

# GreenState Credit Union

## Balance Sheet

	August	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
OTC Car Loans	307,448,103	6,593,733	2%	61,781,869	25%	39,448,103	15%
Indirect Car Lns	1,238,330,587	25,328,323	2%	207,064,220	20%	103,330,587	9%
Personal Loans	175,061,634	12,918,450	8%	61,788,617	55%	(28,206,177)	-14%
Credit Cards	162,064,940	4,449,993	3%	4,290,786	3%	(19,935,060)	-11%
Home Equity Lns	415,526,290	579	0%	13,061,094	3%	(37,618,355)	-8%
Piggy Back Loans	263,399,471	(275,453)	0%	3,265,837	1%	(12,933,862)	-5%
1st Mtg Loans	1,873,762,265	4,008,292	0%	(25,542,797)	-1%	(160,960,989)	-8%
Total Comm Loans	1,571,909,695	10,218,809	1%	442,558,847	39%	130,251,127	9%
Deferred Costs	8,692,109	150,045	2%	1,181,017	16%	662,109	8%
<b>Gross Loans</b>	<b>6,016,195,094</b>	<b>63,392,771</b>	<b>1%</b>	<b>769,449,490</b>	<b>15%</b>	<b>14,037,483</b>	<b>0%</b>
Allow Loan Loss	(45,780,654)	(2,494,581)	6%	(11,651,784)	34%	(1,212,813)	3%
<b>Net Loans</b>	<b>5,970,414,440</b>	<b>60,898,190</b>	<b>1%</b>	<b>757,797,706</b>	<b>15%</b>	<b>12,824,670</b>	<b>0%</b>
Cr Card Rec/Adj	(414,811)	(104,831)	34%	236,579	-36%	(61,811)	18%
Deb/ATM Settle	1,630,843	(472,642)	-22%	1,048,288	180%	609,843	60%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	13,451,046	426,985	3%	2,447,702	22%	2,971,046	28%
<b>Tot Cash/Equiv</b>	<b>14,667,078</b>	<b>(150,488)</b>	<b>-1%</b>	<b>3,732,569</b>	<b>34%</b>	<b>3,519,078</b>	<b>32%</b>
Correspondent Bank Stock	47,369,700	(151,800)	0%	(1,291,400)	-3%	(9,130,300)	-16%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,381,254	(13,056)	0%	69,723	0%	(178,746)	-1%
FRB/Cash Accts	280,818,717	17,656,448	7%	177,145,287	171%	(81,323,680)	-22%
Other Investmnts	37,733,633	116,907	0%	3,076,043	9%	1,034,808	3%
NCUSIF Ins Dep	38,539,146	0	0%	1,776,112	5%	(1,608,854)	-4%
<b>Total Investment</b>	<b>419,842,450</b>	<b>17,608,499</b>	<b>4%</b>	<b>180,775,765</b>	<b>76%</b>	<b>(91,206,772)</b>	<b>-18%</b>
Net OREO	4,175,834	1,524,902	58%	1,522,935	57%	3,122,834	297%
Prepaid Accounts & Other Assets	46,087,448	(1,664,966)	-3%	20,479,690	80%	17,391,448	61%
Goodwill/Intgble	51,011,235	0	0%	50,622,494	13022%	5,342,235	12%
Accrued Interest	20,678,237	165,224	1%	3,898,915	23%	1,711,019	9%
RE Lns Receiv	183,650,890	30,613,126	20%	90,308,957	97%	115,671,668	170%
<b>Other Assets</b>	<b>305,603,644</b>	<b>30,638,286</b>	<b>11%</b>	<b>166,832,991</b>	<b>120%</b>	<b>143,239,204</b>	<b>88%</b>
Land	28,495,471	0	0%	1,365,530	5%	(1,045,707)	-4%
Buildings (Net)	78,842,406	(115,841)	0%	19,737,118	33%	(4,391,587)	-5%
Furn & Equip (N	11,392,829	(69,294)	-1%	1,572,458	16%	(964,647)	-8%
<b>Net Fixed Assets</b>	<b>118,730,706</b>	<b>(185,135)</b>	<b>0%</b>	<b>22,675,106</b>	<b>24%</b>	<b>(6,401,941)</b>	<b>-5%</b>
<b>TOTAL ASSETS</b>	<b>6,829,258,318</b>	<b>108,809,352</b>	<b>2%</b>	<b>1,131,814,137</b>	<b>20%</b>	<b>61,974,239</b>	<b>0.9%</b>
LINE OF CREDIT	975,454,327						

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	August	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>97,129,545</b>	<b>(2,017,077)</b>	<b>-2%</b>	<b>23,595,740</b>	<b>32%</b>	<b>21,541,672</b>	<b>28%</b>
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	610,000,000	0	0%	(130,000,000)	-18%	(260,000,000)	-30%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
<b>Tot FHLB Advance</b>	<b>610,000,000</b>	<b>0</b>	<b>0%</b>	<b>(130,000,000)</b>	<b>-18%</b>	<b>(260,000,000)</b>	<b>-30%</b>
Member Savings	405,988,422	11,977,097	3%	150,739,693	59%	101,040,774	33%
Member MMAs	785,887,128	32,740,893	4%	283,960,838	57%	122,582,896	18%
Member Checking	853,770,664	774,341	0%	267,024,447	46%	(2,865,317)	0%
Business Savings	67,698,098	4,026,603	6%	56,913,873	528%	55,398,098	450%
Business MMAs	94,351,227	5,976,360	7%	69,003,892	272%	16,961,714	22%
Repurchase Agreements	0	0	0%	0	0%	0	0%
Business Ckg	199,196,418	1,371,013	1%	142,565,396	252%	133,196,418	202%
<b>Tot S-T Savings</b>	<b>2,406,891,957</b>	<b>56,866,307</b>	<b>2%</b>	<b>970,208,139</b>	<b>68%</b>	<b>426,314,583</b>	<b>22%</b>
1-6 Month CD	4,143,937	(782,031)	-16%	2,190,755	112%	(2,687,936)	-39%
7-12 Month CD	147,260,840	3,890,348	3%	(9,408,327)	-6%	(227,456,064)	-61%
13-24 Month CD	870,450,713	5,164,044	1%	(16,441,211)	-2%	(9,288,641)	-1%
25-36 Month CD	287,976,379	(45,071,496)	-14%	(157,129,706)	-35%	(96,696,500)	-25%
37-48 Month CD	377,569,317	(543,078)	0%	1,072,269	0%	25,274,484	7%
49-60 Month CD	29,982,309	1,854,007	7%	(4,737,183)	-14%	1,762,824	6%
Non-Mem Deposits	1,148,524,367	83,008,637	8%	356,365,216	45%	206,629,348	22%
Total IRAs	229,574,357	(1,932,140)	-1%	1,166,146	1%	(27,834,600)	-11%
<b>Total CDs &amp; IRAs</b>	<b>3,095,482,219</b>	<b>45,588,291</b>	<b>1%</b>	<b>173,077,959</b>	<b>6%</b>	<b>(130,297,085)</b>	<b>-4%</b>
<b>Total Deposits</b>	<b>5,502,374,176</b>	<b>102,454,598</b>	<b>2%</b>	<b>1,143,286,098</b>	<b>26%</b>	<b>296,017,498</b>	<b>6%</b>
<b>Total Liabilities</b>	<b>6,209,503,721</b>	<b>100,437,521</b>	<b>2%</b>	<b>1,036,881,838</b>	<b>20%</b>	<b>57,559,168</b>	<b>1%</b>
YTD Income	59,027,882	8,371,831	17%	7,320,618	14%	2,241,356	4%
Un divid Earning	379,594,391	0	0%	80,834,130	27%	1,459,391	0%
Unreal Inv G/L	(1,048,790)	0	0%	(1,851,398)	-231%	(2,066,790)	-203%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	182,181,114	0	0%	8,628,949	5%	2,781,114	2%
Insurance Reser	0	0	0%	0	0%	0	0%
<b>Total Equity</b>	<b>619,754,597</b>	<b>8,371,831</b>	<b>1%</b>	<b>94,932,299</b>	<b>18%</b>	<b>4,415,071</b>	<b>1%</b>
<b>TOT LIAB &amp; EQUIT</b>	<b>6,829,258,318</b>	<b>108,809,352</b>	<b>2%</b>	<b>1,131,814,137</b>	<b>20%</b>	<b>61,974,239</b>	<b>0.9%</b>