

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	MAY	Monthly Change		Annual Change		Budget Variance	
	2017	\$	%	\$	%	\$	%
OTC Car Loans	228,919,257	3,551,178	2%	23,426,697	11%	(2,080,743)	-1%
Indirect Car Lns	792,883,331	29,982,769	4%	161,915,888	26%	37,883,331	5%
Personal Loans	73,177,001	812,967	1%	16,589,729	29%	(1,822,999)	-2%
Credit Cards	114,515,551	1,656,952	1%	17,344,300	18%	1,515,551	1%
Home Equity Lns	295,509,527	5,174,890	2%	(155,134,665)	-34%	(490,473)	0%
Piggy Back Loans	208,372,850	1,040,286	1%	208,372,850	0%	(3,627,150)	-2%
1st Mtg Loans	1,299,147,937	30,553,982	2%	201,233,032	18%	14,882,937	1%
Total Comm Loans	833,855,208	29,754,449	4%	212,219,870	34%	37,055,208	5%
Deferred Costs	6,617,150	158,009	2%	654,435	11%	22,150	0%
Gross Loans	3,852,997,812	102,685,482	3%	686,622,136	22%	83,337,812	2%
Allow Loan Loss	(22,957,650)	(1,039,656)	5%	(3,404,844)	17%	(457,650)	2%
Net Loans	3,830,040,162	101,645,826	3%	683,217,292	22%	82,880,162	2%
Cr Card Rec/Adj	(210,817)	99,003	-32%	32,634	-13%	89,183	-30%
Deb/ATM Settle	1,102,789	94,550	9%	480,196	77%	647,789	142%
Savings Bonds	14,894	(308,358)	-95%	(119,536)	-89%	(85,106)	-85%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	9,075,340	(84,779)	-1%	(1,148,791)	-11%	(1,624,660)	-15%
Tot Cash/Equiv	9,982,206	(199,584)	-2%	(755,497)	-7%	(972,794)	-9%
FHLB Stock	36,577,000	2,531,200	7%	6,618,400	22%	(1,863,000)	-5%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,612,865	(10,883)	0%	(223,907)	-1%	(1,322,135)	-8%
FRB/Cash Accts	51,456,934	(1,436,152)	-3%	(1,454,768)	-3%	(31,908,219)	-38%
Other Investmnts	27,553,913	197,916	1%	883,156	3%	(15,768)	0%
NCUSIF Ins Dep	24,333,861	0	0%	3,111,834	15%	(1,063,139)	-4%
Total Investment	155,534,573	1,282,081	1%	8,934,715	6%	(36,172,261)	-19%
Net OREO	2,765,859	(770,931)	-22%	1,755,153	174%	265,859	11%
Prepaid Accounts & Other Assets	19,636,602	984,375	5%	2,069,851	12%	(363,398)	-2%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	12,319,761	554,852	5%	2,314,394	23%	369,761	3%
RE Lns Receiv	40,771,580	5,811,676	17%	(6,325,375)	-13%	(4,228,420)	-9%
Other Assets	75,882,543	6,579,972	9%	(185,977)	0%	(3,955,457)	-5%
Land	21,721,747	971,010	5%	1,509,089	7%	(491,253)	-2%
Buildings (Net)	52,452,282	733,964	1%	2,090,788	4%	(1,047,718)	-2%
Furn & Equip (N	7,990,911	(118,439)	-1%	(10,927)	0%	(1,409,089)	-15%
Net Fixed Assets	82,164,940	1,586,535	2%	3,588,950	5%	(2,948,060)	-3%
TOTAL ASSETS	4,153,604,424	110,894,830	3%	694,799,483	20%	38,831,590	1%
Line of Credit Available	422,256,012						

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AP & Acc'd Exp's	42,034,366	(2,574,411)	-6%	2,934,896	8%	(7,540,826)	-15%
FHLB Cons Ln Adv	0	0	0%	(25,000,000)	-100%	0	0%
FHLB RE Ln Adv	565,000,000	66,000,000	13%	216,000,000	62%	(50,000,000)	-8%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	565,000,000	66,000,000	13%	191,000,000	51%	(50,000,000)	-8%
Member Savings	217,271,519	522,879	0%	25,734,283	13%	5,271,519	2%
Member MMAs	481,956,251	2,735,618	1%	137,858,744	40%	38,456,251	9%
Member Checking	537,047,247	(11,996,517)	-2%	51,094,742	11%	7,047,247	1%
Business Savings	8,922,061	754,270	9%	1,081,602	14%	422,061	5%
Business MMAs	15,079,907	744,610	5%	935,621	7%	(1,170,093)	-7%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	39,155,874	4,660,175	14%	10,308,811	36%	4,905,874	14%
Tot S-T Savings	1,299,432,859	(2,578,965)	0%	227,013,803	21%	54,932,859	4%
1-6 Month CD	2,198,504	(354,953)	-14%	(548,372)	-20%	(1,201,496)	-35%
7-12 Month CD	71,674,118	(2,402,354)	-3%	49,856,710	229%	8,574,118	14%
13-24 Month CD	511,151,342	8,358,682	2%	21,527,012	4%	(83,348,658)	-14%
25-36 Month CD	327,657,770	25,446,405	8%	19,878,634	6%	53,657,770	20%
37-48 Month CD	340,118,404	(308,837)	0%	(624,000)	0%	7,118,404	2%
49-60 Month CD	47,313,355	(4,677,748)	-9%	(23,071,880)	-33%	(17,686,645)	-27%
Non-Mem Deposits	421,181,125	16,299,589	4%	126,551,542	43%	73,181,125	21%
Total IRAs	173,775,798	781,263	0%	15,811,637	10%	(1,724,202)	-1%
Total CDs & IRAs	1,895,070,416	43,142,047	2%	209,381,283	12%	38,570,416	2%
Total Deposits	3,194,503,275	40,563,082	1%	436,395,086	16%	93,503,275	3%
Total Liabilities	3,801,537,641	103,988,671	3%	630,329,982	20%	35,962,449	1%
YTD Income	17,307,166	3,734,478	28%	7,363,464	74%	(650,476)	-4%
Undivid Earning	200,907,531	0	0%	31,957,124	19%	(1,012,469)	-1%
Unreal Inv G/L	641,555	0	0%	641,555	0%	(158,445)	-20%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	133,190,531	3,171,681	2%	24,507,358	23%	4,690,531	4%
Insurance Reser	20,000	0	0%	0	0%	0	0%
Total Equity	352,066,783	6,906,159	2%	64,469,501	22%	2,869,141	1%
TOT LIAB & EQUIT	4,153,604,424	110,894,830	3%	694,799,483	20%	38,831,590	1%