

GreenState Credit Union

Balance Sheet

	August	Monthly Change		Annual Change		Budget Variance	
	2021	\$	%	\$	%	\$	%
FinTech Loans	360,915,265	22,752,426	7%	348,265,141	2753%	125,915,265	54%
OTC Car Loans	377,286,873	7,966,071	2%	69,838,770	23%	(1,046,460)	0%
Indirect Car Lns	1,443,973,436	24,623,417	2%	205,642,849	17%	16,306,769	1%
Personal Loans	208,641,638	3,832,029	2%	46,230,128	28%	35,308,305	20%
Credit Cards	188,151,373	4,943,199	3%	26,086,433	16%	10,818,040	6%
Home Equity Lns	405,676,570	(1,262,372)	0%	(9,849,720)	-2%	(24,656,763)	-6%
Piggy Back Loans	279,452,020	1,884,057	1%	16,052,549	6%	6,785,353	2%
1st Mtg Loans	1,928,777,396	39,896,081	2%	55,015,131	3%	3,444,063	0%
Total Comm Loans	1,885,821,803	52,812,433	3%	313,912,108	20%	46,155,136	3%
Deferred Costs	10,301,639	139,127	1%	1,609,530	19%	456,639	5%
Gross Loans	7,088,998,013	157,586,468	2%	1,072,802,919	18%	219,486,347	3%
Allow Loan Loss	(46,699,792)	3,654,294	-7%	(919,138)	2%	6,300,208	-12%
Net Loans	7,042,298,222	161,240,761	2%	1,071,883,782	18%	225,786,556	3%
Correspondent Bank Stock	44,189,000	(149,300)	0%	(3,180,700)	-7%	(4,711,000)	-10%
Cash Accounts	326,144,462	(99,364,583)	-23%	44,944,491	16%	140,861,907	76%
Vault & Cash Equivalents	18,157,765	485,098	3%	3,490,687	24%	(42,235)	0%
Other Investmnts	53,419,783	53,851	0%	686,150	1%	(609,326)	-1%
NCUSIF Ins Dep	49,932,712	0	0%	11,393,566	30%	1,332,712	3%
Total Investment	491,843,723	(98,974,934)	-17%	57,334,195	13%	136,832,059	39%
Assets in Liquidation	498,038	(291,760)	-37%	(3,677,796)	-88%	(3,701,962)	-88%
Prepaid Accounts & Other Assets	73,844,177	9,095,658	14%	27,756,729	60%	3,044,177	4%
Goodwill/Intgble	51,011,235	0	0%	(0)	0%	11,235	0%
Accrued Interest	22,009,265	(4,658)	0%	1,331,028	6%	(2,078,735)	-9%
Loans In-Transit	98,185,714	(8,753,200)	-8%	(85,465,176)	-47%	(131,814,286)	-57%
Other Assets	245,548,428	46,040	0%	(60,055,216)	-20%	(134,539,572)	-35%
Land	30,973,265	0	0%	2,477,794	9%	1,473,265	5%
Buildings (Net)	77,472,737	29,085	0%	(1,369,669)	-2%	(6,024,263)	-7%
Furn & Equip (Net)	10,091,720	(112,745)	-1%	(1,301,109)	-11%	(2,428,280)	-19%
Net Fixed Assets	118,537,723	(83,660)	0%	(192,983)	0%	(6,979,277)	-6%
TOTAL ASSETS	7,898,228,095	62,228,206	1%	1,068,969,777	16%	221,099,765	3%
LINE OF CREDIT	1,336,404,959						

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	2021	\$	%	\$	%	\$	%
AP & Acc'd Exp's	82,854,204	(24,157,437)	-23%	(14,275,341)	-15%	(12,181,938)	-13%
FHLB Advances	530,000,000	0	0%	(80,000,000)	-13%	(120,000,000)	-18%
Total Advances	530,000,000	0	0%	(80,000,000)	-13%	(120,000,000)	-18%
Member Savings	533,370,571	2,596,626	0%	127,382,149	31%	64,187,560	14%
Member MMAs	1,265,681,682	36,250,497	3%	479,794,554	61%	267,255,905	27%
Member Checking	994,993,991	(23,939,504)	-2%	141,223,327	17%	109,906,752	12%
Business Savings	92,777,947	25,872,532	39%	25,079,849	37%	(20,472,244)	-18%
Business MMAs	155,247,699	(164,311)	0%	60,896,472	65%	(72,665,563)	-32%
Business Ckg	202,955,425	(3,103,378)	-2%	3,759,007	2%	(107,437,480)	-35%
Non-Mem Transactional	526,390,101	20,014,744	4%	526,390,101	0%	230,390,101	78%
Total S-T Savings	3,771,417,416	57,527,206	2%	1,364,525,459	57%	471,165,031	14%
1-6 Month CD	4,566,667	29,999	1%	422,730	10%	1,160,373	34%
7-12 Month CD	211,464,703	(38,429,801)	-15%	64,203,863	44%	29,377,211	16%
13-24 Month CD	649,035,226	19,440,672	3%	(221,415,487)	-25%	(192,726,586)	-23%
25-36 Month CD	124,910,985	(1,236,923)	-1%	(163,065,394)	-57%	(23,840,019)	-16%
37-48 Month CD	380,590,644	(1,084,417)	0%	3,021,327	1%	(2,276,082)	-1%
49-60 Month CD	27,342,986	(988,439)	-3%	(2,639,323)	-9%	(4,018,394)	-13%
Non-Mem Deposits	1,079,273,621	30,797,403	3%	(69,250,746)	-6%	49,273,621	5%
Total IRAs	218,771,025	(3,029,004)	-1%	(10,803,332)	-5%	(11,228,975)	-5%
Total CDs & IRAs	2,695,955,857	5,499,491	0%	(399,526,362)	-13%	(154,278,851)	-5%
Total Deposits	6,467,373,273	63,026,697	1%	964,999,097	18%	316,886,180	5%
Total Liabilities	7,080,227,477	38,869,260	1%	870,723,756	14%	184,704,240	3%
YTD Income	109,544,643	19,529,422	22%	50,516,761	86%	26,059,903	31%
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%
Unrealized Investment Gain/Loss	155,997	0	0%	1,204,787	-115%	855,997	-122%
Legal Reserve	206,360,876	3,829,524	2%	24,179,762	13%	12,152,876	6%
Total Equity	818,000,618	23,358,946	3%	198,246,021	32%	36,395,525	5%
TOTAL LIAB & EQUITY	7,898,228,095	62,228,206	1%	1,068,969,777	16%	221,099,765	3%