



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 2/28/2019

	February 2019 Current Month	January 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2018 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	951,367,894	542,393,012	408,974,882	75.40%	816,858,353	134,509,541	16.47%
INVESTMENTS - PRIMARY FINANCIAL	270,815	269,888	927	0.34%	263,027	7,788	2.96%
INVESTMENTS - AVAILABLE FOR SALE	1,838,729,781	1,664,150,509	174,579,272	10.49%	2,072,330,949	(233,601,168)	(11.27%)
FHLB STOCK	2,365,800	2,365,800	0	0.00%	2,603,800	(238,000)	(9.14%)
LOANS TO MEMBERS	24,138,583	38,441,126	(14,302,543)	(37.21%)	10,654,182	13,484,401	126.56%
PROPERTY AND EQUIPMENT	2,293,147	2,318,655	(25,508)	(1.10%)	2,517,499	(224,352)	(8.91%)
ACCRUED INTEREST RECEIVABLE	7,996,540	7,876,271	120,269	1.53%	7,720,640	275,900	3.57%
PREPAID EXPENSES	1,142,998	1,197,653	(54,656)	(4.56%)	963,142	179,856	18.67%
OTHER ASSETS	958,340	958,340	0	0.00%	946,106	12,234	1.29%
ACCOUNTS RECEIVABLE	12,829,307	17,298,585	(4,469,277)	(25.84%)	20,129,965	(7,300,658)	(36.27%)
<b>TOTAL ASSETS</b>	<b>2,842,093,204</b>	<b>2,277,269,839</b>	<b>564,823,366</b>	<b>24.80%</b>	<b>2,934,987,662</b>	<b>(92,894,458)</b>	<b>(3.17%)</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB ADVANCE	0	0	0	0.00%	10,000,000	(10,000,000)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	7,391	2	7,389	450,542.07%	89,882	(82,491)	(91.78%)
ACCOUNTS PAYABLE	39,706	800,053	(760,348)	(95.04%)	399,598	(359,892)	(90.06%)
ACCRUED INTEREST PAYABLE	2,437,123	2,259,611	177,512	7.86%	1,044,293	1,392,830	133.38%
ACCRUED EXPENSE PAYABLE	3,159,349	3,147,642	11,707	0.37%	1,203,828	1,955,521	162.44%
<b>TOTAL LIABILITIES</b>	<b>5,643,568</b>	<b>6,207,308</b>	<b>(563,739)</b>	<b>(9.08%)</b>	<b>12,737,601</b>	<b>(7,094,033)</b>	<b>(55.69%)</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	241,206	(241,206)	100.00%
TERM PIC - AMORTIZED	215,838	209,093	6,745	3.23%	134,899	80,939	60.00%
MEMBERS SHARES	2,134,889,482	1,555,918,337	578,971,145	37.21%	2,475,462,695	(340,573,213)	(13.76%)
MEMBER SHARE CERTIFICATES	564,677,293	580,573,074	(15,895,782)	(2.74%)	303,729,829	260,947,464	85.91%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>2,699,782,612</b>	<b>2,136,700,504</b>	<b>563,082,109</b>	<b>26.35%</b>	<b>2,779,568,628</b>	<b>(79,786,016)</b>	<b>(2.87%)</b>

## CAPITAL



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	February 2019 Current Month	January 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2018 Prior Year	Yearly \$ Variance	Yearly % Variance
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,680	1	0.00%
TERM PIC - UNAMORTIZED	188,858	195,603	(6,745)	(3.45%)	269,797	(80,939)	(30.00%)
<b>CORE CAPITAL</b>							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	39,400,991	39,400,991	0	0.00%	31,856,186	7,544,805	23.68%
UNDIVIDED EARNINGS	13,470,827	12,232,888	1,237,938	10.12%	11,792,887	1,677,940	14.23%
<b>TOTAL CORE CAPITAL</b>	<b>152,967,338</b>	<b>151,729,399</b>	<b>1,237,938</b>	<b>0.82%</b>	<b>143,744,593</b>	<b>9,222,745</b>	<b>6.42%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(15,881,006)	(16,834,074)	953,068	5.66%	(4,945,247)	(10,935,759)	(221.14%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(5,368,848)	(5,489,583)	120,735	2.20%	(1,148,391)	(4,220,457)	(367.51%)
<b>TOTAL MEMBERS EQUITY</b>	<b>2,836,449,636</b>	<b>2,271,062,531</b>	<b>565,387,105</b>	<b>24.90%</b>	<b>2,922,250,061</b>	<b>(85,800,425)</b>	<b>(2.94%)</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>2,842,093,204</b>	<b>2,277,269,839</b>	<b>564,823,366</b>	<b>24.80%</b>	<b>2,934,987,662</b>	<b>(92,894,458)</b>	<b>(3.17%)</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 2/28/2019

	February 2019 Current Month	January 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2019 Year-to-Date	February 2018 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	91,017	100,317	(9,300)	(9.27%)	191,334	40,073	151,261	377.46%
INVESTMENT INCOME	5,498,374	5,315,105	183,269	3.45%	10,813,479	8,238,658	2,574,821	31.25%
<b>TOTAL INTEREST INCOME</b>	<b>5,589,391</b>	<b>5,415,422</b>	<b>173,969</b>	<b>3.21%</b>	<b>11,004,813</b>	<b>8,278,731</b>	<b>2,726,082</b>	<b>32.93%</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	0	31,302	31,302	100.00%
INTEREST ON FHLB	7,389	0	(7,389)	0.00%	7,389	220,524	213,135	96.65%
MEMBER SHARES DIVIDENDS	2,371,770	2,441,450	69,681	2.85%	4,813,247	3,832,444	(980,803)	(25.59%)
CD DIVIDEND	1,120,776	1,209,199	88,423	7.31%	2,329,975	947,593	(1,382,382)	(145.88%)
NCA DIVIDEND	370	410	40	9.70%	780	820	40	4.83%
TERM PIC DIVIDENDS	31	34	3	9.72%	65	45	(20)	(44.80%)
<b>TOTAL INTEREST EXPENSE</b>	<b>3,500,336</b>	<b>3,651,094</b>	<b>150,758</b>	<b>4.13%</b>	<b>7,151,457</b>	<b>5,032,729</b>	<b>(2,118,729)</b>	<b>(42.10%)</b>
<b>NET INTEREST INCOME</b>	<b>2,089,055</b>	<b>1,764,328</b>	<b>324,727</b>	<b>18.41%</b>	<b>3,853,356</b>	<b>3,246,002</b>	<b>607,354</b>	<b>18.71%</b>
FEE INCOME	481,766	519,313	(37,547)	(7.23%)	1,001,080	955,377	45,703	4.78%
OTHER INCOME	14,632	16,267	(1,635)	(10.05%)	30,899	30,034	865	2.88%
<b>TOTAL NON-INTEREST INCOME</b>	<b>496,398</b>	<b>535,580</b>	<b>(39,182)</b>	<b>(7.32%)</b>	<b>1,031,979</b>	<b>985,410</b>	<b>46,568</b>	<b>4.73%</b>
COMPENSATION	568,481	565,640	(2,842)	(0.50%)	1,134,121	965,008	(169,113)	(17.52%)
EMPLOYEE BENEFITS	258,466	271,785	13,319	4.90%	530,251	281,079	(249,172)	(88.65%)
TRAVEL AND CONFERENCE	34,572	27,754	(6,818)	(24.56%)	62,325	70,389	8,064	11.46%
OFFICE OPERATION	216,673	198,634	(18,039)	(9.08%)	415,306	594,171	178,865	30.10%
OFFICE OCCUPANCY	900	900	0	0.00%	1,800	1,800	0	0.00%
MARKETING AND EDUCATIONAL	33,229	62,895	29,666	47.17%	96,124	46,704	(49,420)	(105.82%)
PROFESSIONAL SERVICES	104,763	153,836	49,073	31.90%	258,598	255,301	(3,297)	(1.29%)
MISCELLANEOUS	9,777	10,357	580	5.60%	20,134	32,602	12,468	38.24%
EXAM FEES	15,298	15,298	0	0.00%	30,596	35,009	4,413	12.61%
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,242,158</b>	<b>1,307,098</b>	<b>64,940</b>	<b>4.97%</b>	<b>2,549,255</b>	<b>2,282,063</b>	<b>(267,192)</b>	<b>(11.71%)</b>
<b>NET OPERATING EXPENSE</b>	<b>745,760</b>	<b>771,517</b>	<b>25,758</b>	<b>3.34%</b>	<b>1,517,277</b>	<b>1,296,653</b>	<b>(220,624)</b>	<b>(17.01%)</b>



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GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
GAIN SALE OF ASSETS	25,000	0	25,000	0.00%	25,000	0	25,000	0.00%
<b>TOTAL GAINS ON ASSETS</b>	<b>25,000</b>	<b>0</b>	<b>25,000</b>	<b>0.00%</b>	<b>25,000</b>	<b>0</b>	<b>25,000</b>	<b>0.00%</b>
LOSS SALE OF INVESTMENT	0	0	0	0.00%	0	550,738	550,738	100.00%
<b>TOTAL LOSSES ON ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>550,738</b>	<b>550,738</b>	<b>100.00%</b>
<b>RETURN ON ASSETS</b>	<b>1,368,296</b>	<b>992,811</b>	<b>375,485</b>	<b>37.82%</b>	<b>2,361,079</b>	<b>1,398,612</b>	<b>962,468</b>	<b>68.82%</b>
TAXES	15,179	15,179	0	0.00%	30,357	22,181	(8,176)	(36.86%)
<b>NET INCOME AFTER TAXES</b>	<b>1,353,117</b>	<b>977,632</b>	<b>375,485</b>	<b>38.41%</b>	<b>2,330,722</b>	<b>1,376,431</b>	<b>954,291</b>	<b>69.33%</b>