

GreenState Credit Union

Balance Sheet

	February	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
OTC Car Loans	256,782,049	3,226,973	1%	22,407,707	10%	782,049	0%
Indirect Car Lns	1,071,586,406	7,788,541	1%	90,495,527	9%	(3,413,594)	0%
Personal Loans	141,089,385	1,772,359	1%	38,209,546	37%	(13,080,142)	-8%
Credit Cards	160,301,475	(2,077,677)	-1%	14,501,714	10%	(6,698,525)	-4%
Home Equity Lns	417,240,731	12,326,449	3%	38,999,189	10%	(10,620,882)	-2%
Piggy Back Loans	262,303,821	(1,411,686)	-1%	13,292,973	5%	(4,029,512)	-2%
1st Mtg Loans	1,853,098,933	19,987,400	1%	15,163,224	1%	(82,842,888)	-4%
Total Comm Loans	1,401,981,895	154,927,305	12%	317,017,096	29%	49,393,327	4%
Deferred Costs	7,298,529	77,428	1%	278,577	4%	(66,471)	-1%
Gross Loans	5,571,683,224	196,617,092	4%	550,365,553	11%	(70,576,638)	-1%
Allow Loan Loss	(36,055,819)	(120,893)	0%	(3,162,280)	10%	6,669,928	-16%
Net Loans	5,535,627,405	196,496,199	4%	547,203,273	11%	(63,906,710)	-1%
Cr Card Rec/Adj	(725,998)	(216,945)	43%	(587,685)	425%	(372,998)	106%
Deb/ATM Settle	699,305	117,001	20%	(447,798)	-39%	(321,695)	-32%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	12,017,038	98,264	1%	1,465,066	14%	1,537,038	15%
Tot Cash/Equiv	11,990,345	(1,680)	0%	429,583	4%	842,345	8%
Correspondent Bank Stock	52,973,500	(1,673,600)	-3%	7,482,800	16%	(3,526,500)	-6%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,057,475	(665,309)	-4%	(258,125)	-2%	(502,525)	-3%
FRB/Cash Accts	439,340,662	289,574,281	193%	361,363,779	463%	33,349,661	8%
Other Investmnts	36,161,440	620,295	2%	3,783,679	12%	588,296	2%
NCUSIF Ins Dep	38,147,534	0	0%	3,913,188	11%	(466)	0%
Total Investment	581,680,611	287,855,667	98%	376,285,321	183%	29,908,466	5%
Net OREO	2,921,527	(48,626)	-2%	2,458,113	530%	1,868,527	177%
Prepaid Accounts & Other Assets	85,683,021	55,872,099	187%	61,613,413	256%	58,259,021	212%
Goodwill/Intgble	388,741	0	0%	0	0%	(45,280,259)	-99%
Accrued Interest	16,491,833	(887,972)	-5%	1,422,550	9%	(1,611,385)	-9%
RE Lns Receiv	44,632,358	9,308,701	26%	15,244,791	52%	(15,367,642)	-26%
Other Assets	150,117,480	64,244,202	75%	80,738,867	116%	(2,131,738)	-1%
Land	26,704,301	0	0%	(421,390)	-2%	(1,836,877)	-6%
Buildings (Net)	80,185,839	21,097,580	36%	22,513,353	39%	827,846	1%
Furn & Equip (N	10,283,020	(241,416)	-2%	60,849	1%	(1,114,456)	-10%
Net Fixed Assets	117,173,160	20,856,164	22%	22,152,812	23%	(2,123,487)	-2%
TOTAL ASSETS	6,396,589,001	569,450,552	10%	1,026,809,856	19%	(37,411,124)	-1%
LINE OF CREDIT	706,203,847						

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	February	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
AP & Acc'd Exp's	65,990,140	13,601,751	26%	2,255,657	4%	3,624,977	6%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	790,000,000	(40,000,000)	-5%	120,000,000	18%	(80,000,000)	-9%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	790,000,000	(40,000,000)	-5%	120,000,000	18%	(80,000,000)	-9%
Member Savings	306,424,469	44,502,880	17%	54,694,339	22%	7,476,821	3%
Member MMAs	614,455,454	67,024,317	12%	162,065,526	36%	(24,448,778)	-4%
Member Checking	805,308,923	207,228,164	35%	231,580,553	40%	(45,327,058)	-5%
Business Savings	11,545,037	468,628	4%	1,086,160	10%	(154,963)	-1%
Business MMAs	34,333,287	(359,136)	-1%	13,326,627	63%	(1,166,713)	-3%
Repurchase Agreements	37,101,799	37,101,799	0%	37,101,799	0%	(287,714)	-1%
Business Ckg	83,880,595	23,056,079	38%	38,153,814	83%	22,380,595	36%
Tot S-T Savings	1,893,049,564	379,022,731	25%	538,008,818	40%	(41,527,810)	-2%
1-6 Month CD	8,095,583	6,857,454	554%	4,682,252	137%	1,263,710	18%
7-12 Month CD	217,724,601	11,568,205	6%	83,102,684	62%	(60,992,303)	-22%
13-24 Month CD	885,151,365	80,866,342	10%	161,914,330	22%	83,412,011	10%
25-36 Month CD	427,591,373	6,386,476	2%	(155,006,203)	-27%	12,918,494	3%
37-48 Month CD	379,555,479	1,714,542	0%	(90,537,227)	-19%	9,260,646	3%
49-60 Month CD	33,594,785	12,773,693	61%	(2,061,191)	-6%	5,375,300	19%
Non-Mem Deposits	889,901,249	77,756,650	10%	275,740,347	45%	24,506,230	3%
Total IRAs	232,459,116	8,112,587	4%	(6,356,126)	-3%	(949,841)	0%
Total CDs & IRAs	3,074,073,551	206,035,949	7%	271,478,866	10%	74,794,247	2%
Total Deposits	4,967,123,115	585,058,680	13%	809,487,684	19%	33,266,437	1%
Total Liabilities	5,823,113,255	558,660,431	11%	931,743,341	19%	(43,108,588)	-1%
YTD Income	17,314,933	9,622,366	125%	7,444,345	75%	5,089,651	42%
Undivid Earning	379,594,391	0	0%	80,834,130	27%	1,459,391	0%
Unreal Inv G/L	0	0	0%	442,795	-100%	(1,018,000)	-100%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	176,566,422	1,167,755	1%	6,345,245	4%	166,422	0%
Insurance Reser	0	0	0%	0	0%	0	0%
Total Equity	573,475,746	10,790,121	2%	95,066,515	20%	5,697,464	1%
TOT LIAB & EQUIT	6,396,589,001	569,450,552	10%	1,026,809,856	19%	(37,411,124)	-1%