

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	MARCH	Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%
OTC Car Loans	239,502,594	1,395,313	1%	18,232,180	8%	(2,747,406)	-1%
Indirect Car Lns	907,365,266	14,482,797	2%	167,299,861	23%	(19,634,734)	-2%
Personal Loans	85,843,113	1,513,196	2%	14,793,700	21%	843,113	1%
Credit Cards	128,485,699	(816,380)	-1%	16,249,686	14%	(1,514,301)	-1%
Home Equity Lns	330,868,582	4,701,875	1%	46,916,115	17%	4,618,582	1%
Piggy Back Loans	221,976,933	1,358,437	1%	15,617,053	8%	(1,023,067)	0%
1st Mtg Loans	1,525,170,458	28,479,025	2%	280,523,154	23%	(51,829,542)	-3%
Total Comm Loans	998,048,497	10,260,375	1%	210,249,500	27%	29,298,497	3%
Deferred Costs	6,991,045	142,448	2%	632,351	10%	(23,955)	0%
Gross Loans	4,444,252,187	61,517,086	1%	770,513,600	21%	(42,012,813)	-1%
Allow Loan Loss	(28,747,202)	(456,208)	2%	(7,613,159)	36%	(937,202)	3%
Net Loans	4,415,504,985	61,060,878	1%	762,900,441	21%	(42,950,015)	-1%
Cr Card Rec/Adj	(495,113)	38,990	-7%	(193,881)	64%	(177,113)	56%
Deb/ATM Settle	1,149,141	166,341	17%	397,260	53%	95,141	9%
Savings Bonds	139,779	35,490	34%	83,557	149%	60,779	77%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	11,928,307	986,555	9%	2,133,076	22%	628,307	6%
Tot Cash/Equiv	12,722,114	1,227,376	11%	2,420,012	23%	607,114	5%
FHLB Stock	38,641,800	(2,742,500)	-7%	6,077,300	19%	(3,044,200)	-7%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,351,033	(384,647)	-2%	(138,617)	-1%	(343,967)	-2%
FRB/Cash Accts	86,073,516	(1,390,525)	-2%	25,733,399	43%	1,290,285	2%
Other Investmnts	31,636,561	(365,326)	-1%	4,365,036	16%	(1,351,594)	-4%
NCUSIF Ins Dep	26,002,986	0	0%	3,105,954	14%	(14)	0%
Total Investment	197,705,896	(4,882,998)	-2%	39,143,072	25%	(3,449,490)	-2%
Net OREO	1,301,722	284,659	28%	(1,631,486)	-56%	(698,278)	-35%
Prepaid Accounts & Other Assets	24,649,273	103,653	0%	5,996,538	32%	3,100,273	14%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	14,341,354	1,051,089	8%	2,765,272	24%	183,354	1%
RE Lns Receiv	36,314,209	9,181,160	34%	7,378,755	26%	8,851,628	32%
Other Assets	76,995,299	10,620,561	16%	14,509,079	23%	11,437,718	17%
Land	23,227,894	0	0%	2,477,157	12%	627,894	3%
Buildings (Net)	55,553,024	447,036	1%	3,745,605	7%	1,153,024	2%
Furn & Equip (N	8,661,898	416,628	5%	367,841	4%	31,898	0%
Net Fixed Assets	87,442,816	863,664	1%	6,590,603	8%	1,812,816	2%
TOTAL ASSETS	4,790,371,110	68,889,481	1%	825,563,207	21%	(32,541,857)	-1%
Line of Credit Available	465,516,915						

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	2018	\$	%	\$	%	\$	%	
AP & Acc'd Exp's	45,583,568	(3,341,101)	-7%	12,107,035	36%	16,037,592	54%	
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%	
FHLB RE Ln Adv	625,000,000	(90,000,000)	-13%	166,000,000	36%	(90,000,000)	-13%	
FHLB CUSO Adv	0	0	0%	0	0%	0	0%	
Tot FHLB Advance	625,000,000	(90,000,000)	-13%	166,000,000	36%	(90,000,000)	-13%	
Member Savings	239,483,762	6,201,705	3%	23,344,668	11%	15,733,762	7%	
Member MMAs	439,187,520	(3,829,899)	-1%	(41,059,219)	-9%	(36,312,480)	-8%	
Member Checking	583,772,570	24,731,067	4%	31,751,109	6%	37,772,570	7%	
Business Savings	7,541,119	(2,611)	0%	(212,754)	-3%	(1,158,881)	-13%	
Business MMAs	19,257,591	198,302	1%	5,585,942	41%	(9,242,409)	-32%	
U of I Accts	0	0	0%	0	0%	0	0%	
Business Ckg	41,189,004	1,845,306	5%	6,008,046	17%	4,189,004	11%	
Tot S-T Savings	1,330,431,566	29,143,870	2%	25,417,792	2%	10,981,566	1%	
1-6 Month CD	3,187,772	15,466	0%	611,576	24%	(312,228)	-9%	
7-12 Month CD	48,834,791	21,168,025	77%	(23,980,964)	-33%	2,134,791	5%	
13-24 Month CD	639,440,891	37,448,787	6%	131,016,113	26%	20,140,891	3%	
25-36 Month CD	495,251,670	9,160,830	2%	211,164,388	74%	(62,748,330)	-11%	
37-48 Month CD	415,205,091	31,043,654	8%	74,779,452	22%	78,205,091	23%	
49-60 Month CD	36,876,611	(1,143,898)	-3%	(17,360,684)	-32%	(873,389)	-2%	
Non-Mem Deposits	538,545,517	23,734,152	5%	144,118,040	37%	(4,454,483)	-1%	
Total IRAs	201,010,463	5,743,900	3%	30,930,701	18%	(989,537)	0%	
Total CDs & IRAs	2,378,352,806	127,170,916	6%	551,278,622	30%	31,102,806	1%	
Total Deposits	3,708,784,372	156,314,786	4%	576,696,414	18%	42,084,372	1%	
Total Liabilities	4,379,367,940	62,973,685	1%	754,803,449	21%	(31,878,038)	-1%	
YTD Income	13,721,206	4,067,274	42%	2,698,512	24%	1,767,217	15%	
Undivid Earning	245,515,736	0	0%	44,608,205	22%	1,715,736	1%	
Unreal Inv G/L	332,654	(374,774)	-53%	(308,901)	-48%	(467,346)	-58%	
Unreal Ret G/L	0	0	0%	0	0%	0	0%	
Legal Reserve	151,413,574	2,223,296	1%	23,761,942	19%	(3,679,426)	-2%	
Insurance Reser	20,000	0	0%	0	0%	0	0%	
Total Equity	411,003,170	5,915,796	1%	70,759,758	21%	(663,819)	0%	
TOT LIAB & EQUIT	4,790,371,110	68,889,481	1%	825,563,207	21%	(32,541,857)	-1%	