



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 4/30/2020

	April 2020 Current Month	March 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	1,482,724,109	640,106,478	842,617,631	131.64%	519,673,104	963,051,006	185.32%
INVESTMENTS - CUSO	519,958	478,139	41,819	8.75%	272,160	247,798	91.05%
INVESTMENTS - AVAILABLE FOR SALE	3,122,089,390	3,172,757,667	(50,668,277)	(1.60%)	2,326,467,988	795,621,401	34.20%
FHLB STOCK	2,651,100	11,151,100	(8,500,000)	(76.23%)	2,145,200	505,900	23.58%
LOANS TO MEMBERS	3,467,863	2,751,765	716,098	26.02%	14,084,994	(10,617,131)	(75.38%)
PROPERTY AND EQUIPMENT	4,608,278	4,303,151	305,126	7.09%	2,241,833	2,366,445	105.56%
ACCRUED INTEREST RECEIVABLE	6,988,597	8,223,946	(1,235,349)	(15.02%)	8,994,546	(2,005,949)	(22.30%)
PREPAID EXPENSES	790,890	896,951	(106,061)	(11.82%)	970,071	(179,180)	(18.47%)
OTHER ASSETS	917,968	962,235	(44,268)	(4.60%)	920,099	(2,131)	(0.23%)
ACCOUNTS RECEIVABLE	17,549,503	15,112,715	2,436,787	16.12%	14,884,575	2,664,928	17.90%
TOTAL ASSETS	4,642,307,656	3,856,744,149	785,563,507	20.37%	2,890,654,571	1,751,653,085	60.60%
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	0	200,000,000	(200,000,000)	100.00%	0	0	0.00%
NOTES PAYABLE	152,917	0	152,917	0.00%	0	152,917	0.00%
ACC INT PAYABLE - FHLB ADVANCE	0	44,167	(44,167)	100.00%	31,579	(31,579)	100.00%
ACCOUNTS PAYABLE	125,177	414,255	(289,078)	(69.78%)	77,136	48,041	62.28%
ACCRUED INTEREST PAYABLE	509,162	577,955	(68,793)	(11.90%)	1,586,281	(1,077,119)	(67.90%)
ACCRUED EXPENSE PAYABLE	5,485,001	5,390,675	94,326	1.75%	2,984,486	2,500,515	83.78%
TOTAL LIABILITIES	6,272,257	206,427,051	(200,154,794)	(96.96%)	4,679,482	1,592,775	34.04%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	310,267	303,522	6,745	2.22%	229,328	80,939	35.29%
MEMBERS SHARES	4,125,659,235	3,240,253,537	885,405,698	27.33%	2,206,486,108	1,919,173,128	86.98%
MEMBER SHARE CERTIFICATES	383,694,143	304,619,143	79,075,000	25.96%	538,804,493	(155,110,350)	(28.79%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,509,663,645	3,545,176,201	964,487,443	27.21%	2,745,519,928	1,764,143,717	64.26%



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CAPITAL							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%
TERM PIC - UNAMORTIZED	94,429	101,174	(6,745)	(6.67%)	175,368	(80,939)	(46.15%)
CORE CAPITAL							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	51,085,423	51,085,423	0	0.00%	39,400,991	11,684,432	29.66%
UNDIVIDED EARNINGS	20,137,193	18,081,040	2,056,153	11.37%	16,140,500	3,996,694	24.76%
TOTAL CORE CAPITAL	171,318,136	169,261,983	2,056,153	1.21%	155,637,011	15,681,126	10.08%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(43,624,891)	(62,671,341)	19,046,450	30.39%	(14,990,521)	(28,634,370)	(191.02%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,176,601)	(6,311,601)	135,000	2.14%	(5,127,378)	(1,049,223)	(20.46%)
TOTAL MEMBERS EQUITY	4,636,035,399	3,650,317,098	985,718,301	27.00%	2,885,975,089	1,750,060,310	60.64%
TOTAL LIABILITIES AND MEMBERS EQUITY	4,642,307,656	3,856,744,149	785,563,507	20.37%	2,890,654,571	1,751,653,085	60.60%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 4/30/2020

	April 2020 Current Month	March 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2020 Year-to-Date	April 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	6,809	8,395	(1,586)	(18.89%)	45,010	268,227	(223,218)	(83.22%)
INVESTMENT INCOME	4,114,384	5,957,715	(1,843,330)	(30.94%)	20,841,213	24,512,147	(3,670,934)	(14.98%)
TOTAL INTEREST INCOME	4,121,194	5,966,110	(1,844,916)	(30.92%)	20,886,223	24,780,374	(3,894,151)	(15.71%)
INTEREST ON REVERSE REPO	0	0	0	0.00%	9,708	0	(9,708)	0.00%
INTEREST ON FHLB	65,333	44,167	(21,167)	(47.92%)	113,544	38,966	(74,579)	(191.39%)
MEMBER SHARES DIVIDENDS	389,404	1,596,584	1,207,180	75.61%	7,829,756	11,743,548	3,913,792	33.33%
CD DIVIDEND	379,129	409,388	30,259	7.39%	1,657,196	4,587,730	2,930,534	63.88%
NCA DIVIDEND	397	410	13	3.19%	1,600	1,587	(13)	(0.83%)
TERM PIC DIVIDENDS	33	34	1	3.17%	134	133	(1)	(0.83%)
TOTAL INTEREST EXPENSE	834,296	2,050,583	1,216,286	59.31%	9,611,939	16,371,964	6,760,025	41.29%
NET INTEREST INCOME	3,286,897	3,915,527	(628,630)	(16.05%)	11,274,284	8,408,410	2,865,874	34.08%
FEE INCOME	607,145	592,301	14,844	2.51%	2,299,942	2,086,653	213,290	10.22%
OTHER INCOME	34,155	33,827	328	0.97%	113,924	76,772	37,152	48.39%
TOTAL NON-INTEREST INCOME	641,300	626,128	15,172	2.42%	2,413,866	2,163,425	250,441	11.58%
COMPENSATION	800,047	702,952	(97,095)	(13.81%)	2,786,038	2,302,569	(483,470)	(21.00%)
EMPLOYEE BENEFITS	286,793	277,974	(8,819)	(3.17%)	1,262,824	1,060,713	(202,111)	(19.05%)
TRAVEL AND CONFERENCE	19,070	49,244	30,174	61.27%	148,162	176,008	27,846	15.82%
OFFICE OPERATION	453,913	283,102	(170,810)	(60.34%)	1,239,932	839,511	(400,421)	(47.70%)
OFFICE OCCUPANCY	900	900	0	0.00%	3,600	3,600	0	0.00%
MARKETING AND EDUCATIONAL	24,665	48,587	23,922	49.24%	178,057	204,104	26,047	12.76%
PROFESSIONAL SERVICES	112,388	123,045	10,657	8.66%	490,283	511,640	21,357	4.17%
MISCELLANEOUS	12,547	21,051	8,504	40.40%	44,767	40,858	(3,909)	(9.57%)
EXAM FEES	17,678	17,678	0	0.00%	70,712	61,192	(9,520)	(15.56%)
TOTAL NON-INTEREST EXPENSE	1,728,000	1,524,533	(203,467)	(13.35%)	6,224,375	5,200,194	(1,024,182)	(19.70%)
NET OPERATING EXPENSE	1,086,700	898,404	(188,296)	(20.96%)	3,810,509	3,036,769	(773,740)	(25.48%)



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GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	12,368	12,368	(100.00%)
GAIN SALE OF ASSETS	0	0	0	0.00%	0	34,200	34,200	(100.00%)
TOTAL GAINS ON ASSETS	0	0	0	0.00%	0	46,568	46,568	(100.00%)
LOSS SALE OF INVESTMENT	0	21,997	21,997	100.00%	21,997	106,148	84,152	79.28%
TOTAL LOSSES ON ASSETS	0	21,997	21,997	100.00%	21,997	106,148	84,152	79.28%
OTHER PENSION EXPENSE	0	0	0	0.00%	0	0	0	0.00%
RETURN ON ASSETS	2,200,197	2,995,126	(794,929)	(26.54%)	7,441,779	5,312,061	2,129,718	40.09%
TAXES	20,638	20,638	0	0.00%	82,553	60,715	(21,838)	(35.97%)
NET INCOME AFTER TAXES	2,179,559	2,974,488	(794,929)	(26.72%)	7,359,226	5,251,346	2,107,880	40.14%