

**EQUITY CREDIT UNION INC**

**LOAN REPORT FOR MONTH ENDING: Dec-2022**

	Month				Year To Date			
	Dec-2022		Dec-2021		2022		2021	
	COUNT	AMOUNT	COUNT	AMOUNT	COUNT	AMOUNT	COUNT	AMOUNT
<b>Personal Loans</b>								
Opening Personal Loans as at Nov 30, 2022	14	\$86,997	23	\$140,427				
Personal Loans Reviewed	0	\$0	0	\$0	19	\$2,093,026	19	\$1,899,608
Personal Loans Rejected	0	\$0	0	\$0	5	\$103,000	3	\$52,500
Personal Loans Approved	0	\$0	0	\$0	14	\$1,990,026	16	\$1,847,108
<b>Total Loans New Funds Advanced</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>14</b>	<b>\$1,922,335</b>	<b>16</b>	<b>\$1,836,825</b>
Loans Paid Down for the Month		(\$4,871)		(\$32,045)				
New Personal Loans as at Dec 31, 2022 (GL160-161-164)	11	\$82,126	21	\$108,382				
Total Personal Loans Pending		\$0						
LoC Total Auth limits as at Nov 30, 2022	169	\$1,111,600	176	\$994,050				
LoCs Funds Outstanding(#171) as at Nov 30, 2022	70	\$452,148	81	\$472,447				
LOC Reviewed	0	\$0	0	\$0	7	\$839,750	1	\$5,000
LoC Rejected	0	\$0	0	\$0	1	\$13,750	0	\$0
LoC Approved	0	\$0	0	\$0	6	\$826,000	1	\$5,000
Net Funds Advanced to LoC in Month	39	\$21,825	42	\$459,029				
LoC Funds Outstanding as at Dec 31, 2022(GL171)	66	\$445,713	74	\$994,050				
LoC Total Auth limits as at Dec 31, 2022	167	\$1,111,600	175	\$994,050				
Total Loans as at Nov 30, 2022	84	\$539,145	104	\$612,874				
Net Change to Outstanding Loans	-3	(\$4,871)	-2	(\$32,045)	-10	(\$36,266)	-6	(\$105,120)
Net Change in LOC in the Month	-4	(\$6,435)	-7	(\$13,418)	-8	(\$23,316)	-10	(\$17,616)
Change in Total Loans	-7	(\$11,306)	-9	(\$45,463)	-18	(\$49,582)	-16	(\$122,736)
Total Loans Outstanding as at Dec 31, 2022	77	\$527,839	95	\$567,411				

## EQUITY CREDIT UNION INC

### RESIDENTIAL MORTGAGE REPORT FOR MONTH ENDING: Dec-2022

	Month				Year To Date			
	Dec-2022		Dec-2021		2022		2021	
	COUNT	AMOUNT	COUNT	AMOUNT	COUNT	AMOUNT	COUNT	AMOUNT
<b>Standard Residential Mortgages</b>								
<b>Standard Residential Mortgages as at Nov 30, 2022</b>	<b>492</b>	<b>\$291,196,172</b>	<b>420</b>	<b>\$210,568,818</b>				
Standard Residential Mortgages Reviewed	5	\$2,899,128	44	\$29,558,612	263	\$203,193,952	385	\$243,603,910
Standard Residential Mortgages Rejected	3	\$1,899,128	21	\$14,138,590	94	\$70,496,867	180	\$116,401,337
Standard Residential Mortgages Approved	2	\$1,000,000	23	\$15,420,022	169	\$127,298,091	205	\$127,202,232
<b>Total Standard Residential Mtge <u>New Funds Advanced</u></b>	<b>2</b>	<b>\$1,000,000</b>	<b>23</b>	<b>\$15,392,398</b>	<b>169</b>	<b>\$119,944,828</b>	<b>205</b>	<b>\$120,013,840</b>
<b>Payout/Paydown of Mortgages</b>		(\$1,836,265)		(\$4,944,083)				
<b>Standard Residential Mortgages as at Dec 31, 2022(149-152)</b>	<b>491</b>	<b>\$290,359,907</b>	<b>433</b>	<b>\$221,017,133</b>				
<b>Total Standard Residential Mortgages Pending</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>				
Pending - First	0	\$0	0	\$0				
Pending - Second	0	\$0	0	\$0				
<b>Residential Merit Line Mortgages</b>								
<b>Merit Line Total Auth Limits Available as at Nov 30, 2022</b>	<b>157</b>	<b>\$19,738,295</b>	<b>171</b>	<b>\$19,168,295</b>				
<b>Merit Line Funds Utilized as at Nov 30, 2022 (GL153-154)</b>	<b>135</b>	<b>\$15,409,808</b>	<b>144</b>	<b>\$14,943,924</b>				
Residential Merit Lines Reviewed	4	\$480,000	5	\$950,000	81	\$12,238,000	87	\$11,279,948
Residential Merit Lines Rejected	4	\$480,000	2	\$350,000	45	\$30,348,000	45	\$5,552,155
Residential Merit Lines Approved	0	\$0	3	\$600,000	36	\$5,890,000	42	\$5,727,794
Net Funds Advanced to Residential Merit Lines in Month	<b>0</b>	<b>(\$369,050)</b>	<b>4</b>	<b>\$51,840</b>	<b>0</b>	<b>\$44,994</b>	<b>-18</b>	<b>(\$1,632,207)</b>
<b>Merit Line Funds Utilized as at Dec 31, 2022(GL153-154)</b>	<b>135</b>	<b>\$15,040,758</b>	<b>148</b>	<b>\$14,995,764</b>				
<b>Merit Line Total Auth Limits Available as at Dec 31, 2022</b>	<b>153</b>	<b>\$19,273,295</b>	<b>173</b>	<b>\$19,152,295</b>				
<b>Total Residential Mortgages as at Nov 30, 2022</b>	<b>627</b>	<b>\$306,605,980</b>	<b>564</b>	<b>\$225,512,742</b>				
Net Change to Outstanding Standard Residential Mortgages	-1	(\$836,265)	13	\$10,448,315	58	\$69,342,774	67	\$60,313,417
Net Funds Utilized Residential Merit Lines in Month	0	(\$369,050)	4	\$51,840	0	\$44,994	-18	(\$1,632,207)
.	-1	(\$1,205,315)	17	\$10,500,155	58	\$69,387,768	49	\$64,581,210
<b>Total Residential Mortgages Outstanding as at Dec 31, 2022</b>	<b>626</b>	<b>\$305,400,665</b>	<b>581</b>	<b>\$236,012,897</b>				

**EQUITY CREDIT UNION INC**

**COMMERCIAL MORTGAGE REPORT FOR MONTH ENDING: Dec-2022**

	Month				Year To Date			
	Dec-2022		Dec-2021		2022		2021	
	COUNT	AMOUNT	COUNT	AMOUNT	COUNT	AMOUNT	COUNT	AMOUNT
<b>Standard Commercial Mortgages</b>								
<b>Commercial Mortgages Outstanding as at Nov 30, 2022</b>	<b>3</b>	<b>\$1,029,544</b>	<b>2</b>	<b>\$1,214,686</b>				
Commercial Mortgages Reviewed	0	\$0	1	\$0	3	\$1,200,000	2	\$1,294,000
Commercial Mortgages Rejected	0	\$0	0	\$0	2	\$1,100,000	1	\$384,000
Commercial Mortgages Approved	0	\$0	1	\$0	1	\$100,000	1	\$910,000
<b>Commercial Mortgages Advanced</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>1</b>	<b>\$100,000</b>	<b>0</b>	<b>\$0</b>
	0	\$0	0	\$0	0	\$0	0	\$0
	0	\$0	0	\$0	0	\$0	0	\$0
<b>Stand Comm Mtg Outstanding as at Dec31/22(GL155)</b>	<b>3</b>	<b>\$1,027,863</b>	<b>2</b>	<b>\$1,212,972</b>				
<b>Commercial Loans</b>								
Commercial Loans Outstanding as of Nov 30, 2022 (G/L 157)	0	\$0	0	\$0				
Commercial Loans Outstanding as of Dec 31, 2022 (G/L 157)	0	\$0	0	\$0				
Commercial Loans paid down for the month		\$0		\$0				
<b>Commercial Merit Line Mortgages</b>								
Commercial Merit Line Authorized Limits Available	4	\$445,000	6	\$564,000				
Commercial Meritline Utilized as at Nov 30/22( GL156)	4	\$446,109	5	\$522,120				
Commercial Merit Lines Reviewed	0	\$0	0	\$0	1	\$300,000	1	\$250,000
Commercial Merit Lines Rejected	0	\$0	0	\$0	1	\$300,000	1	\$250,000
Commercial Merit Lines Approved	0	\$0	0	\$0	0	\$0	1	\$100,000
Net Funds Advanced to Commercial Merit Lines in Month	0	(\$871)	1	\$121,042	-2	(\$1,989,184)	0	(\$37,308)
Commercial Meritlines Utilized as at Dec 31/22(GL156)	4	\$445,238	6	\$643,162				
Comm ML Total Authorized Limits Avail as at Dec31/22	4	\$445,000	5	\$564,000				
<b>Total Commercial Mortgages as at Nov 30, 2022</b>	<b>7</b>	<b>\$1,475,653</b>	<b>7</b>	<b>\$1,736,806</b>				
New Standard Commercial Mortgages Advanced	0	\$0	0	\$0	0	\$0	0	\$0
Net Change to Outstanding Standard Commercial Mortgages	0	\$0	0	\$0	0	\$0	0	\$0
Net Funds Advanced to Commercial Merit Line in Month	0	(\$871)	0	\$121,042	0	(\$1,989,184)	2	(\$37,308)
Net Funds Advanced to Commercial Mortgages in Month		(\$1,681)		(\$1,714)		(\$185,109)		\$899,068
<b>Change in Total Commercial Mortgages</b>	<b>0</b>	<b>(\$2,552)</b>	<b>0</b>	<b>\$119,328</b>	<b>0</b>	<b>(\$379,455)</b>	<b>9</b>	<b>\$861,760</b>
<b>Total Commercial Mortgages as at Dec 31, 2022</b>	<b>7</b>	<b>\$1,473,101</b>	<b>8</b>	<b>\$1,856,134</b>				