

GreenState Credit Union

Balance Sheet

	August	Monthly Change		Annual Change		Budget Variance	
	2023	\$	%	\$	%	\$	%
FinTech Loans	257,517,618	(14,805,733)	-5%	(197,387,397)	-43%	(130,704,193)	-34%
OTC Car Loans	400,273,801	(4,296,097)	-1%	(58,410,416)	-13%	(4,316,760)	-1%
Indirect Car Lns	1,822,697,679	(12,527,114)	-1%	88,899,044	5%	427,274,634	31%
Personal Loans	240,421,265	(2,338,670)	-1%	(11,066,626)	-4%	23,642,565	11%
Manufactured Homes	125,210,635	2,831,321	2%	26,083,545	26%	29,153,519	30%
Credit Cards	292,628,247	3,023,842	1%	57,993,808	25%	974,152	0%
Home Equity Lns	596,554,046	7,923,248	1%	99,311,377	20%	129,166,556	28%
Piggy Back Loans	364,073,581	10,299,075	3%	44,874,060	14%	24,959,085	7%
1st Mtg Loans	2,866,356,014	24,666,561	1%	129,530,496	5%	26,600,093	1%
Total Comm Loans	3,092,862,421	37,990,662	1%	1,093,153	0%	(298,930,251)	-9%
Deferred Costs	10,965,596	(194,404)	-2%	(1,302,845)	-11%	(1,103,788)	-9%
Gross Loans	10,069,560,901	52,572,692	1%	179,618,200	2%	226,715,611	2%
Allow Loan Loss	(164,469,895)	1,914,873	-1%	(94,734,060)	136%	(28,426,528)	21%
Net Loans	9,905,091,006	54,487,565	1%	84,884,140	1%	198,289,083	2%
Capital Bank Stock	98,255,722	(277,200)	0%	18,474,223	23%	36,876,322	60%
Cash Accounts	558,400,208	59,491,222	12%	(62,528,934)	-10%	(394,461,542)	-41%
Vault & Cash Equivalents	28,911,446	1,649,734	6%	(448,116)	-2%	8,911,446	45%
Other Investmnts	67,281,767	359,899	1%	12,754,591	23%	13,902,212	26%
NCUSIF Ins Dep	80,342,600	0	0%	12,962,344	19%	2,694,523	3%
Total Investment	833,191,743	61,223,656	8%	(18,785,892)	-2%	(332,077,039)	-28%
Assets in Liquidation	8,182,149	(28,908)	0%	(600,721)	-7%	(1,198,787)	-13%
Prepaid Accounts & Other Assets	78,259,383	(3,622,164)	-4%	(36,554,921)	-32%	(34,927,617)	-31%
Goodwill/Intgble	124,564,260	0	0%	1,500,000	1%	0	0%
Accrued Interest	31,822,053	350,393	1%	2,500,284	9%	(4,429,947)	-12%
Loans Held for Sale	75,797,363	(6,710,906)	-8%	(24,013,525)	-24%	10,797,363	17%
Other Assets	318,625,207	(10,011,584)	-3%	(57,168,883)	-15%	(29,758,989)	-9%
Land	37,600,706	1,941,314	5%	1,407,794	4%	(273,618)	-1%
Buildings (Net)	86,162,746	(330,608)	0%	1,316,365	2%	(1,807,553)	-2%
Furn & Equip (Net)	11,936,013	(104,834)	-1%	1,559,869	15%	(5,229,125)	-30%
Net Fixed Assets	135,699,466	1,505,872	1%	4,284,028	3%	(7,310,296)	-5%
TOTAL ASSETS	11,192,607,422	107,205,508	1%	13,213,393	0%	(170,857,240)	-2%

Unfunded Commitments 1,661,542,965

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	2023	\$	%	\$	%	\$	%
AP & Acc'd Exp's	135,307,297	3,876,876	3%	38,748,118	40%	29,096,963	27%
FHLB Advances	1,235,835,786	(4,998,005)	0%	(88,976,061)	-7%	336,015,959	37%
Total Advances	1,235,835,786	(4,998,005)	0%	(88,976,061)	-7%	336,015,959	37%
Member Savings	548,073,129	(17,420,275)	-3%	(128,309,916)	-19%	(55,211,722)	-9%
Member MMAs	894,102,673	(31,087,907)	-3%	(582,505,527)	-39%	(255,256,005)	-22%
Member Checking	1,115,090,182	(32,839,277)	-3%	(171,366,425)	-13%	(167,860,458)	-13%
Business Savings	63,019,516	3,838,500	6%	(11,833,614)	-16%	3,633,680	6%
Business MMAs	165,081,162	(5,945,962)	-3%	(61,105,776)	-27%	(136,223,469)	-45%
Business Ckg	304,477,735	9,544,855	3%	5,819,144	2%	8,038,268	3%
Public Funds	145,260,324	(4,641,543)	-3%	(41,684,220)	-22%	(20,270,691)	-12%
Non-Mem Transactional	534,433,589	(35,145,488)	-6%	(629,535,391)	-54%	(524,111,678)	-50%
Total S-T Savings	3,769,538,310	(113,697,096)	-3%	(1,620,521,725)	-30%	(1,147,262,074)	-23%
1-6 Month CD	5,974,470	21,423	0%	(2,099,733)	-26%	(60,819,528)	-91%
7-12 Month CD	723,242,960	340,853,246	89%	676,410,847	1444%	402,950,802	126%
13-24 Month CD	2,193,178,627	(162,626,670)	-7%	979,340,237	81%	333,518,906	18%
25-36 Month CD	442,765,289	(5,527,507)	-1%	(58,431,866)	-12%	(54,442,766)	-11%
37-48 Month CD	208,269,885	(1,542,929)	-1%	85,216,109	69%	6,572,243	3%
49-60 Month CD	27,575,588	(681,208)	-2%	4,707,088	21%	9,227,148	50%
PF CDs	137,044,909	28,879,324	27%	62,686,512	84%	19,822,816	17%
Business CDs	90,803,189	(934,100)	-1%	64,299,266	243%	37,062,223	69%
Non-Mem Deposits	897,552,274	24,548,398	3%	(191,278,014)	-18%	(31,142,462)	-3%
Total IRAs	293,813,456	1,098,884	0%	58,581,687	25%	35,494,687	14%
Total CDs & IRAs	5,020,220,646	224,088,860	5%	1,679,432,133	50%	698,244,068	16%
Total Deposits	8,789,758,957	110,391,763	1%	58,910,408	1%	(449,018,006)	-5%
Total Liabilities	10,160,902,040	109,270,634	1%	8,682,465	0%	(83,905,084)	-1%
YTD Income	9,869,641	(2,065,125)	-17%	(87,394,974)	-90%	(8,164,727)	-45%
Undivid Earning	645,174,016	0	0%	(11,279,029)	-2%	(79,831,611)	-11%
Secondary Capital	160,000,000	0	0%	100,000,000	167%	0	0%
Unrealized Investment Gain/Loss	1,044,181	(1)	0%	3,204,932	-148%	1,044,181	0%
Legal Reserve	215,617,545	0	0%	0	0%	0	0%
Total Equity	1,031,705,382	(2,065,126)	0%	4,530,929	0%	(86,952,156)	-8%
TOTAL LIAB & EQUITY	11,192,607,422	107,205,508	1%	13,213,393	0%	(170,857,240)	-2%