



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 6/30/2019

	June 2019 Current Month	May 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2018 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	742,863,123	787,749,386	(44,886,263)	(5.70%)	713,852,521	29,010,601	4.06%
INVESTMENTS - PRIMARY FINANCIAL	273,826	273,167	660	0.24%	263,455	10,372	3.94%
INVESTMENTS - AVAILABLE FOR SALE	2,250,474,138	2,302,912,578	(52,438,440)	(2.28%)	2,025,901,986	224,572,152	11.09%
FHLB STOCK	2,145,200	2,145,200	0	0.00%	2,365,800	(220,600)	(9.32%)
LOANS TO MEMBERS	8,713,633	15,326,047	(6,612,414)	(43.14%)	15,180,863	(6,467,231)	(42.60%)
PROPERTY AND EQUIPMENT	2,192,795	2,216,257	(23,462)	(1.06%)	2,346,245	(153,450)	(6.54%)
ACCRUED INTEREST RECEIVABLE	9,127,028	9,110,946	16,082	0.18%	8,408,395	718,633	8.55%
PREPAID EXPENSES	791,052	894,574	(103,522)	(11.57%)	806,881	(15,829)	(1.96%)
OTHER ASSETS	918,412	903,782	14,630	1.62%	930,123	(11,711)	(1.26%)
ACCOUNTS RECEIVABLE	15,877,862	16,613,974	(736,112)	(4.43%)	20,980,985	(5,103,123)	(24.32%)
TOTAL ASSETS	3,033,377,069	3,138,145,911	(104,768,842)	(3.34%)	2,791,037,254	242,339,815	8.68%
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - FHLB ADVANCE	22,838	20,823	2,014	9.67%	57,237	(34,399)	(60.10%)
ACCOUNTS PAYABLE	268,198	219,331	48,867	22.28%	262,029	6,169	2.35%
ACCRUED INTEREST PAYABLE	1,531,519	1,798,473	(266,955)	(14.84%)	1,263,914	267,604	21.17%
ACCRUED EXPENSE PAYABLE	3,749,819	3,347,782	402,037	12.01%	1,470,251	2,279,568	155.05%
TOTAL LIABILITIES	5,572,373	5,386,409	185,964	3.45%	3,053,431	2,518,942	82.50%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	191,206	(191,206)	100.00%
TERM PIC - AMORTIZED	242,817	236,073	6,745	2.86%	161,878	80,939	50.00%
MEMBERS SHARES	2,433,910,728	2,471,849,582	(37,938,854)	(1.53%)	2,124,740,844	309,169,884	14.55%
MEMBER SHARE CERTIFICATES	446,439,893	517,496,493	(71,056,600)	(13.73%)	525,329,016	(78,889,123)	(15.02%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	2,880,593,438	2,989,582,147	(108,988,709)	(3.65%)	2,650,422,944	230,170,494	8.68%
CAPITAL							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,680	1	0.00%



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TERM PIC - UNAMORTIZED	161,879	168,623	(6,745)	(4.00%)	242,818	(80,939)	(33.33%)
CORE CAPITAL							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	39,400,991	39,400,991	0	0.00%	31,856,186	7,544,805	23.68%
UNDIVIDED EARNINGS	18,051,323	17,047,893	1,003,430	5.89%	15,740,200	2,311,123	14.68%
TOTAL CORE CAPITAL	157,547,834	156,544,404	1,003,430	0.64%	147,691,906	9,855,928	6.67%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(10,373,228)	(13,289,711)	2,916,483	21.95%	(14,016,967)	3,643,740	26.00%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(4,885,908)	(5,006,643)	120,735	2.41%	(1,117,557)	(3,768,351)	(337.20%)
TOTAL MEMBERS EQUITY	3,027,804,696	3,132,759,502	(104,954,806)	(3.35%)	2,787,983,823	239,820,873	8.60%
TOTAL LIABILITIES AND MEMBERS EQUITY	3,033,377,069	3,138,145,911	(104,768,842)	(3.34%)	2,791,037,254	242,339,815	8.68%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 6/30/2019

	June 2019 Current Month	May 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2019 Year-to-Date	June 2018 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	39,556	37,732	1,824	4.84%	345,516	126,062	219,453	174.08%
INVESTMENT INCOME	6,541,712	6,922,834	(381,122)	(5.51%)	37,976,692	28,342,442	9,634,250	33.99%
TOTAL INTEREST INCOME	6,581,268	6,960,566	(379,298)	(5.45%)	38,322,208	28,468,505	9,853,703	34.61%
INTEREST ON REVERSE REPO	0	(110)	(110)	100.00%	(110)	44,516	(44,626)	100.25%
INTEREST ON FHLB	22,835	20,821	(2,014)	(9.68%)	82,622	374,106	291,484	77.91%
MEMBER SHARES DIVIDENDS	3,453,759	3,605,217	151,457	4.20%	18,802,551	13,834,561	(4,967,990)	(35.91%)
CD DIVIDEND	998,566	1,124,888	126,322	11.23%	6,711,184	3,698,486	(3,012,698)	(81.46%)
NCA DIVIDEND	397	410	13	3.24%	2,394	2,511	118	4.69%
TERM PIC DIVIDENDS	33	34	1	3.26%	201	(332)	(533)	160.45%
TOTAL INTEREST EXPENSE	4,475,591	4,751,260	275,669	5.80%	25,598,841	17,953,848	(7,644,993)	(42.58%)
NET INTEREST INCOME	2,105,677	2,209,306	(103,629)	(4.69%)	12,723,367	10,514,657	2,208,710	21.01%
FEE INCOME	453,469	430,710	22,759	5.28%	2,970,832	3,089,904	(119,072)	(3.85%)
OTHER INCOME	24,516	24,166	350	1.45%	125,455	98,723	26,732	27.08%
TOTAL NON-INTEREST INCOME	477,985	454,877	23,108	5.08%	3,096,286	3,188,626	(92,340)	(2.90%)
COMPENSATION	566,273	674,987	108,714	16.11%	3,543,829	3,072,440	(471,389)	(15.34%)
EMPLOYEE BENEFITS	242,402	252,480	10,078	3.99%	1,555,596	1,021,718	(533,878)	(52.25%)
TRAVEL AND CONFERENCE	43,282	49,421	6,138	12.42%	268,711	238,075	(30,636)	(12.87%)
OFFICE OPERATION	210,121	193,111	(17,009)	(8.81%)	1,242,742	1,850,346	607,604	32.84%
OFFICE OCCUPANCY	1,800	900	(900)	(100.00%)	6,300	6,300	0	0.00%
MARKETING AND EDUCATIONAL	86,593	94,849	8,256	8.70%	385,546	236,806	(148,740)	(62.81%)
PROFESSIONAL SERVICES	109,189	117,596	8,408	7.15%	738,425	889,742	151,317	17.01%
MISCELLANEOUS	10,353	10,053	(300)	(2.98%)	61,263	79,690	18,428	23.12%
EXAM FEES	15,298	15,298	0	0.00%	91,788	104,542	12,754	12.20%
TOTAL NON-INTEREST EXPENSE	1,285,310	1,408,695	123,385	8.76%	7,894,199	7,499,658	(394,540)	(5.26%)
NET OPERATING EXPENSE	807,325	953,818	146,493	15.36%	4,797,912	4,311,032	(486,880)	(11.29%)



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GAIN SALE OF INVESTMENT	10,487	0	10,487	0.00%	22,856	652,915	(630,060)	(96.50%)
GAIN SALE OF ASSETS	0	0	0	0.00%	34,200	5,200	29,000	557.69%
TOTAL GAINS ON ASSETS	10,487	0	10,487	0.00%	57,056	658,115	(601,060)	(91.33%)
LOSS SALE OF INVESTMENT	0	38,572	38,572	100.00%	144,720	901,329	756,609	83.94%
LOSS SALE OF ASSETS	0	0	0	0.00%	0	6,500	6,500	100.00%
TOTAL LOSSES ON ASSETS	0	38,572	38,572	100.00%	144,720	907,829	763,109	84.06%
RETURN ON ASSETS	1,308,839	1,216,916	91,923	7.55%	7,837,789	5,953,910	1,883,879	31.64%
TAXES	15,179	15,179	0	0.00%	91,072	12,000	(79,072)	(658.93%)
NET INCOME AFTER TAXES	1,293,661	1,201,738	91,923	7.65%	7,746,717	5,941,910	1,804,807	30.37%