

GreenState Credit Union

Balance Sheet

	July	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
OTC Car Loans	300,854,370	11,451,768	4%	59,363,662	25%	34,854,370	13%
Indirect Car Lns	1,213,002,264	38,291,075	3%	205,358,652	20%	88,002,264	8%
Personal Loans	162,143,184	6,349,528	4%	51,781,986	47%	(32,941,579)	-17%
Credit Cards	157,614,947	2,963,067	2%	6,535,714	4%	(21,885,053)	-12%
Home Equity Lns	415,525,711	1,001,564	0%	17,755,301	4%	(33,405,095)	-7%
Piggy Back Loans	263,674,924	(1,170,951)	0%	7,304,606	3%	(10,991,743)	-4%
1st Mtg Loans	1,869,753,973	46,041,628	3%	(20,104,195)	-1%	(148,505,709)	-7%
Total Comm Loans	1,561,690,886	64,968,205	4%	454,110,518	41%	134,877,318	9%
Deferred Costs	8,542,064	309,430	4%	1,159,137	16%	637,064	8%
Gross Loans	5,952,802,323	170,205,314	3%	783,265,381	15%	10,641,837	0%
Allow Loan Loss	(43,286,073)	(937,750)	2%	(9,100,797)	27%	974,752	-2%
Net Loans	5,909,516,250	169,267,564	3%	774,164,584	15%	11,616,589	0%
Cr Card Rec/Adj	(309,980)	(70,381)	29%	375,220	-55%	43,020	-12%
Deb/ATM Settle	2,103,485	536,968	34%	1,323,491	170%	1,082,485	106%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	13,024,061	(559,968)	-4%	2,864,513	28%	2,544,061	24%
Tot Cash/Equiv	14,817,566	(93,381)	-1%	4,563,224	45%	3,669,566	33%
Correspondent Bank Stock	47,521,500	(590,600)	-1%	(517,600)	-1%	(8,978,500)	-16%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,394,310	(355,950)	-2%	47,004	0%	(165,690)	-1%
FRB/Cash Accts	263,162,269	(77,230,433)	-23%	136,665,769	108%	(104,017,199)	-28%
Other Investmnts	37,616,726	1,668,665	5%	3,342,506	10%	1,106,170	3%
NCUSIF Ins Dep	38,539,146	0	0%	1,776,112	5%	(1,608,854)	-4%
Total Investment	402,233,951	(76,508,318)	-16%	141,313,791	54%	(113,664,073)	-22%
Net OREO	2,650,932	(781,589)	-23%	1,652,065	165%	1,597,932	152%
Prepaid Accounts & Other Assets	47,752,414	(32,341)	0%	23,456,050	97%	19,268,414	68%
Goodwill/Intgble	51,011,235	0	0%	50,622,494	13022%	5,342,235	12%
Accrued Interest	20,513,013	551,964	3%	4,108,525	25%	1,689,795	9%
RE Lns Receiv	153,037,764	(31,368,024)	-17%	79,433,943	108%	92,491,695	153%
Other Assets	274,965,358	(31,629,990)	-10%	159,273,077	138%	120,390,071	78%
Land	28,495,471	0	0%	1,365,530	5%	(1,045,707)	-4%
Buildings (Net)	78,958,247	(114,242)	0%	20,033,281	34%	(4,154,746)	-5%
Furn & Equip (N	11,462,123	202,163	2%	1,371,492	14%	(835,353)	-7%
Net Fixed Assets	118,915,841	87,921	0%	22,770,303	24%	(6,035,806)	-5%
TOTAL ASSETS	6,720,448,966	61,123,796	1%	1,102,084,979	20%	15,976,347	0.2%
LINE OF CREDIT	959,198,855						

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	2020	\$	%	\$	%	\$	%
AP & Acc'd Exp's	99,146,622	13,641,220	16%	28,998,934	41%	32,656,184	49%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	610,000,000	(10,000,000)	-2%	(110,000,000)	-15%	(260,000,000)	-30%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	610,000,000	(10,000,000)	-2%	(110,000,000)	-15%	(260,000,000)	-30%
Member Savings	394,011,325	7,765,932	2%	134,875,692	52%	90,063,677	30%
Member MMAs	753,146,235	31,059,078	4%	259,633,911	53%	93,908,670	14%
Member Checking	852,996,323	24,380,249	3%	259,731,550	44%	(2,639,658)	0%
Business Savings	63,671,495	6,548,423	11%	53,204,056	508%	51,471,495	422%
Business MMAs	88,374,867	6,046,290	7%	64,964,770	278%	11,735,354	15%
Repurchase Agreements	0	0	0%	0	0%	0	0%
Business Ckg	197,825,405	(2,239,570)	-1%	147,374,840	292%	132,575,405	203%
Tot S-T Savings	2,350,025,650	73,560,402	3%	919,784,819	64%	377,114,943	19%
1-6 Month CD	4,925,968	(960,151)	-16%	2,076,850	73%	(1,905,905)	-28%
7-12 Month CD	143,370,492	(10,957,630)	-7%	28,216,103	25%	(215,346,412)	-60%
13-24 Month CD	865,286,669	15,142,000	2%	43,719,812	5%	(1,452,685)	0%
25-36 Month CD	333,047,875	(53,084,134)	-14%	(204,225,212)	-38%	(56,625,004)	-15%
37-48 Month CD	378,112,395	(333,197)	0%	(6,674,688)	-2%	22,817,562	6%
49-60 Month CD	28,128,302	603,723	2%	(6,992,346)	-20%	(91,183)	0%
Non-Mem Deposits	1,065,515,730	27,165,728	3%	304,379,447	40%	136,370,711	15%
Total IRAs	231,506,497	(1,970,940)	-1%	83,869	0%	(21,902,460)	-9%
Total CDs & IRAs	3,049,893,928	(24,394,601)	-1%	160,583,835	6%	(138,135,376)	-4%
Total Deposits	5,399,919,578	49,165,801	1%	1,080,368,654	25%	238,979,567	5%
Total Liabilities	6,109,066,200	52,807,021	1%	999,367,588	20%	11,635,749	0%
YTD Income	50,656,051	6,912,940	16%	14,095,599	39%	1,666,883	3%
Undivid Earning	379,594,391	0	0%	80,834,130	27%	1,459,391	0%
Unreal Inv G/L	(1,048,790)	0	0%	(1,851,398)	-231%	(2,066,790)	-203%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	182,181,114	1,403,835	1%	9,639,060	6%	3,281,114	2%
Insurance Reser	0	0	0%	0	0%	0	0%
Total Equity	611,382,766	8,316,775	1%	102,717,391	20%	4,340,598	1%
TOT LIAB & EQUIT	6,720,448,966	61,123,796	1%	1,102,084,979	20%	15,976,347	0.2%