

UNIVERSITY OF IOWA COMMUNITY CREDIT UNION

Balance Sheet

	May	Monthly Change		Annual Change		Budget Variance	
	2019	\$	%	\$	%	\$	%
OTC Car Loans	239,084,122	2,140,389	1%	(5,076,816)	-2%	(5,889,764)	-2%
Indirect Car Lns	991,832,201	7,909,664	1%	39,532,716	4%	(57,321,720)	-5%
Personal Loans	107,753,893	4,770,091	5%	17,587,569	20%	(4,304,454)	-4%
Credit Cards	150,894,249	2,191,601	1%	19,918,294	15%	(51,317)	0%
Home Equity Lns	394,603,867	8,350,031	2%	47,869,947	14%	479,288	0%
Piggy Back Loans	253,022,920	822,323	0%	28,841,610	13%	(5,844,288)	-2%
1st Mtg Loans	1,863,085,351	18,269,982	1%	267,798,839	17%	(70,539,649)	-4%
Total Comm Loans	1,103,242,944	122,487	0%	77,198,273	8%	(28,163,306)	-2%
Deferred Costs	7,296,523	210,449	3%	68,522	1%	(398,477)	-5%
Gross Loans	5,110,816,070	44,787,017	1%	493,738,954	11%	(172,033,687)	-3%
Allow Loan Loss	(33,770,167)	(530,981)	2%	(3,980,057)	13%	917,333	-3%
Net Loans	5,077,045,903	44,256,036	1%	489,758,897	11%	(171,116,354)	-3%
Cr Card Rec/Adj	(495,792)	(190,897)	63%	(221,113)	80%	(135,792)	38%
Deb/ATM Settle	889,004	(132,928)	-13%	(384,497)	-30%	(435,996)	-33%
Savings Bonds	0	0	0%	(66,955)	-100%	0	0%
Cash in Bank	0	0	0%	0	0%	0	0%
Vault Cash	10,507,483	224,146	2%	(804,000)	-7%	(630,517)	-6%
Tot Cash/Equiv	10,900,695	(99,679)	-1%	(1,476,565)	-12%	(1,202,305)	-10%
Correspondent Bank Stock	48,106,600	(71,700)	0%	7,224,800	18%	(4,893,400)	-9%
ILCCCU	0	0	0%	0	0%	0	0%
NCB Accounts	15,314,864	(210,200)	-1%	(154,279)	-1%	(197,136)	-1%
FRB/Cash Accts	83,140,197	28,173,426	51%	(10,392,212)	-11%	42,762,593	106%
Other Investmnts	33,712,756	152,619	0%	1,806,037	6%	251,280	1%
NCUSIF Ins Dep	36,763,034	0	0%	8,655,811	31%	428,688	1%
Total Investment	217,037,451	28,044,145	15%	7,140,157	3%	38,352,025	21%
Net OREO	783,010	(176,746)	-18%	(467,764)	-37%	(816,990)	-51%
Prepaid Accounts & Other Assets	24,117,906	86,296	0%	(2,241,556)	-9%	(3,882,094)	-14%
Goodwill/Intgble	388,741	0	0%	0	0%	(259)	0%
Accrued Interest	16,033,534	105,128	1%	1,370,087	9%	(2,432,332)	-13%
RE Lns Receiv	64,851,894	10,080,335	18%	(3,666,332)	-5%	12,722,974	24%
Other Assets	106,175,085	10,095,013	11%	(5,005,565)	-5%	5,591,299	6%
Land	27,127,391	1,700	0%	3,899,497	17%	85,010	0%
Buildings (Net)	58,922,725	(101,173)	0%	2,888,767	5%	(1,104,759)	-2%
Furn & Equip (N	9,798,033	464,801	5%	954,441	11%	63,830	1%
Net Fixed Assets	95,848,149	365,328	0%	7,742,705	9%	(955,919)	-1%
TOTAL ASSETS	5,507,007,283	82,660,843	2%	498,159,629	10%	(129,331,254)	-2%
LINE OF CREDIT AVAILABLE	628,804,417						

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	2019	\$	%	\$	%	\$	%
AP & Acc'd Exp's	69,661,899	18,222,416	35%	16,049,264	30%	17,129,539	33%
FHLB Cons Ln Adv	0	0	0%	0	0%	0	0%
FHLB RE Ln Adv	720,000,000	0	0%	35,000,000	5%	(90,000,000)	-11%
FHLB CUSO Adv	0	0	0%	0	0%	0	0%
Tot FHLB Advance	720,000,000	0	0%	35,000,000	5%	(90,000,000)	-11%
Member Savings	259,155,628	4,534,127	2%	5,369,569	2%	155,628	0%
Member MMAs	480,717,964	1,316,089	0%	43,382,358	10%	77,717,964	19%
Member Checking	594,002,216	16,195,727	3%	15,266,699	3%	8,502,216	1%
Business Savings	9,315,317	537,769	6%	1,791,040	24%	(1,184,683)	-11%
Business MMAs	23,673,305	1,218,468	5%	2,711,061	13%	(326,695)	-1%
U of I Accts	0	0	0%	0	0%	0	0%
Business Ckg	48,110,021	3,471,766	8%	8,702,865	22%	110,021	0%
Tot S-T Savings	1,414,974,451	27,273,946	2%	77,223,592	6%	84,974,451	6%
1-6 Month CD	3,006,869	56,772	2%	(692,499)	-19%	106,869	4%
7-12 Month CD	116,938,998	(1,173,543)	-1%	64,416,204	123%	(35,561,002)	-23%
13-24 Month CD	780,428,288	23,256,537	3%	104,576,569	15%	8,428,288	1%
25-36 Month CD	576,226,440	(6,161,786)	-1%	80,949,804	16%	56,226,440	11%
37-48 Month CD	387,851,531	(24,877,997)	-6%	(75,791,191)	-16%	(187,648,469)	-33%
49-60 Month CD	35,217,521	(122,486)	0%	(1,653,703)	-4%	(782,479)	-2%
Non-Mem Deposits	669,566,179	42,162,761	7%	100,473,667	18%	31,066,179	5%
Total IRAs	231,457,575	(3,757,845)	-2%	19,484,197	9%	(16,042,425)	-6%
Total CDs & IRAs	2,800,693,401	29,382,413	1%	291,763,048	12%	(144,206,599)	-5%
Total Deposits	4,215,667,852	56,656,359	1%	368,986,640	10%	(59,232,148)	-1%
Total Liabilities	5,005,329,751	74,878,775	2%	420,035,904	9%	(132,102,611)	-3%
YTD Income	29,940,065	7,358,601	33%	9,379,812	46%	1,960,780	7%
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	172,514,947	423,467	0%	15,389,783	10%	(640,127)	0%
Insurance Reser	0	0	0%	(20,000)	-100%	(20,000)	-100%
Total Equity	501,677,532	7,782,068	2%	78,123,725	18%	2,771,357	1%
TOT LIAB & EQUIT	5,507,007,283	82,660,843	2%	498,159,629	10%	(129,331,254)	-2%