



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 7/31/2021

	July 2021 Current Month	June 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	July 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	1,096,665,292	649,390,075	447,275,218	68.88%	1,232,928,361	(136,263,068)	(11.05%)
INVESTMENTS - CUSO	734,175	728,832	5,343	0.73%	587,190	146,985	25.03%
INVESTMENTS - AVAILABLE FOR SALE	3,471,704,772	3,575,170,986	(103,466,214)	(2.89%)	4,190,290,785	(718,586,013)	(17.15%)
FHLB STOCK	2,449,000	2,449,000	0	0.00%	2,651,100	(202,100)	(7.62%)
CLF STOCK	32,518,324	32,518,324	0	0.00%	32,355,211	163,113	0.50%
LOANS TO MEMBERS	2,500,000	2,010,025	489,975	24.38%	2,754,843	(254,843)	(9.25%)
PROPERTY AND EQUIPMENT	5,168,260	5,202,692	(34,432)	(0.66%)	5,083,909	84,350	1.66%
ACCRUED INTEREST RECEIVABLE	5,689,989	5,709,406	(19,417)	(0.34%)	6,159,458	(469,469)	(7.62%)
PREPAID EXPENSES	755,117	881,664	(126,547)	(14.35%)	593,749	161,368	27.18%
OTHER ASSETS	1,008,967	1,008,967	0	0.00%	920,018	88,949	9.67%
ACCOUNTS RECEIVABLE	14,291,446	14,809,443	(517,998)	(3.50%)	9,640,352	4,651,093	48.25%
TOTAL ASSETS	4,633,485,341	4,289,879,412	343,605,929	8.01%	5,483,964,976	(850,479,635)	(15.51%)
BORROWINGS AND OTHER LIABILITIES							
NOTES PAYABLE	0	0	0	0.00%	152,917	(152,917)	100.00%
ACCOUNTS PAYABLE	877,955	726,899	151,056	20.78%	10,439,052	(9,561,097)	(91.59%)
ACCRUED INTEREST PAYABLE	439,509	304,615	134,894	44.28%	576,183	(136,674)	(23.72%)
ACCRUED EXPENSE PAYABLE	4,613,170	4,776,912	(163,741)	(3.43%)	5,252,271	(639,100)	(12.17%)
TOTAL LIABILITIES	5,930,635	5,808,426	122,209	2.10%	16,420,423	(10,489,788)	(63.88%)
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	(0)	(0)	0	0.00%	330,502	(330,502)	100.00%
MEMBERS SHARES	3,938,268,856	3,519,540,649	418,728,207	11.90%	4,808,058,207	(869,789,350)	(18.09%)
MEMBER SHARE CERTIFICATES	478,269,881	556,381,881	(78,112,000)	(14.04%)	496,145,743	(17,875,862)	(3.60%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,416,538,737	4,075,922,530	340,616,207	8.36%	5,304,534,451	(887,995,714)	(16.74%)

CAPITAL



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NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%
TERM PIC - UNAMORTIZED	0	0	0	0.00%	74,194	(74,194)	(100.00%)
CORE CAPITAL							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	77,117,948	77,117,948	0	0.00%	51,085,423	26,032,525	50.96%
UNDIVIDED EARNINGS	25,403,487	24,639,548	763,939	3.10%	25,842,203	(438,715)	(1.70%)
TOTAL CORE CAPITAL	202,616,955	201,853,016	763,939	0.38%	177,023,146	25,593,810	14.46%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	10,406,729	8,364,664	2,042,064	24.41%	(13,076,318)	23,483,047	(179.58%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,768,397)	(6,829,906)	61,509	0.90%	(5,771,601)	(996,796)	(17.27%)
TOTAL MEMBERS EQUITY	4,627,554,706	4,284,070,986	343,483,720	8.02%	5,467,544,553	(839,989,847)	(15.36%)
TOTAL LIABILITIES AND MEMBERS EQUITY	4,633,485,341	4,289,879,412	343,605,929	8.01%	5,483,964,976	(850,479,635)	(15.51%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 7/31/2021

	July 2021 Current Month	June 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	July 2021 Year-to-Date	July 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	6,834	7,023	(188)	(2.68%)	47,979	64,765	(16,786)	(25.92%)
INVESTMENT INCOME	2,241,753	2,338,493	(96,740)	(4.14%)	18,698,664	32,226,749	(13,528,086)	(41.98%)
TOTAL INTEREST INCOME	2,248,588	2,345,516	(96,928)	(4.13%)	18,746,643	32,291,515	(13,544,872)	(41.95%)
INTEREST ON REVERSE REPO	0	1,180	1,180	100.00%	6,660	10,405	3,745	35.99%
INTEREST ON FHLB	0	0	0	0.00%	11,094	113,544	102,451	90.23%
MEMBER SHARES DIVIDENDS	300,387	230,532	(69,855)	(30.30%)	1,644,932	9,393,975	7,749,043	82.49%
CD DIVIDEND	166,562	154,202	(12,360)	(8.02%)	923,049	2,766,946	1,843,896	66.64%
NCA DIVIDEND	410	397	(13)	(3.37%)	2,804	2,817	13	0.47%
TERM PIC DIVIDENDS	0	31	31	100.00%	198	236	38	15.96%
TOTAL INTEREST EXPENSE	467,359	386,341	(81,017)	(20.97%)	2,588,737	12,287,923	9,699,185	78.93%
NET INTEREST INCOME	1,781,229	1,959,174	(177,945)	(9.08%)	16,157,905	20,003,592	(3,845,687)	(19.23%)
FEE INCOME	604,611	615,927	(11,316)	(1.84%)	4,179,282	3,975,432	203,850	5.13%
OTHER INCOME	19,758	18,719	1,039	5.55%	177,214	195,972	(18,758)	(9.57%)
TOTAL NON-INTEREST INCOME	624,368	634,645	(10,277)	(1.62%)	4,356,496	4,171,404	185,091	4.44%
COMPENSATION	689,544	740,441	50,897	6.87%	5,037,231	4,869,592	(167,638)	(3.44%)
EMPLOYEE BENEFITS	299,870	273,665	(26,205)	(9.58%)	2,011,079	2,103,875	92,795	4.41%
TRAVEL AND CONFERENCE	17,702	8,899	(8,803)	(98.93%)	69,631	208,469	138,838	66.60%
OFFICE OPERATION	303,665	336,242	32,577	9.69%	2,186,901	2,047,532	(139,369)	(6.81%)
OFFICE OCCUPANCY	900	900	0	0.00%	6,300	6,300	0	0.00%
MARKETING AND EDUCATIONAL	36,972	69,803	32,832	47.03%	238,048	321,277	83,228	25.91%
PROFESSIONAL SERVICES	115,469	112,101	(3,368)	(3.00%)	918,247	803,983	(114,264)	(14.21%)
MISCELLANEOUS	13,491	13,015	(476)	(3.65%)	99,168	81,081	(18,087)	(22.31%)
EXAM FEES	34,905	34,905	0	0.00%	244,335	123,747	(120,588)	(97.45%)
TOTAL NON-INTEREST EXPENSE	1,512,518	1,589,971	77,453	4.87%	10,810,940	10,565,855	(245,085)	(2.32%)
NET OPERATING EXPENSE	888,149	955,326	67,176	7.03%	6,454,444	6,394,450	(59,994)	(0.94%)



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GAIN SALE OF INVESTMENT	55,228	110,857	(55,630)	(50.18%)	3,123,645	0	3,123,645	0.00%
OTHER GAIN	0	0	0	0.00%	2,261,062	0	2,261,062	0.00%
TOTAL GAINS ON ASSETS	55,228	110,857	(55,630)	(50.18%)	5,384,708	0	5,384,708	0.00%
LOSS SALE OF INVESTMENT	0	13,666	13,666	100.00%	184,835	21,997	(162,838)	(740.29%)
TOTAL LOSSES ON ASSETS	0	13,666	13,666	100.00%	184,835	21,997	(162,838)	(740.29%)
OTHER PENSION EXPENSE	38,846	38,846	0	0.00%	271,920	0	(271,920)	0.00%
RETURN ON ASSETS	909,461	1,062,194	(152,733)	(14.38%)	14,631,414	13,587,145	1,044,269	7.69%
TAXES	18,003	18,003	0	0.00%	126,019	144,467	18,448	12.77%
NET INCOME AFTER TAXES	891,459	1,044,192	(152,733)	(14.63%)	14,505,396	13,442,679	1,062,717	7.91%