



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 8/31/2020

	August 2020 Current Month	July 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	880,727,838	1,232,928,361	(352,200,523)	(28.57%)	979,933,990	(99,206,152)	(10.12%)
INVESTMENTS - CUSO	598,163	587,190	10,972	1.87%	274,384	323,779	118.00%
INVESTMENTS - AVAILABLE FOR SALE	4,159,328,110	4,190,290,785	(30,962,674)	(0.74%)	2,159,400,467	1,999,927,643	92.61%
FHLB STOCK	2,651,100	2,651,100	0	0.00%	2,145,200	505,900	23.58%
CLF STOCK	32,355,211	32,355,211	0	0.00%	0	32,355,211	0.00%
LOANS TO MEMBERS	2,908,805	2,754,843	153,963	5.59%	11,395,879	(8,487,073)	(74.47%)
PROPERTY AND EQUIPMENT	5,146,374	5,083,909	62,465	1.23%	2,165,864	2,980,511	137.61%
ACCRUED INTEREST RECEIVABLE	6,018,489	6,159,458	(140,969)	(2.29%)	8,539,139	(2,520,650)	(29.52%)
PREPAID EXPENSES	541,418	593,749	(52,331)	(8.81%)	609,554	(68,135)	(11.18%)
OTHER ASSETS	917,968	920,018	(2,050)	(0.22%)	918,412	(444)	(0.05%)
ACCOUNTS RECEIVABLE	14,142,433	9,640,352	4,502,081	46.70%	17,438,907	(3,296,474)	(18.90%)
<b>TOTAL ASSETS</b>	<b>5,105,335,911</b>	<b>5,483,964,976</b>	<b>(378,629,066)</b>	<b>(6.90%)</b>	<b>3,182,821,795</b>	<b>1,922,514,116</b>	<b>60.40%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
NOTES PAYABLE	152,917	152,917	0	0.00%	0	152,917	0.00%
ACC INT PAYABLE - FHLB ADVANCE	0	0	0	0.00%	1,967	(1,967)	100.00%
ACCOUNTS PAYABLE	599,192	10,439,052	(9,839,860)	(94.26%)	377,177	222,016	58.86%
ACCRUED INTEREST PAYABLE	813,156	576,183	236,973	41.13%	1,351,514	(538,358)	(39.83%)
ACCRUED EXPENSE PAYABLE	2,979,878	5,252,271	(2,272,393)	(43.27%)	3,068,746	(88,867)	(2.90%)
<b>TOTAL LIABILITIES</b>	<b>4,545,144</b>	<b>16,420,423</b>	<b>(11,875,280)</b>	<b>(72.32%)</b>	<b>4,799,403</b>	<b>(254,260)</b>	<b>(5.30%)</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	337,247	330,502	6,745	2.04%	256,307	80,939	31.58%
MEMBERS SHARES	4,450,898,329	4,808,058,207	(357,159,878)	(7.43%)	2,736,856,505	1,714,041,824	62.63%
MEMBER SHARE CERTIFICATES	477,741,743	496,145,743	(18,404,000)	(3.71%)	290,723,293	187,018,450	64.33%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,928,977,318</b>	<b>5,304,534,451</b>	<b>(375,557,133)</b>	<b>(7.08%)</b>	<b>3,027,836,105</b>	<b>1,901,141,213</b>	<b>62.79%</b>



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<b>CAPITAL</b>							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%
TERM PIC - UNAMORTIZED	67,450	74,194	(6,745)	(9.09%)	148,389	(80,939)	(54.55%)
<b>CORE CAPITAL</b>							
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	28,200,754	25,842,203	2,358,551	9.13%	19,977,447	8,223,307	41.16%
<b>TOTAL CORE CAPITAL</b>	<b>179,381,697</b>	<b>177,023,146</b>	<b>2,358,551</b>	<b>1.33%</b>	<b>159,473,958</b>	<b>19,907,739</b>	<b>12.48%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(6,759,778)	(13,076,318)	6,316,541	48.31%	(9,552,303)	2,792,525	29.23%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(5,636,601)	(5,771,601)	135,000	2.34%	(4,644,438)	(992,163)	(21.36%)
<b>TOTAL MEMBERS EQUITY</b>	<b>5,100,790,767</b>	<b>5,467,544,553</b>	<b>(366,753,786)</b>	<b>(6.71%)</b>	<b>3,178,022,392</b>	<b>1,922,768,375</b>	<b>60.50%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>5,105,335,911</b>	<b>5,483,964,976</b>	<b>(378,629,066)</b>	<b>(6.90%)</b>	<b>3,182,821,795</b>	<b>1,922,514,116</b>	<b>60.40%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 8/31/2020

	August 2020 Current Month	July 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2020 Year-to-Date	August 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	6,880	7,330	(449)	(6.13%)	71,646	404,424	(332,779)	(82.28%)
INVESTMENT INCOME	3,857,339	3,794,364	62,975	1.66%	36,084,088	50,683,763	(14,599,675)	(28.81%)
<b>TOTAL INTEREST INCOME</b>	<b>3,864,219</b>	<b>3,801,694</b>	<b>62,525</b>	<b>1.64%</b>	<b>36,155,734</b>	<b>51,088,188</b>	<b>(14,932,454)</b>	<b>(29.23%)</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	10,405	2,300	(8,104)	(352.31%)
INTEREST ON FHLB	0	0	0	0.00%	113,544	104,671	(8,874)	(8.48%)
MEMBER SHARES DIVIDENDS	440,879	545,491	104,612	19.18%	9,834,853	25,934,201	16,099,348	62.08%
CD DIVIDEND	279,096	340,130	61,034	17.94%	3,046,042	8,141,275	5,095,233	62.59%
NCA DIVIDEND	410	410	0	0.02%	3,227	3,214	(13)	(0.41%)
TERM PIC DIVIDENDS	34	34	0	0.44%	270	269	(1)	(0.36%)
<b>TOTAL INTEREST EXPENSE</b>	<b>720,419</b>	<b>886,065</b>	<b>165,647</b>	<b>18.69%</b>	<b>13,008,341</b>	<b>34,185,930</b>	<b>21,177,589</b>	<b>61.95%</b>
<b>NET INTEREST INCOME</b>	<b>3,143,800</b>	<b>2,915,629</b>	<b>228,172</b>	<b>7.83%</b>	<b>23,147,392</b>	<b>16,902,258</b>	<b>6,245,135</b>	<b>36.95%</b>
FEE INCOME	546,683	572,074	(25,391)	(4.44%)	4,522,115	3,926,444	595,670	15.17%
OTHER INCOME	24,559	22,337	2,222	9.95%	220,531	171,659	48,872	28.47%
<b>TOTAL NON-INTEREST INCOME</b>	<b>571,242</b>	<b>594,410</b>	<b>(23,169)</b>	<b>(3.90%)</b>	<b>4,742,646</b>	<b>4,098,104</b>	<b>644,542</b>	<b>15.73%</b>
COMPENSATION	646,516	714,669	68,153	9.54%	5,517,978	4,785,775	(732,203)	(15.30%)
EMPLOYEE BENEFITS	272,432	300,770	28,338	9.42%	2,374,437	2,084,768	(289,669)	(13.89%)
TRAVEL AND CONFERENCE	20,434	20,187	(247)	(1.22%)	228,903	357,246	128,344	35.93%
OFFICE OPERATION	269,516	327,735	58,219	17.76%	2,317,047	1,697,756	(619,291)	(36.48%)
OFFICE OCCUPANCY	900	900	0	0.00%	7,200	8,100	900	11.11%
MARKETING AND EDUCATIONAL	15,044	17,176	2,131	12.41%	336,321	539,010	202,689	37.60%
PROFESSIONAL SERVICES	114,353	102,951	(11,402)	(11.08%)	918,336	989,987	71,651	7.24%
MISCELLANEOUS	11,997	12,034	37	0.31%	93,077	82,275	(10,803)	(13.13%)
EXAM FEES	17,678	17,678	0	0.00%	141,425	122,384	(19,041)	(15.56%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,368,870</b>	<b>1,514,100</b>	<b>145,229</b>	<b>9.59%</b>	<b>11,934,725</b>	<b>10,667,302</b>	<b>(1,267,423)</b>	<b>(11.88%)</b>
<b>NET OPERATING EXPENSE</b>	<b>797,629</b>	<b>919,689</b>	<b>122,061</b>	<b>13.27%</b>	<b>7,192,079</b>	<b>6,569,198</b>	<b>(622,881)</b>	<b>(9.48%)</b>



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Summary Income Statement Monthly Comparison  
as of 8/31/2020

	August 2020 Current Month	July 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2020 Year-to-Date	August 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	160,537	0	160,537	0.00%	160,537	22,856	137,681	602.40%
GAIN SALE OF ASSETS	0	0	0	0.00%	0	36,237	36,237	(100.00%)
<b>TOTAL GAINS ON ASSETS</b>	<b>160,537</b>	<b>0</b>	<b>160,537</b>	<b>0.00%</b>	<b>160,537</b>	<b>59,092</b>	<b>101,445</b>	<b>171.67%</b>
LOSS SALE OF INVESTMENT	0	0	0	0.00%	21,997	144,720	122,724	84.80%
<b>TOTAL LOSSES ON ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>21,997</b>	<b>144,720</b>	<b>122,724</b>	<b>84.80%</b>
OTHER PENSION EXPENSE	0	0	0	0.00%	0	0	0	0.00%
<b>RETURN ON ASSETS</b>	<b>2,506,708</b>	<b>1,995,939</b>	<b>510,769</b>	<b>25.59%</b>	<b>16,093,854</b>	<b>10,247,431</b>	<b>5,846,422</b>	<b>57.05%</b>
TAXES	20,638	20,638	0	0.00%	165,105	152,698	(12,407)	(8.12%)
<b>NET INCOME AFTER TAXES</b>	<b>2,486,070</b>	<b>1,975,301</b>	<b>510,769</b>	<b>25.86%</b>	<b>15,928,749</b>	<b>10,094,733</b>	<b>5,834,016</b>	<b>57.79%</b>