

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

	Actual August 31, 2021	Plan August 31, 2021	YTD \$ Change	YTD % Change
<b>ASSETS</b>				
Total cash and cash equivalents	14,640,926	15,097,449	(988,892)	-6.33%
Total Cash at Other Financial Institutions	168,725,122	177,276,198	15,064,561	9.80%
Total investments	115,026,910	35,261,608	82,177,152	250.16%
Member Loans:				
Indirect - Auto	161,331,023	169,483,392	(11,766,608)	-6.80%
Indirect - Member Business	6,605,487	6,749,105	(12,605)	-0.19%
Serviced - 1st Mortgage	48,270,773	47,937,470	7,053,375	17.11%
Indirect - Loan Fees	4,438,353	4,924,579	(333,740)	-6.99%
<b>Total Indirect Loans</b>	<b>220,645,637</b>	<b>229,094,546</b>	<b>(5,059,578)</b>	<b>-2.24%</b>
Direct - 1st Mortgage	0	0	0	0.00%
Direct - 2nd Mortgage	17,137,878	20,745,876	(938,080)	-5.19%
Direct - Auto	37,931,029	36,943,061	3,622,567	10.56%
Direct - Personal	4,249,980	4,477,418	(1,037,478)	-19.62%
Direct - Credit Cards	6,001,344	5,024,282	(419,902)	-6.54%
Direct - Commercial	1,532,256	1,725,984	(1,572,445)	-50.65%
<b>Total Direct Loans</b>	<b>66,852,487</b>	<b>68,916,621</b>	<b>(345,339)</b>	<b>-0.51%</b>
<b>Total Loans</b>	<b>287,498,123</b>	<b>298,011,167</b>	<b>(5,404,917)</b>	<b>-1.85%</b>
Allowance for Loan Losses	(2,867,322)	(4,724,179)	1,288,768	-31.01%
<b>Total Loans - Net</b>	<b>284,630,802</b>	<b>293,286,988</b>	<b>(4,116,149)</b>	<b>-1.43%</b>
Fixed assets	12,353,568	12,615,960	1,086,540	9.64%
Other assets	17,956,299	17,519,353	(627,152)	-3.37%
<b>Total Assets</b>	<b>613,333,626</b>	<b>551,057,556</b>	<b>92,596,061</b>	<b>17.78%</b>
<b>LIABILITIES</b>				
Member Shares and Deposits:				
Shares	121,879,007	126,582,065	7,705,656	6.75%
Checking	238,174,324	166,296,577	84,913,901	55.40%
Money Market	91,265,308	78,150,478	15,836,832	21.00%
Time Deposits	93,813,406	103,035,464	(5,848,897)	-5.87%
IRA Shares	5,213,497	4,290,960	729,087	16.26%
Credit Union Time Deposits	0	0	0	0.00%
<b>Total Share and Deposits</b>	<b>550,345,543</b>	<b>478,355,544</b>	<b>103,336,579</b>	<b>23.12%</b>
Other borrowed funds	11,500,000	11,500,000	(1,000,000)	-8.00%
Accounts payable and other liabilities	(7,965,112)	5,351,530	(14,440,195)	-223.01%
<b>Total Liabilities</b>	<b>3,534,888</b>	<b>16,851,530</b>	<b>(15,440,195)</b>	<b>-81.37%</b>
<b>MEMBER EQUITY</b>				
Regular reserves	6,301,653	6,301,653	0	0.00%
Undivided earnings	52,560,404	49,137,820	4,521,715	9.41%
Unrealized gain (loss) on investments	591,139	411,009	177,961	43.07%
<b>Total Member Equity</b>	<b>59,453,196</b>	<b>55,850,482</b>	<b>4,699,677</b>	<b>8.58%</b>
<b>TOTAL LIABILITIES AND MEMBER EQUITY</b>	<b>613,333,626</b>	<b>551,057,556</b>	<b>92,596,061</b>	<b>17.78%</b>

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

	<b>2021</b> <b>YR-TO-DATE</b>
<b>INTEREST INCOME:</b>	
Indirect - Auto Loans	\$ 6,090,408
Indirect - Member Business Loans	197,385
Indirect - 1st Mortgage Loans	1,084,398
Direct - 2nd Mortgage Loans	641,719
Direct - 1st Mortgage Loans	82,481
Direct - Auto Loans	1,420,279
Direct - Personal Loans	293,364
Credit Card Loans	362,499
Direct - Commercial Loans	50,257
FASB 91 Origination Fees	(1,619,131)
Total Loan Interest Income	8,603,659
Income from Investments	963,626
Total Interest Income (+)	9,567,284
<b>INTEREST EXPENSE:</b>	
Dividends on Shares	44,505
Interest - Deposits	1,046,501
Interest - Borrowings	117,706
Total Interest Expense (-)	1,208,713
Net Interest Income	8,358,572
<b>PROVISION FOR LOAN LOSS (-)</b>	<b>(955,000)</b>
Net Interest Income after Provision for Loan Loss	9,313,572
<b>NON-INTEREST INCOME:</b>	
Fee Income	4,302,063
Other Operating Income	2,640,868
Gain (Loss) on Investments	633,561
Gain (Loss) on Assets	(436)
Total Non-Interest Income (+)	7,576,056
<b>NON-INTEREST EXPENSE:</b>	
Employee Compensation	5,856,528
Employee Benefits	1,081,283
Travel and Conference	142,009
Association Dues	51,444
Office Occupancy	686,861
Office Operations	2,395,860
Advertising and Education	281,800
Loan Servicing	216,001
Professional/Outside Services	1,238,046
Miscellaneous Operating Expense	419,717
Cash Over/Short	(1,636)
NCUA Stabilization Expense	0
Total Non-Interest Expense (-)	12,367,912
<b>NET INCOME (=)</b>	<b>\$ 4,521,715</b>