

GreenState Credit Union

Balance Sheet

	April	Monthly Change		Annual Change		Budget Variance	
	2022	\$	%	\$	%	\$	%
FinTech Loans	416,298,900	13,875,384	3%	162,205,941	64%	(45,583,286)	-10%
OTC Car Loans	457,190,447	15,803,868	4%	114,734,031	34%	13,397,326	3%
Indirect Car Lns	1,742,577,333	70,691,298	4%	392,903,378	29%	133,390,630	8%
Personal Loans	233,924,757	17,469,685	8%	61,897,985	36%	8,393,805	4%
Manufactured Homes	92,748,944	1,119,740	1%	92,748,944	0%	5,647,513	6%
Credit Cards	207,756,371	1,409,283	1%	35,647,419	21%	(3,744,780)	-2%
Home Equity Lns	448,326,787	17,287,242	4%	47,794,660	12%	39,360,421	10%
Piggy Back Loans	288,657,541	1,712,298	1%	20,734,054	8%	(1,124,087)	0%
1st Mtg Loans	2,179,008,149	62,496,227	3%	362,900,400	20%	116,631,154	6%
Total Comm Loans	2,590,862,662	136,427,224	6%	859,004,637	50%	157,710,427	6%
Deferred Costs	11,432,780	419,880	4%	2,009,905	21%	(164,552)	-1%
Gross Loans	8,668,784,670	338,712,128	4%	2,152,581,353	33%	423,914,571	5%
Allow Loan Loss	(57,448,682)	(1,943,612)	4%	(8,714,430)	18%	3,662,456	-6%
Net Loans	8,611,335,988	336,768,515	4%	2,143,866,923	33%	427,577,027	5%
Correspondent Bank Stock	57,722,900	7,008,800	14%	10,999,600	24%	13,840,200	32%
Cash Accounts	665,602,342	48,641,820	8%	100,491,976	18%	169,529,602	34%
Vault & Cash Equivalents	24,657,371	(1,348,012)	-5%	8,916,027	57%	4,657,371	23%
Other Investmnts	55,177,543	144,344	0%	2,535,658	5%	1,110,481	2%
NCUSIF Ins Dep	64,706,247	2,464,834	4%	14,773,535	30%	6,830,721	12%
Total Investment	867,866,403	56,911,786	7%	137,716,796	19%	195,968,375	29%
Assets in Liquidation	5,574,663	164,412	3%	4,529,154	433%	(1,553,174)	-22%
Prepaid Accounts & Other Assets	128,675,687	21,906,844	21%	57,266,584	80%	37,840,921	42%
Goodwill/Intgble	96,844,263	0	0%	45,833,028	90%	9,998,634	12%
Accrued Interest	24,552,713	691,379	3%	3,994,894	19%	(179,287)	-1%
Loans In-Transit	75,560,968	42,803,950	131%	(57,720,608)	-43%	(49,439,033)	-40%
Other Assets	331,208,294	65,566,585	25%	53,903,053	19%	(3,331,938)	-1%
Land	36,267,368	0	0%	4,757,441	15%	(7,861)	0%
Buildings (Net)	81,699,855	228,238	0%	4,421,638	6%	(213,366)	0%
Furn & Equip (Net)	10,194,405	518,098	5%	(337,303)	-3%	(1,391,858)	-12%
Net Fixed Assets	128,161,628	746,336	1%	8,841,776	7%	(1,613,084)	-1%
TOTAL ASSETS	9,938,572,314	459,993,222	5%	2,344,328,549	31%	618,600,380	7%

GreenState Credit Union

Balance Sheet

	April	Monthly Change		Annual Change		Budget Variance	
	2022	\$	%	\$	%	\$	%
AP & Acc'd Exp's	87,132,084	16,367,123	23%	4,238,548	5%	9,719,121	13%
FHLB Advances	794,799,878	175,005,985	28%	214,799,878	37%	299,707,758	61%
Total Advances	794,799,878	175,005,985	28%	214,799,878	37%	299,707,758	61%
Member Savings	679,207,351	1,679,397	0%	153,410,795	29%	30,454,121	5%
Member MMAs	1,727,830,562	(4,054,004)	0%	606,196,347	54%	(52,790,955)	-3%
Member Checking	1,305,314,012	67,732,089	5%	277,233,570	27%	40,998,013	3%
Business Savings	73,667,240	5,988,506	9%	2,695,977	4%	(16,409,522)	-18%
Business MMAs	256,804,825	4,625,660	2%	108,142,770	73%	(71,848,034)	-22%
Business Ckg	303,895,935	18,936,968	7%	114,677,292	61%	64,102,635	27%
Non-Mem Transactional	1,097,522,274	158,333,417	17%	694,869,545	173%	361,321,700	49%
Total S-T Savings	5,444,242,199	253,242,032	5%	1,957,226,296	56%	355,827,957	7%
1-6 Month CD	8,470,539	(306,082)	-3%	4,442,584	110%	1,983,626	31%
7-12 Month CD	49,183,923	(2,368,766)	-5%	(245,677,708)	-83%	6,006,279	14%
13-24 Month CD	940,457,114	1,180,211	0%	292,216,741	45%	51,585,372	6%
25-36 Month CD	206,226,403	37,512,427	22%	73,173,773	55%	76,666,886	59%
37-48 Month CD	35,726,084	(19,446,314)	-35%	(345,361,814)	-91%	(193,812,811)	-84%
49-60 Month CD	23,165,785	(840,434)	-4%	(7,299,302)	-24%	(1,586,986)	-6%
Non-Mem Deposits	1,164,985,379	(13,354,698)	-1%	188,404,936	19%	15,547,107	1%
Total IRAs	200,677,126	476,287	0%	(23,732,401)	-11%	(10,989,927)	-5%
Total CDs & IRAs	2,628,892,352	2,852,630	0%	(63,833,192)	-2%	(54,600,453)	-2%
Total Deposits	8,073,134,551	256,094,662	3%	1,893,393,104	31%	301,227,504	4%
Total Liabilities	8,955,066,513	447,467,770	5%	2,112,431,530	31%	610,654,382	7%
YTD Income	52,305,302	12,525,452	31%	(107,790)	0%	10,508,875	25%
Undivid Earning	656,453,045	0	0%	174,513,943	36%	(0)	0%
Secondary Capital	60,000,000	0	0%	40,000,000	200%	0	0%
Unrealized Investment Gain/Loss	(870,090)	0	0%	(719,979)	480%	(685,408)	371%
Legal Reserve	215,617,545	0	0%	18,210,846	9%	(1,877,468)	-1%
Total Equity	983,505,801	12,525,452	1%	231,897,019	31%	7,945,998	1%
TOTAL LIAB & EQUITY	9,938,572,314	459,993,222	5%	2,344,328,549	31%	618,600,380	7%