

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

As of: 4/30/2022

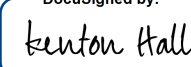
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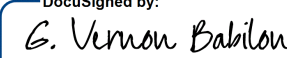
	Current Month Apr-2022	Prior Month Mar-2022	MTD Difference Mar-2022	Last Year End Dec-2021	YTD Difference Dec-2021	Prior Year Apr-2021	1 Yr Difference Apr-2021
ASSETS							
LOANS							
Credit Card Loans	1,761,278	1,769,113	(7,835)	1,830,264	(68,986)	1,385,816	375,462
Unsecured Loans	3,583,886	3,672,737	(88,851)	3,724,017	(140,131)	3,726,660	(142,774)
Direct Auto Loans	10,042,135	9,822,271	219,864	9,363,750	678,385	7,566,268	2,475,867
Indirect Auto Loans	30,144,216	30,050,777	93,439	30,153,128	(8,911)	31,850,336	(1,706,120)
Home Equity Loans	5,521,552	5,316,111	205,440	5,041,876	479,675	3,725,441	1,796,111
Fixed Real Estate Loans	12,367,356	12,993,370	(626,013)	13,281,678	(914,322)	11,656,801	710,556
Variable/Hybrid/Balloon RE Loans	728,425	732,356	(3,931)	745,418	(16,993)	1,066,407	(337,982)
MBL & Commercial Loans	28,847,470	28,267,821	579,650	24,193,461	4,654,010	20,330,856	8,516,615
Share & Certificate Secured Loans	405,725	426,796	(21,070)	427,521	(21,796)	355,453	50,272
Solar Loans	26,916,943	28,505,216	(1,588,273)	17,780,580	9,136,363	8,122,834	18,794,109
Other Loans	1,302,961	1,221,904	81,056	1,117,810	185,151	861,363	441,598
Loan Participations	2,514,592	2,642,664	(128,071)	2,879,841	(365,249)	4,091,433	(1,576,840)
Net Deferred (Fees) Costs	(876,022)	(926,891)	50,869	(820,205)	(55,817)	(518,179)	(357,843)
GROSS LOANS	123,260,518	124,494,244	(1,233,726)	109,719,139	13,541,379	94,221,488	29,039,030
Allowance for Loan Losses	(1,145,255)	(1,167,294)	22,038	(1,189,804)	44,549	(1,180,619)	35,364
NET LOANS	122,115,263	123,326,951	(1,211,688)	108,529,335	13,585,928	93,040,869	29,074,394
CASH AND CASH EQUIVALENTS	16,720,540	12,916,978	3,803,562	20,192,356	(3,471,816)	26,057,198	(9,336,658)
INVESTMENTS	59,509,193	64,728,953	(5,219,760)	69,853,199	(10,344,006)	67,464,566	(7,955,373)
PROPERTY AND EQUIPMENT							
Land & Building	3,346,649	3,344,683	1,966	3,379,838	(33,189)	3,462,840	(116,192)
Other Fixed Assets	535,735	546,256	(10,521)	574,595	(38,859)	607,124	(71,389)
OTHER ASSETS							
Accrued Interest Receivable	437,128	433,747	3,381	420,524	16,604	381,199	55,929
Prepaid Expenses	607,010	603,288	3,723	466,294	140,716	526,566	80,445
Other Assets	5,059,919	4,956,876	103,043	4,238,566	821,353	6,497,938	(1,438,018)
TOTAL ASSETS	208,331,437	210,857,730	(2,526,293)	207,654,706	676,731	198,038,299	10,293,138

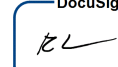
SUMMARY BALANCE SHEET

	Current Month Apr-2022	Prior Month Mar-2022	MTD Difference Mar-2022	Last Year End Dec-2021	YTD Difference Dec-2021	Prior Year Apr-2021	1 Yr Difference Apr-2021
LIABILITIES AND MEMBERS' EQUITY							
LIABILITIES:							
MEMBERS' SHARE ACCOUNTS							
Share and Club Accounts	92,005,367	93,201,938	(1,196,571)	91,278,469	726,899	86,996,960	5,008,408
Money Market Accounts	34,574,602	34,318,741	255,860	33,266,825	1,307,777	29,010,819	5,563,782
Share Draft Accounts	56,550,481	56,312,796	237,685	54,450,015	2,100,466	53,713,224	2,837,256
Share Certificates	6,891,024	6,830,233	60,790	6,315,773	575,251	6,581,056	309,967
Demand IRA Accounts	4,717,488	4,699,228	18,261	4,700,957	16,532	4,684,135	33,353
IRA Certificates	2,111,616	2,088,839	22,776	2,084,750	26,865	2,209,888	(98,273)
TOTAL MEMBERS' SHARE ACCOUNTS	196,850,577	197,451,776	(601,199)	192,096,788	4,753,789	183,196,083	13,654,494
Accrued Expenses and Other Liabilities	1,180,764	1,367,743	(186,978)	1,237,178	(56,414)	1,083,656	97,108
TOTAL LIABILITIES	198,031,342	198,819,519	(788,177)	193,333,967	4,697,375	184,279,740	13,751,602
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	(4,975,047)	(3,187,152)	(1,787,896)	(697,512)	(4,277,535)	100,311	(5,075,358)
Undivided Earnings	9,086,974	9,037,195	49,779	8,830,083	256,890	7,470,080	1,616,894
TOTAL MEMBERS' EQUITY	10,300,095	12,038,212	(1,738,116)	14,320,740	(4,020,644)	13,758,559	(3,458,464)
TOTAL LIABILITIES AND MEMBERS' EQUITY	208,331,437	210,857,730	(2,526,293)	207,654,706	676,731	198,038,299	10,293,138

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.

DocuSigned by:

 Kenton Hall, VP Finance/CFO
 5/9/2022 | 10:02 AM MST

DocuSigned by:

 G. Vernon Babilon, President/CEO
 5/9/2022 | 10:14 AM MST

DocuSigned by:

 Ross Underwood, Treasurer
 5/27/2022 | 5:19 PM PDT

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

As of: 4/30/2022

Produced: 5/9/2022 9:44:51AM

	MTD Actual Apr-2022	Prior Mo Actual Mar-2022	QTD Actual Apr-2022	YTD Actual Apr-2022	YTD Budget Apr-2022	\$ Diff YTD Apr-2022	% Diff YTD Apr-2022
INCOME							
Interest on Loans	528,051	533,833	528,051	2,039,541	1,959,344	80,197	4.09
Interest on Investments	67,518	71,479	67,518	274,029	268,367	5,662	2.11
Fee and Other Operating Income	214,642	170,666	214,642	725,402	722,102	3,300	0.46
TOTAL INCOME	810,211	775,979	810,211	3,038,973	2,949,813	89,160	3.02
OPERATING EXPENSES							
Employee Compensation	248,683	258,712	248,683	1,025,967	1,019,054	6,913	0.68
Payroll Tax Expense	16,673	23,202	16,673	84,933	95,183	(10,250)	(10.77)
Employee Commissions/Incentives	19,627	31,873	19,627	70,013	70,649	(636)	(0.90)
Employee Benefits	48,958	45,563	48,958	183,055	168,101	14,954	8.90
Meetings	402	254	402	1,199	4,050	(2,851)	(70.39)
Loan Servicing	36,925	37,405	36,925	125,550	136,019	(10,469)	(7.70)
State Banking Department Fee	1,201	1,201	1,201	4,804	4,948	(144)	(2.91)
Office Occupancy	28,988	27,345	28,988	111,113	116,015	(4,902)	(4.23)
Office Operations	51,100	52,799	51,100	209,865	225,933	(16,068)	(7.11)
Miscellaneous Expenses	1,017	2,559	1,017	15,851	5,500	10,351	188.20
Association Dues	3,463	3,802	3,463	14,191	14,800	(609)	(4.12)
Education, Training & Research	920	9,445	920	16,193	17,300	(1,107)	(6.40)
Professional & Outside Services	143,150	143,232	143,150	593,244	552,853	40,391	7.31
Travel & Conferences	1,897	241	1,897	2,138	14,575	(12,437)	(85.33)
Promotional Expenses	8,161	11,013	8,161	38,642	27,607	11,035	39.97
Operating Losses	8,355	3,497	8,355	17,857	21,200	(3,343)	(15.77)
TOTAL OPERATING EXPENSES	619,521	652,142	619,521	2,514,614	2,493,787	20,827	0.84
NET OPERATING INCOME	190,690	123,837	190,690	524,358	456,026	68,332	14.98
Provision for Loan Losses	0	0	0	0	166,667	(166,667)	(100.00)
Dividend Expense	11,920	12,108	11,920	47,371	45,928	1,443	3.14
Interest on Borrowings	0	19	0	36	0	36	0.00
(Gain)/Loss on Investments	128,990	(26,003)	128,990	220,061	0	220,061	0.00
NET INCOME	49,779	137,714	49,779	256,890	243,431	13,459	5.53