



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 1/31/2021

	January 2021 Current Month	December 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	1,116,423,667	1,209,784,662	(93,360,994)	(7.72%)	867,815,779	248,607,889	28.65%
INVESTMENTS - CUSO	631,392	617,143	14,249	2.31%	277,195	354,197	127.78%
INVESTMENTS - AVAILABLE FOR SALE	3,731,361,440	3,621,192,568	110,168,872	3.04%	2,438,689,776	1,292,671,664	53.01%
FHLB STOCK	2,651,100	2,651,100	0	0.00%	2,145,200	505,900	23.58%
CLF STOCK	32,530,619	32,530,619	0	0.00%	0	32,530,619	0.00%
LOANS TO MEMBERS	2,000,010	3,012,087	(1,012,077)	(33.60%)	4,864,457	(2,864,447)	(58.89%)
PROPERTY AND EQUIPMENT	5,315,102	5,347,987	(32,884)	(0.61%)	3,494,226	1,820,876	52.11%
ACCRUED INTEREST RECEIVABLE	5,293,465	5,314,774	(21,309)	(0.40%)	7,772,571	(2,479,106)	(31.90%)
PREPAID EXPENSES	1,242,251	469,879	772,372	164.38%	938,305	303,946	32.39%
OTHER ASSETS	983,216	985,243	(2,027)	(0.21%)	963,908	19,308	2.00%
ACCOUNTS RECEIVABLE	13,418,680	15,916,970	(2,498,290)	(15.70%)	21,153,155	(7,734,475)	(36.56%)
<b>TOTAL ASSETS</b>	<b>4,911,850,943</b>	<b>4,897,823,032</b>	<b>14,027,912</b>	<b>0.29%</b>	<b>3,348,114,572</b>	<b>1,563,736,371</b>	<b>46.71%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	0	0	0	0.00%	25,603,000	(25,603,000)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	0	0	0	0.00%	4,044	(4,044)	100.00%
ACCOUNTS PAYABLE	1,142,281	634,957	507,324	79.90%	651,878	490,403	75.23%
ACCRUED INTEREST PAYABLE	374,612	433,869	(59,257)	(13.66%)	677,276	(302,664)	(44.69%)
ACCRUED EXPENSE PAYABLE	5,406,752	5,246,775	159,977	3.05%	6,035,484	(628,732)	(10.42%)
<b>TOTAL LIABILITIES</b>	<b>6,923,645</b>	<b>6,315,601</b>	<b>608,044</b>	<b>9.63%</b>	<b>32,971,682</b>	<b>(26,048,037)</b>	<b>(79.00%)</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	370,971	364,226	6,745	1.85%	290,032	80,939	27.91%
MEMBERS SHARES	4,387,566,911	4,345,751,218	41,815,693	0.96%	2,879,137,410	1,508,429,501	52.39%
MEMBER SHARE CERTIFICATES	321,378,743	358,466,743	(37,088,000)	(10.35%)	285,970,128	35,408,615	12.38%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,709,316,625</b>	<b>4,704,582,187</b>	<b>4,734,438</b>	<b>0.10%</b>	<b>3,165,397,569</b>	<b>1,543,919,056</b>	<b>48.77%</b>



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<b>CAPITAL</b>							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%
TERM PIC - UNAMORTIZED	33,725	40,470	(6,745)	(16.67%)	114,664	(80,939)	(70.59%)
<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	19,389,181	18,293,194	1,095,987	5.99%	14,019,170	5,370,012	38.30%
<b>TOTAL CORE CAPITAL</b>	<b>190,079,612</b>	<b>188,983,625</b>	<b>1,095,987</b>	<b>0.58%</b>	<b>165,200,113</b>	<b>24,879,500</b>	<b>15.06%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	7,874,107	339,429	7,534,678	2,219.81%	(13,748,536)	21,622,644	(157.27%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(7,137,453)	(7,198,962)	61,509	0.85%	(6,581,601)	(555,852)	(8.45%)
<b>TOTAL MEMBERS EQUITY</b>	<b>4,904,927,298</b>	<b>4,891,507,431</b>	<b>13,419,867</b>	<b>0.27%</b>	<b>3,315,142,890</b>	<b>1,589,784,408</b>	<b>47.96%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>4,911,850,943</b>	<b>4,897,823,032</b>	<b>14,027,912</b>	<b>0.29%</b>	<b>3,348,114,572</b>	<b>1,563,736,371</b>	<b>46.71%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 1/31/2021

	January 2021 Current Month	December 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2021 Year-to-Date	January 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	6,076	7,208	(1,132)	(15.71%)	6,076	18,720	(12,644)	(67.54%)
INVESTMENT INCOME	2,589,048	2,876,760	(287,712)	(10.00%)	2,589,048	5,018,348	(2,429,299)	(48.41%)
<b>TOTAL INTEREST INCOME</b>	<b>2,595,124</b>	<b>2,883,968</b>	<b>(288,844)</b>	<b>(10.02%)</b>	<b>2,595,124</b>	<b>5,037,067</b>	<b>(2,441,943)</b>	<b>(48.48%)</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	0	0	0	0.00%
INTEREST ON FHLB	0	0	0	0.00%	0	4,044	4,044	100.00%
MEMBER SHARES DIVIDENDS	255,022	288,556	33,534	11.62%	255,022	2,777,399	2,522,378	90.82%
CD DIVIDEND	114,589	132,365	17,775	13.43%	114,589	454,170	339,580	74.77%
NCA DIVIDEND	410	410	(0)	(0.02%)	410	410	0	0.01%
TERM PIC DIVIDENDS	34	34	(0)	(0.06%)	34	34	(0)	(0.03%)
<b>TOTAL INTEREST EXPENSE</b>	<b>370,056</b>	<b>421,365</b>	<b>51,309</b>	<b>12.18%</b>	<b>370,056</b>	<b>3,236,058</b>	<b>2,866,002</b>	<b>88.56%</b>
<b>NET INTEREST INCOME</b>	<b>2,225,069</b>	<b>2,462,603</b>	<b>(237,535)</b>	<b>(9.65%)</b>	<b>2,225,069</b>	<b>1,801,009</b>	<b>424,059</b>	<b>23.55%</b>
FEE INCOME	499,971	616,079	(116,109)	(18.85%)	499,971	590,253	(90,283)	(15.30%)
OTHER INCOME	17,332	21,012	(3,681)	(17.52%)	17,332	25,062	(7,730)	(30.84%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>517,302</b>	<b>637,092</b>	<b>(119,789)</b>	<b>(18.80%)</b>	<b>517,302</b>	<b>615,315</b>	<b>(98,013)</b>	<b>(15.93%)</b>
COMPENSATION	675,165	699,767	24,603	3.52%	675,165	686,691	11,526	1.68%
EMPLOYEE BENEFITS	278,121	(248,356)	(526,476)	211.98%	278,121	314,790	36,669	11.65%
TRAVEL AND CONFERENCE	6,550	20,070	13,520	67.36%	6,550	35,100	28,550	81.34%
OFFICE OPERATION	296,188	280,941	(15,246)	(5.43%)	296,188	268,843	(27,345)	(10.17%)
OFFICE OCCUPANCY	900	900	0	0.00%	900	900	0	0.00%
MARKETING AND EDUCATIONAL	40,657	85,023	44,366	52.18%	40,657	55,028	14,371	26.12%
PROFESSIONAL SERVICES	121,694	112,029	(9,665)	(8.63%)	121,694	134,500	12,806	9.52%
MISCELLANEOUS	16,836	35,960	19,124	53.18%	16,836	11,170	(5,666)	(50.73%)
EXAM FEES	34,905	17,678	(17,227)	(97.45%)	34,905	17,678	(17,227)	(97.45%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,471,016</b>	<b>1,004,013</b>	<b>(467,002)</b>	<b>(46.51%)</b>	<b>1,471,016</b>	<b>1,524,700</b>	<b>53,685</b>	<b>3.52%</b>
<b>NET OPERATING EXPENSE</b>	<b>953,713</b>	<b>366,922</b>	<b>(586,792)</b>	<b>(159.92%)</b>	<b>953,713</b>	<b>909,385</b>	<b>(44,328)</b>	<b>(4.87%)</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 1/31/2021

	January 2021 Current Month	December 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2021 Year-to-Date	January 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	1,204,738	1,204,738	(100.00%)	0	0	0	0.00%
GAIN SALE OF ASSETS	9,000	0	9,000	0.00%	9,000	0	9,000	0.00%
<b>TOTAL GAINS ON ASSETS</b>	<b>9,000</b>	<b>1,204,738</b>	<b>(1,195,738)</b>	<b>(99.25%)</b>	<b>9,000</b>	<b>0</b>	<b>9,000</b>	<b>0.00%</b>
LOSS SALE OF INVESTMENT	0	3,207	3,207	100.00%	0	0	0	0.00%
<b>TOTAL LOSSES ON ASSETS</b>	<b>0</b>	<b>3,207</b>	<b>3,207</b>	<b>100.00%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>
OTHER PENSION EXPENSE	38,846	580,168	541,322	93.30%	38,846	0	(38,846)	0.00%
<b>RETURN ON ASSETS</b>	<b>1,241,510</b>	<b>2,717,045</b>	<b>(1,475,535)</b>	<b>(54.31%)</b>	<b>1,241,510</b>	<b>891,624</b>	<b>349,885</b>	<b>39.24%</b>
TAXES	18,003	20,638	2,635	12.77%	18,003	20,638	2,635	12.77%
<b>NET INCOME AFTER TAXES</b>	<b>1,223,507</b>	<b>2,696,406</b>	<b>(1,472,900)</b>	<b>(54.62%)</b>	<b>1,223,507</b>	<b>870,986</b>	<b>352,521</b>	<b>40.47%</b>