

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	December	Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%
OTC Car Loans	239,422,388	(2,982,980)	-1%	2,487,300	1%	(28,577,612)	-11%
Indirect Car Lns	995,999,796	(6,347,970)	-1%	115,327,664	13%	(43,500,204)	-4%
Personal Loans	102,920,590	(545,356)	-1%	19,961,871	24%	8,920,590	9%
Credit Cards	147,610,173	3,448,199	2%	15,802,791	12%	(889,827)	-1%
Home Equity Lns	375,809,469	(5,312)	0%	55,337,173	17%	16,809,469	5%
Piggy Back Loans	249,078,233	1,438,286	1%	29,068,858	13%	2,078,233	1%
1st Mtg Loans	1,819,623,269	16,460,394	1%	306,228,561	20%	40,123,269	2%
Total Comm Loans	1,068,501,790	3,139,936	0%	154,020,076	17%	(23,998,210)	-2%
Deferred Costs	7,149,100	(152,300)	-2%	274,741	4%	(490,900)	-6%
Gross Loans	5,006,114,808	14,452,897	0%	698,509,034	16%	(29,525,192)	-1%
Allow Loan Loss	(32,107,754)	(226,276)	1%	(5,103,648)	19%	(1,457,754)	5%
Net Loans	4,974,007,054	14,226,621	0%	693,405,386	16%	(30,982,946)	-1%
Cr Card Rec/Adj	(169,506)	188,171	-53%	291,704	-63%	148,494	-47%
Deb/ATM Settle	1,514,471	342,423	29%	329,480	28%	460,471	44%
Savings Bonds	0	0	0%	(92,515)	-100%	(79,000)	-100%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	11,891,044	812,655	7%	207,067	2%	(308,956)	-3%
Tot Cash/Equiv	13,236,009	1,343,249	11%	735,736	6%	221,009	2%
Correspondent Bank Stock	49,404,900	(887,351)	-2%	8,399,300	20%	2,118,900	4%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,517,262	(1,694,207)	-10%	(91,267)	-1%	(177,738)	-1%
FRB/Cash Accts	94,045,786	37,617,004	67%	973,183	1%	(3,478,792)	-4%
Other Investmnts	32,250,143	(409,931)	-1%	383,874	1%	(1,821,884)	-5%
NCUSIF Ins Dep	34,234,346	0	0%	8,231,360	32%	5,031,346	17%
Total Investment	225,452,437	34,625,515	18%	17,896,450	9%	1,671,832	1%
Net OREO	619,996	52,346	9%	(348,546)	-36%	(1,380,004)	-69%
Prepaid Accounts & Other Assets	23,855,989	(804,427)	-3%	371,595	2%	659,989	3%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	16,685,447	987,905	6%	2,050,632	14%	853,447	5%
RE Lns Receiv	27,723,764	(6,045,117)	-18%	(20,386,149)	-42%	(10,036,996)	-27%
Other Assets	69,273,937	(5,809,293)	-8%	(18,312,468)	-21%	(9,902,823)	-13%
Land	27,125,691	2,583,310	11%	5,613,447	26%	3,525,691	15%
Buildings (Net)	57,867,918	(107,637)	0%	4,054,702	8%	767,918	1%
Furn & Equip (N	9,831,539	146,226	2%	1,624,771	20%	1,111,539	13%
Net Fixed Assets	94,825,148	2,621,899	3%	11,292,920	14%	5,405,148	6%
TOTAL ASSETS	5,376,794,585	47,007,991	1%	705,018,024	15%	(33,587,780)	-1%
LINE OF CREIDT AVAILABLE	574,215,611						

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	2018	\$	%	\$	%	\$	%
AP & Acc'd Exp's	40,337,444	(12,879,424)	-24%	(7,788,771)	-16%	7,149,141	22%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	765,000,000	(20,000,000)	-3%	65,000,000	9%	(90,000,000)	-11%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	765,000,000	(20,000,000)	-3%	65,000,000	9%	(90,000,000)	-11%
Member Savings	249,577,888	3,009,809	1%	27,078,974	12%	14,577,888	6%
Member MMAs	410,654,222	15,127,443	4%	(57,105,355)	-12%	(94,345,778)	-19%
Member Checking	576,385,460	483,555	0%	13,334,161	2%	21,385,460	4%
Business Savings	10,381,799	456,517	5%	2,918,912	39%	881,799	9%
Business MMAs	19,202,566	(2,367,932)	-11%	1,153,329	6%	(13,797,434)	-42%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	45,816,325	(2,149,574)	-4%	7,137,437	18%	4,316,325	10%
Tot S-T Savings	1,312,018,260	14,559,818	1%	(5,482,542)	0%	(66,981,740)	-5%
1-6 Month CD	3,092,414	(158,599)	-5%	67,837	2%	(1,607,586)	-34%
7-12 Month CD	134,401,578	1,037,641	1%	91,621,587	214%	73,301,578	120%
13-24 Month CD	731,774,780	3,330,930	0%	176,557,445	32%	7,574,780	1%
25-36 Month CD	541,699,748	45,352,742	9%	12,235,014	2%	(120,300,252)	-18%
37-48 Month CD	511,353,623	(14,061,899)	-3%	169,052,650	49%	183,353,623	56%
49-60 Month CD	36,345,750	(256,333)	-1%	(3,195,917)	-8%	5,345,750	17%
Non-Mem Deposits	600,684,907	17,751,537	3%	91,886,753	18%	(32,315,093)	-5%
Total IRAs	232,083,224	6,525,195	3%	40,817,840	21%	8,083,224	4%
Total CDs & IRAs	2,791,436,024	59,521,214	2%	579,043,209	26%	123,436,024	5%
Total Deposits	4,103,454,284	74,081,032	2%	573,560,667	16%	56,454,284	1%
Total Liabilities	4,908,791,728	41,201,608	1%	630,771,896	15%	(26,396,577)	-1%
YTD Income	53,244,526	5,938,474	13%	8,636,321	19%	(3,597,534)	-6%
Undivid Earning	245,515,736	0	0%	44,608,205	22%	1,715,736	1%
Unreal Inv G/L	(442,795)	(582,620)	-417%	(1,150,223)	-163%	(1,242,795)	-155%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	169,685,390	470,529	0%	22,171,825	15%	(4,046,610)	-2%
Insurance Reser	0	(20,000)	-100%	(20,000)	-100%	(20,000)	-100%
Total Equity	468,002,857	5,806,383	1%	74,246,128	19%	(7,191,203)	-2%
TOT LIAB & EQUIT	5,376,794,585	47,007,991	1%	705,018,024	15%	(33,587,780)	-1%