

EAST TEXAS PROFESSIONAL CREDIT UNION
CHARTER # 289
STATEMENT OF FINANCIAL CONDITION
AFTER CLOSING
December 31, 2025

ASSETS

LIABILITIES SAVINGS EQUITY

LOANS & CASH

1. a. Outstanding balances of line of credit loans to members	\$9,957,735.85
b. Real estate loans including Home Improvement	\$259,712,535.16
c. Loan balances fully secured by shares	\$7,594,881.36
d. All other loans to members (excluding a,b,c above)	\$671,462,577.01
e. Total conforming loans	\$948,727,729.38
f. Adjusted loans	\$2,860,971.20
TOTAL LOANS TO MEMBERS (include items a-f)	\$951,588,700.58
2. Deferred Dealership Reserves	\$2,563,099.84
3. (Less) Allowance for losses	(\$6,327,149.93)
a. Credit Quality Adjustments NETCU	(\$354,445.23)
4. NET LOANS OUTSTANDING	\$947,470,205.26
5. Cash (cash on hand, petty cash, checking accounts, et	\$148,315,718.39

INVESTMENTS

6. U.S. Government obligations	\$0.00
7.a HTM Federal agency securities	\$0.00
b AFS Federal agency securities	\$171,037,613.72
8. Common trust investments	\$0.00
9. Shares, deposits, & certif. in corp. centrals	\$0.00
10. Shares, deposits, & certif. in other CUs	\$0.00
11. Shares, deposits, & cert. in banks S&L's & MSB's	\$1,494,000.00
12. Loans to other credit unions	\$0.00
13. All other investments	\$2,466,911.00
14. Shares in Central Liquidity Facility (Direct or Indirect)	\$3,075,983.24
15. (Less) Allowance for investment losses	\$0.00
16. Net Investments (Sum 6 through 14 less 15)	\$178,074,507.96

OTHER ASSETS

17. Land and building (net of depreciation)	\$38,715,686.42
18. Other fixed assets (net of depreciation)	\$3,835,214.43
19. Monetary control reserve deposits	\$0.00
20. a. All other assets OREO = 1,599,453	\$75,334,089.49
b. NCUSIF Insurance Deposit	\$10,598,146.31
21. TOTAL ASSETS	\$1,402,343,568.26

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	\$303,521.50
27. Dividends/Interest on shares/Deposit payable	\$0.00
28. (a) Taxes Payable	\$1,490.22
(b) Accrued Expenses	\$2,668,042.42
(c) Other Liabilities	\$14,620,580.29
29. a. Certificates of deposit	\$379,187,592.80
b. Share draft accounts	\$194,942,086.23
c. Other savings	\$311,639.05
d. Share savings	\$396,634,858.19
e. Money market draft accounts	\$102,318,879.01
f. IRA savings	\$45,279,779.26
g. FICS Escrow Accounts	\$1,226,470.47
TOTAL SAVINGS/SHARES (Sum of 29 a. - 29 g.)	\$1,119,901,305.01

30. TOTAL LIABILITIES (Sum of 22 through 29)	\$1,137,494,939.44
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	\$20,823,249.47
35. Undivided Earnings	\$233,503,233.07
36. Net Income (Loss)	\$0.00
37. Other	(\$1,913,175.99)

TOTAL LIABILITIES SAVINGS & EQUITY	
38. (Sum of 30, and 31 through 37)	\$1,402,343,568.26
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MARKET VALUES OF INVESTMENTS

U.S. Government Obligations	\$0.00
38. Federal agency securities	\$171,037,613.72
39. a. All other Investments	\$2,466,911.00
40. b. Nonconforming Investments	\$0.00

Reverse Repurchase Agreements are \$0.00