

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

	Actual January 31, 2021	Actual January 31, 2020	YoY \$ Change	YoY % Change
<b>ASSETS</b>				
Total cash and cash equivalents	12,646,680	16,661,786	(4,015,106)	-24.1%
Total Cash at Other Financial Institutions	154,755,369	53,765,302	100,990,067	187.8%
Total investments	38,576,598	34,460,109	4,116,488	11.9%
Member Loans:				
Indirect - Auto	170,217,541	197,287,901	(27,070,360)	-13.7%
Indirect - Member Business	6,605,964	3,943,532	2,662,433	67.5%
Serviced - 1st Mortgage	41,155,109	40,894,023	261,086	0.6%
Indirect - Loan Fees	4,707,628	5,451,303	(743,675)	-13.6%
<b>Total Indirect Loans</b>	<b>222,686,242</b>	<b>247,576,759</b>	<b>(24,890,516)</b>	<b>-10.1%</b>
Direct - 1st Mortgage	0	0	0	
Direct - 2nd Mortgage	17,913,633	20,713,422	(2,799,789)	-13.5%
Direct - Auto	34,550,026	31,236,544	3,313,481	10.6%
Direct - Personal	5,547,192	4,212,402	1,334,789	31.7%
Direct - Credit Cards	6,163,151	7,566,774	(1,403,622)	-18.5%
Direct - Commercial	3,757,150	202,174	3,554,976	1758.4%
<b>Total Direct Loans</b>	<b>67,931,152</b>	<b>63,931,316</b>	<b>3,999,835</b>	<b>6.3%</b>
<b>Total Loans</b>	<b>290,617,394</b>	<b>311,508,075</b>	<b>(20,890,681)</b>	<b>-6.7%</b>
Allowance for Loan Losses	(4,399,736)	(1,413,949)	(2,985,786)	211.2%
<b>Total Loans - Net</b>	<b>286,217,658</b>	<b>310,094,126</b>	<b>(23,876,467)</b>	<b>-7.7%</b>
Fixed assets	11,514,374	10,265,814	1,248,560	12.2%
Other assets	17,292,975	14,532,699	2,760,276	19.0%
<b>Total Assets</b>	<b>521,003,654</b>	<b>439,779,836</b>	<b>81,223,818</b>	<b>18.5%</b>
<b>LIABILITIES</b>				
Member Shares and Deposits:				
Shares	114,928,195	86,786,316	28,141,880	32.4%
Checking	151,224,703	135,839,863	15,384,840	11.3%
Money Market	76,790,196	59,183,836	17,606,359	29.7%
Time Deposits	99,865,040	98,703,332	1,161,708	1.2%
IRA Shares	4,819,336	4,315,074	504,261	11.7%
Credit Union Time Deposits	0	0	0	0.0%
<b>Total Share and Deposits</b>	<b>447,627,470</b>	<b>384,828,422</b>	<b>62,799,048</b>	<b>16.3%</b>
Other borrowed funds	12,500,000	0	12,500,000	0.0%
Accounts payable and other liabilities	5,980,232	3,642,442	2,337,789	64.2%
<b>Total Liabilities</b>	<b>18,480,232</b>	<b>3,642,442</b>	<b>14,837,789</b>	<b>407.4%</b>
<b>MEMBER EQUITY</b>				
Regular reserves	6,301,653	6,301,653	0	0.0%
Undivided earnings	48,178,312	44,676,652	3,501,660	7.8%
Unrealized gain (loss) on investments	415,988	330,667	85,320	25.8%
<b>Total Member Equity</b>	<b>54,895,952</b>	<b>51,308,972</b>	<b>3,586,980</b>	<b>7.0%</b>
<b>TOTAL LIABILITIES AND MEMBER EQUITY</b>	<b>521,003,654</b>	<b>439,779,836</b>	<b>81,223,818</b>	<b>18.5%</b>

**PARTNER COLORADO CREDIT UNION**  
**Statement of Income and Expenses**  
**January 31, 2021**

	<b>2021</b>
	<b>YR-TO-DATE</b>
<b>INTEREST INCOME:</b>	
Indirect - Auto Loans	\$ 800,180
Indirect - Member Business Loans	22,817
Indirect - 1st Mortgage Loans	134,907
Direct - 2nd Mortgage Loans	87,218
Direct - 1st Mortgage Loans	7,945
Direct - Auto Loans	175,486
Direct - Personal Loans	37,227
Credit Card Loans	44,934
Direct - Commercial Loans	9,333
FASB 91 Origination Fees	(205,089)
Total Loan Interest Income	1,114,959
Income from Investments	58,896
Total Interest Income (+)	1,173,855
<b>INTEREST EXPENSE:</b>	
Dividends on Shares	5,619
Interest - Deposits	166,387
Interest - Borrowings	15,428
Total Interest Expense (-)	187,434
Net Interest Income	986,420
<b>PROVISION FOR LOAN LOSS (-)</b>	<b>300,000</b>
Net Interest Income after Provision for Loan Loss	686,420
<b>NON-INTEREST INCOME:</b>	
Fee Income	589,769
Other Operating Income	308,840
Gain (Loss) on Investments	(2,162)
Gain (Loss) on Assets	750
Total Non-Interest Income (+)	897,197
<b>NON-INTEREST EXPENSE:</b>	
Employee Compensation	702,098
Employee Benefits	148,553
Travel and Conference	4,376
Association Dues	6,430
Office Occupancy	70,342
Office Operations	287,557
Advertising and Education	29,623
Loan Servicing	39,982
Professional/Outside Services	135,499
Miscellaneous Operating Expense	20,869
Cash Over/Short	(1,333)
NCUA Stabilization Expense	0
Total Non-Interest Expense (-)	1,443,994
<b>NET INCOME (=)</b>	<b>\$ 139,623</b>