

# GreenState Credit Union

## Balance Sheet

	January	Monthly Change		Annual Change		Budget Variance	
	2024	\$	%	\$	%	\$	%
FinTech Loans	190,826,606	(15,212,780)	-7%	(313,555,323)	-62%	(4,212,780)	-2%
OTC Car Loans	326,969,568	(3,989,489)	-1%	(81,260,203)	-20%	(1,791,345)	-1%
Indirect Car Lns	1,510,501,742	(42,562,375)	-3%	(172,224,273)	-10%	(40,229,041)	-3%
Personal Loans	217,191,666	(3,841,742)	-2%	(30,689,251)	-12%	(4,431,186)	-2%
Manufactured Homes	126,405,153	(451,418)	0%	20,260,306	19%	(626,418)	0%
Credit Cards	294,762,273	(4,882,537)	-2%	36,452,418	14%	(7,799,204)	-3%
Home Equity Lns	616,257,313	(1,265,955)	0%	72,833,445	13%	18,434,504	3%
Piggy Back Loans	382,590,148	2,148,674	1%	66,755,764	21%	(1,117,552)	0%
1st Mtg Loans	2,813,225,990	(12,366,126)	0%	38,776,910	1%	7,020,032	0%
Total Comm Loans	3,143,818,582	2,875,889	0%	63,985,316	2%	(12,374,111)	0%
Deferred Costs	8,906,830	(334,585)	-4%	(2,799,066)	-24%	(3,162,554)	-26%
<b>Gross Loans</b>	<b>9,631,455,871</b>	<b>(79,882,443)</b>	<b>-1%</b>	<b>(301,463,958)</b>	<b>-3%</b>	<b>(50,289,655)</b>	<b>-1%</b>
Allow Loan Loss	(229,231,059)	8,997,628	-4%	(61,647,761)	37%	(5,333,150)	2%
<b>Net Loans</b>	<b>9,402,224,812</b>	<b>(70,884,815)</b>	<b>-1%</b>	<b>(363,111,720)</b>	<b>-4%</b>	<b>(55,622,805)</b>	<b>-1%</b>
Capital Bank Stock	94,146,086	(862,717)	-1%	29,818,286	46%	(2,581,736)	-3%
Cash Accounts	1,085,061,499	(86,629,022)	-7%	391,335,820	56%	(97,598,010)	-8%
Vault & Cash Equivalents	28,523,085	3,742,922	15%	(6,253,201)	-18%	3,523,085	14%
Other Investmnts	78,418,823	196,810	0%	(2,263,313)	-3%	15,236,400	24%
NCUSIF Ins Dep	79,147,424	0	0%	3,499,348	5%	0	0%
<b>Total Investment</b>	<b>1,365,296,917</b>	<b>(83,552,007)</b>	<b>-6%</b>	<b>416,136,939</b>	<b>44%</b>	<b>(81,420,261)</b>	<b>-6%</b>
Assets in Liquidation	7,901,598	(33,166)	0%	(904,171)	-10%	(33,166)	0%
Prepaid Accounts & Other Assets	69,090,752	1,599,445	2%	(36,977,476)	-35%	2,217,752	3%
Goodwill/Intgble	124,564,260	0	0%	(8,104)	0%	0	0%
Accrued Interest	32,076,010	(1,257,009)	-4%	603,262	2%	(1,313,990)	-4%
Loans Held for Sale	39,635,448	(1,491,609)	-4%	3,093,125	8%	(25,364,552)	-39%
<b>Other Assets</b>	<b>273,268,068</b>	<b>(1,182,341)</b>	<b>0%</b>	<b>(34,193,363)</b>	<b>-11%</b>	<b>(24,493,957)</b>	<b>-8%</b>
Land	37,600,706	0	0%	3,027,794	9%	0	0%
Buildings (Net)	87,799,087	650,704	1%	724,710	1%	2,527,113	3%
Furn & Equip (Net)	10,439,779	(151,263)	-1%	(2,422,282)	-19%	918,151	10%
<b>Net Fixed Assets</b>	<b>135,839,572</b>	<b>499,441</b>	<b>0%</b>	<b>1,330,223</b>	<b>1%</b>	<b>3,445,264</b>	<b>3%</b>
<b>TOTAL ASSETS</b>	<b>11,176,629,369</b>	<b>(155,119,722)</b>	<b>-1%</b>	<b>20,162,079</b>	<b>0.2%</b>	<b>(158,091,759)</b>	<b>-1%</b>

**Unfunded Commitments** 1,517,819,094

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	January	Monthly Change		Annual Change		Budget Variance	
	2024	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>106,918,727</b>	<b>14,496,427</b>	<b>16%</b>	<b>20,129,138</b>	<b>23%</b>	<b>17,254,468</b>	<b>19%</b>
FHLB Advances	1,065,845,760	(24,998,005)	-2%	91,023,939	9%	1,995	0%
<b>Total Advances</b>	<b>1,065,845,760</b>	<b>(24,998,005)</b>	<b>-2%</b>	<b>91,023,939</b>	<b>9%</b>	<b>1,995</b>	<b>0%</b>
Member Savings	529,102,409	7,473,473	1%	(57,018,750)	-10%	11,483,409	2%
Member MMAs	855,550,727	5,255,016	1%	(231,754,562)	-21%	11,791,727	1%
Member Checking	1,072,257,026	(46,089,896)	-4%	(115,918,282)	-10%	(37,491,974)	-3%
Business Savings	49,091,532	(9,637,451)	-16%	(8,170,210)	-14%	(9,185,468)	-16%
Business MMAs	175,813,515	7,551,576	4%	(147,435,554)	-46%	8,845,515	5%
Business Ckg	252,978,140	(10,575,414)	-4%	(15,544,149)	-6%	(8,548,860)	-3%
Public Funds	162,212,628	(11,965,620)	-7%	(3,437,463)	-2%	(11,965,620)	-7%
Non-Mem Transactional	563,968,996	7,504,922	1%	(428,950,448)	-43%	7,504,922	1%
<b>Total S-T Savings</b>	<b>3,660,974,973</b>	<b>(50,483,395)</b>	<b>-1%</b>	<b>(1,008,229,418)</b>	<b>-22%</b>	<b>(27,566,351)</b>	<b>-1%</b>
1-6 Month CD	33,242,603	5,418,074	19%	(24,544,280)	-42%	5,118,603	18%
7-12 Month CD	776,720,421	104,098,314	15%	488,209,671	169%	96,853,421	14%
13-24 Month CD	2,481,688,165	(178,355,454)	-7%	375,186,341	18%	(207,006,835)	-8%
25-36 Month CD	377,384,180	(10,984,661)	-3%	(93,284,442)	-20%	(15,167,820)	-4%
37-48 Month CD	203,722,350	(1,117,310)	-1%	4,615,075	2%	(3,323,650)	-2%
49-60 Month CD	68,845,321	9,503,777	16%	49,496,834	256%	8,864,321	15%
PF CDs	148,348,278	(2,237,840)	-1%	36,221,995	32%	(3,859,722)	-3%
Business CDs	89,811,208	(1,745,000)	-2%	37,451,680	72%	(2,730,792)	-3%
Non-Mem Deposits	912,088,552	(20,695,345)	-2%	9,543,565	1%	(19,862,011)	-2%
Total IRAs	308,037,269	(507,530)	0%	40,957,640	15%	(507,530)	0%
<b>Total CDs &amp; IRAs</b>	<b>5,399,888,346</b>	<b>(96,622,976)</b>	<b>-2%</b>	<b>923,854,079</b>	<b>21%</b>	<b>(141,622,016)</b>	<b>-3%</b>
<b>Total Deposits</b>	<b>9,060,863,319</b>	<b>(147,106,372)</b>	<b>-2%</b>	<b>(84,375,339)</b>	<b>-1%</b>	<b>(169,188,367)</b>	<b>-2%</b>
<b>Total Liabilities</b>	<b>10,233,627,806</b>	<b>(157,607,950)</b>	<b>-2%</b>	<b>26,777,738</b>	<b>0%</b>	<b>(151,931,904)</b>	<b>-1%</b>
YTD Income	1,497,756	85,896,752	-102%	2,994,200	-200%	9,833,108	-118%
Undivid Earning	560,056,659	(84,398,997)	-13%	(113,939,462)	-17%	(16,983,435)	-3%
Secondary Capital	160,000,000	0	0%	98,500,000	160%	0	0%
Unrealized Investment Gain/Loss	0	0	0%	0	0%	0	0%
Legal Reserve	221,447,148	990,472	0%	5,829,603	3%	990,472	0%
<b>Total Equity</b>	<b>943,001,563</b>	<b>2,488,228</b>	<b>0%</b>	<b>(6,615,659)</b>	<b>-1%</b>	<b>(6,159,855)</b>	<b>-1%</b>
<b>TOTAL LIAB &amp; EQUITY</b>	<b>11,176,629,369</b>	<b>(155,119,722)</b>	<b>-1%</b>	<b>20,162,079</b>	<b>0%</b>	<b>(158,091,759)</b>	<b>-1%</b>