

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	DECEMBER	Monthly Change		Annual Change		Budget Variance	
	2016	\$	%	\$	%	\$	%
OTC Car Loans	216,886,011	(607,765)	0%	23,444,369	12%	(7,113,989)	-3%
Indirect Car Lns	712,508,691	6,569,592	1%	143,387,204	25%	34,008,691	5%
Personal Loans	68,646,959	43,191	0%	14,721,980	27%	10,146,959	17%
Credit Cards	111,150,693	2,400,287	2%	17,353,424	19%	(849,307)	-1%
Home Equity Lns	479,395,926	1,085,014	0%	50,039,672	12%	(13,604,074)	-3%
1st Mtg Loans	1,195,237,321	19,608,287	2%	174,912,409	17%	(9,142,679)	-1%
Total Comm Loans	763,377,844	(6,747,115)	-1%	223,664,212	41%	128,877,844	20%
Deferred Costs	6,234,137	(73,668)	-1%	660,071	12%	134,137	2%
Gross Loans	3,553,437,582	22,277,823	1%	648,183,341	22%	142,457,582	4%
Allow Loan Loss	(21,500,949)	175,737	-1%	(2,362,976)	12%	3,219,051	-13%
Net Loans	3,531,936,633	22,453,560	1%	645,820,365	22%	145,676,633	4%
Cr Card Rec/Adj	(546,118)	(205,412)	60%	(218,231)	67%	8,882	-2%
Deb/ATM Settle	1,253,532	210,527	20%	504,966	67%	798,532	176%
Savings Bonds	93,565	57,845	162%	(14,423)	-13%	57,565	160%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	10,628,708	894,935	9%	(157,285)	-1%	(1,064,292)	-9%
Tot Cash/Equip	11,429,687	957,895	9%	115,027	1%	(199,313)	-2%
FHLB Stock	33,447,700	(2,025,500)	-6%	5,182,600	18%	5,047,700	18%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,498,933	18,743	0%	(236,470)	-2%	(1,436,067)	-8%
FRB/Cash Accts	101,601,946	67,723,294	200%	30,938,895	44%	(31,898,672)	-24%
Other Investmnts	26,902,491	(51,637)	0%	13,045,155	94%	12,680,491	89%
NCUSIF Ins Dep	22,897,032	0	0%	4,013,650	21%	1,013,650	5%
Total Investment	200,348,102	65,664,900	49%	52,943,830	36%	(14,592,898)	-7%
Net OREO	1,602,788	(637,675)	-28%	(194,256)	-11%	(297,212)	-16%
Prepaid Accounts	18,581,609	58,319	0%	2,266,115	14%	701,609	4%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	11,596,082	679,129	6%	2,009,873	21%	1,804,082	18%
RE Lns Receiv	45,196,122	(13,259,830)	-23%	(765,889)	-2%	10,196,122	29%
Other Assets	77,365,342	(13,160,057)	-15%	3,315,843	4%	12,405,342	19%
Land	20,261,303	48,645	0%	48,645	0%	(5,963,697)	-23%
Buildings (Net)	51,418,027	(36,364)	0%	4,143,309	9%	(2,538,973)	-5%
Furn & Equip (N	8,589,334	5,718	0%	469,433	6%	(618,666)	-7%
Net Fixed Assets	80,268,664	17,999	0%	4,661,387	6%	(9,121,336)	-10%
TOTAL ASSETS	3,901,348,428	75,934,297	2%	706,856,452	22%	134,168,428	4%
Line of Credit	392,618,723						

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	2016	\$	%	\$	%	\$	%	
AP & Acc'd Exp's	54,344,919	18,988,229	54%	25,929,297	91%	21,650,422	66%	
FHLB Cons Ln Adv	0	0	0%	(25,000,000)	-100%	0	0%	
FHLB RE Ln Adv	494,000,000	(45,000,000)	-8%	186,000,000	60%	86,000,000	21%	
FHLB CUSO Adv	0	0	0%	0	0%	0	0%	
Tot FHLB Advance	494,000,000	(45,000,000)	-8%	161,000,000	48%	86,000,000	21%	
Member Savings	205,370,487	7,004,359	4%	28,351,441	16%	21,223,580	12%	
Member MMAs	430,966,964	5,578,933	1%	107,336,751	33%	2,431,741	1%	
Member Checking	529,385,973	25,125,356	5%	55,007,182	12%	39,205,561	8%	
Business Savings	8,385,420	499,683	6%	1,113,001	15%	1,355,351	19%	
Business MMAs	10,616,207	(4,152,242)	-28%	485,498	5%	(1,383,793)	-12%	
U of I Accts	0	0	0%	0	0%	0	0%	
Business Ckg	29,172,547	(299,578)	-1%	2,977,689	11%	4,065,158	16%	
Tot S-T Savings	1,213,897,598	33,756,511	3%	195,271,562	19%	66,897,598	6%	
1-6 Month CD	3,019,693	166,626	6%	(2,720,759)	-47%	(2,719,007)	-47%	
7-12 Month CD	56,093,001	5,451,372	11%	40,328,657	256%	39,807,501	244%	
13-24 Month CD	535,026,931	(13,562,361)	-2%	46,442,502	10%	(55,593,869)	-9%	
25-36 Month CD	274,613,034	8,284,372	3%	(12,648,622)	-4%	(54,819,366)	-17%	
37-48 Month CD	338,008,715	836,362	0%	63,111,403	23%	(45,398,485)	-12%	
49-60 Month CD	63,210,506	(2,106,296)	-3%	(10,694,926)	-14%	(4,257,994)	-6%	
Non-Mem Deposits	379,130,008	62,684,628	20%	120,285,676	46%	67,850,008	22%	
Total IRAs	166,134,857	429,443	0%	23,469,596	16%	8,087,957	5%	
Total CDs & IRAs	1,815,236,745	62,184,146	4%	267,573,527	17%	(47,043,255)	-3%	
Total Deposits	3,029,134,343	95,940,657	3%	462,845,089	18%	19,854,343	1%	
Total Liabilities	3,577,479,262	69,928,886	2%	649,774,386	22%	127,504,765	4%	
YTD Income	31,957,124	5,244,650	20%	5,121,332	19%	(148,379)	0%	
Un divid Earning	168,950,407	0	0%	26,835,794	19%	570,407	0%	
Unreal Inv G/L	504,357	(215,413)	-30%	504,357	0%	504,357	0%	
Unreal Ret G/L	0	0	0%	0	0%	0	0%	
Legal Reserve	122,437,278	976,174	1%	24,620,583	25%	5,737,278	5%	
Insurance Reser	20,000	0	0%	0	0%	0	0%	
Total Equity	323,869,166	6,005,411	2%	57,082,066	21%	6,663,663	2%	
TOT LIAB & EQUIT	3,901,348,428	75,934,297	2%	706,856,452	22%	134,168,428	4%	