

GreenState Credit Union

Balance Sheet

| | May | Monthly Change | | Annual Change | | Budget Variance | |
|---------------------------------|----------------------|---------------------|-------------|---------------------|-------------|---------------------|-------------|
| | 2021 | \$ | % | \$ | % | \$ | % |
| FinTech Loans | 278,772,571 | 24,679,612 | 10% | 278,772,571 | 100% | 85,022,571 | 44% |
| OTC Car Loans | 350,939,165 | 8,482,749 | 2% | 71,249,541 | 25% | (7,394,168) | -2% |
| Indirect Car Lns | 1,368,554,584 | 18,880,629 | 1% | 238,750,598 | 21% | (11,612,083) | -1% |
| Personal Loans | 175,230,867 | 3,204,095 | 2% | 23,869,174 | 16% | 3,147,534 | 2% |
| Credit Cards | 174,832,230 | 2,723,278 | 2% | 22,455,831 | 15% | (501,103) | 0% |
| Home Equity Lns | 401,636,408 | 1,104,281 | 0% | (16,290,779) | -4% | (23,696,925) | -6% |
| Piggy Back Loans | 270,055,574 | 2,132,087 | 1% | 4,119,867 | 2% | (861,093) | 0% |
| 1st Mtg Loans | 1,830,869,564 | 14,761,815 | 1% | 9,317,587 | 1% | (81,963,769) | -4% |
| Total Comm Loans | 1,751,016,358 | 19,158,333 | 1% | 254,163,534 | 17% | (44,900,309) | -3% |
| Deferred Costs | 9,556,837 | 133,962 | 1% | 1,635,462 | 21% | 211,837 | 2% |
| Gross Loans | 6,611,464,158 | 95,260,841 | 1% | 888,043,386 | 16% | (82,547,508) | -1% |
| Allow Loan Loss | (48,980,462) | (246,210) | 1% | (6,948,115) | 17% | 2,519,538 | -5% |
| Net Loans | 6,562,483,696 | 95,014,631 | 1% | 881,095,271 | 16% | (80,027,970) | -1% |
| Cr Card Rec/Adj | (1,215,568) | (677,359) | 126% | (921,471) | 313% | (915,568) | 305% |
| Deb/ATM Settle | 274,707 | (28,568) | -9% | (1,487,138) | -84% | (1,225,293) | -82% |
| Savings Bonds | 0 | 0 | 0% | 0 | 0% | 0 | 0% |
| Cash in Bank | 0 | 0 | 0% | 0 | 0% | 0 | 0% |
| Vault Cash | 18,474,742 | 2,498,464 | 16% | (2,427,020) | -12% | 1,474,742 | 9% |
| Tot Cash/Equiv | 17,533,881 | 1,792,537 | 11% | (4,835,629) | -22% | (666,119) | -4% |
| Correspondent Bank Stock | 44,601,000 | (2,122,300) | -5% | (1,721,800) | -4% | (2,699,000) | -6% |
| ILCCCU | 0 | 0 | 0% | 0 | 0% | 0 | 0% |
| NCB Accounts | 15,460,941 | (376,468) | -2% | 100,972 | 1% | (39,059) | 0% |
| FRB/Cash Accts | 489,546,554 | (74,726,403) | -13% | 107,842,321 | 28% | 337,249,228 | 221% |
| Other Investmnts | 37,727,167 | 85,282 | 0% | 3,630,462 | 11% | (376,435) | -1% |
| NCUSIF Ins Dep | 49,932,712 | 0 | 0% | 11,393,566 | 30% | 1,332,712 | 3% |
| Total Investment | 637,268,374 | (77,139,889) | -11% | 121,245,521 | 23% | 335,467,446 | 111% |
| Assets in Liquidation | 972,512 | (72,997) | -7% | (2,741,793) | -74% | (2,927,488) | -75% |
| Prepaid Accounts & Other Assets | 56,480,085 | (14,929,018) | -21% | 13,167,034 | 30% | (6,519,915) | -10% |
| Goodwill/Intgble | 51,011,235 | 0 | 0% | 0 | 0% | 11,235 | 0% |
| Accrued Interest | 21,469,766 | 911,947 | 4% | 1,153,379 | 6% | (1,460,234) | -6% |
| RE Lns Receiv | 105,877,968 | (27,403,607) | -21% | (93,301,112) | -47% | (74,122,032) | -41% |
| Other Assets | 235,811,566 | (41,493,675) | -15% | (81,722,492) | -26% | (85,018,434) | -26% |
| Land | 31,509,927 | 0 | 0% | 3,014,456 | 11% | 2,009,927 | 7% |
| Buildings (Net) | 77,904,775 | 626,558 | 1% | (366,406) | 0% | (3,579,225) | -4% |
| Furn & Equip (N | 10,194,389 | (337,319) | -3% | (1,557,818) | -13% | (1,845,611) | -15% |
| Net Fixed Assets | 119,609,091 | 289,239 | 0% | 1,090,232 | 1% | (3,414,909) | -3% |
| TOTAL ASSETS | 7,572,706,608 | (21,537,157) | 0% | 916,872,903 | 14% | 166,340,014 | 2% |
| LINE OF CREDIT | 1,201,602,433 | | | | | | |

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Balance Sheet

| | May | Monthly Change | | Annual Change | | Budget Variance | |
|-----------------------------|----------------------|---------------------|------------|----------------------|-------------|----------------------|-------------|
| | 2021 | \$ | % | \$ | % | \$ | % |
| AP & Acc'd Exp's | 91,485,426 | 8,591,890 | 10% | 2,335,519 | 3% | 17,175,543 | 23% |
| FHLB Cons Ln Adv | 0 | 0 | 0% | 0 | 0% | 0 | 0% |
| FHLB RE Ln Adv | 530,000,000 | (50,000,000) | -9% | (90,000,000) | -15% | (80,000,000) | -13% |
| FHLB CUSO Adv | 0 | 0 | 0% | 0 | 0% | 0 | 0% |
| Tot FHLB Advance | 530,000,000 | (50,000,000) | -9% | (90,000,000) | -15% | (80,000,000) | -13% |
| Member Savings | 527,530,027 | 1,733,471 | 0% | 151,142,092 | 40% | 66,405,546 | 14% |
| Member MMAs | 1,151,194,918 | 29,560,703 | 3% | 465,919,365 | 68% | 184,909,833 | 19% |
| Member Checking | 997,302,651 | (30,777,791) | -3% | 174,368,124 | 21% | 110,376,313 | 12% |
| Business Savings | 74,323,066 | 3,351,803 | 5% | 15,034,899 | 25% | (31,704,964) | -30% |
| Business MMAs | 150,078,955 | 1,416,900 | 1% | 70,310,219 | 88% | (34,564,856) | -19% |
| Repurchase Agreements | 0 | 0 | 0% | 0 | 0% | 0 | 0% |
| Business Ckg | 185,697,629 | (3,521,014) | -2% | (3,786,334) | -2% | (67,332,394) | -27% |
| Non-Mem Transactional | 416,220,846 | 13,568,117 | 3% | 416,220,846 | 0% | 126,220,846 | 44% |
| Tot S-T Savings | 3,502,348,092 | 15,332,189 | 0% | 1,289,209,211 | 58% | 354,310,324 | 11% |
| 1-6 Month CD | 4,007,348 | (20,607) | -1% | (2,779,243) | -41% | 389,512 | 11% |
| 7-12 Month CD | 284,351,792 | (10,509,839) | -4% | 139,874,883 | 97% | 104,955,137 | 59% |
| 13-24 Month CD | 633,412,516 | (14,827,857) | -2% | (241,545,795) | -28% | (211,429,218) | -25% |
| 25-36 Month CD | 129,786,828 | (3,265,802) | -2% | (293,342,456) | -69% | (28,986,452) | -18% |
| 37-48 Month CD | 380,687,959 | (399,939) | 0% | 5,176,185 | 1% | (1,853,514) | 0% |
| 49-60 Month CD | 29,655,213 | (809,874) | -3% | 3,183,115 | 12% | (1,944,142) | -6% |
| Non-Mem Deposits | 997,061,341 | 20,480,898 | 2% | (57,809,593) | -5% | 61,341 | 0% |
| Total IRAs | 223,629,210 | (780,317) | 0% | (10,121,798) | -4% | (6,370,790) | -3% |
| Total CDs & IRAs | 2,682,592,207 | (10,133,337) | 0% | (457,364,702) | -15% | (145,178,126) | -5% |
| Total Deposits | 6,184,940,299 | 5,198,852 | 0% | 831,844,509 | 16% | 209,132,198 | 3% |
| Total Liabilities | 6,806,425,725 | (36,209,258) | -1% | 744,180,028 | 12% | 146,307,739 | 2% |
| YTD Income | 64,979,956 | 12,566,864 | 24% | 27,595,627 | 74% | 13,773,702 | 27% |
| 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) | 0 | 0% | 2,527,039 | -94% | 549,889 | -79% |
| Unreal Ret G/L | 0 | 0 | 0% | 0 | 0% | 0 | 0% |
| Legal Reserve | 199,511,936 | 2,105,237 | 1% | 20,225,498 | 11% | 8,381,936 | 4% |
| Insurance Reser | 0 | 0 | 0% | 0 | 0% | 0 | 0% |
| Total Equity | 766,280,883 | 14,672,101 | 2% | 172,692,875 | 29% | 20,032,275 | 3% |
| TOT LIAB & EQUIT | 7,572,706,608 | (21,537,157) | 0% | 916,872,903 | 14% | 166,340,014 | 2% |