

PATHWAYS FINANCIAL CREDIT UNION
CONSOLIDATED BALANCE SHEET COMPARISON
AS OF JANUARY 31, 2021

	ACTUAL	ACTUAL	MONTHLY VARIANCE	
	1/31/2021	12/31/2020	\$	%
ASSETS				
TOTAL LOANS	\$ 346,174,738	\$ 308,897,042	\$ 37,277,696	12.07%
ALLOWANCE FOR LOAN LOSSES	\$ (2,263,303)	\$ (1,896,487)	\$ (366,816)	19.34%
NET LOANS	\$ 343,911,435	\$ 307,000,555	\$ 36,910,880	12.02%
ACCTS RECEIVABLE	\$ 3,194,988	\$ 2,562,838	\$ 632,150	24.67%
CASH	\$ 4,250,958.40	\$ 4,208,936	\$ 42,023	1.00%
TOTAL INVESTMENTS	\$ 126,259,308	\$ 157,063,220	\$ (30,803,912)	-19.61%
TOTAL OTHER ASSETS	\$ 36,289,944	\$ 36,045,922	\$ 244,022	0.68%
TOTAL ASSETS	<u>\$ 513,906,633</u>	<u>\$ 506,881,470</u>	<u>\$ 7,025,163</u>	<u>1.39%</u>
	ACTUAL	ACTUAL	MONTHLY VARIANCE	
	1/31/2021	12/31/2020	\$	%
LIABILITIES				
TOTAL LIABILITIES	\$ 7,212,665	\$ (431,385)	\$ 7,644,050	-1771.98%
TOTAL SHARES	\$ 455,119,196	\$ 456,565,766	\$ (1,446,570)	-0.32%
TOTAL EQUITY	\$ 51,574,772	\$ 50,747,089	\$ 827,683	1.63%
TOTAL LIAB & EQUITY	<u>\$ 513,906,633</u>	<u>\$ 506,881,470</u>	<u>\$ 7,025,163</u>	<u>1.39%</u>
NET WORTH/TOTAL ASSETS	9.93%	9.90%	0.03%	0.30%