

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	OCTOBER		SEPTEMBER		Monthly Change		OCTOBER		Annual Change		BUDGET		Budget Variance	
	2017	2017			2016			2017			2017			
			\$	%		\$	%		\$	%		\$	%	
OTC Car Loans	235,460,672	233,419,306	2,041,366	1%	217,802,146	17,658,526	8%	248,500,000	(13,039,328)	-5%				
Indirect Car Lns	864,308,415	853,383,721	10,924,694	1%	690,741,998	173,566,417	25%	800,000,000	64,308,415	8%				
Personal Loans	82,153,434	81,716,903	436,531	1%	67,781,069	14,372,365	21%	87,500,000	(5,346,566)	-6%				
Credit Cards	126,382,402	124,065,639	2,316,763	2%	106,679,273	19,703,129	18%	126,000,000	382,402	0%				
Home Equity Lns	314,119,860	310,641,285	3,478,575	1%	475,308,095	(161,188,235)	-34%	318,000,000	(3,880,140)	-1%				
Piggy Back Loans	216,036,743	215,724,333	312,410	0%		216,036,743	0%	222,000,000	(5,963,257)	-3%				
1st Mtg Loans	1,469,665,424	1,442,706,622	26,958,802	2%	1,159,242,760	310,422,664	27%	1,364,530,000	105,135,424	8%				
Total Comm Loans	899,537,672	889,477,736	10,059,936	1%	691,618,244	207,919,428	30%	846,600,000	52,937,672	6%				
Deferred Costs	6,965,556	6,970,977	(5,421)	0%	6,361,594	603,962	9%	7,005,000	(39,444)	-1%				
Gross Loans	4,214,630,178	4,158,106,522	56,523,656	1%	3,415,535,179	799,094,999	23%	4,020,135,000	194,495,178	5%				
Allow Loan Loss	(25,794,568)	(24,726,839)	(1,067,729)	4%	(21,308,358)	(4,486,210)	21%	(23,500,000)	(2,294,568)	10%				
Net Loans	4,188,835,610	4,133,379,683	55,455,927	1%	3,394,226,821	794,608,789	23%	3,996,635,000	192,200,610	5%				
Cr Card Rec/Adj	(208,561)	(404,418)	195,857	-48%	(243,441)	34,880	-14%	(300,000)	91,439	-30%				
Deb/ATM Settle	1,086,251	1,287,482	(201,231)	-16%	938,667	147,584	16%	455,000	631,251	139%				
Savings Bonds	9,271	74,755	(65,484)	-88%	216,465	(207,194)	-96%	100,000	(90,729)	-91%				
Cash in Bank	0	0	0	0%	0	0	0%	-	0	0%				
Vault Cash	10,976,786	10,247,839	728,947	7%	9,992,282	984,504	10%	11,200,000	(223,214)	-2%				
Tot Cash/Equiv	11,863,747	11,205,658	658,089	6%	10,903,973	959,774	9%	11,455,000	408,747	4%				
FHLB Stock	38,638,600	40,364,700	(1,726,100)	-4%	32,494,300	6,144,300	19%	39,840,000	(1,201,400)	-3%				
ILCCCU	0	0	0	0%	0	0	0%	-	0	0%				
NCB Accounts	15,818,553	15,651,452	167,101	1%	15,702,649	115,904	1%	16,935,000	(1,116,447)	-7%				
FRB/Cash Accts	42,657,849	98,958,106	(56,300,257)	-57%	46,645,181	(3,987,332)	-9%	51,274,935	(8,617,086)	-17%				
Other Investmnts	31,606,849	31,491,987	114,862	0%	26,852,872	4,753,977	18%	28,083,888	3,522,961	13%				
NCUSIF Ins Dep	26,002,986	24,333,861	1,669,125	7%	22,897,032	3,105,954	14%	27,297,000	(1,294,014)	-5%				
Total Investment	154,724,837	210,800,106	(56,075,269)	-27%	144,592,034	10,132,803	7%	163,430,823	(8,705,986)	-5%				
Net OREO	1,347,469	1,514,884	(167,415)	-11%	2,227,256	(879,787)	-40%	2,500,000	(1,152,531)	-46%				
Prepaid Accounts & Other Assets	20,781,092	20,677,249	103,843	1%	18,695,144	2,085,948	11%	21,000,000	(218,908)	-1%				
Goodwill/Intgble	388,741	388,741	0	0%	388,741	0	0%	388,000	741	0%				
Accrued Interest	13,487,638	13,222,565	265,073	2%	10,867,243	2,620,395	24%	12,700,000	787,638	6%				
RE Lns Receiv	41,009,036	45,589,707	(4,580,671)	-10%	78,987,173	(37,978,137)	-48%	60,000,000	(18,990,964)	-32%				
Other Assets	77,013,976	81,393,146	(4,379,170)	-5%	111,165,557	(34,151,581)	-31%	96,588,000	(19,574,024)	-20%				
Land	21,588,094	21,588,094	0	0%	20,212,658	1,375,436	7%	23,213,000	(1,624,906)	-7%				
Buildings (Net)	53,360,951	53,251,330	109,621	0%	51,338,544	2,022,407	4%	55,500,000	(2,139,049)	-4%				
Furn & Equip (N)	8,599,152	8,610,876	(11,724)	0%	8,719,392	(120,240)	-1%	9,900,000	(1,300,848)	-13%				
Net Fixed Assets	83,548,197	83,450,300	97,897	0%	80,270,594	3,277,603	4%	88,613,000	(5,064,803)	-6%				
TOTAL ASSETS	4,515,986,367	4,520,228,893	(4,242,526)	0%	3,741,158,979	774,827,388	21%	4,356,721,823	159,264,544	4%				
Line of Credit Available	472,958,198													

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	2017	2017			2016			2017			2017			
			\$	%		\$	%		\$	%		\$	%	
AP & Acc'd Exp's	29,678,837	38,604,213	(8,925,376)	-23%	44,843,919	(15,165,083)	-34%	45,575,191	(15,896,353)	-35%				
FHLB Cons Ln Adv	0	0	0	0%	0	0	0%	-	0	0%				
FHLB RE Ln Adv	635,000,000	675,000,000	(40,000,000)	-6%	459,000,000	176,000,000	38%	680,000,000	(45,000,000)	-7%				
FHLB CUSO Adv	0	0	0	0%	0	0	0%	-	0	0%				
Tot FHLB Advance	635,000,000	675,000,000	(40,000,000)	-6%	459,000,000	176,000,000	38%	680,000,000	(45,000,000)	-7%				
Member Savings	214,860,174	212,907,523	1,952,651	1%	197,020,676	17,839,498	9%	222,000,000	(7,139,826)	-3%				
Member MMAs	468,860,102	472,625,612	(3,765,510)	-1%	411,689,369	57,170,733	14%	469,000,000	(139,898)	0%				
Member Checking	529,002,340	541,144,967	(12,142,627)	-2%	505,757,770	23,244,570	5%	550,000,000	(20,997,660)	-4%				

Business Savings	8,108,991	9,361,230	(1,252,239)	-13%	6,396,573	1,712,418	27%	9,000,000	(891,009)	-10%
Business MMAs	20,320,572	18,567,669	1,752,903	9%	14,778,455	5,542,117	38%	17,500,000	2,820,572	16%
U of I Accts	0	0	0	0%	0	0	0%	-	0	0%
Business Ckg	35,896,069	38,101,753	(2,205,684)	-6%	30,543,400	5,352,669	18%	35,500,000	396,069	1%
Tot S-T Savings	1,277,048,248	1,292,708,754	(15,660,506)	-1%	1,166,186,243	110,862,005	10%	1,303,000,000	(25,951,752)	-2%
1-6 Month CD	2,897,750	2,128,566	769,184	36%	2,816,646	81,104	3%	3,900,000	(1,002,250)	-26%
7-12 Month CD	39,908,004	46,030,032	(6,122,028)	-13%	43,447,258	(3,539,254)	-8%	74,600,000	(34,691,996)	-47%
13-24 Month CD	566,596,662	556,565,673	10,030,989	2%	554,791,046	11,805,616	2%	639,500,000	(72,903,338)	-11%
25-36 Month CD	518,278,765	482,553,895	35,724,870	7%	265,984,636	252,294,129	95%	279,000,000	239,278,765	86%
37-48 Month CD	340,210,578	340,970,111	(759,533)	0%	337,922,503	2,288,075	1%	328,000,000	12,210,578	4%
49-60 Month CD	41,318,491	41,980,407	(661,916)	-2%	69,706,629	(28,388,138)	-41%	63,000,000	(21,681,509)	-34%
Non-Mem Deposits	494,650,140	481,829,247	12,820,893	3%	318,288,418	176,361,722	55%	378,000,000	116,650,140	31%
Total IRAs	189,610,075	186,447,622	3,162,453	2%	165,628,552	23,981,523	14%	183,000,000	6,610,075	4%
Total CDs & IRAs	2,193,470,465	2,138,505,553	54,964,912	3%	1,758,585,688	434,884,777	25%	1,949,000,000	244,470,465	13%
Total Deposits	3,470,518,713	3,431,214,307	39,304,406	1%	2,924,771,931	545,746,782	19%	3,252,000,000	218,518,713	7%
Total Liabilities	4,135,197,550	4,144,818,520	(9,620,970)	0%	3,428,615,850	706,581,699	21%	3,977,575,191	157,622,359	4%
YTD Income	34,194,299	29,951,776	4,242,523	14%	25,769,802	8,424,498	33%	38,406,632	(4,212,333)	-11%
Undivid Earning	200,907,531	200,907,531	0	0%	168,950,407	31,957,124	19%	201,920,000	(1,012,469)	-1%
Unreal Inv G/L	775,776	775,776	0	0%	719,770	56,006	8%	800,000	(24,224)	-3%
Unreal Ret G/L	0	0	0	0%	0	0	0%	-	0	0%
Legal Reserve	144,891,211	143,755,290	1,135,921	1%	117,083,150	27,808,061	24%	138,000,000	6,891,211	5%
Insurance Reser	20,000	20,000	0	0%	20,000	0	0%	20,000	0	0%
Total Equity	380,788,817	375,410,373	5,378,444	1%	312,543,129	68,245,689	22%	379,146,632	1,642,185	0%
TOT LIAB & EQUIT	4,515,986,367	4,520,228,893	(4,242,526)	0%	3,741,158,979	774,827,388	21%	4,356,721,823	159,264,544	4%