



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 12/31/2021

	December 2021 Current Month	November 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	850,264,070	791,576,018	58,688,052	7.41%	1,209,784,662	(359,520,592)	(29.72%)
INVESTMENTS - CUSO	751,112	743,571	7,541	1.01%	617,143	133,969	21.71%
INVESTMENTS - AVAILABLE FOR SALE	3,527,654,778	3,522,556,178	5,098,600	0.14%	3,621,192,568	(93,537,790)	(2.58%)
FHLB STOCK	2,449,000	2,449,000	0	0.00%	2,651,100	(202,100)	(7.62%)
CLF STOCK	32,530,619	32,518,324	12,295	0.04%	32,530,619	0	0.00%
LOANS TO MEMBERS	15,935,813	11,150,704	4,785,108	42.91%	3,012,087	12,923,725	429.06%
PROPERTY AND EQUIPMENT	5,128,445	5,040,192	88,253	1.75%	5,347,987	(219,542)	(4.11%)
ACCRUED INTEREST RECEIVABLE	5,858,635	5,861,604	(2,969)	(0.05%)	5,314,774	543,861	10.23%
PREPAID EXPENSES	413,419	335,476	77,943	23.23%	469,879	(56,460)	(12.02%)
OTHER ASSETS	1,030,082	1,026,724	3,358	0.33%	985,243	44,838	4.55%
ACCOUNTS RECEIVABLE	18,873,754	21,543,708	(2,669,954)	(12.39%)	15,916,970	2,956,784	18.58%
TOTAL ASSETS	4,460,889,726	4,394,801,498	66,088,228	1.50%	4,897,823,032	(436,933,305)	(8.92%)
BORROWINGS AND OTHER LIABILITIES							
ACCOUNTS PAYABLE	1,221,081	796,862	424,218	53.24%	634,957	586,124	92.31%
ACCRUED INTEREST PAYABLE	444,241	618,995	(174,754)	(28.23%)	433,869	10,372	2.39%
ACCRUED EXPENSE PAYABLE	8,334,416	6,734,875	1,599,541	23.75%	5,246,775	3,087,641	58.85%
TOTAL LIABILITIES	9,999,737	8,150,732	1,849,006	22.69%	6,315,601	3,684,136	58.33%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	364,226	(364,226)	100.00%
MEMBERS SHARES	3,638,211,777	3,512,840,775	125,371,002	3.57%	4,345,751,218	(707,539,442)	(16.28%)
MEMBER SHARE CERTIFICATES	606,544,881	661,576,881	(55,032,000)	(8.32%)	358,466,743	248,078,138	69.21%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,244,756,658	4,174,417,656	70,339,002	1.69%	4,704,582,187	(459,825,529)	(9.77%)
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	0	0	0	0.00%	40,470	(40,470)	100.00%
CORE CAPITAL							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	106,254,602	77,117,948	29,136,654	37.78%	77,117,948	29,136,654	37.78%
UNDIVIDED EARNINGS	10,268,724	38,809,851	(28,541,127)	(73.54%)	11,770,157	(1,501,433)	(12.76%)
TOTAL CORE CAPITAL	216,618,846	216,023,319	595,527	0.28%	188,983,625	27,635,221	14.62%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(6,990,931)	(2,028,530)	(4,962,400)	(244.63%)	339,429	(7,330,360)	2,159.61%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(8,255,265)	(6,522,359)	(1,732,906)	(26.57%)	(7,198,962)	(1,056,303)	(14.67%)
TOTAL MEMBERS EQUITY	4,450,889,989	4,386,650,767	64,239,223	1.46%	4,891,507,431	(440,617,442)	(9.01%)
TOTAL LIABILITIES AND MEMBERS EQUITY	4,460,889,726	4,394,801,498	66,088,228	1.50%	4,897,823,032	(436,933,305)	(8.92%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 12/31/2021

	December 2021 Current Month	November 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2021 Year-to-Date	December 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	14,885	11,257	3,629	32.24%	97,706	99,585	(1,879)	(1.89%)
INVESTMENT INCOME	2,342,505	2,166,270	176,235	8.14%	29,882,217	49,325,596	(19,443,379)	(39.42%)
TOTAL INTEREST INCOME	2,357,390	2,177,526	179,864	8.26%	29,979,923	49,425,182	(19,445,259)	(39.34%)
INTEREST ON REVERSE REPO	0	1,042	1,042	100.00%	7,702	10,405	2,703	25.97%
INTEREST ON FHLB	0	0	0	0.00%	11,094	115,763	104,669	90.42%
MEMBER SHARES DIVIDENDS	292,863	286,871	(5,992)	(2.09%)	3,113,087	11,251,199	8,138,112	72.33%
CD DIVIDEND	254,532	217,611	(36,920)	(16.97%)	1,968,931	3,754,308	1,785,377	47.56%
NCA DIVIDEND	410	397	(13)	(3.32%)	4,827	4,840	13	0.27%
TERM PIC DIVIDENDS	(1)	0	(1)	0.00%	198	406	208	51.25%
TOTAL INTEREST EXPENSE	547,804	505,921	(41,883)	(8.28%)	5,105,839	15,136,921	10,031,082	66.27%
NET INTEREST INCOME	1,809,586	1,671,605	137,981	8.25%	24,874,085	34,288,261	(9,414,176)	(27.46%)
FEE INCOME	715,674	603,790	111,884	18.53%	7,369,450	6,858,029	511,421	7.46%
OTHER INCOME	19,885	22,098	(2,212)	(10.01%)	284,000	305,120	(21,121)	(6.92%)
TOTAL NON-INTEREST INCOME	735,559	625,887	109,672	17.52%	7,653,450	7,163,150	490,300	6.84%
COMPENSATION	1,081,490	1,027,482	(54,008)	(5.26%)	9,605,178	8,241,512	(1,363,667)	(16.55%)
EMPLOYEE BENEFITS	249,656	250,113	457	0.18%	3,334,578	2,897,736	(436,842)	(15.08%)
TRAVEL AND CONFERENCE	26,330	33,104	6,774	20.46%	205,325	315,474	110,149	34.92%
OFFICE OPERATION	401,992	332,100	(69,892)	(21.05%)	4,319,415	3,600,302	(719,114)	(19.97%)
OFFICE OCCUPANCY	0	0	0	0.00%	8,100	10,800	2,700	25.00%
MARKETING AND EDUCATIONAL	104,101	37,729	(66,372)	(175.92%)	645,683	509,841	(135,842)	(26.64%)
PROFESSIONAL SERVICES	135,889	117,037	(18,851)	(16.11%)	1,347,669	1,196,237	(151,432)	(12.66%)
MISCELLANEOUS	25,687	0	(25,687)	0.00%	163,792	170,773	6,981	4.09%
EXAM FEES	34,905	34,905	(0)	(0.00%)	418,860	212,137	(206,723)	(97.45%)
TOTAL NON-INTEREST EXPENSE	2,060,050	1,832,470	(227,580)	(12.42%)	20,048,602	17,154,812	(2,893,790)	(16.87%)
NET OPERATING EXPENSE	1,324,491	1,206,582	(117,909)	(9.77%)	12,395,152	9,991,662	(2,403,490)	(24.06%)



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GAIN SALE OF INVESTMENT	0	0	0	0.00%	3,370,176	2,436,039	934,137	38.35%
OTHER GAIN	0	0	0	0.00%	13,900,933	152,917	13,748,016	8,990.51%
TOTAL GAINS ON ASSETS	0	0	0	0.00%	17,271,109	2,588,956	14,682,153	567.11%
LOSS SALE OF INVESTMENT	42,313	0	(42,313)	0.00%	304,325	25,204	(279,121)	(1,107.46%)
TOTAL LOSSES ON ASSETS	42,313	0	(42,313)	0.00%	304,325	25,204	(279,121)	(1,107.46%)
OTHER PENSION EXPENSE	38,846	38,846	0	0.00%	466,148	580,168	114,020	19.65%
RETURN ON ASSETS	403,937	426,178	(22,241)	(5.22%)	28,979,569	26,280,183	2,699,386	10.27%
TAXES	(319,109)	18,003	(337,112)	1,872.56%	(157,085)	247,658	(404,742)	163.43%
NET INCOME AFTER TAXES	723,046	408,175	314,871	77.14%	29,136,654	26,032,525	3,104,129	11.92%