

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	APRIL	Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%
OTC Car Loans	241,083,107	1,580,513	1%	15,715,028	7%	(4,166,893)	-2%
Indirect Car Lns	924,040,551	16,675,285	2%	161,139,989	21%	(15,459,449)	-2%
Personal Loans	87,931,302	2,088,189	2%	15,567,268	22%	1,931,302	2%
Credit Cards	128,363,287	(122,412)	0%	15,504,688	14%	(3,136,713)	-2%
Home Equity Lns	341,278,854	10,410,272	3%	50,944,217	18%	10,028,854	3%
Piggy Back Loans	223,274,890	1,297,957	1%	15,942,326	8%	(2,225,110)	-1%
1st Mtg Loans	1,548,851,098	23,680,640	2%	280,257,143	22%	(50,648,902)	-3%
Total Comm Loans	1,018,044,092	19,995,595	2%	213,943,333	27%	35,544,092	4%
Deferred Costs	7,120,341	129,296	2%	661,200	10%	(24,659)	0%
Gross Loans	4,519,987,522	75,735,335	2%	769,675,192	21%	(28,157,478)	-1%
Allow Loan Loss	(29,359,350)	(612,148)	2%	(7,441,356)	34%	(1,229,350)	4%
Net Loans	4,490,628,172	75,123,187	2%	762,233,836	20%	(29,386,828)	-1%
Cr Card Rec/Adj	(309,833)	185,280	-37%	(13)	0%	8,167	-3%
Deb/ATM Settle	1,204,550	55,409	5%	196,311	19%	150,550	14%
Savings Bonds	211,896	72,117	52%	(111,356)	-34%	132,896	168%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	11,038,285	(890,022)	-7%	1,878,166	21%	(361,715)	-3%
Tot Cash/Equiv	12,144,898	(577,216)	-5%	1,963,108	19%	(70,102)	-1%
FHLB Stock	42,565,300	3,923,500	10%	8,519,500	25%	879,300	2%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,374,609	23,576	0%	(249,139)	-2%	(320,391)	-2%
FRB/Cash Accts	205,248,702	119,175,186	138%	152,355,616	288%	134,150,511	189%
Other Investmnts	31,784,681	148,120	0%	4,428,684	16%	(1,323,115)	-4%
NCUSIF Ins Dep	28,107,223	2,104,237	8%	3,773,362	16%	604,223	2%
Total Investment	323,080,515	125,374,619	63%	168,828,023	109%	133,990,528	71%
Net OREO	1,080,684	(221,038)	-17%	(2,456,106)	-69%	(919,316)	-46%
Prepaid Accounts & Other Assets	24,777,918	128,645	1%	6,125,691	33%	3,045,918	14%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	14,461,276	119,922	1%	2,696,367	23%	117,276	1%
RE Lns Receiv	47,465,541	11,151,332	31%	12,505,637	36%	12,640,483	36%
Other Assets	88,174,160	11,178,861	15%	18,871,589	27%	14,885,102	20%
Land	23,227,894	0	0%	2,477,157	12%	627,894	3%
Buildings (Net)	55,836,368	283,344	1%	4,118,050	8%	1,136,368	2%
Furn & Equip (N	8,552,528	(109,370)	-1%	443,178	5%	(87,472)	-1%
Net Fixed Assets	87,616,790	173,974	0%	7,038,385	9%	1,676,790	2%
TOTAL ASSETS	5,001,644,535	211,273,425	4%	958,934,941	24%	121,095,490	2%
Line of Credit Available	483,052,331						

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	2018	\$	%	\$	%	\$	%
AP & Acc'd Exp's	51,469,826	5,886,258	13%	6,861,049	15%	12,955,090	34%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	725,000,000	100,000,000	16%	226,000,000	45%	10,000,000	1%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	725,000,000	100,000,000	16%	226,000,000	45%	10,000,000	1%
Member Savings	242,384,270	2,900,508	1%	25,635,630	12%	17,384,270	8%
Member MMAs	428,571,974	(10,615,546)	-2%	(50,648,659)	-11%	(50,928,026)	-11%
Member Checking	584,446,370	673,800	0%	35,402,606	6%	37,446,370	7%
Business Savings	7,516,387	(24,732)	0%	(651,404)	-8%	(1,283,613)	-15%
Business MMAs	20,454,265	1,196,674	6%	6,118,968	43%	(8,545,735)	-29%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	40,911,731	(277,273)	-1%	6,416,032	19%	3,411,731	9%
Tot S-T Savings	1,324,284,997	(6,146,569)	0%	22,273,173	2%	(2,515,003)	0%
1-6 Month CD	3,498,738	310,966	10%	945,281	37%	(134,595)	-4%
7-12 Month CD	50,765,744	1,930,953	4%	(23,310,728)	-31%	2,465,744	5%
13-24 Month CD	672,154,250	32,713,359	5%	169,361,590	34%	41,754,250	7%
25-36 Month CD	495,414,939	163,269	0%	193,203,574	64%	(73,585,061)	-13%
37-48 Month CD	440,334,531	25,129,440	6%	99,907,290	29%	104,334,531	31%
49-60 Month CD	36,492,772	(383,839)	-1%	(15,498,331)	-30%	(507,228)	-1%
Non-Mem Deposits	577,234,360	38,688,843	7%	172,352,824	43%	24,234,360	4%
Total IRAs	208,063,110	7,052,647	4%	35,068,575	20%	3,063,110	1%
Total CDs & IRAs	2,483,958,444	105,605,638	4%	632,030,075	34%	101,625,111	4%
Total Deposits	3,808,243,441	99,459,069	3%	654,303,248	21%	99,110,108	3%
Total Liabilities	4,584,713,267	205,345,327	5%	887,164,297	24%	122,065,196	3%
YTD Income	17,071,724	3,350,518	24%	3,499,036	26%	954,750	6%
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	153,991,154	2,577,580	2%	23,972,304	18%	(3,172,846)	-2%
Insurance Reser	20,000	0	0%	0	0%	0	0%
Total Equity	416,931,268	5,928,098	1%	71,770,644	21%	(969,706)	0%
TOT LIAB & EQUIT	5,001,644,535	211,273,425	4%	958,934,941	24%	121,095,490	2%