

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	NOVEMBER	Monthly Change		Annual Change		Budget Variance	
	2017	\$	%	\$	%	\$	%
OTC Car Loans	237,160,481	1,699,809	1%	19,666,705	9%	(13,839,519)	-6%
Indirect Car Lns	879,164,691	14,856,276	2%	173,225,592	25%	70,164,691	9%
Personal Loans	83,223,104	1,069,670	1%	14,619,336	21%	(4,776,896)	-5%
Credit Cards	129,067,413	2,685,011	2%	20,317,007	19%	67,413	0%
Home Equity Lns	318,221,589	4,101,729	1%	(160,089,323)	-33%	(3,778,411)	-1%
Piggy Back Loans	219,341,469	3,304,726	2%	219,341,469	0%	(4,158,531)	-2%
1st Mtg Loans	1,491,427,919	21,762,495	1%	315,798,885	27%	110,844,919	8%
Total Comm Loans	899,799,993	262,321	0%	129,675,034	17%	43,239,993	5%
Deferred Costs	6,927,791	(37,765)	-1%	619,986	10%	(57,209)	-1%
Gross Loans	4,264,334,450	49,704,272	1%	733,174,691	21%	197,706,450	5%
Allow Loan Loss	(26,620,701)	(826,133)	3%	(4,944,015)	23%	(2,920,701)	12%
Net Loans	4,237,713,749	48,878,139	1%	728,230,676	21%	194,785,749	5%
Cr Card Rec/Adj	(236,721)	(28,160)	14%	103,985	-31%	63,279	-21%
Deb/ATM Settle	1,103,813	17,562	2%	60,808	6%	648,813	143%
Savings Bonds	67,169	57,898	625%	31,449	88%	(32,831)	-33%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	12,531,081	1,554,295	14%	2,797,308	29%	1,231,081	11%
Tot Cash/Equiv	13,465,342	1,601,595	13%	2,993,550	29%	1,910,342	17%
FHLB Stock	38,486,000	(152,600)	0%	3,012,800	8%	(1,354,000)	-3%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,590,247	(228,306)	-1%	110,057	1%	(1,344,753)	-8%
FRB/Cash Accts	53,194,096	10,536,247	25%	19,315,444	57%	7,526,040	16%
Other Investmnts	31,721,906	115,057	0%	4,767,778	18%	3,534,534	13%
NCUSIF Ins Dep	26,002,986	0	0%	3,105,954	14%	(1,294,014)	-5%
Total Investment	164,995,235	10,270,398	7%	30,312,033	23%	7,067,807	4%
Net OREO	1,112,987	(234,482)	-17%	(1,127,476)	-50%	(1,387,013)	-55%
Prepaid Accounts & Other Assets	20,276,868	(504,224)	-2%	1,753,578	9%	(923,132)	-4%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	13,276,561	(211,077)	-2%	2,359,608	22%	426,561	3%
RE Lns Receiv	45,153,557	4,144,521	10%	(13,302,395)	-23%	(4,846,443)	-10%
Other Assets	80,208,714	3,194,738	4%	(10,316,685)	-11%	(6,729,286)	-8%
Land	21,588,094	0	0%	1,375,436	7%	(1,624,906)	-7%
Buildings (Net)	53,573,411	212,460	0%	2,119,020	4%	(2,326,589)	-4%
Furn & Equip (N	8,355,945	(243,207)	-3%	(227,671)	-3%	(1,644,055)	-16%
Net Fixed Assets	83,517,450	(30,747)	0%	3,266,785	4%	(5,595,550)	-6%
TOTAL ASSETS	4,579,900,490	63,914,123	1%	754,486,359	20%	191,439,062	4%
Line of Credit Available	481,461,998						

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	NOVEMBER	Monthly Change		Annual Change		Budget Variance	
	2017	\$	%	\$	%	\$	%
AP & Acc'd Exp's	48,834,027	19,155,190	65%	13,477,337	38%	7,258,839	17%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	635,000,000	0	0%	96,000,000	18%	(45,000,000)	-7%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	635,000,000	0	0%	96,000,000	18%	(45,000,000)	-7%
Member Savings	216,523,479	1,663,305	1%	18,157,351	9%	(7,476,521)	-3%
Member MMAs	470,182,155	1,322,053	0%	44,794,124	11%	(3,317,845)	-1%
Member Checking	531,879,819	2,877,479	1%	27,619,202	5%	(22,120,181)	-4%
Business Savings	8,223,685	114,694	1%	337,948	4%	(876,315)	-10%
Business MMAs	26,955,292	6,634,720	33%	12,186,843	83%	9,205,292	52%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	36,847,133	951,064	3%	7,375,008	25%	1,097,133	3%
Tot S-T Savings	1,290,611,563	13,563,315	1%	110,470,476	9%	(23,488,437)	-2%
1-6 Month CD	2,990,763	93,013	3%	137,696	5%	(1,009,237)	-25%
7-12 Month CD	40,915,172	1,007,168	3%	(9,726,457)	-19%	(35,984,828)	-47%
13-24 Month CD	576,212,426	9,615,764	2%	27,623,134	5%	(72,287,574)	-11%
25-36 Month CD	518,958,350	679,585	0%	252,629,688	95%	238,958,350	85%
37-48 Month CD	340,018,796	(191,782)	0%	2,846,443	1%	13,018,796	4%
49-60 Month CD	40,954,245	(364,246)	-1%	(24,362,557)	-37%	(21,645,755)	-35%
Non-Mem Deposits	506,752,866	12,102,726	2%	190,307,486	60%	122,752,866	32%
Total IRAs	191,726,012	2,115,937	1%	26,020,598	16%	7,226,012	4%
Total CDs & IRAs	2,218,528,630	25,058,165	1%	465,476,031	27%	251,028,630	13%
Total Deposits	3,509,140,193	38,621,480	1%	575,946,507	20%	227,540,193	7%
Total Liabilities	4,192,974,220	57,776,670	1%	685,423,844	20%	189,799,030	5%
YTD Income	39,188,286	4,993,987	15%	12,475,812	47%	(3,457,952)	-8%
Undivid Earning	200,907,531	0	0%	31,957,124	19%	(1,012,469)	-1%
Unreal Inv G/L	775,776	0	0%	56,006	8%	(24,224)	-3%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	146,034,677	1,143,466	1%	24,573,573	20%	6,134,677	4%
Insurance Reser	20,000	0	0%	0	0%	0	0%
Total Equity	386,926,270	6,137,453	2%	69,062,515	22%	1,640,032	0%
TOT LIAB & EQUIT	4,579,900,490	63,914,123	1%	754,486,359	20%	191,439,062	4%