

BP FEDERAL CREDIT UNION

Statement of Condition

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	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
ASSETS													
LOANS	23,629,117.48	19,693,433.65	21,650,674.36	24,382,198.54	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	86,149,059.35	81,883,617.77	72,193,577.68	61,292,202.27	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	9,269,424.46	5,483,029.57	82,025.69	258,006.67	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	0.00	0.00	0.00	0.00	4,681,899.88	0.00	0.00	0.00	0.00	0.00	0.00
LOANS - MASTERCARD	0.00	0.00	51,267.62	1,215,787.59	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	2,490,129.63	2,529,857.73	2,327,120.28	1,756,977.61	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	0.00	0.00	21,612.00	0.00	107,961.39	0.00	0.00	0.00	11,596.44	0.00	33,720.69	36,505.43	20,777.51
LOANS TO MEMBERS	121,537,730.92	109,589,938.72	96,326,277.63	88,905,172.68	90,070,301.11	85,081,297.39	76,644,669.23	70,390,264.81	65,682,731.91	54,661,454.21	47,939,496.19	38,085,236.65	38,599,905.05
LOAN LOSS ALLOWANCE	(126,942.22)	(190,675.57)	(220,840.30)	(275,220.69)	(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	26,355.34	591,009.22	1,143,063.14	1,367,783.95	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	685,835.14	-48,956.50	111,667.30	722,015.48	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	4,803,960.18	4,504,874.46	4,932,931.04	3,149,837.56	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
CASH ACCOUNTS	5,489,795.32	4,455,917.96	5,044,598.34	3,871,853.04	3,201,963.42	2,294,364.28	3,073,258.46	2,118,215.54	2,244,998.24	1,792,721.24	1,676,399.21	1,169,447.42	1,828,734.19
CATALYST CORP FCU	457,624.45	1,344,896.58	1,301,392.69	2,501,674.50	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	21,789.40	5.00	7,002,555.47	4,371.86	54.19	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ALLOYA CORP FCU	172,810.08	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ALLOYA S032 ACTIVE OVERNIGHT	250.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FRB EXCESS BALANCE ACCOUNT	0.00	11,600,000.00	7,500,000.00	4,000,000.00	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	3,745,000.00	1,494,000.00	249,000.00	749,000.00	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-AFS	4,002,741.26	0.00	0.00	0.00	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-AFS	2,081,071.62	3,094,663.12	5,386,324.03	8,401,329.18	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-AFS	0.00	0.00	0.00	473,099.40	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
INVESTMENTS	10,481,286.81	17,534,564.70	21,439,272.19	16,129,474.94	25,939,411.46	31,917,397.15	50,757,099.00	55,256,068.52	50,958,401.60	60,213,432.19	61,507,753.12	63,591,704.09	61,011,416.76
ACCRUED INCOME	306,524.59	216,314.20	226,117.98	248,125.59	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	77,946.75	66,425.21	59,062.49	72,379.83	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	891,406.07	1,061,302.68	443,196.09	334,313.17	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	1,167,255.03	1,219,285.00	1,054,548.02	1,047,471.24	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
PSCU - CAPITAL INVESTMENT CUSO	16,175.00	13,304.00											
CONNEXUS LOAN PURCHASE	3,337,408.25	4,824,102.82	6,907,059.92	9,166,906.70	5,712,193.99	7,717,976.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ALL OTHER ASSETS	5,796,715.69	7,400,733.91	8,689,984.50	10,869,196.53	7,318,430.20	9,353,780.22	1,892,802.99	1,908,284.83	1,879,685.33	1,761,818.09	1,841,721.49	1,695,028.88	1,441,310.04
TOTAL ASSETS	143,204,941.86	139,381,488.94	132,422,355.50	120,868,260.45	126,556,166.44	129,948,721.43	132,514,407.37	130,875,957.36	123,458,987.48	118,484,727.87	112,985,219.81	104,341,185.14	102,591,659.43
LIABILITIES													
ACCOUNTS PAYABLE	382,771.35	284,953.17	436,449.01	314,479.60	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
NOTES PAYABLE (CATALYST)	3,658,205.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ACCRUED DIV PAYABLE	18,126.66	17,145.33	9,328.48	5,739.68	2,597.33	1,601.59	1,127.85	537.76	529.37	488.17	490.23	737.68	2,281.71
ACCRUED EXPENSES	138,780.34	164,895.08	89,164.61	86,945.00	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
ACCOUNTS PAYABLE	4,197,883.95	466,993.58	534,942.10	407,164.28	668,284.94	919,922.88	821,601.97	410,374.28	492,276.72	740,811.60	560,755.86	702,570.30	558,961.79
TOTAL LIABILITIES	4,197,883.95	466,993.58	534,942.10	407,164.28	668,284.94	919,922.88	821,601.97	410,374.28	492,276.72	740,811.60	560,755.86	702,570.30	558,961.79
EQUITY													
SAVINGS DEP	40,260,247.52	40,324,364.19	39,615,785.61	36,091,739.56	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	23,896,191.09	23,612,942.28	23,175,077.23	22,383,746.38	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	16,554,835.02	18,666,418.40	11,696,839.35	8,617,546.59	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	41,522,341.82	40,367,482.28	42,443,498.56	39,631,184.78	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
MEMBER DEPOSITS	122,233,615.45	122,971,207.15	116,931,200.75	106,724,217.31	113,813,484.46	117,796,392.46	120,478,799.66	120,008,160.50	113,287,282.86	108,805,202.80	104,135,820.74	96,066,798.23	94,299,053.86
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	824,123.70	824,123.70	824,123.70	824,123.70
UNDIVIDED EARNINGS	16,107,038.30	15,072,516.88	14,000,833.83	12,990,554.21	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	0.00	0.00	0.00	0.00
CAPITAL	16,931,162.00	15,896,640.58	14,824,957.53	13,814,677.91	12,785,332.57	11,798,802.87	11,214,005.74	10,457,422.58	9,679,427.90	8,938,713.47	8,288,643.21	7,571,816.61	7,733,643.78
UNREALIZED GAINS/LOSSES AFS	-157,719.54	46,647.63	131,255.12	(77,799.05)	(710,935.53)	(566,396.78)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL EQUITY	139,007,057.91	138,914,495.36	131,887,413.40	120,461,096.17	125,887,881.50	129,028,798.55	131,692,805.40	130,465,583.08	122,966,710.76	117,743,916.27	112,424,463.95	103,638,614.84	102,032,697.64
LIABILITIES+EQUITY	143,204,941.86	139,381,488.94	132,422,355.50	120,868,260.45	126,556,166.44	129,948,721.43	132,514,407.37	130,875,957.36	123,458,987.48	118,484,727.87	112,985,219.81	104,341,185.14	102,591,659.43

Contingent Liability

Credit Cards \$15,739,692

Lines of Credit \$693,017