

# GreenState Credit Union

## Balance Sheet

	January	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
OTC Car Loans	253,555,076	973,626	0%	16,767,017	7%	(444,924)	0%
Indirect Car Lns	1,063,797,865	5,779,153	1%	76,767,794	8%	(1,202,135)	0%
Personal Loans	139,317,026	1,667,741	1%	36,454,400	35%	(4,866,021)	-3%
Credit Cards	162,379,152	(2,185,665)	-1%	15,894,402	11%	(2,120,848)	-1%
Home Equity Lns	404,914,282	(2,565,229)	-1%	25,311,967	7%	(9,299,557)	-2%
Piggy Back Loans	263,715,507	897,207	0%	14,848,284	6%	(951,160)	0%
1st Mtg Loans	1,833,111,533	(4,957,342)	0%	1,440,763	0%	(43,352,039)	-2%
Total Comm Loans	1,247,054,590	36,709,649	3%	172,214,728	16%	54,209,590	5%
Deferred Costs	7,221,101	35,482	0%	134,619	2%	(158,899)	-2%
<b>Gross Loans</b>	<b>5,375,066,132</b>	<b>36,354,622</b>	<b>1%</b>	<b>359,833,974</b>	<b>7%</b>	<b>(8,185,993)</b>	<b>0%</b>
Allow Loan Loss	(35,934,926)	1,296,473	-3%	(3,344,778)	10%	1,582,090	-4%
<b>Net Loans</b>	<b>5,339,131,206</b>	<b>37,651,095</b>	<b>1%</b>	<b>356,489,196</b>	<b>7%</b>	<b>(6,603,903)</b>	<b>0%</b>
Cr Card Rec/Adj	(509,053)	(59,724)	13%	(463,398)	1015%	(156,053)	44%
Deb/ATM Settle	582,304	(91,368)	-14%	(599,152)	-51%	(438,696)	-43%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	11,918,774	323,682	3%	1,006,714	9%	1,438,774	14%
<b>Tot Cash/Equiv</b>	<b>11,992,025</b>	<b>172,590</b>	<b>1%</b>	<b>(55,836)</b>	<b>0%</b>	<b>844,025</b>	<b>8%</b>
Correspondent Bank Stock	54,647,100	(86,700)	0%	7,902,600	17%	(1,852,900)	-3%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,722,784	371,814	2%	278,328	2%	162,784	1%
FRB/Cash Accts	149,766,381	62,852,597	72%	82,620,859	123%	26,152,999	21%
Other Investmnts	35,541,145	152,024	0%	3,226,633	10%	154,702	0%
NCUSIF Ins Dep	38,147,534	0	0%	3,913,188	11%	(466)	0%
<b>Total Investment</b>	<b>293,824,944</b>	<b>63,289,735</b>	<b>27%</b>	<b>97,941,608</b>	<b>50%</b>	<b>24,617,119</b>	<b>9%</b>
Net OREO	2,970,153	(686,326)	-19%	2,350,157	379%	1,917,153	182%
Prepaid Accounts & Other Assets	29,810,922	(922,275)	-3%	5,689,684	24%	2,598,922	10%
Goodwill/Intgble	388,741	0	0%	0	0%	(259)	0%
Accrued Interest	17,379,805	(205,964)	-1%	287,980	2%	69,805	0%
RE Lns Receiv	35,323,657	(28,592,526)	-45%	13,544,238	62%	(29,676,343)	-46%
<b>Other Assets</b>	<b>85,873,278</b>	<b>(30,407,091)</b>	<b>-26%</b>	<b>21,872,059</b>	<b>34%</b>	<b>(25,090,722)</b>	<b>-23%</b>
Land	26,704,301	0	0%	(421,390)	-2%	4,301	0%
Buildings (Net)	59,088,259	(96,456)	0%	1,327,183	2%	(832,741)	-1%
Furn & Equip (N	10,524,436	55,899	1%	425,988	4%	(35,564)	0%
<b>Net Fixed Assets</b>	<b>96,316,996</b>	<b>(40,557)</b>	<b>0%</b>	<b>1,331,781</b>	<b>1%</b>	<b>(864,004)</b>	<b>-1%</b>
<b>TOTAL ASSETS</b>	<b>5,827,138,449</b>	<b>70,665,772</b>	<b>1%</b>	<b>477,578,808</b>	<b>9%</b>	<b>(7,097,485)</b>	<b>0%</b>
LINE OF CREDIT	660,236,238						

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	January	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>52,388,389</b>	<b>10,670,041</b>	<b>26%</b>	<b>1,608,159</b>	<b>3%</b>	<b>913,890</b>	<b>2%</b>
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	830,000,000	0	0%	130,000,000	19%	(40,000,000)	-5%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
<b>Tot FHLB Advance</b>	<b>830,000,000</b>	<b>0</b>	<b>0%</b>	<b>130,000,000</b>	<b>19%</b>	<b>(40,000,000)</b>	<b>-5%</b>
Member Savings	261,921,589	1,186,758	0%	16,447,636	7%	2,421,589	1%
Member MMAs	547,431,137	13,255,122	2%	117,957,734	27%	13,364,470	3%
Member Checking	598,080,759	3,097,437	1%	41,086,763	7%	(12,919,241)	-2%
Business Savings	11,076,409	(706,476)	-6%	843,982	8%	(523,591)	-5%
Business MMAs	34,692,423	2,035,782	6%	12,079,478	53%	(57,577)	0%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	60,824,516	1,555,866	3%	14,748,504	32%	74,516	0%
<b>Tot S-T Savings</b>	<b>1,514,026,833</b>	<b>20,424,489</b>	<b>1%</b>	<b>203,164,097</b>	<b>15%</b>	<b>2,360,166</b>	<b>0%</b>
1-6 Month CD	1,238,129	495,077	67%	(2,214,691)	-64%	238,129	24%
7-12 Month CD	206,156,396	(1,689,105)	-1%	72,009,108	54%	(19,843,604)	-9%
13-24 Month CD	804,285,023	30,661,329	4%	77,334,554	11%	31,285,023	4%
25-36 Month CD	421,204,897	(293,296)	0%	(150,917,051)	-26%	6,204,897	1%
37-48 Month CD	377,840,937	(337,394)	0%	(119,176,725)	-24%	5,840,937	2%
49-60 Month CD	20,821,092	(231,879)	-1%	(15,075,440)	-42%	(178,908)	-1%
Non-Mem Deposits	812,144,599	1,864,252	0%	204,790,626	34%	4,394,599	1%
Total IRAs	224,346,529	969,254	0%	(13,136,058)	-6%	346,529	0%
<b>Total CDs &amp; IRAs</b>	<b>2,868,037,602</b>	<b>31,438,238</b>	<b>1%</b>	<b>53,614,323</b>	<b>2%</b>	<b>28,287,602</b>	<b>1%</b>
<b>Total Deposits</b>	<b>4,382,064,435</b>	<b>51,862,727</b>	<b>1%</b>	<b>256,778,420</b>	<b>6%</b>	<b>30,647,768</b>	<b>1%</b>
<b>Total Liabilities</b>	<b>5,264,452,824</b>	<b>62,532,768</b>	<b>1%</b>	<b>388,386,579</b>	<b>8%</b>	<b>(8,438,344)</b>	<b>0%</b>
YTD Income	7,692,567	(73,584,357)	-91%	2,491,933	48%	1,400,801	22%
Undivid Earning	379,594,391	81,276,924	27%	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	175,398,667	440,437	0%	5,423,371	3%	(501,333)	0%
Insurance Reser	0	0	0%	0	0%	0	0%
<b>Total Equity</b>	<b>562,685,625</b>	<b>8,133,004</b>	<b>1%</b>	<b>89,192,229</b>	<b>19%</b>	<b>1,340,859</b>	<b>0%</b>
<b>TOT LIAB &amp; EQUIT</b>	<b>5,827,138,449</b>	<b>70,665,772</b>	<b>1%</b>	<b>477,578,808</b>	<b>9%</b>	<b>(7,097,485)</b>	<b>0%</b>