

# UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

## Balance Sheet

	SEPTEMBER	Monthly Change		Annual Change		Budget Variance	
	2017	\$	%	\$	%	\$	%
OTC Car Loans	233,419,306	936,136	0%	18,894,029	9%	(12,080,694)	-5%
Indirect Car Lns	853,383,721	7,611,661	1%	173,642,842	26%	62,383,721	8%
Personal Loans	81,716,903	3,267,195	4%	14,987,083	22%	(4,783,097)	-6%
Credit Cards	124,065,639	1,566,506	1%	18,416,412	17%	565,639	0%
Home Equity Lns	310,641,285	3,620,186	1%	(158,352,816)	-34%	(3,358,715)	-1%
Piggy Back Loans	215,724,333	(108,732)	0%	215,724,333	0%	(4,275,667)	-2%
1st Mtg Loans	1,442,706,622	34,281,564	2%	296,569,892	26%	94,229,622	7%
Total Comm Loans	889,477,736	17,704,173	2%	216,136,828	32%	52,837,736	6%
Deferred Costs	6,970,977	19,351	0%	594,066	9%	(49,023)	-1%
<b>Gross Loans</b>	<b>4,158,106,522</b>	<b>68,898,040</b>	<b>2%</b>	<b>796,612,669</b>	<b>24%</b>	<b>185,469,522</b>	<b>5%</b>
Allow Loan Loss	(24,726,839)	(338,685)	1%	(3,570,039)	17%	(1,426,839)	6%
<b>Net Loans</b>	<b>4,133,379,683</b>	<b>68,559,355</b>	<b>2%</b>	<b>793,042,630</b>	<b>24%</b>	<b>184,042,683</b>	<b>5%</b>
Cr Card Rec/Adj	(404,418)	(153,846)	61%	(111,811)	38%	(104,418)	35%
Deb/ATM Settle	1,287,482	32,804	3%	543,229	73%	832,482	183%
Savings Bonds	74,755	52,915	242%	(11,341)	-13%	(25,245)	-25%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	10,247,839	(711,977)	-6%	(628,132)	-6%	(852,161)	-8%
<b>Tot Cash/Equiv</b>	<b>11,205,658</b>	<b>(780,104)</b>	<b>-7%</b>	<b>(208,055)</b>	<b>-2%</b>	<b>(149,342)</b>	<b>-1%</b>
FHLB Stock	40,364,700	2,254,200	6%	8,007,200	25%	524,700	1%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,651,452	205,565	1%	(98,850)	-1%	(1,283,548)	-8%
FRB/Cash Accts	98,958,106	25,261,514	34%	29,316,921	42%	39,388,978	66%
Other Investmnts	31,491,987	223,947	1%	4,650,582	17%	3,511,368	13%
NCUSIF Ins Dep	24,333,861	0	0%	3,111,834	15%	(1,063,139)	-4%
<b>Total Investment</b>	<b>210,800,106</b>	<b>27,945,226</b>	<b>15%</b>	<b>44,987,687</b>	<b>27%</b>	<b>41,078,359</b>	<b>24%</b>
Net OREO	1,514,884	(6,663)	0%	(751,666)	-33%	(985,116)	-39%
Prepaid Accounts & Other Assets	20,677,249	(141,462)	-1%	2,006,348	11%	(122,751)	-1%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	13,222,565	18,482	0%	3,041,414	30%	672,565	5%
RE Lns Receiv	45,589,707	(13,033,059)	-22%	(32,752,742)	-42%	(19,410,293)	-30%
<b>Other Assets</b>	<b>81,393,146</b>	<b>(13,162,702)</b>	<b>-14%</b>	<b>(28,456,646)</b>	<b>-26%</b>	<b>(19,844,854)</b>	<b>-20%</b>
Land	21,588,094	0	0%	1,375,436	7%	(1,624,906)	-7%
Buildings (Net)	53,251,330	245,558	0%	2,084,169	4%	(1,848,670)	-3%
Furn & Equip (N	8,610,876	436,934	5%	686,269	9%	(1,189,124)	-12%
<b>Net Fixed Assets</b>	<b>83,450,300</b>	<b>682,492</b>	<b>1%</b>	<b>4,145,874</b>	<b>5%</b>	<b>(4,662,700)</b>	<b>-5%</b>
<b>TOTAL ASSETS</b>	<b>4,520,228,893</b>	<b>83,244,267</b>	<b>2%</b>	<b>813,511,490</b>	<b>22%</b>	<b>200,464,146</b>	<b>5%</b>
<b>Line of Credit Available</b>	<b>471,469,060</b>						

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	SEPTEMBER	Monthly Change		Annual Change		Budget Variance	
	2017	\$	%	\$	%	\$	%
<b>AP &amp; Acc'd Exp's</b>	<b>38,604,213</b>	<b>(18,232,001)</b>	<b>-32%</b>	<b>(11,598,962)</b>	<b>-23%</b>	<b>(5,970,976)</b>	<b>-13%</b>
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	675,000,000	60,000,000	10%	226,000,000	50%	(5,000,000)	-1%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
<b>Tot FHLB Advance</b>	<b>675,000,000</b>	<b>60,000,000</b>	<b>10%</b>	<b>226,000,000</b>	<b>50%</b>	<b>(5,000,000)</b>	<b>-1%</b>
Member Savings	212,907,523	1,606,921	1%	18,089,359	9%	(7,092,477)	-3%
Member MMAs	472,625,612	(532,098)	0%	68,231,130	17%	8,125,612	2%
Member Checking	541,144,967	8,702,817	2%	36,728,405	7%	(4,855,033)	-1%
Business Savings	9,361,230	275,748	3%	2,984,374	47%	461,230	5%
Business MMAs	18,567,669	875,222	5%	5,960,991	47%	1,317,669	8%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	38,101,753	(4,385,292)	-10%	4,994,136	15%	2,851,753	8%
<b>Tot S-T Savings</b>	<b>1,292,708,754</b>	<b>6,543,318</b>	<b>1%</b>	<b>136,988,395</b>	<b>12%</b>	<b>808,754</b>	<b>0%</b>
1-6 Month CD	2,128,566	(58,576)	-3%	(813,521)	-28%	(1,671,434)	-44%
7-12 Month CD	46,030,032	(10,478,114)	-19%	6,942,227	18%	(26,269,968)	-36%
13-24 Month CD	556,565,673	6,990,318	1%	24,180,494	5%	(73,934,327)	-12%
25-36 Month CD	482,553,895	39,144,983	9%	202,057,018	72%	204,553,895	74%
37-48 Month CD	340,970,111	983,602	0%	600,062	0%	11,970,111	4%
49-60 Month CD	41,980,407	(625,855)	-1%	(30,171,894)	-42%	(21,419,593)	-34%
Non-Mem Deposits	481,829,247	(10,036,217)	-2%	169,313,492	54%	109,829,247	30%
Total IRAs	186,447,622	3,800,190	2%	21,932,529	13%	4,947,622	3%
<b>Total CDs &amp; IRAs</b>	<b>2,138,505,553</b>	<b>29,720,331</b>	<b>1%</b>	<b>394,040,407</b>	<b>23%</b>	<b>208,005,553</b>	<b>11%</b>
<b>Total Deposits</b>	<b>3,431,214,307</b>	<b>36,263,649</b>	<b>1%</b>	<b>531,028,802</b>	<b>18%</b>	<b>208,814,307</b>	<b>6%</b>
<b>Total Liabilities</b>	<b>4,144,818,520</b>	<b>78,031,648</b>	<b>2%</b>	<b>745,429,840</b>	<b>22%</b>	<b>197,843,330</b>	<b>5%</b>
YTD Income	29,951,776	2,617,741	10%	7,354,623	33%	(3,997,781)	-12%
Undivid Earning	200,907,531	0	0%	31,957,124	19%	(1,012,469)	-1%
Unreal Inv G/L	775,776	96,471	14%	56,006	8%	(24,224)	-3%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	143,755,290	2,498,407	2%	28,713,897	25%	7,655,290	6%
Insurance Reser	20,000	0	0%	0	0%	0	0%
<b>Total Equity</b>	<b>375,410,373</b>	<b>5,212,619</b>	<b>1%</b>	<b>68,081,650</b>	<b>22%</b>	<b>2,620,816</b>	<b>1%</b>
<b>TOT LIAB &amp; EQUIT</b>	<b>4,520,228,893</b>	<b>83,244,267</b>	<b>2%</b>	<b>813,511,490</b>	<b>22%</b>	<b>200,464,146</b>	<b>5%</b>