

GreenState Credit Union

Balance Sheet

	June	Monthly Change		Annual Change		Budget Variance	
	2021	\$	%	\$	%	\$	%
FinTech Loans	309,407,112	30,634,541	11%	309,407,112	100%	101,907,112	49%
OTC Car Loans	361,045,301	10,106,136	3%	71,642,699	25%	(3,954,699)	-1%
Indirect Car Lns	1,395,393,741	26,839,157	2%	220,682,552	19%	(606,259)	0%
Personal Loans	191,672,359	16,441,492	9%	35,878,703	23%	19,172,359	11%
Credit Cards	179,306,633	4,474,403	3%	24,654,753	16%	3,306,633	2%
Home Equity Lns	404,775,350	3,138,942	1%	(9,748,797)	-2%	(22,224,650)	-5%
Piggy Back Loans	274,667,616	4,612,042	2%	9,821,741	4%	3,167,616	1%
1st Mtg Loans	1,860,305,706	29,436,142	2%	36,593,361	2%	(56,694,294)	-3%
Total Comm Loans	1,803,281,750	52,265,392	3%	306,559,069	20%	(7,218,250)	0%
Deferred Costs	9,864,861	308,024	3%	1,632,227	20%	319,861	3%
Gross Loans	6,789,720,429	178,256,271	3%	1,007,123,420	17%	37,175,429	1%
Allow Loan Loss	(49,745,693)	(765,231)	2%	(7,397,370)	17%	2,254,307	-4%
Net Loans	6,739,974,736	177,491,040	3%	999,726,050	17%	39,429,736	1%
Cr Card Rec/Adj	(529,628)	685,940	-56%	(290,029)	121%	(229,628)	77%
Deb/ATM Settle	256,890	(17,817)	-6%	(1,309,627)	-84%	(1,243,110)	-83%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	19,338,826	864,084	5%	5,754,797	42%	2,338,826	14%
Tot Cash/Equiv	19,066,088	1,532,207	9%	4,155,141	28%	866,088	5%
Correspondent Bank Stock	44,502,900	(98,100)	0%	(3,609,200)	-8%	(4,397,100)	-9%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,586,643	125,702	1%	(163,617)	-1%	86,643	1%
FRB/Cash Accts	420,010,931	(69,535,623)	-14%	79,618,229	23%	229,282,152	120%
Other Investmnts	38,105,830	378,663	1%	2,157,769	6%	(139,327)	0%
NCUSIF Ins Dep	49,932,712	0	0%	11,393,566	30%	1,332,712	3%
Total Investment	568,139,016	(69,129,358)	-11%	89,396,747	19%	226,165,080	66%
Assets in Liquidation	976,426	3,914	0%	(2,456,095)	-72%	(3,023,574)	-76%
Prepaid Accounts & Other Assets	64,719,969	8,239,884	15%	16,935,214	35%	(880,031)	-1%
Goodwill/Intgble	51,011,235	0	0%	0	0%	11,235	0%
Accrued Interest	21,413,247	(56,519)	0%	1,452,198	7%	(1,902,753)	-8%
RE Lns Receiv	113,796,460	7,918,492	7%	(70,609,328)	-38%	(91,203,540)	-44%
Other Assets	251,917,337	16,105,771	7%	(54,678,011)	-18%	(96,998,663)	-28%
Land	31,509,927	0	0%	3,014,456	11%	2,009,927	7%
Buildings (Net)	77,811,040	(93,735)	0%	(1,261,449)	-2%	(4,793,960)	-6%
Furn & Equip (N	10,178,483	(15,906)	0%	(1,081,477)	-10%	(2,221,517)	-18%
Net Fixed Assets	119,499,450	(109,641)	0%	671,530	1%	(5,005,550)	-4%
TOTAL ASSETS	7,698,596,627	125,890,019	2%	1,039,271,457	16%	164,456,691	2%
LINE OF CREDIT	1,254,846,860						

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	June	Monthly Change		Annual Change		Budget Variance	
	2021	\$	%	\$	%	\$	%
AP & Acc'd Exp's	80,687,248	(10,798,178)	-12%	(4,818,154)	-6%	(15,943,150)	-16%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	530,000,000	0	0%	(90,000,000)	-15%	(120,000,000)	-18%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	530,000,000	0	0%	(90,000,000)	-15%	(120,000,000)	-18%
Member Savings	525,746,443	(1,783,584)	0%	139,501,050	36%	61,951,283	13%
Member MMAs	1,190,851,934	39,657,016	3%	468,764,777	65%	213,969,923	22%
Member Checking	990,294,429	(7,008,222)	-1%	161,678,355	20%	103,981,548	12%
Business Savings	68,810,995	(5,512,071)	-7%	11,687,923	20%	(39,571,740)	-37%
Business MMAs	151,399,861	1,320,906	1%	69,071,284	84%	(46,667,555)	-24%
Repurchase Agreements	0	0	0%	0	0%	0	0%
Business Ckg	203,398,107	17,700,478	10%	3,333,132	2%	(67,466,316)	-25%
Non-Mem Transactional	484,936,634	68,715,788	17%	484,936,634	0%	192,936,634	66%
Tot S-T Savings	3,615,438,403	113,090,311	3%	1,338,973,155	59%	419,133,777	13%
1-6 Month CD	4,490,386	483,038	12%	(1,395,733)	-24%	944,485	27%
7-12 Month CD	269,095,183	(15,256,609)	-5%	114,767,061	74%	88,806,030	49%
13-24 Month CD	626,169,473	(7,243,043)	-1%	(223,975,196)	-26%	(217,644,370)	-26%
25-36 Month CD	126,957,425	(2,829,403)	-2%	(259,174,584)	-67%	(28,402,229)	-18%
37-48 Month CD	382,269,495	1,581,536	0%	3,823,903	1%	(380,365)	0%
49-60 Month CD	29,439,886	(215,327)	-1%	1,915,307	7%	(2,079,944)	-7%
Non-Mem Deposits	1,030,807,429	33,746,088	3%	(7,542,573)	-1%	22,807,429	2%
Total IRAs	222,888,739	(740,471)	0%	(10,588,698)	-5%	(7,111,261)	-3%
Total CDs & IRAs	2,692,118,016	9,525,809	0%	(382,170,513)	-12%	(143,060,225)	-5%
Total Deposits	6,307,556,419	122,616,120	2%	956,802,642	18%	276,073,552	5%
Total Liabilities	6,918,243,667	111,817,942	2%	861,984,488	14%	140,130,401	2%
YTD Income	77,545,929	12,565,973	19%	33,802,818	77%	17,587,613	29%
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	155,998	306,109	-204%	1,204,788	-115%	855,998	-122%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	200,711,931	1,199,995	1%	19,934,652	11%	8,555,931	4%
Insurance Reser	0	0	0%	0	0%	0	0%
Total Equity	780,352,960	14,072,077	2%	177,286,969	29%	24,326,290	3%
TOT LIAB & EQUIT	7,698,596,627	125,890,019	2%	1,039,271,457	16%	164,456,691	2%