

GreenState Credit Union

Balance Sheet

	March	Monthly Change		Annual Change		Budget Variance	
	2023	\$	%	\$	%	\$	%
FinTech Loans	474,386,305	(18,713,751)	-4%	71,962,788	18%	18,664,494	4%
OTC Car Loans	406,447,062	(301,572)	0%	(34,939,517)	-8%	(29,393,499)	-7%
Indirect Car Lns	1,713,235,262	14,404,982	1%	41,349,227	2%	192,812,217	13%
Personal Loans	245,825,280	(110,972)	0%	29,370,208	14%	8,213,247	3%
Manufactured Homes	109,025,082	1,585,542	1%	17,395,878	19%	6,717,965	7%
Credit Cards	265,956,744	6,047,133	2%	59,609,656	29%	(4,864,017)	-2%
Home Equity Lns	551,804,176	4,621,459	1%	120,764,630	28%	40,250,019	8%
Piggy Back Loans	325,772,363	4,837,644	2%	38,827,121	14%	2,074,534	1%
1st Mtg Loans	2,782,057,639	9,575,582	0%	665,545,716	31%	(11,448,282)	0%
Total Comm Loans	3,037,378,222	(4,367,564)	0%	582,942,784	24%	(162,581,116)	-5%
Deferred Costs	11,478,956	(101,091)	-1%	466,056	4%	(590,428)	-5%
Gross Loans	9,923,367,091	17,477,393	0%	1,593,294,548	19%	59,855,134	1%
Allow Loan Loss	(165,094,462)	1,179,961	-1%	(109,589,392)	197%	(43,649,842)	36%
Net Loans	9,758,272,629	18,657,354	0%	1,483,705,156	18%	16,205,292	0%
Capital Bank Stock	89,988,694	2,782,500	3%	39,274,594	77%	28,609,294	47%
Cash Accounts	672,407,043	51,529,810	8%	55,446,520	9%	(131,796,256)	-16%
Vault & Cash Equivalents	30,317,011	1,071,211	4%	4,311,628	17%	10,317,011	52%
Other Investmnts	58,247,992	896,044	2%	3,214,793	6%	5,475,626	10%
NCUSIF Ins Dep	75,648,077	0	0%	13,406,663	22%	0	0%
Total Investment	926,608,816	56,279,565	6%	115,654,199	14%	(87,394,326)	-9%
Assets in Liquidation	8,607,401	(268,987)	-3%	3,197,150	59%	(273,535)	-3%
Prepaid Accounts & Other Assets	88,566,998	(17,699,799)	-17%	(18,201,845)	-17%	(20,624,002)	-19%
Goodwill/Intgble	124,572,364	0	0%	27,728,102	29%	8,104	0%
Accrued Interest	30,533,843	2,579,456	9%	6,672,509	28%	(2,565,157)	-8%
Loans Held for Sale	52,622,472	748,173	1%	19,865,454	61%	(12,377,528)	-19%
Other Assets	304,903,079	(14,641,158)	-5%	39,261,369	15%	(35,832,117)	-11%
Land	34,083,478	(489,434)	-1%	(2,183,890)	-6%	309,154	1%
Buildings (Net)	86,826,788	(38,259)	0%	5,355,171	7%	149,489	0%
Furn & Equip (Net)	12,641,532	(71,863)	-1%	2,965,226	31%	(4,195,606)	-25%
Net Fixed Assets	133,551,798	(599,555)	0%	6,136,507	5%	(3,736,963)	-3%
TOTAL ASSETS	11,123,336,322	59,696,207	1%	1,644,757,231	17%	(110,758,114)	-1%

Lines of Credit **1,701,054,315**

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	March	Monthly Change		Annual Change		Budget Variance	
	2023	\$	%	\$	%	\$	%
AP & Acc'd Exp's	78,105,895	(27,853,212)	-26%	7,340,934	10%	(12,966,105)	-14%
FHLB Advances	1,039,825,811	70,001,995	7%	420,031,918	68%	140,005,985	16%
Total Advances	1,039,825,811	70,001,995	7%	420,031,918	68%	140,005,985	16%
Member Savings	590,076,479	(149,367)	0%	(87,451,476)	-13%	(11,348,052)	-2%
Member MMAs	1,013,601,582	(16,011,631)	-2%	(718,282,984)	-41%	(131,371,013)	-11%
Member Checking	1,218,568,897	37,008,961	3%	(19,013,026)	-2%	(56,219,634)	-4%
Business Savings	65,662,752	(17,307,850)	-21%	(2,015,982)	-3%	7,943,577	14%
Business MMAs	177,339,601	(93,474,102)	-35%	(74,839,563)	-30%	(117,620,878)	-40%
Business Ckg	291,011,042	(2,314,431)	-1%	6,052,075	2%	555,352	0%
Public Funds	148,106,350	1,184,191	1%	(80,329,722)	-35%	(17,424,666)	-11%
Non-Mem Transactional	857,021,676	(2,760,053)	0%	146,268,891	21%	(230,690,276)	-21%
Total S-T Savings	4,361,388,380	(93,824,281)	-2%	(829,611,787)	-16%	(556,175,588)	-11%
1-6 Month CD	55,342,514	(2,107,928)	-4%	46,565,893	531%	(4,896,965)	-8%
7-12 Month CD	321,770,806	9,803,028	3%	270,218,117	524%	25,649,771	9%
13-24 Month CD	2,196,431,260	96,420,613	5%	1,257,154,357	134%	393,296,103	22%
25-36 Month CD	468,228,088	(4,529,776)	-1%	299,514,112	178%	(21,670,311)	-4%
37-48 Month CD	213,622,319	1,800,918	1%	158,449,922	287%	12,998,277	6%
49-60 Month CD	31,192,615	(785,708)	-2%	7,186,396	30%	11,871,475	61%
PF CDs	107,013,726	390,658	0%	107,013,726	0%	(4,519,074)	-4%
Business CDs	58,536,804	3,704,690	7%	58,536,804	0%	7,404,120	14%
Non-Mem Deposits	859,176,590	(4,081,320)	0%	(319,163,487)	-27%	(69,518,146)	-7%
Total IRAs	278,150,513	6,998,612	3%	77,949,674	39%	19,831,745	8%
Total CDs & IRAs	4,589,465,236	107,613,788	2%	1,963,425,513	75%	370,446,994	9%
Total Deposits	8,950,853,615	13,789,506	0%	1,133,813,727	15%	(185,728,594)	-2%
Total Liabilities	10,068,785,321	55,938,289	1%	1,561,186,579	18%	(58,688,715)	-1%
YTD Income	4,055,620	2,876,203	244%	(35,724,229)	-90%	(1,941,608)	-32%
Undivid Earning	673,996,121	0	0%	17,543,076	3%	(51,009,505)	-7%
Secondary Capital	160,000,000	0	0%	100,000,000	167%	0	0%
Unrealized Investment Gain/Loss	881,714	881,714	0%	1,751,805	-201%	881,714	0%
Legal Reserve	215,617,545	0	0%	0	0%	0	0%
Total Equity	1,054,551,001	3,757,918	0%	83,570,652	9%	(52,069,399)	-5%
TOTAL LIAB & EQUITY	11,123,336,322	59,696,207	1%	1,644,757,231	17%	(110,758,114)	-1%