

GreenState Credit Union

Balance Sheet

	September	Monthly Change		Annual Change		Budget Variance	
	2021	\$	%	\$	%	\$	%
FinTech Loans	361,233,323	318,058	0%	324,728,268	890%	112,483,323	45%
OTC Car Loans	383,930,502	6,643,629	2%	74,197,572	24%	(1,069,498)	0%
Indirect Car Lns	1,462,097,855	18,124,419	1%	198,738,767	16%	18,597,855	1%
Personal Loans	209,963,120	1,321,482	1%	45,051,405	27%	36,213,120	21%
Credit Cards	190,337,325	2,185,952	1%	24,199,108	15%	12,337,325	7%
Home Equity Lns	404,694,987	(981,583)	0%	(11,523,789)	-3%	(27,305,013)	-6%
Piggy Back Loans	282,409,176	2,957,155	1%	17,934,388	7%	9,159,176	3%
1st Mtg Loans	1,964,121,703	35,344,307	2%	90,893,712	5%	34,621,703	2%
Total Comm Loans	1,906,710,091	20,888,288	1%	308,419,935	19%	52,460,091	3%
Deferred Costs	10,324,174	22,535	0%	1,555,481	18%	379,174	4%
Gross Loans	7,175,822,255	86,824,241	1%	1,074,194,846	18%	247,877,255	4%
Allow Loan Loss	(46,015,395)	684,396	-1%	493,499	-1%	7,484,605	-14%
Net Loans	7,129,806,859	87,508,638	1%	1,074,688,344	18%	255,361,859	4%
Correspondent Bank Stock	44,116,200	(72,800)	0%	(3,079,700)	-7%	(4,783,800)	-10%
Cash Accounts	310,458,027	(15,686,435)	-5%	118,380,854	62%	110,636,692	55%
Vault & Cash Equivalents	20,399,463	2,241,697	12%	5,408,071	36%	2,199,463	12%
Other Investmnts	53,298,371	(121,412)	0%	901,267	2%	(873,136)	-2%
NCUSIF Ins Dep	49,932,712	0	0%	11,393,566	30%	1,332,712	3%
Total Investment	478,204,773	(13,638,950)	-3%	133,004,058	39%	108,511,931	29%
Assets in Liquidation	584,388	86,350	17%	(3,422,527)	-85%	(3,715,612)	-86%
Prepaid Accounts & Other Assets	82,534,035	8,689,858	12%	23,794,513	41%	9,134,035	12%
Goodwill/Intgble	51,011,235	0	0%	(0)	0%	11,235	0%
Accrued Interest	21,495,279	(513,985)	-2%	1,026,010	5%	(2,978,721)	-12%
Loans In-Transit	88,314,609	(9,871,105)	-10%	(103,016,216)	-54%	(131,685,391)	-60%
Other Assets	243,939,547	(1,608,881)	-1%	(81,618,219)	-25%	(129,234,453)	-35%
Land	30,837,509	(135,756)	0%	1,352,363	5%	1,337,509	5%
Buildings (Net)	77,703,864	231,127	0%	(1,146,187)	-1%	(5,914,136)	-7%
Furn & Equip (Net)	9,961,722	(129,998)	-1%	(1,260,127)	-11%	(2,618,278)	-21%
Net Fixed Assets	118,503,096	(34,627)	0%	(1,053,950)	-1%	(7,194,904)	-6%
TOTAL ASSETS	7,970,454,274	72,226,179	1%	1,125,020,232	16%	227,444,432	3%

Line of Credit 1,333,292,941.96

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	2021	\$	%	\$	%	\$	%
AP & Acc'd Exp's	61,351,847	(21,502,357)	-26%	(12,548,768)	-17%	(24,589,935)	-29%
FHLB Advances	530,000,000	0	0%	(80,000,000)	-13%	(120,000,000)	-18%
Total Advances	530,000,000	0	0%	(80,000,000)	-13%	(120,000,000)	-18%
Member Savings	532,437,051	(933,520)	0%	112,756,160	27%	60,536,688	13%
Member MMAs	1,281,141,707	15,460,025	1%	469,790,919	58%	271,766,527	27%
Member Checking	981,926,890	(13,067,101)	-1%	127,681,625	15%	97,451,837	11%
Business Savings	80,652,270	(12,125,677)	-13%	10,269,320	15%	(35,113,019)	-30%
Business MMAs	154,728,245	(519,453)	0%	52,206,177	51%	(89,754,311)	-37%
Business Ckg	207,182,112	4,226,687	2%	17,758,375	9%	(125,088,319)	-38%
Non-Mem Transactional	591,853,392	65,463,290	12%	591,853,392	0%	293,853,392	99%
Total S-T Savings	3,829,921,667	58,504,251	2%	1,382,315,968	56%	473,652,795	14%
1-6 Month CD	4,509,998	(56,668)	-1%	617,054	16%	1,171,432	35%
7-12 Month CD	158,246,289	(53,218,414)	-25%	5,028,272	3%	(24,747,089)	-14%
13-24 Month CD	680,397,429	31,362,204	5%	(207,880,052)	-23%	(160,340,239)	-19%
25-36 Month CD	144,668,557	19,757,572	16%	(95,479,130)	-40%	(884,301)	-1%
37-48 Month CD	382,772,640	2,181,996	1%	1,644,706	0%	(202,565)	0%
49-60 Month CD	27,456,423	113,436	0%	(3,098,701)	-10%	(3,826,031)	-12%
Non-Mem Deposits	1,089,015,964	9,742,343	1%	(65,401,167)	-6%	48,015,964	5%
Total IRAs	218,666,912	(104,113)	0%	(11,610,899)	-5%	(11,333,088)	-5%
Total CDs & IRAs	2,705,734,212	9,778,355	0%	(376,179,917)	-12%	(152,145,917)	-5%
Total Deposits	6,535,655,878	68,282,605	1%	1,006,136,050	18%	321,506,877	5%
Total Liabilities	7,127,007,725	46,780,248	1%	913,587,282	15%	176,916,941	3%
YTD Income	132,213,572	22,668,929	21%	63,010,968	91%	38,440,867	41%
Undivid Earning	481,939,102	0	0%	102,344,711	27%	(2,673,252)	-1%
Secondary Capital	20,000,000	0	0%	20,000,000	0%	0	0%
Unrealized Investment Gain/Loss	(184,682)	(340,680)	-218%	514,789	-74%	515,318	-74%
Legal Reserve	209,478,558	3,117,681	2%	25,562,483	14%	14,244,558	7%
Total Equity	843,446,549	25,445,931	3%	211,432,950	33%	50,527,491	6%
TOTAL LIAB & EQUITY	7,970,454,274	72,226,179	1%	1,125,020,232	16%	227,444,432	3%