



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 2/28/2021

	February 2021 Current Month	January 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	1,024,615,305	1,116,423,667	(91,808,362)	(8.22%)	1,336,151,754	(311,536,448)	(23.32%)
INVESTMENTS - CUSO	654,967	631,392	23,574	3.73%	458,336	196,631	42.90%
INVESTMENTS - AVAILABLE FOR SALE	3,916,761,591	3,731,361,440	185,400,151	4.97%	2,627,027,413	1,289,734,178	49.09%
FHLB STOCK	2,651,100	2,651,100	0	0.00%	2,145,200	505,900	23.58%
CLF STOCK	32,518,324	32,530,619	(12,295)	(0.04%)	0	32,518,324	0.00%
LOANS TO MEMBERS	3,203,971	2,000,010	1,203,961	60.20%	2,705,083	498,888	18.44%
PROPERTY AND EQUIPMENT	5,296,583	5,315,102	(18,520)	(0.35%)	3,971,447	1,325,136	33.37%
ACCRUED INTEREST RECEIVABLE	5,157,430	5,293,465	(136,035)	(2.57%)	7,863,292	(2,705,862)	(34.41%)
PREPAID EXPENSES	1,336,174	1,242,251	93,923	7.56%	959,953	376,221	39.19%
OTHER ASSETS	983,216	983,216	0	0.00%	962,235	20,981	2.18%
ACCOUNTS RECEIVABLE	12,254,387	13,418,680	(1,164,293)	(8.68%)	15,665,543	(3,411,156)	(21.77%)
<b>TOTAL ASSETS</b>	<b>5,005,433,048</b>	<b>4,911,850,943</b>	<b>93,582,104</b>	<b>1.91%</b>	<b>3,997,910,255</b>	<b>1,007,522,793</b>	<b>25.20%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
ACCOUNTS PAYABLE	13,868,866	1,142,281	12,726,585	1,114.14%	310,374	13,558,492	4,368.44%
ACCRUED INTEREST PAYABLE	468,896	374,612	94,285	25.17%	897,198	(428,302)	(47.74%)
ACCRUED EXPENSE PAYABLE	5,569,422	5,406,752	162,670	3.01%	5,324,840	244,582	4.59%
<b>TOTAL LIABILITIES</b>	<b>19,907,185</b>	<b>6,923,645</b>	<b>12,983,539</b>	<b>187.52%</b>	<b>6,532,413</b>	<b>13,374,772</b>	<b>204.74%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	377,716	370,971	6,745	1.82%	296,777	80,939	27.27%
MEMBERS SHARES	4,460,945,929	4,387,566,911	73,379,018	1.67%	3,569,312,828	891,633,101	24.98%
MEMBER SHARE CERTIFICATES	325,540,881	321,378,743	4,162,138	1.30%	268,167,143	57,373,738	21.39%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,786,864,526</b>	<b>4,709,316,625</b>	<b>77,547,902</b>	<b>1.65%</b>	<b>3,837,776,747</b>	<b>949,087,779</b>	<b>24.73%</b>
<b>CAPITAL</b>							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%



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TERM PIC - UNAMORTIZED	26,980	33,725	(6,745)	(20.00%)	107,919	(80,939)	(75.00%)
<b>CORE CAPITAL</b>							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	70,594,911	70,594,911	0	0.00%	51,085,423	19,509,488	38.19%
UNDIVIDED EARNINGS	20,999,918	19,389,181	1,610,737	8.31%	15,234,071	5,765,848	37.85%
<b>TOTAL CORE CAPITAL</b>	<b>191,690,350</b>	<b>190,079,612</b>	<b>1,610,737</b>	<b>0.85%</b>	<b>166,415,014</b>	<b>25,275,336</b>	<b>15.19%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	9,259,269	7,874,107	1,385,162	17.59%	(11,235,918)	20,495,187	(182.41%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(7,075,943)	(7,137,453)	61,509	0.86%	(6,446,601)	(629,342)	(9.76%)
<b>TOTAL MEMBERS EQUITY</b>	<b>4,985,525,863</b>	<b>4,904,927,298</b>	<b>80,598,565</b>	<b>1.64%</b>	<b>3,991,377,842</b>	<b>994,148,021</b>	<b>24.91%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>5,005,433,048</b>	<b>4,911,850,943</b>	<b>93,582,104</b>	<b>1.91%</b>	<b>3,997,910,255</b>	<b>1,007,522,793</b>	<b>25.20%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 2/28/2021

	February 2021 Current Month	January 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2021 Year-to-Date	February 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	6,211	6,076	135	2.23%	12,287	29,805	(17,518)	(58.78%)
INVESTMENT INCOME	2,965,012	2,589,048	375,963	14.52%	5,554,060	10,769,114	(5,215,054)	(48.43%)
<b>TOTAL INTEREST INCOME</b>	<b>2,971,223</b>	<b>2,595,124</b>	<b>376,099</b>	<b>14.49%</b>	<b>5,566,347</b>	<b>10,798,919</b>	<b>(5,232,573)</b>	<b>(48.45%)</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	0	9,708	9,708	100.00%
INTEREST ON FHLB	0	0	0	0.00%	0	4,044	4,044	100.00%
MEMBER SHARES DIVIDENDS	218,482	255,022	36,540	14.33%	473,504	5,843,769	5,370,265	91.90%
CD DIVIDEND	88,114	114,589	26,475	23.10%	202,704	868,678	665,975	76.67%
NCA DIVIDEND	370	410	40	9.69%	780	794	13	1.67%
TERM PIC DIVIDENDS	31	34	3	9.72%	65	67	1	1.67%
<b>TOTAL INTEREST EXPENSE</b>	<b>306,998</b>	<b>370,056</b>	<b>63,058</b>	<b>17.04%</b>	<b>677,053</b>	<b>6,727,059</b>	<b>6,050,006</b>	<b>89.94%</b>
<b>NET INTEREST INCOME</b>	<b>2,664,225</b>	<b>2,225,069</b>	<b>439,156</b>	<b>19.74%</b>	<b>4,889,293</b>	<b>4,071,860</b>	<b>817,434</b>	<b>20.08%</b>
FEE INCOME	552,266	499,971	52,296	10.46%	1,052,237	1,100,495	(48,258)	(4.39%)
OTHER INCOME	15,029	17,332	(2,302)	(13.28%)	32,361	45,942	(13,581)	(29.56%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>567,296</b>	<b>517,302</b>	<b>49,993</b>	<b>9.66%</b>	<b>1,084,598</b>	<b>1,146,438</b>	<b>(61,840)</b>	<b>(5.39%)</b>
COMPENSATION	665,489	675,165	9,676	1.43%	1,340,653	1,283,039	(57,614)	(4.49%)
EMPLOYEE BENEFITS	279,976	278,121	(1,856)	(0.67%)	558,097	698,057	139,960	20.05%
TRAVEL AND CONFERENCE	7,044	6,550	(494)	(7.54%)	13,594	79,848	66,254	82.98%
OFFICE OPERATION	309,689	296,188	(13,501)	(4.56%)	605,877	502,917	(102,960)	(20.47%)
OFFICE OCCUPANCY	900	900	0	0.00%	1,800	1,800	0	0.00%
MARKETING AND EDUCATIONAL	8,403	40,657	32,254	79.33%	49,060	104,805	55,745	53.19%
PROFESSIONAL SERVICES	127,900	121,694	(6,206)	(5.10%)	249,594	254,851	5,256	2.06%
MISCELLANEOUS	14,450	16,836	2,386	14.17%	31,286	11,170	(20,116)	(180.09%)
EXAM FEES	34,905	34,905	0	0.00%	69,810	35,356	(34,454)	(97.45%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,448,757</b>	<b>1,471,016</b>	<b>22,259</b>	<b>1.51%</b>	<b>2,919,772</b>	<b>2,971,842</b>	<b>52,070</b>	<b>1.75%</b>
<b>NET OPERATING EXPENSE</b>	<b>881,461</b>	<b>953,713</b>	<b>72,253</b>	<b>7.58%</b>	<b>1,835,174</b>	<b>1,825,405</b>	<b>(9,770)</b>	<b>(0.54%)</b>



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	February 2021 Current Month	January 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2021 Year-to-Date	February 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
GAIN SALE OF ASSETS	0	9,000	9,000	(100.00%)	9,000	0	9,000	0.00%
<b>TOTAL GAINS ON ASSETS</b>	<b>0</b>	<b>9,000</b>	<b>9,000</b>	<b>(100.00%)</b>	<b>9,000</b>	<b>0</b>	<b>9,000</b>	<b>0.00%</b>
LOSS SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
<b>TOTAL LOSSES ON ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>
OTHER PENSION EXPENSE	38,846	38,846	0	0.00%	77,691	0	(77,691)	0.00%
<b>RETURN ON ASSETS</b>	<b>1,743,918</b>	<b>1,241,510</b>	<b>502,409</b>	<b>40.47%</b>	<b>2,985,428</b>	<b>2,246,455</b>	<b>738,973</b>	<b>32.90%</b>
TAXES	18,003	18,003	0	0.00%	36,005	41,276	5,271	12.77%
<b>NET INCOME AFTER TAXES</b>	<b>1,725,916</b>	<b>1,223,507</b>	<b>502,409</b>	<b>41.06%</b>	<b>2,949,422</b>	<b>2,205,179</b>	<b>744,244</b>	<b>33.75%</b>