

GreenState Credit Union

Balance Sheet

	September	Monthly Change		Annual Change		Budget Variance	
	2019	\$	%	\$	%	\$	%
OTC Car Loans	247,688,119	2,021,885	1%	2,383,112	1%	335,124	0%
Indirect Car Lns	1,035,354,050	4,087,683	0%	27,890,871	3%	(53,923,007)	-5%
Personal Loans	113,000,771	(272,246)	0%	9,865,189	10%	(5,904,253)	-5%
Credit Cards	158,385,966	611,812	0%	19,170,241	14%	3,083,948	2%
Home Equity Lns	406,324,692	3,859,496	1%	38,310,883	10%	(1,899,551)	0%
Piggy Back Loans	263,030,177	2,896,543	1%	20,344,499	8%	(4,130,797)	-2%
1st Mtg Loans	1,898,485,277	(819,785)	0%	134,147,301	8%	(129,639,723)	-6%
Total Comm Loans	1,129,380,657	29,809	0%	82,429,240	8%	(57,150,593)	-5%
Deferred Costs	7,426,608	(84,484)	-1%	(77,840)	-1%	(693,392)	-9%
Gross Loans	5,259,076,317	12,330,713	0%	334,463,496	7%	(249,922,244)	-5%
Allow Loan Loss	(34,421,211)	(292,341)	1%	(3,212,543)	10%	2,016,289	-6%
Net Loans	5,224,655,106	12,038,372	0%	331,250,953	7%	(247,905,955)	-5%
Cr Card Rec/Adj	(384,602)	266,788	-41%	66,871	-15%	(24,602)	7%
Deb/ATM Settle	594,126	11,571	2%	(632,460)	-52%	(790,874)	-57%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	10,462,126	(541,218)	-5%	686,893	7%	(923,874)	-8%
Tot Cash/Equiv	10,671,650	(262,859)	-2%	121,304	1%	(1,739,350)	-14%
Correspondent Bank Stock	52,150,100	3,489,000	7%	(1,911,500)	-4%	(2,849,900)	-5%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,409,207	97,676	1%	(29,762)	0%	(102,793)	-1%
FRB/Cash Accts	94,030,556	(9,642,874)	-9%	8,509,746	10%	26,196,662	39%
Other Investmnts	35,073,421	415,831	1%	2,681,229	8%	922,622	3%
NCUSIF Ins Dep	36,763,034	0	0%	8,655,811	31%	428,688	1%
Total Investment	233,426,318	(5,640,367)	-2%	17,905,524	8%	24,595,279	12%
Net OREO	2,741,178	88,279	3%	2,173,528	383%	1,141,178	71%
Prepaid Accounts & Other Assets	25,832,635	224,877	1%	74,543	0%	(3,767,365)	-13%
Goodwill/Intgble	388,741	0	0%	0	0%	(259)	0%
Accrued Interest	16,669,737	(109,585)	-1%	329,486	2%	(2,836,129)	-15%
RE Lns Receiv	109,597,186	16,255,253	17%	66,085,855	152%	53,782,690	96%
Other Assets	155,229,477	16,458,824	12%	68,663,412	79%	48,320,115	45%
Land	27,132,445	2,504	0%	2,592,464	11%	590,064	2%
Buildings (Net)	59,135,883	30,595	0%	1,463,086	3%	(2,624,933)	-4%
Furn & Equip (N	10,052,857	232,486	2%	1,027,161	11%	78,654	1%
Net Fixed Assets	96,321,185	265,585	0%	5,082,711	6%	(1,956,215)	-2%
TOTAL ASSETS	5,720,303,736	22,859,555	0%	423,023,904	8%	(178,686,126)	-3%
LINE OF CREDIT AVAILABLE	627,868,239						

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Balance Sheet

	September	Monthly Change		Annual Change		Budget Variance	
	2,019	\$	%	\$	%	\$	%
AP & Acc'd Exp's	58,314,282	(15,219,523)	-21%	8,266,719	17%	4,179,615	8%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	830,000,000	90,000,000	12%	(45,000,000)	-5%	(30,000,000)	-3%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	830,000,000	90,000,000	12%	(45,000,000)	-5%	(30,000,000)	-3%
Member Savings	254,826,636	(422,093)	0%	5,427,375	2%	(14,573,364)	-5%
Member MMAs	511,660,752	9,734,462	2%	119,895,784	31%	102,260,752	25%
Member Checking	573,147,733	(13,598,484)	-2%	(422,046)	0%	(20,752,267)	-3%
Business Savings	10,808,856	24,631	0%	1,687,462	19%	(91,144)	-1%
Business MMAs	26,614,552	1,267,217	5%	9,285,450	54%	1,014,552	4%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	53,547,660	(3,083,362)	-5%	9,722,301	22%	4,747,660	10%
Tot S-T Savings	1,430,606,189	(6,077,629)	0%	145,596,326	11%	72,606,189	5%
1-6 Month CD	1,282,961	(670,221)	-34%	(2,894,614)	-69%	(1,617,039)	-56%
7-12 Month CD	186,230,670	29,561,503	19%	93,094,318	100%	29,730,670	19%
13-24 Month CD	815,874,535	(71,017,389)	-8%	112,306,587	16%	9,874,535	1%
25-36 Month CD	430,627,249	(14,478,836)	-3%	(83,529,685)	-16%	(113,372,751)	-21%
37-48 Month CD	378,575,509	2,078,461	1%	(107,638,999)	-22%	(230,924,491)	-38%
49-60 Month CD	34,196,776	(522,716)	-2%	(3,013,140)	-8%	(1,803,224)	-5%
Non-Mem Deposits	794,821,568	2,662,417	0%	215,411,215	37%	112,321,568	16%
Total IRAs	228,093,248	(314,963)	0%	8,758,853	4%	(35,406,752)	-13%
Total CDs & IRAs	2,869,702,516	(52,701,744)	-2%	232,494,535	9%	(231,197,484)	-7%
Total Deposits	4,300,308,705	(58,779,373)	-1%	378,090,861	10%	(158,591,295)	-4%
Total Liabilities	5,188,622,987	16,001,104	0%	341,357,580	7%	(184,411,682)	-3%
YTD Income	57,688,372	5,981,108	12%	21,669,050	60%	4,660,069	9%
Undivid Earning	298,760,261	0	0%	53,244,525	22%	1,008,445	0%
Unreal Inv G/L	1,018,144	215,536	27%	878,319	628%	1,018,144	0%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	174,213,972	661,807	0%	5,894,430	4%	(941,102)	-1%
Insurance Reser	0	0	0%	(20,000)	-100%	(20,000)	-100%
Total Equity	531,680,749	6,858,451	1%	81,666,324	18%	5,725,556	1%
TOT LIAB & EQUIT	5,720,303,736	22,859,555	0%	423,023,904	8%	(178,686,126)	-3%