

GreenState Credit Union

Balance Sheet

	April	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
OTC Car Loans	270,748,962	8,183,107	3%	33,805,229	14%	10,748,962	4%
Indirect Car Lns	1,097,477,157	12,343,723	1%	113,554,620	12%	2,477,157	0%
Personal Loans	147,976,996	4,550,696	3%	44,993,194	44%	(22,558,625)	-13%
Credit Cards	152,517,804	(5,981,917)	-4%	3,815,156	3%	(19,482,196)	-11%
Home Equity Lns	421,620,704	(1,541,385)	0%	35,366,868	9%	(14,668,586)	-3%
Piggy Back Loans	262,967,391	(314,124)	0%	10,766,794	4%	(6,699,276)	-2%
1st Mtg Loans	1,822,997,926	(14,911,796)	-1%	(21,817,443)	-1%	(145,871,040)	-7%
Total Comm Loans	1,483,457,221	56,566,578	4%	380,336,764	34%	101,178,653	7%
Deferred Costs	7,704,477	144,680	2%	618,403	9%	134,477	2%
Gross Loans	5,667,468,638	59,039,562	1%	601,439,585	12%	(94,740,474)	-2%
Allow Loan Loss	(41,702,445)	(152,008)	0%	(8,463,259)	25%	1,637,333	-4%
Net Loans	5,625,766,193	58,887,554	1%	592,976,326	12%	(93,103,141)	-2%
Cr Card Rec/Adj	(239,075)	(75,480)	46%	65,820	-22%	113,925	-32%
Deb/ATM Settle	997,035	(322,711)	-24%	(24,897)	-2%	(23,965)	-2%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	23,342,466	2,512,949	12%	13,059,129	127%	12,862,466	123%
Tot Cash/Equiv	24,100,426	2,114,758	10%	13,100,052	119%	12,952,426	116%
Correspondent Bank Stock	46,446,000	(6,900,600)	-13%	(1,732,300)	-4%	(10,054,000)	-18%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,308,193	(110,281)	-1%	(216,871)	-1%	(251,807)	-2%
FRB/Cash Accts	364,319,516	(20,518,042)	-5%	309,352,745	563%	(32,514,446)	-8%
Other Investmnts	33,953,986	202,109	1%	393,849	1%	(1,993,339)	-6%
NCUSIF Ins Dep	38,539,146	391,612	1%	1,776,112	5%	(1,608,854)	-4%
Total Investment	498,566,841	(26,935,202)	-5%	309,573,535	164%	(46,422,446)	-9%
Net OREO	3,823,886	104,749	3%	2,864,130	298%	2,770,886	263%
Prepaid Accounts & Other Assets	39,229,041	1,914,457	5%	15,197,431	63%	11,381,041	41%
Goodwill/Intgble	51,011,235	0	0%	50,622,494	13022%	5,342,235	12%
Accrued Interest	18,641,878	407,429	2%	2,713,472	17%	250,660	1%
RE Lns Receiv	187,557,241	90,084,114	92%	132,785,682	242%	141,824,906	310%
Other Assets	300,263,281	92,510,749	45%	204,183,209	213%	161,569,728	116%
Land	28,495,471	0	0%	1,369,780	5%	(1,045,707)	-4%
Buildings (Net)	78,071,018	325,728	0%	19,047,120	32%	(2,528,975)	-3%
Furn & Equip (N	11,529,475	415,613	4%	2,196,243	24%	11,999	0%
Net Fixed Assets	118,095,964	741,341	1%	22,613,143	24%	(3,562,683)	-3%
TOTAL ASSETS	6,566,792,705	127,319,200	2%	1,142,446,265	21%	31,433,884	0%
LINE OF CREDIT	914,842,518						

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	2020	\$	%	\$	%	\$	%
AP & Acc'd Exp's	76,945,147	2,633,495	4%	25,505,664	50%	19,412,719	34%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	620,000,000	(170,000,000)	-22%	(100,000,000)	-14%	(250,000,000)	-29%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	620,000,000	(170,000,000)	-22%	(100,000,000)	-14%	(250,000,000)	-29%
Member Savings	380,120,812	51,524,565	16%	125,499,311	49%	79,173,164	26%
Member MMAs	676,647,805	38,210,998	6%	197,245,930	41%	29,610,240	5%
Member Checking	909,458,487	92,714,194	11%	331,651,998	57%	56,822,506	7%
Business Savings	52,989,341	41,576,014	364%	44,211,793	504%	41,089,341	345%
Business MMAs	40,855,577	2,678,343	7%	18,400,740	82%	(33,533,936)	-45%
Repurchase Agreements	0	(37,671,823)	-100%	0	0%	0	0%
Business Ckg	69,012,948	(11,390,114)	-14%	24,374,693	55%	6,012,948	10%
Tot S-T Savings	2,129,084,970	177,642,177	9%	741,384,465	53%	179,174,263	9%
1-6 Month CD	7,515,530	(371,645)	-5%	4,565,433	155%	683,657	10%
7-12 Month CD	148,132,579	(16,552,864)	-10%	30,020,038	25%	(162,584,325)	-52%
13-24 Month CD	897,557,347	(14,336,908)	-2%	140,385,596	19%	69,817,993	8%
25-36 Month CD	427,337,727	(1,538,163)	0%	(155,050,499)	-27%	22,664,848	6%
37-48 Month CD	378,244,420	(1,909,026)	-1%	(34,485,108)	-8%	13,949,587	4%
49-60 Month CD	32,517,203	(396,554)	-1%	(2,822,804)	-8%	4,297,718	15%
Non-Mem Deposits	1,028,841,338	145,636,449	16%	401,437,920	64%	137,946,319	15%
Total IRAs	234,936,593	(666,685)	0%	(278,827)	0%	(6,472,364)	-3%
Total CDs & IRAs	3,155,082,737	109,864,604	4%	383,771,749	14%	80,303,433	3%
Total Deposits	5,284,167,707	287,506,781	6%	1,125,156,214	27%	259,477,696	5%
Total Liabilities	5,981,112,854	120,140,276	2%	1,050,661,878	21%	28,890,413	0%
YTD Income	30,830,649	6,452,642	26%	8,249,185	37%	4,247,269	16%
Undivid Earning	379,594,391	0	0%	80,834,130	27%	1,459,391	0%
Unreal Inv G/L	(2,677,150)	0	0%	(3,139,409)	-679%	(3,695,150)	-363%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	177,931,961	726,282	0%	5,840,481	3%	531,961	0%
Insurance Reser	0	0	0%	0	0%	0	0%
Total Equity	585,679,851	7,178,924	1%	91,784,387	19%	2,543,471	0%
TOT LIAB & EQUIT	6,566,792,705	127,319,200	2%	1,142,446,265	21%	31,433,884	0%