

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	DECEMBER	Monthly Change		Annual Change		Budget Variance	
	2017	\$	%	\$	%	\$	%
OTC Car Loans	236,935,088	(225,393)	0%	20,049,077	9%	(16,064,912)	-6%
Indirect Car Lns	880,672,132	1,507,441	0%	168,163,441	24%	63,672,132	8%
Personal Loans	82,958,719	(264,385)	0%	14,311,760	21%	(6,041,281)	-7%
Credit Cards	131,807,382	2,739,969	2%	20,656,689	19%	(192,618)	0%
Home Equity Lns	320,472,297	2,250,708	1%	(158,923,630)	-33%	(4,527,704)	-1%
Piggy Back Loans	220,009,376	667,907	0%	220,009,376	0%	(4,990,625)	-2%
1st Mtg Loans	1,513,394,708	21,966,789	1%	318,157,387	27%	116,394,708	8%
Total Comm Loans	914,481,714	14,681,721	2%	151,103,870	20%	47,481,714	5%
Deferred Costs	6,874,359	(53,432)	-1%	640,222	10%	(115,641)	-2%
Gross Loans	4,307,605,774	43,271,324	1%	754,168,192	21%	195,615,774	5%
Allow Loan Loss	(27,004,106)	(383,405)	1%	(5,503,157)	26%	(3,104,106)	13%
Net Loans	4,280,601,668	42,887,919	1%	748,665,035	21%	192,511,668	5%
Cr Card Rec/Adj	(461,210)	(224,489)	95%	84,908	-16%	(161,210)	54%
Deb/ATM Settle	1,184,991	81,178	7%	(68,541)	-5%	729,991	160%
Savings Bonds	92,515	25,346	38%	(1,050)	-1%	(7,485)	-7%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	11,683,977	(847,104)	-7%	1,055,269	10%	283,977	2%
Tot Cash/Equiv	12,500,273	(965,069)	-7%	1,070,586	9%	845,273	7%
FHLB Stock	41,005,600	2,519,600	7%	7,557,900	23%	1,165,600	3%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,608,529	18,282	0%	109,596	1%	(1,326,471)	-8%
FRB/Cash Accts	93,072,603	39,878,507	75%	(8,529,343)	-8%	14,390,251	18%
Other Investmnts	31,866,269	144,363	0%	4,963,778	18%	3,575,197	13%
NCUSIF Ins Dep	26,002,986	0	0%	3,105,954	14%	(1,294,014)	-5%
Total Investment	207,555,987	42,560,752	26%	7,207,885	4%	16,510,563	9%
Net OREO	968,542	(144,445)	-13%	(634,246)	-40%	(1,531,458)	-61%
Prepaid Accounts & Other Assets	23,484,394	3,207,526	16%	4,902,785	26%	2,084,394	10%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	14,634,815	1,358,254	10%	3,038,733	26%	1,634,815	13%
RE Lns Receiv	48,109,913	2,956,356	7%	2,913,791	6%	3,109,913	7%
Other Assets	87,586,405	7,377,691	9%	10,221,063	13%	5,298,405	6%
Land	21,512,244	(75,850)	0%	1,250,941	6%	(1,700,756)	-7%
Buildings (Net)	53,813,216	239,805	0%	2,395,189	5%	(2,486,784)	-4%
Furn & Equip (N	8,206,768	(149,177)	-2%	(382,566)	-4%	(1,893,232)	-19%
Net Fixed Assets	83,532,228	14,778	0%	3,263,564	4%	(6,080,772)	-7%
TOTAL ASSETS	4,671,776,561	91,876,071	2%	770,428,133	20%	209,085,137	5%
Line of Credit Available	484,776,774						

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	2017	\$	%	\$	%	\$	%	
AP & Acc'd Exp's	48,126,215	(707,812)	-1%	(6,218,704)	-11%	8,551,026	22%	
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%	
FHLB RE Ln Adv	700,000,000	65,000,000	10%	206,000,000	42%	(20,000,000)	-3%	
FHLB CUSO Adv	0	0	0%	0	0%	0	0%	
Tot FHLB Advance	700,000,000	65,000,000	10%	206,000,000	42%	(20,000,000)	-3%	
Member Savings	222,498,914	5,975,435	3%	17,128,427	8%	(3,501,086)	-2%	
Member MMAs	467,759,577	(2,422,578)	-1%	36,792,613	9%	(10,240,423)	-2%	
Member Checking	563,051,299	31,171,480	6%	33,665,326	6%	5,051,299	1%	
Business Savings	7,462,887	(760,798)	-9%	(922,533)	-11%	(1,737,113)	-19%	
Business MMAs	18,049,237	(8,906,055)	-33%	7,433,030	70%	49,237	0%	
U of I Accts	0	0	0%	0	0%	0	0%	
Business Ckg	38,678,888	1,831,755	5%	9,506,341	33%	2,678,888	7%	
Tot S-T Savings	1,317,500,802	26,889,239	2%	103,603,204	9%	(7,699,198)	-1%	
1-6 Month CD	3,024,577	33,814	1%	4,884	0%	(1,075,423)	-26%	
7-12 Month CD	42,779,991	1,864,819	5%	(13,313,010)	-24%	(36,420,009)	-46%	
13-24 Month CD	555,217,335	(20,995,091)	-4%	20,190,404	4%	(102,282,665)	-16%	
25-36 Month CD	529,464,734	10,506,384	2%	254,851,700	93%	248,464,734	88%	
37-48 Month CD	342,300,973	2,282,177	1%	4,292,258	1%	16,300,973	5%	
49-60 Month CD	39,541,667	(1,412,578)	-3%	(23,668,839)	-37%	(22,658,333)	-36%	
Non-Mem Deposits	508,798,154	2,045,288	0%	129,668,146	34%	118,798,154	30%	
Total IRAs	191,265,384	(460,628)	0%	25,130,527	15%	5,265,384	3%	
Total CDs & IRAs	2,212,392,815	(6,135,815)	0%	397,156,070	22%	226,392,815	11%	
Total Deposits	3,529,893,617	20,753,424	1%	500,759,274	17%	218,693,617	7%	
Total Liabilities	4,278,019,832	85,045,612	2%	700,540,570	20%	207,244,641	5%	
YTD Income	44,608,205	5,419,919	14%	12,651,081	40%	(2,768,028)	-6%	
Undivid Earning	200,907,531	0	0%	31,957,124	19%	(1,012,469)	-1%	
Unreal Inv G/L	707,428	(68,348)	-9%	203,071	40%	(92,572)	-12%	
Unreal Ret G/L	0	0	0%	0	0%	0	0%	
Legal Reserve	147,513,565	1,478,888	1%	25,076,287	20%	5,713,565	4%	
Insurance Reser	20,000	0	0%	0	0%	0	0%	
Total Equity	393,756,729	6,830,459	2%	69,887,563	22%	1,840,496	0%	
TOT LIAB & EQUIT	4,671,776,561	91,876,071	2%	770,428,133	20%	209,085,137	5%	