



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 12/31/2018

	December 2018 Current Month	November 2018 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2017 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	761,594,234	939,358,407	(177,764,172)	(18.92%)	504,162,882	257,431,352	51.06%
INVESTMENTS - CNP	0	0	0	0.00%	0	0	0.00%
INVESTMENTS - PRIMARY FINANCIAL	269,888	267,749	2,139	0.80%	260,745	9,143	3.51%
INVESTMENTS - AVAILABLE FOR SALE	1,569,784,846	1,615,087,453	(45,302,607)	(2.81%)	2,081,570,943	(511,786,097)	(24.59%)
FHLB STOCK	2,365,800	2,365,800	0	0.00%	2,816,300	(450,500)	(16.00%)
LOANS TO MEMBERS	24,991,742	22,223,233	2,768,509	12.46%	12,755,847	12,235,895	95.92%
PROPERTY AND EQUIPMENT	2,341,031	2,245,447	95,584	4.26%	2,514,256	(173,225)	(6.89%)
ACCRUED INTEREST RECEIVABLE	7,911,715	7,876,104	35,611	0.45%	7,961,952	(50,237)	(0.63%)
PREPAID EXPENSES	658,904	741,479	(82,575)	(11.14%)	799,924	(141,020)	(17.63%)
OTHER ASSETS	958,340	987,660	(29,320)	(2.97%)	946,106	12,234	1.29%
ACCOUNTS RECEIVABLE	12,642,658	21,389,954	(8,747,296)	(40.89%)	14,774,720	(2,132,062)	(14.43%)
TOTAL ASSETS	2,383,519,158	2,612,543,285	(229,024,127)	(8.77%)	2,628,563,676	(245,044,518)	(9.32%)
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	0	0	0	0.00%	15,000,000	(15,000,000)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	2	3,391	(3,389)	(99.95%)	271,775	(271,773)	(100.00%)
ACCOUNTS PAYABLE	886,811	346,260	540,551	156.11%	564,297	322,514	57.15%
ACCRUED INTEREST PAYABLE	1,632,064	1,564,109	67,955	4.34%	934,241	697,823	74.69%
ACCRUED EXPENSE PAYABLE	3,058,327	2,957,217	101,110	3.42%	1,195,750	1,862,577	155.77%
TOTAL LIABILITIES	5,577,204	4,870,976	706,228	14.50%	17,966,064	(12,388,860)	(68.96%)
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	241,206	(241,206)	100.00%
TERM PIC - AMORTIZED	202,348	195,603	6,745	3.45%	121,409	80,939	66.67%
MEMBERS SHARES	1,695,540,156	1,943,280,295	(247,740,139)	(12.75%)	2,178,049,744	(482,509,588)	(22.15%)
MEMBER SHARE CERTIFICATES	548,138,074	527,293,474	20,844,600	3.95%	287,010,455	261,127,620	90.98%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	2,243,880,578	2,470,769,372	(226,888,794)	(9.18%)	2,465,422,813	(221,542,235)	(8.99%)



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CAPITAL							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,680	1	0.00%
TERM PIC - UNAMORTIZED	202,348	209,093	(6,745)	(3.23%)	283,287	(80,939)	(28.57%)
CORE CAPITAL							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	39,400,991	31,856,186	7,544,805	23.68%	31,856,186	7,544,805	23.68%
UNDIVIDED EARNINGS	11,382,090	18,747,454	(7,365,363)	(39.29%)	10,618,724	763,366	7.19%
TOTAL CORE CAPITAL	150,878,601	150,699,160	179,442	0.12%	142,570,430	8,308,171	5.83%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(16,169,936)	(17,686,982)	1,517,046	8.58%	(1,275,791)	(14,894,145)	(1,167.44%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(5,610,318)	(1,079,015)	(4,531,304)	(419.95%)	(1,163,808)	(4,446,510)	(382.07%)
TOTAL MEMBERS EQUITY	2,377,941,955	2,607,672,309	(229,730,355)	(8.81%)	2,610,597,612	(232,655,658)	(8.91%)
TOTAL LIABILITIES AND MEMBERS EQUITY	2,383,519,158	2,612,543,285	(229,024,127)	(8.77%)	2,628,563,676	(245,044,518)	(9.32%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 12/31/2018

	December 2018 Current Month	November 2018 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2018 Year-to-Date	December 2017 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	108,766	100,714	8,052	8.00%	670,017	268,357	401,661	149.67%
INVESTMENT INCOME	5,023,431	4,671,932	351,499	7.52%	57,233,223	46,167,554	11,065,670	23.97%
TOTAL INTEREST INCOME	5,132,197	4,772,646	359,552	7.53%	57,903,240	46,435,910	11,467,330	24.70%
INTEREST ON REVERSE REPO	36,653	0	(36,653)	0.00%	81,170	22,836	(58,333)	(255.44%)
INTEREST ON FHLB	0	3,389	3,389	100.00%	582,121	4,764,939	4,182,818	87.78%
MEMBER SHARES DIVIDENDS	2,356,431	2,345,348	(11,082)	(0.47%)	27,517,975	17,200,866	(10,317,109)	(59.98%)
CD DIVIDEND	1,135,974	892,288	(243,686)	(27.31%)	9,628,700	4,328,175	(5,300,525)	(122.47%)
NCA DIVIDEND	410	397	(13)	(3.31%)	4,954	5,139	185	3.59%
TERM PIC DIVIDENDS	55	32	(22)	(68.32%)	507	5,668	5,161	91.06%
TOTAL INTEREST EXPENSE	3,529,523	3,241,455	(288,068)	(8.89%)	37,815,425	26,327,622	(11,487,803)	(43.63%)
NET INTEREST INCOME	1,602,675	1,531,191	71,483	4.67%	20,087,815	20,108,288	(20,473)	(0.10%)
FEE INCOME	390,527	377,586	12,942	3.43%	5,938,521	6,139,712	(201,192)	(3.28%)
OTHER INCOME	17,710	21,539	(3,828)	(17.77%)	212,660	191,153	21,507	11.25%
TOTAL NON-INTEREST INCOME	408,238	399,125	9,113	2.28%	6,151,181	6,330,866	(179,685)	(2.84%)
COMPENSATION	515,660	570,630	54,970	9.63%	6,283,582	5,988,428	(295,154)	(4.93%)
EMPLOYEE BENEFITS	525,726	286,519	(239,206)	(83.49%)	2,837,960	1,463,748	(1,374,212)	(93.88%)
TRAVEL AND CONFERENCE	43,622	46,811	3,189	6.81%	494,352	407,281	(87,071)	(21.38%)
OFFICE OPERATION	193,414	201,147	7,733	3.84%	3,030,792	5,318,263	2,287,471	43.01%
OFFICE OCCUPANCY	900	900	0	0.00%	10,800	9,900	(900)	(9.09%)
MARKETING AND EDUCATIONAL	200,937	140,037	(60,900)	(43.49%)	699,572	361,701	(337,871)	(93.41%)
PROFESSIONAL SERVICES	179,922	37,530	(142,392)	(379.41%)	1,659,739	1,456,040	(203,699)	(13.99%)
MISCELLANEOUS	10,193	10,627	435	4.09%	154,077	204,737	50,660	24.74%
EXAM FEES	17,505	17,505	0	0.00%	209,569	210,455	886	0.42%
TOTAL NON-INTEREST EXPENSE	1,687,878	1,311,706	(376,172)	(28.68%)	15,380,444	15,420,554	40,110	0.26%
NET OPERATING EXPENSE	1,279,640	912,582	(367,058)	(40.22%)	9,229,263	9,089,688	(139,575)	(1.54%)



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GAIN SALE OF INVESTMENT	0	0	0	0.00%	713,330	1,306,952	(593,622)	(45.42%)
GAIN SALE OF ASSETS	0	0	0	0.00%	5,200	7,000	(1,800)	(25.71%)
TOTAL GAINS ON ASSETS	0	0	0	0.00%	718,530	1,313,952	(595,422)	(45.32%)
LOSS SALE OF INVESTMENT	34,870	248,426	213,556	85.96%	1,486,842	1,515,316	28,473	1.88%
LOSS SALE OF ASSETS	0	0	0	0.00%	6,500	0	(6,500)	0.00%
TOTAL LOSSES ON ASSETS	34,870	248,426	213,556	85.96%	1,493,342	1,515,316	21,973	1.45%
RETURN ON ASSETS	288,164	370,183	(82,019)	(22.16%)	10,083,740	10,817,236	(733,496)	(6.78%)
TAXES	2,000	2,000	0	0.00%	24,000	17,678	(6,322)	(35.76%)
NET INCOME AFTER TAXES	286,164	368,183	(82,019)	(22.28%)	10,059,740	10,799,558	(739,818)	(6.85%)