



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 2/28/2022

	February 2022 Current Month	January 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	808,763,618	557,453,942	251,309,676	45.08%	1,024,615,305	(215,851,687)	(21.07%)
INVESTMENTS - CUSO	675,828	742,405	(66,576)	(8.97%)	654,967	20,862	3.19%
INVESTMENTS - AVAILABLE FOR SALE	3,611,322,444	3,582,938,829	28,383,615	0.79%	3,916,761,591	(305,439,147)	(7.80%)
FHLB STOCK	2,449,000	2,449,000	0	0.00%	2,651,100	(202,100)	(7.62%)
CLF STOCK	32,518,324	32,518,324	0	0.00%	32,518,324	0	0.00%
LOANS TO MEMBERS	15,364,509	12,929,953	2,434,556	18.83%	3,203,971	12,160,538	379.55%
PROPERTY AND EQUIPMENT	5,076,195	5,095,086	(18,891)	(0.37%)	5,296,583	(220,387)	(4.16%)
ACCRUED INTEREST RECEIVABLE	6,034,747	5,961,535	73,212	1.23%	5,157,430	877,317	17.01%
PREPAID EXPENSES	1,306,230	1,311,001	(4,771)	(0.36%)	1,336,174	(29,943)	(2.24%)
OTHER ASSETS	1,028,011	1,030,110	(2,099)	(0.20%)	983,216	44,795	4.56%
ACCOUNTS RECEIVABLE	27,947,583	18,449,038	9,498,545	51.49%	12,254,387	15,693,196	128.06%
TOTAL ASSETS	4,512,486,491	4,220,879,223	291,607,268	6.91%	5,005,433,048	(492,946,557)	(9.85%)
BORROWINGS AND OTHER LIABILITIES							
ACCOUNTS PAYABLE	1,135,946	1,432,300	(296,354)	(20.69%)	13,868,866	(12,732,920)	(91.81%)
ACCRUED INTEREST PAYABLE	743,732	574,697	169,034	29.41%	468,896	274,835	58.61%
ACCRUED EXPENSE PAYABLE	6,996,702	6,875,277	121,425	1.77%	5,569,422	1,427,280	25.63%
TOTAL LIABILITIES	8,876,380	8,882,275	(5,895)	(0.07%)	19,907,185	(11,030,805)	(55.41%)
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	377,716	(377,716)	100.00%
MEMBERS SHARES	3,614,298,452	3,342,959,991	271,338,461	8.12%	4,460,945,929	(846,647,478)	(18.98%)
MEMBER SHARE CERTIFICATES	694,421,760	667,652,760	26,769,000	4.01%	325,540,881	368,880,879	113.31%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,308,720,211	4,010,612,751	298,107,461	7.43%	4,786,864,526	(478,144,315)	(9.99%)
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%	26,980	(26,980)	100.00%
CORE CAPITAL							
PIC/PCC	103,863,520	100,095,520	3,768,000	3.76%	100,095,520	3,768,000	3.76%
OTHER RESERVES	106,254,602	106,254,602	0	0.00%	77,117,948	29,136,654	37.78%
UNDIVIDED EARNINGS	11,424,416	11,051,708	372,709	3.37%	14,476,882	(3,052,465)	(21.09%)
TOTAL CORE CAPITAL	221,542,538	217,401,830	4,140,709	1.90%	191,690,350	29,852,189	15.57%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(23,302,562)	(12,595,302)	(10,707,260)	(85.01%)	9,259,269	(32,561,831)	351.67%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(8,110,759)	(8,183,012)	72,253	0.88%	(7,075,943)	(1,034,815)	(14.62%)
TOTAL MEMBERS EQUITY	4,503,610,111	4,211,996,948	291,613,163	6.92%	4,985,525,863	(481,915,752)	(9.67%)
TOTAL LIABILITIES AND MEMBERS EQUITY	4,512,486,491	4,220,879,223	291,607,268	6.91%	5,005,433,048	(492,946,557)	(9.85%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 2/28/2022

	February 2022 Current Month	January 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2022 Year-to-Date	February 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	13,664	13,325	338	2.54%	26,989	12,287	14,703	119.66%
INVESTMENT INCOME	2,014,050	2,423,954	(409,904)	(16.91%)	4,438,004	5,554,060	(1,116,056)	(20.09%)
TOTAL INTEREST INCOME	2,027,714	2,437,279	(409,566)	(16.80%)	4,464,993	5,566,347	(1,101,354)	(19.79%)
INTEREST ON REVERSE REPO	0	542	542	100.00%	542	0	(542)	0.00%
INTEREST ON FHLB	0	0	0	0.00%	0	0	0	0.00%
MEMBER SHARES DIVIDENDS	253,593	281,870	28,277	10.03%	535,463	473,504	(61,959)	(13.09%)
CD DIVIDEND	299,285	303,368	4,083	1.35%	602,653	202,704	(399,949)	(197.31%)
NCA DIVIDEND	370	410	40	9.69%	780	780	(0)	(0.00%)
TERM PIC DIVIDENDS	0	0	0	0.00%	0	65	65	100.00%
TOTAL INTEREST EXPENSE	553,248	586,190	32,942	5.62%	1,139,438	677,053	(462,385)	(68.29%)
NET INTEREST INCOME	1,474,466	1,851,089	(376,624)	(20.35%)	3,325,555	4,889,293	(1,563,739)	(31.98%)
FEE INCOME	567,690	589,177	(21,487)	(3.65%)	1,156,867	1,052,237	104,630	9.94%
OTHER INCOME	17,288	12,607	4,681	37.13%	29,894	32,361	(2,467)	(7.62%)
TOTAL NON-INTEREST INCOME	584,978	601,784	(16,806)	(2.79%)	1,186,762	1,084,598	102,164	9.42%
COMPENSATION	701,834	522,648	(179,186)	(34.28%)	1,224,482	1,340,653	116,172	8.67%
EMPLOYEE BENEFITS	310,017	417,448	107,431	25.74%	727,465	558,097	(169,368)	(30.35%)
TRAVEL AND CONFERENCE	10,813	8,815	(1,998)	(22.67%)	19,627	13,594	(6,033)	(44.38%)
OFFICE OPERATION	332,907	299,201	(33,706)	(11.27%)	632,109	644,223	12,114	1.88%
OFFICE OCCUPANCY	0	0	0	0.00%	0	1,800	1,800	100.00%
MARKETING AND EDUCATIONAL	35,463	26,414	(9,049)	(34.26%)	61,877	49,060	(12,817)	(26.12%)
PROFESSIONAL SERVICES	93,251	119,906	26,656	22.23%	213,157	211,248	(1,909)	(0.90%)
MISCELLANEOUS	0	13,185	13,185	100.00%	13,185	31,286	18,102	57.86%
EXAM FEES	31,306	31,306	0	0.00%	62,611	69,810	7,199	10.31%
TOTAL NON-INTEREST EXPENSE	1,515,590	1,438,922	(76,668)	(5.33%)	2,954,512	2,919,772	(34,740)	(1.19%)
NET OPERATING EXPENSE	930,612	837,138	(93,474)	(11.17%)	1,767,750	1,835,174	67,424	3.67%



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GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
OTHER GAIN	0	0	0	0.00%	0	9,000	9,000	(100.00%)
TOTAL GAINS ON ASSETS	0	0	0	0.00%	0	9,000	9,000	(100.00%)
LOSS SALE OF INVESTMENT	0	49,976	49,976	100.00%	49,976	0	(49,976)	0.00%
TOTAL LOSSES ON ASSETS	0	49,976	49,976	100.00%	49,976	0	(49,976)	0.00%
OTHER PENSION EXPENSE	50,555	50,555	0	0.00%	101,110	77,691	(23,419)	(30.14%)
RETURN ON ASSETS	493,298	913,420	(420,121)	(45.99%)	1,406,718	2,985,428	(1,578,710)	(52.88%)
TAXES	2,916	2,916	0	0.00%	5,832	36,005	30,173	83.80%
NET INCOME AFTER TAXES	490,382	910,504	(420,121)	(46.14%)	1,400,886	2,949,422	(1,548,536)	(52.50%)