

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	MARCH	Monthly Change		Annual Change		Budget Variance	
	2017	\$	%	\$	%	\$	%
OTC Car Loans	221,270,414	998,728	0%	20,771,618	10%	(3,729,586)	-2%
Indirect Car Lns	740,065,405	12,434,283	2%	136,302,340	23%	3,065,405	0%
Personal Loans	71,049,413	1,206,264	2%	15,836,223	29%	(450,587)	-1%
Credit Cards	112,236,013	717,938	1%	17,994,848	19%	3,236,013	3%
Home Equity Lns	283,952,467	4,718,490	2%	(154,218,538)	-35%	(47,533)	0%
Piggy Back Loans	206,359,880	(185,634)	0%	206,359,880	0%	(1,640,120)	-1%
1st Mtg Loans	1,244,647,304	21,965,197	2%	184,564,829	17%	(7,511,696)	-1%
Total Comm Loans	787,798,997	9,815,122	1%	193,691,242	33%	10,918,997	1%
Deferred Costs	6,358,694	117,591	2%	622,973	11%	(6,306)	0%
Gross Loans	3,673,738,587	51,787,979	1%	621,925,415	20%	3,834,587	0%
Allow Loan Loss	(21,134,043)	463,073	-2%	(2,224,809)	12%	965,957	-4%
Net Loans	3,652,604,544	52,251,052	1%	619,700,606	20%	4,800,544	0%
Cr Card Rec/Adj	(301,232)	10,225	-3%	(8,485)	3%	(1,232)	0%
Deb/ATM Settle	751,881	(46,624)	-6%	93,928	14%	296,881	65%
Savings Bonds	56,222	31,650	129%	6,517	13%	(43,778)	-44%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	9,795,231	(220,556)	-2%	(1,088,221)	-10%	(704,769)	-7%
Tot Cash/Equiv	10,302,102	(225,305)	-2%	(996,261)	-9%	(452,898)	-4%
FHLB Stock	32,564,500	770,700	2%	3,515,000	12%	(4,435,500)	-12%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,489,650	4,966	0%	(140,007)	-1%	(1,445,350)	-9%
FRB/Cash Accts	60,340,117	(5,521,938)	-8%	(14,458,777)	-19%	(33,888,371)	-36%
Other Investmnts	27,271,525	211,067	1%	740,717	3%	(93,961)	0%
NCUSIF Ins Dep	22,897,032	0	0%	4,013,650	21%	32	0%
Total Investment	158,562,824	(4,535,205)	-3%	(6,329,417)	-4%	(39,863,150)	-20%
Net OREO	2,933,208	533,492	22%	1,422,450	94%	433,208	17%
Prepaid Accounts & Other Assets	18,652,735	216,307	1%	1,144,419	7%	(947,265)	-5%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	11,576,082	956,289	9%	1,757,038	18%	(73,918)	-1%
RE Lns Receiv	28,935,454	7,665,324	36%	(4,585,582)	-14%	935,454	3%
Other Assets	62,486,220	9,371,412	18%	(261,675)	0%	348,220	1%
Land	20,750,737	489,434	2%	538,079	3%	(462,263)	-2%
Buildings (Net)	51,807,419	130,036	0%	3,337,815	7%	(892,581)	-2%
Furn & Equip (N	8,294,057	(6,575)	0%	276,360	3%	(905,943)	-10%
Net Fixed Assets	80,852,213	612,895	1%	4,152,254	5%	(2,260,787)	-3%
TOTAL ASSETS	3,964,807,903	57,474,849	1%	616,265,507	18%	(37,428,071)	-1%
Line of Credit Available	406,795,637						

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	2017	\$	%	\$	%	\$	%	
AP & Acc'd Exp's	33,476,533	(8,946,713)	-21%	5,937,956	22%	(12,098,659)	-27%	
FHLB Cons Ln Adv	0	0	0%	(25,000,000)	-100%	0	0%	
FHLB RE Ln Adv	459,000,000	0	0%	141,000,000	44%	(120,000,000)	-21%	
FHLB CUSO Adv	0	0	0%	0	0%	0	0%	
Tot FHLB Advance	459,000,000	0	0%	116,000,000	34%	(120,000,000)	-21%	
Member Savings	216,139,094	5,936,023	3%	26,562,355	14%	8,139,094	4%	
Member MMAs	480,246,739	23,362,133	5%	148,901,855	45%	47,746,739	11%	
Member Checking	552,021,461	25,813,337	5%	70,813,528	15%	30,021,461	6%	
Business Savings	7,753,873	(213,655)	-3%	(79,588)	-1%	(546,127)	-7%	
Business MMAs	13,671,649	(145,592)	-1%	631,645	5%	(2,078,351)	-13%	
U of I Accts	0	0	0%	0	0%	0	0%	
Business Ckg	35,180,958	4,554,183	15%	8,340,892	31%	1,430,958	4%	
Tot S-T Savings	1,305,013,774	59,306,429	5%	255,170,687	24%	84,713,774	7%	
1-6 Month CD	2,576,196	(362,706)	-12%	(3,284,821)	-56%	(623,804)	-19%	
7-12 Month CD	72,815,755	8,587,552	13%	57,151,916	365%	14,315,755	24%	
13-24 Month CD	508,424,778	(26,044,382)	-5%	13,277,467	3%	(68,075,222)	-12%	
25-36 Month CD	284,087,282	3,464,037	1%	(8,266,702)	-3%	12,087,282	4%	
37-48 Month CD	340,425,639	2,917,504	1%	5,792,458	2%	5,425,639	2%	
49-60 Month CD	54,237,295	(1,805,711)	-3%	(16,504,870)	-23%	(11,562,705)	-18%	
Non-Mem Deposits	394,427,477	12,201,028	3%	113,434,173	40%	58,427,477	17%	
Total IRAs	170,079,762	1,719,102	1%	16,380,745	11%	(1,920,238)	-1%	
Total CDs & IRAs	1,827,074,184	676,424	0%	177,980,366	11%	8,074,184	0%	
Total Deposits	3,132,087,958	59,982,853	2%	433,151,053	16%	92,787,958	3%	
Total Liabilities	3,624,564,491	51,036,140	1%	555,089,009	18%	(39,310,701)	-1%	
YTD Income	11,022,694	3,678,203	50%	6,072,802	123%	101,912	1%	
Undivid Earning	200,907,531	0	0%	31,957,124	19%	(1,012,469)	-1%	
Unreal Inv G/L	641,555	137,198	27%	641,555	0%	(158,445)	-20%	
Unreal Ret G/L	0	0	0%	0	0%	0	0%	
Legal Reserve	127,651,632	2,623,308	2%	22,505,017	21%	2,951,632	2%	
Insurance Reser	20,000	0	0%	0	0%	0	0%	
Total Equity	340,243,412	6,438,709	2%	61,176,498	22%	1,882,630	1%	
TOT LIAB & EQUIT	3,964,807,903	57,474,849	1%	616,265,507	18%	(37,428,071)	-1%	