



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 7/31/2022

|   | July 2022<br>Current Month | June 2022<br>Prior Month | Monthly<br>\$ Variance | Monthly<br>% Variance | July 2021<br>Prior Year | Yearly<br>\$ Variance  | Yearly<br>% Variance |
|---|----------------------------|--------------------------|------------------------|-----------------------|-------------------------|------------------------|----------------------|
| <b>ASSETS</b>                                       |                            |                          |                        |                       |                         |                        |                      |
| CASH AND CASH EQUIVALENTS                           | 602,296,758                | 305,405,254              | 296,891,503            | 97.21%                | 1,096,665,292           | (494,368,535)          | (45.08%)             |
| INVESTMENTS - CUSO                                  | 1,776,704                  | 1,816,579                | (39,875)               | (2.20%)               | 734,175                 | 1,042,529              | 142.00%              |
| INVESTMENTS - AVAILABLE FOR SALE                    | 3,014,553,568              | 3,196,769,160            | (182,215,592)          | (5.70%)               | 3,471,704,772           | (457,151,203)          | (13.17%)             |
| FHLB STOCK  | 11,605,500                 | 2,230,500                | 9,375,000              | 420.31%               | 2,449,000               | 9,156,500              | 373.89%              |
| CLF STOCK   | 32,518,324                 | 32,584,804               | (66,480)               | (0.20%)               | 32,518,324              | 0                      | 0.00%                |
| LOANS TO MEMBERS                                    | 82,935,208                 | 63,802,935               | 19,132,273             | 29.99%                | 2,500,000               | 80,435,208             | 3,217.41%            |
| PROPERTY AND EQUIPMENT                              | 5,014,611                  | 5,046,169                | (31,558)               | (0.63%)               | 5,168,260               | (153,649)              | (2.97%)              |
| ACCRUED INTEREST RECEIVABLE                         | 7,762,225                  | 6,629,136                | 1,133,089              | 17.09%                | 5,689,989               | 2,072,236              | 36.42%               |
| PREPAID EXPENSES                                    | 695,585                    | 802,295                  | (106,710)              | (13.30%)              | 755,117                 | (59,532)               | (7.88%)              |
| OTHER ASSETS  | 2,361,041                  | 2,361,041                | 0                      | 0.00%                 | 1,008,967               | 1,352,074              | 134.01%              |
| ACCOUNTS RECEIVABLE                                 | 20,118,669                 | 23,584,852               | (3,466,183)            | (14.70%)              | 14,291,446              | 5,827,223              | 40.77%               |
| <b>TOTAL ASSETS</b>                                 | <b>3,781,638,193</b>       | <b>3,641,032,726</b>     | <b>140,605,467</b>     | <b>3.86%</b>          | <b>4,633,485,341</b>    | <b>(851,847,147)</b>   | <b>(18.38%)</b>      |
| <b>BORROWINGS AND OTHER LIABILITIES</b>             |                            |                          |                        |                       |                         |                        |                      |
| FHLB ADVANCE  | 250,000,000                | 0                        | 250,000,000            | 0.00%                 | 0                       | 250,000,000            | 0.00%                |
| ACC INT PAYABLE - FHLB ADVANCE                      | 418,868                    | 26,785                   | 392,083                | 1,463.83%             | 0                       | 418,868                | 0.00%                |
| ACCOUNTS PAYABLE                                    | 1,613,955                  | 930,810                  | 683,145                | 73.39%                | 877,955                 | 736,000                | 83.83%               |
| ACCRUED INTEREST PAYABLE                            | 1,530,281                  | 1,145,500                | 384,780                | 33.59%                | 439,509                 | 1,090,771              | 248.18%              |
| ACCRUED EXPENSE PAYABLE                             | 8,637,637                  | 9,180,140                | (542,502)              | (5.91%)               | 4,613,170               | 4,024,467              | 87.24%               |
| <b>TOTAL LIABILITIES</b>                            | <b>262,200,741</b>         | <b>11,283,235</b>        | <b>250,917,507</b>     | <b>2,223.81%</b>      | <b>5,930,635</b>        | <b>256,270,106</b>     | <b>4,321.12%</b>     |
| <b>MEMBERS' SHARES</b>                              |                            |                          |                        |                       |                         |                        |                      |
| NCA - AMORTIZED                                     | 11,500                     | 5,750                    | 5,750                  | 100.00%               | 0                       | 11,500                 | 0.00%                |
| TERM PIC - AMORTIZED                                | 0                          | 0                        | 0                      | 0.00%                 | (0)                     | 0                      | 100.00%              |
| MEMBERS SHARES                                      | 2,461,426,903              | 2,524,423,307            | (62,996,404)           | (2.50%)               | 3,938,268,856           | (1,476,841,953)        | (37.50%)             |
| MEMBER SHARE CERTIFICATES                           | 891,187,760                | 938,340,760              | (47,153,000)           | (5.03%)               | 478,269,881             | 412,917,879            | 86.34%               |
| <b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b> | <b>3,352,626,163</b>       | <b>3,462,769,817</b>     | <b>(110,143,654)</b>   | <b>(3.18%)</b>        | <b>4,416,538,737</b>    | <b>(1,063,912,574)</b> | <b>(24.09%)</b>      |



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|---|----------------------------|--------------------------|------------------------|-----------------------|-------------------------|------------------------|----------------------|
| <b>CAPITAL</b>  |                            |                          |                        |                       |                         |                        |                      |
| NCA - UNAMORTIZED                                     | 2,441,142                  | 2,446,892                | (5,750)                | (0.24%)               | 4,760,681               | (2,319,539)            | (48.72%)             |
| TERM PIC - UNAMORTIZED                                | 0                          | 0                        | 0                      | 0.00%                 | 0                       | (0)                    | 100.00%              |
| <b>CORE CAPITAL</b>                                   |                            |                          |                        |                       |                         |                        |                      |
| PIC/PCC   | 117,947,159                | 117,587,811              | 359,348                | 0.31%                 | 100,095,520             | 17,851,639             | 17.83%               |
| OTHER RESERVES  | 106,254,602                | 106,254,602              | 0                      | 0.00%                 | 77,117,948              | 29,136,654             | 37.78%               |
| UNDIVIDED EARNINGS                                    | 15,714,267                 | 15,671,151               | 43,115                 | 0.28%                 | 25,403,487              | (9,689,221)            | (38.14%)             |
| <b>TOTAL CORE CAPITAL</b>                             | <b>239,916,027</b>         | <b>239,513,564</b>       | <b>402,463</b>         | <b>0.17%</b>          | <b>202,616,955</b>      | <b>37,299,072</b>      | <b>18.41%</b>        |
| ACCUMULATED UNREALIZED<br>GAINS/LOSSES AFS SECURITIES | (67,796,388)               | (67,159,037)             | (637,352)              | (0.95%)               | 10,406,729              | (78,203,117)           | 751.47%              |
| ACCUMULATED OTHER<br>COMPREHENSIVE INCOME/PENSION     | (7,749,492)                | (7,821,746)              | 72,253                 | 0.92%                 | (6,768,397)             | (981,096)              | (14.50%)             |
| <b>TOTAL MEMBERS EQUITY</b>                           | <b>3,519,437,452</b>       | <b>3,629,749,491</b>     | <b>(110,312,039)</b>   | <b>(3.04%)</b>        | <b>4,627,554,706</b>    | <b>(1,108,117,254)</b> | <b>(23.95%)</b>      |
| <b>TOTAL LIABILITIES AND MEMBERS<br/>EQUITY</b>       | <b>3,781,638,193</b>       | <b>3,641,032,726</b>     | <b>140,605,467</b>     | <b>3.86%</b>          | <b>4,633,485,341</b>    | <b>(851,847,147)</b>   | <b>(18.38%)</b>      |



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 7/31/2022

|                                   | July 2022<br>Current Month | June 2022<br>Prior Month | Monthly<br>\$ Variance | Monthly<br>% Variance | July 2022<br>Year-to-Date | July 2021<br>Year-to-Date | Yearly<br>\$ Variance | Yearly<br>% Variance |
|-----------------------------------|----------------------------|--------------------------|------------------------|-----------------------|---------------------------|---------------------------|-----------------------|----------------------|
| INTEREST ON LOANS                 | 172,042                    | 119,477                  | 52,565                 | 44.00%                | 387,879                   | 47,979                    | 339,901               | 708.44%              |
| INVESTMENT INCOME                 | 5,404,322                  | 3,797,072                | 1,607,250              | 42.33%                | 23,362,370                | 18,698,664                | 4,663,706             | 24.94%               |
| <b>TOTAL INTEREST INCOME</b>      | <b>5,576,363</b>           | <b>3,916,549</b>         | <b>1,659,814</b>       | <b>42.38%</b>         | <b>23,750,249</b>         | <b>18,746,643</b>         | <b>5,003,607</b>      | <b>26.69%</b>        |
| INTEREST ON REVERSE REPO          | 0                          | 299                      | 299                    | 100.00%               | 67,424                    | 6,660                     | (60,764)              | (912.36%)            |
| INTEREST ON FHLB                  | 418,868                    | 226,188                  | (192,681)              | (85.19%)              | 786,347                   | 11,094                    | (775,253)             | (6,988.20%)          |
| MEMBER SHARES DIVIDENDS           | 2,678,192                  | 1,961,069                | (717,124)              | (36.57%)              | 7,881,331                 | 1,644,932                 | (6,236,399)           | (379.13%)            |
| CD DIVIDEND                       | 778,623                    | 637,082                  | (141,541)              | (22.22%)              | 3,404,771                 | 923,049                   | (2,481,722)           | (268.86%)            |
| NCA DIVIDEND                      | 211                        | 204                      | (7)                    | (3.46%)               | 2,046                     | 2,804                     | 757                   | 27.01%               |
| TERM PIC DIVIDENDS                | 0                          | 0                        | 0                      | 0.00%                 | 0                         | 198                       | 198                   | 100.00%              |
| <b>TOTAL INTEREST EXPENSE</b>     | <b>3,875,895</b>           | <b>2,824,841</b>         | <b>(1,051,054)</b>     | <b>(37.21%)</b>       | <b>12,141,920</b>         | <b>2,588,737</b>          | <b>(9,553,182)</b>    | <b>(369.03%)</b>     |
| <b>NET INTEREST INCOME</b>        | <b>1,700,469</b>           | <b>1,091,709</b>         | <b>608,760</b>         | <b>55.76%</b>         | <b>11,608,330</b>         | <b>16,157,905</b>         | <b>(4,549,576)</b>    | <b>(28.16%)</b>      |
| FEE INCOME                        | 613,805                    | 675,776                  | (61,970)               | (9.17%)               | 3,229,334                 | 4,179,282                 | (949,948)             | (22.73%)             |
| OTHER INCOME                      | 12,393                     | 13,885                   | (1,492)                | (10.75%)              | 130,332                   | 177,214                   | (46,882)              | (26.45%)             |
| <b>TOTAL NON-INTEREST INCOME</b>  | <b>626,198</b>             | <b>689,661</b>           | <b>(63,463)</b>        | <b>(9.20%)</b>        | <b>3,359,666</b>          | <b>4,356,496</b>          | <b>(996,830)</b>      | <b>(22.88%)</b>      |
| COMPENSATION                      | 769,647                    | 805,266                  | 35,619                 | 4.42%                 | 5,369,557                 | 5,037,231                 | (332,326)             | (6.60%)              |
| EMPLOYEE BENEFITS                 | 347,758                    | 304,880                  | (42,878)               | (14.06%)              | 2,315,196                 | 2,011,079                 | (304,117)             | (15.12%)             |
| TRAVEL AND CONFERENCE             | 53,200                     | 32,665                   | (20,535)               | (62.87%)              | 186,933                   | 69,631                    | (117,302)             | (168.46%)            |
| OFFICE OPERATION                  | 367,646                    | 94,755                   | (272,891)              | (288.00%)             | 2,128,056                 | 2,344,510                 | 216,455               | 9.23%                |
| OFFICE OCCUPANCY                  | 0                          | 0                        | 0                      | 0.00%                 | 0                         | 6,300                     | 6,300                 | 100.00%              |
| MARKETING AND EDUCATIONAL         | 37,979                     | 56,754                   | 18,775                 | 33.08%                | 392,134                   | 238,048                   | (154,086)             | (64.73%)             |
| PROFESSIONAL SERVICES             | 273,238                    | 128,762                  | (144,476)              | (112.20%)             | 958,490                   | 760,637                   | (197,853)             | (26.01%)             |
| MISCELLANEOUS                     | 14,300                     | 28,261                   | 13,961                 | 49.40%                | 97,365                    | 99,168                    | 1,802                 | 1.82%                |
| EXAM FEES                         | 31,306                     | 31,306                   | 0                      | 0.00%                 | 219,139                   | 244,335                   | 25,196                | 10.31%               |
| <b>TOTAL NON-INTEREST EXPENSE</b> | <b>1,895,073</b>           | <b>1,482,648</b>         | <b>(412,425)</b>       | <b>(27.82%)</b>       | <b>11,666,870</b>         | <b>10,810,940</b>         | <b>(855,930)</b>      | <b>(7.92%)</b>       |
| <b>NET OPERATING EXPENSE</b>      | <b>1,268,875</b>           | <b>792,987</b>           | <b>(475,888)</b>       | <b>(60.01%)</b>       | <b>8,307,204</b>          | <b>6,454,444</b>          | <b>(1,852,760)</b>    | <b>(28.71%)</b>      |



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|-------------------------------|----------------------------|--------------------------|------------------------|-----------------------|---------------------------|---------------------------|-----------------------|----------------------|
| GAIN SALE OF INVESTMENT       | 0                          | 0                        | 0                      | 0.00%                 | 535,708                   | 3,123,645                 | (2,587,937)           | (82.85%)             |
| OTHER GAIN                    | 0                          | 0                        | 0                      | 0.00%                 | 5,415,071                 | 2,261,062                 | 3,154,008             | 139.49%              |
| <b>TOTAL GAINS ON ASSETS</b>  | <b>0</b>                   | <b>0</b>                 | <b>0</b>               | <b>0.00%</b>          | <b>5,950,779</b>          | <b>5,384,708</b>          | <b>566,071</b>        | <b>10.51%</b>        |
| LOSS SALE OF INVESTMENT       | 159,788                    | 0                        | (159,788)              | 0.00%                 | 1,226,371                 | 184,835                   | (1,041,536)           | (563.50%)            |
| <b>TOTAL LOSSES ON ASSETS</b> | <b>159,788</b>             | <b>0</b>                 | <b>(159,788)</b>       | <b>0.00%</b>          | <b>1,226,371</b>          | <b>184,835</b>            | <b>(1,041,536)</b>    | <b>(563.50%)</b>     |
| OTHER PENSION EXPENSE         | 50,555                     | 50,555                   | 0                      | 0.00%                 | 353,886                   | 271,920                   | (81,967)              | (30.14%)             |
| <b>RETURN ON ASSETS</b>       | <b>221,251</b>             | <b>248,166</b>           | <b>(26,916)</b>        | <b>(10.85%)</b>       | <b>7,671,647</b>          | <b>14,631,414</b>         | <b>(6,959,767)</b>    | <b>(47.57%)</b>      |
| TAXES                         | 2,916                      | 2,916                    | 0                      | 0.00%                 | 20,412                    | 126,019                   | 105,607               | 83.80%               |
| <b>NET INCOME AFTER TAXES</b> | <b>218,335</b>             | <b>245,250</b>           | <b>(26,916)</b>        | <b>(10.97%)</b>       | <b>7,651,235</b>          | <b>14,505,396</b>         | <b>(6,854,160)</b>    | <b>(47.25%)</b>      |