

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	SEPTEMBER	Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%
OTC Car Loans	245,305,007	(1,501,663)	-1%	11,885,701	5%	(15,944,993)	-6%
Indirect Car Lns	1,007,463,179	(1,797,046)	0%	154,079,458	18%	5,463,179	1%
Personal Loans	103,135,582	6,115,168	6%	21,418,679	26%	11,885,582	13%
Credit Cards	139,215,725	1,468,959	1%	15,150,086	12%	(1,284,275)	-1%
Home Equity Lns	368,013,809	5,968,892	2%	57,372,524	18%	15,013,809	4%
Piggy Back Loans	242,685,678	975,300	0%	26,961,345	12%	1,185,678	0%
1st Mtg Loans	1,764,337,976	27,391,405	2%	321,631,354	22%	52,337,976	3%
Total Comm Loans	1,046,951,417	823,154	0%	157,473,681	18%	(4,298,583)	0%
Deferred Costs	7,504,448	(65,055)	-1%	533,471	8%	(165,552)	-2%
Gross Loans	4,924,612,821	39,379,114	1%	766,506,299	18%	64,192,821	1%
Allow Loan Loss	(31,208,668)	(341,596)	1%	(6,481,829)	26%	(1,478,668)	5%
Net Loans	4,893,404,153	39,037,518	1%	760,024,470	18%	62,714,153	1%
Cr Card Rec/Adj	(451,473)	(139,221)	45%	(47,055)	12%	(133,473)	42%
Deb/ATM Settle	1,226,586	46,357	4%	(60,896)	-5%	172,586	16%
Savings Bonds	0	(74,783)	-100%	(74,755)	-100%	(79,000)	-100%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	9,775,233	139,765	1%	(472,606)	-5%	(2,124,767)	-18%
Tot Cash/Equip	10,550,346	(27,882)	0%	(655,312)	-6%	(2,164,654)	-17%
Correspondent Bank Stock	54,061,600	7,097,600	15%	13,696,900	34%	9,175,600	20%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,438,969	72,466	0%	(212,483)	-1%	(256,031)	-2%
FRB/Cash Accts	85,520,810	30,113,763	54%	(13,437,296)	-14%	14,513,181	20%
Other Investmnts	32,392,192	179,977	1%	974,935	3%	(1,316,758)	-4%
NCUSIF Ins Dep	28,107,223	0	0%	3,773,362	16%	604,223	2%
Total Investment	215,520,794	37,463,806	21%	4,795,418	2%	22,720,215	12%
Net OREO	567,650	(161,552)	-22%	(947,234)	-63%	(1,432,350)	-72%
Prepaid Accounts & Other Assets	25,758,092	(300,082)	-1%	5,006,113	24%	3,111,092	14%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	16,340,251	522,665	3%	3,117,686	24%	1,066,251	7%
RE Lns Receiv	43,511,331	(8,461,636)	-16%	(2,078,376)	-5%	(1,826,127)	-4%
Other Assets	86,566,065	(8,400,605)	-9%	5,098,189	6%	919,607	1%
Land	24,539,981	25,326	0%	2,951,887	14%	939,981	4%
Buildings (Net)	57,672,797	412,231	1%	4,421,467	8%	1,472,797	3%
Furn & Equip (N	9,025,696	54,851	1%	414,820	5%	335,696	4%
Net Fixed Assets	91,238,474	492,408	1%	7,788,174	9%	2,748,474	3%
TOTAL ASSETS	5,297,279,832	68,565,245	1%	777,050,939	17%	86,937,795	2%
Line of Credit Available	544,759,266						

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	2018	\$	%	\$	%	\$	%
AP & Acc'd Exp's	50,047,563	(13,396,519)	-21%	11,443,350	30%	14,574,486	41%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	875,000,000	30,000,000	4%	200,000,000	30%	80,000,000	10%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	875,000,000	30,000,000	4%	200,000,000	30%	80,000,000	10%
Member Savings	249,399,261	(3,340,534)	-1%	36,491,738	17%	18,149,261	8%
Member MMAs	391,764,968	(16,486,193)	-4%	(80,860,644)	-17%	(105,735,032)	-21%
Member Checking	573,569,779	(12,607,434)	-2%	32,424,812	6%	21,569,779	4%
Business Savings	9,121,394	(1,542,375)	-14%	(239,836)	-3%	(178,606)	-2%
Business MMAs	17,329,102	221,641	1%	(1,238,567)	-7%	(14,170,898)	-45%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	43,825,359	433,545	1%	5,723,606	15%	3,825,359	10%
Tot S-T Savings	1,285,009,863	(33,321,350)	-3%	(7,698,891)	-1%	(76,540,137)	-6%
1-6 Month CD	4,177,575	(1,180,316)	-22%	2,049,009	96%	(122,425)	-3%
7-12 Month CD	93,136,352	29,336,114	46%	47,106,320	102%	36,836,352	65%
13-24 Month CD	703,567,948	16,621,781	2%	147,002,275	26%	12,667,948	2%
25-36 Month CD	514,156,934	1,455,967	0%	31,603,039	7%	(114,843,066)	-18%
37-48 Month CD	486,214,508	17,827,055	4%	145,244,397	43%	155,214,508	47%
49-60 Month CD	37,209,916	(224,070)	-1%	(4,770,491)	-11%	3,959,916	12%
Non-Mem Deposits	579,410,353	10,196,846	2%	97,581,106	20%	(23,589,647)	-4%
Total IRAs	219,334,395	5,324,144	2%	32,886,773	18%	1,334,395	1%
Total CDs & IRAs	2,637,207,981	79,357,521	3%	498,702,428	23%	71,457,981	3%
Total Deposits	3,922,217,844	46,036,171	1%	491,003,537	14%	(5,082,156)	0%
Total Liabilities	4,847,265,407	62,639,652	1%	702,446,887	17%	89,492,328	2%
YTD Income	36,019,322	4,604,081	15%	6,067,546	20%	(4,410,636)	-11%
Undivid Earning	245,515,736	0	0%	44,608,205	22%	1,715,736	1%
Unreal Inv G/L	139,825	43,185	45%	(635,951)	-82%	(660,175)	-83%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	168,319,542	1,278,327	1%	24,564,252	17%	800,542	0%
Insurance Reser	20,000	0	0%	0	0%	0	0%
Total Equity	450,014,425	5,925,593	1%	74,604,052	20%	(2,554,533)	-1%
TOT LIAB & EQUIT	5,297,279,832	68,565,245	1%	777,050,939	17%	86,937,795	2%