



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 12/31/2019

| | December 2019 Current Month | November 2019 Prior Month | Monthly \$ Variance | Monthly % Variance | December 2018 Prior Year | Yearly \$ Variance | Yearly % Variance |
|---|--------------------------------|------------------------------|------------------------|-----------------------|-----------------------------|-----------------------|----------------------|
| ASSETS | | | | | | | |
| CASH AND CASH EQUIVALENTS | 515,814,592 | 952,507,804 | (436,693,212) | (45.85%) | 761,594,234 | (245,779,643) | (32.27%) |
| INVESTMENTS - PRIMARY FINANCIAL | 277,195 | 276,131 | 1,064 | 0.39% | 269,888 | 7,307 | 2.71% |
| INVESTMENTS - AVAILABLE FOR SALE | 2,379,983,902 | 2,358,260,643 | 21,723,259 | 0.92% | 1,569,784,846 | 810,199,056 | 51.61% |
| FHLB STOCK | 2,145,200 | 2,145,200 | 0 | 0.00% | 2,365,800 | (220,600) | (9.32%) |
| LOANS TO MEMBERS | 12,589,697 | 12,375,114 | 214,584 | 1.73% | 24,991,742 | (12,402,045) | (49.62%) |
| PROPERTY AND EQUIPMENT | 3,299,202 | 2,946,988 | 352,214 | 11.95% | 2,341,031 | 958,171 | 40.93% |
| ACCRUED INTEREST RECEIVABLE | 7,994,189 | 8,139,481 | (145,293) | (1.79%) | 7,911,715 | 82,474 | 1.04% |
| PREPAID EXPENSES | 818,981 | 355,696 | 463,285 | 130.25% | 658,904 | 160,077 | 24.29% |
| OTHER ASSETS | 962,235 | 962,235 | 0 | 0.00% | 958,340 | 3,896 | 0.41% |
| ACCOUNTS RECEIVABLE | 21,745,768 | 17,667,342 | 4,078,425 | 23.08% | 12,642,658 | 9,103,110 | 72.00% |
| TOTAL ASSETS | 2,945,630,962 | 3,355,636,634 | (410,005,673) | (12.22%) | 2,383,519,158 | 562,111,803 | 23.58% |
| BORROWINGS AND OTHER LIABILITIES | | | | | | | |
| ACC INT PAYABLE - FHLB ADVANCE | 9,750 | 36,906 | (27,156) | (73.58%) | 2 | 9,748 | 594,412.20% |
| ACCOUNTS PAYABLE | 877,347 | 218,488 | 658,860 | 301.55% | 886,811 | (9,464) | (1.07%) |
| ACCRUED INTEREST PAYABLE | 415,844 | 914,048 | (498,204) | (54.51%) | 1,632,064 | (1,216,220) | (74.52%) |
| ACCRUED EXPENSE PAYABLE | 6,177,051 | 4,063,239 | 2,113,812 | 52.02% | 3,058,327 | 3,118,724 | 101.97% |
| TOTAL LIABILITIES | 7,479,992 | 5,232,680 | 2,247,312 | 42.95% | 5,577,204 | 1,902,789 | 34.12% |
| MEMBERS' SHARES | | | | | | | |
| NCA - AMORTIZED | 0 | 0 | 0 | 0.00% | 0 | 0 | 0.00% |
| TERM PIC - AMORTIZED | 283,287 | 276,542 | 6,745 | 2.44% | 202,348 | 80,939 | 40.00% |
| MEMBERS SHARES | 2,527,022,089 | 2,896,763,989 | (369,741,900) | (12.76%) | 1,695,540,156 | 831,481,933 | 49.04% |
| MEMBER SHARE CERTIFICATES | 265,016,293 | 304,674,034 | (39,657,741) | (13.02%) | 548,138,074 | (283,121,782) | (51.65%) |
| TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL | 2,792,321,668 | 3,201,714,565 | (409,392,896) | (12.79%) | 2,243,880,578 | 548,441,090 | 24.44% |
| CAPITAL | | | | | | | |
| NCA - UNAMORTIZED | 4,760,681 | 4,760,681 | 0 | 0.00% | 4,760,681 | 0 | 0.00% |



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|---|--------------------------------|------------------------------|------------------------|-----------------------|-----------------------------|-----------------------|----------------------|
| TERM PIC - UNAMORTIZED | 121,409 | 128,154 | (6,745) | (5.26%) | 202,348 | (80,939) | (40.00%) |
| CORE CAPITAL | | | | | | | |
| PIC/PCC | 100,095,520 | 100,095,520 | 0 | 0.00% | 100,095,520 | 0 | 0.00% |
| OTHER RESERVES | 51,085,423 | 39,400,991 | 11,684,432 | 29.66% | 39,400,991 | 11,684,432 | 29.66% |
| UNDIVIDED EARNINGS | 13,275,703 | 23,791,957 | (10,516,254) | (44.20%) | 11,382,090 | 1,893,613 | 16.64% |
| TOTAL CORE CAPITAL | 164,456,646 | 163,288,468 | 1,168,178 | 0.72% | 150,878,601 | 13,578,045 | 9.00% |
| ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES | (16,792,834) | (15,205,681) | (1,587,154) | (10.44%) | (16,169,936) | (622,899) | (3.85%) |
| ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION | (6,716,601) | (4,282,233) | (2,434,368) | (56.85%) | (5,610,318) | (1,106,283) | (19.72%) |
| TOTAL MEMBERS EQUITY | 2,938,150,969 | 3,350,403,954 | (412,252,985) | (12.30%) | 2,377,941,955 | 560,209,015 | 23.56% |
| TOTAL LIABILITIES AND MEMBERS EQUITY | 2,945,630,962 | 3,355,636,634 | (410,005,673) | (12.22%) | 2,383,519,158 | 562,111,803 | 23.58% |



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 12/31/2019

| | December 2019 Current Month | November 2019 Prior Month | Monthly \$ Variance | Monthly % Variance | December 2019 Year-to-Date | December 2018 Year-to-Date | Yearly \$ Variance | Yearly % Variance |
|-----------------------------------|--------------------------------|------------------------------|------------------------|-----------------------|-------------------------------|-------------------------------|-----------------------|----------------------|
| INTEREST ON LOANS | 21,129 | 26,648 | (5,519) | (20.71%) | 506,448 | 670,017 | (163,569) | (24.41%) |
| INVESTMENT INCOME | 5,521,620 | 5,419,353 | 102,267 | 1.89% | 73,664,261 | 57,233,223 | 16,431,038 | 28.71% |
| TOTAL INTEREST INCOME | 5,542,749 | 5,446,000 | 96,748 | 1.78% | 74,170,709 | 57,903,240 | 16,267,469 | 28.09% |
| INTEREST ON REVERSE REPO | (1,048) | 0 | (1,048) | 0.00% | 1,252 | 81,170 | 79,917 | 98.46% |
| INTEREST ON FHLB | 9,750 | 36,906 | 27,156 | 73.58% | 166,923 | 582,121 | 415,197 | 71.33% |
| MEMBER SHARES DIVIDENDS | 2,707,339 | 2,493,920 | (213,419) | (8.56%) | 37,602,679 | 27,517,975 | (10,084,704) | (36.65%) |
| CD DIVIDEND | 486,327 | 629,432 | 143,105 | 22.74% | 10,373,759 | 9,628,700 | (745,059) | (7.74%) |
| NCA DIVIDEND | 410 | 397 | (13) | (3.32%) | 4,827 | 4,954 | 127 | 2.57% |
| TERM PIC DIVIDENDS | 34 | 33 | (1) | (3.34%) | 405 | 507 | 102 | 20.11% |
| TOTAL INTEREST EXPENSE | 3,202,812 | 3,160,688 | (42,124) | (1.33%) | 48,149,845 | 37,815,425 | (10,334,420) | (27.33%) |
| NET INTEREST INCOME | 2,339,937 | 2,285,313 | 54,624 | 2.39% | 26,020,864 | 20,087,815 | 5,933,049 | 29.54% |
| FEE INCOME | 575,147 | 521,511 | 53,635 | 10.28% | 6,524,359 | 5,938,521 | 585,838 | 9.87% |
| MEMBER BONUS | 0 | 0 | 0 | 0.00% | (350,921) | 0 | 350,921 | 0.00% |
| OTHER INCOME | 23,359 | 24,346 | (988) | (4.06%) | 265,674 | 212,660 | 53,014 | 24.93% |
| TOTAL NON-INTEREST INCOME | 598,505 | 545,857 | 52,648 | 9.64% | 6,439,112 | 6,151,181 | 287,931 | 4.68% |
| COMPENSATION | 708,374 | 601,765 | (106,609) | (17.72%) | 7,342,908 | 6,283,582 | (1,059,326) | (16.86%) |
| EMPLOYEE BENEFITS | 400,140 | 242,759 | (157,381) | (64.83%) | 3,217,962 | 2,837,960 | (380,002) | (13.39%) |
| TRAVEL AND CONFERENCE | 50,822 | 60,914 | 10,092 | 16.57% | 579,389 | 494,352 | (85,037) | (17.20%) |
| OFFICE OPERATION | 230,800 | 238,574 | 7,774 | 3.26% | 2,603,761 | 2,986,157 | 382,397 | 12.81% |
| OFFICE OCCUPANCY | 900 | 900 | 0 | 0.00% | 10,800 | 10,800 | 0 | 0.00% |
| MARKETING AND EDUCATIONAL | 50,910 | 40,662 | (10,248) | (25.20%) | 576,503 | 699,572 | 123,069 | 17.59% |
| MEMBER BONUS | 0 | 0 | 0 | 0.00% | 139,666 | 0 | (139,666) | 0.00% |
| PROFESSIONAL SERVICES | 88,828 | 133,436 | 44,607 | 33.43% | 1,438,223 | 1,659,739 | 221,516 | 13.35% |
| MISCELLANEOUS | 10,310 | 10,876 | 567 | 5.21% | 125,149 | 154,077 | 28,929 | 18.78% |
| EXAM FEES | 15,298 | 15,298 | (0) | (0.00%) | 183,576 | 209,569 | 25,993 | 12.40% |
| TOTAL NON-INTEREST EXPENSE | 1,556,382 | 1,345,182 | (211,199) | (15.70%) | 16,217,936 | 15,335,809 | (882,127) | (5.75%) |



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|-------------------------------|--------------------------------|------------------------------|------------------------|-----------------------|-------------------------------|-------------------------------|-----------------------|----------------------|
| NET OPERATING EXPENSE | 957,877 | 799,325 | (158,552) | (19.84%) | 9,778,824 | 9,184,628 | (594,196) | (6.47%) |
| GAIN SALE OF INVESTMENT | 34,884 | 13,064 | 21,820 | 167.02% | 70,803 | 713,330 | (642,527) | (90.07%) |
| GAIN SALE OF ASSETS | 0 | 0 | 0 | 0.00% | 36,237 | 5,200 | 31,037 | 596.86% |
| TOTAL GAINS ON ASSETS | 34,884 | 13,064 | 21,820 | 167.02% | 107,040 | 718,530 | (611,490) | (85.10%) |
| LOSS SALE OF INVESTMENT | 0 | 200,439 | 200,439 | 100.00% | 354,799 | 1,486,842 | 1,132,044 | 76.14% |
| LOSS SALE OF ASSETS | 0 | 0 | 0 | 0.00% | 0 | 51,135 | 51,135 | 100.00% |
| TOTAL LOSSES ON ASSETS | 0 | 200,439 | 200,439 | 100.00% | 354,799 | 1,537,977 | 1,183,179 | 76.93% |
| RETURN ON ASSETS | 1,416,944 | 1,298,613 | 118,330 | 9.11% | 15,994,282 | 10,083,740 | 5,910,542 | 58.61% |
| TAXES | 121,247 | 48,198 | (73,049) | (151.56%) | 415,039 | 24,000 | (391,039) | (1,629.33%) |
| NET INCOME AFTER TAXES | 1,295,697 | 1,250,415 | 45,282 | 3.62% | 15,579,243 | 10,059,740 | 5,519,503 | 54.87% |