



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 2/29/2020

	February 2020 Current Month	January 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	1,336,151,754	867,815,779	468,335,975	53.97%	951,367,894	384,783,859	40.45%
INVESTMENTS - CUSO	458,336	277,195	181,141	65.35%	270,815	187,521	69.24%
INVESTMENTS - AVAILABLE FOR SALE	2,627,027,413	2,438,689,776	188,337,637	7.72%	1,838,729,781	788,297,632	42.87%
FHLB STOCK	2,145,200	2,145,200	0	0.00%	2,365,800	(220,600)	(9.32%)
LOANS TO MEMBERS	2,705,083	4,864,457	(2,159,374)	(44.39%)	24,138,583	(21,433,500)	(88.79%)
PROPERTY AND EQUIPMENT	3,971,447	3,494,226	477,221	13.66%	2,293,147	1,678,300	73.19%
ACCRUED INTEREST RECEIVABLE	7,863,292	7,772,571	90,720	1.17%	7,996,540	(133,248)	(1.67%)
PREPAID EXPENSES	959,953	938,305	21,648	2.31%	1,142,998	(183,045)	(16.01%)
OTHER ASSETS	962,235	963,908	(1,673)	(0.17%)	958,340	3,896	0.41%
ACCOUNTS RECEIVABLE	15,665,543	21,153,155	(5,487,612)	(25.94%)	12,829,307	2,836,236	22.11%
TOTAL ASSETS	3,997,910,255	3,348,114,572	649,795,682	19.41%	2,842,093,204	1,155,817,050	40.67%
BORROWINGS AND OTHER LIABILITIES							
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	0	25,603,000	(25,603,000)	100.00%	0	0	0.00%
ACC INT PAYABLE - FHLB ADVANCE	0	4,044	(4,044)	100.00%	7,391	(7,391)	100.00%
ACCOUNTS PAYABLE	310,374	651,878	(341,504)	(52.39%)	39,706	270,668	681.69%
ACCRUED INTEREST PAYABLE	897,198	677,276	219,923	32.47%	2,437,123	(1,539,925)	(63.19%)
ACCRUED EXPENSE PAYABLE	5,324,840	6,035,484	(710,644)	(11.77%)	3,159,349	2,165,491	68.54%
TOTAL LIABILITIES	6,532,413	32,971,682	(26,439,270)	(80.19%)	5,643,568	888,844	15.75%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	296,777	290,032	6,745	2.33%	215,838	80,939	37.50%
MEMBERS SHARES	3,569,312,828	2,879,137,410	690,175,418	23.97%	2,134,889,482	1,434,423,346	67.19%
MEMBER SHARE CERTIFICATES	268,167,143	285,970,128	(17,802,985)	(6.23%)	564,677,293	(296,510,150)	(52.51%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	3,837,776,747	3,165,397,569	672,379,178	21.24%	2,699,782,612	1,137,994,135	42.15%



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CAPITAL							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%
TERM PIC - UNAMORTIZED	107,919	114,664	(6,745)	(5.88%)	188,858	(80,939)	(42.86%)
CORE CAPITAL							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	51,085,423	51,085,423	0	0.00%	39,400,991	11,684,432	29.66%
UNDIVIDED EARNINGS	15,234,071	14,019,170	1,214,901	8.67%	13,470,827	1,763,244	13.09%
TOTAL CORE CAPITAL	166,415,014	165,200,113	1,214,901	0.74%	152,967,338	13,447,676	8.79%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(11,235,918)	(13,748,536)	2,512,618	18.28%	(15,881,006)	4,645,088	29.25%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,446,601)	(6,581,601)	135,000	2.05%	(5,368,848)	(1,077,753)	(20.07%)
TOTAL MEMBERS EQUITY	3,991,377,842	3,315,142,890	676,234,952	20.40%	2,836,449,636	1,154,928,206	40.72%
TOTAL LIABILITIES AND MEMBERS EQUITY	3,997,910,255	3,348,114,572	649,795,682	19.41%	2,842,093,204	1,155,817,050	40.67%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 2/29/2020

	February 2020 Current Month	January 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2020 Year-to-Date	February 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	11,085	18,720	(7,634)	(40.78%)	29,805	191,334	(161,529)	(84.42%)
INVESTMENT INCOME	5,750,767	5,018,348	732,419	14.59%	10,769,114	10,813,479	(44,365)	(0.41%)
TOTAL INTEREST INCOME	5,761,852	5,037,067	724,785	14.39%	10,798,919	11,004,813	(205,894)	(1.87%)
INTEREST ON REVERSE REPO	9,708	0	(9,708)	0.00%	9,708	0	(9,708)	0.00%
INTEREST ON FHLB	0	4,044	4,044	100.00%	4,044	7,389	3,344	45.26%
MEMBER SHARES DIVIDENDS	3,066,369	2,777,399	(288,970)	(10.40%)	5,843,769	4,813,220	(1,030,548)	(21.41%)
CD DIVIDEND	414,509	454,170	39,661	8.73%	868,678	2,329,975	1,461,297	62.72%
NCA DIVIDEND	384	410	27	6.47%	794	780	(13)	(1.69%)
TERM PIC DIVIDENDS	32	34	2	6.43%	67	65	(1)	(1.70%)
TOTAL INTEREST EXPENSE	3,491,002	3,236,058	(254,944)	(7.88%)	6,727,059	7,151,430	424,371	5.93%
NET INTEREST INCOME	2,270,850	1,801,009	469,841	26.09%	4,071,860	3,853,383	218,477	5.67%
FEE INCOME	510,242	590,253	(80,011)	(13.56%)	1,100,495	1,001,080	99,415	9.93%
OTHER INCOME	20,881	25,062	(4,181)	(16.68%)	45,942	30,899	15,044	48.69%
TOTAL NON-INTEREST INCOME	531,123	615,315	(84,192)	(13.68%)	1,146,438	1,031,979	114,459	11.09%
COMPENSATION	596,348	686,691	90,342	13.16%	1,283,039	1,134,121	(148,918)	(13.13%)
EMPLOYEE BENEFITS	383,267	314,790	(68,477)	(21.75%)	698,057	530,251	(167,806)	(31.65%)
TRAVEL AND CONFERENCE	44,747	35,100	(9,647)	(27.48%)	79,848	62,325	(17,522)	(28.11%)
OFFICE OPERATION	234,074	268,843	34,769	12.93%	502,917	415,306	(87,610)	(21.10%)
OFFICE OCCUPANCY	900	900	0	0.00%	1,800	1,800	0	0.00%
MARKETING AND EDUCATIONAL	49,777	55,028	5,251	9.54%	104,805	96,124	(8,681)	(9.03%)
PROFESSIONAL SERVICES	120,350	134,500	14,150	10.52%	254,851	258,598	3,748	1.45%
MISCELLANEOUS	0	11,170	11,170	100.00%	11,170	20,134	8,964	44.52%
EXAM FEES	17,678	17,678	0	0.00%	35,356	30,596	(4,760)	(15.56%)
TOTAL NON-INTEREST EXPENSE	1,447,142	1,524,700	77,558	5.09%	2,971,842	2,549,255	(422,587)	(16.58%)
NET OPERATING EXPENSE	916,019	909,385	(6,634)	(0.73%)	1,825,405	1,517,277	(308,128)	(20.31%)



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GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
GAIN SALE OF ASSETS	0	0	0	0.00%	0	25,000	25,000	(100.00%)
TOTAL GAINS ON ASSETS	0	0	0	0.00%	0	25,000	25,000	(100.00%)
LOSS SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
TOTAL LOSSES ON ASSETS	0	0	0	0.00%	0	0	0	0.00%
OTHER PENSION EXPENSE	0	0	0	0.00%	0	0	0	0.00%
RETURN ON ASSETS	1,354,831	891,624	463,207	51.95%	2,246,455	2,361,106	(114,651)	(4.86%)
TAXES	20,638	20,638	0	0.00%	41,276	30,357	(10,919)	(35.97%)
NET INCOME AFTER TAXES	1,334,193	870,986	463,207	53.18%	2,205,179	2,330,749	(125,570)	(5.39%)