

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	March	Monthly Change		Annual Change		Budget Variance	
	2019	\$	%	\$	%	\$	%
OTC Car Loans	234,446,199	71,857	0%	(5,343,157)	-2%	(9,338,133)	-4%
Indirect Car Lns	979,621,551	(1,469,328)	0%	71,169,918	8%	(49,470,801)	-5%
Personal Loans	102,841,385	(38,454)	0%	16,895,447	20%	(5,793,623)	-5%
Credit Cards	147,231,291	1,431,530	1%	18,745,592	15%	(1,536,048)	-1%
Home Equity Lns	382,011,674	3,770,132	1%	50,481,148	15%	(5,063,074)	-1%
Piggy Back Loans	247,473,475	(1,537,373)	-1%	25,496,542	11%	(7,246,849)	-3%
1st Mtg Loans	1,837,413,988	(521,721)	0%	308,570,685	20%	(48,961,012)	-3%
Total Comm Loans	1,092,932,354	7,967,555	1%	93,703,555	9%	(10,911,396)	-1%
Deferred Costs	7,057,138	37,186	1%	7,057,138	0%	(407,862)	-5%
Gross Loans	5,031,029,055	9,711,384	0%	586,776,868	13%	(138,728,798)	-3%
Allow Loan Loss	(32,936,945)	(43,406)	0%	(4,189,743)	15%	875,555	-3%
Net Loans	4,998,092,110	9,667,978	0%	582,587,125	13%	(137,853,244)	-3%
Cr Card Rec/Adj	(461,945)	(323,632)	234%	33,168	-7%	(101,945)	28%
Deb/ATM Settle	1,137,782	(9,321)	-1%	(11,359)	-1%	(157,218)	-12%
Savings Bonds	0	0	0%	(139,779)	-100%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	9,670,758	(881,214)	-8%	(2,257,549)	-19%	(1,343,242)	-12%
Tot Cash/Equiv	10,346,595	(1,214,167)	-11%	(2,375,519)	-19%	(1,602,405)	-13%
Correspondent Bank Stock	45,451,500	(39,200)	0%	6,809,700	18%	(7,548,500)	-14%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,489,277	173,677	1%	138,244	1%	(22,723)	0%
FRB/Cash Accts	73,837,989	(4,138,894)	-5%	(12,235,527)	-14%	13,509,608	22%
Other Investmnts	33,378,676	1,000,915	3%	1,742,115	6%	260,089	1%
NCUSIF Ins Dep	34,234,346	0	0%	8,231,360	32%	0	0%
Total Investment	202,391,788	(3,003,502)	-1%	4,685,892	2%	6,198,474	3%
Net OREO	465,310	1,896	0%	(836,412)	-64%	(1,134,690)	-71%
Prepaid Accounts & Other Assets	23,876,402	(193,206)	-1%	(772,871)	-3%	(3,323,598)	-12%
Goodwill/Intgble	388,741	0	0%	0	0%	(259)	0%
Accrued Interest	16,275,010	1,205,727	8%	1,933,656	13%	(1,670,856)	-9%
RE Lns Receiv	36,160,788	6,773,221	23%	(153,421)	0%	3,237,222	10%
Other Assets	77,166,251	7,787,638	11%	170,952	0%	(2,892,181)	-4%
Land	27,125,691	0	0%	3,897,797	17%	83,310	0%
Buildings (Net)	58,155,535	483,049	1%	2,602,511	5%	(1,671,949)	-3%
Furn & Equip (N	9,898,486	(323,685)	-3%	1,236,588	14%	284,283	3%
Net Fixed Assets	95,179,712	159,364	0%	7,736,896	9%	(1,304,356)	-1%
TOTAL ASSETS	5,383,176,456	13,397,311	0%	592,805,346	12%	(137,453,712)	-2%
LINE OF CREDIT AVAILABLE	607,894,065						

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	2019	\$	%	\$	%	\$	%
AP & Acc'd Exp's	51,206,638	(12,527,845)	-20%	5,623,072	12%	9,651,918	23%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	650,000,000	(20,000,000)	-3%	25,000,000	4%	(160,000,000)	-20%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	650,000,000	(20,000,000)	-3%	25,000,000	4%	(160,000,000)	-20%
Member Savings	258,180,078	6,449,948	3%	18,696,316	8%	4,380,078	2%
Member MMAs	475,254,850	22,864,922	5%	36,067,330	8%	75,454,850	19%
Member Checking	595,006,448	21,278,078	4%	11,233,878	2%	13,706,448	2%
Business Savings	9,093,782	(1,365,095)	-13%	1,552,663	21%	(1,206,218)	-12%
Business MMAs	20,677,595	(329,065)	-2%	1,420,004	7%	(2,522,405)	-11%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	47,739,554	2,012,773	4%	6,550,550	16%	139,554	0%
Tot S-T Savings	1,405,952,307	50,911,561	4%	75,520,741	6%	89,952,307	7%
1-6 Month CD	3,521,885	108,554	3%	334,113	10%	621,885	21%
7-12 Month CD	120,178,135	(14,443,782)	-11%	71,343,344	146%	(30,321,865)	-20%
13-24 Month CD	738,587,354	15,350,319	2%	99,146,463	16%	(16,412,646)	-2%
25-36 Month CD	589,916,431	7,318,855	1%	94,664,761	19%	81,916,431	16%
37-48 Month CD	449,022,887	(21,069,819)	-4%	33,817,796	8%	(109,477,113)	-20%
49-60 Month CD	35,446,955	(209,021)	-1%	(1,429,656)	-4%	(553,045)	-2%
Non-Mem Deposits	613,761,159	(399,743)	0%	75,215,641	14%	(2,738,841)	0%
Total IRAs	238,556,803	(258,439)	0%	37,546,340	19%	(943,197)	0%
Total CDs & IRAs	2,788,991,609	(13,603,076)	0%	410,638,802	17%	(77,908,391)	-3%
Total Deposits	4,194,943,916	37,308,485	1%	486,159,543	13%	12,043,916	0%
Total Liabilities	4,896,150,554	4,780,640	0%	516,782,615	12%	(138,304,168)	-3%
YTD Income	16,406,710	6,536,122	66%	2,685,503	20%	158,154	1%
Undivid Earning	298,760,261	0	0%	53,244,525	22%	1,008,445	0%
Unreal Inv G/L	462,259	905,054	-204%	129,605	39%	462,259	0%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	171,396,672	1,175,495	1%	19,983,098	13%	(758,402)	0%
Insurance Reser	0	0	0%	(20,000)	-100%	(20,000)	-100%
Total Equity	487,025,902	8,616,671	2%	76,022,731	18%	850,456	0%
TOT LIAB & EQUIT	5,383,176,456	13,397,311	0%	592,805,346	12%	(137,453,712)	-2%