

GreenState Credit Union

Balance Sheet

	December	Monthly Change		Annual Change		Budget Variance	
	2023	\$	%	\$	%	\$	%
FinTech Loans	206,039,386	(11,743,109)	-5%	(290,182,425)	-58%	(128,182,425)	-38%
OTC Car Loans	330,959,057	(42,206,862)	-11%	(123,631,504)	-27%	(48,631,504)	-13%
Indirect Car Lns	1,553,064,117	(118,076,109)	-7%	(217,358,928)	-12%	112,641,072	8%
Personal Loans	221,033,408	(5,684,049)	-3%	(29,078,625)	-12%	20,921,375	10%
Manufactured Homes	126,856,571	114,816	0%	20,799,454	20%	35,799,454	39%
Credit Cards	299,644,810	1,137,511	0%	41,324,048	16%	(8,675,952)	-3%
Home Equity Lns	617,523,268	2,541,018	0%	79,469,112	15%	185,469,112	43%
Piggy Back Loans	380,441,474	4,976,934	1%	65,993,644	21%	28,993,644	8%
1st Mtg Loans	2,825,592,116	(22,467,338)	-1%	59,836,195	2%	(51,163,805)	-2%
Total Comm Loans	3,140,942,693	(1,420,025)	0%	90,974,828	3%	(404,316,645)	-11%
Deferred Costs	9,241,415	(382,274)	-4%	(2,463,590)	-21%	(2,827,969)	-23%
Gross Loans	9,711,338,314	(193,209,488)	-2%	(304,317,790)	-3%	(259,973,642)	-3%
Allow Loan Loss	(221,245,252)	(53,948,398)	32%	(72,622,521)	49%	(75,931,331)	52%
Net Loans	9,490,093,063	(247,157,887)	-3%	(376,940,311)	-4%	(335,904,973)	-3%
Capital Bank Stock	95,008,803	2,225,757	2%	23,629,403	33%	33,629,403	55%
Cash Accounts	1,171,690,521	358,039,219	44%	492,581,061	73%	241,061,480	26%
Vault & Cash Equivalents	24,780,163	(4,976,992)	-17%	(6,589,056)	-21%	4,780,163	24%
Other Investmnts	78,222,012	11,028,735	16%	18,501,123	31%	24,353,780	45%
NCUSIF Ins Dep	79,147,424	0	0%	3,499,348	5%	(500,653)	-1%
Total Investment	1,448,848,924	366,316,719	34%	531,621,879	58%	303,324,173	26%
Assets in Liquidation	7,934,764	(145,356)	-2%	(746,171)	-9%	(1,846,171)	-19%
Prepaid Accounts & Other Assets	67,491,307	(1,938,363)	-3%	(42,052,045)	-38%	(48,995,693)	-42%
Goodwill/Intgble	124,564,260	0	0%	0	0%	0	0%
Accrued Interest	33,333,019	911,709	3%	1,992,231	6%	(5,655,981)	-15%
Loans Held for Sale	41,127,057	(6,271,836)	-13%	(47,957,885)	-54%	(23,872,943)	-37%
Other Assets	274,450,408	(7,443,845)	-3%	(88,763,871)	-24%	(80,370,788)	-23%
Land	37,600,706	0	0%	3,826,382	11%	(1,873,618)	-5%
Buildings (Net)	87,148,384	(589,522)	-1%	1,475,084	2%	(5,076,916)	-6%
Furn & Equip (Net)	10,591,041	(332,068)	-3%	(4,621,992)	-30%	(6,874,096)	-39%
Net Fixed Assets	135,340,131	(921,590)	-1%	679,474	1%	(13,824,630)	-9%
TOTAL ASSETS	11,348,732,526	110,793,397	1%	66,597,171	0.6%	(126,776,218)	-1%
Unfunded Commitments	1,531,064,745						

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	2023	\$	%	\$	%	\$	%
AP & Acc'd Exp's	92,422,300	(9,248,177)	-9%	6,484,795	8%	(27,688,700)	-23%
FHLB Advances	1,090,843,765	1,995	0%	(58,976,061)	-5%	191,023,939	21%
Total Advances	1,090,843,765	1,995	0%	(58,976,061)	-5%	191,023,939	21%
Member Savings	521,628,936	(3,535,677)	-1%	(78,682,157)	-13%	(83,148,314)	-14%
Member MMAs	850,295,710	(6,054,631)	-1%	(292,094,072)	-26%	(305,039,580)	-26%
Member Checking	1,118,346,922	39,149,006	4%	(151,569,290)	-12%	(171,171,015)	-13%
Business Savings	58,728,983	1,563,151	3%	1,987,268	4%	(2,024,764)	-3%
Business MMAs	168,261,939	(2,781,807)	-2%	(122,956,348)	-42%	(138,216,118)	-45%
Business Ckg	263,553,554	(4,641,733)	-2%	(23,370,003)	-8%	(37,761,572)	-13%
Public Funds	174,178,249	7,451,220	4%	8,647,233	5%	8,647,233	5%
Non-Mem Transactional	556,464,075	681,439	0%	(548,747,888)	-50%	(478,747,888)	-46%
Total S-T Savings	3,711,458,368	31,830,968	1%	(1,206,785,258)	-25%	(1,207,462,020)	-25%
1-6 Month CD	27,824,529	18,926,830	213%	(28,795,158)	-51%	(44,722,968)	-62%
7-12 Month CD	672,622,107	102,594,758	18%	391,073,141	139%	331,580,047	97%
13-24 Month CD	2,660,043,619	19,513,797	1%	889,995,148	50%	753,891,100	40%
25-36 Month CD	388,368,841	(14,439,538)	-4%	(97,195,448)	-20%	(114,765,388)	-23%
37-48 Month CD	204,839,661	353,036	0%	4,857,034	2%	2,279,004	1%
49-60 Month CD	59,341,544	18,799,502	46%	39,412,205	198%	41,735,886	237%
PF CDs	150,586,118	1,486,755	1%	42,333,481	39%	28,604,338	23%
Business CDs	91,556,208	(489,986)	-1%	41,927,328	84%	35,633,144	64%
Non-Mem Deposits	932,783,897	(3,557,516)	0%	4,089,160	0%	4,089,160	0%
Total IRAs	308,544,799	4,288,333	1%	50,155,366	19%	50,226,030	19%
Total CDs & IRAs	5,496,511,322	147,475,969	3%	1,337,852,257	32%	1,088,550,352	25%
Total Deposits	9,207,969,690	179,306,937	2%	131,066,999	1%	(118,911,668)	-1%
Total Liabilities	10,391,235,756	170,060,755	2%	78,575,733	1%	44,423,571	0%
YTD Income	(67,415,562)	(58,942,295)	696%	(104,820,304)	-280%	(95,488,949)	-340%
Undivid Earning	644,455,656	0	0%	(11,997,389)	-2%	(80,549,971)	-11%
Secondary Capital	160,000,000	0	0%	100,000,000	167%	0	0%
Unrealized Investment Gain/Loss	0	(325,063)	-100%	0	0%	0	0%
Legal Reserve	220,456,676	0	0%	4,839,131	2%	4,839,131	2%
Total Equity	957,496,770	(59,267,358)	-6%	(11,978,562)	-1%	(171,199,789)	-15%
TOTAL LIAB & EQUITY	11,348,732,526	110,793,397	1%	66,597,171	1%	(126,776,218)	-1%