

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	JUNE	Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%
OTC Car Loans	245,488,510	1,327,572	1%	14,569,897	6%	(6,761,490)	-3%
Indirect Car Lns	972,498,409	20,198,924	2%	155,452,752	19%	7,998,409	1%
Personal Loans	92,570,507	2,404,183	3%	17,537,878	23%	4,570,507	5%
Credit Cards	132,339,503	1,363,548	1%	15,983,296	14%	(2,160,497)	-2%
Home Equity Lns	350,777,504	4,043,584	1%	49,671,141	16%	9,527,504	3%
Piggy Back Loans	232,439,469	8,258,159	4%	22,234,329	11%	939,469	0%
1st Mtg Loans	1,653,814,281	58,527,769	4%	311,134,965	23%	9,314,281	1%
Total Comm Loans	1,035,109,202	9,064,531	1%	184,491,389	22%	25,109,202	2%
Deferred Costs	7,418,368	190,367	3%	608,576	9%	(26,632)	0%
Gross Loans	4,722,455,753	105,378,637	2%	771,684,223	20%	48,510,753	1%
Allow Loan Loss	(30,245,679)	(455,569)	2%	(7,134,721)	31%	(1,475,679)	5%
Net Loans	4,692,210,074	104,923,068	2%	764,549,502	19%	47,035,074	1%
Cr Card Rec/Adj	(478,535)	(203,856)	74%	(81,481)	21%	(160,535)	50%
Deb/ATM Settle	1,304,986	31,485	2%	260,776	25%	250,986	24%
Savings Bonds	113,244	46,289	69%	(87,858)	-44%	34,244	43%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	11,805,949	494,466	4%	1,532,362	15%	205,949	2%
Tot Cash/Equiv	12,745,644	368,384	3%	1,623,799	15%	330,644	3%
FHLB Stock	42,792,600	1,910,800	5%	3,342,300	8%	(493,400)	-1%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,362,450	(106,693)	-1%	(130,876)	-1%	(332,550)	-2%
FRB/Cash Accts	113,995,332	20,462,923	22%	25,368,954	29%	46,669,754	69%
Other Investmnts	31,900,267	(6,452)	0%	943,597	3%	(1,447,399)	-4%
NCUSIF Ins Dep	28,107,223	0	0%	3,773,362	16%	604,223	2%
Total Investment	232,157,872	22,260,578	11%	33,297,337	17%	45,000,628	24%
Net OREO	1,134,163	(116,611)	-9%	(1,585,193)	-58%	(865,837)	-43%
Prepaid Accounts & Other Assets	26,197,319	(162,143)	-1%	5,609,283	27%	4,099,319	19%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	15,139,161	475,714	3%	2,915,404	24%	423,161	3%
RE Lns Receiv	55,820,030	(12,698,196)	-19%	(6,510,432)	-10%	(2,087,489)	-4%
Other Assets	98,679,414	(12,501,236)	-11%	429,062	0%	1,569,895	2%
Land	23,227,894	0	0%	1,502,397	7%	627,894	3%
Buildings (Net)	56,451,110	417,152	1%	3,725,008	7%	1,151,110	2%
Furn & Equip (N	8,579,296	(264,296)	-3%	621,214	8%	(80,704)	-1%
Net Fixed Assets	88,258,300	152,856	0%	5,848,619	7%	1,698,300	2%
TOTAL ASSETS	5,124,051,304	115,203,650	2%	805,748,319	19%	95,634,541	2%
Line of Credit Available	504,886,754						

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	2018	\$	%	\$	%	\$	%
AP & Acc'd Exp's	64,786,283	11,173,648	21%	6,583,244	11%	16,696,115	35%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	735,000,000	50,000,000	7%	95,000,000	15%	(20,000,000)	-3%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	735,000,000	50,000,000	7%	95,000,000	15%	(20,000,000)	-3%
Member Savings	252,225,715	(1,560,344)	-1%	35,765,624	17%	24,725,715	11%
Member MMAs	430,534,852	(6,800,754)	-2%	(60,726,848)	-12%	(56,965,148)	-12%
Member Checking	597,876,778	19,141,261	3%	46,265,972	8%	48,876,778	9%
Business Savings	8,414,934	890,657	12%	(1,196,561)	-12%	(585,066)	-7%
Business MMAs	19,193,693	(1,768,551)	-8%	3,100,107	19%	(10,806,307)	-36%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	47,534,326	8,127,170	21%	8,152,278	21%	9,034,326	23%
Tot S-T Savings	1,355,780,298	18,029,439	1%	31,360,572	2%	14,280,298	1%
1-6 Month CD	4,627,299	927,931	25%	2,319,008	100%	727,299	19%
7-12 Month CD	53,944,874	1,422,080	3%	(13,937,326)	-21%	2,444,874	5%
13-24 Month CD	665,312,970	(10,538,749)	-2%	145,583,094	28%	12,712,970	2%
25-36 Month CD	498,344,272	3,067,636	1%	149,124,876	43%	(92,655,728)	-16%
37-48 Month CD	484,044,365	20,401,643	4%	142,398,587	42%	150,044,365	45%
49-60 Month CD	37,546,779	675,555	2%	(10,046,979)	-21%	2,046,779	6%
Non-Mem Deposits	582,890,197	13,797,685	2%	149,912,531	35%	9,890,197	2%
Total IRAs	212,159,056	185,678	0%	36,641,778	21%	1,159,056	1%
Total CDs & IRAs	2,538,869,812	29,939,459	1%	601,995,569	31%	86,369,812	4%
Total Deposits	3,894,650,110	47,968,898	1%	633,356,141	19%	100,650,110	3%
Total Liabilities	4,694,436,393	109,142,546	2%	734,939,385	19%	97,346,223	2%
YTD Income	23,019,714	2,459,461	12%	2,854,563	14%	(2,380,879)	-9%
Undivid Earning	245,515,736	0	0%	44,608,205	22%	1,715,736	1%
Unreal Inv G/L	96,640	(236,014)	-71%	(582,665)	-86%	(703,360)	-88%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	160,962,821	3,837,657	2%	23,928,831	17%	(343,179)	0%
Insurance Reser	20,000	0	0%	0	0%	0	0%
Total Equity	429,614,911	6,061,104	1%	70,808,934	20%	(1,711,682)	0%
TOT LIAB & EQUIT	5,124,051,304	115,203,650	2%	805,748,319	19%	95,634,541	2%