

# GreenState Credit Union

## Balance Sheet

	March	Monthly Change		Annual Change		Budget Variance	
	2024	\$	%	\$	%	\$	%
FinTech Loans	159,613,571	(15,484,185)	-9%	(314,772,733)	-66%	(13,425,815)	-8%
OTC Car Loans	253,786,838	(70,678,462)	-22%	(152,660,224)	-38%	4,247,672	2%
Indirect Car Lns	1,096,456,381	(377,776,537)	-26%	(616,778,881)	-36%	(129,607,736)	-11%
Personal Loans	209,859,999	(3,895,692)	-2%	(35,965,281)	-15%	(12,984,526)	-6%
Manufactured Homes	126,304,521	349,409	0%	17,279,439	16%	(1,077,049)	-1%
Credit Cards	289,232,375	(2,383,798)	-1%	23,275,631	9%	(19,162,435)	-6%
Home Equity Lns	621,386,512	2,614,092	0%	69,582,337	13%	23,764,162	4%
Piggy Back Loans	383,523,678	869,108	0%	57,751,315	18%	(9,639,633)	-2%
1st Mtg Loans	2,791,713,997	(11,772,690)	0%	9,656,359	0%	(4,019,499)	0%
Total Comm Loans	3,134,038,510	(7,779,719)	0%	96,660,288	3%	(52,654,183)	-2%
Deferred Costs	7,860,368	(744,961)	-9%	(3,618,588)	-32%	(4,209,016)	-35%
<b>Gross Loans</b>	<b>9,073,776,753</b>	<b>(486,683,435)</b>	<b>-5%</b>	<b>(849,590,338)</b>	<b>-9%</b>	<b>(218,768,057)</b>	<b>-2%</b>
Allow Loan Loss	(208,089,182)	9,870,976	-5%	(42,994,720)	26%	6,294,127	-3%
<b>Net Loans</b>	<b>8,865,687,571</b>	<b>(476,812,459)</b>	<b>-5%</b>	<b>(892,585,058)</b>	<b>-9%</b>	<b>(212,473,930)</b>	<b>-2%</b>
Capital Bank Stock	94,063,886	(35,800)	0%	4,075,192	5%	(2,663,936)	-3%
Cash Accounts	1,550,047,551	402,276,595	35%	877,640,508	131%	(25,046,259)	-2%
Vault & Cash Equivalents	22,778,070	(3,512,034)	-13%	(7,538,941)	-25%	(2,221,930)	-9%
Other Investmnts	105,613,471	27,161,177	35%	47,365,479	81%	42,151,256	66%
NCUSIF Ins Dep	79,147,424	0	0%	3,499,348	5%	0	0%
<b>Total Investment</b>	<b>1,851,650,401</b>	<b>425,889,938</b>	<b>30%</b>	<b>925,041,585</b>	<b>100%</b>	<b>12,219,131</b>	<b>1%</b>
Assets in Liquidation	5,756,445	(2,140,520)	-27%	(2,850,956)	-33%	(2,378,319)	-29%
Prepaid Accounts & Other Assets	70,208,541	1,383,988	2%	(18,358,457)	-21%	4,555,541	7%
Goodwill/Intgble	124,564,260	0	0%	(8,104)	0%	0	0%
Accrued Interest	30,128,550	428,804	1%	(405,294)	-1%	(3,375,450)	-10%
Loans Held for Sale	49,364,356	8,047,042	19%	(3,258,116)	-6%	(15,635,644)	-24%
<b>Other Assets</b>	<b>280,022,152</b>	<b>7,719,314</b>	<b>3%</b>	<b>(24,880,927)</b>	<b>-8%</b>	<b>(16,833,873)</b>	<b>-6%</b>
Land	37,600,706	0	0%	3,517,228	10%	(3,972,952)	-10%
Buildings (Net)	89,582,247	1,641,430	2%	2,755,459	3%	4,622,182	5%
Furn & Equip (Net)	10,114,645	(6,146)	0%	(2,526,887)	-20%	(185,956)	-2%
<b>Net Fixed Assets</b>	<b>137,297,598</b>	<b>1,635,285</b>	<b>1%</b>	<b>3,745,800</b>	<b>3%</b>	<b>463,274</b>	<b>0%</b>
<b>TOTAL ASSETS</b>	<b>11,134,657,722</b>	<b>(41,567,923)</b>	<b>0%</b>	<b>11,321,400</b>	<b>0%</b>	<b>(216,625,397)</b>	<b>-2%</b>

**Unfunded Commitments** 1,400,915,293.63

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	March	Monthly Change		Annual Change		Budget Variance	
	2024	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>100,889,538</b>	<b>2,805,069</b>	<b>3%</b>	<b>22,783,643</b>	<b>29%</b>	<b>20,196,596</b>	<b>25%</b>
FHLB Advances	1,065,849,750	1,995	0%	26,023,939	3%	5,985	0%
<b>Total Advances</b>	<b>1,065,849,750</b>	<b>1,995</b>	<b>0%</b>	<b>26,023,939</b>	<b>3%</b>	<b>5,985</b>	<b>0%</b>
Member Savings	567,018,917	38,768,377	7%	(23,057,562)	-4%	57,419,917	11%
Member MMAs	869,752,395	15,895,181	2%	(143,849,188)	-14%	39,067,395	5%
Member Checking	1,128,801,194	47,672,563	4%	(89,767,703)	-7%	36,248,194	3%
Business Savings	50,828,694	955,411	2%	(14,834,058)	-23%	(6,544,306)	-11%
Business MMAs	177,851,781	7,296,282	4%	512,180	0%	13,471,781	8%
Business Ckg	257,830,121	(2,660,347)	-1%	(33,180,921)	-11%	355,121	0%
Public Funds	146,422,997	(11,128,287)	-7%	(1,683,353)	-1%	(27,755,252)	-16%
Non-Mem Transactional	461,790,782	(53,308,327)	-10%	(395,230,894)	-46%	(94,673,293)	-17%
<b>Total S-T Savings</b>	<b>3,660,296,880</b>	<b>43,490,854</b>	<b>1%</b>	<b>(701,091,499)</b>	<b>-16%</b>	<b>17,589,557</b>	<b>0%</b>
1-6 Month CD	44,480,410	8,816,413	25%	(10,862,104)	-20%	15,756,410	55%
7-12 Month CD	950,129,239	64,811,265	7%	628,358,433	195%	255,772,239	37%
13-24 Month CD	2,331,749,273	(118,812,327)	-5%	135,318,013	6%	(414,249,727)	-15%
25-36 Month CD	362,326,345	(7,428,840)	-2%	(105,901,743)	-23%	(38,591,655)	-10%
37-48 Month CD	204,201,966	935,056	0%	(9,420,353)	-4%	(7,256,034)	-3%
49-60 Month CD	72,018,689	4,214,342	6%	40,826,074	131%	10,759,689	18%
PF CDs	121,307,072	728,313	1%	14,293,346	13%	(34,144,928)	-22%
Business CDs	86,844,220	(1,982,988)	-2%	28,307,416	48%	(7,669,780)	-8%
Non-Mem Deposits	869,204,381	(41,950,515)	-5%	10,027,791	1%	(61,079,516)	-7%
Total IRAs	314,429,967	3,896,387	1%	36,279,454	13%	5,885,168	2%
<b>Total CDs &amp; IRAs</b>	<b>5,356,691,562</b>	<b>(86,772,894)</b>	<b>-2%</b>	<b>767,226,326</b>	<b>17%</b>	<b>(274,818,134)</b>	<b>-5%</b>
<b>Total Deposits</b>	<b>9,016,988,442</b>	<b>(43,282,040)</b>	<b>0%</b>	<b>66,134,827</b>	<b>1%</b>	<b>(257,228,577)</b>	<b>-3%</b>
<b>Total Liabilities</b>	<b>10,183,727,730</b>	<b>(40,474,976)</b>	<b>0%</b>	<b>114,942,408</b>	<b>1%</b>	<b>(237,025,996)</b>	<b>-2%</b>
YTD Income	2,677,000	(2,668,575)	-50%	(1,378,620)	-34%	29,644,376	-110%
Undivid Earning	565,164,696	0	0%	(108,831,425)	-16%	(11,875,398)	-2%
Secondary Capital	160,000,000	0	0%	0	0%	0	0%
Unrealized Investment Gain/Loss	425,942	425,942	0%	(455,772)	-52%	425,942	0%
Legal Reserve	222,662,354	1,149,686	1%	7,044,809	3%	2,205,678	1%
<b>Total Equity</b>	<b>950,929,993</b>	<b>(1,092,947)</b>	<b>0%</b>	<b>(103,621,008)</b>	<b>-10%</b>	<b>20,400,599</b>	<b>2%</b>
<b>TOTAL LIAB &amp; EQUITY</b>	<b>11,134,657,722</b>	<b>(41,567,923)</b>	<b>0%</b>	<b>11,321,400</b>	<b>0%</b>	<b>(216,625,397)</b>	<b>-2%</b>