



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 8/31/2021

	August 2021 Current Month	July 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	666,922,409	1,096,665,292	(429,742,883)	(39.19%)	880,727,838	(213,805,429)	(24.28%)
INVESTMENTS - CUSO	730,590	734,175	(3,585)	(0.49%)	598,163	132,427	22.14%
INVESTMENTS - AVAILABLE FOR SALE	3,511,235,109	3,471,704,772	39,530,337	1.14%	4,159,328,110	(648,093,002)	(15.58%)
FHLB STOCK	2,449,000	2,449,000	0	0.00%	2,651,100	(202,100)	(7.62%)
CLF STOCK	32,518,324	32,518,324	0	0.00%	32,355,211	163,113	0.50%
LOANS TO MEMBERS	3,921,001	2,500,000	1,421,001	56.84%	2,908,805	1,012,195	34.80%
PROPERTY AND EQUIPMENT	5,134,654	5,168,260	(33,606)	(0.65%)	5,146,374	(11,721)	(0.23%)
ACCRUED INTEREST RECEIVABLE	5,749,909	5,689,989	59,920	1.05%	6,018,489	(268,580)	(4.46%)
PREPAID EXPENSES	660,655	755,117	(94,462)	(12.51%)	541,418	119,237	22.02%
OTHER ASSETS	1,009,028	1,008,967	62	0.01%	917,968	91,060	9.92%
ACCOUNTS RECEIVABLE	17,224,718	14,291,446	2,933,273	20.52%	14,142,433	3,082,285	21.79%
<b>TOTAL ASSETS</b>	<b>4,247,555,398</b>	<b>4,633,485,341</b>	<b>(385,929,943)</b>	<b>(8.33%)</b>	<b>5,105,335,911</b>	<b>(857,780,513)</b>	<b>(16.80%)</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
NOTES PAYABLE	0	0	0	0.00%	152,917	(152,917)	100.00%
ACCOUNTS PAYABLE	725,414	877,955	(152,542)	(17.37%)	599,192	126,221	21.07%
ACCRUED INTEREST PAYABLE	585,684	439,509	146,175	33.26%	813,156	(227,472)	(27.97%)
ACCRUED EXPENSE PAYABLE	5,041,084	4,613,170	427,913	9.28%	2,979,878	2,061,205	69.17%
<b>TOTAL LIABILITIES</b>	<b>6,352,181</b>	<b>5,930,635</b>	<b>421,546</b>	<b>7.11%</b>	<b>4,545,144</b>	<b>1,807,038</b>	<b>39.76%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	0	(0)	0	100.00%	337,247	(337,247)	100.00%
MEMBERS SHARES	3,530,545,952	3,938,268,856	(407,722,904)	(10.35%)	4,450,898,329	(920,352,377)	(20.68%)
MEMBER SHARE CERTIFICATES	489,865,881	478,269,881	11,596,000	2.42%	477,741,743	12,124,138	2.54%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,020,411,833</b>	<b>4,416,538,737</b>	<b>(396,126,904)</b>	<b>(8.97%)</b>	<b>4,928,977,318</b>	<b>(908,565,485)</b>	<b>(18.43%)</b>

## CAPITAL



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	August 2021 Current Month	July 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%
TERM PIC - UNAMORTIZED	0	0	(0)	100.00%	67,450	(67,450)	100.00%
<b>CORE CAPITAL</b>							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	77,117,948	77,117,948	0	0.00%	51,085,423	26,032,525	50.96%
UNDIVIDED EARNINGS	37,354,625	25,403,487	11,951,138	47.05%	28,200,754	9,153,871	32.46%
<b>TOTAL CORE CAPITAL</b>	<b>214,568,093</b>	<b>202,616,955</b>	<b>11,951,138</b>	<b>5.90%</b>	<b>179,381,697</b>	<b>35,186,396</b>	<b>19.62%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	8,169,496	10,406,729	(2,237,232)	(21.50%)	(6,759,778)	14,929,274	(220.85%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,706,887)	(6,768,397)	61,509	0.91%	(5,636,601)	(1,070,286)	(18.99%)
<b>TOTAL MEMBERS EQUITY</b>	<b>4,241,203,216</b>	<b>4,627,554,706</b>	<b>(386,351,489)</b>	<b>(8.35%)</b>	<b>5,100,790,767</b>	<b>(859,587,551)</b>	<b>(16.85%)</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>4,247,555,398</b>	<b>4,633,485,341</b>	<b>(385,929,943)</b>	<b>(8.33%)</b>	<b>5,105,335,911</b>	<b>(857,780,513)</b>	<b>(16.80%)</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 8/31/2021

	August 2021 Current Month	July 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2021 Year-to-Date	August 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	7,166	6,834	332	4.85%	55,145	71,646	(16,501)	(23.03%)
INVESTMENT INCOME	2,115,350	2,241,753	(126,403)	(5.64%)	20,814,013	36,084,088	(15,270,075)	(42.32%)
<b>TOTAL INTEREST INCOME</b>	<b>2,122,516</b>	<b>2,248,588</b>	<b>(126,072)</b>	<b>(5.61%)</b>	<b>20,869,158</b>	<b>36,155,734</b>	<b>(15,286,576)</b>	<b>(42.28%)</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	6,660	10,405	3,745	35.99%
INTEREST ON FHLB	0	0	0	0.00%	11,094	113,544	102,451	90.23%
MEMBER SHARES DIVIDENDS	297,632	300,387	2,755	0.92%	1,942,564	9,834,853	7,892,290	80.25%
CD DIVIDEND	182,538	166,562	(15,977)	(9.59%)	1,105,588	3,046,042	1,940,454	63.70%
NCA DIVIDEND	410	410	0	0.02%	3,214	3,227	13	0.41%
TERM PIC DIVIDENDS	0	0	0	0.00%	198	270	72	26.60%
<b>TOTAL INTEREST EXPENSE</b>	<b>480,580</b>	<b>467,359</b>	<b>(13,222)</b>	<b>(2.83%)</b>	<b>3,069,317</b>	<b>13,008,341</b>	<b>9,939,024</b>	<b>76.41%</b>
<b>NET INTEREST INCOME</b>	<b>1,641,935</b>	<b>1,781,229</b>	<b>(139,294)</b>	<b>(7.82%)</b>	<b>17,799,841</b>	<b>23,147,392</b>	<b>(5,347,552)</b>	<b>(23.10%)</b>
FEE INCOME	625,824	604,611	21,213	3.51%	4,805,106	4,522,115	282,991	6.26%
OTHER INCOME	17,835	19,758	(1,923)	(9.73%)	195,048	220,531	(25,483)	(11.56%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>643,658</b>	<b>624,368</b>	<b>19,290</b>	<b>3.09%</b>	<b>5,000,154</b>	<b>4,742,646</b>	<b>257,508</b>	<b>5.43%</b>
COMPENSATION	734,826	689,544	(45,282)	(6.57%)	5,772,057	5,516,109	(255,948)	(4.64%)
EMPLOYEE BENEFITS	270,600	299,870	29,270	9.76%	2,281,679	2,376,307	94,628	3.98%
TRAVEL AND CONFERENCE	26,207	17,702	(8,505)	(48.04%)	95,839	228,903	133,064	58.13%
OFFICE OPERATION	607,546	322,654	(284,892)	(88.30%)	2,952,056	2,436,927	(515,130)	(21.14%)
OFFICE OCCUPANCY	900	900	0	0.00%	7,200	7,200	0	0.00%
MARKETING AND EDUCATIONAL	190,457	36,972	(153,485)	(415.14%)	428,505	336,321	(92,184)	(27.41%)
PROFESSIONAL SERVICES	97,286	96,481	(805)	(0.83%)	857,923	798,456	(59,467)	(7.45%)
MISCELLANEOUS	12,829	13,491	662	4.91%	111,996	93,077	(18,919)	(20.33%)
EXAM FEES	34,905	34,905	0	0.00%	279,240	141,425	(137,815)	(97.45%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,975,556</b>	<b>1,512,518</b>	<b>(463,039)</b>	<b>(30.61%)</b>	<b>12,786,496</b>	<b>11,934,725</b>	<b>(851,771)</b>	<b>(7.14%)</b>
<b>NET OPERATING EXPENSE</b>	<b>1,331,898</b>	<b>888,149</b>	<b>(443,748)</b>	<b>(49.96%)</b>	<b>7,786,342</b>	<b>7,192,079</b>	<b>(594,263)</b>	<b>(8.26%)</b>



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as of 8/31/2021

	August 2021 Current Month	July 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2021 Year-to-Date	August 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	246,530	55,228	191,303	346.39%	3,370,176	160,537	3,209,639	1,999.32%
OTHER GAIN	11,639,871	0	11,639,871	0.00%	13,900,933	0	13,900,933	0.00%
<b>TOTAL GAINS ON ASSETS</b>	<b>11,886,401</b>	<b>55,228</b>	<b>11,831,174</b>	<b>21,422.53%</b>	<b>17,271,109</b>	<b>160,537</b>	<b>17,110,572</b>	<b>10,658.34%</b>
LOSS SALE OF INVESTMENT	60,934	0	(60,934)	0.00%	245,768	21,997	(223,772)	(1,017.31%)
<b>TOTAL LOSSES ON ASSETS</b>	<b>60,934</b>	<b>0</b>	<b>(60,934)</b>	<b>0.00%</b>	<b>245,768</b>	<b>21,997</b>	<b>(223,772)</b>	<b>(1,017.31%)</b>
OTHER PENSION EXPENSE	38,846	38,846	0	0.00%	310,765	0	(310,765)	0.00%
<b>RETURN ON ASSETS</b>	<b>12,096,659</b>	<b>909,461</b>	<b>11,187,198</b>	<b>1,230.09%</b>	<b>26,728,074</b>	<b>16,093,854</b>	<b>10,634,220</b>	<b>66.08%</b>
TAXES	18,003	18,003	0	0.00%	144,022	165,105	21,084	12.77%
<b>NET INCOME AFTER TAXES</b>	<b>12,078,657</b>	<b>891,459</b>	<b>11,187,198</b>	<b>1,254.93%</b>	<b>26,584,052</b>	<b>15,928,749</b>	<b>10,655,304</b>	<b>66.89%</b>