



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 4/30/2019

	April 2019 Current Month	March 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2018 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	519,673,104	874,636,983	(354,963,879)	(40.58%)	617,567,010	(97,893,906)	(15.85%)
INVESTMENTS - PRIMARY FINANCIAL	272,160	271,347	813	0.30%	262,934	9,226	3.51%
INVESTMENTS - AVAILABLE FOR SALE	2,326,467,988	2,232,994,886	93,473,102	4.19%	2,144,158,179	182,309,810	8.50%
FHLB STOCK	2,145,200	2,145,200	0	0.00%	2,365,800	(220,600)	(9.32%)
LOANS TO MEMBERS	14,084,994	10,417,574	3,667,421	35.20%	5,213,592	8,871,403	170.16%
PROPERTY AND EQUIPMENT	2,241,833	2,267,519	(25,686)	(1.13%)	2,416,849	(175,016)	(7.24%)
ACCRUED INTEREST RECEIVABLE	8,994,546	8,886,856	107,690	1.21%	7,992,986	1,001,561	12.53%
PREPAID EXPENSES	970,071	1,063,196	(93,125)	(8.76%)	928,877	41,194	4.43%
OTHER ASSETS	920,099	958,340	(38,241)	(3.99%)	930,123	(10,024)	(1.08%)
ACCOUNTS RECEIVABLE	14,884,575	18,461,539	(3,576,964)	(19.38%)	16,487,925	(1,603,350)	(9.72%)
TOTAL ASSETS	2,890,654,571	3,152,103,440	(261,448,869)	(8.29%)	2,798,324,274	92,330,297	3.30%
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - FHLB ADVANCE	31,579	2	31,577	1,925,425.61%	28,396	3,182	11.21%
ACCOUNTS PAYABLE	77,136	593,000	(515,864)	(86.99%)	202,652	(125,516)	(61.94%)
ACCRUED INTEREST PAYABLE	1,586,281	1,773,257	(186,976)	(10.54%)	1,115,565	470,716	42.20%
ACCRUED EXPENSE PAYABLE	2,984,486	2,986,516	(2,030)	(0.07%)	1,088,649	1,895,837	174.15%
TOTAL LIABILITIES	4,679,482	5,352,775	(673,294)	(12.58%)	2,435,262	2,244,220	92.16%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	241,206	(241,206)	100.00%
TERM PIC - AMORTIZED	229,328	222,583	6,745	3.03%	148,388	80,939	54.55%
MEMBERS SHARES	2,206,486,108	2,476,271,064	(269,784,957)	(10.89%)	2,279,685,028	(73,198,920)	(3.21%)
MEMBER SHARE CERTIFICATES	538,804,493	532,233,293	6,571,200	1.23%	376,325,829	162,478,664	43.18%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	2,745,519,928	3,008,726,940	(263,207,012)	(8.75%)	2,656,400,451	89,119,477	3.35%
CAPITAL							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,680	1	0.00%



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TERM PIC - UNAMORTIZED	175,368	182,113	(6,745)	(3.70%)	256,308	(80,939)	(31.58%)
CORE CAPITAL							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	39,400,991	39,400,991	0	0.00%	31,856,186	7,544,805	23.68%
UNDIVIDED EARNINGS	16,140,500	14,614,864	1,525,635	10.44%	14,000,211	2,140,289	15.29%
TOTAL CORE CAPITAL	155,637,011	154,111,375	1,525,635	0.99%	145,951,917	9,685,094	6.64%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(14,990,521)	(15,782,332)	791,811	5.02%	(10,347,369)	(4,643,152)	(44.87%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(5,127,378)	(5,248,113)	120,735	2.30%	(1,132,974)	(3,994,404)	(352.56%)
TOTAL MEMBERS EQUITY	2,885,975,089	3,146,750,665	(260,775,576)	(8.29%)	2,795,889,012	90,086,077	3.22%
TOTAL LIABILITIES AND MEMBERS EQUITY	2,890,654,571	3,152,103,440	(261,448,869)	(8.29%)	2,798,324,274	92,330,297	3.30%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 4/30/2019

	April 2019 Current Month	March 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2019 Year-to-Date	April 2018 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	29,769	47,124	(17,355)	(36.83%)	268,227	66,765	201,462	301.75%
INVESTMENT INCOME	6,957,204	6,741,464	215,740	3.20%	24,512,147	18,424,551	6,087,595	33.04%
TOTAL INTEREST INCOME	6,986,973	6,788,587	198,386	2.92%	24,780,374	18,491,316	6,289,058	34.01%
INTEREST ON REVERSE REPO	0	0	0	0.00%	0	44,516	44,516	100.00%
INTEREST ON FHLB	31,577	0	(31,577)	0.00%	38,966	311,453	272,487	87.49%
MEMBER SHARES DIVIDENDS	3,486,616	3,443,711	(42,905)	(1.25%)	11,743,575	9,036,991	(2,706,584)	(29.95%)
CD DIVIDEND	1,106,138	1,151,617	45,480	3.95%	4,587,730	1,997,149	(2,590,581)	(129.71%)
NCA DIVIDEND	397	410	13	3.19%	1,587	1,667	80	4.82%
TERM PIC DIVIDENDS	33	34	1	3.20%	133	133	0	0.00%
TOTAL INTEREST EXPENSE	4,624,761	4,595,773	(28,988)	(0.63%)	16,371,991	11,391,909	(4,980,082)	(43.72%)
NET INTEREST INCOME	2,362,212	2,192,815	169,398	7.73%	8,408,383	7,099,407	1,308,976	18.44%
FEE INCOME	563,664	521,909	41,755	8.00%	2,086,653	2,017,356	69,297	3.44%
OTHER INCOME	23,425	22,448	977	4.35%	76,772	62,317	14,456	23.20%
TOTAL NON-INTEREST INCOME	587,089	544,357	42,733	7.85%	2,163,425	2,079,672	83,753	4.03%
COMPENSATION	586,348	582,100	(4,247)	(0.73%)	2,302,569	1,992,979	(309,589)	(15.53%)
EMPLOYEE BENEFITS	249,669	280,794	31,125	11.08%	1,060,713	549,059	(511,655)	(93.19%)
TRAVEL AND CONFERENCE	52,540	61,143	8,603	14.07%	176,008	158,999	(17,010)	(10.70%)
OFFICE OPERATION	223,465	200,740	(22,725)	(11.32%)	839,511	1,445,063	605,552	41.90%
OFFICE OCCUPANCY	0	1,800	1,800	100.00%	3,600	3,600	0	0.00%
MARKETING AND EDUCATIONAL	37,440	70,541	33,101	46.92%	204,104	117,192	(86,912)	(74.16%)
PROFESSIONAL SERVICES	122,259	130,783	8,525	6.52%	511,640	557,601	45,961	8.24%
MISCELLANEOUS	10,432	10,291	(141)	(1.37%)	40,858	64,730	23,873	36.88%
EXAM FEES	15,298	15,298	0	0.00%	61,192	69,533	8,341	12.00%
TOTAL NON-INTEREST EXPENSE	1,297,450	1,353,489	56,039	4.14%	5,200,194	4,958,755	(241,439)	(4.87%)
NET OPERATING EXPENSE	710,360	809,132	98,772	12.21%	3,036,769	2,879,083	(157,686)	(5.48%)



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GAIN SALE OF INVESTMENT	12,368	0	12,368	0.00%	12,368	399,987	(387,618)	(96.91%)
GAIN SALE OF ASSETS	0	9,200	9,200	(100.00%)	34,200	0	34,200	0.00%
TOTAL GAINS ON ASSETS	12,368	9,200	3,168	34.44%	46,568	399,987	(353,418)	(88.36%)
LOSS SALE OF INVESTMENT	0	106,148	106,148	100.00%	106,148	819,472	713,324	87.05%
TOTAL LOSSES ON ASSETS	0	106,148	106,148	100.00%	106,148	819,472	713,324	87.05%
RETURN ON ASSETS	1,664,220	1,286,734	377,486	29.34%	5,312,034	3,800,838	1,511,196	39.76%
TAXES	15,179	15,179	0	0.00%	60,715	8,000	(52,715)	(658.93%)
NET INCOME AFTER TAXES	1,649,042	1,271,556	377,486	29.69%	5,251,319	3,792,838	1,458,481	38.45%