

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	JANUARY	DECEMBER	Monthly Change		Annual Change		Budget Variance	
	2018	2017	\$	%	\$	%	\$	%
OTC Car Loans	237,561,797	236,935,088	626,709	0%	18,293,289	8%	(688,203)	0%
Indirect Car Lns	888,263,736	880,672,132	7,591,604	1%	167,631,199	23%	(13,736,264)	-2%
Personal Loans	83,811,185	82,958,719	852,466	1%	14,539,684	21%	311,185	0%
Credit Cards	130,883,287	131,807,382	(924,095)	-1%	19,720,822	18%	1,383,287	1%
Home Equity Lns	322,170,883	320,472,297	1,698,587	1%	44,048,397	16%	2,170,883	1%
Piggy Back Loans	220,909,737	220,009,376	900,362	0%	14,542,466	7%	(590,263)	0%
1st Mtg Loans	1,531,959,186	1,513,394,708	18,564,478	1%	321,363,143	27%	(40,814)	0%
Total Comm Loans	934,829,231	914,481,714	20,347,517	2%	168,423,853	22%	(6,420,769)	-1%
Deferred Costs	6,866,386	6,874,359	(7,973)	0%	630,475	10%	(3,614)	0%
Gross Loans	4,357,255,428	4,307,605,774	49,649,654	1%	769,193,328	21%	(17,614,572)	0%
Allow Loan Loss	(27,720,532)	(27,004,106)	(716,426)	3%	(6,013,478)	28%	(550,532)	2%
Net Loans	4,329,534,896	4,280,601,668	48,933,228	1%	763,179,850	21%	(18,165,104)	0%
Cr Card Rec/Adj	(263,367)	(461,210)	197,843	-43%	41,094	-13%	54,633	-17%
Deb/ATM Settle	1,160,288	1,184,991	(24,703)	-2%	244,856	27%	106,288	10%
Savings Bonds	61,877	92,515	(30,638)	-33%	31,361	103%	(17,123)	-22%
Cash in Bank	0	0	0	0%	0	0%	0	0%
Vault Cash	10,795,318	11,683,977	(888,659)	-8%	293,605	3%	(304,682)	-3%
Tot Cash/Equiv	11,754,116	12,500,273	(746,157)	-6%	610,916	5%	(160,884)	-1%
FHLB Stock	40,449,500	41,005,600	(556,100)	-1%	8,566,600	27%	363,500	1%
ILCCCU	0	0	0	0%	0	0%	0	0%
NCB Accounts	15,657,887	15,608,529	49,358	0%	85,076	1%	(37,113)	0%
FRB/Cash Accts	25,964,780	93,072,603	(67,107,823)	-72%	(26,954,709)	-51%	(55,912,410)	-68%
Other Investmnts	31,996,000	31,866,269	129,731	0%	4,980,772	18%	(753,459)	-2%
NCUSIF Ins Dep	26,002,986	26,002,986	0	0%	3,105,954	14%	(14)	0%
Total Investment	140,071,153	207,555,987	(67,484,834)	-33%	(10,216,307)	-7%	(56,339,496)	-29%
Net OREO	1,118,874	968,542	150,332	16%	(689,008)	-38%	(881,126)	-44%
Prepaid Accounts & Other Assets	23,696,658	23,484,394	212,264	1%	5,305,304	29%	2,513,658	12%
Goodwill/Intgble	388,741	388,741	0	0%	0	0%	741	0%
Accrued Interest	14,526,020	14,634,815	(108,795)	-1%	2,817,050	24%	740,020	5%
RE Lns Receiv	26,536,986	48,109,913	(21,572,927)	-45%	7,497,094	39%	4,385,535	20%
Other Assets	66,267,279	87,586,405	(21,319,126)	-24%	14,930,440	29%	6,758,828	11%
Land	23,227,894	21,512,244	1,715,650	8%	2,966,591	15%	1,627,894	8%
Buildings (Net)	54,095,929	53,813,216	282,713	1%	2,694,068	5%	295,929	1%
Furn & Equip (N	8,115,371	8,206,768	(91,397)	-1%	(406,848)	-5%	(494,629)	-6%
Net Fixed Assets	85,439,194	83,532,228	1,906,966	2%	5,253,811	7%	1,429,194	2%
TOTAL ASSETS	4,633,066,638	4,671,776,561	(38,709,923)	-1%	773,758,710	20%	(66,477,462)	-1%
Line of Credit Available	462,079,900							

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	2018	2017	\$	%	\$	%	\$	%
AP & Acc'd Exp's	42,976,256	48,126,215	(5,149,959)	-11%	4,747,808	12%	6,380,734	17%
FHLB Cons Ln Adv	0	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	690,000,000	700,000,000	(10,000,000)	-1%	231,000,000	50%	15,000,000	2%
FHLB CUSO Adv	0	0	0	0%	0	0%	0	0%
Tot FHLB Advance	690,000,000	700,000,000	(10,000,000)	-1%	231,000,000	50%	15,000,000	2%
Member Savings	224,005,371	222,498,914	1,506,457	1%	19,096,428	9%	2,755,371	1%
Member MMAs	456,499,314	467,759,577	(11,260,263)	-2%	6,539,796	1%	(14,750,686)	-3%
Member Checking	540,654,232	563,051,299	(22,397,067)	-4%	26,660,534	5%	(4,345,768)	-1%
Business Savings	7,362,266	7,462,887	(100,621)	-1%	(1,487,913)	-17%	(1,137,734)	-13%
Business MMAs	18,367,318	18,049,237	318,081	2%	6,640,220	57%	(9,757,682)	-35%
U of I Accts	0	0	0	0%	0	0%	0	0%
Business Ckg	39,930,713	38,678,888	1,251,825	3%	11,041,953	38%	3,305,713	9%
Tot S-T Savings	1,286,819,214	1,317,500,802	(30,681,588)	-2%	68,491,018	6%	(23,930,786)	-2%
1-6 Month CD	2,955,803	3,024,577	(68,774)	-2%	174,698	6%	(277,530)	-9%
7-12 Month CD	42,751,117	42,779,991	(28,874)	0%	(19,536,961)	-31%	(748,883)	-2%
13-24 Month CD	562,815,899	555,217,335	7,598,564	1%	31,440,170	6%	(34,284,101)	-6%
25-36 Month CD	510,630,815	529,464,734	(18,833,919)	-4%	232,057,552	83%	(25,369,185)	-5%
37-48 Month CD	359,653,921	342,300,973	17,352,948	5%	22,162,754	7%	20,653,921	6%
49-60 Month CD	38,418,099	39,541,667	(1,123,568)	-3%	(20,695,066)	-35%	(831,901)	-2%
Non-Mem Deposits	505,153,618	508,798,154	(3,644,536)	-1%	128,654,594	34%	(17,846,382)	-3%
Total IRAs	192,230,498	191,265,384	965,114	1%	25,342,592	15%	(3,769,502)	-2%
Total CDs & IRAs	2,214,609,770	2,212,392,815	2,216,955	0%	399,600,333	22%	(62,473,563)	-3%
Total Deposits	3,501,428,984	3,529,893,617	(28,464,633)	-1%	468,091,351	15%	(86,404,349)	-2%
Total Liabilities	4,234,405,240	4,278,019,832	(43,614,592)	-1%	703,839,159	20%	(65,023,617)	-2%
YTD Income	3,665,258	44,608,205	(40,942,947)	-92%	(70,995)	-2%	(878,985)	-19%
Undivid Earning	245,515,736	200,907,531	44,608,205	22%	44,608,205	22%	1,715,736	1%
Unreal Inv G/L	707,428	707,428	0	0%	203,071	40%	(92,572)	-12%
Unreal Ret G/L	0	0	0	0%	0	0%	0	0%
Legal Reserve	148,752,976	147,513,565	1,239,411	1%	25,179,270	20%	(2,198,024)	-1%
Insurance Reser	20,000	20,000	0	0%	0	0%	0	0%
Total Equity	398,661,398	393,756,729	4,904,669	1%	69,919,551	21%	(1,453,845)	0%
TOT LIAB & EQUIT	4,633,066,638	4,671,776,561	(38,709,923)	-1%	773,758,710	20%	(66,477,462)	-1%