

**BP FEDERAL CREDIT UNION**

*Statement of Condition*

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
<b>ASSETS</b>									
LOANS	27,256,630.36	26,468,083.87	24,852,151.06	27,026,848.76	26,988,100.01	25,092,671.27	22,760,380.35	18,020,490.75	17,174,403.30
MORTGAGE LOANS	58,762,726.70	53,800,014.32	41,237,838.69	38,329,913.14	32,501,608.03	25,502,678.75	21,228,324.65	16,375,015.85	18,016,039.84
PARTICIPATION LOANS	748,750.61	1,434,914.43	2,331,807.53	1,151,265.86	2,287,208.61	0.00	0.00	0.00	0.00
PURCHASE LOANS	0.00	0.00	4,681,899.88	0.00	0.00	0.00	0.00	0.00	0.00
LOANS - MASTERCARD	1,353,389.51	1,482,255.99	1,639,111.00	1,810,205.45	1,799,541.64	1,816,345.07	1,835,737.40	1,715,796.46	1,499,141.82
LOANS - VISA	1,840,842.54	1,896,028.78	1,901,861.07	2,072,031.60	2,094,677.18	2,249,759.12	2,081,333.10	1,937,428.16	1,889,542.58
LOANS IN LIQUIDATION	107,961.39	0.00	0.00	0.00	11,596.44	0.00	33,720.69	36,505.43	20,777.51
<b>LOANS TO MEMBERS</b>	<b>90,070,301.11</b>	<b>85,081,297.39</b>	<b>76,644,669.23</b>	<b>70,390,264.81</b>	<b>65,682,731.91</b>	<b>54,661,454.21</b>	<b>47,939,496.19</b>	<b>38,085,236.65</b>	<b>38,599,905.05</b>
LOAN LOSS ALLOWANCE	-287,082.12	(220,471.68)	(151,811.98)	(53,018.67)	(73,153.42)	(121,083.88)	(182,196.95)	(243,483.35)	(304,752.76)
ACCOUNTS RECEIVABLE	313,142.37	1,522,354.07	298,389.67	1,256,142.33	2,766,323.82	176,386.02	202,046.75	43,251.45	15,046.15
FUNDS IN TRANSIT	266,150.27	(24,733.76)	1,949,857.12	748,053.02	1,364,141.46	1,054,455.50	977,215.71	502,282.03	1,188,930.60
CHANGE FUNDS	2,935,813.15	2,319,098.04	1,123,401.34	1,370,162.52	880,856.78	738,265.74	699,183.50	667,165.39	639,803.59
<b>CASH ACCOUNTS</b>	<b>3,201,963.42</b>	<b>2,294,364.28</b>	<b>3,073,258.46</b>	<b>2,118,215.54</b>	<b>2,244,998.24</b>	<b>1,792,721.24</b>	<b>1,676,399.21</b>	<b>1,169,447.42</b>	<b>1,828,734.19</b>
CATALYST CORP FCU	1,238,822.73	2,478,375.72	1,895,439.63	1,524,652.06	1,567,043.77	1,541,174.69	1,945,806.86	2,608,704.09	6,946,416.76
CASH ACCOUNT CORPORATE AMERICA	54.19	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FRB EXCESS BALANCE ACCOUNT	4,100,000.00	1,500,000.00	5,200,000.00	6,500,000.00	0.00	10,400,000.00	11,800,000.00	8,400,000.00	0.00
CERTIFICATES	1,745,025.00	3,587,025.00	6,510,025.00	12,268,000.00	15,991,000.00	15,993,000.00	21,113,526.74	52,583,000.00	54,065,000.00
BONDS-HTM	2,921,720.00	2,924,670.00	4,000,000.00	7,423,150.00	11,949,833.42	10,999,333.38	7,003,794.37	0.00	0.00
MBS/CMO-HTM	15,463,607.23	20,011,324.29	31,419,040.78	26,301,654.58	21,210,860.06	21,279,924.12	19,644,625.15	0.00	0.00
DUS BONDS-HTM	470,182.31	1,415,997.14	1,732,593.59	1,238,611.88	239,664.35	0.00	0.00	0.00	0.00
<b>INVESTMENTS</b>	<b>25,939,411.46</b>	<b>31,917,397.15</b>	<b>50,757,099.00</b>	<b>55,256,068.52</b>	<b>50,958,401.60</b>	<b>60,213,432.19</b>	<b>61,507,753.12</b>	<b>63,591,704.09</b>	<b>61,011,416.76</b>
ACCRUED INCOME	268,881.44	338,015.74	393,678.66	328,274.49	289,357.58	254,622.94	240,460.04	231,952.97	311,776.80
PREPAID EXPENSES	57,671.73	42,940.61	57,430.49	74,123.87	46,917.38	38,867.12	45,476.31	97,123.93	67,012.09
FIXED ASSETS	157,227.12	181,905.31	223,922.06	317,325.57	414,066.32	468,112.64	535,802.44	447,137.94	122,303.69
NCUA INS DEPOSIT	1,122,455.92	1,072,942.45	1,217,771.78	1,188,560.90	1,129,344.05	1,000,215.39	1,019,982.70	918,814.04	940,217.46
CONNEXUS LOAN PURCHASE	5,712,193.99	7,717,976.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>ALL OTHER ASSETS</b>	<b>7,318,430.20</b>	<b>9,353,780.22</b>	<b>1,892,802.99</b>	<b>1,908,284.83</b>	<b>1,879,685.33</b>	<b>1,761,818.09</b>	<b>1,841,721.49</b>	<b>1,695,028.88</b>	<b>1,441,310.04</b>
<b>TOTAL ASSETS</b>	<b>126,556,166.44</b>	<b>129,948,721.43</b>	<b>132,514,407.37</b>	<b>130,875,957.36</b>	<b>123,458,987.48</b>	<b>118,484,727.87</b>	<b>112,985,219.81</b>	<b>104,341,185.14</b>	<b>102,591,659.43</b>
<b>LIABILITIES</b>									
ACCOUNTS PAYABLE	614,098.57	867,272.03	749,132.87	279,303.52	395,899.85	668,705.67	528,670.24	493,187.29	324,565.72
ACCRUED DIV PAYABLE	2,597.33	1,601.59	1,127.85	537.76	529.37	488.17	490.23	737.68	2,281.71
ACCRUED EXPENSES	51,589.04	51,049.26	71,341.25	130,533.00	95,847.50	71,617.76	31,595.39	208,645.33	232,114.36
<b>ACCOUNTS PAYABLE</b>	<b>668,284.94</b>	<b>919,922.88</b>	<b>821,601.97</b>	<b>410,374.28</b>	<b>492,276.72</b>	<b>740,811.60</b>	<b>560,755.86</b>	<b>702,570.30</b>	<b>558,961.79</b>
<b>TOTAL LIABILITIES</b>	<b>668,284.94</b>	<b>919,922.88</b>	<b>821,601.97</b>	<b>410,374.28</b>	<b>492,276.72</b>	<b>740,811.60</b>	<b>560,755.86</b>	<b>702,570.30</b>	<b>558,961.79</b>
<b>EQUITY</b>									
SAVINGS DEP	39,338,853.92	40,339,969.96	43,112,369.07	43,475,920.01	38,318,507.74	35,282,716.42	32,511,919.71	26,232,999.61	25,213,380.43
MONEY MARKET DEP	25,438,781.80	28,990,826.02	32,978,853.67	33,410,494.34	31,270,885.36	31,861,258.06	35,036,497.70	31,297,032.23	32,515,510.57
CD DEP	6,507,797.03	6,714,396.52	5,415,388.31	6,038,150.98	6,313,949.60	8,854,294.72	9,803,075.93	15,949,267.91	16,121,388.41
CHECKING DEP	42,528,051.71	41,751,199.96	38,972,188.61	37,083,595.17	37,383,940.16	32,806,933.60	26,784,327.40	22,587,498.48	20,448,774.45
<b>MEMBER DEPOSITS</b>	<b>113,813,484.46</b>	<b>117,796,392.46</b>	<b>120,478,799.66</b>	<b>120,008,160.50</b>	<b>113,287,282.86</b>	<b>108,805,202.80</b>	<b>104,135,820.74</b>	<b>96,066,798.23</b>	<b>94,299,053.86</b>
REGULAR RESERVES	824,123.70	824,123.70	824,123.70	824,123.70	824,123.70	824,123.70	824,123.70	824,123.70	824,123.70
UNDIVIDED EARNINGS	11,961,208.87	10,974,679.17	10,389,882.04	9,633,298.88	8,855,304.20	8,114,589.77	7,464,519.51	6,747,692.91	6,909,520.08
NET INCOME(LOSS)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>CAPITAL</b>	<b>12,785,332.57</b>	<b>11,798,802.87</b>	<b>11,214,005.74</b>	<b>10,457,422.58</b>	<b>9,679,427.90</b>	<b>8,938,713.47</b>	<b>8,288,643.21</b>	<b>7,571,816.61</b>	<b>7,733,643.78</b>
UNREALIZED GAINS/LOSSES AFS	-710,935.53	(566,396.78)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL EQUITY</b>	<b>125,887,881.50</b>	<b>129,028,798.55</b>	<b>131,692,805.40</b>	<b>130,465,583.08</b>	<b>122,966,710.76</b>	<b>117,743,916.27</b>	<b>112,424,463.95</b>	<b>103,638,614.84</b>	<b>102,032,697.64</b>
<b>LIABILITIES+EQUITY</b>	<b>126,556,166.44</b>	<b>129,948,721.43</b>	<b>132,514,407.37</b>	<b>130,875,957.36</b>	<b>123,458,987.48</b>	<b>118,484,727.87</b>	<b>112,985,219.81</b>	<b>104,341,185.14</b>	<b>102,591,659.43</b>

**Contingent Liability**

Credit Cards \$17,109,414

Lines of Credit \$460,917