



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 1/31/2022

	January 2022 Current Month	December 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	557,453,942	850,264,070	(292,810,128)	(34.44%)	1,116,423,667	(558,969,725)	(50.07%)
INVESTMENTS - CUSO	742,405	751,112	(8,707)	(1.16%)	631,392	111,012	17.58%
INVESTMENTS - AVAILABLE FOR SALE	3,582,938,829	3,527,654,778	55,284,051	1.57%	3,731,361,440	(148,422,611)	(3.98%)
FHLB STOCK	2,449,000	2,449,000	0	0.00%	2,651,100	(202,100)	(7.62%)
CLF STOCK	32,518,324	32,530,619	(12,295)	(0.04%)	32,530,619	(12,295)	(0.04%)
LOANS TO MEMBERS	12,929,953	15,935,813	(3,005,860)	(18.86%)	2,000,010	10,929,943	546.49%
PROPERTY AND EQUIPMENT	5,095,086	5,128,445	(33,359)	(0.65%)	5,315,102	(220,016)	(4.14%)
ACCRUED INTEREST RECEIVABLE	5,961,535	5,858,635	102,900	1.76%	5,293,465	668,070	12.62%
PREPAID EXPENSES	1,311,001	413,419	897,582	217.11%	1,242,251	68,750	5.53%
OTHER ASSETS	1,030,110	1,030,082	28	0.00%	983,216	46,893	4.77%
ACCOUNTS RECEIVABLE	18,449,038	18,873,754	(424,716)	(2.25%)	13,418,680	5,030,358	37.49%
<b>TOTAL ASSETS</b>	<b>4,220,879,223</b>	<b>4,460,889,726</b>	<b>(240,010,504)</b>	<b>(5.38%)</b>	<b>4,911,850,943</b>	<b>(690,971,720)</b>	<b>(14.07%)</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
ACCOUNTS PAYABLE	1,432,300	1,221,081	211,219	17.30%	1,142,281	290,019	25.39%
ACCRUED INTEREST PAYABLE	574,697	444,241	130,457	29.37%	374,612	200,086	53.41%
ACCRUED EXPENSE PAYABLE	6,875,277	8,334,416	(1,459,139)	(17.51%)	5,406,752	1,468,525	27.16%
<b>TOTAL LIABILITIES</b>	<b>8,882,275</b>	<b>9,999,737</b>	<b>(1,117,462)</b>	<b>(11.17%)</b>	<b>6,923,645</b>	<b>1,958,630</b>	<b>28.29%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	370,971	(370,971)	100.00%
MEMBERS SHARES	3,342,959,991	3,638,211,777	(295,251,786)	(8.12%)	4,387,566,911	(1,044,606,920)	(23.81%)
MEMBER SHARE CERTIFICATES	667,652,760	606,544,881	61,107,879	10.07%	321,378,743	346,274,017	107.75%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,010,612,751</b>	<b>4,244,756,658</b>	<b>(234,143,907)</b>	<b>(5.52%)</b>	<b>4,709,316,625</b>	<b>(698,703,874)</b>	<b>(14.84%)</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	0	0	0	0.00%	33,725	(33,725)	100.00%
<b>CORE CAPITAL</b>							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	106,254,602	106,254,602	0	0.00%	77,117,948	29,136,654	37.78%
UNDIVIDED EARNINGS	11,051,708	10,268,724	782,984	7.62%	12,866,144	(1,814,437)	(14.10%)
<b>TOTAL CORE CAPITAL</b>	<b>217,401,830</b>	<b>216,618,846</b>	<b>782,984</b>	<b>0.36%</b>	<b>190,079,612</b>	<b>27,322,217</b>	<b>14.37%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(12,595,302)	(6,990,931)	(5,604,371)	(80.17%)	7,874,107	(20,469,409)	259.96%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(8,183,012)	(8,255,265)	72,253	0.88%	(7,137,453)	(1,045,559)	(14.65%)
<b>TOTAL MEMBERS EQUITY</b>	<b>4,211,996,948</b>	<b>4,450,889,989</b>	<b>(238,893,041)</b>	<b>(5.37%)</b>	<b>4,904,927,298</b>	<b>(692,930,350)</b>	<b>(14.13%)</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>4,220,879,223</b>	<b>4,460,889,726</b>	<b>(240,010,504)</b>	<b>(5.38%)</b>	<b>4,911,850,943</b>	<b>(690,971,720)</b>	<b>(14.07%)</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 1/31/2022

	January 2022 Current Month	December 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2022 Year-to-Date	January 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	13,325	14,885	(1,560)	(10.48%)	13,325	6,076	7,250	119.33%
INVESTMENT INCOME	2,423,954	2,342,505	81,449	3.48%	2,423,954	2,589,048	(165,095)	(6.38%)
<b>TOTAL INTEREST INCOME</b>	<b>2,437,279</b>	<b>2,357,390</b>	<b>79,889</b>	<b>3.39%</b>	<b>2,437,279</b>	<b>2,595,124</b>	<b>(157,845)</b>	<b>(6.08%)</b>
INTEREST ON REVERSE REPO	542	0	(542)	0.00%	542	0	(542)	0.00%
INTEREST ON FHLB	0	0	0	0.00%	0	0	0	0.00%
MEMBER SHARES DIVIDENDS	281,870	292,863	10,993	3.75%	281,870	255,022	(26,848)	(10.53%)
CD DIVIDEND	303,368	254,532	(48,836)	(19.19%)	303,368	114,589	(188,778)	(164.74%)
NCA DIVIDEND	410	410	(0)	(0.03%)	410	410	(0)	(0.00%)
TERM PIC DIVIDENDS	0	(1)	(1)	100.00%	0	34	34	100.00%
<b>TOTAL INTEREST EXPENSE</b>	<b>586,190</b>	<b>547,804</b>	<b>(38,386)</b>	<b>(7.01%)</b>	<b>586,190</b>	<b>370,056</b>	<b>(216,135)</b>	<b>(58.41%)</b>
<b>NET INTEREST INCOME</b>	<b>1,851,089</b>	<b>1,809,586</b>	<b>41,503</b>	<b>2.29%</b>	<b>1,851,089</b>	<b>2,225,069</b>	<b>(373,979)</b>	<b>(16.81%)</b>
FEE INCOME	589,177	715,674	(126,496)	(17.68%)	589,177	499,971	89,207	17.84%
OTHER INCOME	12,607	19,885	(7,279)	(36.60%)	12,607	17,332	(4,725)	(27.26%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>601,784</b>	<b>735,559</b>	<b>(133,775)</b>	<b>(18.19%)</b>	<b>601,784</b>	<b>517,302</b>	<b>84,482</b>	<b>16.33%</b>
COMPENSATION	522,648	1,081,490	558,842	51.67%	522,648	675,165	152,517	22.59%
EMPLOYEE BENEFITS	417,448	249,656	(167,792)	(67.21%)	417,448	278,121	(139,327)	(50.10%)
TRAVEL AND CONFERENCE	8,815	26,330	17,515	66.52%	8,815	6,550	(2,265)	(34.57%)
OFFICE OPERATION	299,201	401,992	102,791	25.57%	299,201	315,010	15,808	5.02%
OFFICE OCCUPANCY	0	0	0	0.00%	0	900	900	100.00%
MARKETING AND EDUCATIONAL	26,414	104,101	77,687	74.63%	26,414	40,657	14,243	35.03%
PROFESSIONAL SERVICES	119,906	135,889	15,983	11.76%	119,906	102,872	(17,034)	(16.56%)
MISCELLANEOUS	13,185	25,687	12,503	48.67%	13,185	16,836	3,652	21.69%
EXAM FEES	31,306	34,905	3,600	10.31%	31,306	34,905	3,599	10.31%
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,438,922</b>	<b>2,060,050</b>	<b>621,128</b>	<b>30.15%</b>	<b>1,438,922</b>	<b>1,471,016</b>	<b>32,094</b>	<b>2.18%</b>
<b>NET OPERATING EXPENSE</b>	<b>837,138</b>	<b>1,324,491</b>	<b>487,353</b>	<b>36.80%</b>	<b>837,138</b>	<b>953,713</b>	<b>116,575</b>	<b>12.22%</b>



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	January 2022 Current Month	December 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2022 Year-to-Date	January 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
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%)
<b>TOTAL GAINS ON ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>9,000</b>	<b>9,000</b>	<b>(100.00%)</b>
LOSS SALE OF INVESTMENT	49,976	42,313	(7,663)	(18.11%)	49,976	0	(49,976)	0.00%
<b>TOTAL LOSSES ON ASSETS</b>	<b>49,976</b>	<b>42,313</b>	<b>(7,663)</b>	<b>(18.11%)</b>	<b>49,976</b>	<b>0</b>	<b>(49,976)</b>	<b>0.00%</b>
OTHER PENSION EXPENSE	50,555	38,846	(11,710)	(30.14%)	50,555	38,846	(11,710)	(30.14%)
<b>RETURN ON ASSETS</b>	<b>913,420</b>	<b>403,937</b>	<b>509,483</b>	<b>126.13%</b>	<b>913,420</b>	<b>1,241,510</b>	<b>(328,090)</b>	<b>(26.43%)</b>
TAXES	2,916	(319,109)	(322,025)	100.91%	2,916	18,003	15,087	83.80%
<b>NET INCOME AFTER TAXES</b>	<b>910,504</b>	<b>723,046</b>	<b>187,458</b>	<b>25.93%</b>	<b>910,504</b>	<b>1,223,507</b>	<b>(313,003)</b>	<b>(25.58%)</b>