



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 12/31/2020

	December 2020 Current Month	November 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	1,209,784,662	907,422,514	302,362,148	33.32%	515,814,592	693,970,070	134.54%
INVESTMENTS - CUSO	617,143	616,426	717	0.12%	277,195	339,948	122.64%
INVESTMENTS - AVAILABLE FOR SALE	3,621,192,568	4,042,808,975	(421,616,407)	(10.43%)	2,379,983,902	1,241,208,666	52.15%
FHLB STOCK	2,651,100	12,213,600	(9,562,500)	(78.29%)	2,145,200	505,900	23.58%
CLF STOCK	32,530,619	32,518,324	12,295	0.04%	0	32,530,619	0.00%
LOANS TO MEMBERS	3,012,087	3,566,990	(554,903)	(15.56%)	12,589,697	(9,577,610)	(76.08%)
PROPERTY AND EQUIPMENT	5,347,987	5,225,283	122,703	2.35%	3,299,202	2,048,784	62.10%
ACCRUED INTEREST RECEIVABLE	5,314,774	5,545,626	(230,852)	(4.16%)	7,994,189	(2,679,415)	(33.52%)
PREPAID EXPENSES	469,879	339,069	130,810	38.58%	818,981	(349,102)	(42.63%)
OTHER ASSETS	985,243	983,216	2,027	0.21%	962,235	23,008	2.39%
ACCOUNTS RECEIVABLE	15,916,970	15,956,502	(39,532)	(0.25%)	21,745,768	(5,828,798)	(26.80%)
<b>TOTAL ASSETS</b>	<b>4,897,823,032</b>	<b>5,027,196,526</b>	<b>(129,373,494)</b>	<b>(2.57%)</b>	<b>2,945,630,962</b>	<b>1,952,192,070</b>	<b>66.27%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB ADVANCE	0	225,000,000	(225,000,000)	100.00%	0	0	0.00%
ACC INT PAYABLE - FHLB ADVANCE	0	2,219	(2,219)	100.00%	9,750	(9,750)	100.00%
ACCOUNTS PAYABLE	634,957	665,292	(30,335)	(4.56%)	877,347	(242,390)	(27.63%)
ACCRUED INTEREST PAYABLE	433,869	625,480	(191,612)	(30.63%)	415,844	18,024	4.33%
ACCRUED EXPENSE PAYABLE	5,246,775	3,912,341	1,334,434	34.11%	6,177,051	(930,276)	(15.06%)
<b>TOTAL LIABILITIES</b>	<b>6,315,601</b>	<b>230,205,332</b>	<b>(223,889,731)</b>	<b>(97.26%)</b>	<b>7,479,992</b>	<b>(1,164,392)</b>	<b>(15.57%)</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	364,226	357,481	6,745	1.89%	283,287	80,939	28.57%
MEMBERS SHARES	4,345,751,218	4,265,781,607	79,969,611	1.87%	2,527,022,089	1,818,729,130	71.97%
MEMBER SHARE CERTIFICATES	358,466,743	344,875,743	13,591,000	3.94%	265,016,293	93,450,450	35.26%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,704,582,187</b>	<b>4,611,014,831</b>	<b>93,567,356</b>	<b>2.03%</b>	<b>2,792,321,668</b>	<b>1,912,260,519</b>	<b>68.48%</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	40,470	47,215	(6,745)	(14.29%)	121,409	(80,939)	(66.67%)
<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	51,085,423	19,509,488	38.19%	51,085,423	19,509,488	38.19%
UNDIVIDED EARNINGS	18,293,194	35,233,794	(16,940,600)	(48.08%)	13,275,703	5,017,491	37.79%
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<b>TOTAL CORE CAPITAL</b>	<b>188,983,625</b>	<b>186,414,737</b>	<b>2,568,888</b>	<b>1.38%</b>	<b>164,456,646</b>	<b>24,526,979</b>	<b>14.91%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	339,429	(14,669)	354,099	(2,413.86%)	(16,792,834)	17,132,264	(102.02%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(7,198,962)	(5,231,601)	(1,967,361)	(37.61%)	(6,716,601)	(482,361)	(7.18%)
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<b>TOTAL MEMBERS EQUITY</b>	<b>4,891,507,431</b>	<b>4,796,991,194</b>	<b>94,516,237</b>	<b>1.97%</b>	<b>2,938,150,969</b>	<b>1,953,356,462</b>	<b>66.48%</b>
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<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>4,897,823,032</b>	<b>5,027,196,526</b>	<b>(129,373,494)</b>	<b>(2.57%)</b>	<b>2,945,630,962</b>	<b>1,952,192,070</b>	<b>66.27%</b>
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# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 12/31/2020

	December 2020 Current Month	November 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2020 Year-to-Date	December 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	7,208	7,642	(434)	(5.68%)	99,585	506,448	(406,863)	(80.34%)
INVESTMENT INCOME	2,876,760	3,046,752	(169,992)	(5.58%)	49,325,596	73,664,261	(24,338,665)	(33.04%)
<b>TOTAL INTEREST INCOME</b>	<b>2,883,968</b>	<b>3,054,394</b>	<b>(170,426)</b>	<b>(5.58%)</b>	<b>49,425,182</b>	<b>74,170,709</b>	<b>(24,745,528)</b>	<b>(33.36%)</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	10,405	1,252	(9,153)	(730.93%)
INTEREST ON FHLB	0	2,219	2,219	100.00%	115,763	166,923	51,160	30.65%
MEMBER SHARES DIVIDENDS	288,556	356,117	67,561	18.97%	11,251,199	37,602,652	26,351,453	70.08%
CD DIVIDEND	132,365	140,755	8,390	5.96%	3,754,308	10,373,759	6,619,451	63.81%
NCA DIVIDEND	410	397	(13)	(3.32%)	4,840	4,827	(13)	(0.27%)
TERM PIC DIVIDENDS	34	33	(1)	(3.28%)	406	405	(1)	(0.24%)
<b>TOTAL INTEREST EXPENSE</b>	<b>421,365</b>	<b>499,521</b>	<b>78,156</b>	<b>15.65%</b>	<b>15,136,921</b>	<b>48,149,818</b>	<b>33,012,897</b>	<b>68.56%</b>
<b>NET INTEREST INCOME</b>	<b>2,462,603</b>	<b>2,554,873</b>	<b>(92,270)</b>	<b>(3.61%)</b>	<b>34,288,261</b>	<b>26,020,892</b>	<b>8,267,369</b>	<b>31.77%</b>
FEE INCOME	616,079	548,438	67,641	12.33%	6,858,029	6,173,438	684,591	11.09%
OTHER INCOME	21,012	22,050	(1,038)	(4.71%)	305,120	265,674	39,446	14.85%
<b>TOTAL NON-INTEREST INCOME</b>	<b>637,092</b>	<b>570,489</b>	<b>66,603</b>	<b>11.67%</b>	<b>7,163,150</b>	<b>6,439,112</b>	<b>724,037</b>	<b>11.24%</b>
COMPENSATION	699,767	658,350	(41,418)	(6.29%)	8,241,512	7,342,908	(898,604)	(12.24%)
EMPLOYEE BENEFITS	(248,356)	257,486	(505,841)	196.45%	2,897,736	3,217,962	320,226	9.95%
TRAVEL AND CONFERENCE	20,070	21,752	1,682	7.73%	315,474	579,389	263,915	45.55%
OFFICE OPERATION	280,941	276,144	(4,797)	(1.74%)	3,417,728	2,603,761	(813,967)	(31.26%)
OFFICE OCCUPANCY	900	900	0	0.00%	10,800	10,800	0	0.00%
MARKETING AND EDUCATIONAL	85,023	40,794	(44,229)	(108.42%)	509,841	716,169	206,329	28.81%
PROFESSIONAL SERVICES	112,029	140,016	27,987	19.99%	1,378,811	1,438,223	59,412	4.13%
MISCELLANEOUS	35,960	17,857	(18,103)	(101.38%)	170,773	125,149	(45,625)	(36.46%)
EXAM FEES	17,678	17,678	(0)	(0.00%)	212,137	183,576	(28,561)	(15.56%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,004,013</b>	<b>1,430,976</b>	<b>426,963</b>	<b>29.84%</b>	<b>17,154,812</b>	<b>16,217,936</b>	<b>(936,876)</b>	<b>(5.78%)</b>
<b>NET OPERATING EXPENSE</b>	<b>366,922</b>	<b>860,488</b>	<b>493,566</b>	<b>57.36%</b>	<b>9,991,662</b>	<b>9,778,824</b>	<b>(212,838)</b>	<b>(2.18%)</b>



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Summary Income Statement Monthly Comparison  
as of 12/31/2020

	December 2020 Current Month	November 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2020 Year-to-Date	December 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	1,204,738	598,583	606,155	101.26%	2,436,039	70,803	2,365,236	3,340.58%
GAIN SALE OF ASSETS	0	152,917	152,917	(100.00%)	152,917	36,237	116,680	321.99%
<b>TOTAL GAINS ON ASSETS</b>	<b>1,204,738</b>	<b>751,500</b>	<b>453,238</b>	<b>60.31%</b>	<b>2,588,956</b>	<b>107,040</b>	<b>2,481,916</b>	<b>2,318.68%</b>
LOSS SALE OF INVESTMENT	3,207	0	(3,207)	0.00%	25,204	354,799	329,595	92.90%
<b>TOTAL LOSSES ON ASSETS</b>	<b>3,207</b>	<b>0</b>	<b>(3,207)</b>	<b>0.00%</b>	<b>25,204</b>	<b>354,799</b>	<b>329,595</b>	<b>92.90%</b>
OTHER PENSION EXPENSE	580,168	0	(580,168)	0.00%	580,168	0	(580,168)	0.00%
<b>RETURN ON ASSETS</b>	<b>2,717,045</b>	<b>2,445,886</b>	<b>271,159</b>	<b>11.09%</b>	<b>26,280,183</b>	<b>15,994,309</b>	<b>10,285,874</b>	<b>64.31%</b>
TAXES	20,638	20,638	0	0.00%	247,658	415,039	167,382	40.33%
<b>NET INCOME AFTER TAXES</b>	<b>2,696,406</b>	<b>2,425,248</b>	<b>271,159</b>	<b>11.18%</b>	<b>26,032,525</b>	<b>15,579,270</b>	<b>10,453,256</b>	<b>67.10%</b>