

**PATHWAYS FINANCIAL CREDIT UNION**  
**CONSOLIDATED BALANCE SHEET COMPARISON**  
**AS OF DECEMBER 31, 2022**

	ACTUAL	ACTUAL	MONTHLY VARIANCE	
	12/31/2022	11/30/2022	\$	%
<b>ASSETS</b>				
<b>TOTAL LOANS</b>	\$ 412,555,687	\$ 411,657,336	\$ 898,350	0.22%
ALLOWANCE FOR LOAN LOSSES	\$ (4,200,481)	\$ (3,954,839)	\$ (245,642)	6.21%
<b>NET LOANS</b>	\$ 408,355,205	\$ 407,702,498	\$ 652,708	0.16%
<b>ACCTS RECEIVABLE</b>	\$ 3,878,429	\$ 2,487,789	\$ 1,390,639	55.90%
<b>CASH</b>	\$ 5,359,572	\$ 5,605,365	\$ (245,793)	-4.38%
<b>TOTAL INVESTMENTS</b>	\$ 133,640,530	\$ 144,139,439	\$ (10,498,909)	-7.28%
<b>TOTAL OTHER ASSETS</b>	\$ 47,026,549	\$ 47,549,002	\$ (522,453)	-1.10%
<b>TOTAL ASSETS</b>	\$ 598,260,286	\$ 607,484,093	\$ (9,223,808)	-1.52%
	ACTUAL	ACTUAL	MONTHLY VARIANCE	
	12/31/2022	11/30/2022	\$	%
<b>LIABILITIES</b>				
<b>TOTAL LIABILITIES</b>	\$ 12,053,543	\$ 11,477,731	\$ 575,812	5.02%
<b>TOTAL SHARES</b>	\$ 533,407,349	\$ 545,772,960	\$ (12,365,610)	-2.27%
<b>TOTAL EQUITY</b>	\$ 52,799,393	\$ 50,233,403	\$ 2,565,991	5.11%
<b>TOTAL LIAB &amp; EQUITY</b>	\$ 598,260,286	\$ 607,484,093	\$ (9,223,808)	-1.52%
<b>NET WORTH/TOTAL ASSETS</b>	10.69%	10.33%	0.36%	3.50%