

# GreenState Credit Union

## Balance Sheet

	July	Monthly Change		Annual Change		Budget Variance	
	2019	\$	%	\$	%	\$	%
OTC Car Loans	243,261,246	1,770,538	1%	(3,032,824)	-1%	(2,902,195)	-1%
Indirect Car Lns	1,024,008,180	16,364,568	2%	27,506,193	3%	(45,207,309)	-4%
Personal Loans	111,752,618	1,391,420	1%	16,866,597	18%	(3,729,067)	-3%
Credit Cards	155,046,839	3,967,606	3%	19,837,141	15%	1,923,047	1%
Home Equity Lns	401,004,159	3,233,749	1%	46,838,556	13%	(170,252)	0%
Piggy Back Loans	258,986,742	2,616,424	1%	20,728,276	9%	(4,027,349)	-2%
1st Mtg Loans	1,897,666,660	7,808,492	0%	194,311,572	11%	(83,208,340)	-4%
Total Comm Loans	1,113,611,106	6,030,738	1%	75,358,366	7%	(45,357,644)	-4%
Deferred Costs	7,445,455	62,528	1%	(71,402)	-1%	(484,545)	-6%
<b>Gross Loans</b>	<b>5,212,783,005</b>	<b>43,246,063</b>	<b>1%</b>	<b>398,342,475</b>	<b>8%</b>	<b>(183,163,654)</b>	<b>-3%</b>
Allow Loan Loss	(34,133,811)	51,465	0%	(3,667,594)	12%	1,428,689	-4%
<b>Net Loans</b>	<b>5,178,649,194</b>	<b>43,297,528</b>	<b>1%</b>	<b>394,674,881</b>	<b>8%</b>	<b>(181,734,965)</b>	<b>-3%</b>
Cr Card Rec/Adj	(384,648)	300,552	-44%	(26,665)	7%	(24,648)	7%
Deb/ATM Settle	810,222	30,228	4%	(258,516)	-24%	(544,778)	-40%
Savings Bonds	0	0	0%	(47,079)	-100%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	9,551,436	(608,112)	-6%	(491,347)	-5%	(1,710,564)	-15%
<b>Tot Cash/Equiv</b>	<b>9,977,010</b>	<b>(277,332)</b>	<b>-3%</b>	<b>(823,607)</b>	<b>-8%</b>	<b>(2,279,990)</b>	<b>-19%</b>
Correspondent Bank Stock	46,760,400	(1,278,700)	-3%	2,882,600	7%	(7,239,600)	-13%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,379,640	32,334	0%	(234,808)	-2%	(132,360)	-1%
FRB/Cash Accts	56,226,736	(70,269,764)	-56%	19,806,769	54%	(11,346,580)	-17%
Other Investmnts	34,466,789	192,569	1%	2,437,254	8%	661,245	2%
NCUSIF Ins Dep	36,763,034	0	0%	8,655,811	31%	428,688	1%
<b>Total Investment</b>	<b>189,596,599</b>	<b>(71,323,561)</b>	<b>-27%</b>	<b>33,547,626</b>	<b>21%</b>	<b>(17,628,607)</b>	<b>-9%</b>
Net OREO	1,155,694	156,827	16%	101,519	10%	(444,306)	-28%
Prepaid Accounts & Other Assets	25,163,221	866,857	4%	(891,213)	-3%	(3,636,779)	-13%
Goodwill/Intgble	388,741	0	0%	0	0%	(259)	0%
Accrued Interest	17,202,548	798,060	5%	1,225,777	8%	(1,783,318)	-9%
RE Lns Receiv	78,236,185	4,632,364	6%	30,485,858	64%	27,074,634	53%
<b>Other Assets</b>	<b>122,146,389</b>	<b>6,454,108</b>	<b>6%</b>	<b>30,921,941</b>	<b>34%</b>	<b>21,209,972</b>	<b>21%</b>
Land	27,129,941	0	0%	3,902,047	17%	587,560	2%
Buildings (Net)	59,087,538	162,572	0%	2,133,849	4%	(1,806,612)	-3%
Furn & Equip (N	9,881,053	(209,578)	-2%	1,274,712	15%	26,850	0%
<b>Net Fixed Assets</b>	<b>96,098,532</b>	<b>(47,006)</b>	<b>0%</b>	<b>7,310,608</b>	<b>8%</b>	<b>(1,192,202)</b>	<b>-1%</b>
<b>TOTAL ASSETS</b>	<b>5,596,467,724</b>	<b>(21,896,263)</b>	<b>0%</b>	<b>465,631,449</b>	<b>9%</b>	<b>(181,625,792)</b>	<b>-3%</b>
<b>LINE OF CREDIT AVAILABLE</b>	<b>663,569,878</b>						

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	July	Monthly Change		Annual Change		Budget Variance	
	2019	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>60,344,253</b>	<b>(9,803,435)</b>	<b>-14%</b>	<b>4,483,720</b>	<b>8%</b>	<b>(3,634,893)</b>	<b>-6%</b>
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	690,000,000	(30,000,000)	-4%	(75,000,000)	-10%	(145,000,000)	-17%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
<b>Tot FHLB Advance</b>	<b>690,000,000</b>	<b>(30,000,000)</b>	<b>-4%</b>	<b>(75,000,000)</b>	<b>-10%</b>	<b>(145,000,000)</b>	<b>-17%</b>
Member Savings	258,143,745	(991,888)	0%	6,541,021	3%	(6,056,255)	-2%
Member MMAs	494,074,320	561,996	0%	71,102,797	17%	87,874,320	22%
Member Checking	572,772,328	(20,492,445)	-3%	(6,648,488)	-1%	(16,927,672)	-3%
Business Savings	10,952,347	484,908	5%	1,205,053	12%	252,347	2%
Business MMAs	24,926,734	1,516,637	6%	7,172,734	40%	126,734	1%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	52,308,035	1,857,470	4%	7,540,696	17%	3,908,035	8%
<b>Tot S-T Savings</b>	<b>1,413,177,509</b>	<b>(17,063,322)</b>	<b>-1%</b>	<b>86,913,813</b>	<b>7%</b>	<b>69,177,509</b>	<b>5%</b>
1-6 Month CD	2,304,871	(544,247)	-19%	(2,638,132)	-53%	(595,129)	-21%
7-12 Month CD	137,148,696	21,994,307	19%	82,200,086	150%	(17,351,304)	-11%
13-24 Month CD	865,487,520	43,920,663	5%	195,405,790	29%	76,487,520	10%
25-36 Month CD	482,548,897	(54,724,190)	-10%	(29,224,067)	-6%	(49,451,103)	-9%
37-48 Month CD	378,985,271	(5,801,812)	-2%	(97,250,898)	-20%	(213,514,729)	-36%
49-60 Month CD	35,037,503	(83,145)	0%	(2,274,455)	-6%	(962,497)	-3%
Non-Mem Deposits	785,702,599	24,566,316	3%	207,388,111	36%	125,202,599	19%
Total IRAs	229,339,994	(2,082,634)	-1%	16,815,832	8%	(26,160,006)	-10%
<b>Total CDs &amp; IRAs</b>	<b>2,916,555,351</b>	<b>27,245,258</b>	<b>1%</b>	<b>370,422,267</b>	<b>15%</b>	<b>(106,344,649)</b>	<b>-4%</b>
<b>Total Deposits</b>	<b>4,329,732,860</b>	<b>10,181,936</b>	<b>0%</b>	<b>457,336,080</b>	<b>12%</b>	<b>(37,167,140)</b>	<b>-1%</b>
<b>Total Liabilities</b>	<b>5,080,077,113</b>	<b>(29,621,499)</b>	<b>-1%</b>	<b>386,819,800</b>	<b>8%</b>	<b>(185,802,034)</b>	<b>-4%</b>
YTD Income	43,788,182	7,227,730	20%	12,804,417	41%	3,500,703	9%
Undivid Earning	298,760,261	0	0%	53,244,525	22%	1,008,445	0%
Unreal Inv G/L	802,608	0	0%	705,968	731%	802,608	0%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	173,039,560	497,506	0%	12,076,739	8%	(1,115,514)	-1%
Insurance Reser	0	0	0%	(20,000)	-100%	(20,000)	-100%
<b>Total Equity</b>	<b>516,390,611</b>	<b>7,725,236</b>	<b>2%</b>	<b>78,811,649</b>	<b>18%</b>	<b>4,176,242</b>	<b>1%</b>
<b>TOT LIAB &amp; EQUIT</b>	<b>5,596,467,724</b>	<b>(21,896,263)</b>	<b>0%</b>	<b>465,631,449</b>	<b>9%</b>	<b>(181,625,792)</b>	<b>-3%</b>