

# GreenState Credit Union

## Balance Sheet

	August	Monthly Change		Annual Change		Budget Variance	
	2019	\$	%	\$	%	\$	%
OTC Car Loans	245,666,234	2,404,988	1%	(1,140,436)	0%	(1,091,984)	0%
Indirect Car Lns	1,031,266,367	7,258,187	1%	22,006,142	2%	(47,979,906)	-4%
Personal Loans	113,273,017	1,520,399	1%	16,252,603	17%	(3,920,338)	-3%
Credit Cards	157,774,154	2,727,315	2%	20,027,388	15%	3,561,249	2%
Home Equity Lns	402,465,196	1,461,037	0%	40,420,279	11%	(2,234,131)	-1%
Piggy Back Loans	260,133,634	1,146,892	0%	18,423,256	8%	(4,953,899)	-2%
1st Mtg Loans	1,899,305,062	1,638,402	0%	162,358,491	9%	(105,194,938)	-5%
Total Comm Loans	1,129,350,848	15,739,742	1%	83,222,585	8%	(43,399,152)	-4%
Deferred Costs	7,511,092	65,637	1%	(58,411)	-1%	(543,908)	-7%
<b>Gross Loans</b>	<b>5,246,745,604</b>	<b>33,962,599</b>	<b>1%</b>	<b>361,511,897</b>	<b>7%</b>	<b>(205,757,007)</b>	<b>-4%</b>
Allow Loan Loss	(34,128,870)	4,941	0%	(3,261,798)	11%	1,871,130	-5%
<b>Net Loans</b>	<b>5,212,616,734</b>	<b>33,967,540</b>	<b>1%</b>	<b>358,250,099</b>	<b>7%</b>	<b>(203,885,877)</b>	<b>-4%</b>
Cr Card Rec/Adj	(651,390)	(266,742)	69%	(339,138)	109%	(291,390)	81%
Deb/ATM Settle	582,555	(227,667)	-28%	(597,674)	-51%	(787,445)	-57%
Savings Bonds	0	0	0%	(74,783)	-100%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	11,003,344	1,451,908	15%	1,367,876	14%	(320,656)	-3%
<b>Tot Cash/Equiv</b>	<b>10,934,509</b>	<b>957,499</b>	<b>10%</b>	<b>356,281</b>	<b>3%</b>	<b>(1,399,491)</b>	<b>-11%</b>
Correspondent Bank Stock	48,661,100	1,900,700	4%	1,697,100	4%	(5,338,900)	-10%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,311,531	(68,109)	0%	(54,972)	0%	(200,469)	-1%
FRB/Cash Accts	103,673,430	47,446,694	84%	48,266,383	87%	53,023,364	105%
Other Investmnts	34,657,590	190,801	1%	2,445,375	8%	679,568	2%
NCUSIF Ins Dep	36,763,034	0	0%	8,655,811	31%	428,688	1%
<b>Total Investment</b>	<b>239,066,685</b>	<b>49,470,086</b>	<b>26%</b>	<b>61,009,697</b>	<b>34%</b>	<b>48,592,251</b>	<b>26%</b>
Net OREO	2,652,899	1,497,205	130%	1,923,697	264%	1,052,899	66%
Prepaid Accounts & Other Assets	25,607,758	444,537	2%	(450,416)	-2%	(3,592,242)	-12%
Goodwill/Intgble	388,741	0	0%	0	0%	(259)	0%
Accrued Interest	16,779,322	(423,226)	-2%	961,736	6%	(2,466,544)	-13%
RE Lns Receiv	93,341,933	15,105,748	19%	41,368,966	80%	28,402,302	44%
<b>Other Assets</b>	<b>138,770,653</b>	<b>16,624,264</b>	<b>14%</b>	<b>43,803,983</b>	<b>46%</b>	<b>23,396,156</b>	<b>20%</b>
Land	27,129,941	0	0%	2,615,286	11%	587,560	2%
Buildings (Net)	59,105,288	17,750	0%	1,844,722	3%	(2,222,195)	-4%
Furn & Equip (N	9,820,371	(60,682)	-1%	849,526	9%	(93,832)	-1%
<b>Net Fixed Assets</b>	<b>96,055,600</b>	<b>(42,932)</b>	<b>0%</b>	<b>5,309,534</b>	<b>6%</b>	<b>(1,728,467)</b>	<b>-2%</b>
<b>TOTAL ASSETS</b>	<b>5,697,444,181</b>	<b>100,976,457</b>	<b>2%</b>	<b>468,729,594</b>	<b>9%</b>	<b>(135,025,428)</b>	<b>-2%</b>
<b>LINE OF CREDIT AVAILABLE</b>	<b>679,816,401</b>						

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	August	Monthly Change		Annual Change		Budget Variance	
	2,019	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>73,533,805</b>	<b>13,189,552</b>	<b>22%</b>	<b>10,089,723</b>	<b>16%</b>	<b>8,233,584</b>	<b>13%</b>
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	740,000,000	50,000,000	7%	(105,000,000)	-12%	(95,000,000)	-11%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
<b>Tot FHLB Advance</b>	<b>740,000,000</b>	<b>50,000,000</b>	<b>7%</b>	<b>(105,000,000)</b>	<b>-12%</b>	<b>(95,000,000)</b>	<b>-11%</b>
Member Savings	255,248,729	(2,895,016)	-1%	2,508,934	1%	(11,551,271)	-4%
Member MMAs	501,926,290	7,851,970	2%	93,675,129	23%	94,126,290	23%
Member Checking	586,746,217	13,973,889	2%	569,004	0%	(5,053,783)	-1%
Business Savings	10,784,225	(168,122)	-2%	120,456	1%	(15,775)	0%
Business MMAs	25,347,335	420,601	2%	8,239,874	48%	147,335	1%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	56,631,022	4,322,987	8%	13,239,208	31%	8,031,022	17%
<b>Tot S-T Savings</b>	<b>1,436,683,818</b>	<b>23,506,309</b>	<b>2%</b>	<b>118,352,605</b>	<b>9%</b>	<b>85,683,818</b>	<b>6%</b>
1-6 Month CD	1,953,182	(351,689)	-15%	(3,404,709)	-64%	(946,818)	-33%
7-12 Month CD	156,669,167	19,520,471	14%	92,868,929	146%	1,169,167	1%
13-24 Month CD	886,891,924	21,404,404	2%	199,945,757	29%	89,391,924	11%
25-36 Month CD	445,106,085	(37,442,812)	-8%	(67,594,882)	-13%	(92,893,915)	-17%
37-48 Month CD	376,497,048	(2,488,223)	-1%	(91,890,405)	-20%	(224,502,952)	-37%
49-60 Month CD	34,719,492	(318,011)	-1%	(2,714,494)	-7%	(1,280,508)	-4%
Non-Mem Deposits	792,159,151	6,456,552	1%	222,945,644	39%	120,659,151	18%
Total IRAs	228,408,211	(931,783)	0%	14,397,960	7%	(31,091,789)	-12%
<b>Total CDs &amp; IRAs</b>	<b>2,922,404,260</b>	<b>5,848,909</b>	<b>0%</b>	<b>364,553,800</b>	<b>14%</b>	<b>(139,495,740)</b>	<b>-5%</b>
<b>Total Deposits</b>	<b>4,359,088,078</b>	<b>29,355,218</b>	<b>1%</b>	<b>482,906,405</b>	<b>12%</b>	<b>(53,811,922)</b>	<b>-1%</b>
<b>Total Liabilities</b>	<b>5,172,621,883</b>	<b>92,544,770</b>	<b>2%</b>	<b>387,996,128</b>	<b>8%</b>	<b>(140,578,340)</b>	<b>-3%</b>
YTD Income	51,707,264	7,919,082	18%	20,292,023	65%	4,864,768	10%
Undivid Earning	298,760,261	0	0%	53,244,525	22%	1,008,445	0%
Unreal Inv G/L	802,608	0	0%	705,968	731%	802,608	0%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	173,552,165	512,605	0%	6,510,950	4%	(1,102,909)	-1%
Insurance Reser	0	0	0%	(20,000)	-100%	(20,000)	-100%
<b>Total Equity</b>	<b>524,822,298</b>	<b>8,431,687</b>	<b>2%</b>	<b>80,733,466</b>	<b>18%</b>	<b>5,552,912</b>	<b>1%</b>
<b>TOT LIAB &amp; EQUIT</b>	<b>5,697,444,181</b>	<b>100,976,457</b>	<b>2%</b>	<b>468,729,594</b>	<b>9%</b>	<b>(135,025,428)</b>	<b>-2%</b>