

GreenState Credit Union

Balance Sheet

	October	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
OTC Car Loans	316,146,246	6,413,316	2%	65,853,621	26%	44,146,246	16%
Indirect Car Lns	1,276,156,315	12,797,227	1%	232,808,248	22%	121,156,315	10%
Personal Loans	231,709,365	30,292,595	15%	107,007,867	86%	12,075,460	5%
Credit Cards	168,064,134	1,925,917	1%	7,667,996	5%	(18,935,866)	-10%
Home Equity Lns	416,982,273	763,497	0%	8,693,419	2%	(44,590,050)	-10%
Piggy Back Loans	266,039,313	1,564,525	1%	3,673,366	1%	(13,627,354)	-5%
1st Mtg Loans	1,865,810,008	(7,417,983)	0%	(14,663,322)	-1%	(201,840,391)	-10%
Total Comm Loans	1,667,022,688	68,732,532	4%	500,288,953	43%	195,674,120	13%
Deferred Costs	8,845,481	76,788	1%	1,452,575	20%	765,481	9%
Gross Loans	6,216,775,823	115,148,414	2%	912,782,723	17%	94,823,961	2%
Allow Loan Loss	(47,404,573)	(895,679)	2%	(11,937,836)	34%	(2,222,701)	5%
Net Loans	6,169,371,250	114,252,735	2%	900,844,887	17%	92,601,260	2%
Cr Card Rec/Adj	(816,514)	(388,372)	91%	(518,646)	174%	(463,514)	131%
Deb/ATM Settle	1,464,363	85,567	6%	709,160	94%	443,363	43%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	13,732,144	(308,594)	-2%	2,987,889	28%	3,252,144	31%
Tot Cash/Equiv	14,379,993	(611,399)	-4%	3,178,403	28%	3,231,993	29%
Correspondent Bank Stock	47,228,100	32,200	0%	(9,398,100)	-17%	(10,871,900)	-19%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	17,540,135	2,125,100	14%	2,280,171	15%	1,980,135	13%
FRB/Cash Accts	202,103,634	10,441,496	5%	148,820,413	279%	(174,472,429)	-46%
Other Investmnts	37,448,646	51,542	0%	2,493,322	7%	372,490	1%
NCUSIF Ins Dep	46,569,425	8,030,279	21%	8,421,891	22%	4,421,425	10%
Total Investment	350,889,940	20,680,617	6%	152,617,697	77%	(178,570,279)	-34%
Net OREO	3,553,526	(453,389)	-11%	258,484	8%	2,500,526	237%
Prepaid Accounts & Other Assets	62,945,168	4,205,646	7%	36,563,247	139%	33,825,168	116%
Goodwill/Intgble	51,011,235	0	0%	50,622,494	13022%	5,342,235	12%
Accrued Interest	20,818,956	349,687	2%	3,645,694	21%	1,563,738	8%
RE Lns Receiv	229,556,917	38,226,092	20%	127,126,878	124%	176,081,603	329%
Other Assets	367,885,802	42,328,036	13%	218,216,797	146%	219,313,270	148%
Land	29,235,155	(249,991)	-1%	2,101,971	8%	(1,306,023)	-4%
Buildings (Net)	76,945,210	(1,904,841)	-2%	17,616,940	30%	(6,530,783)	-8%
Furn & Equip (N	11,033,137	(188,712)	-2%	965,402	10%	(1,444,339)	-12%
Net Fixed Assets	117,213,502	(2,343,544)	-2%	20,684,313	21%	(9,281,145)	-7%
TOTAL ASSETS	7,019,740,487	174,306,445	3%	1,295,542,097	23%	127,295,099	1.85%
LINE OF CREDIT	964,207,397						

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	2020	\$	%	\$	%	\$	%
AP & Acc'd Exp's	92,833,640	18,933,025	26%	43,561,033	88%	39,054,929	73%
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	432,947,830	13,266,939	3%	177,803,332	70%	126,000,182	41%
Member MMAs	854,702,816	43,352,028	5%	337,980,006	65%	183,265,251	27%
Member Checking	894,401,058	40,155,793	5%	323,007,511	57%	35,765,077	4%
Business Savings	81,232,450	10,849,500	15%	70,366,938	648%	68,732,450	550%
Business MMAs	112,139,555	9,617,487	9%	84,068,924	299%	33,250,042	42%
Repurchase Agreements	0	0	0%	0	0%	0	0%
Business Ckg	185,750,996	(3,672,741)	-2%	130,649,840	237%	118,250,996	175%
Tot S-T Savings	2,561,174,705	113,569,006	5%	1,123,876,551	78%	565,263,998	28%
1-6 Month CD	3,929,077	36,133	1%	2,743,381	231%	(2,902,796)	-42%
7-12 Month CD	165,828,222	12,610,205	8%	(44,331,158)	-21%	(240,888,682)	-59%
13-24 Month CD	871,285,790	(16,991,691)	-2%	108,450,794	14%	(34,453,564)	-4%
25-36 Month CD	206,840,840	(33,306,847)	-14%	(214,795,003)	-51%	(167,832,039)	-45%
37-48 Month CD	380,840,688	(287,246)	0%	2,812,803	1%	34,545,855	10%
49-60 Month CD	30,556,237	1,113	0%	5,256,788	21%	2,336,752	8%
Non-Mem Deposits	1,223,324,007	68,906,876	6%	419,035,636	52%	255,928,988	26%
Total IRAs	228,913,285	(1,364,526)	-1%	4,612,946	2%	(36,495,672)	-14%
Total CDs & IRAs	3,111,518,146	29,604,017	1%	283,786,187	10%	(189,761,158)	-6%
Total Deposits	5,672,692,851	143,173,023	3%	1,407,662,738	33%	375,502,840	7%
Total Liabilities	6,375,526,491	162,106,048	3%	1,191,223,771	23%	114,557,767	2%
YTD Income	80,094,307	10,891,703	16%	14,342,596	22%	8,170,643	11%
Undivid Earning	379,594,391	0	0%	80,834,130	27%	1,459,391	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	185,224,769	1,308,694	1%	10,859,215	6%	4,824,769	3%
Insurance Reser	0	0	0%	0	0%	0	0%
Total Equity	644,213,996	12,200,397	2%	104,318,326	19%	12,737,332	2%
TOT LIAB & EQUIT	7,019,740,487	174,306,445	3%	1,295,542,097	23%	127,295,099	1.85%