



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 7/31/2020

	July 2020 Current Month	June 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	July 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	1,232,928,361	1,428,900,037	(195,971,676)	(13.71%)	465,204,187	767,724,174	165.03%
INVESTMENTS - CUSO	587,190	556,081	31,110	5.59%	273,826	313,364	114.44%
INVESTMENTS - AVAILABLE FOR SALE	4,190,290,785	3,897,873,226	292,417,559	7.50%	2,201,356,225	1,988,934,559	90.35%
FHLB STOCK	2,651,100	2,651,100	0	0.00%	2,145,200	505,900	23.58%
CLF STOCK	32,355,211	32,355,211	0	0.00%	0	32,355,211	0.00%
LOANS TO MEMBERS	2,754,843	2,136,901	617,942	28.92%	10,885,863	(8,131,020)	(74.69%)
PROPERTY AND EQUIPMENT	5,083,909	4,907,265	176,644	3.60%	2,207,368	2,876,541	130.32%
ACCRUED INTEREST RECEIVABLE	6,159,458	6,362,083	(202,625)	(3.18%)	8,830,272	(2,670,814)	(30.25%)
PREPAID EXPENSES	593,749	669,862	(76,114)	(11.36%)	677,897	(84,148)	(12.41%)
OTHER ASSETS	920,018	917,968	2,050	0.22%	918,385	1,633	0.18%
ACCOUNTS RECEIVABLE	9,640,352	9,748,458	(108,106)	(1.11%)	19,092,726	(9,452,373)	(49.51%)
TOTAL ASSETS	5,483,964,976	5,387,078,191	96,886,785	1.80%	2,711,591,949	2,772,373,027	102.24%
BORROWINGS AND OTHER LIABILITIES							
NOTES PAYABLE	152,917	152,917	0	0.00%	0	152,917	0.00%
ACC INT PAYABLE - FHLB ADVANCE	0	0	0	0.00%	20,082	(20,082)	100.00%
ACCOUNTS PAYABLE	10,439,052	330,332	10,108,720	3,060.17%	177,846	10,261,206	5,769.72%
ACCRUED INTEREST PAYABLE	576,183	614,573	(38,390)	(6.25%)	1,335,158	(758,974)	(56.85%)
ACCRUED EXPENSE PAYABLE	5,252,271	5,675,061	(422,790)	(7.45%)	3,737,209	1,515,062	40.54%
TOTAL LIABILITIES	16,420,423	6,772,883	9,647,540	142.44%	5,270,295	11,150,129	211.57%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	330,502	323,757	6,745	2.08%	249,562	80,939	32.43%
MEMBERS SHARES	4,808,058,207	4,708,864,901	99,193,306	2.11%	2,233,511,110	2,574,547,096	115.27%
MEMBER SHARE CERTIFICATES	496,145,743	514,283,743	(18,138,000)	(3.53%)	325,101,293	171,044,450	52.61%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	5,304,534,451	5,223,472,400	81,062,051	1.55%	2,558,861,965	2,745,672,486	107.30%



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CAPITAL							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%
TERM PIC - UNAMORTIZED	74,194	80,939	(6,745)	(8.33%)	155,134	(80,939)	(52.17%)
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	25,842,203	23,994,421	1,847,781	7.70%	18,814,239	7,027,964	37.35%
TOTAL CORE CAPITAL	177,023,146	175,175,364	1,847,781	1.05%	158,310,750	18,712,396	11.82%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(13,076,318)	(17,277,476)	4,201,157	24.32%	(11,001,702)	(2,074,616)	(18.86%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(5,771,601)	(5,906,601)	135,000	2.29%	(4,765,173)	(1,006,428)	(21.12%)
TOTAL MEMBERS EQUITY	5,467,544,553	5,380,305,308	87,239,245	1.62%	2,706,321,654	2,761,222,898	102.03%
TOTAL LIABILITIES AND MEMBERS EQUITY	5,483,964,976	5,387,078,191	96,886,785	1.80%	2,711,591,949	2,772,373,027	102.24%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 7/31/2020

	July 2020 Current Month	June 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	July 2020 Year-to-Date	July 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	7,330	6,227	1,103	17.71%	64,765	372,160	(307,394)	(82.60%)
INVESTMENT INCOME	3,794,364	3,950,695	(156,331)	(3.96%)	32,226,749	44,555,110	(12,328,360)	(27.67%)
TOTAL INTEREST INCOME	3,801,694	3,956,922	(155,228)	(3.92%)	32,291,515	44,927,270	(12,635,755)	(28.12%)
INTEREST ON REVERSE REPO	0	697	697	100.00%	10,405	(110)	(10,515)	9,558.88%
INTEREST ON FHLB	0	0	0	0.00%	113,544	102,704	(10,841)	(10.56%)
MEMBER SHARES DIVIDENDS	545,491	534,907	(10,584)	(1.98%)	9,393,975	22,514,248	13,120,273	58.28%
CD DIVIDEND	340,130	352,973	12,842	3.64%	2,766,946	7,510,073	4,743,127	63.16%
NCA DIVIDEND	410	397	(13)	(3.37%)	2,817	2,804	(13)	(0.47%)
TERM PIC DIVIDENDS	34	33	(1)	(3.37%)	236	235	(1)	(0.47%)
TOTAL INTEREST EXPENSE	886,065	889,006	2,941	0.33%	12,287,923	30,129,953	17,842,030	59.22%
NET INTEREST INCOME	2,915,629	3,067,916	(152,288)	(4.96%)	20,003,592	14,797,316	5,206,276	35.18%
FEE INCOME	572,074	591,451	(19,377)	(3.28%)	3,975,432	3,373,132	602,301	17.86%
OTHER INCOME	22,337	25,516	(3,180)	(12.46%)	195,972	148,362	47,610	32.09%
TOTAL NON-INTEREST INCOME	594,410	616,967	(22,557)	(3.66%)	4,171,404	3,521,494	649,910	18.46%
COMPENSATION	714,669	693,333	(21,336)	(3.08%)	4,871,462	4,167,279	(704,182)	(16.90%)
EMPLOYEE BENEFITS	300,770	270,265	(30,505)	(11.29%)	2,102,005	1,804,599	(297,405)	(16.48%)
TRAVEL AND CONFERENCE	20,187	20,002	(185)	(0.92%)	208,469	318,153	109,684	34.48%
OFFICE OPERATION	327,735	233,075	(94,659)	(40.61%)	2,047,532	1,467,152	(580,380)	(39.56%)
OFFICE OCCUPANCY	900	900	0	0.00%	6,300	7,200	900	12.50%
MARKETING AND EDUCATIONAL	17,176	12,688	(4,488)	(35.37%)	321,277	491,384	170,108	34.62%
PROFESSIONAL SERVICES	102,951	92,219	(10,732)	(11.64%)	803,983	886,468	82,485	9.30%
MISCELLANEOUS	12,034	11,629	(405)	(3.49%)	81,081	71,568	(9,513)	(13.29%)
EXAM FEES	17,678	17,678	0	0.00%	123,747	107,086	(16,661)	(15.56%)
TOTAL NON-INTEREST EXPENSE	1,514,100	1,351,788	(162,311)	(12.01%)	10,565,855	9,320,889	(1,244,966)	(13.36%)
NET OPERATING EXPENSE	919,689	734,821	(184,868)	(25.16%)	6,394,450	5,799,395	(595,055)	(10.26%)



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GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	22,856	22,856	(100.00%)
GAIN SALE OF ASSETS	0	0	0	0.00%	0	34,200	34,200	(100.00%)
TOTAL GAINS ON ASSETS	0	0	0	0.00%	0	57,056	57,056	(100.00%)
LOSS SALE OF INVESTMENT	0	0	0	0.00%	21,997	144,720	122,724	84.80%
TOTAL LOSSES ON ASSETS	0	0	0	0.00%	21,997	144,720	122,724	84.80%
OTHER PENSION EXPENSE	0	0	0	0.00%	0	0	0	0.00%
RETURN ON ASSETS	1,995,939	2,333,095	(337,156)	(14.45%)	13,587,145	8,910,257	4,676,889	52.49%
TAXES	20,638	20,638	0	0.00%	144,467	106,251	(38,216)	(35.97%)
NET INCOME AFTER TAXES	1,975,301	2,312,457	(337,156)	(14.58%)	13,442,679	8,804,006	4,638,673	52.69%