

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	April	Monthly Change		Annual Change		Budget Variance	
	2019	\$	%	\$	%	\$	%
OTC Car Loans	236,943,733	2,497,534	1%	(4,139,374)	-2%	(7,435,376)	-3%
Indirect Car Lns	983,922,537	4,300,986	0%	59,881,986	6%	(55,200,600)	-5%
Personal Loans	102,983,802	142,417	0%	15,052,500	17%	(7,362,875)	-7%
Credit Cards	148,702,648	1,471,357	1%	20,339,361	16%	(1,153,805)	-1%
Home Equity Lns	386,253,836	4,242,162	1%	44,974,982	13%	(4,345,827)	-1%
Piggy Back Loans	252,200,597	4,727,122	2%	28,925,707	13%	(4,593,169)	-2%
1st Mtg Loans	1,844,815,369	7,401,381	0%	295,964,271	19%	(65,184,631)	-3%
Total Comm Loans	1,103,120,457	10,188,103	1%	85,076,365	8%	(14,504,543)	-1%
Deferred Costs	7,086,074	28,936	0%	(34,267)	0%	(508,926)	-7%
Gross Loans	5,066,029,053	34,999,998	1%	546,041,531	12%	(160,289,752)	-3%
Allow Loan Loss	(33,239,186)	(302,241)	1%	(3,879,836)	13%	1,010,814	-3%
Net Loans	5,032,789,867	34,697,757	1%	542,161,695	12%	(159,278,938)	-3%
Cr Card Rec/Adj	(304,895)	157,050	-34%	4,938	-2%	55,105	-15%
Deb/ATM Settle	1,021,932	(115,850)	-10%	(182,618)	-15%	(288,068)	-22%
Savings Bonds	0	0	0%	(211,896)	-100%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	10,283,337	612,579	6%	(754,948)	-7%	(792,663)	-7%
Tot Cash/Equiv	11,000,374	653,779	6%	(1,144,524)	-9%	(1,025,626)	-9%
Correspondent Bank Stock	48,178,300	2,726,800	6%	5,613,000	13%	(4,821,700)	-9%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,525,064	35,787	0%	150,455	1%	13,064	0%
FRB/Cash Accts	54,966,771	(18,871,218)	-26%	(150,281,931)	-73%	2,333,566	4%
Other Investmnts	33,560,137	181,461	1%	1,775,456	6%	270,252	1%
NCUSIF Ins Dep	36,763,034	2,528,688	7%	8,655,811	31%	428,688	1%
Total Investment	188,993,306	(13,398,482)	-7%	(134,087,209)	-42%	(1,776,130)	-1%
Net OREO	959,756	494,446	106%	(120,928)	-11%	(640,244)	-40%
Prepaid Accounts & Other Assets	24,031,610	155,208	1%	(746,308)	-3%	(3,568,390)	-13%
Goodwill/Intgble	388,741	0	0%	0	0%	(259)	0%
Accrued Interest	15,928,406	(346,604)	-2%	1,467,130	10%	(2,277,460)	-13%
RE Lns Receiv	54,771,559	18,610,771	51%	7,306,018	15%	10,543,835	24%
Other Assets	96,080,072	18,913,821	25%	7,905,912	9%	4,057,482	4%
Land	27,125,691	0	0%	3,897,797	17%	83,310	0%
Buildings (Net)	59,023,898	868,363	1%	3,187,530	6%	(903,586)	-2%
Furn & Equip (N	9,333,232	(565,254)	-6%	780,704	9%	(340,971)	-4%
Net Fixed Assets	95,482,821	303,109	0%	7,866,031	9%	(1,161,247)	-1%
TOTAL ASSETS	5,424,346,440	41,169,984	1%	422,701,905	8%	(159,184,459)	-3%
LINE OF CREDIT AVAILABLE	618,684,481						

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	2019	\$	%	\$	%	\$	%
AP & Acc'd Exp's	51,439,483	232,845	0%	(30,342)	0%	(907,773)	-2%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	720,000,000	70,000,000	11%	(5,000,000)	-1%	(90,000,000)	-11%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	720,000,000	70,000,000	11%	(5,000,000)	-1%	(90,000,000)	-11%
Member Savings	254,621,501	(3,558,577)	-1%	12,237,231	5%	(1,778,499)	-1%
Member MMAs	479,401,875	4,147,025	1%	50,829,901	12%	78,001,875	19%
Member Checking	577,806,489	(17,199,959)	-3%	(6,639,881)	-1%	(5,593,511)	-1%
Business Savings	8,777,548	(316,234)	-3%	1,261,161	17%	(1,622,452)	-16%
Business MMAs	22,454,837	1,777,242	9%	2,000,572	10%	(1,145,163)	-5%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	44,638,255	(3,101,299)	-6%	3,726,524	9%	(3,161,745)	-7%
Tot S-T Savings	1,387,700,505	(18,251,802)	-1%	63,415,508	5%	64,700,505	5%
1-6 Month CD	2,950,097	(571,788)	-16%	(548,641)	-16%	50,097	2%
7-12 Month CD	118,112,541	(2,065,594)	-2%	67,346,797	133%	(33,387,459)	-22%
13-24 Month CD	757,171,751	18,584,397	3%	85,017,501	13%	(6,328,249)	-1%
25-36 Month CD	582,388,226	(7,528,205)	-1%	86,973,287	18%	68,388,226	13%
37-48 Month CD	412,729,528	(36,293,359)	-8%	(27,605,003)	-6%	(154,270,472)	-27%
49-60 Month CD	35,340,007	(106,948)	0%	(1,152,765)	-3%	(659,993)	-2%
Non-Mem Deposits	627,403,418	13,642,259	2%	50,169,058	9%	(96,582)	0%
Total IRAs	235,215,420	(3,341,383)	-1%	27,152,310	13%	(8,284,580)	-3%
Total CDs & IRAs	2,771,310,988	(17,680,621)	-1%	287,352,544	12%	(134,589,012)	-5%
Total Deposits	4,159,011,493	(35,932,423)	-1%	350,768,052	9%	(69,888,507)	-2%
Total Liabilities	4,930,450,976	34,300,422	1%	345,737,710	8%	(160,796,281)	-3%
YTD Income	22,581,464	6,174,754	38%	5,509,739	32%	724,712	3%
Undivid Earning	298,760,261	0	0%	53,244,525	22%	1,008,445	0%
Unreal Inv G/L	462,259	0	0%	129,605	39%	462,259	0%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	172,091,480	694,808	0%	18,100,326	12%	(563,594)	0%
Insurance Reser	0	0	0%	(20,000)	-100%	(20,000)	-100%
Total Equity	493,895,464	6,869,562	1%	76,964,195	18%	1,611,822	0%
TOT LIAB & EQUIT	5,424,346,440	41,169,984	1%	422,701,905	8%	(159,184,459)	-3%