

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	APRIL	Monthly Change		Annual Change		Budget Variance	
	2017	\$	%	\$	%	\$	%
OTC Car Loans	225,368,079	4,097,665	2%	21,937,189	11%	(2,631,921)	-1%
Indirect Car Lns	762,900,562	22,835,157	3%	144,827,219	23%	16,900,562	2%
Personal Loans	72,364,034	1,314,621	2%	16,098,240	29%	(635,966)	-1%
Credit Cards	112,858,599	622,586	1%	17,706,666	19%	1,858,599	2%
Home Equity Lns	290,334,637	6,382,170	2%	(154,423,172)	-35%	(665,363)	0%
Piggy Back Loans	207,332,564	972,684	0%	207,332,564	0%	(2,667,436)	-1%
1st Mtg Loans	1,268,593,955	23,946,651	2%	198,633,910	19%	381,955	0%
Total Comm Loans	804,100,759	16,301,762	2%	198,761,033	33%	17,260,759	2%
Deferred Costs	6,459,141	100,447	2%	596,165	10%	(35,859)	-1%
Gross Loans	3,750,312,330	76,573,743	2%	651,469,814	21%	29,765,330	1%
Allow Loan Loss	(21,917,994)	(783,951)	4%	(2,751,421)	14%	382,006	-2%
Net Loans	3,728,394,336	75,789,792	2%	648,718,393	21%	30,147,336	1%
Cr Card Rec/Adj	(309,820)	(8,588)	3%	100,423	-24%	(9,820)	3%
Deb/ATM Settle	1,008,239	256,358	34%	441,054	78%	553,239	122%
Savings Bonds	323,252	267,030	475%	198,356	159%	223,252	223%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	9,160,119	(635,112)	-6%	(875,901)	-9%	(1,439,881)	-14%
Tot Cash/Equiv	10,181,790	(120,312)	-1%	(136,068)	-1%	(673,210)	-6%
FHLB Stock	34,045,800	1,481,300	5%	5,128,700	18%	(4,554,200)	-12%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,623,748	134,098	1%	(5,886)	0%	(1,311,252)	-8%
FRB/Cash Accts	52,893,086	(7,447,031)	-12%	(15,004,227)	-22%	(53,044,823)	-50%
Other Investmnts	27,355,997	84,472	0%	734,854	3%	(111,481)	0%
NCUSIF Ins Dep	24,333,861	1,436,829	6%	3,111,834	15%	(1,063,139)	-4%
Total Investment	154,252,492	(4,310,332)	-3%	(6,034,725)	-4%	(60,084,895)	-28%
Net OREO	3,536,790	603,582	21%	2,447,027	225%	1,036,790	41%
Prepaid Accounts & Other Assets	18,652,227	(508)	0%	1,151,682	7%	(1,147,773)	-6%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	11,764,909	188,827	2%	2,002,956	21%	(35,091)	0%
RE Lns Receiv	34,959,904	6,024,450	21%	(15,297,823)	-30%	(2,040,096)	-6%
Other Assets	69,302,571	6,816,351	11%	(9,696,158)	-12%	(2,185,429)	-3%
Land	20,750,737	0	0%	538,079	3%	(1,462,263)	-7%
Buildings (Net)	51,718,318	(89,101)	0%	2,222,841	4%	(1,381,682)	-3%
Furn & Equip (N	8,109,350	(184,707)	-2%	179,209	2%	(1,190,650)	-13%
Net Fixed Assets	80,578,405	(273,808)	0%	2,940,129	4%	(4,034,595)	-5%
TOTAL ASSETS	4,042,709,594	77,901,691	2%	635,791,571	19%	(36,830,793)	-1%
Line of Credit Available	415,766,683						

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	2017	\$	%	\$	%	\$	%
AP & Acc'd Exp's	44,608,777	11,132,244	33%	6,415,537	17%	(1,966,413)	-4%
FHLB Cons Ln Adv	0	0	0%	(25,000,000)	-100%	0	0%
FHLB RE Ln Adv	499,000,000	40,000,000	9%	181,000,000	57%	(120,000,000)	-19%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	499,000,000	40,000,000	9%	156,000,000	45%	(120,000,000)	-19%
Member Savings	216,748,640	609,546	0%	28,094,552	15%	6,748,640	3%
Member MMAs	479,220,633	(1,026,106)	0%	140,189,495	41%	41,220,633	9%
Member Checking	549,043,764	(2,977,697)	-1%	53,442,896	11%	23,043,764	4%
Business Savings	8,167,791	413,918	5%	263,128	3%	(232,209)	-3%
Business MMAs	14,335,297	663,648	5%	(280,351)	-2%	(1,664,703)	-10%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	34,495,699	(685,259)	-2%	8,959,097	35%	495,699	1%
Tot S-T Savings	1,302,011,824	(3,001,950)	0%	230,668,817	22%	69,611,824	6%
1-6 Month CD	2,553,457	(22,739)	-1%	(664,830)	-21%	(746,543)	-23%
7-12 Month CD	74,076,472	1,260,717	2%	58,145,889	365%	13,276,472	22%
13-24 Month CD	502,792,660	(5,632,118)	-1%	9,795,358	2%	(82,707,340)	-14%
25-36 Month CD	302,211,365	18,124,083	6%	3,141,777	1%	29,211,365	11%
37-48 Month CD	340,427,241	1,602	0%	(627,433)	0%	6,427,241	2%
49-60 Month CD	51,991,103	(2,246,192)	-4%	(18,119,891)	-26%	(13,408,897)	-21%
Non-Mem Deposits	404,881,536	10,454,059	3%	113,394,191	39%	62,881,536	18%
Total IRAs	172,994,535	2,914,773	2%	15,221,077	10%	(1,005,465)	-1%
Total CDs & IRAs	1,851,928,369	24,854,185	1%	180,286,138	11%	13,928,369	1%
Total Deposits	3,153,940,193	21,852,235	1%	410,954,955	15%	83,540,193	3%
Total Liabilities	3,697,548,970	72,984,479	2%	573,370,492	18%	(38,426,220)	-1%
YTD Income	13,572,688	2,549,994	23%	6,100,725	82%	(652,509)	-5%
Undivid Earning	200,907,531	0	0%	31,957,124	19%	(1,012,469)	-1%
Unreal Inv G/L	641,555	0	0%	641,555	0%	(158,445)	-20%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	130,018,850	2,367,218	2%	23,721,675	22%	3,418,850	3%
Insurance Reser	20,000	0	0%	0	0%	0	0%
Total Equity	345,160,624	4,917,212	1%	62,421,079	22%	1,595,427	0%
TOT LIAB & EQUIT	4,042,709,594	77,901,691	2%	635,791,571	19%	(36,830,793)	-1%