

# GreenState Credit Union

## Balance Sheet

	March	Monthly Change		Annual Change		Budget Variance	
	2021	\$	%	\$	%	\$	%
FinTech Loans	225,059,971	39,833,556	22%	225,059,971	100%	58,809,971	35%
OTC Car Loans	337,647,414	5,834,877	2%	75,081,559	29%	(7,352,586)	-2%
Indirect Car Lns	1,327,127,532	22,052,609	2%	241,994,098	22%	(21,372,468)	-2%
Personal Loans	170,347,169	(337,149)	0%	26,920,869	19%	(902,831)	-1%
Credit Cards	170,909,920	843,399	0%	12,410,199	8%	(3,090,080)	-2%
Home Equity Lns	400,053,138	(1,418,757)	0%	(23,108,951)	-5%	(21,946,862)	-5%
Piggy Back Loans	267,863,780	(956,273)	0%	4,582,265	2%	(1,886,220)	-1%
1st Mtg Loans	1,826,531,747	(14,646,356)	-1%	(11,377,975)	-1%	(77,968,253)	-4%
Total Comm Loans	1,726,010,747	34,947,597	2%	299,120,104	21%	(40,739,253)	-2%
Deferred Costs	9,287,770	155,383	2%	1,727,973	23%	142,770	2%
<b>Gross Loans</b>	<b>6,460,839,188</b>	<b>86,308,886</b>	<b>1%</b>	<b>852,410,112</b>	<b>15%</b>	<b>(116,305,812)</b>	<b>-2%</b>
Allow Loan Loss	(49,137,122)	163,383	0%	(7,586,685)	18%	1,362,878	-3%
<b>Net Loans</b>	<b>6,411,702,066</b>	<b>86,472,269</b>	<b>1%</b>	<b>844,823,427</b>	<b>15%</b>	<b>(114,942,934)</b>	<b>-2%</b>
Cr Card Rec/Adj	(511,114)	353,226	-41%	(347,519)	212%	(211,114)	70%
Deb/ATM Settle	262,614	(358,260)	-58%	(1,057,132)	-80%	(1,237,386)	-82%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	16,109,070	(1,865,271)	-10%	(4,720,447)	-23%	(890,930)	-5%
<b>Tot Cash/Equiv</b>	<b>15,860,570</b>	<b>(1,870,305)</b>	<b>-11%</b>	<b>(6,125,098)</b>	<b>-28%</b>	<b>(2,339,430)</b>	<b>-13%</b>
Correspondent Bank Stock	48,034,600	1,477,900	3%	(5,312,000)	-10%	734,600	2%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,474,260	(1,774,401)	-10%	55,786	0%	(25,740)	0%
FRB/Cash Accts	442,483,732	109,860,262	33%	57,646,174	15%	271,174,738	158%
Other Investmnts	37,486,145	(70,129)	0%	3,734,268	11%	(335,184)	-1%
NCUSIF Ins Dep	46,569,425	0	0%	8,421,891	22%	(30,575)	0%
<b>Total Investment</b>	<b>590,048,162</b>	<b>109,493,632</b>	<b>23%</b>	<b>64,546,119</b>	<b>12%</b>	<b>271,517,840</b>	<b>85%</b>
Assets in Liquidation	1,193,754	(134,920)	-10%	(2,525,383)	-68%	(2,506,246)	-68%
Prepaid Accounts & Other Assets	80,652,035	13,312,682	20%	43,337,451	116%	22,852,035	40%
Goodwill/Intgble	51,011,235	0	0%	0	0%	11,235	0%
Accrued Interest	21,129,572	1,295,430	7%	2,895,123	16%	(1,028,428)	-5%
RE Lns Receiv	183,876,877	158,131	0%	86,403,750	89%	28,876,877	19%
<b>Other Assets</b>	<b>337,863,473</b>	<b>14,631,323</b>	<b>5%</b>	<b>130,110,941</b>	<b>63%</b>	<b>48,205,473</b>	<b>17%</b>
Land	31,509,927	0	0%	3,014,456	11%	2,009,927	7%
Buildings (Net)	77,261,415	194,928	0%	(483,875)	-1%	(2,980,585)	-4%
Furn & Equip (N	10,152,332	(229,818)	-2%	(961,530)	-9%	(1,467,668)	-13%
<b>Net Fixed Assets</b>	<b>118,923,674</b>	<b>(34,890)</b>	<b>0%</b>	<b>1,569,051</b>	<b>1%</b>	<b>(2,438,326)</b>	<b>-2%</b>
<b>TOTAL ASSETS</b>	<b>7,474,397,945</b>	<b>208,692,029</b>	<b>3%</b>	<b>1,034,924,440</b>	<b>16%</b>	<b>200,002,623</b>	<b>3%</b>
LINE OF CREDIT	1,030,935,512						

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	March	Monthly Change		Annual Change		Budget Variance	
	2021	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>56,066,677</b>	<b>(39,490,848)</b>	<b>-41%</b>	<b>(18,244,975)</b>	<b>-25%</b>	<b>(15,529,898)</b>	<b>-22%</b>
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	610,000,000	0	0%	(180,000,000)	-23%	0	0%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
<b>Tot FHLB Advance</b>	<b>610,000,000</b>	<b>0</b>	<b>0%</b>	<b>(180,000,000)</b>	<b>-23%</b>	<b>0</b>	<b>0%</b>
Member Savings	521,156,645	37,005,624	8%	192,560,398	59%	65,327,476	14%
Member MMAs	1,067,916,934	50,607,960	5%	429,480,127	67%	122,482,092	13%
Member Checking	1,033,414,045	62,454,081	6%	216,669,752	27%	145,259,518	16%
Business Savings	71,443,924	760,665	1%	60,030,597	526%	(30,027,056)	-30%
Business MMAs	137,099,240	14,228,546	12%	98,922,006	259%	(23,364,974)	-15%
Repurchase Agreements	0	0	0%	(37,671,823)	-100%	0	0%
Business Ckg	188,134,183	15,437,820	9%	107,731,121	134%	(32,672,511)	-15%
Non-Mem Transactional	318,251,119	11,621,227	4%	318,251,119	0%	32,251,119	11%
<b>Tot S-T Savings</b>	<b>3,337,416,090</b>	<b>192,115,923</b>	<b>6%</b>	<b>1,385,973,297</b>	<b>71%</b>	<b>279,255,664</b>	<b>9%</b>
1-6 Month CD	3,550,397	(108,548)	-3%	(4,336,778)	-55%	(215,716)	-6%
7-12 Month CD	305,360,795	41,894,972	16%	140,675,352	85%	127,735,904	72%
13-24 Month CD	664,414,274	(42,932,199)	-6%	(247,479,981)	-27%	(182,486,999)	-22%
25-36 Month CD	140,783,771	(3,479,428)	-2%	(288,092,119)	-67%	(25,043,425)	-15%
37-48 Month CD	381,182,681	1,247,168	0%	1,029,235	0%	(1,142,111)	0%
49-60 Month CD	28,995,921	(603,139)	-2%	(3,917,836)	-12%	(2,763,087)	-9%
Non-Mem Deposits	982,575,217	39,921,622	4%	99,370,328	11%	7,575,217	1%
Total IRAs	225,816,502	1,534,092	1%	(9,786,776)	-4%	(4,183,498)	-2%
<b>Total CDs &amp; IRAs</b>	<b>2,732,679,558</b>	<b>37,474,540</b>	<b>1%</b>	<b>(312,538,575)</b>	<b>-10%</b>	<b>(80,523,715)</b>	<b>-3%</b>
<b>Total Deposits</b>	<b>6,070,095,648</b>	<b>229,590,463</b>	<b>4%</b>	<b>1,073,434,722</b>	<b>21%</b>	<b>198,731,949</b>	<b>3%</b>
<b>Total Liabilities</b>	<b>6,736,162,325</b>	<b>190,099,615</b>	<b>3%</b>	<b>875,189,747</b>	<b>15%</b>	<b>183,202,050</b>	<b>3%</b>
YTD Income	41,279,627	16,034,885	64%	16,901,620	69%	12,834,934	45%
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	(150,111)	(150,111)	0%	2,527,039	-94%	549,889	-79%
Legal Reserve	195,167,002	2,707,640	1%	17,961,323	10%	6,089,002	3%
Insurance Reser	0	0	0%	0	0%	0	0%
<b>Total Equity</b>	<b>738,235,620</b>	<b>18,592,414</b>	<b>3%</b>	<b>159,734,693</b>	<b>28%</b>	<b>16,800,573</b>	<b>2%</b>
<b>TOT LIAB &amp; EQUIT</b>	<b>7,474,397,945</b>	<b>208,692,029</b>	<b>3%</b>	<b>1,034,924,440</b>	<b>16%</b>	<b>200,002,623</b>	<b>3%</b>