

# GreenState Credit Union

## Balance Sheet

	April	Monthly Change		Annual Change		Budget Variance	
	2021	\$	%	\$	%	\$	%
FinTech Loans	254,092,959	29,032,988	13%	254,092,959	100%	74,092,959	41%
OTC Car Loans	342,456,416	4,809,002	1%	71,707,454	26%	(9,210,251)	-3%
Indirect Car Lns	1,349,673,955	22,546,423	2%	252,196,798	23%	(14,659,378)	-1%
Personal Loans	172,026,772	1,679,603	1%	24,049,776	16%	360,105	0%
Credit Cards	172,108,952	1,199,032	1%	19,591,148	13%	(2,557,715)	-1%
Home Equity Lns	400,532,127	478,989	0%	(21,088,577)	-5%	(23,134,540)	-5%
Piggy Back Loans	267,923,487	59,707	0%	4,956,096	2%	(2,409,846)	-1%
1st Mtg Loans	1,816,107,749	(10,423,998)	-1%	(6,890,177)	0%	(92,558,918)	-5%
Total Comm Loans	1,731,858,025	5,847,278	0%	248,400,804	17%	(49,475,308)	-3%
Deferred Costs	9,422,875	135,105	1%	1,718,398	22%	177,875	2%
<b>Gross Loans</b>	<b>6,516,203,317</b>	<b>55,364,129</b>	<b>1%</b>	<b>848,734,679</b>	<b>15%</b>	<b>(119,375,017)</b>	<b>-2%</b>
Allow Loan Loss	(48,734,252)	402,870	-1%	(7,031,807)	17%	2,265,748	-4%
<b>Net Loans</b>	<b>6,467,469,065</b>	<b>55,766,999</b>	<b>1%</b>	<b>841,702,872</b>	<b>15%</b>	<b>(117,109,269)</b>	<b>-2%</b>
Cr Card Rec/Adj	(538,209)	(27,095)	5%	(299,134)	125%	(238,209)	79%
Deb/ATM Settle	303,275	40,661	15%	(693,760)	-70%	(1,196,725)	-80%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	15,976,278	(132,792)	-1%	(7,366,188)	-32%	(1,023,722)	-6%
<b>Tot Cash/Equiv</b>	<b>15,741,344</b>	<b>(119,226)</b>	<b>-1%</b>	<b>(8,359,082)</b>	<b>-35%</b>	<b>(2,458,656)</b>	<b>-14%</b>
Correspondent Bank Stock	46,723,300	(1,311,300)	-3%	277,300	1%	(576,700)	-1%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,837,409	363,149	2%	529,216	3%	337,409	2%
FRB/Cash Accts	564,272,957	121,789,225	28%	199,953,441	55%	401,734,547	247%
Other Investmnts	37,641,885	155,740	0%	3,687,899	11%	(320,441)	-1%
NCUSIF Ins Dep	49,932,712	3,363,287	7%	11,393,566	30%	1,332,712	3%
<b>Total Investment</b>	<b>714,408,263</b>	<b>124,360,101</b>	<b>21%</b>	<b>215,841,422</b>	<b>43%</b>	<b>402,507,527</b>	<b>129%</b>
Assets in Liquidation	1,045,509	(148,245)	-12%	(2,778,377)	-73%	(2,754,491)	-72%
Prepaid Accounts & Other Assets	71,409,103	(9,242,932)	-11%	32,180,062	82%	11,009,103	18%
Goodwill/Intgble	51,011,235	0	0%	0	0%	11,235	0%
Accrued Interest	20,557,819	(571,753)	-3%	1,915,941	10%	(1,986,181)	-9%
RE Lns Receiv	133,281,575	(50,595,302)	-28%	(54,275,666)	-29%	(21,718,425)	-14%
<b>Other Assets</b>	<b>277,305,241</b>	<b>(60,558,232)</b>	<b>-18%</b>	<b>(22,958,040)</b>	<b>-8%</b>	<b>(15,438,759)</b>	<b>-5%</b>
Land	31,509,927	0	0%	3,014,456	11%	2,009,927	7%
Buildings (Net)	77,278,217	16,802	0%	(792,801)	-1%	(3,584,783)	-4%
Furn & Equip (N	10,531,708	379,376	4%	(997,767)	-9%	(1,148,292)	-10%
<b>Net Fixed Assets</b>	<b>119,319,852</b>	<b>396,178</b>	<b>0%</b>	<b>1,223,888</b>	<b>1%</b>	<b>(2,723,148)</b>	<b>-2%</b>
<b>TOTAL ASSETS</b>	<b>7,594,243,765</b>	<b>119,845,820</b>	<b>2%</b>	<b>1,027,451,060</b>	<b>16%</b>	<b>264,777,695</b>	<b>4%</b>
LINE OF CREDIT	1,137,198,394						

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	April	Monthly Change		Annual Change		Budget Variance	
	2021	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>82,893,536</b>	<b>26,826,859</b>	<b>48%</b>	<b>5,948,389</b>	<b>8%</b>	<b>18,889,584</b>	<b>30%</b>
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	580,000,000	(30,000,000)	-5%	(40,000,000)	-6%	(30,000,000)	-5%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
<b>Tot FHLB Advance</b>	<b>580,000,000</b>	<b>(30,000,000)</b>	<b>-5%</b>	<b>(40,000,000)</b>	<b>-6%</b>	<b>(30,000,000)</b>	<b>-5%</b>
Member Savings	525,796,556	4,639,911	1%	145,675,744	38%	67,327,376	15%
Member MMAs	1,121,634,215	53,717,281	5%	444,986,410	66%	165,831,104	17%
Member Checking	1,028,080,442	(5,333,603)	-1%	118,621,955	13%	140,540,222	16%
Business Savings	70,971,263	(472,661)	-1%	17,981,922	34%	(32,753,219)	-32%
Business MMAs	148,662,055	11,562,815	8%	107,806,478	264%	(23,467,908)	-14%
Repurchase Agreements	0	0	0%	0	0%	0	0%
Business Ckg	189,218,643	1,084,460	1%	120,205,695	174%	(47,151,243)	-20%
Non-Mem Transactional	402,652,729	84,401,610	27%	402,652,729	0%	114,652,729	40%
<b>Tot S-T Savings</b>	<b>3,487,015,903</b>	<b>149,599,813</b>	<b>4%</b>	<b>1,357,930,933</b>	<b>64%</b>	<b>384,979,061</b>	<b>12%</b>
1-6 Month CD	4,027,955	477,558	13%	(3,487,575)	-46%	336,725	9%
7-12 Month CD	294,861,631	(10,499,164)	-3%	146,729,052	99%	116,353,057	65%
13-24 Month CD	648,240,373	(16,173,901)	-2%	(249,316,974)	-28%	(197,630,504)	-23%
25-36 Month CD	133,052,630	(7,731,141)	-5%	(294,285,097)	-69%	(29,209,281)	-18%
37-48 Month CD	381,087,898	(94,783)	0%	2,843,478	1%	(1,345,219)	0%
49-60 Month CD	30,465,087	1,469,166	5%	(2,052,116)	-6%	(1,213,994)	-4%
Non-Mem Deposits	976,580,443	(5,994,774)	-1%	(52,260,895)	-5%	(9,419,557)	-1%
Total IRAs	224,409,527	(1,406,975)	-1%	(10,527,066)	-4%	(5,590,473)	-2%
<b>Total CDs &amp; IRAs</b>	<b>2,692,725,544</b>	<b>(39,954,014)</b>	<b>-1%</b>	<b>(462,357,193)</b>	<b>-15%</b>	<b>(127,719,246)</b>	<b>-5%</b>
<b>Total Deposits</b>	<b>6,179,741,447</b>	<b>109,645,799</b>	<b>2%</b>	<b>895,573,740</b>	<b>17%</b>	<b>257,259,815</b>	<b>4%</b>
<b>Total Liabilities</b>	<b>6,842,634,983</b>	<b>106,472,658</b>	<b>2%</b>	<b>861,522,129</b>	<b>14%</b>	<b>246,149,397</b>	<b>4%</b>
YTD Income	52,413,092	11,133,465	27%	21,582,443	70%	13,448,962	35%
Undivid Earning	481,939,102	0	0%	102,344,711	27%	(2,673,252)	-1%
Secondary Capital	20,000,000	0	0%	20,000,000	0%	0	0%
Unreal Inv G/L	(150,111)	0	0%	2,527,039	-94%	549,889	-79%
Legal Reserve	197,406,699	2,239,697	1%	19,474,738	11%	7,302,699	4%
Insurance Reser	0	0	0%	0	0%	0	0%
<b>Total Equity</b>	<b>751,608,782</b>	<b>13,373,162</b>	<b>2%</b>	<b>165,928,931</b>	<b>28%</b>	<b>18,628,298</b>	<b>3%</b>
<b>TOT LIAB &amp; EQUIT</b>	<b>7,594,243,765</b>	<b>119,845,820</b>	<b>2%</b>	<b>1,027,451,060</b>	<b>16%</b>	<b>264,777,695</b>	<b>4%</b>