



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 4/30/2022

	April 2022 Current Month	March 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	893,348,386	555,859,031	337,489,355	60.71%	1,054,370,834	(161,022,449)	(15.27%)
INVESTMENTS - CUSO	3,241,586	3,228,802	12,784	0.40%	705,145	2,536,441	359.70%
INVESTMENTS - AVAILABLE FOR SALE	3,524,353,512	4,003,105,843	(478,752,331)	(11.96%)	4,070,126,965	(545,773,453)	(13.41%)
FHLB STOCK	2,230,500	2,230,500	0	0.00%	2,449,000	(218,500)	(8.92%)
CLF STOCK	32,534,360	32,534,360	0	0.00%	32,518,324	16,036	0.05%
LOANS TO MEMBERS	10,232,859	12,034,029	(1,801,171)	(14.97%)	2,267,771	7,965,088	351.23%
PROPERTY AND EQUIPMENT	5,008,906	5,043,335	(34,429)	(0.68%)	5,257,034	(248,128)	(4.72%)
ACCRUED INTEREST RECEIVABLE	6,680,558	6,570,345	110,213	1.68%	5,782,779	897,778	15.53%
PREPAID EXPENSES	1,034,549	1,175,256	(140,707)	(11.97%)	1,107,602	(73,053)	(6.60%)
OTHER ASSETS	1,044,009	1,028,011	15,998	1.56%	1,008,967	35,042	3.47%
ACCOUNTS RECEIVABLE	22,582,766	20,451,184	2,131,582	10.42%	24,551,799	(1,969,032)	(8.02%)
<b>TOTAL ASSETS</b>	<b>4,502,291,990</b>	<b>4,643,260,697</b>	<b>(140,968,707)</b>	<b>(3.04%)</b>	<b>5,200,146,220</b>	<b>(697,854,230)</b>	<b>(13.42%)</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
ACC INT PAYABLE - FHLB ADVANCE	55,417	4,354	51,063	1,172.73%	1,479	53,938	3,646.47%
ACCOUNTS PAYABLE	1,673,532	61,689,005	(60,015,472)	(97.29%)	815,590	857,942	105.19%
ACCRUED INTEREST PAYABLE	843,143	570,971	272,172	47.67%	308,099	535,044	173.66%
ACCRUED EXPENSE PAYABLE	10,493,436	10,353,852	139,583	1.35%	5,977,087	4,516,348	75.56%
<b>TOTAL LIABILITIES</b>	<b>13,065,527</b>	<b>72,618,182</b>	<b>(59,552,654)</b>	<b>(82.01%)</b>	<b>7,102,256</b>	<b>5,963,272</b>	<b>83.96%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	391,206	(391,206)	100.00%
MEMBERS SHARES	3,370,205,331	3,394,953,887	(24,748,556)	(0.73%)	4,554,528,368	(1,184,323,037)	(26.00%)
MEMBER SHARE CERTIFICATES	948,026,760	995,022,760	(46,996,000)	(4.72%)	434,554,881	513,471,879	118.16%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,318,232,091</b>	<b>4,389,976,647</b>	<b>(71,744,556)</b>	<b>(1.63%)</b>	<b>4,989,474,454</b>	<b>(671,242,364)</b>	<b>(13.45%)</b>

## CAPITAL



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as of 4/30/2022

	April 2022 Current Month	March 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
NCA - UNAMORTIZED	4,312,642	4,760,681	(448,039)	(9.41%)	4,760,681	(448,039)	(9.41%)
TERM PIC - UNAMORTIZED	0	0	0	0.00%	13,490	(13,490)	100.00%
<b>CORE CAPITAL</b>							
PIC/PCC	110,227,811	109,213,520	1,014,291	0.93%	100,095,520	10,132,291	10.12%
OTHER RESERVES	106,254,602	106,254,602	0	0.00%	77,117,948	29,136,654	37.78%
UNDIVIDED EARNINGS	15,408,959	14,139,889	1,269,070	8.98%	19,821,597	(4,412,638)	(22.26%)
<b>TOTAL CORE CAPITAL</b>	<b>231,891,372</b>	<b>229,608,011</b>	<b>2,283,361</b>	<b>0.99%</b>	<b>197,035,065</b>	<b>34,856,307</b>	<b>17.69%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(57,243,391)	(45,664,319)	(11,579,071)	(25.36%)	8,713,198	(65,956,589)	756.97%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(7,966,252)	(8,038,505)	72,253	0.90%	(6,952,925)	(1,013,327)	(14.57%)
<b>TOTAL MEMBERS EQUITY</b>	<b>4,489,226,462</b>	<b>4,570,642,515</b>	<b>(81,416,052)</b>	<b>(1.78%)</b>	<b>5,193,043,964</b>	<b>(703,817,502)</b>	<b>(13.55%)</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>4,502,291,990</b>	<b>4,643,260,697</b>	<b>(140,968,707)</b>	<b>(3.04%)</b>	<b>5,200,146,220</b>	<b>(697,854,230)</b>	<b>(13.42%)</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 4/30/2022

	April 2022 Current Month	March 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2022 Year-to-Date	April 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	13,797	13,074	723	5.53%	53,860	26,006	27,854	107.10%
INVESTMENT INCOME	3,657,599	2,814,844	842,755	29.94%	10,910,446	11,379,816	(469,370)	(4.12%)
<b>TOTAL INTEREST INCOME</b>	<b>3,671,396</b>	<b>2,827,917</b>	<b>843,478</b>	<b>29.83%</b>	<b>10,964,306</b>	<b>11,405,822</b>	<b>(441,516)</b>	<b>(3.87%)</b>
INTEREST ON REVERSE REPO	36,699	1,660	(35,039)	(2,111.40%)	38,901	329	(38,571)	(11,717.04%)
INTEREST ON FHLB	62,444	4,354	(58,090)	(1,334.13%)	66,799	1,479	(65,319)	(4,415.95%)
MEMBER SHARES DIVIDENDS	718,962	531,263	(187,699)	(35.33%)	1,785,687	916,320	(869,367)	(94.88%)
CD DIVIDEND	485,604	290,953	(194,651)	(66.90%)	1,379,211	443,076	(936,134)	(211.28%)
NCA DIVIDEND	384	410	26	6.24%	1,575	1,587	12	0.78%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	133	133	100.00%
<b>TOTAL INTEREST EXPENSE</b>	<b>1,304,094</b>	<b>828,639</b>	<b>(475,454)</b>	<b>(57.38%)</b>	<b>3,272,171</b>	<b>1,362,925</b>	<b>(1,909,246)</b>	<b>(140.08%)</b>
<b>NET INTEREST INCOME</b>	<b>2,367,302</b>	<b>1,999,278</b>	<b>368,024</b>	<b>18.41%</b>	<b>7,692,135</b>	<b>10,042,897</b>	<b>(2,350,762)</b>	<b>(23.41%)</b>
FEE INCOME	613,924	(672,568)	1,286,492	(191.28%)	1,098,224	2,368,188	(1,269,964)	(53.63%)
OTHER INCOME	18,582	24,486	(5,904)	(24.11%)	72,962	76,555	(3,593)	(4.69%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>632,506</b>	<b>(648,082)</b>	<b>1,280,588</b>	<b>(197.60%)</b>	<b>1,171,186</b>	<b>2,444,742</b>	<b>(1,273,557)</b>	<b>(52.09%)</b>
COMPENSATION	877,763	867,932	(9,831)	(1.13%)	2,970,177	2,893,002	(77,175)	(2.67%)
EMPLOYEE BENEFITS	320,192	316,832	(3,360)	(1.06%)	1,364,488	1,139,857	(224,632)	(19.71%)
TRAVEL AND CONFERENCE	29,608	(5,326)	(34,934)	655.93%	43,909	29,941	(13,968)	(46.65%)
OFFICE OPERATION	309,266	365,260	55,994	15.33%	1,306,634	1,298,198	(8,436)	(0.65%)
OFFICE OCCUPANCY	0	0	0	0.00%	0	3,600	3,600	100.00%
MARKETING AND EDUCATIONAL	46,481	598,785	552,303	92.24%	707,143	98,502	(608,641)	(617.90%)
PROFESSIONAL SERVICES	89,287	160,477	71,190	44.36%	462,920	411,990	(50,930)	(12.36%)
MISCELLANEOUS	28,679	12,941	(15,738)	(121.62%)	54,804	59,203	4,399	7.43%
EXAM FEES	31,306	31,306	0	0.00%	125,222	139,620	14,398	10.31%
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,732,581</b>	<b>2,348,205</b>	<b>615,624</b>	<b>26.22%</b>	<b>7,035,298</b>	<b>6,073,913</b>	<b>(961,385)</b>	<b>(15.83%)</b>
<b>NET OPERATING EXPENSE</b>	<b>1,100,075</b>	<b>2,996,287</b>	<b>1,896,212</b>	<b>63.29%</b>	<b>5,864,112</b>	<b>3,629,170</b>	<b>(2,234,942)</b>	<b>(61.58%)</b>



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	April 2022 Current Month	March 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2022 Year-to-Date	April 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	535,708	0	535,708	0.00%	535,708	228,900	306,809	134.04%
OTHER GAIN	0	5,415,071	5,415,071	(100.00%)	5,415,071	2,261,062	3,154,008	139.49%
<b>TOTAL GAINS ON ASSETS</b>	<b>535,708</b>	<b>5,415,071</b>	<b>(4,879,362)</b>	<b>(90.11%)</b>	<b>5,950,779</b>	<b>2,489,962</b>	<b>3,460,817</b>	<b>138.99%</b>
LOSS SALE OF INVESTMENT	345,250	281,749	(63,501)	(22.54%)	676,975	131,233	(545,742)	(415.86%)
<b>TOTAL LOSSES ON ASSETS</b>	<b>345,250</b>	<b>281,749</b>	<b>(63,501)</b>	<b>(22.54%)</b>	<b>676,975</b>	<b>131,233</b>	<b>(545,742)</b>	<b>(415.86%)</b>
OTHER PENSION EXPENSE	50,555	50,555	0	0.00%	202,221	155,383	(46,838)	(30.14%)
<b>RETURN ON ASSETS</b>	<b>1,407,130</b>	<b>4,085,758</b>	<b>(2,678,627)</b>	<b>(65.56%)</b>	<b>6,899,606</b>	<b>8,617,073</b>	<b>(1,717,467)</b>	<b>(19.93%)</b>
TAXES	2,916	2,916	0	0.00%	11,664	72,011	60,347	83.80%
<b>NET INCOME AFTER TAXES</b>	<b>1,404,214</b>	<b>4,082,842</b>	<b>(2,678,627)</b>	<b>(65.61%)</b>	<b>6,887,942</b>	<b>8,545,062</b>	<b>(1,657,120)</b>	<b>(19.39%)</b>