

GreenState Credit Union

Balance Sheet

	May	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
OTC Car Loans	279,689,624	8,940,662	3%	40,605,502	17%	17,689,624	7%
Indirect Car Lns	1,129,803,986	32,326,829	3%	137,971,785	14%	24,803,986	2%
Personal Loans	151,361,693	3,384,697	2%	43,607,800	40%	(27,356,976)	-15%
Credit Cards	152,376,399	(141,405)	0%	1,482,150	1%	(22,123,601)	-13%
Home Equity Lns	417,927,187	(3,693,517)	-1%	23,323,320	6%	(22,575,942)	-5%
Piggy Back Loans	265,935,707	2,968,316	1%	12,912,787	5%	(5,397,626)	-2%
1st Mtg Loans	1,821,551,977	(1,445,949)	0%	(41,533,374)	-2%	(163,780,561)	-8%
Total Comm Loans	1,496,852,824	13,395,603	1%	393,609,880	36%	99,729,256	7%
Deferred Costs	7,921,375	216,898	3%	624,852	9%	251,375	3%
Gross Loans	5,723,420,772	55,952,134	1%	612,604,702	12%	(98,760,465)	-2%
Allow Loan Loss	(42,032,347)	(329,902)	1%	(8,262,180)	24%	1,614,447	-4%
Net Loans	5,681,388,425	55,622,232	1%	604,342,522	12%	(97,146,018)	-2%
Cr Card Rec/Adj	(294,097)	(55,022)	23%	201,695	-41%	58,903	-17%
Deb/ATM Settle	1,761,845	764,810	77%	872,841	98%	740,845	73%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	20,901,762	(2,440,704)	-10%	10,394,279	99%	10,421,762	99%
Tot Cash/Equiv	22,369,510	(1,730,916)	-7%	11,468,815	105%	11,221,510	101%
Correspondent Bank Stock	46,322,800	(123,200)	0%	(1,783,800)	-4%	(10,177,200)	-18%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,359,969	51,776	0%	45,105	0%	(200,031)	-1%
FRB/Cash Accts	381,704,233	17,384,717	5%	298,564,036	359%	(2,003,871)	-1%
Other Investmnts	34,096,705	142,719	0%	383,949	1%	(2,038,102)	-6%
NCUSIF Ins Dep	38,539,146	0	0%	1,776,112	5%	(1,608,854)	-4%
Total Investment	516,022,853	17,456,012	4%	298,985,402	138%	(16,028,058)	-3%
Net OREO	3,714,305	(109,581)	-3%	2,931,295	374%	2,661,305	253%
Prepaid Accounts & Other Assets	43,313,051	4,084,010	10%	19,195,145	80%	15,253,051	54%
Goodwill/Intgble	51,011,235	0	0%	50,622,494	13022%	5,342,235	12%
Accrued Interest	20,316,387	1,674,509	9%	4,282,853	27%	1,781,169	10%
RE Lns Receiv	199,179,080	11,621,839	6%	134,327,186	207%	141,131,847	243%
Other Assets	317,534,058	17,270,777	6%	211,358,973	199%	166,169,607	110%
Land	28,495,471	0	0%	1,368,080	5%	(1,045,707)	-4%
Buildings (Net)	78,271,181	200,163	0%	19,348,456	33%	(2,949,812)	-4%
Furn & Equip (N	11,752,207	222,732	2%	1,954,174	20%	(125,269)	-1%
Net Fixed Assets	118,518,859	422,895	0%	22,670,710	24%	(4,120,788)	-3%
TOTAL ASSETS	6,655,833,705	89,041,000	1%	1,148,826,422	21%	60,096,253	1%
LINE OF CREDIT	936,505,575						

GreenState Credit Union

Balance Sheet

	May	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
AP & Acc'd Exp's	89,149,907	12,204,760	16%	19,488,008	28%	24,679,062	38%
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%
Tot FHLB Advance	620,000,000	0	0%	(100,000,000)	-14%	(250,000,000)	-29%
Member Savings	376,387,935	(3,732,877)	-1%	117,232,307	45%	74,440,287	25%
Member MMAs	685,275,553	8,627,748	1%	204,557,589	43%	34,171,321	5%
Member Checking	822,934,527	(86,523,960)	-10%	228,932,311	39%	(30,701,454)	-4%
Business Savings	59,288,167	6,298,826	12%	49,972,850	536%	47,288,167	394%
Business MMAs	79,768,736	38,913,159	95%	56,095,431	237%	4,629,223	6%
Repurchase Agreements	0	0	0%	0	0%	0	0%
Business Ckg	189,483,963	120,471,015	175%	141,373,942	294%	125,733,963	197%
Tot S-T Savings	2,213,138,881	84,053,911	4%	798,164,430	56%	255,561,507	13%
1-6 Month CD	6,786,591	(728,939)	-10%	3,779,722	126%	(45,282)	-1%
7-12 Month CD	144,476,909	(3,655,670)	-2%	27,537,911	24%	(182,239,995)	-56%
13-24 Month CD	874,958,311	(22,599,036)	-3%	94,530,023	12%	34,218,957	4%
25-36 Month CD	423,129,284	(4,208,443)	-1%	(153,097,156)	-27%	23,456,405	6%
37-48 Month CD	375,511,774	(2,732,646)	-1%	(12,339,757)	-3%	14,216,941	4%
49-60 Month CD	26,472,098	(6,045,105)	-19%	(8,745,423)	-25%	(1,747,387)	-6%
Non-Mem Deposits	1,054,870,934	26,029,596	3%	385,304,755	58%	151,225,915	17%
Total IRAs	233,751,008	(1,185,585)	-1%	2,293,433	1%	(11,657,949)	-5%
Total CDs & IRAs	3,139,956,909	(15,125,828)	0%	339,263,508	12%	27,427,605	1%
Total Deposits	5,353,095,790	68,928,083	1%	1,137,427,938	27%	282,989,112	6%
Total Liabilities	6,062,245,697	81,132,843	1%	1,056,915,946	21%	57,668,172	1%
YTD Income	37,384,329	6,553,680	21%	7,444,264	25%	3,277,402	10%
Undivid Earning	379,594,391	0	0%	80,834,130	27%	1,459,391	0%
Unreal Inv G/L	(2,677,150)	0	0%	(3,139,409)	-679%	(3,695,150)	-363%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	179,286,438	1,354,477	1%	6,771,491	4%	1,386,438	1%
Insurance Reser	0	0	0%	0	0%	0	0%
Total Equity	593,588,008	7,908,157	1%	91,910,476	18%	2,428,081	0%
TOT LIAB & EQUIT	6,655,833,705	89,041,000	1%	1,148,826,422	21%	60,096,253	1%