



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 1/31/2020

	January 2020 Current Month	December 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	867,815,779	515,814,592	352,001,187	68.24%	542,393,012	325,422,767	60.00%
INVESTMENTS - PRIMARY FINANCIAL	277,195	277,195	0	0.00%	269,888	7,307	2.71%
INVESTMENTS - AVAILABLE FOR SALE	2,438,689,776	2,379,983,902	58,705,874	2.47%	1,664,150,509	774,539,266	46.54%
FHLB STOCK	2,145,200	2,145,200	0	0.00%	2,365,800	(220,600)	(9.32%)
LOANS TO MEMBERS	4,864,457	12,589,697	(7,725,240)	(61.36%)	38,441,126	(33,576,668)	(87.35%)
PROPERTY AND EQUIPMENT	3,494,226	3,299,202	195,024	5.91%	2,318,655	1,175,571	50.70%
ACCRUED INTEREST RECEIVABLE	7,772,571	7,994,189	(221,617)	(2.77%)	7,876,271	(103,700)	(1.32%)
PREPAID EXPENSES	938,305	818,981	119,324	14.57%	1,197,653	(259,349)	(21.65%)
OTHER ASSETS	963,908	962,235	1,673	0.17%	958,340	5,569	0.58%
ACCOUNTS RECEIVABLE	21,153,155	21,745,768	(592,613)	(2.73%)	17,298,585	3,854,570	22.28%
TOTAL ASSETS	3,348,114,572	2,945,630,962	402,483,611	13.66%	2,277,269,839	1,070,844,734	47.02%
BORROWINGS AND OTHER LIABILITIES							
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	25,603,000	0	25,603,000	0.00%	0	25,603,000	0.00%
ACC INT PAYABLE - FHLB ADVANCE	4,044	9,750	(5,706)	(58.52%)	2	4,043	246,512.20%
ACCOUNTS PAYABLE	651,878	877,347	(225,470)	(25.70%)	800,053	(148,176)	(18.52%)
ACCRUED INTEREST PAYABLE	677,276	415,844	261,431	62.87%	2,259,611	(1,582,335)	(70.03%)
ACCRUED EXPENSE PAYABLE	6,035,484	6,177,051	(141,566)	(2.29%)	3,147,642	2,887,843	91.75%
TOTAL LIABILITIES	32,971,682	7,479,992	25,491,690	340.80%	6,207,308	26,764,375	431.18%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	290,032	283,287	6,745	2.38%	209,093	80,939	38.71%
MEMBERS SHARES	2,879,137,410	2,527,022,089	352,115,321	13.93%	1,555,918,337	1,323,219,073	85.04%
MEMBER SHARE CERTIFICATES	285,970,128	265,016,293	20,953,835	7.91%	580,573,074	(294,602,947)	(50.74%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	3,165,397,569	2,792,321,668	373,075,901	13.36%	2,136,700,504	1,028,697,065	48.14%



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 1/31/2020

	January 2020 Current Month	December 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
CAPITAL							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%
TERM PIC - UNAMORTIZED	114,664	121,409	(6,745)	(5.56%)	195,603	(80,939)	(41.38%)
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	14,019,170	13,275,703	743,466	5.60%	12,232,888	1,786,281	14.60%
TOTAL CORE CAPITAL	165,200,113	164,456,646	743,466	0.45%	151,729,399	13,470,713	8.88%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(13,748,536)	(16,792,834)	3,044,298	18.13%	(16,834,074)	3,085,537	18.33%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,581,601)	(6,716,601)	135,000	2.01%	(5,489,583)	(1,092,018)	(19.89%)
TOTAL MEMBERS EQUITY	3,315,142,890	2,938,150,969	376,991,921	12.83%	2,271,062,531	1,044,080,359	45.97%
TOTAL LIABILITIES AND MEMBERS EQUITY	3,348,114,572	2,945,630,962	402,483,611	13.66%	2,277,269,839	1,070,844,734	47.02%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 1/31/2020

	January 2020 Current Month	December 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2020 Year-to-Date	January 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	18,720	21,129	(2,409)	(11.40%)	18,720	100,317	(81,597)	(81.34%)
INVESTMENT INCOME	5,018,348	5,521,620	(503,272)	(9.11%)	5,018,348	5,315,105	(296,757)	(5.58%)
TOTAL INTEREST INCOME	5,037,067	5,542,749	(505,681)	(9.12%)	5,037,067	5,415,422	(378,355)	(6.99%)
INTEREST ON REVERSE REPO	0	(1,048)	(1,048)	100.00%	0	0	0	0.00%
INTEREST ON FHLB	4,044	9,750	5,706	58.52%	4,044	0	(4,044)	0.00%
MEMBER SHARES DIVIDENDS	2,777,399	2,707,339	(70,061)	(2.59%)	2,777,399	2,441,450	(335,949)	(13.76%)
CD DIVIDEND	454,170	486,327	32,158	6.61%	454,170	1,209,199	755,030	62.44%
NCA DIVIDEND	410	410	(0)	(0.03%)	410	410	0	0.00%
TERM PIC DIVIDENDS	34	34	0	0.00%	34	34	0	0.03%
TOTAL INTEREST EXPENSE	3,236,058	3,202,812	(33,246)	(1.04%)	3,236,058	3,651,094	415,036	11.37%
NET INTEREST INCOME	1,801,009	2,339,937	(538,927)	(23.03%)	1,801,009	1,764,328	36,681	2.08%
FEE INCOME	590,253	575,147	15,107	2.63%	590,253	519,313	70,940	13.66%
OTHER INCOME	25,062	23,359	1,703	7.29%	25,062	16,267	8,795	54.06%
TOTAL NON-INTEREST INCOME	615,315	598,505	16,810	2.81%	615,315	535,580	79,735	14.89%
COMPENSATION	686,691	708,374	21,683	3.06%	686,691	565,640	(121,051)	(21.40%)
EMPLOYEE BENEFITS	314,790	400,140	85,350	21.33%	314,790	271,785	(43,005)	(15.82%)
TRAVEL AND CONFERENCE	35,100	50,822	15,722	30.94%	35,100	27,754	(7,347)	(26.47%)
OFFICE OPERATION	268,843	230,800	(38,043)	(16.48%)	268,843	198,634	(70,209)	(35.35%)
OFFICE OCCUPANCY	900	900	0	0.00%	900	900	0	0.00%
MARKETING AND EDUCATIONAL	55,028	50,910	(4,118)	(8.09%)	55,028	62,895	7,867	12.51%
PROFESSIONAL SERVICES	134,500	88,828	(45,672)	(51.42%)	134,500	153,836	19,335	12.57%
MISCELLANEOUS	11,170	10,310	(861)	(8.35%)	11,170	10,357	(813)	(7.85%)
EXAM FEES	17,678	15,298	(2,380)	(15.56%)	17,678	15,298	(2,380)	(15.56%)
TOTAL NON-INTEREST EXPENSE	1,524,700	1,556,382	31,681	2.04%	1,524,700	1,307,098	(217,603)	(16.65%)
NET OPERATING EXPENSE	909,385	957,877	48,491	5.06%	909,385	771,517	(137,868)	(17.87%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 1/31/2020

	January 2020 Current Month	December 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2020 Year-to-Date	January 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	34,884	34,884	(100.00%)	0	0	0	0.00%
GAIN SALE OF ASSETS	0	0	0	0.00%	0	0	0	0.00%
TOTAL GAINS ON ASSETS	0	34,884	34,884	(100.00%)	0	0	0	0.00%
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%
RETURN ON ASSETS	891,624	1,416,944	(525,319)	(37.07%)	891,624	992,811	(101,187)	(10.19%)
TAXES	20,638	121,247	100,609	82.98%	20,638	15,179	(5,459)	(35.97%)
NET INCOME AFTER TAXES	870,986	1,295,697	(424,711)	(32.78%)	870,986	977,632	(106,646)	(10.91%)