

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	AUGUST	Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%
OTC Car Loans	246,806,670	512,600	0%	14,323,500	6%	(12,443,330)	-5%
Indirect Car Lns	1,009,260,225	12,758,238	1%	163,488,165	19%	19,760,225	2%
Personal Loans	97,020,414	2,134,393	2%	18,570,706	24%	6,770,414	8%
Credit Cards	137,746,766	2,537,068	2%	15,247,633	12%	(753,234)	-1%
Home Equity Lns	362,044,917	7,879,314	2%	55,023,818	18%	12,294,917	4%
Piggy Back Loans	241,710,378	3,451,912	1%	25,877,313	12%	3,210,378	1%
1st Mtg Loans	1,736,946,571	33,591,483	2%	328,521,513	23%	47,446,571	3%
Total Comm Loans	1,046,128,263	7,875,523	1%	174,354,700	20%	8,628,263	1%
Deferred Costs	7,569,503	52,646	1%	617,877	9%	(35,497)	0%
Gross Loans	4,885,233,707	70,793,177	1%	796,025,225	19%	84,878,707	2%
Allow Loan Loss	(30,867,072)	(400,855)	1%	(6,478,918)	27%	(1,457,072)	5%
Net Loans	4,854,366,635	70,392,322	1%	789,546,307	19%	83,421,635	2%
Cr Card Rec/Adj	(312,252)	45,731	-13%	(61,680)	25%	5,748	-2%
Deb/ATM Settle	1,180,229	111,491	10%	(74,449)	-6%	126,229	12%
Savings Bonds	74,783	27,704	59%	52,943	242%	(4,217)	-5%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	9,635,468	(407,315)	-4%	(1,324,348)	-12%	(2,164,532)	-18%
Tot Cash/Equiv	10,578,228	(222,389)	-2%	(1,407,534)	-12%	(2,036,772)	-16%
FHLB Stock	46,964,000	3,086,200	7%	8,853,500	23%	3,678,000	8%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,366,503	(247,945)	-2%	(79,384)	-1%	(328,497)	-2%
FRB/Cash Accts	55,407,047	18,987,080	52%	(18,289,545)	-25%	3,582,686	7%
Other Investmnts	32,212,215	182,680	1%	944,175	3%	(1,376,109)	-4%
NCUSIF Ins Dep	28,107,223	0	0%	3,773,362	16%	604,223	2%
Total Investment	178,056,988	22,008,015	14%	(4,797,892)	-3%	6,160,303	4%
Net OREO	729,202	(324,973)	-31%	(792,345)	-52%	(1,270,798)	-64%
Prepaid Accounts & Other Assets	26,058,174	3,740	0%	5,239,463	25%	3,594,174	16%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	15,817,586	(159,185)	-1%	2,613,503	20%	729,586	5%
RE Lns Receiv	51,972,967	4,222,640	9%	(6,649,799)	-11%	(1,928,618)	-4%
Other Assets	94,966,670	3,742,222	4%	410,822	0%	1,125,086	1%
Land	24,514,655	1,286,761	6%	2,926,561	14%	1,914,655	8%
Buildings (Net)	57,260,566	306,877	1%	4,254,794	8%	1,360,566	2%
Furn & Equip (N	8,970,845	364,504	4%	796,903	10%	290,845	3%
Net Fixed Assets	90,746,066	1,958,142	2%	7,978,258	10%	3,566,066	4%
TOTAL ASSETS	5,228,714,587	97,878,312	2%	791,729,961	18%	92,236,318	2%
Line of Credit Available	543,548,042						

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	2018	\$	%	\$	%	\$	%
AP & Acc'd Exp's	63,444,082	7,583,549	14%	6,607,868	12%	13,962,341	28%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	845,000,000	80,000,000	10%	230,000,000	37%	90,000,000	12%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	845,000,000	80,000,000	10%	230,000,000	37%	90,000,000	12%
Member Savings	252,739,795	1,137,071	0%	41,439,193	20%	22,739,795	10%
Member MMAs	408,251,161	(14,720,362)	-3%	(64,906,549)	-14%	(86,248,839)	-17%
Member Checking	586,177,213	6,756,397	1%	53,735,063	10%	35,177,213	6%
Business Savings	10,663,769	916,475	9%	1,578,287	17%	1,463,769	16%
Business MMAs	17,107,461	(646,539)	-4%	(584,986)	-3%	(13,892,539)	-45%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	43,391,814	(1,375,525)	-3%	904,769	2%	3,891,814	10%
Tot S-T Savings	1,318,331,213	(7,932,483)	-1%	32,165,777	3%	(36,868,787)	-3%
1-6 Month CD	5,357,891	414,888	8%	3,170,749	145%	1,191,225	29%
7-12 Month CD	63,800,238	8,851,628	16%	7,292,092	13%	9,100,238	17%
13-24 Month CD	686,946,167	16,864,437	3%	137,370,812	25%	7,146,167	1%
25-36 Month CD	512,700,967	928,003	0%	69,292,055	16%	(105,299,033)	-17%
37-48 Month CD	468,387,453	(7,848,716)	-2%	128,400,944	38%	136,387,453	41%
49-60 Month CD	37,433,986	122,028	0%	(5,172,276)	-12%	3,433,986	10%
Non-Mem Deposits	569,213,507	(9,100,981)	-2%	77,348,043	16%	(23,786,493)	-4%
Total IRAs	214,010,251	1,486,089	1%	31,362,819	17%	(1,489,749)	-1%
Total CDs & IRAs	2,557,850,460	11,717,376	0%	449,065,238	21%	26,683,794	1%
Total Deposits	3,876,181,673	3,784,893	0%	481,231,015	14%	(10,184,993)	0%
Total Liabilities	4,784,625,755	91,368,442	2%	717,838,883	18%	93,777,346	2%
YTD Income	31,415,241	3,963,222	14%	4,081,206	15%	(4,146,619)	-12%
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	167,041,215	2,546,648	2%	25,784,332	18%	1,593,215	1%
Insurance Reser	20,000	0	0%	0	0%	0	0%
Total Equity	444,088,832	6,509,870	1%	73,891,078	20%	(1,541,028)	0%
TOT LIAB & EQUIT	5,228,714,587	97,878,312	2%	791,729,961	18%	92,236,318	2%