

GreenState Credit Union

Balance Sheet

	February	Monthly Change		Annual Change		Budget Variance	
	2021	\$	%	\$	%	\$	%
FinTech Loans	185,226,415	24,572,602	15%	185,226,415	100%	32,726,415	21%
OTC Car Loans	331,812,537	4,273,435	1%	75,030,488	29%	(6,520,796)	-2%
Indirect Car Lns	1,305,074,923	3,852,120	0%	233,488,517	22%	(27,591,744)	-2%
Personal Loans	170,684,318	2,944,029	2%	29,594,933	21%	(149,015)	0%
Credit Cards	170,066,521	70,763	0%	9,765,046	6%	(3,266,812)	-2%
Home Equity Lns	401,471,895	(4,702,011)	-1%	(15,768,836)	-4%	(18,861,438)	-4%
Piggy Back Loans	268,820,053	(1,015,596)	0%	6,516,232	2%	(346,614)	0%
1st Mtg Loans	1,841,178,103	(25,148,546)	-1%	(11,920,830)	-1%	(59,155,231)	-3%
Total Comm Loans	1,691,063,150	26,288,794	2%	289,081,255	21%	(61,103,517)	-3%
Deferred Costs	9,132,387	74,116	1%	1,833,858	25%	62,387	1%
Gross Loans	6,374,530,302	31,209,706	0%	802,847,078	14%	(144,206,365)	-2%
Allow Loan Loss	(49,300,505)	(379,703)	1%	(13,244,686)	37%	699,495	-1%
Net Loans	6,325,229,797	30,830,003	0%	789,602,392	14%	(143,506,870)	-2%
Cr Card Rec/Adj	(864,340)	57,546	-6%	(138,342)	19%	(564,340)	188%
Deb/ATM Settle	620,874	(139,546)	-18%	(78,431)	-11%	(879,126)	-59%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	17,974,341	206,602	1%	5,957,303	50%	974,341	6%
Tot Cash/Equiv	17,730,875	124,602	1%	5,740,530	48%	(469,125)	-3%
Correspondent Bank Stock	46,556,700	(174,100)	0%	(6,416,800)	-12%	(743,300)	-2%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	17,248,661	1,767,343	11%	2,191,186	15%	1,748,661	11%
FRB/Cash Accts	332,623,470	98,547,835	42%	(106,717,192)	-24%	186,614,981	128%
Other Investmnts	37,556,274	55,145	0%	1,394,834	4%	(124,335)	0%
NCUSIF Ins Dep	46,569,425	(1)	0%	8,421,891	22%	(30,575)	0%
Total Investment	480,554,530	100,196,222	26%	(101,126,081)	-17%	187,465,432	64%
Assets in Liquidation	1,328,674	(104,616)	-7%	(1,592,853)	-55%	(2,271,326)	-63%
Prepaid Accounts & Other Assets	67,339,353	(2,857,952)	-4%	(18,343,668)	-21%	12,139,353	22%
Goodwill/Intgble	51,011,235	0	0%	50,622,494	13022%	11,235	0%
Accrued Interest	19,834,142	(1,789,220)	-8%	3,342,309	20%	(1,937,858)	-9%
RE Lns Receiv	183,718,746	30,479,022	20%	139,086,388	312%	18,718,746	11%
Other Assets	323,232,150	25,727,234	9%	173,114,670	115%	26,660,150	9%
Land	31,509,927	0	0%	4,805,626	18%	2,009,927	7%
Buildings (Net)	77,066,487	(104,123)	0%	(3,119,352)	-4%	(2,554,513)	-3%
Furn & Equip (N	10,382,150	516,231	5%	99,130	1%	(1,177,850)	-10%
Net Fixed Assets	118,958,564	412,108	0%	1,785,404	2%	(1,722,436)	-1%
TOTAL ASSETS	7,265,705,916	157,290,169	2%	869,116,915	14%	68,427,151	1%
LINE OF CREDIT	1,033,903,409						

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	2021	\$	%	\$	%	\$	%
AP & Acc'd Exp's	95,557,525	16,226,574	20%	29,567,385	45%	41,766,362	78%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	610,000,000	0	0%	(180,000,000)	-23%	0	0%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	610,000,000	0	0%	(180,000,000)	-23%	0	0%
Member Savings	484,151,021	7,586,158	2%	177,726,552	58%	30,946,660	7%
Member MMAs	1,017,308,974	37,134,474	4%	402,853,520	66%	82,129,929	9%
Member Checking	970,959,964	14,091,521	1%	165,651,041	21%	82,190,705	9%
Business Savings	70,683,259	(1,896,729)	-3%	59,138,222	512%	(28,583,179)	-29%
Business MMAs	122,870,694	9,932,229	9%	88,537,407	258%	(26,718,394)	-18%
Repurchase Agreements	0	0	0%	(37,101,799)	-100%	0	0%
Business Ckg	172,696,363	5,788,320	3%	88,815,768	106%	(33,571,859)	-16%
Non-Mem Transactional	306,629,892	12,133,018	4%	306,629,892	0%	22,629,892	8%
Tot S-T Savings	3,145,300,167	84,768,991	3%	1,252,250,603	66%	129,023,754	4%
1-6 Month CD	3,658,945	(527,820)	-13%	(4,436,638)	-55%	(183,570)	-5%
7-12 Month CD	263,465,823	37,656,805	17%	45,741,222	21%	86,720,242	49%
13-24 Month CD	707,346,473	(37,254,403)	-5%	(177,804,892)	-20%	(140,586,452)	-17%
25-36 Month CD	144,263,199	(3,654,260)	-2%	(283,328,174)	-66%	(25,207,619)	-15%
37-48 Month CD	379,935,513	(1,305,693)	0%	380,034	0%	(2,280,984)	-1%
49-60 Month CD	29,599,060	(246,019)	-1%	(3,995,725)	-12%	(2,240,076)	-7%
Non-Mem Deposits	942,653,595	48,089,169	5%	52,752,346	6%	(21,346,405)	-2%
Total IRAs	224,282,410	(274,069)	0%	(8,176,706)	-4%	(5,717,590)	-2%
Total CDs & IRAs	2,695,205,018	42,483,710	2%	(378,868,533)	-12%	(110,842,454)	-4%
Total Deposits	5,840,505,185	127,252,701	2%	873,382,070	18%	18,181,300	0%
Total Liabilities	6,546,062,710	143,479,275	2%	722,949,455	12%	59,947,660	1%
YTD Income	25,244,742	12,032,094	91%	7,929,809	46%	6,045,381	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%
Unreal Inv G/L	0	0	0%	0	0%	700,000	-100%
Legal Reserve	192,459,362	1,778,800	1%	15,892,940	9%	4,407,362	2%
Insurance Reser	0	0	0%	0	0%	0	0%
Total Equity	719,643,206	13,810,894	2%	146,167,460	25%	8,479,491	1%
TOT LIAB & EQUIT	7,265,705,916	157,290,169	2%	869,116,915	14%	68,427,151	1%