

GreenState Credit Union

Balance Sheet

	July	Monthly Change		Annual Change		Budget Variance	
	2021	\$	%	\$	%	\$	%
FinTech Loans	338,162,839	28,755,727	9%	335,254,539	11528%	116,912,839	53%
OTC Car Loans	369,320,802	8,275,501	2%	68,466,432	23%	(2,345,865)	-1%
Indirect Car Lns	1,419,350,018	23,956,277	2%	206,347,754	17%	7,516,685	1%
Personal Loans	204,809,610	13,137,251	7%	45,574,726	29%	31,892,943	18%
Credit Cards	183,208,174	3,901,541	2%	25,593,227	16%	6,541,507	4%
Home Equity Lns	406,938,942	2,163,592	1%	(8,586,769)	-2%	(21,727,725)	-5%
Piggy Back Loans	277,567,963	2,900,347	1%	13,893,039	5%	5,484,630	2%
1st Mtg Loans	1,888,881,315	28,575,609	2%	19,127,342	1%	(32,285,352)	-2%
Total Comm Loans	1,833,009,370	29,727,620	2%	271,318,484	17%	7,926,037	0%
Deferred Costs	10,162,512	297,651	3%	1,620,448	19%	417,512	4%
Gross Loans	6,931,411,545	141,691,116	2%	978,609,222	16%	120,333,211	2%
Allow Loan Loss	(50,354,085)	(608,392)	1%	(7,068,012)	16%	2,145,915	-4%
Net Loans	6,881,057,460	141,082,724	2%	971,541,210	16%	122,479,126	2%
Cr Card Rec/Adj	(1,269,265)	(739,637)	140%	(959,285)	309%	(969,265)	323%
Deb/ATM Settle	(24,958)	(281,848)	-110%	(2,128,443)	-101%	(1,524,958)	-102%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	18,966,890	(371,936)	-2%	5,942,829	46%	1,966,890	12%
Tot Cash/Equiv	17,672,667	(1,393,421)	-7%	2,855,101	19%	(527,333)	-3%
Correspondent Bank Stock	44,338,300	(164,600)	0%	(3,183,200)	-7%	(4,561,700)	-9%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,443,788	(142,855)	-1%	49,478	0%	(56,212)	0%
FRB/Cash Accts	425,065,257	5,054,326	1%	161,902,988	62%	266,252,676	168%
Other Investmnts	38,365,932	260,102	1%	749,206	2%	(21,060)	0%
NCUSIF Ins Dep	49,932,712	0	0%	11,393,566	30%	1,332,712	3%
Total Investment	573,145,989	5,006,973	1%	170,912,038	42%	262,946,416	85%
Assets in Liquidation	789,798	(186,628)	-19%	(1,861,134)	-70%	(3,310,202)	-81%
Prepaid Accounts & Other Assets	64,748,519	28,550	0%	16,996,105	36%	(3,451,481)	-5%
Goodwill/Intgble	51,011,235	0	0%	0	0%	11,235	0%
Accrued Interest	22,013,923	600,676	3%	1,500,910	7%	(1,688,077)	-7%
RE Lns Receiv	106,938,914	(6,857,546)	-6%	(46,098,850)	-30%	(123,061,086)	-54%
Other Assets	245,502,389	(6,414,948)	-3%	(29,462,969)	-11%	(131,499,611)	-35%
Land	30,973,265	(536,662)	-2%	2,477,794	9%	1,473,265	5%
Buildings (Net)	77,443,653	(367,387)	0%	(1,514,594)	-2%	(5,932,347)	-7%
Furn & Equip (N	10,204,466	25,983	0%	(1,257,657)	-11%	(2,255,534)	-18%
Net Fixed Assets	118,621,384	(878,066)	-1%	(294,457)	0%	(6,714,616)	-5%
TOTAL ASSETS	7,835,999,889	137,403,262	2%	1,115,550,923	17%	246,683,982	3%
LINE OF CREDIT	1,309,402,118						

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	July	Monthly Change		Annual Change		Budget Variance	
	2021	\$	%	\$	%	\$	%
AP & Acc'd Exp's	107,011,642	26,324,394	33%	7,865,020	8%	26,584,265	33%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	530,000,000	0	0%	(80,000,000)	-13%	(120,000,000)	-18%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	530,000,000	0	0%	(80,000,000)	-13%	(120,000,000)	-18%
Member Savings	530,773,945	5,027,502	1%	136,762,620	35%	64,292,638	14%
Member MMAs	1,229,431,185	38,579,251	3%	476,284,950	63%	241,836,034	24%
Member Checking	1,018,933,495	28,639,066	3%	165,937,172	19%	133,233,647	15%
Business Savings	66,905,415	(1,905,580)	-3%	3,233,920	5%	(43,884,320)	-40%
Business MMAs	155,412,010	4,012,149	3%	67,037,143	76%	(57,054,907)	-27%
Repurchase Agreements	0	0	0%	0	0%	0	0%
Business Ckg	206,058,802	2,660,695	1%	8,233,397	4%	(83,897,048)	-29%
Non-Mem Transactional	506,375,357	21,438,723	4%	506,375,357	0%	212,375,357	72%
Tot S-T Savings	3,713,890,209	98,451,806	3%	1,363,864,559	58%	466,901,401	14%
1-6 Month CD	4,536,667	46,281	1%	(389,301)	-8%	1,061,270	31%
7-12 Month CD	249,894,504	(19,200,679)	-7%	106,524,012	74%	68,708,412	38%
13-24 Month CD	629,594,554	3,425,081	1%	(235,692,115)	-27%	(213,192,649)	-25%
25-36 Month CD	126,147,908	(809,517)	-1%	(206,899,967)	-62%	(25,871,514)	-17%
37-48 Month CD	381,675,061	(594,434)	0%	3,562,666	1%	(1,083,217)	0%
49-60 Month CD	28,331,425	(1,108,461)	-4%	203,123	1%	(3,109,080)	-10%
Non-Mem Deposits	1,048,476,218	17,668,789	2%	(17,039,512)	-2%	29,476,218	3%
Total IRAs	221,800,029	(1,088,710)	0%	(9,706,468)	-4%	(8,199,971)	-4%
Total CDs & IRAs	2,690,456,366	(1,661,650)	0%	(359,437,562)	-12%	(152,210,531)	-5%
Total Deposits	6,404,346,575	96,790,156	2%	1,004,426,997	19%	314,690,870	5%
Total Liabilities	7,041,358,217	123,114,550	2%	932,292,017	15%	221,275,133	3%
YTD Income	90,015,221	12,469,292	16%	39,359,170	78%	17,876,751	25%
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	155,997	(1)	0%	1,204,787	-115%	855,997	-122%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	202,531,352	1,819,421	1%	20,350,238	11%	9,349,352	5%
Insurance Reser	0	0	0%	0	0%	0	0%
Total Equity	794,641,672	14,288,712	2%	183,258,906	30%	25,408,849	3%
TOT LIAB & EQUIT	7,835,999,889	137,403,262	2%	1,115,550,923	17%	246,683,982	3%