

GreenState Credit Union

Balance Sheet

	December	Monthly Change		Annual Change		Budget Variance	
	2022	\$	%	\$	%	\$	%
FinTech Loans	496,221,811	13,774,472	3%	101,014,504	26%	6,316,796	1%
OTC Car Loans	454,590,561	(3,620,252)	-1%	37,464,107	9%	(15,405,544)	-3%
Indirect Car Lns	1,770,423,045	22,199,511	1%	231,700,233	15%	191,589,970	12%
Personal Loans	250,112,033	(2,265,096)	-1%	37,803,357	18%	(9,300,127)	-4%
Manufactured Homes	106,057,117	1,285,218	1%	14,587,364	16%	5,906,221	6%
Credit Cards	258,320,761	6,210,102	2%	53,486,277	26%	19,519,267	8%
Home Equity Lns	538,054,156	6,313,086	1%	122,392,373	29%	25,238,506	5%
Piggy Back Loans	314,447,829	1,201,869	0%	29,666,201	10%	(4,751,692)	-1%
1st Mtg Loans	2,765,755,921	2,003,982	0%	737,098,881	36%	30,388,653	1%
Total Comm Loans	3,084,859,338	7,162,454	0%	712,014,199	30%	(42,609,930)	-1%
Deferred Costs	11,705,005	(131,540)	-1%	1,501,404	15%	(563,436)	-5%
Gross Loans	10,050,547,577	54,133,805	1%	2,078,728,901	26%	206,328,685	2%
Allow Loan Loss	(74,793,252)	(1,250,067)	2%	(19,217,726)	35%	2,742,584	-4%
Net Loans	9,975,754,326	52,883,739	1%	2,059,511,175	26%	209,071,269	2%
Correspondent Bank Stock	71,379,400	(7,122,500)	-9%	24,146,700	51%	3,155,700	5%
Cash Accounts	679,109,460	89,962,297	15%	162,758,877	32%	(505,891,979)	-43%
Vault & Cash Equivalents	31,369,219	(5,659,079)	-15%	9,010,509	40%	2,009,657	7%
Other Investmnts	59,720,889	827,001	1%	4,055,756	7%	5,193,713	10%
NCUSIF Ins Dep	75,648,077	0	0%	19,772,550	35%	8,267,821	12%
Total Investment	917,227,045	78,007,719	9%	219,744,393	32%	(487,265,089)	-35%
Assets in Liquidation	8,680,936	6,702	0%	3,263,589	60%	(101,934)	-1%
Prepaid Accounts & Other Assets	106,861,698	(3,672,786)	-3%	18,010,489	20%	(7,952,606)	-7%
Goodwill/Intgble	124,564,260	1,499,793	1%	22,111,003	22%	1,500,000	1%
Accrued Interest	31,340,788	956,043	3%	7,037,596	29%	2,019,020	7%
Loans Held for Sale	54,891,299	6,101,063	13%	6,658,422	14%	(40,919,589)	-43%
Other Assets	326,338,981	4,890,815	2%	57,081,098	21%	(45,455,109)	-12%
Land	33,774,324	(798,588)	-2%	(3,100,876)	-8%	(2,418,588)	-7%
Buildings (Net)	85,673,299	(764,104)	-1%	6,415,000	8%	1,566,918	2%
Furn & Equip (Net)	15,213,034	4,453,174	41%	4,379,977	40%	6,376,889	72%
Net Fixed Assets	134,660,658	2,890,483	2%	7,694,102	6%	5,525,219	4%
TOTAL ASSETS	11,353,981,009	138,672,755	1%	2,344,030,767	26%	(318,123,710)	-3%

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	2022	\$	%	\$	%	\$	%
AP & Acc'd Exp's	83,235,319	7,468,187	10%	22,241,568	36%	(13,726,786)	-14%
FHLB Advances	1,149,819,827	(174,998,005)	-13%	604,681,647	111%	(174,992,020)	-13%
Total Advances	1,149,819,827	(174,998,005)	-13%	604,681,647	111%	(174,992,020)	-13%
Member Savings	600,311,092	(16,283,317)	-3%	(38,300,561)	-6%	(113,108,957)	-16%
Member MMAs	1,142,389,782	(145,000,623)	-11%	(474,107,289)	-29%	(277,916,390)	-20%
Member Checking	1,269,916,212	34,873,173	3%	38,139,257	3%	(108,254,598)	-8%
Business Savings	56,741,716	(7,568,147)	-12%	(22,599,413)	-28%	(19,972,073)	-26%
Business MMAs	291,218,288	5,574,352	2%	(13,462,002)	-4%	122,605,622	73%
Business Ckg	286,923,557	(4,469,839)	-2%	69,424,711	32%	(71,716,261)	-20%
Public Funds	165,531,016	(23,452,946)	-12%	(83,081,528)	-33%	6,159,429	4%
Non-Mem Transactional	1,105,211,963	(112,438,263)	-9%	654,140,390	145%	(68,622,928)	-6%
Total S-T Savings	4,918,243,626	(268,765,609)	-5%	130,153,565	3%	(530,826,157)	-10%
1-6 Month CD	56,619,687	478,749	1%	50,903,150	890%	47,495,541	521%
7-12 Month CD	281,548,966	19,298,243	7%	233,548,083	487%	237,936,378	546%
13-24 Month CD	1,770,048,471	537,619,863	44%	863,033,505	95%	381,395,938	27%
25-36 Month CD	485,564,289	(12,451,853)	-3%	357,227,391	278%	(203,792,623)	-30%
37-48 Month CD	199,982,627	2,023,165	1%	(28,578,311)	-13%	156,537,266	360%
49-60 Month CD	19,929,339	(722,014)	-3%	(5,867,749)	-23%	(155,130)	-1%
PF CDs	108,252,636	14,788,551	16%	108,252,636	0%	19,837,472	22%
Business CDs	49,628,880	9,425,895	23%	49,628,880	0%	15,660,108	46%
Non-Mem Deposits	928,694,736	(10,418,719)	-1%	(202,743,535)	-18%	(160,269,640)	-15%
Total IRAs	258,389,433	10,626,034	4%	46,722,380	22%	12,234,989	5%
Total CDs & IRAs	4,158,659,065	570,667,914	16%	1,472,126,430	55%	506,880,299	14%
Total Deposits	9,076,902,691	301,902,305	3%	1,602,279,995	21%	(23,945,857)	0%
Total Liabilities	10,309,957,838	134,372,487	1%	2,229,203,210	28%	(212,664,665)	-2%
YTD Income	111,952,582	1,433,385	1%	(62,561,361)	-36%	(8,039,526)	-7%
Undivid Earning	656,453,045	0	0%	174,513,943	36%	(0)	0%
Secondary Capital	60,000,000	0	0%	0	0%	(100,000,000)	-63%
Unrealized Investment Gain/Loss	0	2,866,884	-100%	0	0%	2,160,751	-100%
Legal Reserve	215,617,545	0	0%	2,874,976	1%	419,731	0%
Total Equity	1,044,023,171	4,300,268	0%	114,827,557	12%	(105,459,045)	-9%
TOTAL LIAB & EQUITY	11,353,981,009	138,672,755	1%	2,344,030,767	26%	(318,123,710)	-3%