



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 4/30/2021

	April 2021 Current Month	March 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	1,054,370,834	794,991,507	259,379,327	32.63%	1,482,724,109	(428,353,275)	(28.89%)
INVESTMENTS - CUSO	705,145	666,311	38,834	5.83%	519,958	185,187	35.62%
INVESTMENTS - AVAILABLE FOR SALE	4,070,126,965	4,297,601,177	(227,474,212)	(5.29%)	3,122,089,390	948,037,576	30.37%
FHLB STOCK	2,449,000	2,449,000	0	0.00%	2,651,100	(202,100)	(7.62%)
CLF STOCK	32,518,324	32,530,352	(12,028)	(0.04%)	0	32,518,324	0.00%
LOANS TO MEMBERS	2,267,771	2,447,016	(179,245)	(7.33%)	3,467,863	(1,200,092)	(34.61%)
PROPERTY AND EQUIPMENT	5,257,034	5,290,954	(33,920)	(0.64%)	4,608,278	648,756	14.08%
ACCRUED INTEREST RECEIVABLE	5,782,779	5,418,745	364,035	6.72%	6,988,597	(1,205,818)	(17.25%)
PREPAID EXPENSES	1,107,602	1,267,361	(159,759)	(12.61%)	790,890	316,711	40.04%
OTHER ASSETS	1,008,967	983,216	25,751	2.62%	917,968	90,999	9.91%
ACCOUNTS RECEIVABLE	24,551,799	11,896,177	12,655,622	106.38%	17,702,420	6,849,379	38.69%
<b>TOTAL ASSETS</b>	<b>5,200,146,220</b>	<b>5,155,541,816</b>	<b>44,604,403</b>	<b>0.87%</b>	<b>4,642,460,573</b>	<b>557,685,647</b>	<b>12.01%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
NOTES PAYABLE	0	0	0	0.00%	152,917	(152,917)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	1,479	0	1,479	0.00%	0	1,479	0.00%
ACCOUNTS PAYABLE	815,590	774,812	40,778	5.26%	278,094	537,496	193.28%
ACCRUED INTEREST PAYABLE	308,099	152,772	155,327	101.67%	509,162	(201,063)	(39.49%)
ACCRUED EXPENSE PAYABLE	5,977,087	5,824,520	152,567	2.62%	5,485,001	492,087	8.97%
<b>TOTAL LIABILITIES</b>	<b>7,102,256</b>	<b>6,752,105</b>	<b>350,151</b>	<b>5.19%</b>	<b>6,425,174</b>	<b>677,082</b>	<b>10.54%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	391,206	384,461	6,745	1.75%	310,267	80,939	26.09%
MEMBERS SHARES	4,554,528,368	4,564,649,058	(10,120,690)	(0.22%)	4,125,659,235	428,869,132	10.40%
MEMBER SHARE CERTIFICATES	434,554,881	385,208,881	49,346,000	12.81%	383,694,143	50,860,738	13.26%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,989,474,454</b>	<b>4,950,242,400</b>	<b>39,232,054</b>	<b>0.79%</b>	<b>4,509,663,645</b>	<b>479,810,810</b>	<b>10.64%</b>



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 4/30/2021

	April 2021 Current Month	March 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>CAPITAL</b>							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%
TERM PIC - UNAMORTIZED	13,490	20,235	(6,745)	(33.33%)	94,429	(80,939)	(85.71%)
<b>CORE CAPITAL</b>							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	70,594,911	70,594,911	0	0.00%	51,085,423	19,509,488	38.19%
UNDIVIDED EARNINGS	26,344,633	22,542,087	3,802,546	16.87%	20,137,193	6,207,440	30.83%
<hr/>							
<b>TOTAL CORE CAPITAL</b>	<b>197,035,065</b>	<b>193,232,519</b>	<b>3,802,546</b>	<b>1.97%</b>	<b>171,318,136</b>	<b>25,716,928</b>	<b>15.01%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	8,713,198	7,548,311	1,164,887	15.43%	(43,624,891)	52,338,090	(119.97%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,952,925)	(7,014,434)	61,509	0.88%	(6,176,601)	(776,324)	(12.57%)
<hr/>							
<b>TOTAL MEMBERS EQUITY</b>	<b>5,193,043,964</b>	<b>5,148,789,712</b>	<b>44,254,252</b>	<b>0.86%</b>	<b>4,636,035,399</b>	<b>557,008,565</b>	<b>12.01%</b>
<hr/>							
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>5,200,146,220</b>	<b>5,155,541,816</b>	<b>44,604,403</b>	<b>0.87%</b>	<b>4,642,460,573</b>	<b>557,685,647</b>	<b>12.01%</b>
<hr/>							



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 4/30/2021

	April 2021 Current Month	March 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2021 Year-to-Date	April 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	7,301	6,419	882	13.74%	26,006	45,010	(19,004)	(42.22%)
INVESTMENT INCOME	2,827,946	2,997,809	(169,863)	(5.67%)	11,379,816	20,841,213	(9,461,397)	(45.40%)
<b>TOTAL INTEREST INCOME</b>	<b>2,835,247</b>	<b>3,004,228</b>	<b>(168,981)</b>	<b>(5.62%)</b>	<b>11,405,822</b>	<b>20,886,223</b>	<b>(9,480,401)</b>	<b>(45.39%)</b>
INTEREST ON REVERSE REPO	329	0	(329)	0.00%	329	9,708	9,379	96.61%
INTEREST ON FHLB	1,479	0	(1,479)	0.00%	1,479	113,544	112,065	98.70%
MEMBER SHARES DIVIDENDS	209,383	233,433	24,051	10.30%	916,320	7,829,756	6,913,436	88.30%
CD DIVIDEND	131,854	108,519	(23,335)	(21.50%)	443,076	1,657,196	1,214,120	73.26%
NCA DIVIDEND	397	410	13	3.20%	1,587	1,600	13	0.83%
TERM PIC DIVIDENDS	33	34	1	3.20%	133	134	1	0.82%
<b>TOTAL INTEREST EXPENSE</b>	<b>343,475</b>	<b>342,396</b>	<b>(1,079)</b>	<b>(0.32%)</b>	<b>1,362,925</b>	<b>9,611,939</b>	<b>8,249,014</b>	<b>85.82%</b>
<b>NET INTEREST INCOME</b>	<b>2,491,772</b>	<b>2,661,832</b>	<b>(170,060)</b>	<b>(6.39%)</b>	<b>10,042,897</b>	<b>11,274,284</b>	<b>(1,231,387)</b>	<b>(10.92%)</b>
FEE INCOME	706,537	609,414	97,124	15.94%	2,368,188	2,299,942	68,246	2.97%
OTHER INCOME	17,589	26,605	(9,016)	(33.89%)	76,555	113,924	(37,369)	(32.80%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>724,126</b>	<b>636,018</b>	<b>88,108</b>	<b>13.85%</b>	<b>2,444,742</b>	<b>2,413,866</b>	<b>30,876</b>	<b>1.28%</b>
COMPENSATION	794,955	757,394	(37,561)	(4.96%)	2,893,002	2,784,169	(108,833)	(3.91%)
EMPLOYEE BENEFITS	285,269	296,491	11,222	3.78%	1,139,857	1,264,693	124,837	9.87%
TRAVEL AND CONFERENCE	7,378	8,969	1,591	17.74%	29,941	148,162	118,221	79.79%
OFFICE OPERATION	299,005	294,267	(4,739)	(1.61%)	1,199,148	1,239,932	40,783	3.29%
OFFICE OCCUPANCY	900	900	0	0.00%	3,600	3,600	0	0.00%
MARKETING AND EDUCATIONAL	27,085	22,357	(4,728)	(21.15%)	98,502	178,057	79,555	44.68%
PROFESSIONAL SERVICES	128,785	132,660	3,875	2.92%	511,040	490,283	(20,756)	(4.23%)
MISCELLANEOUS	15,193	12,724	(2,469)	(19.41%)	59,203	44,767	(14,436)	(32.25%)
EXAM FEES	34,905	34,905	0	0.00%	139,620	70,712	(68,908)	(97.45%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,593,475</b>	<b>1,560,665</b>	<b>(32,809)</b>	<b>(2.10%)</b>	<b>6,073,913</b>	<b>6,224,375</b>	<b>150,463</b>	<b>2.42%</b>
<b>NET OPERATING EXPENSE</b>	<b>869,349</b>	<b>924,647</b>	<b>55,298</b>	<b>5.98%</b>	<b>3,629,170</b>	<b>3,810,509</b>	<b>181,339</b>	<b>4.76%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 4/30/2021

	April 2021 Current Month	March 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2021 Year-to-Date	April 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	228,900	0	228,900	0.00%	228,900	0	228,900	0.00%
OTHER GAIN	2,252,062	0	2,252,062	0.00%	2,261,062	0	2,261,062	0.00%
<b>TOTAL GAINS ON ASSETS</b>	<b>2,480,962</b>	<b>0</b>	<b>2,480,962</b>	<b>0.00%</b>	<b>2,489,962</b>	<b>0</b>	<b>2,489,962</b>	<b>0.00%</b>
LOSS SALE OF INVESTMENT	120,584	10,649	(109,934)	(1,032.31%)	131,233	21,997	(109,237)	(496.61%)
<b>TOTAL LOSSES ON ASSETS</b>	<b>120,584</b>	<b>10,649</b>	<b>(109,934)</b>	<b>(1,032.31%)</b>	<b>131,233</b>	<b>21,997</b>	<b>(109,237)</b>	<b>(496.61%)</b>
OTHER PENSION EXPENSE	38,846	38,846	0	0.00%	155,383	0	(155,383)	0.00%
<b>RETURN ON ASSETS</b>	<b>3,943,955</b>	<b>1,687,690</b>	<b>2,256,265</b>	<b>133.69%</b>	<b>8,617,073</b>	<b>7,441,779</b>	<b>1,175,294</b>	<b>15.79%</b>
TAXES	18,003	18,003	0	0.00%	72,011	82,553	10,542	12.77%
<b>NET INCOME AFTER TAXES</b>	<b>3,925,952</b>	<b>1,669,687</b>	<b>2,256,265</b>	<b>135.13%</b>	<b>8,545,062</b>	<b>7,359,226</b>	<b>1,185,836</b>	<b>16.11%</b>