

PATHWAYS FINANCIAL CREDIT UNION
CONSOLIDATED BALANCE SHEET COMPARISON
AS OF NOVEMBER 30, 2020

| | ACTUAL | ACTUAL | MONTHLY VARIANCE | |
|--------------------------------|-----------------------|-----------------------|-------------------|--------------|
| | 11/30/2020 | 10/31/2020 | \$ | % |
| ASSETS | | | | |
| TOTAL LOANS | \$ 310,792,391 | \$ 314,651,754 | \$ (3,859,364) | -1.23% |
| ALLOWANCE FOR LOAN LOSSES | \$ (1,770,714) | \$ (1,773,963) | \$ 3,249 | -0.18% |
| NET LOANS | \$ 309,021,677 | \$ 312,877,792 | \$ (3,856,115) | -1.23% |
| ACCTS RECEIVABLE | \$ 3,494,936 | \$ 4,036,775 | \$ (541,839) | -13.42% |
| CASH | \$ 3,862,625.63 | \$ 4,038,968 | \$ (176,342) | -4.37% |
| TOTAL INVESTMENTS | \$ 141,146,557 | \$ 136,310,561 | \$ 4,835,997 | 3.55% |
| TOTAL OTHER ASSETS | \$ 35,591,336 | \$ 35,729,120 | \$ (137,783) | -0.39% |
| TOTAL ASSETS | <u>\$ 493,117,132</u> | <u>\$ 492,993,215</u> | <u>\$ 123,917</u> | <u>0.03%</u> |
| | | | | |
| | ACTUAL | ACTUAL | MONTHLY VARIANCE | |
| | 11/30/2020 | 10/31/2020 | \$ | % |
| LIABILITIES | | | | |
| TOTAL LIABILITIES | \$ 5,234,872 | \$ 5,557,631 | \$ (322,759) | -5.81% |
| TOTAL SHARES | \$ 437,837,834 | \$ 437,693,780 | \$ 144,054 | 0.03% |
| TOTAL EQUITY | \$ 50,044,426 | \$ 49,741,804 | \$ 302,622 | 0.61% |
| TOTAL LIAB & EQUITY | <u>\$ 493,117,132</u> | <u>\$ 492,993,215</u> | <u>\$ 123,917</u> | <u>0.03%</u> |
| NET WORTH/TOTAL ASSETS | 10.05% | 9.99% | 0.06% | 0.63% |