

# GreenState Credit Union

## Balance Sheet

	October	Monthly Change		Annual Change		Budget Variance	
	2019	\$	%	\$	%	\$	%
OTC Car Loans	250,292,625	2,604,506	1%	5,863,021	2%	2,344,853	1%
Indirect Car Lns	1,043,348,067	7,994,017	1%	39,587,672	4%	(55,959,775)	-5%
Personal Loans	124,701,498	11,700,727	10%	20,575,529	20%	4,084,805	3%
Credit Cards	160,396,138	2,010,172	1%	19,122,025	14%	4,005,006	3%
Home Equity Lns	408,288,854	1,964,162	0%	35,812,407	10%	(3,460,304)	-1%
Piggy Back Loans	262,365,947	(664,230)	0%	16,417,785	7%	(6,868,469)	-3%
1st Mtg Loans	1,880,473,330	(18,011,947)	-1%	100,060,609	6%	(171,276,670)	-8%
Total Comm Loans	1,166,733,735	37,353,078	3%	114,091,193	11%	(33,578,765)	-3%
Deferred Costs	7,392,906	(33,702)	0%	(11,631)	0%	(712,094)	-9%
<b>Gross Loans</b>	<b>5,303,993,100</b>	<b>44,916,783</b>	<b>1%</b>	<b>351,518,610</b>	<b>7%</b>	<b>(261,421,413)</b>	<b>-5%</b>
Allow Loan Loss	(35,466,737)	(1,045,526)	3%	(3,974,823)	13%	1,408,263	-4%
<b>Net Loans</b>	<b>5,268,526,363</b>	<b>43,871,257</b>	<b>1%</b>	<b>347,543,787</b>	<b>7%</b>	<b>(260,013,150)</b>	<b>-5%</b>
Cr Card Rec/Adj	(297,868)	86,734	-23%	(141,673)	91%	62,132	-17%
Deb/ATM Settle	755,203	161,077	27%	(484,404)	-39%	(644,797)	-46%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	10,744,255	282,129	3%	1,801,641	20%	(703,745)	-6%
<b>Tot Cash/Equip</b>	<b>11,201,590</b>	<b>529,940</b>	<b>5%</b>	<b>1,175,564</b>	<b>12%</b>	<b>(1,286,410)</b>	<b>-10%</b>
Correspondent Bank Stock	56,626,200	4,476,100	9%	4,649,849	9%	1,626,200	3%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,259,964	(149,243)	-1%	(320,443)	-2%	(252,036)	-2%
FRB/Cash Accts	53,283,221	(40,747,335)	-43%	(3,112,594)	-6%	(4,815,553)	-8%
Other Investmnts	34,955,324	(118,097)	0%	2,449,659	8%	631,449	2%
NCUSIF Ins Dep	38,147,534	1,384,500	4%	3,913,188	11%	(686,812)	-2%
<b>Total Investment</b>	<b>198,272,243</b>	<b>(35,154,075)</b>	<b>-15%</b>	<b>7,579,659</b>	<b>4%</b>	<b>(3,496,753)</b>	<b>-2%</b>
Net OREO	3,295,042	553,864	20%	2,727,392	480%	1,695,042	106%
Prepaid Accounts & Other Assets	26,381,921	549,286	2%	875,755	3%	(3,618,079)	-12%
Goodwill/Intgble	388,741	0	0%	0	0%	(259)	0%
Accrued Interest	17,173,262	503,525	3%	527,396	3%	(2,592,604)	-13%
RE Lns Receiv	102,430,039	(7,167,147)	-7%	62,000,305	153%	48,954,725	92%
<b>Other Assets</b>	<b>149,669,005</b>	<b>(5,560,472)</b>	<b>-4%</b>	<b>66,130,848</b>	<b>79%</b>	<b>44,438,825</b>	<b>42%</b>
Land	27,133,184	739	0%	2,590,803	11%	590,803	2%
Buildings (Net)	59,328,270	192,387	0%	1,250,786	2%	(2,865,879)	-5%
Furn & Equip (N	10,067,735	14,878	0%	753,532	8%	33,532	0%
<b>Net Fixed Assets</b>	<b>96,529,189</b>	<b>208,004</b>	<b>0%</b>	<b>4,595,121</b>	<b>5%</b>	<b>(2,241,544)</b>	<b>-2%</b>
<b>TOTAL ASSETS</b>	<b>5,724,198,390</b>	<b>3,894,654</b>	<b>0%</b>	<b>427,024,979</b>	<b>8%</b>	<b>(222,599,032)</b>	<b>-4%</b>
LINE OF CREDIT	640,817,681						

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	October	Monthly Change		Annual Change		Budget Variance	
	2,019	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>49,272,607</b>	<b>(9,041,675)</b>	<b>-16%</b>	<b>3,396,101</b>	<b>7%</b>	<b>416,150</b>	<b>1%</b>
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	870,000,000	40,000,000	5%	45,000,000	5%	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>40,000,000</b>	<b>5%</b>	<b>45,000,000</b>	<b>5%</b>	<b>10,000,000</b>	<b>1%</b>
Member Savings	255,144,498	317,862	0%	9,109,738	4%	(16,855,502)	-6%
Member MMAs	516,722,810	5,062,058	1%	126,234,285	32%	105,722,810	26%
Member Checking	571,393,547	(1,754,186)	0%	16,901,908	3%	(24,606,453)	-4%
Business Savings	10,865,512	56,656	1%	652,243	6%	(134,488)	-1%
Business MMAs	28,070,631	1,456,079	5%	7,648,645	37%	2,070,631	8%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	55,101,156	1,553,496	3%	10,689,787	24%	6,101,156	12%
<b>Tot S-T Savings</b>	<b>1,437,298,154</b>	<b>6,691,965</b>	<b>0%</b>	<b>171,236,606</b>	<b>14%</b>	<b>72,298,154</b>	<b>5%</b>
1-6 Month CD	1,185,696	(97,265)	-8%	(2,598,014)	-69%	(1,714,304)	-59%
7-12 Month CD	210,159,380	23,928,710	13%	93,652,131	80%	52,659,380	33%
13-24 Month CD	762,834,996	(53,039,539)	-7%	36,089,472	5%	(51,665,004)	-6%
25-36 Month CD	421,635,843	(8,991,406)	-2%	(78,003,800)	-16%	(128,364,157)	-23%
37-48 Month CD	378,027,885	(547,624)	0%	(138,128,565)	-27%	(239,972,115)	-39%
49-60 Month CD	25,299,449	(8,897,327)	-26%	(11,198,032)	-31%	(10,700,551)	-30%
Non-Mem Deposits	804,288,371	9,466,803	1%	222,515,787	38%	110,788,371	16%
Total IRAs	224,300,339	(3,792,909)	-2%	1,584,338	1%	(43,199,661)	-16%
<b>Total CDs &amp; IRAs</b>	<b>2,827,731,959</b>	<b>(41,970,557)</b>	<b>-1%</b>	<b>123,913,317</b>	<b>5%</b>	<b>(312,168,041)</b>	<b>-10%</b>
<b>Total Deposits</b>	<b>4,265,030,113</b>	<b>(35,278,592)</b>	<b>-1%</b>	<b>295,149,923</b>	<b>7%</b>	<b>(239,869,887)</b>	<b>-5%</b>
<b>Total Liabilities</b>	<b>5,184,302,720</b>	<b>(4,320,267)</b>	<b>0%</b>	<b>343,546,024</b>	<b>7%</b>	<b>(229,453,739)</b>	<b>-4%</b>
YTD Income	65,751,711	8,063,339	14%	23,330,099	55%	6,137,638	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	174,365,554	151,582	0%	6,046,012	4%	(1,289,520)	-1%
Insurance Reser	0	0	0%	(20,000)	-100%	(20,000)	-100%
<b>Total Equity</b>	<b>539,895,670</b>	<b>8,214,921</b>	<b>2%</b>	<b>83,478,955</b>	<b>18%</b>	<b>6,854,707</b>	<b>1%</b>
<b>TOT LIAB &amp; EQUIT</b>	<b>5,724,198,390</b>	<b>3,894,654</b>	<b>0%</b>	<b>427,024,979</b>	<b>8%</b>	<b>(222,599,032)</b>	<b>-4%</b>