

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	October	Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%
OTC Car Loans	244,429,604	(875,403)	0%	8,968,932	4%	(19,070,396)	-7%
Indirect Car Lns	1,003,760,395	(3,702,784)	0%	139,451,980	16%	(10,739,605)	-1%
Personal Loans	104,125,969	990,387	1%	21,972,535	27%	11,625,969	13%
Credit Cards	141,274,113	2,058,388	1%	14,891,711	12%	(1,725,887)	-1%
Home Equity Lns	372,476,447	4,462,638	1%	58,356,587	19%	16,476,447	5%
Piggy Back Loans	245,948,162	3,262,484	1%	29,911,419	14%	2,448,162	1%
1st Mtg Loans	1,780,412,721	16,074,745	1%	310,747,297	21%	45,912,721	3%
Total Comm Loans	1,052,642,542	5,691,125	1%	153,104,870	17%	(12,357,458)	-1%
Deferred Costs	7,404,537	(99,911)	-1%	438,981	6%	(250,463)	-3%
Gross Loans	4,952,474,490	27,861,669	1%	737,844,312	18%	32,319,490	1%
Allow Loan Loss	(31,491,914)	(283,246)	1%	(5,697,346)	22%	(1,441,914)	5%
Net Loans	4,920,982,576	27,578,423	1%	732,146,966	17%	30,877,576	1%
Cr Card Rec/Adj	(156,195)	295,278	-65%	52,366	-25%	161,805	-51%
Deb/ATM Settle	1,239,607	13,021	1%	153,356	14%	185,607	18%
Savings Bonds	0	0	0%	(9,271)	-100%	(79,000)	-100%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	8,942,614	(832,619)	-9%	(2,034,172)	-19%	(3,057,386)	-25%
Tot Cash/Equiv	10,026,026	(524,320)	-5%	(1,837,721)	-15%	(2,788,974)	-22%
Correspondent Bank Stock	51,976,351	(2,085,249)	-4%	13,337,751	35%	7,090,351	16%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,580,407	141,438	1%	(238,146)	-2%	(114,593)	-1%
FRB/Cash Accts	56,395,815	(29,124,995)	-34%	13,737,966	32%	(2,988,402)	-5%
Other Investmnts	32,505,665	113,473	0%	898,816	3%	(1,324,110)	-4%
NCUSIF Ins Dep	34,234,346	6,127,123	22%	8,231,360	32%	5,031,346	17%
Total Investment	190,692,584	(24,828,210)	-12%	35,967,747	23%	7,694,592	4%
Net OREO	567,650	0	0%	(779,819)	-58%	(1,432,350)	-72%
Prepaid Accounts & Other Assets	25,506,166	(251,926)	-1%	4,725,074	23%	2,676,166	12%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	16,645,866	305,615	2%	3,158,228	23%	1,185,866	8%
RE Lns Receiv	40,429,734	(3,081,597)	-7%	(579,302)	-1%	(3,946,099)	-9%
Other Assets	83,538,157	(3,027,908)	-3%	6,524,181	8%	(1,515,676)	-2%
Land	24,542,381	2,400	0%	2,954,287	14%	942,381	4%
Buildings (Net)	58,077,484	404,687	1%	4,716,533	9%	1,577,484	3%
Furn & Equip (N	9,314,203	288,507	3%	715,051	8%	614,203	7%
Net Fixed Assets	91,934,068	695,594	1%	8,385,871	10%	3,134,068	4%
TOTAL ASSETS	5,297,173,411	(106,421)	0%	781,187,044	17%	37,401,586	1%
Line of Credit Available	562,625,872						

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	2018	\$	%	\$	%	\$	%
AP & Acc'd Exp's	45,876,506	(4,171,057)	-8%	16,197,669	55%	9,314,955	25%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	825,000,000	(50,000,000)	-6%	190,000,000	30%	30,000,000	4%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	825,000,000	(50,000,000)	-6%	190,000,000	30%	30,000,000	4%
Member Savings	246,034,760	(3,364,501)	-1%	31,174,586	15%	13,534,760	6%
Member MMAs	390,488,525	(1,276,443)	0%	(78,371,577)	-17%	(110,011,475)	-22%
Member Checking	554,491,639	(19,078,140)	-3%	25,489,299	5%	1,491,639	0%
Business Savings	10,213,269	1,091,875	12%	2,104,278	26%	813,269	9%
Business MMAs	20,421,986	3,092,884	18%	101,414	0%	(11,578,014)	-36%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	44,411,369	586,010	1%	8,515,300	24%	3,911,369	10%
Tot S-T Savings	1,266,061,548	(18,948,315)	-1%	(10,986,700)	-1%	(101,838,452)	-7%
1-6 Month CD	3,783,710	(393,865)	-9%	885,960	31%	(649,623)	-15%
7-12 Month CD	116,507,249	23,370,897	25%	76,599,245	192%	58,607,249	101%
13-24 Month CD	726,745,524	23,177,576	3%	160,148,862	28%	24,745,524	4%
25-36 Month CD	499,639,643	(14,517,291)	-3%	(18,639,122)	-4%	(140,360,357)	-22%
37-48 Month CD	516,156,450	29,941,942	6%	175,945,872	52%	186,156,450	56%
49-60 Month CD	36,497,481	(712,435)	-2%	(4,821,010)	-12%	3,997,481	12%
Non-Mem Deposits	581,772,584	2,362,231	0%	87,122,444	18%	(31,227,416)	-5%
Total IRAs	222,716,001	3,381,606	2%	33,105,926	17%	2,216,001	1%
Total CDs & IRAs	2,703,818,642	66,610,661	3%	510,348,177	23%	103,485,309	4%
Total Deposits	3,969,880,190	47,662,346	1%	499,361,477	14%	1,646,857	0%
Total Liabilities	4,840,756,696	(6,508,711)	0%	705,559,146	17%	40,961,810	1%
YTD Income	42,086,080	6,066,758	17%	7,891,781	23%	(3,680,859)	-8%
Undivid Earning	245,515,736	0	0%	44,608,205	22%	1,715,736	1%
Unreal Inv G/L	139,825	0	0%	(635,951)	-82%	(660,175)	-83%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	168,655,074	335,532	0%	23,763,863	16%	(934,926)	-1%
Insurance Reser	20,000	0	0%	0	0%	0	0%
Total Equity	456,416,715	6,402,290	1%	75,627,898	20%	(3,560,224)	-1%
TOT LIAB & EQUIT	5,297,173,411	(106,421)	0%	781,187,044	17%	37,401,586	1%