

**PARTNER COLORADO CREDIT UNION**  
**Statement of Financial Position**

	Actual November 30, 2021	Plan November 30, 2021	YTD \$ Change	YTD % Change
<b>ASSETS</b>				
Total cash and cash equivalents	13,001,453	15,097,449	(2,628,365)	-16.82%
Total Cash at Other Financial Institutions	132,662,172	176,319,616	(20,998,389)	-13.67%
Total investments	112,259,201	40,765,911	79,409,444	241.74%
Member Loans:				
Indirect - Auto	162,694,498	174,100,394	(10,403,132)	-6.01%
Indirect - Member Business	11,937,071	7,509,233	5,318,978	80.37%
Serviced - 1st Mortgage	47,944,137	49,026,742	6,726,739	16.32%
Participation Loans Purchased	683,067	0	683,067	
Indirect - Loan Fees	4,475,373	4,924,579	(296,721)	-6.22%
<b>Total Indirect Loans</b>	<b>227,734,146</b>	<b>235,560,948</b>	<b>2,028,931</b>	<b>0.90%</b>
Direct - 1st Mortgage	0	0	0	#DIV/0!
Direct - 2nd Mortgage	18,124,350	21,431,475	48,392	0.27%
Direct - Auto	38,816,848	36,834,738	4,508,386	13.14%
Direct - Personal	4,529,749	4,894,319	(757,709)	-14.33%
Direct - Credit Cards	5,992,068	4,604,481	(429,179)	-6.68%
Direct - Commercial	1,027,744	1,830,286	(2,076,957)	-66.90%
<b>Total Direct Loans</b>	<b>68,490,759</b>	<b>69,595,299</b>	<b>1,292,933</b>	<b>1.92%</b>
<b>Total Loans</b>	<b>296,224,905</b>	<b>305,156,247</b>	<b>3,321,865</b>	<b>1.13%</b>
Allowance for Loan Losses	(2,341,125)	(4,829,179)	1,814,965	-43.67%
<b>Total Loans - Net</b>	<b>293,883,780</b>	<b>300,327,068</b>	<b>5,136,830</b>	<b>1.78%</b>
Fixed assets	12,367,970	12,839,695	1,100,942	9.77%
Other assets	18,439,522	17,519,351	(143,928)	-0.77%
<b>Total Assets</b>	<b>582,614,098</b>	<b>562,869,090</b>	<b>61,876,533</b>	<b>11.88%</b>
<b>LIABILITIES</b>				
Member Shares and Deposits:				
Shares	123,810,641	129,949,479	9,637,291	8.44%
Checking	208,856,707	171,861,046	55,596,284	36.28%
Money Market	96,077,759	80,316,561	20,649,282	27.38%
Time Deposits	89,762,961	103,451,875	(9,899,342)	-9.93%
IRA Shares	5,327,892	4,302,183	843,481	18.81%
Credit Union Time Deposits	0	0	0	0.00%
<b>Total Share and Deposits</b>	<b>523,835,960</b>	<b>489,881,144</b>	<b>76,826,996</b>	<b>17.19%</b>
Other borrowed funds	10,500,000	10,500,000	(2,000,000)	-16.00%
Accounts payable and other liabilities	(11,329,411)	5,351,529	(17,804,494)	-274.97%
<b>Total Liabilities</b>	<b>(829,411)</b>	<b>15,851,529</b>	<b>(19,804,494)</b>	<b>-104.37%</b>
<b>MEMBER EQUITY</b>				
Regular reserves	6,301,653	6,301,653	0	0.00%
Undivided earnings	54,165,389	50,423,755	6,126,700	12.75%
Unrealized gain (loss) on investments	(859,492)	411,009	(1,272,670)	-308.02%
<b>Total Member Equity</b>	<b>59,607,549</b>	<b>57,136,417</b>	<b>4,854,030</b>	<b>8.87%</b>
<b>TOTAL LIABILITIES AND MEMBER EQUITY</b>	<b>582,614,098</b>	<b>562,869,090</b>	<b>61,876,533</b>	<b>11.88%</b>

**PARTNER COLORADO CREDIT UNION**  
**Statement of Income and Expenses**  
**November 30, 2021**

	<b>2021</b> <b>YR-TO-DATE</b>
<b>INTEREST INCOME:</b>	
Indirect - Auto Loans	\$ 8,269,894
Indirect - Member Business Loans	304,024
Indirect - 1st Mortgage Loans	1,490,022
Participation Loans Purchased	1,509
Direct - 2nd Mortgage Loans	870,203
Direct - 1st Mortgage Loans	95,782
Direct - Auto Loans	1,963,391
Direct - Personal Loans	409,975
Credit Card Loans	509,645
Direct - Commercial Loans	54,217
FASB 91 Origination Fees	(2,197,312)
Total Loan Interest Income	11,771,351
Income from Investments	1,185,023
Total Interest Income (+)	12,956,374
<b>INTEREST EXPENSE:</b>	
Dividends on Shares	59,615
Interest - Deposits	1,370,566
Interest - Borrowings	158,943
Total Interest Expense (-)	1,589,124
Net Interest Income	11,367,249
<b>PROVISION FOR LOAN LOSS (-)</b>	<b>(1,340,000)</b>
Net Interest Income after Provision for Loan Loss	12,707,249
<b>NON-INTEREST INCOME:</b>	
Fee Income	4,772,902
Other Operating Income	3,748,898
Gain (Loss) on Investments	1,453,758
Gain (Loss) on Assets	(436)
Total Non-Interest Income (+)	9,975,123
<b>NON-INTEREST EXPENSE:</b>	
Employee Compensation	7,748,076
Employee Benefits	1,439,322
Travel and Conference	119,247
Association Dues	71,224
Office Occupancy	1,037,382
Office Operations	3,363,841
Advertising and Education	444,948
Loan Servicing	298,039
Professional/Outside Services	1,508,906
Miscellaneous Operating Expense	525,883
Cash Over/Short	(1,196)
NCUA Stabilization Expense	0
Total Non-Interest Expense (-)	16,555,672
<b>NET INCOME (=)</b>	<b>\$ 6,126,700</b>