



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 1/31/2019

	January 2019 Current Month	December 2018 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2018 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	542,393,012	761,594,234	(219,201,222)	(28.78%)	306,830,390	235,562,622	76.77%
INVESTMENTS - CNP	0	0	0	0.00%	0	0	0.00%
INVESTMENTS - PRIMARY FINANCIAL	269,888	269,888	0	0.00%	262,151	7,737	2.95%
INVESTMENTS - AVAILABLE FOR SALE	1,664,150,509	1,569,784,846	94,365,663	6.01%	2,045,935,747	(381,785,238)	(18.66%)
FHLB STOCK	2,365,800	2,365,800	0	0.00%	2,816,300	(450,500)	(16.00%)
LOANS TO MEMBERS	38,441,126	24,991,742	13,449,383	53.82%	11,123,039	27,318,087	245.60%
PROPERTY AND EQUIPMENT	2,318,655	2,341,031	(22,376)	(0.96%)	2,549,066	(230,411)	(9.04%)
ACCRUED INTEREST RECEIVABLE	7,876,271	7,911,715	(35,444)	(0.45%)	7,749,051	127,220	1.64%
PREPAID EXPENSES	1,197,653	658,904	538,749	81.76%	1,030,360	167,293	16.24%
OTHER ASSETS	958,340	958,340	0	0.00%	946,144	12,196	1.29%
ACCOUNTS RECEIVABLE	17,298,585	12,642,658	4,655,927	36.83%	16,845,068	453,517	2.69%
TOTAL ASSETS	2,277,269,839	2,383,519,158	(106,249,319)	(4.46%)	2,396,087,317	(118,817,478)	(4.96%)
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	0	0	0	0.00%	15,000,000	(15,000,000)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	2	2	0	0.00%	152,247	(152,245)	(100.00%)
ACCOUNTS PAYABLE	800,053	886,811	(86,758)	(9.78%)	440,050	360,003	81.81%
ACCRUED INTEREST PAYABLE	2,259,611	1,632,064	627,547	38.45%	970,403	1,289,208	132.85%
ACCRUED EXPENSE PAYABLE	3,147,642	3,058,327	89,315	2.92%	1,143,469	2,004,173	175.27%
TOTAL LIABILITIES	6,207,308	5,577,204	630,104	11.30%	17,706,169	(11,498,861)	(64.94%)
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	241,206	(241,206)	100.00%
TERM PIC - AMORTIZED	209,093	202,348	6,745	3.33%	128,154	80,939	63.16%
MEMBERS SHARES	1,555,918,337	1,695,540,156	(139,621,819)	(8.23%)	1,945,578,024	(389,659,687)	(20.03%)
MEMBER SHARE CERTIFICATES	580,573,074	548,138,074	32,435,000	5.92%	286,920,829	293,652,246	102.35%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	2,136,700,504	2,243,880,578	(107,180,074)	(4.78%)	2,232,868,212	(96,167,708)	(4.31%)



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CAPITAL							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,680	1	0.00%
TERM PIC - UNAMORTIZED	195,603	202,348	(6,745)	(3.33%)	276,542	(80,939)	(29.27%)
CORE CAPITAL							
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	12,232,888	11,382,090	850,798	7.47%	10,956,257	1,276,631	11.65%
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TOTAL CORE CAPITAL	151,729,399	150,878,601	850,798	0.56%	142,907,963	8,821,436	6.17%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(16,834,074)	(16,169,936)	(664,138)	(4.11%)	(1,276,150)	(15,557,924)	(1,219.13%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(5,489,583)	(5,610,318)	120,735	2.15%	(1,156,100)	(4,333,484)	(374.84%)
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TOTAL MEMBERS EQUITY	2,271,062,531	2,377,941,955	(106,879,424)	(4.49%)	2,378,381,148	(107,318,617)	(4.51%)
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TOTAL LIABILITIES AND MEMBERS EQUITY	2,277,269,839	2,383,519,158	(106,249,319)	(4.46%)	2,396,087,317	(118,817,478)	(4.96%)
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Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 1/31/2019

	January 2019 Current Month	December 2018 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2019 Year-to-Date	January 2018 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	100,317	108,766	(8,449)	(7.77%)	100,317	22,147	78,170	352.95%
INVESTMENT INCOME	5,315,105	5,023,431	291,674	5.81%	5,315,105	3,781,170	1,533,935	40.57%
TOTAL INTEREST INCOME	5,415,422	5,132,197	283,225	5.52%	5,415,422	3,803,318	1,612,104	42.39%
INTEREST ON REVERSE REPO	0	36,653	36,653	100.00%	0	0	0	0.00%
INTEREST ON FHLB	0	0	0	0.00%	0	156,427	156,427	100.00%
MEMBER SHARES DIVIDENDS	2,441,450	2,356,431	(85,020)	(3.61%)	2,441,478	1,945,914	(495,564)	(25.47%)
CD DIVIDEND	1,209,199	1,135,974	(73,225)	(6.45%)	1,209,199	459,774	(749,426)	(163.00%)
NCA DIVIDEND	410	410	(0)	(0.04%)	410	431	21	4.83%
TERM PIC DIVIDENDS	34	55	20	37.11%	34	34	(0)	(0.09%)
TOTAL INTEREST EXPENSE	3,651,094	3,529,523	(121,571)	(3.44%)	3,651,121	2,562,580	(1,088,541)	(42.48%)
NET INTEREST INCOME	1,764,328	1,602,675	161,653	10.09%	1,764,301	1,240,738	523,563	42.20%
FEE INCOME	519,313	390,527	128,786	32.98%	519,313	493,700	25,613	5.19%
OTHER INCOME	16,267	17,710	(1,443)	(8.15%)	16,267	15,334	933	6.09%
TOTAL NON-INTEREST INCOME	535,580	408,238	127,343	31.19%	535,580	509,034	26,547	5.22%
COMPENSATION	565,640	515,660	(49,979)	(9.69%)	565,640	474,576	(91,064)	(19.19%)
EMPLOYEE BENEFITS	271,785	525,726	253,941	48.30%	271,785	156,325	(115,459)	(73.86%)
TRAVEL AND CONFERENCE	27,754	43,622	15,868	36.38%	27,754	33,083	5,329	16.11%
OFFICE OPERATION	198,634	148,779	(49,854)	(33.51%)	198,634	172,583	(26,051)	(15.09%)
OFFICE OCCUPANCY	900	900	0	0.00%	900	900	0	0.00%
MARKETING AND EDUCATIONAL	62,895	200,937	138,042	68.70%	62,895	19,005	(43,890)	(230.94%)
PROFESSIONAL SERVICES	153,836	179,922	26,086	14.50%	153,836	130,672	(23,164)	(17.73%)
MISCELLANEOUS	10,357	10,193	(165)	(1.62%)	10,357	16,173	5,816	35.96%
EXAM FEES	15,298	17,505	2,207	12.61%	15,298	17,505	2,207	12.61%
TOTAL NON-INTEREST EXPENSE	1,307,098	1,643,243	336,145	20.46%	1,307,098	1,020,822	(286,275)	(28.04%)
NET OPERATING EXPENSE	771,517	1,235,005	463,488	37.53%	771,517	511,788	(259,729)	(50.75%)



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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	0	0	0.00%
TOTAL GAINS ON ASSETS	0	0	0	0.00%	0	0	0	0.00%
LOSS SALE OF INVESTMENT	0	34,870	34,870	100.00%	0	283,151	283,151	100.00%
LOSS SALE OF ASSETS	0	44,635	44,635	100.00%	0	0	0	0.00%
TOTAL LOSSES ON ASSETS	0	79,505	79,505	100.00%	0	283,151	283,151	100.00%
RETURN ON ASSETS	992,811	288,164	704,647	244.53%	992,784	445,799	546,985	122.70%
TAXES	15,179	2,000	(13,179)	(658.93%)	15,179	2,000	(13,179)	(658.93%)
NET INCOME AFTER TAXES	977,632	286,164	691,468	241.63%	977,605	443,799	533,806	120.28%