

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	JULY	Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%
OTC Car Loans	246,294,070	805,560	0%	14,947,508	6%	(9,955,930)	-4%
Indirect Car Lns	996,501,987	24,003,578	2%	167,011,851	20%	19,501,987	2%
Personal Loans	94,886,021	2,315,514	3%	19,135,286	25%	5,886,021	7%
Credit Cards	135,209,698	2,870,195	2%	16,103,006	14%	(1,290,302)	-1%
Home Equity Lns	354,165,603	3,388,099	1%	49,425,011	16%	8,665,603	3%
Piggy Back Loans	238,258,466	5,818,997	3%	24,390,403	11%	3,258,466	1%
1st Mtg Loans	1,703,355,088	49,540,807	3%	324,489,996	24%	36,355,088	2%
Total Comm Loans	1,038,252,740	3,143,538	0%	169,020,777	19%	14,502,740	1%
Deferred Costs	7,516,857	98,489	1%	620,624	9%	36,857	0%
Gross Loans	4,814,440,530	91,984,777	2%	785,144,462	19%	76,960,530	2%
Allow Loan Loss	(30,466,217)	(220,538)	1%	(6,722,355)	28%	(1,376,217)	5%
Net Loans	4,783,974,313	91,764,239	2%	778,422,107	19%	75,584,313	2%
Cr Card Rec/Adj	(357,983)	120,552	-25%	(118,609)	50%	(39,983)	13%
Deb/ATM Settle	1,068,738	(236,248)	-18%	(32,768)	-3%	14,738	1%
Savings Bonds	47,079	(66,165)	-58%	(12,369)	-21%	(31,921)	-40%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	10,042,783	(1,763,166)	-15%	(216,108)	-2%	(1,657,217)	-14%
Tot Cash/Equip	10,800,617	(1,945,027)	-15%	(379,854)	-3%	(1,714,383)	-14%
FHLB Stock	43,877,800	1,085,200	3%	4,625,600	12%	591,800	1%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,614,448	251,998	2%	32,678	0%	(80,552)	-1%
FRB/Cash Accts	36,419,967	(77,575,365)	-68%	(47,059,448)	-56%	(23,923,827)	-40%
Other Investmnts	32,029,535	129,268	0%	892,015	3%	(1,438,361)	-4%
NCUSIF Ins Dep	28,107,223	0	0%	3,773,362	16%	604,223	2%
Total Investment	156,048,973	(76,108,899)	-33%	(37,735,793)	-19%	(24,246,717)	-13%
Net OREO	1,054,175	(79,988)	-7%	(1,316,659)	-56%	(945,825)	-47%
Prepaid Accounts & Other Assets	26,054,434	(142,885)	-1%	4,893,859	23%	3,773,434	17%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	15,976,771	837,610	6%	2,799,740	21%	1,074,771	7%
RE Lns Receiv	47,750,327	(8,069,703)	-14%	(7,901,367)	-14%	(2,699,685)	-5%
Other Assets	91,224,448	(7,454,966)	-8%	(1,524,427)	-2%	1,203,436	1%
Land	23,227,894	0	0%	1,498,647	7%	627,894	3%
Buildings (Net)	56,953,689	502,579	1%	4,105,527	8%	1,353,689	2%
Furn & Equip (N	8,606,341	27,045	0%	347,929	4%	(63,659)	-1%
Net Fixed Assets	88,787,924	529,624	1%	5,952,103	7%	1,917,924	2%
TOTAL ASSETS	5,130,836,275	6,784,971	0%	744,734,135	17%	52,744,573	1%
Line of Credit Available	524,813,008						

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	2018	\$	%	\$	%	\$	%
AP & Acc'd Exp's	55,860,533	(8,925,750)	-14%	1,577,977	3%	6,556,601	13%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	765,000,000	30,000,000	4%	125,000,000	20%	10,000,000	1%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	765,000,000	30,000,000	4%	125,000,000	20%	10,000,000	1%
Member Savings	251,602,724	(622,991)	0%	38,634,658	18%	22,852,724	10%
Member MMAs	422,971,523	(7,563,329)	-2%	(60,051,985)	-12%	(68,528,477)	-14%
Member Checking	579,420,816	(18,455,962)	-3%	38,990,346	7%	29,420,816	5%
Business Savings	9,747,294	1,332,360	16%	533,400	6%	647,294	7%
Business MMAs	17,754,000	(1,439,693)	-8%	(1,026,929)	-5%	(12,746,000)	-42%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	44,767,339	(2,766,987)	-6%	7,854,241	21%	5,767,339	15%
Tot S-T Savings	1,326,263,696	(29,516,602)	-2%	24,933,731	2%	(22,586,304)	-2%
1-6 Month CD	4,943,003	315,704	7%	2,638,865	115%	909,670	23%
7-12 Month CD	54,948,610	1,003,736	2%	(9,262,465)	-14%	1,848,610	3%
13-24 Month CD	670,081,730	4,768,760	1%	140,279,405	26%	6,381,730	1%
25-36 Month CD	511,772,964	13,428,692	3%	109,647,131	27%	(90,227,036)	-15%
37-48 Month CD	476,236,169	(7,808,196)	-2%	135,848,126	40%	143,236,169	43%
49-60 Month CD	37,311,958	(234,821)	-1%	(7,315,489)	-16%	2,561,958	7%
Non-Mem Deposits	578,314,488	(4,575,709)	-1%	113,804,406	24%	(4,685,512)	-1%
Total IRAs	212,524,162	365,106	0%	34,974,789	20%	(475,838)	0%
Total CDs & IRAs	2,546,133,084	7,263,272	0%	520,614,768	26%	59,549,751	2%
Total Deposits	3,872,396,780	(22,253,330)	-1%	545,548,499	16%	36,963,447	1%
Total Liabilities	4,693,257,313	(1,179,080)	0%	672,126,476	17%	53,520,046	1%
YTD Income	27,452,019	4,432,305	19%	3,650,194	15%	(2,905,416)	-10%
Undivid Earning	245,515,736	0	0%	44,608,205	22%	1,715,736	1%
Unreal Inv G/L	96,640	0	0%	(582,665)	-86%	(703,360)	-88%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	164,494,567	3,531,746	2%	24,931,925	18%	1,117,567	1%
Insurance Reser	20,000	0	0%	0	0%	0	0%
Total Equity	437,578,962	7,964,051	2%	72,607,659	20%	(775,473)	0%
TOT LIAB & EQUIT	5,130,836,275	6,784,971	0%	744,734,135	17%	52,744,573	1%