

# GreenState Credit Union

## Balance Sheet

	June	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
OTC Car Loans	289,402,602	9,712,978	3%	47,911,894	20%	25,402,602	10%
Indirect Car Lns	1,174,711,189	44,907,203	4%	167,067,577	17%	59,711,189	5%
Personal Loans	155,793,656	4,431,963	3%	45,432,458	41%	(31,108,060)	-17%
Credit Cards	154,651,880	2,275,481	1%	3,572,647	2%	(22,348,120)	-13%
Home Equity Lns	414,524,147	(3,403,040)	-1%	16,753,737	4%	(30,192,821)	-7%
Piggy Back Loans	264,845,875	(1,089,832)	0%	8,475,557	3%	(8,154,125)	-3%
1st Mtg Loans	1,823,712,345	2,160,368	0%	(66,145,823)	-4%	(178,083,766)	-9%
Total Comm Loans	1,496,722,681	(130,143)	0%	389,142,313	35%	84,754,113	6%
Deferred Costs	8,232,634	311,259	4%	849,707	12%	362,634	5%
<b>Gross Loans</b>	<b>5,782,597,009</b>	<b>59,176,237</b>	<b>1%</b>	<b>613,060,067</b>	<b>12%</b>	<b>(99,656,354)</b>	<b>-2%</b>
Allow Loan Loss	(42,348,323)	(315,976)	1%	(8,163,047)	24%	1,605,487	-4%
<b>Net Loans</b>	<b>5,740,248,686</b>	<b>58,860,261</b>	<b>1%</b>	<b>604,897,020</b>	<b>12%</b>	<b>(98,050,867)</b>	<b>-2%</b>
Cr Card Rec/Adj	(239,599)	54,498	-19%	445,601	-65%	113,401	-32%
Deb/ATM Settle	1,566,517	(195,328)	-11%	786,523	101%	545,517	53%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	13,584,029	(7,317,733)	-35%	3,424,481	34%	3,104,029	30%
<b>Tot Cash/Equiv</b>	<b>14,910,947</b>	<b>(7,458,563)</b>	<b>-33%</b>	<b>4,656,605</b>	<b>45%</b>	<b>3,762,947</b>	<b>34%</b>
Correspondent Bank Stock	48,112,100	1,789,300	4%	73,000	0%	(8,387,900)	-15%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,750,260	390,291	3%	402,954	3%	190,260	1%
FRB/Cash Accts	340,392,702	(41,311,531)	-11%	213,896,202	169%	(39,769,452)	-10%
Other Investmnts	35,948,061	1,851,356	5%	1,673,841	5%	(374,489)	-1%
NCUSIF Ins Dep	38,539,146	0	0%	1,776,112	5%	(1,608,854)	-4%
<b>Total Investment</b>	<b>478,742,269</b>	<b>(37,280,584)</b>	<b>-7%</b>	<b>217,822,109</b>	<b>83%</b>	<b>(49,950,435)</b>	<b>-9%</b>
Net OREO	3,432,521	(281,784)	-8%	2,433,654	244%	2,379,521	226%
Prepaid Accounts & Other Assets	47,784,755	4,471,704	10%	23,488,391	97%	19,512,755	69%
Goodwill/Intgble	51,011,235	0	0%	50,622,494	13022%	5,342,235	12%
Accrued Interest	19,961,049	(355,338)	-2%	3,556,561	22%	1,281,831	7%
RE Lns Receiv	184,405,788	(14,773,292)	-7%	110,801,967	151%	120,487,684	189%
<b>Other Assets</b>	<b>306,595,348</b>	<b>(10,938,710)</b>	<b>-3%</b>	<b>190,903,067</b>	<b>165%</b>	<b>149,004,026</b>	<b>95%</b>
Land	28,495,471	0	0%	1,365,530	5%	(1,045,707)	-4%
Buildings (Net)	79,072,489	801,308	1%	20,147,523	34%	(3,269,504)	-4%
Furn & Equip (N	11,259,960	(492,247)	-4%	1,169,329	12%	(977,516)	-8%
<b>Net Fixed Assets</b>	<b>118,827,920</b>	<b>309,061</b>	<b>0%</b>	<b>22,682,382</b>	<b>24%</b>	<b>(5,292,727)</b>	<b>-4%</b>
<b>TOTAL ASSETS</b>	<b>6,659,325,170</b>	<b>3,491,465</b>	<b>0%</b>	<b>1,040,961,183</b>	<b>19%</b>	<b>(527,056)</b>	<b>0.0%</b>
LINE OF CREDIT	939,654,685						

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	June	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>85,505,402</b>	<b>(3,644,505)</b>	<b>-4%</b>	<b>15,357,714</b>	<b>22%</b>	<b>10,181,593</b>	<b>14%</b>
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	620,000,000	0	0%	(100,000,000)	-14%	(250,000,000)	-29%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
<b>Tot FHLB Advance</b>	<b>620,000,000</b>	<b>0</b>	<b>0%</b>	<b>(100,000,000)</b>	<b>-14%</b>	<b>(250,000,000)</b>	<b>-29%</b>
Member Savings	386,245,393	9,857,458	3%	127,109,760	49%	83,297,745	27%
Member MMAs	722,087,157	36,811,604	5%	228,574,833	46%	66,916,259	10%
Member Checking	828,616,074	5,681,547	1%	235,351,301	40%	(26,019,907)	-3%
Business Savings	57,123,072	(2,165,095)	-4%	46,655,633	446%	45,023,072	372%
Business MMAs	82,328,577	2,559,841	3%	58,918,480	252%	6,439,064	8%
Repurchase Agreements	0	0	0%	0	0%	0	0%
Business Ckg	200,064,975	10,581,012	6%	149,614,410	297%	135,564,975	210%
<b>Tot S-T Savings</b>	<b>2,276,465,248</b>	<b>63,326,367</b>	<b>3%</b>	<b>846,224,417</b>	<b>59%</b>	<b>311,221,208</b>	<b>16%</b>
1-6 Month CD	5,886,119	(900,472)	-13%	3,037,001	107%	(945,754)	-14%
7-12 Month CD	154,328,122	9,851,213	7%	39,173,733	34%	(188,388,782)	-55%
13-24 Month CD	850,144,669	(24,813,642)	-3%	28,577,812	3%	(3,594,685)	0%
25-36 Month CD	386,132,009	(36,997,275)	-9%	(151,141,078)	-28%	(8,540,870)	-2%
37-48 Month CD	378,445,592	2,933,818	1%	(6,341,491)	-2%	20,150,759	6%
49-60 Month CD	27,524,579	1,052,481	4%	(7,596,069)	-22%	(694,906)	-2%
Non-Mem Deposits	1,038,350,002	(16,520,932)	-2%	277,213,719	36%	121,954,983	13%
Total IRAs	233,477,437	(273,571)	0%	2,054,809	1%	(15,931,520)	-6%
<b>Total CDs &amp; IRAs</b>	<b>3,074,288,529</b>	<b>(65,668,380)</b>	<b>-2%</b>	<b>184,978,436</b>	<b>6%</b>	<b>(75,990,775)</b>	<b>-2%</b>
<b>Total Deposits</b>	<b>5,350,753,777</b>	<b>(2,342,013)</b>	<b>0%</b>	<b>1,031,202,853</b>	<b>24%</b>	<b>235,230,433</b>	<b>5%</b>
<b>Total Liabilities</b>	<b>6,056,259,179</b>	<b>(5,986,518)</b>	<b>0%</b>	<b>946,560,567</b>	<b>19%</b>	<b>(4,587,976)</b>	<b>0%</b>
YTD Income	43,743,111	6,358,782	17%	7,182,659	20%	2,291,040	6%
Un divid Earning	379,594,391	0	0%	80,834,130	27%	1,459,391	0%
Unreal Inv G/L	(1,048,790)	1,628,360	-61%	(1,851,398)	-231%	(2,066,790)	-203%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	180,777,279	1,490,841	1%	8,235,225	5%	2,377,279	1%
Insurance Reser	0	0	0%	0	0%	0	0%
<b>Total Equity</b>	<b>603,065,991</b>	<b>9,477,983</b>	<b>2%</b>	<b>94,400,616</b>	<b>19%</b>	<b>4,060,920</b>	<b>1%</b>
<b>TOT LIAB &amp; EQUIT</b>	<b>6,659,325,170</b>	<b>3,491,465</b>	<b>0%</b>	<b>1,040,961,183</b>	<b>19%</b>	<b>(527,056)</b>	<b>0%</b>