

# GreenState Credit Union

## Balance Sheet

	September	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
OTC Car Loans	309,732,930	2,284,827	1%	62,044,811	25%	39,732,930	15%
Indirect Car Lns	1,263,359,088	25,028,501	2%	228,005,038	22%	118,359,088	10%
Personal Loans	201,416,770	26,355,136	15%	88,415,999	78%	(10,034,088)	-5%
Credit Cards	166,138,217	4,073,277	3%	7,752,251	5%	(18,361,783)	-10%
Home Equity Lns	416,218,776	692,486	0%	9,894,084	2%	(41,139,708)	-9%
Piggy Back Loans	264,474,788	1,075,317	0%	1,444,611	1%	(13,525,212)	-5%
1st Mtg Loans	1,873,227,991	(534,274)	0%	(25,257,286)	-1%	(177,958,835)	-9%
Total Comm Loans	1,598,290,156	26,380,461	2%	468,909,499	42%	141,786,588	10%
Deferred Costs	8,768,693	76,584	1%	1,342,085	18%	673,693	8%
<b>Gross Loans</b>	<b>6,101,627,409</b>	<b>85,432,315</b>	<b>1%</b>	<b>842,551,092</b>	<b>16%</b>	<b>39,532,673</b>	<b>1%</b>
Allow Loan Loss	(46,508,894)	(728,240)	2%	(12,087,683)	35%	(1,634,038)	4%
<b>Net Loans</b>	<b>6,055,118,515</b>	<b>84,704,075</b>	<b>1%</b>	<b>830,463,409</b>	<b>16%</b>	<b>37,898,635</b>	<b>1%</b>
Cr Card Rec/Adj	(428,142)	(13,331)	3%	(43,540)	11%	(75,142)	21%
Deb/ATM Settle	1,378,796	(252,047)	-15%	784,670	132%	357,796	35%
Savings Bonds	0	0	0%	0	0%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	14,040,738	589,692	4%	3,578,612	34%	3,560,738	34%
<b>Tot Cash/Equiv</b>	<b>14,991,392</b>	<b>324,314</b>	<b>2%</b>	<b>4,319,742</b>	<b>40%</b>	<b>3,843,392</b>	<b>34%</b>
Correspondent Bank Stock	47,195,900	(173,800)	0%	(4,954,200)	-9%	(10,904,100)	-19%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,415,035	33,781	0%	5,828	0%	(144,965)	-1%
FRB/Cash Accts	191,662,138	(89,156,579)	-32%	97,631,582	104%	(184,334,137)	-49%
Other Investmnts	37,397,104	(336,529)	-1%	2,323,683	7%	509,746	1%
NCUSIF Ins Dep	38,539,146	0	0%	1,776,112	5%	(1,608,854)	-4%
<b>Total Investment</b>	<b>330,209,323</b>	<b>(89,633,127)</b>	<b>-21%</b>	<b>96,783,005</b>	<b>41%</b>	<b>(196,482,310)</b>	<b>-37%</b>
Net OREO	4,006,915	(168,919)	-4%	1,265,737	46%	2,953,915	281%
Prepaid Accounts & Other Assets	58,739,522	12,652,074	27%	32,906,887	127%	29,831,522	103%
Goodwill/Intgble	51,011,235	0	0%	50,622,494	13022%	5,342,235	12%
Accrued Interest	20,469,269	(208,968)	-1%	3,799,532	23%	1,358,051	7%
RE Lns Receiv	191,330,825	7,679,935	4%	81,733,639	75%	125,098,084	189%
<b>Other Assets</b>	<b>325,557,766</b>	<b>19,954,122</b>	<b>7%</b>	<b>170,328,289</b>	<b>110%</b>	<b>164,583,807</b>	<b>102%</b>
Land	29,485,146	989,675	3%	2,352,701	9%	(1,056,032)	-3%
Buildings (Net)	78,850,051	7,645	0%	19,714,168	33%	(4,504,942)	-5%
Furn & Equip (N	11,221,849	(170,980)	-2%	1,168,992	12%	(1,195,627)	-10%
<b>Net Fixed Assets</b>	<b>119,557,046</b>	<b>826,340</b>	<b>1%</b>	<b>23,235,861</b>	<b>24%</b>	<b>(6,756,601)</b>	<b>-5%</b>
<b>TOTAL ASSETS</b>	<b>6,845,434,042</b>	<b>16,175,724</b>	<b>0%</b>	<b>1,125,130,306</b>	<b>20%</b>	<b>3,086,923</b>	<b>0.05%</b>
LINE OF CREDIT	980,228,362						

# GreenState Credit Union

## Balance Sheet

	September	Monthly Change		Annual Change		Budget Variance	
	2020	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>73,900,615</b>	<b>(23,228,930)</b>	<b>-24%</b>	<b>15,586,333</b>	<b>27%</b>	<b>16,583,478</b>	<b>29%</b>
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	610,000,000	0	0%	(220,000,000)	-27%	(300,000,000)	-33%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
<b>Tot FHLB Advance</b>	<b>610,000,000</b>	<b>0</b>	<b>0%</b>	<b>(220,000,000)</b>	<b>-27%</b>	<b>(300,000,000)</b>	<b>-33%</b>
Member Savings	419,680,891	13,692,469	3%	164,854,255	65%	113,733,243	37%
Member MMAs	811,350,788	25,463,660	3%	299,690,036	59%	143,979,890	22%
Member Checking	854,245,265	474,601	0%	281,097,532	49%	(3,390,716)	0%
Business Savings	70,382,950	2,684,852	4%	59,574,094	551%	57,982,950	468%
Business MMAs	102,522,068	8,170,841	9%	75,907,516	285%	24,382,555	31%
Repurchase Agreements	0	0	0%	0	0%	0	0%
Business Ckg	189,423,737	(9,772,681)	-5%	135,876,077	254%	122,673,737	184%
<b>Tot S-T Savings</b>	<b>2,447,605,699</b>	<b>40,713,742</b>	<b>2%</b>	<b>1,016,999,510</b>	<b>71%</b>	<b>459,361,659</b>	<b>23%</b>
1-6 Month CD	3,892,944	(250,993)	-6%	2,609,983	203%	(2,938,929)	-43%
7-12 Month CD	153,218,017	5,957,177	4%	(33,012,653)	-18%	(237,498,887)	-61%
13-24 Month CD	888,277,481	17,826,768	2%	72,402,946	9%	(4,461,873)	0%
25-36 Month CD	240,147,687	(47,828,692)	-17%	(190,479,562)	-44%	(139,525,192)	-37%
37-48 Month CD	381,127,934	3,558,617	1%	2,552,425	1%	31,833,101	9%
49-60 Month CD	30,555,124	572,815	2%	(3,641,652)	-11%	2,335,639	8%
Non-Mem Deposits	1,154,417,131	5,892,764	1%	359,595,563	45%	199,772,112	21%
Total IRAs	230,277,811	703,454	0%	2,184,563	1%	(31,131,146)	-12%
<b>Total CDs &amp; IRAs</b>	<b>3,081,914,129</b>	<b>(13,568,090)</b>	<b>0%</b>	<b>212,211,613</b>	<b>7%</b>	<b>(181,615,175)</b>	<b>-6%</b>
<b>Total Deposits</b>	<b>5,529,519,828</b>	<b>27,145,652</b>	<b>0%</b>	<b>1,229,211,123</b>	<b>29%</b>	<b>277,746,484</b>	<b>5%</b>
<b>Total Liabilities</b>	<b>6,213,420,443</b>	<b>3,916,722</b>	<b>0%</b>	<b>1,024,797,456</b>	<b>20%</b>	<b>(5,670,040)</b>	<b>0%</b>
YTD Income	69,202,604	10,174,722	17%	10,852,425	19%	4,998,968	8%
Undivid Earning	379,594,391	0	0%	80,834,130	27%	1,459,391	0%
Unreal Inv G/L	(699,471)	349,319	-33%	(1,717,615)	-169%	(1,717,471)	-169%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	183,916,075	1,734,961	1%	10,363,910	6%	4,016,075	2%
Insurance Reser	0	0	0%	0	0%	0	0%
<b>Total Equity</b>	<b>632,013,599</b>	<b>12,259,002</b>	<b>2%</b>	<b>100,332,850</b>	<b>19%</b>	<b>8,756,963</b>	<b>1%</b>
<b>TOT LIAB &amp; EQUIT</b>	<b>6,845,434,042</b>	<b>16,175,724</b>	<b>0%</b>	<b>1,125,130,306</b>	<b>20%</b>	<b>3,086,923</b>	<b>0.05%</b>