

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

	Actual December 31, 2022	Plan December 31, 2022	YoY \$ Change	YoY % Change	Actual December 31, 2021
<b>ASSETS</b>					
Total cash and cash equivalents	14,563,631	12,999,100	1,872,240	14.8%	12,691,391
Total Cash at Other Financial Institutions	92,174,247	72,025,022	(29,872,182)	-24.5%	122,046,429
Total investments	103,502,727	114,354,481	(8,694,978)	-7.7%	112,197,705
<b>Member Loans:</b>					
Indirect - Auto	220,160,089	155,921,296	53,753,849	32.3%	166,406,240
Indirect - Member Business	31,883,182	26,213,429	21,463,496	206.0%	10,419,685
Serviced - 1st Mortgage	51,383,990	60,766,727	1,584,749	3.2%	49,799,240
Participation Loans - HELOC	955,724	0	955,724		0
Participation Loans Purchased - Auto	160,817	0	(84,754)	-34.5%	245,571
Participation Loans Purchased - 1st Mortgage	2,004,757	0	(209,336)	-9.5%	2,214,093
Participation Loans Purchased - LT Solar	1,372,587	0	1,372,587		0
Indirect - Loan Fees	6,005,822	4,609,677	1,416,734	30.9%	4,589,089
<b>Total Indirect Loans</b>	<b>313,926,968</b>	<b>247,511,129</b>	<b>80,253,050</b>	<b>34.3%</b>	<b>233,673,918.18</b>
Direct - 1st Mortgage	0	0	0		0
Direct - 2nd Mortgage	23,409,278	18,197,149	5,112,067	27.9%	18,297,212
Direct - Auto	43,076,806	45,080,750	3,951,828	10.1%	39,124,978
Direct - Personal	5,399,870	5,429,613	888,443	19.7%	4,511,427
Direct - Credit Cards	5,962,077	6,016,330	(961)	0.0%	5,963,037
Direct - Commercial	80,659	4,032,244	(861,092)	-91.4%	941,751
MRB - Commercial	498,042	75,035,755	498,042		0
<b>Total Direct Loans</b>	<b>78,426,733</b>	<b>153,791,842</b>	<b>9,588,327</b>	<b>13.9%</b>	<b>68,838,405.43</b>
<b>Total Loans</b>	<b>392,353,700</b>	<b>401,302,971</b>	<b>89,841,377</b>	<b>29.7%</b>	<b>302,512,323.61</b>
Allowance for Loan Losses	(1,786,199)	(2,120,737)	(187,954)	11.8%	(1,598,246)
<b>Total Loans - Net</b>	<b>390,567,501</b>	<b>399,182,234</b>	<b>89,653,423</b>	<b>29.8%</b>	<b>300,914,078.08</b>
Fixed assets	12,226,652	12,689,630	(78,618)	-0.6%	12,305,270
Other assets	82,062,771	20,202,705	61,320,650	295.6%	20,742,121
<b>Total Assets</b>	<b>695,097,529</b>	<b>631,453,172</b>	<b>114,200,535</b>	<b>19.7%</b>	<b>580,896,994.01</b>
<b>LIABILITIES</b>					
<b>Member Shares and Deposits:</b>					
Shares	128,164,800	126,433,793	2,109,260	1.7%	126,055,540
Checking	214,045,015	225,082,689	29,726,341	16.1%	184,318,673
Money Market	89,246,018	105,403,073	(7,822,543)	-8.1%	97,068,562
Time Deposits	88,803,960	92,511,319	(33,732)	0.0%	88,837,692
IRA Shares	4,982,040	5,376,272	(586,775)	-10.5%	5,568,815
Credit Union Time Deposits	0	0	0	0.0%	0
<b>Total Share and Deposits</b>	<b>525,241,834</b>	<b>554,807,146</b>	<b>23,392,552</b>	<b>4.7%</b>	<b>501,849,281.73</b>
Other borrowed funds	28,500,000	8,500,000	18,000,000	171.4%	10,500,000
Accounts payable and other liabilities	8,124,130	5,374,171	421,415	5.5%	7,702,716
<b>Total Liabilities</b>	<b>36,624,130</b>	<b>13,874,171</b>	<b>18,421,415</b>	<b>101.2%</b>	<b>18,202,715.53</b>
<b>MEMBER EQUITY</b>					
Regular reserves	6,301,653	6,301,653	0	0.0%	6,301,653
Undivided earnings	139,025,417	57,329,693	83,401,734	149.9%	55,623,683
Unrealized gain (loss) on investments	(12,095,506)	(859,492)	(11,015,167)	1019.6%	(1,080,339)
<b>Total Member Equity</b>	<b>133,231,565</b>	<b>62,771,854</b>	<b>72,386,568</b>	<b>119.0%</b>	<b>60,844,996.75</b>
<b>TOTAL LIABILITIES AND MEMBER EQUITY</b>	<b>695,097,529</b>	<b>631,453,172</b>	<b>114,200,535</b>	<b>19.7%</b>	<b>580,896,994.01</b>

**PARTNER COLORADO CREDIT UNION**  
**Statement of Income and Expenses**  
**December 31, 2022**

	<b>2022</b>
	<b>YR-TO-DATE</b>
<b>INTEREST INCOME:</b>	
Indirect - Auto Loans	\$ 9,770,167
Indirect - Member Business Loans	519,267
Indirect - 1st Mortgage Loans	1,888,537
Participaton Loans Purchased - HELOC	17,183
Participation Loans Purchased-Auto	3,131
Participation Loans Purchased-1st Mtg	43,577
Participation Loans Purchased-LT Solar	21,462
Direct - 2nd Mortgage Loans	1,113,827
Direct - 1st Mortgage Loans	14,095
Direct - Auto Loans	2,216,507
Direct - Personal Loans	462,414
Credit Card Loans	580,952
Direct - Commercial Loans	7,787
FASB 91 Origination Fees	(2,441,160)
Total Loan Interest Income	14,217,747
Income from Investments	1,440,993
Total Interest Income (+)	15,658,740
<b>INTEREST EXPENSE:</b>	
Dividends on Shares	63,582
Interest - Deposits	1,306,002
Interest - Borrowings	278,427
Total Interest Expense (-)	1,648,011
Net Interest Income	14,010,729
<b>PROVISION FOR LOAN LOSS (-)</b>	<b>953,906</b>
Net Interest Income after Provision for Loan Loss	13,056,823
<b>NON-INTEREST INCOME:</b>	
Fee Income	2,172,587
Other Operating Income	5,138,245
Gain (Loss) on Investments	1,521,824
Gain (Loss) Equity Investment	(11,771,860)
Gain (Loss) Sale of Subsidiary	91,850,918
Gain (Loss) on Assets	184,164
Total Non-Interest Income (+)	89,095,877
<b>NON-INTEREST EXPENSE:</b>	
Employee Compensation	7,936,429
Employee Benefits	1,382,345
Travel and Conference	166,464
Association Dues	89,629
Office Occupancy	1,219,039
Office Operations	4,061,005
Advertising and Education	907,272
Loan Servicing	441,637
Professional/Outside Services	1,881,559
Miscellaneous Operating Expense	668,350
Cash Over/Short	(2,763)
NCUA Stabilization Expense	0
Total Non-Interest Expense (-)	18,750,966
<b>NET INCOME (=)</b>	<b>\$ 83,401,734</b>