

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

	Actual August 31, 2020	Actual August 31, 2019	YoY \$ Change	YTD % Change
<b>ASSETS</b>				
Total cash and cash equivalents	15,352,328	30,924,147	(15,571,819)	-25.05%
Total Cash at Other Financial Institutions	134,202,556	65,333,929	68,868,627	107.54%
Total investments	30,056,383	29,621,819	434,564	-11.87%
Member Loans:				
Indirect - Auto	186,195,983	197,332,321	(11,136,338)	-4.93%
Indirect - Member Business	5,269,977	2,318,204	2,951,773	42.41%
Serviced - 1st Mortgage	41,584,044	35,321,340	6,262,703	1.92%
Indirect - Loan Fees	5,109,369	5,371,291	(261,923)	-5.67%
<b>Total Indirect Loans</b>	<b>238,159,372</b>	<b>240,343,157</b>	<b>(2,183,784)</b>	<b>-3.10%</b>
Direct - 1st Mortgage	0	0	0	0.00%
Direct - 2nd Mortgage	19,270,832	20,486,643	(1,215,811)	-6.26%
Direct - Auto	34,788,722	29,093,000	5,695,722	13.03%
Direct - Personal	4,704,888	3,498,636	1,206,252	15.00%
Direct - Credit Cards	6,676,725	7,790,445	(1,113,720)	-13.15%
Direct - Commercial	3,381,216	463,769	2,917,447	767.19%
<b>Total Direct Loans</b>	<b>68,822,383</b>	<b>61,332,493</b>	<b>7,489,890</b>	<b>8.38%</b>
<b>Total Loans</b>	<b>306,981,756</b>	<b>301,675,650</b>	<b>5,306,106</b>	<b>-0.74%</b>
Allowance for Loan Losses	(3,502,530)	(1,395,457)	(2,107,074)	167.46%
<b>Total Loans - Net</b>	<b>303,479,225</b>	<b>300,280,193</b>	<b>3,199,032</b>	<b>-1.46%</b>
Fixed assets	10,566,666	10,317,450	249,216	3.92%
Other assets	16,870,105	4,716,379	12,153,725	37.44%
<b>Total Assets</b>	<b>510,527,262</b>	<b>441,193,917</b>	<b>69,333,345</b>	<b>13.54%</b>
<b>LIABILITIES</b>				
Member Shares and Deposits:				
Shares	102,357,057	84,642,798	17,714,259	22.61%
Checking	166,564,620	146,626,257	19,938,362	12.06%
Money Market	66,235,461	55,714,262	10,521,199	13.01%
Time Deposits	99,905,725	95,689,407	4,216,317	1.01%
IRA Shares	4,247,441	4,665,776	(418,336)	-4.42%
Credit Union Time Deposits	0	0	0	#DIV/0!
<b>Total Share and Deposits</b>	<b>439,310,302</b>	<b>387,338,500</b>	<b>51,971,802</b>	<b>11.48%</b>
Other borrowed funds	12,550,000	0	12,550,000	#DIV/0!
Accounts payable and other liabilities	4,970,676	5,455,274	(484,599)	-0.05%
<b>Total Liabilities</b>	<b>17,520,676</b>	<b>5,455,274</b>	<b>12,065,401</b>	<b>252.31%</b>
<b>MEMBER EQUITY</b>				
Regular reserves	6,301,653	6,301,653	0	0.00%
Undivided earnings	46,907,239	41,786,718	5,120,521	6.44%
Unrealized gain (loss) on investments	487,393	311,771	175,621	106.28%
<b>Total Member Equity</b>	<b>53,696,284</b>	<b>48,400,142</b>	<b>5,296,142</b>	<b>6.11%</b>
<b>TOTAL LIABILITIES AND MEMBER EQUITY</b>	<b>510,527,262</b>	<b>441,193,917</b>	<b>69,333,345</b>	<b>13.54%</b>

**PARTNER COLORADO CREDIT UNION**  
**Statement of Income and Expenses**  
**August 31, 2020**

	<b>2020</b> <b>YR-TO-DATE</b>
<b>INTEREST INCOME:</b>	
Indirect - Auto Loans	\$ 6,864,110
Indirect - Member Business Loans	125,603
Indirect - 1st Mortgage Loans	1,184,896
Direct - 2nd Mortgage Loans	802,085
Direct - 1st Mortgage Loans	90,971
Direct - Auto Loans	1,319,757
Direct - Personal Loans	323,613
Credit Card Loans	393,396
Direct - Commercial Loans	16,656
FASB 91 Origination Fees	(1,672,119)
Total Loan Interest Income	9,448,968
Income from Investments	874,030
Total Interest Income (+)	10,322,998
<b>INTEREST EXPENSE:</b>	
Dividends on Shares	64,202
Interest - Deposits	1,712,251
Interest - Borrowings	82,395
Total Interest Expense (-)	1,858,848
Net Interest Income	8,464,150
<b>PROVISION FOR LOAN LOSS (-)</b>	<b>2,720,000</b>
Net Interest Income after Provision for Loan Loss	5,744,150
<b>NON-INTEREST INCOME:</b>	
Fee Income	3,958,317
Other Operating Income	2,572,244
Gain (Loss) on Assets	1,010,017
P/L on Disposition of Assets	866
Total Non-Interest Income (+)	7,541,445
<b>NON-INTEREST EXPENSE:</b>	
Employee Compensation	4,730,475
Employee Benefits	1,116,324
Travel and Conference	70,052
Association Dues	55,555
Office Occupancy	595,599
Office Operations	2,340,692
Advertising and Education	248,249
Loan Servicing	293,563
Professional/Outside Services	954,775
Miscellaneous Operating Expense	42,117
Cash Over/Short	(281)
NCUA Stabilization Expense	0
Total Non-Interest Expense (-)	10,447,121
<b>NET INCOME (=)</b>	<b>\$ 2,838,474</b>