



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 8/31/2019

	August 2019 Current Month	July 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2018 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	979,933,990	465,204,187	514,729,803	110.65%	808,926,744	171,007,246	21.14%
INVESTMENTS - PRIMARY FINANCIAL	274,384	273,826	557	0.20%	264,456	9,928	3.75%
INVESTMENTS - AVAILABLE FOR SALE	2,159,400,467	2,201,356,225	(41,955,758)	(1.91%)	1,777,921,568	381,478,899	21.46%
FHLB STOCK	2,145,200	2,145,200	0	0.00%	2,365,800	(220,600)	(9.32%)
LOANS TO MEMBERS	11,395,879	10,885,863	510,016	4.69%	26,292,356	(14,896,478)	(56.66%)
PROPERTY AND EQUIPMENT	2,165,864	2,207,368	(41,505)	(1.88%)	2,290,871	(125,008)	(5.46%)
ACCRUED INTEREST RECEIVABLE	8,539,139	8,830,272	(291,133)	(3.30%)	8,048,713	490,427	6.09%
PREPAID EXPENSES	609,554	677,897	(68,343)	(10.08%)	855,246	(245,692)	(28.73%)
OTHER ASSETS	918,412	918,385	27	0.00%	930,123	(11,711)	(1.26%)
ACCOUNTS RECEIVABLE	17,438,907	19,092,726	(1,653,818)	(8.66%)	15,361,953	2,076,955	13.52%
TOTAL ASSETS	3,182,821,795	2,711,591,949	471,229,846	17.38%	2,643,257,830	539,563,965	20.41%
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - FHLB ADVANCE	1,967	20,082	(18,115)	(90.21%)	99,362	(97,396)	(98.02%)
ACCOUNTS PAYABLE	377,177	177,846	199,331	112.08%	373,537	3,640	0.97%
ACCRUED INTEREST PAYABLE	1,351,514	1,335,158	16,357	1.23%	1,800,921	(449,406)	(24.95%)
ACCRUED EXPENSE PAYABLE	3,068,746	3,737,209	(668,464)	(17.89%)	1,726,663	1,342,083	77.73%
TOTAL LIABILITIES	4,799,403	5,270,295	(470,891)	(8.93%)	4,000,483	798,921	19.97%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	256,307	249,562	6,745	2.70%	175,368	80,939	46.15%
MEMBERS SHARES	2,736,856,505	2,233,511,110	503,345,395	22.54%	1,968,065,901	768,790,604	39.06%
MEMBER SHARE CERTIFICATES	290,723,293	325,101,293	(34,378,000)	(10.57%)	535,195,073	(244,471,780)	(45.68%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	3,027,836,105	2,558,861,965	468,974,140	18.33%	2,503,436,342	524,399,763	20.95%
CAPITAL							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 8/31/2019

	August 2019 Current Month	July 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2018 Prior Year	Yearly \$ Variance	Yearly % Variance
TERM PIC - UNAMORTIZED	148,389	155,134	(6,745)	(4.35%)	229,328	(80,939)	(35.29%)
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	19,977,447	18,814,239	1,163,208	6.18%	17,211,813	2,765,633	16.07%
TOTAL CORE CAPITAL	159,473,958	158,310,750	1,163,208	0.73%	149,163,519	10,310,439	6.91%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(9,552,303)	(11,001,702)	1,449,399	13.17%	(17,230,383)	7,678,080	44.56%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(4,644,438)	(4,765,173)	120,735	2.53%	(1,102,140)	(3,542,298)	(321.40%)
TOTAL MEMBERS EQUITY	3,178,022,392	2,706,321,654	471,700,737	17.43%	2,639,257,347	538,765,045	20.41%
TOTAL LIABILITIES AND MEMBERS EQUITY	3,182,821,795	2,711,591,949	471,229,846	17.38%	2,643,257,830	539,563,965	20.41%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 8/31/2019

	August 2019 Current Month	July 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2019 Year-to-Date	August 2018 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	32,264	26,644	5,620	21.09%	404,424	270,718	133,706	49.39%
INVESTMENT INCOME	6,128,654	6,578,417	(449,764)	(6.84%)	50,683,763	38,123,152	12,560,612	32.95%
TOTAL INTEREST INCOME	6,160,918	6,605,062	(444,144)	(6.72%)	51,088,188	38,393,869	12,694,318	33.06%
INTEREST ON REVERSE REPO	2,410	0	(2,410)	0.00%	2,300	44,516	42,216	94.83%
INTEREST ON FHLB	1,967	20,082	18,115	90.21%	104,671	533,578	428,908	80.38%
MEMBER SHARES DIVIDENDS	3,419,953	3,711,724	291,771	7.86%	25,934,228	18,331,712	(7,602,517)	(41.47%)
CD DIVIDEND	631,202	798,888	167,686	20.99%	8,141,275	5,711,234	(2,430,040)	(42.55%)
NCA DIVIDEND	410	410	0	0.02%	3,214	3,341	127	3.81%
TERM PIC DIVIDENDS	34	34	0	0.03%	269	(238)	(508)	213.09%
TOTAL INTEREST EXPENSE	4,055,977	4,531,139	475,162	10.49%	34,185,957	24,624,143	(9,561,814)	(38.83%)
NET INTEREST INCOME	2,104,941	2,073,923	31,019	1.50%	16,902,230	13,769,726	3,132,504	22.75%
FEE INCOME	553,313	538,324	14,989	2.78%	4,277,365	4,225,485	51,880	1.23%
MEMBER BONUS	0	(136,024)	(136,024)	(100.00%)	(350,921)	0	350,921	0.00%
OTHER INCOME	23,297	22,908	389	1.70%	171,659	133,754	37,905	28.34%
TOTAL NON-INTEREST INCOME	576,610	425,208	151,402	35.61%	4,098,104	4,359,239	(261,136)	(5.99%)
COMPENSATION	618,496	623,451	4,955	0.79%	4,785,775	4,137,285	(648,490)	(15.67%)
EMPLOYEE BENEFITS	280,169	249,004	(31,165)	(12.52%)	2,084,768	1,500,719	(584,049)	(38.92%)
TRAVEL AND CONFERENCE	39,094	49,442	10,348	20.93%	357,246	311,262	(45,985)	(14.77%)
OFFICE OPERATION	230,605	224,409	(6,196)	(2.76%)	1,697,756	2,243,174	545,417	24.31%
OFFICE OCCUPANCY	900	900	0	0.00%	8,100	8,100	0	0.00%
MARKETING AND EDUCATIONAL	47,626	57,551	9,925	17.25%	399,344	286,750	(112,594)	(39.27%)
MEMBER BONUS	0	48,287	48,287	100.00%	139,666	0	(139,666)	0.00%
PROFESSIONAL SERVICES	103,519	148,043	44,524	30.08%	989,987	1,195,965	205,979	17.22%
MISCELLANEOUS	10,707	10,305	(402)	(3.90%)	82,275	112,749	30,474	27.03%
EXAM FEES	15,298	15,298	0	0.00%	122,384	139,551	17,167	12.30%
TOTAL NON-INTEREST EXPENSE	1,346,413	1,426,690	80,277	5.63%	10,667,302	9,935,555	(731,747)	(7.36%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 8/31/2019

	August 2019 Current Month	July 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2019 Year-to-Date	August 2018 Year-to-Date	Yearly \$ Variance	Yearly % Variance
NET OPERATING EXPENSE	769,803	1,001,482	231,679	23.13%	6,569,198	5,576,315	(992,883)	(17.81%)
GAIN SALE OF INVESTMENT	0	0	0	0.00%	22,856	710,369	(687,513)	(96.78%)
GAIN SALE OF ASSETS	2,037	0	2,037	0.00%	36,237	5,200	31,037	596.86%
TOTAL GAINS ON ASSETS	2,037	0	2,037	0.00%	59,092	715,569	(656,477)	(91.74%)
LOSS SALE OF INVESTMENT	0	0	0	0.00%	144,720	1,060,466	915,746	86.35%
LOSS SALE OF ASSETS	0	0	0	0.00%	0	6,500	6,500	100.00%
TOTAL LOSSES ON ASSETS	0	0	0	0.00%	144,720	1,066,966	922,246	86.44%
RETURN ON ASSETS	1,337,175	1,072,440	264,735	24.69%	10,247,404	7,842,013	2,405,391	30.67%
TAXES	46,448	15,179	(31,269)	(206.01%)	152,698	16,000	(136,698)	(854.37%)
NET INCOME AFTER TAXES	1,290,727	1,057,261	233,466	22.08%	10,094,706	7,826,013	2,268,693	28.99%