

GreenState Credit Union

Balance Sheet

	December	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
FinTech Loans	142,986,815	53,825,541	60%	142,986,815	100%	142,986,815	100%
OTC Car Loans	326,445,411	5,596,550	2%	73,863,961	29%	50,445,411	18%
Indirect Car Lns	1,295,540,897	10,087,419	1%	237,522,185	22%	120,540,897	10%
Personal Loans	166,474,248	535,715	0%	28,824,963	21%	(69,525,752)	-29%
Credit Cards	174,660,261	5,042,965	3%	10,095,444	6%	(17,339,739)	-9%
Home Equity Lns	410,038,598	(2,630,312)	-1%	2,559,087	1%	(59,961,402)	-13%
Piggy Back Loans	269,929,208	1,705,418	1%	7,110,908	3%	(13,070,792)	-5%
1st Mtg Loans	1,862,710,183	(3,279,959)	0%	24,641,308	1%	(237,867,361)	-11%
Total Comm Loans	1,634,323,889	841,331	0%	423,978,948	35%	133,285,321	9%
Deferred Costs	8,881,602	73,118	1%	1,695,983	24%	826,602	10%
Gross Loans	6,291,991,112	71,797,786	1%	953,279,602	18%	50,320,000	1%
Allow Loan Loss	(48,923,577)	(1,748,638)	4%	(11,692,178)	31%	(3,127,674)	7%
Net Loans	6,243,067,535	70,049,148	1%	941,587,424	18%	47,192,326	1%
Cr Card Rec/Adj	(567,969)	8,319	-1%	(118,640)	26%	(214,969)	61%
Deb/ATM Settle	1,218,335	278,209	30%	544,663	81%	197,335	19%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	17,042,940	2,342,878	16%	5,447,848	47%	6,562,940	63%
Tot Cash/Equiv	17,693,306	2,629,406	17%	5,873,871	50%	6,545,306	59%
Correspondent Bank Stock	46,911,300	(170,400)	0%	(7,822,500)	-14%	(11,188,700)	-19%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,563,662	(10,603)	0%	212,692	1%	3,662	0%
FRB/Cash Accts	235,942,135	(30,364,118)	-11%	149,028,351	171%	(150,481,547)	-39%
Other Investmnts	37,470,811	(138,872)	0%	2,081,690	6%	16,261	0%
NCUSIF Ins Dep	46,569,425	0	0%	8,421,891	22%	4,421,425	10%
Total Investment	382,457,333	(30,683,993)	-7%	151,922,124	66%	(157,228,899)	-29%
Net OREO	1,325,959	(1,184,665)	-47%	(2,330,520)	-64%	272,959	26%
Prepaid Accounts & Other Assets	70,629,749	3,160,822	5%	39,896,552	130%	41,085,749	139%
Goodwill/Intgble	51,011,235	0	0%	50,622,494	13022%	5,342,235	12%
Accrued Interest	21,288,057	930,133	5%	3,702,288	21%	1,744,839	9%
RE Lns Receiv	205,682,839	3,598,157	2%	141,766,656	222%	165,339,573	410%
Other Assets	349,937,839	6,504,447	2%	233,657,470	201%	213,785,355	157%
Land	31,509,927	(5)	0%	4,805,626	18%	968,749	3%
Buildings (Net)	76,836,607	(8,271)	0%	17,651,892	30%	(6,881,386)	-8%
Furn & Equip (N	10,572,812	(302,143)	-3%	104,275	1%	(2,024,664)	-16%
Net Fixed Assets	118,919,346	(310,419)	0%	22,561,793	23%	(7,937,301)	-6%
TOTAL ASSETS	7,112,075,359	48,188,589	1%	1,355,602,682	24%	102,356,787	1%
LINE OF CREDIT	981,595,789						

GreenState Credit Union

Balance Sheet

	December	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
AP & Acc'd Exp's	83,145,732	785,151	1%	41,427,384	99%	19,357,526	30%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	610,000,000	0	0%	(220,000,000)	-27%	(300,000,000)	-33%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	610,000,000	0	0%	(220,000,000)	-27%	(300,000,000)	-33%
Member Savings	462,042,159	13,550,494	3%	201,307,328	77%	153,094,511	50%
Member MMAs	914,731,490	28,761,697	3%	380,555,475	71%	235,160,592	35%
Member Checking	963,066,282	45,678,823	5%	368,082,960	62%	102,430,301	12%
Business Savings	72,050,168	(12,076,404)	-14%	60,267,283	511%	59,350,168	467%
Business MMAs	111,974,644	(979,812)	-1%	79,318,003	243%	31,585,131	39%
Repurchase Agreements	0	0	0%	0	0%	0	0%
Business Ckg	181,190,104	(3,436,320)	-2%	121,921,454	206%	112,190,104	163%
Tot S-T Savings	2,705,054,847	71,498,478	3%	1,211,452,503	81%	693,810,807	34%
1-6 Month CD	3,847,202	(30,299)	-1%	3,104,150	418%	(2,984,671)	-44%
7-12 Month CD	192,612,989	10,155,613	6%	(15,232,512)	-7%	(246,103,915)	-56%
13-24 Month CD	813,714,286	(29,203,208)	-3%	40,090,592	5%	(118,025,068)	-13%
25-36 Month CD	168,796,787	(19,748,081)	-10%	(252,701,406)	-60%	(195,876,092)	-54%
37-48 Month CD	381,461,317	2,382,958	1%	3,282,986	1%	41,166,484	12%
49-60 Month CD	29,849,405	(386,253)	-1%	8,796,434	42%	1,629,920	6%
Non-Mem Deposits	1,208,354,870	709,039	0%	398,074,523	49%	215,459,851	22%
Total IRAs	225,325,574	(2,074,654)	-1%	1,948,299	1%	(48,083,383)	-18%
Total CDs & IRAs	3,023,962,430	(38,194,885)	-1%	187,363,066	7%	(352,816,874)	-10%
Total Deposits	5,729,017,277	33,303,593	1%	1,398,815,569	32%	340,993,933	6%
Total Liabilities	6,422,163,009	34,088,744	1%	1,220,242,953	23%	60,351,457	1%
YTD Income	102,344,711	12,631,361	14%	21,067,787	26%	14,990,691	17%
Undivid Earning	379,594,391	0	0%	81,276,924	27%	1,459,391	0%
Secondary Capital	20,000,000	0	0%	20,000,000	0%	20,000,000	0%
Unreal Inv G/L	0	699,471	-100%	0	0%	(1,018,000)	-100%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	187,973,248	769,013	0%	13,015,018	7%	6,573,248	4%
Insurance Reser	0	0	0%	0	0%	0	0%
Total Equity	689,912,350	14,099,845	2%	135,359,729	24%	42,005,330	6%
TOT LIAB & EQUIT	7,112,075,359	48,188,589	1%	1,355,602,682	24%	102,356,787	1%