

# GreenState Credit Union

## Balance Sheet

	November	Monthly Change		Annual Change		Budget Variance	
	2021	\$	%	\$	%	\$	%
FinTech Loans	391,376,153	7,726,098	2%	302,214,879	339%	115,126,153	42%
OTC Car Loans	401,451,462	10,339,189	3%	80,602,601	25%	3,118,129	1%
Indirect Car Lns	1,506,788,224	31,842,719	2%	221,334,746	17%	31,621,557	2%
Personal Loans	211,684,095	(843,860)	0%	45,745,562	28%	37,100,762	21%
Credit Cards	199,470,625	6,083,082	3%	29,853,329	18%	20,137,292	11%
Home Equity Lns	409,021,201	3,036,622	1%	(3,647,709)	-1%	(26,312,132)	-6%
Piggy Back Loans	284,533,069	2,176,328	1%	16,309,279	6%	10,116,402	4%
1st Mtg Loans	2,011,078,055	23,116,634	1%	145,087,913	8%	73,244,722	4%
Total Comm Loans	1,994,285,512	52,626,810	3%	360,802,954	22%	110,868,845	6%
Deferred Costs	10,267,808	(19,298)	0%	1,459,324	17%	297,808	3%
<b>Gross Loans</b>	<b>7,419,956,204</b>	<b>136,084,326</b>	<b>2%</b>	<b>1,199,762,878</b>	<b>19%</b>	<b>375,319,538</b>	<b>5%</b>
Allow Loan Loss	(48,038,269)	(567,535)	1%	(863,330)	2%	6,461,731	-12%
<b>Net Loans</b>	<b>7,371,917,935</b>	<b>135,516,791</b>	<b>2%</b>	<b>1,198,899,548</b>	<b>19%</b>	<b>381,781,269</b>	<b>5%</b>
Correspondent Bank Stock	44,020,000	(80,100)	0%	(3,061,700)	-7%	(4,880,000)	-10%
Cash Accounts	394,215,134	(49,566,093)	-11%	127,334,616	48%	143,643,027	57%
Vault & Cash Equivalents	20,096,606	424,111	2%	5,032,706	33%	1,896,606	10%
Other Investmnts	53,508,774	121,025	0%	899,091	2%	(948,380)	-2%
NCUSIF Ins Dep	55,875,526	0	0%	9,306,101	20%	5,275,526	10%
<b>Total Investment</b>	<b>567,716,040</b>	<b>(49,101,058)</b>	<b>-8%</b>	<b>139,510,814</b>	<b>33%</b>	<b>144,986,778</b>	<b>34%</b>
Assets in Liquidation	699,359	188,020	37%	(1,811,265)	-72%	(3,800,641)	-84%
Prepaid Accounts & Other Assets	86,309,087	4,362,099	5%	18,840,160	28%	7,709,087	10%
Goodwill/Intgble	51,011,235	0	0%	(0)	0%	11,235	0%
Accrued Interest	21,700,948	(1,034,512)	-5%	1,343,024	7%	(3,545,052)	-14%
Loans In-Transit	70,537,740	(4,087,074)	-5%	(131,546,942)	-65%	(114,462,260)	-62%
<b>Other Assets</b>	<b>230,258,368</b>	<b>(571,466)</b>	<b>0%</b>	<b>(113,175,024)</b>	<b>-33%</b>	<b>(114,087,632)</b>	<b>-33%</b>
Land	30,837,509	0	0%	(672,423)	-2%	1,337,509	5%
Buildings (Net)	78,251,185	128,984	0%	1,406,307	2%	(5,608,815)	-7%
Furn & Equip (Net)	10,319,094	720,294	8%	(555,861)	-5%	(2,380,906)	-19%
<b>Net Fixed Assets</b>	<b>119,407,788</b>	<b>849,278</b>	<b>1%</b>	<b>178,023</b>	<b>0%</b>	<b>(6,652,212)</b>	<b>-5%</b>
<b>TOTAL ASSETS</b>	<b>8,289,300,131</b>	<b>86,693,545</b>	<b>1%</b>	<b>1,225,413,361</b>	<b>17%</b>	<b>406,028,203</b>	<b>5%</b>

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	November	Monthly Change		Annual Change		Budget Variance	
	2021	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>65,551,592</b>	<b>(7,125,308)</b>	<b>-10%</b>	<b>(16,808,989)</b>	<b>-20%</b>	<b>267,589</b>	<b>0%</b>
FHLB Advances	530,000,000	0	0%	(80,000,000)	-13%	(120,000,000)	-18%
<b>Total Advances</b>	<b>530,000,000</b>	<b>0</b>	<b>0%</b>	<b>(80,000,000)</b>	<b>-13%</b>	<b>(120,000,000)</b>	<b>-18%</b>
Member Savings	541,443,606	2,566,938	0%	92,951,941	21%	64,061,235	13%
Member MMAs	1,372,179,651	45,360,431	3%	486,209,858	55%	340,544,113	33%
Member Checking	1,014,109,274	(7,540,619)	-1%	96,721,815	11%	130,857,321	15%
Business Savings	81,585,582	(1,244,415)	-2%	(2,540,990)	-3%	(39,378,712)	-33%
Business MMAs	231,855,244	59,384,762	34%	118,900,788	105%	(49,467,237)	-18%
Business Ckg	211,858,750	(13,480,154)	-6%	27,232,326	15%	(168,901,423)	-44%
Non-Mem Transactional	674,480,707	5,139,967	1%	674,480,707	0%	372,480,707	123%
<b>Total S-T Savings</b>	<b>4,127,512,814</b>	<b>90,186,910</b>	<b>2%</b>	<b>1,493,956,445</b>	<b>57%</b>	<b>650,196,004</b>	<b>19%</b>
1-6 Month CD	5,151,763	522,898	11%	1,274,262	33%	1,944,641	61%
7-12 Month CD	56,436,847	(49,259,951)	-47%	(126,020,529)	-69%	(128,381,844)	-69%
13-24 Month CD	782,993,167	70,307,702	10%	(59,924,327)	-7%	(55,699,951)	-7%
25-36 Month CD	123,314,239	(7,956,261)	-6%	(65,230,629)	-35%	(16,047,128)	-12%
37-48 Month CD	314,845,740	(52,749,743)	-14%	(64,232,619)	-17%	(68,346,515)	-18%
49-60 Month CD	25,836,862	(821,245)	-3%	(4,398,796)	-15%	(5,288,335)	-17%
Non-Mem Deposits	1,142,041,708	(2,155,250)	0%	(65,604,123)	-5%	79,041,708	7%
Total IRAs	203,388,213	(8,083,251)	-4%	(24,012,015)	-11%	(26,611,787)	-12%
<b>Total CDs &amp; IRAs</b>	<b>2,654,008,540</b>	<b>(50,195,101)</b>	<b>-2%</b>	<b>(408,148,775)</b>	<b>-13%</b>	<b>(219,389,210)</b>	<b>-8%</b>
<b>Total Deposits</b>	<b>6,781,521,353</b>	<b>39,991,808</b>	<b>1%</b>	<b>1,085,807,669</b>	<b>19%</b>	<b>430,806,793</b>	<b>7%</b>
<b>Total Liabilities</b>	<b>7,377,072,945</b>	<b>32,866,500</b>	<b>0%</b>	<b>988,998,680</b>	<b>15%</b>	<b>311,074,381</b>	<b>4%</b>
YTD Income	159,297,467	12,740,159	9%	69,584,117	78%	43,222,456	37%
Undivid Earning	481,939,102	0	0%	102,344,711	27%	(2,673,252)	-1%
Secondary Capital	60,000,000	40,000,000	200%	40,000,000	200%	40,000,000	200%
Unrealized Investment Gain/Loss	(184,682)	0	0%	514,789	-74%	515,318	-74%
Legal Reserve	211,175,300	1,086,886	1%	23,971,065	13%	13,889,300	7%
<b>Total Equity</b>	<b>912,227,186</b>	<b>53,827,045</b>	<b>6%</b>	<b>236,414,681</b>	<b>35%</b>	<b>94,953,822</b>	<b>12%</b>
<b>TOTAL LIAB &amp; EQUITY</b>	<b>8,289,300,131</b>	<b>86,693,545</b>	<b>1%</b>	<b>1,225,413,361</b>	<b>17%</b>	<b>406,028,203</b>	<b>5%</b>