

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	JANUARY		Monthly Change		Annual Change		Budget Variance	
	2017	\$	%	\$	%	\$	%	
OTC Car Loans	219,268,508	2,382,497	1%	24,356,091	12%	(731,492)	0%	
Indirect Car Lns	720,632,537	8,123,846	1%	144,526,811	25%	632,537	0%	
Personal Loans	69,271,501	624,542	1%	14,978,422	28%	(228,499)	0%	
Credit Cards	111,162,465	11,772	0%	17,726,459	19%	3,662,465	3%	
Home Equity Lns	278,122,486	4,400,749	2%	44,251,317	19%	1,122,486	0%	
Piggy Back Loans	206,367,271	693,082	0%	8,346,890	4%	367,271	0%	
1st Mtg Loans	1,210,596,043	15,358,722	1%	172,419,948	17%	(9,456,957)	-1%	
Total Comm Loans	766,405,378	3,027,534	0%	203,354,850	36%	9,445,378	1%	
Deferred Costs	6,235,911	1,774	0%	642,805	11%	15,911	0%	
Gross Loans	3,588,062,100	34,624,518	1%	630,603,593	21%	4,829,100	0%	
Allow Loan Loss	(21,707,054)	(206,105)	1%	(2,497,604)	13%	(7,054)	0%	
Net Loans	3,566,355,046	34,418,413	1%	628,105,989	21%	4,822,046	0%	
Cr Card Rec/Adj	(304,461)	241,657	-44%	129,061	-30%	(4,461)	1%	
Deb/ATM Settle	915,432	(338,100)	-27%	454,120	98%	460,432	101%	
Savings Bonds	30,516	(63,049)	-67%	(87,688)	-74%	(69,484)	-69%	
Cash in Bank	0	0	0%	0	0%	0	0%	
Vault Cash	10,501,713	(126,995)	-1%	(110,051)	-1%	201,713	2%	
Tot Cash/Equiv	11,143,200	(286,487)	-3%	385,442	4%	588,200	6%	
FHLB Stock	31,882,900	(1,564,800)	-5%	3,745,900	13%	(3,517,100)	-10%	
ILCCCU	0	0	0%	0	0%	0	0%	
NCB Accounts	15,572,811	73,878	0%	(1,013,292)	-6%	(327,189)	-2%	
FRB/Cash Accts	52,919,489	(48,682,457)	-48%	(18,954,419)	-26%	(11,824,614)	-18%	
Other Investmnts	27,015,228	112,737	0%	618,441	2%	(146,905)	-1%	
NCUSIF Ins Dep	22,897,032	0	0%	4,013,650	21%	32	0%	
Total Investment	150,287,460	(50,060,642)	-25%	(11,589,720)	-7%	(15,815,776)	-10%	
Net OREO	1,807,882	205,094	13%	(374,408)	-17%	(692,118)	-28%	
Prepaid Accounts	18,391,354	(190,255)	-1%	2,158,689	13%	(808,646)	-4%	
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%	
Accrued Interest	11,708,970	112,888	1%	1,830,707	19%	358,970	3%	
RE Lns Receiv	19,039,892	(26,156,230)	-58%	(6,428,146)	-25%	(10,960,108)	-37%	
Other Assets	51,336,839	(26,028,503)	-34%	(2,813,158)	-5%	(12,101,161)	-19%	
Land	20,261,303	0	0%	48,645	0%	48,303	0%	
Buildings (Net)	51,401,861	(16,166)	0%	3,728,223	8%	(498,139)	-1%	
Furn & Equip (N)	8,522,219	(67,115)	-1%	600,915	8%	(477,781)	-5%	
Net Fixed Assets	80,185,383	(83,281)	0%	4,377,783	6%	(927,617)	-1%	
TOTAL ASSETS	3,859,307,928	(42,040,500)	-1%	618,466,336	19%	(23,434,308)	-1%	
Line of Credit	402,008,881							

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	JANUARY		Monthly Change		Annual Change		Budget Variance	
	2017	\$	%	\$	%	\$	%	
AP & Acc'd Exp's	38,228,448	(16,116,471)	-30%	4,573,244	14%	3,653,257	11%	
FHLB Cons Ln Adv	0	0	0%	(25,000,000)	-100%	0	0%	
FHLB RE Ln Adv	459,000,000	(35,000,000)	-7%	151,000,000	49%	(80,000,000)	-15%	
FHLB CUSO Adv	0	0	0%	0	0%	0	0%	
Tot FHLB Advance	459,000,000	(35,000,000)	-7%	126,000,000	38%	(80,000,000)	-15%	
Member Savings	204,908,943	(461,544)	0%	25,769,829	14%	908,943	0%	
Member MMAs	449,959,518	18,992,554	4%	121,106,244	37%	26,459,518	6%	
Member Checking	513,993,698	(15,392,275)	-3%	48,188,212	10%	(6,302)	0%	
Business Savings	8,850,179	464,759	6%	1,587,077	22%	750,179	9%	
Business MMAs	11,727,098	1,110,891	10%	(561,861)	-5%	(3,522,902)	-23%	
U of I Accts	0	0	0%	0	0%	0	0%	
Business Ckg	28,888,760	(283,787)	-1%	1,045,610	4%	(4,361,240)	-13%	
Tot S-T Savings	1,218,328,196	4,430,598	0%	197,135,111	19%	20,228,196	2%	
1-6 Month CD	2,781,105	(238,588)	-8%	(3,230,784)	-54%	(218,895)	-7%	
7-12 Month CD	62,288,078	6,195,077	11%	46,453,520	293%	8,388,078	16%	
13-24 Month CD	531,375,729	(3,651,202)	-1%	39,635,137	8%	(27,124,271)	-5%	
25-36 Month CD	278,573,263	3,960,229	1%	(8,066,615)	-3%	8,573,263	3%	
37-48 Month CD	337,491,167	(517,548)	0%	39,924,677	13%	491,167	0%	
49-60 Month CD	59,113,165	(4,097,341)	-6%	(13,695,867)	-19%	(7,486,835)	-11%	
Non-Mem Deposits	376,499,024	(2,630,984)	-1%	111,574,638	42%	51,499,024	16%	
Total IRAs	166,887,906	753,049	0%	20,089,404	14%	(1,112,094)	-1%	
Total CDs & IRAs	1,815,009,437	(227,308)	0%	232,684,110	15%	33,009,437	2%	
Total Deposits	3,033,337,633	4,203,290	0%	429,819,221	17%	53,237,633	2%	
Total Liabilities	3,530,566,081	(46,913,181)	-1%	560,392,465	19%	(23,109,110)	-1%	
YTD Income	3,736,253	(28,220,871)	-88%	1,918,471	106%	(1,690,792)	-31%	
Undivid Earning	200,907,531	31,957,124	19%	31,957,124	19%	(1,012,469)	-1%	
Unreal Inv G/L	504,357	0	0%	504,357	0%	(295,643)	-37%	
Unreal Ret G/L	0	0	0%	0	0%	0	0%	
Legal Reserve	123,573,706	1,136,428	1%	23,693,919	24%	2,673,706	2%	
Insurance Reser	20,000	0	0%	0	0%	0	0%	
Total Equity	328,741,847	4,872,681	2%	58,073,871	21%	(325,198)	0%	
TOT LIAB & EQUIT	3,859,307,928	(42,040,500)	-1%	618,466,336	19%	(23,434,308)	-1%	