

PATHWAYS FINANCIAL CREDIT UNION
CONSOLIDATED BALANCE SHEET COMPARISON
AS OF JANUARY 31, 2025

	ACTUAL	ACTUAL	MONTHLY VARIANCE	
	1/31/2025	12/31/2024	\$	%
ASSETS				
TOTAL LOANS	\$ 448,731,753	\$ 441,450,539	\$ 7,281,214	1.65%
ALLOWANCE FOR LOAN LOSSES	\$ (4,747,717)	\$ (4,944,640)	\$ 196,923	-3.98%
NET LOANS	\$ 443,984,036	\$ 436,505,899	\$ 7,478,137	1.71%
ACCTS RECEIVABLE	\$ 3,095,839	\$ 4,035,472	\$ (939,634)	-23.28%
CASH	\$ 6,386,610	\$ 6,148,549	\$ 238,061	3.87%
TOTAL INVESTMENTS	\$ 159,769,824	\$ 157,861,891	\$ 1,907,933	1.21%
TOTAL OTHER ASSETS	\$ 49,034,719	\$ 48,776,078	\$ 258,641	0.53%
TOTAL ASSETS	\$ 662,271,028	\$ 653,327,890	\$ 8,943,138	1.37%
	ACTUAL	ACTUAL	MONTHLY VARIANCE	
	1/31/2025	12/31/2024	\$	%
LIABILITIES				
TOTAL LIABILITIES	\$ 11,069,475	\$ 10,238,826	\$ 830,649	8.11%
TOTAL SHARES	\$ 589,029,214	\$ 581,433,139	\$ 7,596,075	1.31%
TOTAL EQUITY	\$ 62,172,339	\$ 61,655,925	\$ 516,414	0.84%
TOTAL LIAB & EQUITY	\$ 662,271,028	\$ 653,327,890	\$ 8,943,138	1.37%
NET WORTH/TOTAL ASSETS	10.84%	10.94%	-0.09%	-0.85%