

GreenState Credit Union

Balance Sheet

	November	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
FinTech Loans	89,161,274	23,046,453	35%	89,161,274	0%	89,161,274	0%
OTC Car Loans	320,848,861	4,702,615	1%	69,831,415	28%	46,848,861	17%
Indirect Car Lns	1,285,453,478	9,297,163	1%	236,573,767	23%	120,453,478	10%
Personal Loans	165,938,533	343,989	0%	32,087,153	24%	(61,878,420)	-27%
Credit Cards	169,617,296	1,553,162	1%	8,598,726	5%	(19,882,704)	-10%
Home Equity Lns	412,668,910	(4,313,363)	-1%	3,745,676	1%	(53,117,251)	-11%
Piggy Back Loans	268,223,790	2,184,477	1%	5,561,113	2%	(13,109,543)	-5%
1st Mtg Loans	1,865,990,142	180,134	0%	4,551,823	0%	(218,123,829)	-10%
Total Comm Loans	1,633,482,558	(33,540,130)	-2%	470,891,972	41%	147,288,990	10%
Deferred Costs	8,808,484	(36,997)	0%	1,500,708	21%	748,484	9%
Gross Loans	6,220,193,326	3,417,503	0%	922,503,627	17%	38,389,340	1%
Allow Loan Loss	(47,174,939)	229,634	0%	(10,798,466)	30%	(1,686,052)	4%
Net Loans	6,173,018,387	3,647,137	0%	911,705,161	17%	36,703,288	1%
Cr Card Rec/Adj	(576,288)	240,226	-29%	(58,925)	11%	(223,288)	63%
Deb/ATM Settle	940,126	(524,237)	-36%	155,668	20%	(80,874)	-8%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	14,700,062	967,918	7%	3,673,418	33%	4,220,062	40%
Tot Cash/Equiv	15,063,900	683,907	5%	3,770,161	33%	3,915,900	35%
Correspondent Bank Stock	47,081,700	(146,400)	0%	(9,395,100)	-17%	(11,018,300)	-19%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,574,265	(1,965,870)	-11%	392,729	3%	14,265	0%
FRB/Cash Accts	266,306,253	64,202,619	32%	157,964,391	146%	(118,579,845)	-31%
Other Investmnts	37,609,683	161,037	0%	2,513,534	7%	344,463	1%
NCUSIF Ins Dep	46,569,425	0	0%	8,421,891	22%	4,421,425	10%
Total Investment	413,141,326	62,251,386	18%	159,897,445	63%	(124,817,992)	-23%
Net OREO	2,510,624	(1,042,902)	-29%	(430,101)	-15%	1,457,624	138%
Prepaid Accounts & Other Assets	67,468,927	4,523,759	7%	40,774,812	153%	38,136,927	130%
Goodwill/Intgble	51,011,235	0	0%	50,622,494	13022%	5,342,235	12%
Accrued Interest	20,357,924	(461,032)	-2%	3,529,060	21%	958,706	5%
RE Lns Receiv	202,084,682	(27,472,235)	-12%	117,106,661	138%	156,291,885	341%
Other Assets	343,433,392	(24,452,410)	-7%	211,602,926	161%	202,187,377	143%
Land	31,509,932	2,274,777	8%	4,806,286	18%	968,754	3%
Buildings (Net)	76,844,878	(100,332)	0%	17,627,454	30%	(6,752,115)	-8%
Furn & Equip (N	10,874,955	(158,182)	-1%	475,655	5%	(1,662,521)	-13%
Net Fixed Assets	119,229,765	2,016,263	2%	22,909,395	24%	(7,445,882)	-6%
TOTAL ASSETS	7,063,886,770	44,146,283	1%	1,309,885,088	23%	110,542,691	2%
LINE OF CREDIT	978,435,795						

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	2020	\$	%	\$	%	\$	%
AP & Acc'd Exp's	82,360,581	(10,473,059)	-11%	30,694,204	59%	20,984,818	34%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	610,000,000	0	0%	(260,000,000)	-30%	(300,000,000)	-33%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	610,000,000	0	0%	(260,000,000)	-30%	(300,000,000)	-33%
Member Savings	448,491,665	15,543,835	4%	190,858,514	74%	140,544,017	46%
Member MMAs	885,969,793	31,266,977	4%	359,931,484	68%	210,465,561	31%
Member Checking	917,387,459	22,986,401	3%	320,687,365	54%	57,751,478	7%
Business Savings	84,126,572	2,894,122	4%	72,457,834	621%	71,526,572	568%
Business MMAs	112,954,456	814,901	1%	80,742,282	251%	33,314,943	42%
Repurchase Agreements	0	0	0%	0	0%	0	0%
Business Ckg	184,626,424	(1,124,572)	-1%	131,068,267	245%	116,376,424	171%
Tot S-T Savings	2,633,556,369	72,381,664	3%	1,155,745,746	78%	629,978,995	31%
1-6 Month CD	3,877,501	(51,576)	-1%	2,927,225	308%	(2,954,372)	-43%
7-12 Month CD	182,457,376	16,629,154	10%	(26,783,278)	-13%	(240,259,528)	-57%
13-24 Month CD	842,917,494	(28,368,296)	-3%	83,409,786	11%	(75,821,860)	-8%
25-36 Month CD	188,544,868	(18,295,972)	-9%	(231,124,677)	-55%	(181,128,011)	-49%
37-48 Month CD	379,078,359	(1,762,329)	0%	1,674,065	0%	35,783,526	10%
49-60 Month CD	30,235,658	(320,579)	-1%	8,890,105	42%	2,016,173	7%
Non-Mem Deposits	1,207,645,831	(15,678,176)	-1%	409,732,413	51%	227,500,812	23%
Total IRAs	227,400,228	(1,513,057)	-1%	5,920,832	3%	(42,008,729)	-16%
Total CDs & IRAs	3,062,157,315	(49,360,831)	-2%	254,646,471	9%	(276,871,989)	-8%
Total Deposits	5,695,713,684	23,020,833	0%	1,410,392,217	33%	353,107,006	7%
Total Liabilities	6,388,074,265	12,547,774	0%	1,181,086,421	23%	74,091,822	1%
YTD Income	89,713,350	9,619,043	12%	17,261,078	24%	10,404,714	13%
Undivid Earning	379,594,391	0	0%	80,834,130	27%	1,459,391	0%
Secondary Capital	20,000,000	20,000,000	0%	20,000,000	0%	20,000,000	0%
Unreal Inv G/L	(699,471)	0	0%	(1,717,615)	-169%	(1,717,471)	-169%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	187,204,235	1,979,466	1%	12,421,074	7%	6,304,235	3%
Insurance Reser	0	0	0%	0	0%	0	0%
Total Equity	675,812,505	31,598,509	5%	128,798,667	24%	36,450,869	6%
TOT LIAB & EQUIT	7,063,886,770	44,146,283	1%	1,309,885,088	23%	110,542,691	1.59%