

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	MAY	Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%
OTC Car Loans	244,160,938	3,077,831	1%	15,241,681	7%	(4,089,062)	-2%
Indirect Car Lns	952,299,485	28,258,934	3%	159,416,154	20%	299,485	0%
Personal Loans	90,166,324	2,235,022	3%	16,989,323	23%	3,166,324	4%
Credit Cards	130,975,955	2,612,668	2%	16,460,404	14%	(2,024,045)	-2%
Home Equity Lns	346,733,920	5,455,066	2%	51,224,393	17%	10,483,920	3%
Piggy Back Loans	224,181,310	906,420	0%	15,808,460	8%	(3,818,690)	-2%
1st Mtg Loans	1,595,286,512	46,435,414	3%	296,138,575	23%	(26,713,488)	-2%
Total Comm Loans	1,026,044,671	8,000,579	1%	192,189,463	23%	29,794,671	3%
Deferred Costs	7,228,001	107,660	2%	610,851	9%	(16,999)	0%
Gross Loans	4,617,077,116	97,089,594	2%	764,079,304	20%	7,082,116	0%
Allow Loan Loss	(29,790,110)	(430,760)	1%	(6,832,460)	30%	(1,340,110)	5%
Net Loans	4,587,287,006	96,658,834	2%	757,246,844	20%	5,742,006	0%
Cr Card Rec/Adj	(274,679)	35,154	-11%	(63,862)	30%	43,321	-14%
Deb/ATM Settle	1,273,501	68,951	6%	170,712	15%	219,501	21%
Savings Bonds	66,955	(144,941)	-68%	52,061	350%	(12,045)	-15%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	11,311,483	273,198	2%	2,236,143	25%	(188,517)	-2%
Tot Cash/Equiv	12,377,260	232,362	2%	2,395,054	24%	62,260	1%
FHLB Stock	40,881,800	(1,683,500)	-4%	4,304,800	12%	(804,200)	-2%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,469,143	94,534	1%	(143,722)	-1%	(225,857)	-1%
FRB/Cash Accts	93,532,409	(111,716,293)	-54%	42,075,475	82%	39,209,817	72%
Other Investmnts	31,906,719	122,038	0%	4,352,806	16%	(1,320,914)	-4%
NCUSIF Ins Dep	28,107,223	0	0%	3,773,362	16%	604,223	2%
Total Investment	209,897,294	(113,183,221)	-35%	54,362,721	35%	37,463,069	22%
Net OREO	1,250,774	170,090	16%	(1,515,085)	-55%	(749,226)	-37%
Prepaid Accounts & Other Assets	26,359,462	1,581,544	6%	6,722,860	34%	4,444,462	20%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	14,663,447	202,171	1%	2,343,686	19%	133,447	1%
RE Lns Receiv	68,518,226	21,052,685	44%	27,746,646	68%	26,364,219	63%
Other Assets	111,180,650	23,006,490	26%	35,298,107	47%	30,193,643	37%
Land	23,227,894	0	0%	1,506,147	7%	627,894	3%
Buildings (Net)	56,033,958	197,590	0%	3,581,676	7%	1,033,958	2%
Furn & Equip (N	8,843,592	291,064	3%	852,681	11%	193,592	2%
Net Fixed Assets	88,105,444	488,654	1%	5,940,504	7%	1,855,444	2%
TOTAL ASSETS	5,008,847,654	7,203,119	0%	855,243,230	21%	75,316,423	2%
Line of Credit Available	494,956,726						

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	MAY	Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%
AP & Acc'd Exp's	53,612,635	2,142,809	4%	11,578,269	28%	11,310,915	27%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	685,000,000	(40,000,000)	-6%	120,000,000	21%	(30,000,000)	-4%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	685,000,000	(40,000,000)	-6%	120,000,000	21%	(30,000,000)	-4%
Member Savings	253,786,059	11,401,789	5%	36,514,540	17%	27,536,059	12%
Member MMAs	437,335,606	8,763,632	2%	(44,620,645)	-9%	(46,164,394)	-10%
Member Checking	578,735,517	(5,710,853)	-1%	41,688,270	8%	30,735,517	6%
Business Savings	7,524,277	7,890	0%	(1,397,784)	-16%	(1,375,723)	-15%
Business MMAs	20,962,244	507,979	2%	5,882,337	39%	(8,537,756)	-29%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	39,407,156	(1,504,575)	-4%	251,282	1%	1,407,156	4%
Tot S-T Savings	1,337,750,859	13,465,862	1%	38,318,000	3%	3,600,859	0%
1-6 Month CD	3,699,368	200,630	6%	1,500,864	68%	(67,298)	-2%
7-12 Month CD	52,522,794	1,757,050	3%	(19,151,324)	-27%	2,622,794	5%
13-24 Month CD	675,851,719	3,697,469	1%	164,700,377	32%	34,351,719	5%
25-36 Month CD	495,276,636	(138,303)	0%	167,618,866	51%	(84,723,364)	-15%
37-48 Month CD	463,642,722	23,308,191	5%	123,524,318	36%	128,642,722	38%
49-60 Month CD	36,871,224	378,452	1%	(10,442,131)	-22%	621,224	2%
Non-Mem Deposits	569,092,512	(8,141,848)	-1%	147,911,387	35%	6,092,512	1%
Total IRAs	211,973,378	3,910,268	2%	38,197,580	22%	3,973,378	2%
Total CDs & IRAs	2,508,930,353	24,971,909	1%	613,859,937	32%	91,513,687	4%
Total Deposits	3,846,681,212	38,437,771	1%	652,177,937	20%	95,114,546	3%
Total Liabilities	4,585,293,847	580,580	0%	783,756,206	21%	76,425,459	2%
YTD Income	20,560,253	3,488,529	20%	3,253,087	19%	(247,590)	-1%
Undivid Earning	245,515,736	0	0%	44,608,205	22%	1,715,736	1%
Unreal Inv G/L	332,654	0	0%	(308,901)	-48%	(467,346)	-58%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	157,125,164	3,134,010	2%	23,934,633	18%	(2,109,836)	-1%
Insurance Reser	20,000	0	0%	0	0%	0	0%
Total Equity	423,553,807	6,622,539	2%	71,487,024	20%	(1,109,036)	0%
TOT LIAB & EQUIT	5,008,847,654	7,203,119	0%	855,243,230	21%	75,316,423	2%