

# UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

## Balance Sheet

	FEBRUARY	Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%
OTC Car Loans	238,107,281	545,484	0%	17,835,595	8%	(2,142,719)	-1%
Indirect Car Lns	892,882,469	4,618,733	1%	165,251,347	23%	(21,617,531)	-2%
Personal Loans	84,329,917	518,732	1%	14,486,768	21%	329,917	0%
Credit Cards	129,302,079	(1,581,208)	-1%	17,784,004	16%	802,079	1%
Home Equity Lns	326,166,707	3,995,824	1%	46,932,730	17%	4,166,707	1%
Piggy Back Loans	220,618,496	(291,241)	0%	14,072,982	7%	(1,381,504)	-1%
1st Mtg Loans	1,496,691,433	(35,267,753)	-2%	274,009,326	22%	(57,808,567)	-4%
Total Comm Loans	987,788,122	52,958,891	6%	209,804,247	27%	32,788,122	3%
Deferred Costs	6,848,597	(17,789)	0%	607,494	10%	(36,403)	-1%
<b>Gross Loans</b>	<b>4,382,735,101</b>	<b>25,479,673</b>	<b>1%</b>	<b>760,784,493</b>	<b>21%</b>	<b>(44,899,899)</b>	<b>-1%</b>
Allow Loan Loss	(28,290,994)	(570,462)	2%	(6,693,878)	31%	(800,994)	3%
<b>Net Loans</b>	<b>4,354,444,107</b>	<b>24,909,211</b>	<b>1%</b>	<b>754,090,615</b>	<b>21%</b>	<b>(45,700,893)</b>	<b>-1%</b>
Cr Card Rec/Adj	(534,103)	(270,736)	103%	(222,646)	71%	(216,103)	68%
Deb/ATM Settle	982,800	(177,488)	-15%	184,295	23%	(71,200)	-7%
Savings Bonds	104,289	42,412	69%	79,717	324%	25,289	32%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	10,941,752	146,434	1%	925,965	9%	(258,248)	-2%
<b>Tot Cash/Equip</b>	<b>11,494,738</b>	<b>(259,378)</b>	<b>-2%</b>	<b>967,331</b>	<b>9%</b>	<b>(520,262)</b>	<b>-4%</b>
FHLB Stock	41,384,300	934,800	2%	9,590,500	30%	1,298,300	3%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,735,680	77,793	0%	250,996	2%	40,680	0%
FRB/Cash Accts	87,464,041	61,499,261	237%	21,601,986	33%	9,101,914	12%
Other Investmnts	32,001,887	5,887	0%	4,941,429	18%	(866,823)	-3%
NCUSIF Ins Dep	26,002,986	0	0%	3,105,954	14%	(14)	0%
<b>Total Investment</b>	<b>202,588,894</b>	<b>62,517,741</b>	<b>45%</b>	<b>39,490,865</b>	<b>24%</b>	<b>9,574,057</b>	<b>5%</b>
Net OREO	1,017,063	(101,811)	-9%	(1,382,653)	-58%	(982,937)	-49%
Prepaid Accounts & Other Assets	24,545,620	848,962	4%	6,109,192	33%	3,179,620	15%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	13,290,265	(1,235,755)	-9%	2,670,472	25%	(681,735)	-5%
RE Lns Receiv	27,133,049	596,063	2%	5,862,919	28%	6,946,485	34%
<b>Other Assets</b>	<b>66,374,738</b>	<b>107,459</b>	<b>0%</b>	<b>13,259,930</b>	<b>25%</b>	<b>8,462,174</b>	<b>15%</b>
Land	23,227,894	0	0%	2,966,591	15%	1,627,894	8%
Buildings (Net)	55,105,988	1,010,059	2%	3,428,605	7%	1,005,988	2%
Furn & Equip (N	8,245,270	129,899	2%	(55,362)	-1%	(374,730)	-4%
<b>Net Fixed Assets</b>	<b>86,579,152</b>	<b>1,139,958</b>	<b>1%</b>	<b>6,339,834</b>	<b>8%</b>	<b>2,259,152</b>	<b>3%</b>
<b>TOTAL ASSETS</b>	<b>4,721,481,629</b>	<b>88,414,991</b>	<b>2%</b>	<b>814,148,575</b>	<b>21%</b>	<b>(25,925,772)</b>	<b>-1%</b>
<b>Line of Credit Available</b>	<b>474,272,055</b>						

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	FEBRUARY		Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%	
<b>AP &amp; Acc'd Exp's</b>	<b>48,924,669</b>	<b>5,948,413</b>	<b>14%</b>	<b>6,501,423</b>	<b>15%</b>	<b>7,515,709</b>	<b>18%</b>	
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%	
FHLB RE Ln Adv	715,000,000	25,000,000	4%	256,000,000	56%	40,000,000	6%	
FHLB CUSO Adv	0	0	0%	0	0%	0	0%	
<b>Tot FHLB Advance</b>	<b>715,000,000</b>	<b>25,000,000</b>	<b>4%</b>	<b>256,000,000</b>	<b>56%</b>	<b>40,000,000</b>	<b>6%</b>	
Member Savings	233,282,057	9,276,686	4%	23,078,986	11%	10,782,057	5%	
Member MMAs	443,017,419	(13,481,895)	-3%	(13,867,187)	-3%	(29,482,581)	-6%	
Member Checking	559,041,503	18,387,271	3%	32,833,379	6%	14,041,503	3%	
Business Savings	7,543,730	181,464	2%	(423,798)	-5%	(1,056,270)	-12%	
Business MMAs	19,059,289	691,971	4%	5,242,048	38%	(9,190,711)	-33%	
U of I Accts	0	0	0%	0	0%	0	0%	
Business Ckg	39,343,698	(587,015)	-1%	8,716,923	28%	2,593,698	7%	
<b>Tot S-T Savings</b>	<b>1,301,287,696</b>	<b>14,468,482</b>	<b>1%</b>	<b>55,580,351</b>	<b>4%</b>	<b>(12,312,304)</b>	<b>-1%</b>	
1-6 Month CD	3,172,306	216,503	7%	233,404	8%	(194,360)	-6%	
7-12 Month CD	27,666,766	(15,084,351)	-35%	(36,561,437)	-57%	(17,433,234)	-39%	
13-24 Month CD	601,992,104	39,176,205	7%	67,522,944	13%	(6,207,896)	-1%	
25-36 Month CD	486,090,840	(24,539,975)	-5%	205,467,595	73%	(60,909,160)	-11%	
37-48 Month CD	384,161,437	24,507,516	7%	46,653,302	14%	46,161,437	14%	
49-60 Month CD	38,020,509	(397,590)	-1%	(18,022,497)	-32%	(479,491)	-1%	
Non-Mem Deposits	514,811,365	9,657,747	2%	132,584,916	35%	(18,188,635)	-3%	
Total IRAs	195,266,563	3,036,065	2%	26,905,903	16%	(3,733,437)	-2%	
<b>Total CDs &amp; IRAs</b>	<b>2,251,181,890</b>	<b>36,572,120</b>	<b>2%</b>	<b>424,784,130</b>	<b>23%</b>	<b>(60,984,776)</b>	<b>-3%</b>	
<b>Total Deposits</b>	<b>3,552,469,586</b>	<b>51,040,602</b>	<b>1%</b>	<b>480,364,481</b>	<b>16%</b>	<b>(73,297,080)</b>	<b>-2%</b>	
<b>Total Liabilities</b>	<b>4,316,394,255</b>	<b>81,989,015</b>	<b>2%</b>	<b>742,865,904</b>	<b>21%</b>	<b>(25,781,373)</b>	<b>-1%</b>	
YTD Income	9,653,932	5,988,674	163%	2,309,441	31%	2,064,159	27%	
Undivid Earning	245,515,736	0	0%	44,608,205	22%	1,715,736	1%	
Unreal Inv G/L	707,428	0	0%	203,071	40%	(92,572)	-12%	
Unreal Ret G/L	0	0	0%	0	0%	0	0%	
Legal Reserve	149,190,278	437,302	0%	24,161,954	19%	(3,831,722)	-3%	
Insurance Reser	20,000	0	0%	0	0%	0	0%	
<b>Total Equity</b>	<b>405,087,374</b>	<b>6,425,976</b>	<b>2%</b>	<b>71,282,671</b>	<b>21%</b>	<b>(144,399)</b>	<b>0%</b>	
<b>TOT LIAB &amp; EQUIT</b>	<b>4,721,481,629</b>	<b>88,414,991</b>	<b>2%</b>	<b>814,148,575</b>	<b>21%</b>	<b>(25,925,772)</b>	<b>-1%</b>	