

Tucson Old Pueblo Credit Union**SUMMARY BALANCE SHEET**

As of: 1/31/2022

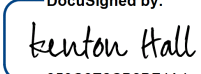
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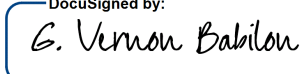
	Current Month Jan-2022	Prior Month Dec-2021	MTD Difference Dec-2021	Last Year End Dec-2021	YTD Difference Dec-2021	Prior Year Jan-2021	1 Yr Difference Jan-2021
ASSETS							
LOANS							
Credit Card Loans	1,766,550	1,830,264	(63,715)	1,830,264	(63,715)	1,495,445	271,105
Unsecured Loans	3,676,212	3,724,017	(47,805)	3,724,017	(47,805)	3,991,924	(315,712)
Direct Auto Loans	9,400,510	9,363,750	36,761	9,363,750	36,761	7,431,517	1,968,994
Indirect Auto Loans	30,469,774	30,153,128	316,647	30,153,128	316,647	33,864,066	(3,394,292)
Home Equity Loans	4,942,337	5,041,876	(99,539)	5,041,876	(99,539)	4,216,519	725,818
Fixed Real Estate Loans	13,586,074	13,281,678	304,396	13,281,678	304,396	12,078,067	1,508,007
Variable/Hybrid/Balloon RE Loans	741,418	745,418	(4,000)	745,418	(4,000)	1,166,860	(425,442)
MBL & Commercial Loans	24,207,921	24,193,461	14,460	24,193,461	14,460	17,899,987	6,307,934
Share & Certificate Secured Loans	419,458	427,521	(8,063)	427,521	(8,063)	355,087	64,372
Solar Loans	21,522,902	17,780,580	3,742,322	17,780,580	3,742,322	7,115,774	14,407,128
Other Loans	1,137,260	1,117,810	19,450	1,117,810	19,450	740,066	397,194
Loan Participations	2,809,545	2,879,841	(70,297)	2,879,841	(70,297)	4,461,435	(1,651,890)
Net Deferred (Fees) Costs	(854,781)	(820,205)	(34,576)	(820,205)	(34,576)	(154,174)	(700,607)
GROSS LOANS	113,825,180	109,719,139	4,106,041	109,719,139	4,106,041	94,662,571	19,162,609
Allowance for Loan Losses	(1,174,242)	(1,189,804)	15,562	(1,189,804)	15,562	(1,244,241)	69,999
NET LOANS	112,650,938	108,529,335	4,121,603	108,529,335	4,121,603	93,418,330	19,232,608
CASH AND CASH EQUIVALENTS	16,590,609	20,192,356	(3,601,747)	20,192,356	(3,601,747)	11,852,356	4,738,252
INVESTMENTS	67,996,791	69,853,199	(1,856,408)	69,853,199	(1,856,408)	62,437,292	5,559,499
PROPERTY AND EQUIPMENT							
Land & Building	3,371,911	3,379,838	(7,926)	3,379,838	(7,926)	3,503,392	(131,481)
Other Fixed Assets	564,077	574,595	(10,518)	574,595	(10,518)	525,589	38,488
OTHER ASSETS							
Accrued Interest Receivable	428,310	420,524	7,786	420,524	7,786	387,652	40,658
Prepaid Expenses	564,637	466,294	98,343	466,294	98,343	579,764	(15,127)
Other Assets	4,214,505	4,238,566	(24,062)	4,238,566	(24,062)	6,318,797	(2,104,292)
TOTAL ASSETS	206,381,778	207,654,706	(1,272,929)	207,654,706	(1,272,929)	179,023,172	27,358,605

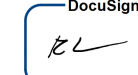
SUMMARY BALANCE SHEET

	Current Month Jan-2022	Prior Month Dec-2021	MTD Difference Dec-2021	Last Year End Dec-2021	YTD Difference Dec-2021	Prior Year Jan-2021	1 Yr Difference Jan-2021
LIABILITIES AND MEMBERS' EQUITY							
LIABILITIES:							
MEMBERS' SHARE ACCOUNTS							
Share and Club Accounts	91,707,344	91,278,469	428,875	91,278,469	428,875	76,873,754	14,833,590
Money Market Accounts	32,511,593	33,266,825	(755,232)	33,266,825	(755,232)	26,913,826	5,597,766
Share Draft Accounts	53,654,015	54,450,015	(796,000)	54,450,015	(796,000)	46,356,430	7,297,585
Share Certificates	7,044,036	6,315,773	728,262	6,315,773	728,262	6,725,633	318,402
Demand IRA Accounts	4,673,984	4,700,957	(26,973)	4,700,957	(26,973)	4,713,078	(39,095)
IRA Certificates	2,093,026	2,084,750	8,276	2,084,750	8,276	2,434,985	(341,958)
TOTAL MEMBERS' SHARE ACCOUNTS	191,683,997	192,096,788	(412,791)	192,096,788	(412,791)	164,017,706	27,666,291
Accrued Expenses and Other Liabilities	1,197,260	1,237,178	(39,918)	1,237,178	(39,918)	797,194	400,066
TOTAL LIABILITIES	192,881,257	193,333,967	(452,709)	193,333,967	(452,709)	164,814,900	28,066,357
MEMBERS' EQUITY:							
Regular Reserve	6,188,169	6,188,169	0	6,188,169	0	6,188,169	0
Unrealized Gain/(Loss) on Investments AFS	(1,561,610)	(697,512)	(864,098)	(697,512)	(864,098)	842,648	(2,404,258)
Undivided Earnings	8,873,962	8,830,083	43,878	8,830,083	43,878	7,177,455	1,696,506
TOTAL MEMBERS' EQUITY	13,500,520	14,320,740	(820,219)	14,320,740	(820,219)	14,208,272	(707,751)
TOTAL LIABILITIES AND MEMBERS' EQUITY	206,381,778	207,654,706	(1,272,929)	207,654,706	(1,272,929)	179,023,172	27,358,605

We certify, to the best of our knowledge and belief, that these financial statements are true and correct and present fairly the financial position and the results of operations for the periods covered.

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 Kenton Hall, VP of Finance/CFO

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 G. Vernon Babilon, President/CEO

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 Ross Underwood, Treasurer

Tucson Old Pueblo Credit Union**SUMMARY INCOME STATEMENT**

As of: 1/31/2022

Produced: 2/8/2022 11:30:24AM

	MTD Actual Jan-2022	Prior Mo Actual Dec-2021	QTD Actual Jan-2022	YTD Actual Jan-2022	YTD Budget Jan-2022	\$ Diff YTD Jan-2022	% Diff YTD Jan-2022
INCOME							
Interest on Loans	494,684	532,558	494,684	494,684	495,999	(1,315)	(0.27)
Interest on Investments	69,635	44,120	69,635	69,635	69,222	413	0.60
Fee and Other Operating Income	193,782	269,471	193,782	193,782	199,345	(5,563)	(2.79)
TOTAL INCOME	758,101	846,148	758,101	758,101	764,566	(6,465)	(0.85)
OPERATING EXPENSES							
Employee Compensation	259,907	260,745	259,907	259,907	251,804	8,103	3.22
Payroll Tax Expense	24,984	24,594	24,984	24,984	26,276	(1,292)	(4.92)
Employee Commissions/Incentives	17,263	68,937	17,263	17,263	12,462	4,801	38.53
Employee Benefits	44,177	113,420	44,177	44,177	41,406	2,771	6.69
Meetings	217	215	217	217	500	(283)	(56.58)
Loan Servicing	17,115	35,619	17,115	17,115	34,287	(17,172)	(50.08)
State Banking Department Fee	1,201	1,201	1,201	1,201	1,237	(36)	(2.91)
Office Occupancy	26,403	28,295	26,403	26,403	30,715	(4,312)	(14.04)
Office Operations	55,859	54,602	55,859	55,859	57,581	(1,722)	(2.99)
Miscellaneous Expenses	10,851	1,824	10,851	10,851	1,375	9,476	689.18
Association Dues	3,463	4,080	3,463	3,463	5,275	(1,812)	(34.35)
Education, Training & Research	1,277	1,704	1,277	1,277	5,750	(4,473)	(77.80)
Professional & Outside Services	144,992	124,610	144,992	144,992	140,254	4,738	3.38
Travel & Conferences	0	0	0	0	5,300	(5,300)	(100.00)
Promotional Expenses	10,373	3,853	10,373	10,373	8,858	1,515	17.10
Operating Losses	5,729	2,721	5,729	5,729	5,300	429	8.10
TOTAL OPERATING EXPENSES	623,810	726,420	623,810	623,810	628,380	(4,570)	(0.73)
NET OPERATING INCOME	134,291	119,728	134,291	134,291	136,186	(1,895)	(1.39)
Provision for Loan Losses	0	0	0	0	41,667	(41,667)	(100.00)
Dividend Expense	12,297	11,804	12,297	12,297	12,010	287	2.39
Interest on Borrowings	17	0	17	17	0	17	0.00
(Gain)/Loss on Investments	78,098	(103,417)	78,098	78,098	0	78,098	0.00
NET INCOME	43,878	211,342	43,878	43,878	82,509	(38,631)	(46.82)