

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	June	Monthly Change		Annual Change		Budget Variance	
	2019	\$	%	\$	%	\$	%
OTC Car Loans	241,490,708	2,406,586	1%	(3,997,802)	-2%	(4,077,956)	-2%
Indirect Car Lns	1,007,643,612	15,811,411	2%	35,145,203	4%	(51,541,093)	-5%
Personal Loans	110,361,198	2,607,305	2%	17,790,691	19%	(3,408,818)	-3%
Credit Cards	151,079,233	184,984	0%	18,739,730	14%	(955,446)	-1%
Home Equity Lns	397,770,410	3,166,543	1%	46,992,906	13%	120,915	0%
Piggy Back Loans	256,370,318	3,347,398	1%	23,930,849	10%	(4,570,331)	-2%
1st Mtg Loans	1,889,858,168	26,772,817	1%	236,043,887	14%	(67,391,832)	-3%
Total Comm Loans	1,107,580,368	4,337,424	0%	72,471,166	7%	(37,607,132)	-3%
Deferred Costs	7,382,927	86,404	1%	(35,441)	0%	(512,073)	-6%
Gross Loans	5,169,536,942	58,720,872	1%	447,081,189	9%	(169,943,766)	-3%
Allow Loan Loss	(34,185,276)	(415,109)	1%	(3,939,597)	13%	939,724	-3%
Net Loans	5,135,351,666	58,305,763	1%	443,141,592	9%	(169,004,042)	-3%
Cr Card Rec/Adj	(685,200)	(189,408)	38%	(206,665)	43%	(325,200)	90%
Deb/ATM Settle	779,994	(109,010)	-12%	(524,992)	-40%	(560,006)	-42%
Savings Bonds	0	0	0%	(113,244)	-100%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	10,159,548	(347,935)	-3%	(1,646,401)	-14%	(1,040,452)	-9%
Tot Cash/Equiv	10,254,342	(646,353)	-6%	(2,491,302)	-20%	(1,925,658)	-16%
Correspondent Bank Stock	48,039,100	(67,500)	0%	5,246,500	12%	(5,960,900)	-11%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,347,306	32,442	0%	(15,144)	0%	(164,694)	-1%
FRB/Cash Accts	126,496,500	43,356,303	52%	12,501,168	11%	61,421,151	94%
Other Investmnts	34,274,220	561,464	2%	2,373,953	7%	640,858	2%
NCUSIF Ins Dep	36,763,034	0	0%	8,655,811	31%	428,688	1%
Total Investment	260,920,160	43,882,709	20%	28,762,288	12%	56,365,103	28%
Net OREO	998,867	215,857	28%	(135,296)	-12%	(601,133)	-38%
Prepaid Accounts & Other Assets	24,296,364	178,458	1%	(1,900,955)	-7%	(4,103,636)	-14%
Goodwill/Intgble	388,741	0	0%	0	0%	(259)	0%
Accrued Interest	16,404,488	370,954	2%	1,265,327	8%	(2,321,378)	-12%
RE Lns Receiv	73,603,821	8,751,927	13%	17,783,791	32%	13,320,214	22%
Other Assets	115,692,281	9,517,196	9%	17,012,867	17%	6,293,808	6%
Land	27,129,941	2,550	0%	3,902,047	17%	587,560	2%
Buildings (Net)	58,924,966	2,241	0%	2,473,856	4%	(1,535,851)	-3%
Furn & Equip (N)	10,090,631	292,598	3%	1,511,335	18%	296,428	3%
Net Fixed Assets	96,145,538	297,389	0%	7,887,238	9%	(651,863)	-1%
TOTAL ASSETS	5,618,363,987	111,356,704	2%	494,312,683	10%	(108,922,652)	-2%
LINE OF CREDIT AVAILABLE	638,347,119						

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	2019	\$	%	\$	%	\$	%
AP & Acc'd Exp's	70,147,688	485,789	1%	5,361,405	8%	4,141,146	6%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	720,000,000	0	0%	(15,000,000)	-2%	(115,000,000)	-14%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	720,000,000	0	0%	(15,000,000)	-2%	(115,000,000)	-14%
Member Savings	259,135,633	(19,995)	0%	6,909,918	3%	(2,464,367)	-1%
Member MMAs	493,512,324	12,794,360	3%	62,977,472	15%	88,912,324	22%
Member Checking	593,264,773	(737,443)	0%	(4,612,005)	-1%	5,664,773	1%
Business Savings	10,467,439	1,152,122	12%	2,052,505	24%	(132,561)	-1%
Business MMAs	23,410,097	(263,208)	-1%	4,216,404	22%	(989,903)	-4%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	50,450,565	2,340,544	5%	2,916,239	6%	2,250,565	5%
Tot S-T Savings	1,430,240,831	15,266,380	1%	74,460,533	5%	93,240,831	7%
1-6 Month CD	2,849,118	(157,751)	-5%	(1,778,181)	-38%	(50,882)	-2%
7-12 Month CD	115,154,389	(1,784,609)	-2%	61,209,515	113%	(38,345,611)	-25%
13-24 Month CD	821,566,857	41,138,569	5%	156,253,887	23%	41,066,857	5%
25-36 Month CD	537,273,087	(38,953,353)	-7%	38,928,815	8%	11,273,087	2%
37-48 Month CD	384,787,083	(3,064,448)	-1%	(99,257,282)	-21%	(199,212,917)	-34%
49-60 Month CD	35,120,648	(96,873)	0%	(2,426,131)	-6%	(879,352)	-2%
Non-Mem Deposits	761,136,283	91,570,104	14%	178,246,086	31%	111,636,283	17%
Total IRAs	231,422,628	(34,947)	0%	19,263,572	9%	(20,077,372)	-8%
Total CDs & IRAs	2,889,310,093	88,616,692	3%	350,440,281	14%	(94,589,907)	-3%
Total Deposits	4,319,550,924	103,883,072	2%	424,900,814	11%	(1,349,076)	0%
Total Liabilities	5,109,698,612	104,368,861	2%	415,262,219	9%	(112,207,932)	-2%
YTD Income	36,560,452	6,620,387	22%	13,540,738	59%	2,607,247	8%
Undivid Earning	298,760,261	0	0%	53,244,525	22%	1,008,445	0%
Unreal Inv G/L	802,608	340,349	74%	705,968	731%	802,608	0%
Unreal Ret G/L	0	0	0%	0	0%	0	0%
Legal Reserve	172,542,054	27,107	0%	11,579,233	7%	(1,113,020)	-1%
Insurance Reser	0	0	0%	(20,000)	-100%	(20,000)	-100%
Total Equity	508,665,375	6,987,843	1%	79,050,464	18%	3,285,280	1%
TOT LIAB & EQUIT	5,618,363,987	111,356,704	2%	494,312,683	10%	(108,922,652)	-2%