. U.S. Government obligations	\$0.00
7.a HTM Federal agency securities	\$0.00
b AFS Federal agency securities	\$27,347,368.95
8. Common trust investments	\$0.00
9. Shares, deposits, & certif. in corp. centrals	\$0.00
10. Shares, deposits, & certif. in other CUs	\$1,991,000.00
11. Shares, deposits, & cert. in banks S&L's & MSB's	\$29,213,000.00
12. Loans to other credit unions	\$0.00
13. All other investments	\$1,072,413.20
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)	\$59,623,782.15
<b>OTHER ASSETS</b>	
17. Land and building (net of depreciation)	\$21,916,732.81
18. Other fixed assets (net of depreciation)	\$1,738,604.78
19. Monetary control reserve deposits	\$0.00
20. a. All other assets OREO = \$81,852	\$47,387,662.04
b. NCUSIF Insurance Deposit	\$7,211,191.72
21. <b>TOTAL ASSETS</b>	<b>\$963,213,381.97</b>

**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	-\$600,921.32
27. Dividends/Interest on shares/Deposit payable	\$0.00
28. (a) Taxes Payable	\$3,563.02
(b) Accrued Expenses	\$2,243,155.24
(c) Other Liabilities	\$8,896,107.80
29. a. Certificates of deposit	\$134,220,794.74
b. Share draft accounts	\$135,695,589.04
c. Other Savings	\$386,257.17
d. Share savings	\$334,460,441.94
e. Money market draft accounts	\$137,843,890.93
f. IRA savings	\$40,207,683.25
g. FICS Escrow Accounts	\$881,827.08
<b>TOTAL SAVINGS/SHARES (Sum of 29 a. - 29 g.)</b>	<b>\$783,696,484.15</b>
30. <b>TOTAL LIABILITIES (Sum of 22 through 29)</b>	<b>\$794,238,388.89</b>
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	\$151,594,787.89
36. Net Income (Loss)	\$0.00
37. Other	\$163,591.30
38. <b>TOTAL LIABILITIES SAVINGS &amp; EQUITY</b> (Sum of 30, and 31 through 37)	<b>\$963,213,381.97</b> =====
<b>MARKET VALUES OF INVESTMENTS</b>	
U.S. Government Obligations	\$0.00
38. Federal agency securities	\$27,347,368.95
39. a. All other Investments	\$1,072,413.20
40. b. Nonconforming Investments	\$0.00

Reverse Repurchase Agreements are \$0.00