

**PATHWAYS FINANCIAL CREDIT UNION**  
**CONSOLIDATED BALANCE SHEET COMPARISON**  
**AS OF SEPTEMBER 30, 2021**

	ACTUAL	ACTUAL	MONTHLY VARIANCE	
	9/30/2021	8/31/2021	\$	%
<b>ASSETS</b>				
ALLOWANCE FOR LOAN LOSS - PREMIUM	\$ (1,214,676)	\$ (1,214,091)	\$ (585)	0.05%
<b>TOTAL LOANS</b>	<b>\$ 333,484,556</b>	<b>\$ 333,845,315</b>	<b>\$ (360,759)</b>	<b>-0.11%</b>
ALLOWANCE FOR LOAN LOSSES	\$ (2,625,863)	\$ (2,629,368)	\$ 3,505	-0.13%
<b>NET LOANS</b>	<b>\$ 330,858,693</b>	<b>\$ 331,215,947</b>	<b>\$ (357,255)</b>	<b>-0.11%</b>
<b>ACCTS RECEIVABLE</b>	<b>\$ 2,528,090</b>	<b>\$ 2,615,761</b>	<b>\$ (87,670)</b>	<b>-3.35%</b>
<b>CASH</b>	<b>\$ 3,975,676.49</b>	<b>\$ 3,962,514</b>	<b>\$ 13,162</b>	<b>0.33%</b>
CUSO/MERGER/OTHER	\$ (439,715)	\$ (439,715)	\$ -	0.00%
<b>TOTAL INVESTMENTS</b>	<b>\$ 190,332,607</b>	<b>\$ 175,657,699</b>	<b>\$ 14,674,908</b>	<b>8.35%</b>
OTHER ASSETS	\$ 24,654,771	\$ 24,669,961	\$ (15,190)	-0.06%
<b>TOTAL OTHER ASSETS</b>	<b>\$ 42,319,947</b>	<b>\$ 42,268,296</b>	<b>\$ 51,651</b>	<b>0.12%</b>
<b>TOTAL ASSETS</b>	<b>\$ 570,015,013</b>	<b>\$ 555,720,218</b>	<b>\$ 14,294,795</b>	<b>2.57%</b>
	ACTUAL	ACTUAL	MONTHLY VARIANCE	
	9/30/2021	9/30/2021	\$	%
OTHER LIABILITIES	\$ 1,587,119	\$ 1,659,422	\$ (72,303)	-4.36%
<b>TOTAL LIABILITIES</b>	<b>\$ 9,206,385</b>	<b>\$ 8,614,016</b>	<b>\$ 592,369</b>	<b>6.88%</b>
PREM/DISC ON MERGER-SHARES	\$ -	\$ -	\$ -	0.00%
<b>TOTAL SHARES</b>	<b>\$ 505,299,598</b>	<b>\$ 491,971,504</b>	<b>\$ 13,328,094</b>	<b>2.71%</b>
NET INCOME	\$ 5,308,271	\$ 4,860,550	\$ 447,721	9.21%
<b>TOTAL EQUITY</b>	<b>\$ 55,509,030</b>	<b>\$ 55,134,698</b>	<b>\$ 374,332</b>	<b>0.68%</b>
<b>TOTAL LIAB &amp; EQUITY</b>	<b>\$ 570,015,013</b>	<b>\$ 555,720,218</b>	<b>\$ 14,294,795</b>	<b>2.57%</b>
<b>NET WORTH/TOTAL ASSETS</b>	<b>9.74%</b>	<b>9.91%</b>	<b>-0.17%</b>	<b>-1.71%</b>