

GreenState Credit Union

Balance Sheet

	March	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
OTC Car Loans	262,565,855	5,783,806	2%	28,119,656	12%	4,565,855	2%
Indirect Car Lns	1,085,133,434	13,547,028	1%	105,511,883	11%	133,434	0%
Personal Loans	143,426,300	2,336,915	2%	40,584,915	39%	(18,926,274)	-12%
Credit Cards	158,499,721	(1,801,754)	-1%	11,268,430	8%	(11,000,279)	-6%
Home Equity Lns	423,162,089	5,921,358	1%	41,150,415	11%	(8,913,362)	-2%
Piggy Back Loans	263,281,515	977,694	0%	15,808,040	6%	(4,718,485)	-2%
1st Mtg Loans	1,837,909,722	(15,189,211)	-1%	495,734	0%	(114,495,671)	-6%
Total Comm Loans	1,426,890,643	24,908,748	2%	333,958,289	31%	59,457,075	4%
Deferred Costs	7,559,797	261,268	4%	502,659	7%	119,797	2%
Gross Loans	5,608,429,076	36,745,852	1%	577,400,021	11%	(93,777,910)	-2%
Allow Loan Loss	(41,550,437)	(5,494,618)	15%	(8,613,492)	26%	1,482,326	-3%
Net Loans	5,566,878,639	31,251,234	1%	568,786,529	11%	(92,295,584)	-2%
Cr Card Rec/Adj	(163,595)	562,403	-77%	298,350	-65%	189,405	-54%
Deb/ATM Settle	1,319,746	620,441	89%	181,964	16%	298,746	29%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	20,829,517	8,812,479	73%	11,158,759	115%	10,349,517	99%
Tot Cash/Equiv	21,985,668	9,995,323	83%	11,639,073	112%	10,837,668	97%
Correspondent Bank Stock	53,346,600	373,100	1%	7,895,100	17%	(3,153,400)	-6%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,418,474	360,999	2%	(70,803)	0%	(141,526)	-1%
FRB/Cash Accts	384,837,558	(54,503,104)	-12%	310,999,569	421%	(7,092,696)	-2%
Other Investmnts	33,751,877	(2,409,563)	-7%	373,201	1%	(2,008,228)	-6%
NCUSIF Ins Dep	38,147,534	0	0%	3,913,188	11%	(466)	0%
Total Investment	525,502,043	(56,178,568)	-10%	323,110,255	160%	(12,396,316)	-2%
Net OREO	3,719,137	797,610	27%	3,253,827	699%	2,666,137	253%
Prepaid Accounts & Other Assets	37,314,584	(48,368,437)	-56%	13,438,182	56%	9,678,584	35%
Goodwill/Intgble	51,011,235	50,622,494	13022%	50,622,494	13022%	5,342,235	12%
Accrued Interest	18,234,449	1,742,616	11%	1,959,439	12%	(12,769)	0%
RE Lns Receiv	97,473,127	52,840,769	118%	61,312,339	170%	42,473,127	77%
Other Assets	207,752,532	57,635,052	38%	130,586,281	169%	60,147,314	41%
Land	28,495,471	1,791,170	7%	1,369,780	5%	(45,707)	0%
Buildings (Net)	77,745,290	(2,440,549)	-3%	19,589,755	34%	(2,233,703)	-3%
Furn & Equip (N	11,113,862	830,842	8%	1,215,376	12%	(343,614)	-3%
Net Fixed Assets	117,354,623	181,463	0%	22,174,911	23%	(2,623,024)	-2%
TOTAL ASSETS	6,439,473,505	42,884,504	1%	1,056,297,049	20%	(36,329,942)	-1%
LINE OF CREDIT	699,796,742						

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	March	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
AP & Acc'd Exp's	74,311,652	8,321,512	13%	23,105,014	45%	23,507,250	46%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	790,000,000	0	0%	140,000,000	22%	(80,000,000)	-9%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	790,000,000	0	0%	140,000,000	22%	(80,000,000)	-9%
Member Savings	328,596,247	22,171,778	7%	70,416,169	27%	28,648,599	10%
Member MMAs	638,436,807	23,981,353	4%	163,181,957	34%	(4,534,091)	-1%
Member Checking	816,744,293	11,435,370	1%	221,737,845	37%	(34,891,688)	-4%
Business Savings	11,413,327	(131,710)	-1%	2,319,545	26%	(386,673)	-3%
Business MMAs	38,177,234	3,843,947	11%	17,499,639	85%	1,927,234	5%
Repurchase Agreements	37,671,823	570,024	2%	37,671,823	0%	282,310	1%
Business Ckg	80,403,062	(3,477,533)	-4%	32,663,508	68%	18,153,062	29%
Tot S-T Savings	1,951,442,793	58,393,229	3%	545,490,486	39%	9,198,753	0%
1-6 Month CD	7,887,175	(208,408)	-3%	4,365,290	124%	1,055,302	15%
7-12 Month CD	164,685,443	(53,039,158)	-24%	44,507,308	37%	(130,031,461)	-44%
13-24 Month CD	911,894,255	26,742,890	3%	173,306,901	23%	97,154,901	12%
25-36 Month CD	428,875,890	1,284,517	0%	(161,040,541)	-27%	19,203,011	5%
37-48 Month CD	380,153,446	597,967	0%	(68,869,441)	-15%	12,858,613	4%
49-60 Month CD	32,913,757	(681,028)	-2%	(2,533,198)	-7%	4,694,272	17%
Non-Mem Deposits	883,204,889	(6,696,360)	-1%	269,443,730	44%	5,059,870	1%
Total IRAs	235,603,278	3,144,162	1%	(2,953,525)	-1%	(1,805,679)	-1%
Total CDs & IRAs	3,045,218,133	(28,855,418)	-1%	256,226,524	9%	8,188,829	0%
Total Deposits	4,996,660,926	29,537,811	1%	801,717,010	19%	17,387,582	0%
Total Liabilities	5,860,972,578	37,859,323	1%	964,822,024	20%	(39,105,170)	-1%
YTD Income	24,378,007	7,063,074	41%	7,971,297	49%	4,705,308	24%
Un divid Earning	379,594,391	0	0%	80,834,130	27%	1,459,391	0%
Unreal Inv G/L	(2,677,150)	(2,677,150)	0%	(3,139,409)	-679%	(3,695,150)	-363%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	177,205,679	639,257	0%	5,809,007	3%	305,679	0%
Insurance Reser	0	0	0%	0	0%	0	0%
Total Equity	578,500,927	5,025,181	1%	91,475,025	19%	2,775,228	0%
TOT LIAB & EQUIT	6,439,473,505	42,884,504	1%	1,056,297,049	20%	(36,329,942)	-1%