

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	November	Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%
OTC Car Loans	242,405,368	(2,024,236)	-1%	5,244,887	2%	(23,344,632)	-9%
Indirect Car Lns	1,002,347,766	(1,412,629)	0%	123,183,075	14%	(24,652,234)	-2%
Personal Loans	103,465,946	(660,023)	-1%	20,242,842	24%	10,215,946	11%
Credit Cards	144,161,974	2,887,861	2%	15,094,561	12%	(1,838,026)	-1%
Home Equity Lns	375,814,781	3,338,334	1%	57,593,192	18%	17,814,781	5%
Piggy Back Loans	247,639,947	1,691,785	1%	28,298,478	13%	2,139,947	1%
1st Mtg Loans	1,803,162,875	22,750,154	1%	311,734,956	21%	46,162,875	3%
Total Comm Loans	1,065,361,854	12,719,312	1%	165,561,861	18%	(13,388,146)	-1%
Deferred Costs	7,301,400	(103,137)	-1%	373,609	5%	(333,600)	-4%
Gross Loans	4,991,661,911	39,187,421	1%	727,327,461	17%	12,776,911	0%
Allow Loan Loss	(31,881,478)	(389,564)	1%	(5,260,777)	20%	(1,511,478)	5%
Net Loans	4,959,780,433	38,797,857	1%	722,066,684	17%	11,265,433	0%
Cr Card Rec/Adj	(357,677)	(201,482)	129%	(120,956)	51%	(39,677)	12%
Deb/ATM Settle	1,172,048	(67,559)	-5%	68,235	6%	118,048	11%
Savings Bonds	0	0	0%	(67,169)	-100%	(79,000)	-100%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	11,078,389	2,135,775	24%	(1,452,692)	-12%	(1,021,611)	-8%
Tot Cash/Equip	11,892,760	1,866,734	19%	(1,572,582)	-12%	(1,022,240)	-8%
Correspondent Bank Stock	50,292,251	(1,684,100)	-3%	11,806,251	31%	4,206,251	9%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	17,211,469	1,631,062	10%	1,621,222	10%	1,516,469	10%
FRB/Cash Accts	56,428,782	32,967	0%	3,234,686	6%	(18,209,918)	-24%
Other Investmnts	32,660,074	154,409	0%	938,168	3%	(1,290,727)	-4%
NCUSIF Ins Dep	34,234,346	0	0%	8,231,360	32%	5,031,346	17%
Total Investment	190,826,922	134,338	0%	25,831,687	16%	(8,746,579)	-4%
Net OREO	567,650	0	0%	(545,337)	-49%	(1,432,350)	-72%
Prepaid Accounts & Other Assets	24,660,416	(845,750)	-3%	4,383,548	22%	1,647,416	7%
Goodwill/Intgble	388,741	0	0%	0	0%	741	0%
Accrued Interest	15,697,542	(948,324)	-6%	2,420,981	18%	51,542	0%
RE Lns Receiv	33,768,881	(6,660,853)	-16%	(11,384,676)	-25%	(4,571,620)	-12%
Other Assets	75,083,230	(8,454,927)	-10%	(5,125,484)	-6%	(4,304,271)	-5%
Land	24,542,381	0	0%	2,954,287	14%	942,381	4%
Buildings (Net)	57,975,555	(101,929)	0%	4,402,144	8%	1,175,555	2%
Furn & Equip (N	9,685,313	371,110	4%	1,329,368	16%	975,313	11%
Net Fixed Assets	92,203,249	269,181	0%	8,685,799	10%	3,093,249	3%
TOTAL ASSETS	5,329,786,594	32,613,183	1%	749,886,104	16%	285,592	0%
LINE OF CREDIT AVAILABLE	566,321,453						

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	November	Monthly Change		Annual Change		Budget Variance	
	2018	\$	%	\$	%	\$	%
AP & Acc'd Exp's	53,216,868	7,340,362	16%	4,382,841	9%	24,580,890	86%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	785,000,000	(40,000,000)	-5%	150,000,000	24%	(40,000,000)	-5%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	785,000,000	(40,000,000)	-5%	150,000,000	24%	(40,000,000)	-5%
Member Savings	246,568,079	533,319	0%	30,044,600	14%	12,818,079	5%
Member MMAs	395,526,779	5,038,254	1%	(74,655,376)	-16%	(107,473,221)	-21%
Member Checking	575,901,905	21,410,266	4%	44,022,086	8%	21,901,905	4%
Business Savings	9,925,282	(287,987)	-3%	1,701,597	21%	525,282	6%
Business MMAs	21,570,498	1,148,512	6%	(5,384,794)	-20%	(10,929,502)	-34%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	47,965,899	3,554,530	8%	11,118,766	30%	6,965,899	17%
Tot S-T Savings	1,297,458,442	31,396,894	2%	6,846,879	1%	(76,191,558)	-6%
1-6 Month CD	3,251,013	(532,697)	-14%	260,250	9%	(1,315,653)	-29%
7-12 Month CD	133,363,937	16,856,688	14%	92,448,765	226%	73,863,937	124%
13-24 Month CD	728,443,850	1,698,326	0%	152,231,424	26%	15,343,850	2%
25-36 Month CD	496,347,006	(3,292,637)	-1%	(22,611,344)	-4%	(154,652,994)	-24%
37-48 Month CD	525,415,522	9,259,072	2%	185,396,726	55%	196,415,522	60%
49-60 Month CD	36,602,083	104,602	0%	(4,352,162)	-11%	4,852,083	15%
Non-Mem Deposits	582,933,370	1,160,786	0%	76,180,504	15%	(40,066,630)	-6%
Total IRAs	225,558,029	2,842,028	1%	33,832,017	18%	2,558,029	1%
Total CDs & IRAs	2,731,914,810	28,096,168	1%	513,386,180	23%	96,998,144	4%
Total Deposits	4,029,373,252	59,493,062	1%	520,233,059	15%	20,806,586	1%
Total Liabilities	4,867,590,120	26,833,424	1%	674,615,900	16%	5,387,474	0%
YTD Income	47,306,052	5,219,972	12%	8,117,766	21%	(3,711,304)	-7%
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	169,214,861	559,787	0%	23,180,184	16%	(2,446,139)	-1%
Insurance Reser	20,000	0	0%	0	0%	0	0%
Total Equity	462,196,474	5,779,759	1%	75,270,204	19%	(5,101,882)	-1%
TOT LIAB & EQUIT	5,329,786,594	32,613,183	1%	749,886,104	16%	285,592	0%