

# GreenState Credit Union

## Balance Sheet

	November	Monthly Change		Annual Change		Budget Variance	
	2019	\$	%	\$	%	\$	%
OTC Car Loans	251,017,446	724,821	0%	8,612,078	4%	2,474,897	1%
Indirect Car Lns	1,048,879,711	5,531,644	1%	46,531,945	5%	(60,458,915)	-5%
Personal Loans	133,851,380	9,149,882	7%	30,385,434	29%	11,523,017	9%
Credit Cards	161,018,570	622,432	0%	16,856,596	12%	3,538,325	2%
Home Equity Lns	408,923,234	634,380	0%	33,108,453	9%	(6,350,840)	-2%
Piggy Back Loans	262,662,677	296,730	0%	15,022,730	6%	(8,645,180)	-3%
1st Mtg Loans	1,861,438,319	(19,035,011)	-1%	58,275,444	3%	(213,936,681)	-10%
Total Comm Loans	1,162,590,586	(4,143,149)	0%	97,228,732	9%	(51,503,164)	-4%
Deferred Costs	7,307,776	(85,130)	-1%	6,376	0%	(777,224)	-10%
<b>Gross Loans</b>	<b>5,297,689,699</b>	<b>(6,303,401)</b>	<b>0%</b>	<b>306,027,788</b>	<b>6%</b>	<b>(324,135,765)</b>	<b>-6%</b>
Allow Loan Loss	(36,376,473)	(909,736)	3%	(4,494,995)	14%	936,027	-3%
<b>Net Loans</b>	<b>5,261,313,226</b>	<b>(7,213,137)</b>	<b>0%</b>	<b>301,532,793</b>	<b>6%</b>	<b>(323,199,738)</b>	<b>-6%</b>
Cr Card Rec/Adj	(517,363)	(219,495)	74%	(159,686)	45%	(157,363)	44%
Deb/ATM Settle	784,458	29,255	4%	(387,590)	-33%	(630,542)	-45%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	11,026,644	282,389	3%	(51,745)	0%	(483,356)	-4%
<b>Tot Cash/Equiv</b>	<b>11,293,739</b>	<b>92,149</b>	<b>1%</b>	<b>(599,021)</b>	<b>-5%</b>	<b>(1,271,261)</b>	<b>-10%</b>
Correspondent Bank Stock	56,476,800	(149,400)	0%	6,184,549	12%	1,476,800	3%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,181,536	(78,428)	-1%	(2,029,933)	-12%	(330,464)	-2%
FRB/Cash Accts	108,341,862	55,058,641	103%	51,913,080	92%	52,202,514	93%
Other Investmnts	35,096,149	140,825	0%	2,436,075	7%	598,897	2%
NCUSIF Ins Dep	38,147,534	0	0%	3,913,188	11%	(686,812)	-2%
<b>Total Investment</b>	<b>253,243,881</b>	<b>54,971,638</b>	<b>28%</b>	<b>62,416,959</b>	<b>33%</b>	<b>53,260,934</b>	<b>27%</b>
Net OREO	2,940,725	(354,317)	-11%	2,373,075	418%	1,340,725	84%
Prepaid Accounts & Other Assets	26,694,115	312,194	1%	2,033,699	8%	(3,705,885)	-12%
Goodwill/Intgble	388,741	0	0%	0	0%	(259)	0%
Accrued Interest	16,828,864	(344,398)	-2%	1,131,322	7%	(3,197,002)	-16%
RE Lns Receiv	84,978,021	(17,452,018)	-17%	51,209,140	152%	38,677,130	84%
<b>Other Assets</b>	<b>131,830,466</b>	<b>(17,838,539)</b>	<b>-12%</b>	<b>56,747,236</b>	<b>76%</b>	<b>33,114,709</b>	<b>34%</b>
Land	26,703,646	(429,538)	-2%	2,161,265	9%	161,265	1%
Buildings (Net)	59,217,424	(110,846)	0%	1,241,869	2%	(3,410,058)	-5%
Furn & Equip (N	10,399,300	331,565	3%	713,987	7%	305,097	3%
<b>Net Fixed Assets</b>	<b>96,320,370</b>	<b>(208,819)</b>	<b>0%</b>	<b>4,117,121</b>	<b>4%</b>	<b>(2,943,696)</b>	<b>-3%</b>
<b>TOTAL ASSETS</b>	<b>5,754,001,682</b>	<b>29,803,292</b>	<b>1%</b>	<b>424,215,088</b>	<b>8%</b>	<b>(241,039,052)</b>	<b>-4%</b>
LINE OF CREDIT	645,950,291						

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	November	Monthly Change		Annual Change		Budget Variance	
	2019	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>51,666,377</b>	<b>2,393,770</b>	<b>5%</b>	<b>(1,550,491)</b>	<b>-3%</b>	<b>7,391,175</b>	<b>17%</b>
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	870,000,000	0	0%	85,000,000	11%	10,000,000	1%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
<b>Tot FHLB Advance</b>	<b>870,000,000</b>	<b>0</b>	<b>0%</b>	<b>85,000,000</b>	<b>11%</b>	<b>10,000,000</b>	<b>1%</b>
Member Savings	257,633,151	2,488,653	1%	11,065,072	4%	(16,966,849)	-6%
Member MMAs	526,038,309	9,315,499	2%	130,511,530	33%	113,438,309	27%
Member Checking	596,700,094	25,306,547	4%	20,798,189	4%	(1,399,906)	0%
Business Savings	11,668,738	803,226	7%	1,743,456	18%	568,738	5%
Business MMAs	32,212,174	4,141,543	15%	10,641,676	49%	5,812,174	22%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	53,558,157	(1,542,999)	-3%	5,592,258	12%	4,358,157	9%
<b>Tot S-T Savings</b>	<b>1,477,810,623</b>	<b>40,512,469</b>	<b>3%</b>	<b>180,352,181</b>	<b>14%</b>	<b>105,810,623</b>	<b>8%</b>
1-6 Month CD	950,276	(235,420)	-20%	(2,300,737)	-71%	(1,949,724)	-67%
7-12 Month CD	209,240,654	(918,726)	0%	75,876,717	57%	50,740,654	32%
13-24 Month CD	759,507,708	(3,327,288)	0%	31,063,858	4%	(63,492,292)	-8%
25-36 Month CD	419,669,545	(1,966,298)	0%	(76,677,461)	-15%	(136,330,455)	-25%
37-48 Month CD	377,404,294	(623,591)	0%	(148,011,228)	-28%	(249,095,706)	-40%
49-60 Month CD	21,345,553	(3,953,896)	-16%	(15,256,530)	-42%	(14,654,447)	-41%
Non-Mem Deposits	797,913,418	(6,374,953)	-1%	214,980,048	37%	93,413,418	13%
Total IRAs	221,479,396	(2,820,943)	-1%	(4,078,633)	-2%	(50,020,604)	-18%
<b>Total CDs &amp; IRAs</b>	<b>2,807,510,844</b>	<b>(20,221,115)</b>	<b>-1%</b>	<b>75,596,034</b>	<b>3%</b>	<b>(371,389,156)</b>	<b>-12%</b>
<b>Total Deposits</b>	<b>4,285,321,467</b>	<b>20,291,354</b>	<b>0%</b>	<b>255,948,215</b>	<b>6%</b>	<b>(265,578,533)</b>	<b>-6%</b>
<b>Total Liabilities</b>	<b>5,206,987,844</b>	<b>22,685,124</b>	<b>0%</b>	<b>339,397,724</b>	<b>7%</b>	<b>(248,187,360)</b>	<b>-5%</b>
YTD Income	72,452,272	6,700,561	10%	25,146,220	53%	6,513,632	10%
Undivid Earning	298,760,261	0	0%	53,244,525	22%	1,008,445	0%
Unreal Inv G/L	1,018,144	0	0%	878,319	628%	1,018,144	0%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	174,783,161	417,607	0%	5,568,300	3%	(1,371,913)	-1%
Insurance Reser	0	0	0%	(20,000)	-100%	(20,000)	-100%
			0%		0%		0%
<b>Total Equity</b>	<b>547,013,838</b>	<b>7,118,168</b>	<b>1%</b>	<b>84,817,364</b>	<b>18%</b>	<b>7,148,308</b>	<b>1%</b>
<b>TOT LIAB &amp; EQUIT</b>	<b>5,754,001,682</b>	<b>29,803,292</b>	<b>1%</b>	<b>424,215,088</b>	<b>8%</b>	<b>(241,039,052)</b>	<b>-4%</b>