

GreenState Credit Union

Balance Sheet

	December	Monthly Change		Annual Change		Budget Variance	
	2019	\$	%	\$	%	\$	%
OTC Car Loans	252,581,450	1,564,004	1%	13,159,062	5%	3,444,124	1%
Indirect Car Lns	1,058,018,712	9,139,001	1%	62,018,916	6%	(61,350,698)	-5%
Personal Loans	137,649,285	3,797,905	3%	34,728,695	34%	13,609,253	11%
Credit Cards	164,564,817	3,546,247	2%	16,954,644	11%	5,995,459	4%
Home Equity Lns	407,479,511	(1,443,723)	0%	31,670,042	8%	(11,319,479)	-3%
Piggy Back Loans	262,818,300	155,623	0%	13,740,067	6%	(10,562,999)	-4%
1st Mtg Loans	1,838,068,875	(23,369,444)	-1%	18,445,606	1%	(260,931,125)	-12%
Total Comm Loans	1,210,344,941	47,754,355	4%	141,843,151	13%	(17,530,059)	-1%
Deferred Costs	7,185,619	(122,157)	-2%	36,519	1%	(904,381)	-11%
Gross Loans	5,338,711,510	41,021,811	1%	332,596,702	7%	(339,549,905)	-6%
Allow Loan Loss	(37,231,399)	(854,926)	2%	(5,123,645)	16%	518,601	-1%
Net Loans	5,301,480,111	40,166,885	1%	327,473,057	7%	(339,031,304)	-6%
Cr Card Rec/Adj	(449,329)	68,034	-13%	(279,823)	165%	(89,329)	25%
Deb/ATM Settle	673,672	(110,786)	-14%	(840,799)	-56%	(756,328)	-53%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	11,595,092	568,448	5%	(295,952)	-2%	23,092	0%
Tot Cash/Equiv	11,819,435	525,696	5%	(1,416,574)	-11%	(822,565)	-7%
Correspondent Bank Stock	54,733,800	(1,743,000)	-3%	5,328,900	11%	(1,266,200)	-2%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,350,970	169,434	1%	(166,292)	-1%	(161,030)	-1%
FRB/Cash Accts	86,913,784	(21,428,078)	-20%	(7,132,002)	-8%	(1,320,903)	-1%
Other Investmnts	35,389,121	292,972	1%	3,138,978	10%	718,190	2%
NCUSIF Ins Dep	38,147,534	0	0%	3,913,188	11%	(686,812)	-2%
Total Investment	230,535,209	(22,708,672)	-9%	5,082,772	2%	(2,716,756)	-1%
Net OREO	3,656,479	715,754	24%	3,036,483	490%	2,056,479	129%
Prepaid Accounts & Other Assets	30,733,197	4,039,082	15%	6,877,208	29%	(66,803)	0%
Goodwill/Intgble	388,741	0	0%	0	0%	(259)	0%
Accrued Interest	17,585,769	756,905	4%	900,322	5%	(2,700,097)	-13%
RE Lns Receiv	63,916,183	(21,061,838)	-25%	36,192,419	131%	23,053,892	56%
Other Assets	116,280,369	(15,550,097)	-12%	47,006,432	68%	22,343,212	24%
Land	26,704,301	655	0%	(421,390)	-2%	161,920	1%
Buildings (Net)	59,184,715	(32,709)	0%	1,316,797	2%	(3,876,100)	-6%
Furn & Equip (N	10,468,537	69,237	1%	636,998	6%	314,334	3%
Net Fixed Assets	96,357,553	37,183	0%	1,532,405	2%	(3,399,846)	-3%
TOTAL ASSETS	5,756,472,677	2,470,995	0%	379,678,092	7%	(323,627,259)	-5%
LINE OF CREDIT	645,981,031						

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	2019	\$	%	\$	%	\$	%
AP & Acc'd Exp's	41,718,348	(9,948,029)	-19%	1,380,904	3%	(9,308,724)	-18%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	830,000,000	(40,000,000)	-5%	65,000,000	8%	(55,000,000)	-6%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	830,000,000	(40,000,000)	-5%	65,000,000	8%	(55,000,000)	-6%
Member Savings	260,734,831	3,101,680	1%	11,156,943	4%	(16,465,169)	-6%
Member MMAs	534,176,015	8,137,706	2%	123,521,793	30%	119,976,015	29%
Member Checking	594,983,322	(1,716,772)	0%	18,597,862	3%	(5,216,678)	-1%
Business Savings	11,782,885	114,147	1%	1,401,086	13%	582,885	5%
Business MMAs	32,656,641	444,467	1%	13,454,075	70%	5,856,641	22%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	59,268,650	5,710,493	11%	13,452,325	29%	9,868,650	20%
Tot S-T Savings	1,493,602,344	15,791,721	1%	181,584,084	14%	114,602,344	8%
1-6 Month CD	743,052	(207,224)	-22%	(2,349,362)	-76%	(2,156,948)	-74%
7-12 Month CD	207,845,501	(1,395,153)	-1%	73,443,923	55%	48,345,501	30%
13-24 Month CD	773,623,694	14,115,986	2%	41,848,914	6%	(57,876,306)	-7%
25-36 Month CD	421,498,193	1,828,648	0%	(120,201,555)	-22%	(140,501,807)	-25%
37-48 Month CD	378,178,331	774,037	0%	(133,175,292)	-26%	(256,821,669)	-40%
49-60 Month CD	21,052,971	(292,582)	-1%	(15,292,779)	-42%	(14,947,029)	-42%
Non-Mem Deposits	810,280,347	12,366,929	2%	209,595,440	35%	94,780,347	13%
Total IRAs	223,377,275	1,897,879	1%	(8,705,949)	-4%	(52,122,725)	-19%
Total CDs & IRAs	2,836,599,364	29,088,520	1%	45,163,340	2%	(381,300,636)	-12%
Total Deposits	4,330,201,708	44,880,241	1%	226,747,424	6%	(266,698,292)	-6%
Total Liabilities	5,201,920,056	(5,067,788)	0%	293,128,328	6%	(331,007,017)	-6%
YTD Income	81,276,924	8,824,652	12%	28,032,398	53%	8,530,951	12%
Undivid Earning	298,317,467	(442,794)	0%	52,801,731	22%	565,651	0%
Unreal Inv G/L	0	(1,018,144)	-100%	442,795	-100%	0	0%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	174,958,230	175,069	0%	5,272,840	3%	(1,696,844)	-1%
Insurance Reser	0	0	0%	0	0%	(20,000)	-100%
Total Equity	554,552,621	7,538,783	1%	86,549,764	18%	7,379,758	1%
TOT LIAB & EQUIT	5,756,472,677	2,470,995	0%	379,678,092	7%	(323,627,259)	-5%