



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 6/30/2020

	June 2020 Current Month	May 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	1,428,900,037	1,934,725,892	(505,825,855)	(26.14%)	742,863,123	686,036,914	92.35%
INVESTMENTS - CUSO	556,081	533,182	22,899	4.29%	273,826	282,254	103.08%
INVESTMENTS - AVAILABLE FOR SALE	3,897,873,226	3,377,890,739	519,982,487	15.39%	2,250,474,138	1,647,399,088	73.20%
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	2,136,901	3,132,257	(995,356)	(31.78%)	8,713,633	(6,576,732)	(75.48%)
PROPERTY AND EQUIPMENT	4,907,265	4,591,277	315,988	6.88%	2,192,795	2,714,470	123.79%
ACCRUED INTEREST RECEIVABLE	6,362,083	5,863,638	498,444	8.50%	9,127,028	(2,764,945)	(30.29%)
PREPAID EXPENSES	669,862	749,614	(79,752)	(10.64%)	791,052	(121,190)	(15.32%)
OTHER ASSETS	917,968	918,013	(45)	(0.00%)	918,412	(444)	(0.05%)
ACCOUNTS RECEIVABLE	9,748,458	17,416,419	(7,667,961)	(44.03%)	15,877,862	(6,129,404)	(38.60%)
TOTAL ASSETS	5,387,078,191	5,380,827,342	6,250,849	0.12%	3,033,377,069	2,353,701,122	77.59%
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%	22,838	(22,838)	100.00%
ACCOUNTS PAYABLE	330,332	17,742,184	(17,411,852)	(98.14%)	268,198	62,134	23.17%
ACCRUED INTEREST PAYABLE	614,573	840,361	(225,788)	(26.87%)	1,531,519	(916,946)	(59.87%)
ACCRUED EXPENSE PAYABLE	5,675,061	5,551,251	123,810	2.23%	3,749,819	1,925,243	51.34%
TOTAL LIABILITIES	6,772,883	24,286,713	(17,513,829)	(72.11%)	5,572,373	1,200,510	21.54%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	323,757	317,012	6,745	2.13%	242,817	80,939	33.33%
MEMBERS SHARES	4,708,864,901	4,768,714,935	(59,850,034)	(1.26%)	2,433,910,728	2,274,954,172	93.47%
MEMBER SHARE CERTIFICATES	514,283,743	446,888,143	67,395,600	15.08%	446,439,893	67,843,850	15.20%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	5,223,472,400	5,215,920,089	7,552,311	0.14%	2,880,593,438	2,342,878,962	81.33%



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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	80,939	87,684	(6,745)	(7.69%)	161,879	(80,939)	(50.00%)
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	23,994,421	21,805,369	2,189,052	10.04%	18,051,323	5,943,098	32.92%
TOTAL CORE CAPITAL	175,175,364	172,986,312	2,189,052	1.27%	157,547,834	17,627,530	11.19%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(17,277,476)	(31,172,537)	13,895,061	44.57%	(10,373,228)	(6,904,248)	(66.56%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(5,906,601)	(6,041,601)	135,000	2.23%	(4,885,908)	(1,020,693)	(20.89%)
TOTAL MEMBERS EQUITY	5,380,305,308	5,356,540,629	23,764,679	0.44%	3,027,804,696	2,352,500,612	77.70%
TOTAL LIABILITIES AND MEMBERS EQUITY	5,387,078,191	5,380,827,342	6,250,849	0.12%	3,033,377,069	2,353,701,122	77.59%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 6/30/2020

	June 2020 Current Month	May 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2020 Year-to-Date	June 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	6,227	6,199	28	0.45%	57,436	345,516	(288,080)	(83.38%)
INVESTMENT INCOME	3,950,695	3,640,477	310,219	8.52%	28,432,385	37,976,692	(9,544,307)	(25.13%)
TOTAL INTEREST INCOME	3,956,922	3,646,676	310,247	8.51%	28,489,821	38,322,208	(9,832,387)	(25.66%)
INTEREST ON REVERSE REPO	697	0	(697)	0.00%	10,405	(110)	(10,515)	9,558.88%
INTEREST ON FHLB	0	0	0	0.00%	113,544	82,622	(30,922)	(37.43%)
MEMBER SHARES DIVIDENDS	534,907	483,821	(51,085)	(10.56%)	8,848,484	18,802,524	9,954,040	52.94%
CD DIVIDEND	352,973	416,647	63,674	15.28%	2,426,816	6,711,184	4,284,369	63.84%
NCA DIVIDEND	397	410	13	3.24%	2,407	2,394	(13)	(0.55%)
TERM PIC DIVIDENDS	33	34	1	3.23%	202	201	(1)	(0.55%)
TOTAL INTEREST EXPENSE	889,006	900,913	11,907	1.32%	11,401,857	25,598,814	14,196,957	55.46%
NET INTEREST INCOME	3,067,916	2,745,763	322,153	11.73%	17,087,963	12,723,394	4,364,570	34.30%
FEE INCOME	591,451	511,966	79,485	15.53%	3,403,359	2,970,832	432,527	14.56%
OTHER INCOME	25,516	34,195	(8,679)	(25.38%)	173,635	125,455	48,181	38.41%
TOTAL NON-INTEREST INCOME	616,967	546,161	70,807	12.96%	3,576,994	3,096,286	480,708	15.53%
COMPENSATION	693,333	677,421	(15,912)	(2.35%)	4,156,792	3,543,829	(612,964)	(17.30%)
EMPLOYEE BENEFITS	270,265	268,146	(2,119)	(0.79%)	1,801,235	1,555,596	(245,639)	(15.79%)
TRAVEL AND CONFERENCE	20,002	20,118	116	0.58%	188,282	268,711	80,429	29.93%
OFFICE OPERATION	233,075	246,790	13,714	5.56%	1,719,797	1,242,742	(477,055)	(38.39%)
OFFICE OCCUPANCY	900	900	0	0.00%	5,400	6,300	900	14.29%
MARKETING AND EDUCATIONAL	12,688	113,357	100,669	88.81%	304,101	385,546	81,444	21.12%
PROFESSIONAL SERVICES	92,219	118,529	26,310	22.20%	701,032	738,425	37,393	5.06%
MISCELLANEOUS	11,629	12,652	1,023	8.09%	69,047	61,263	(7,784)	(12.71%)
EXAM FEES	17,678	17,678	0	0.00%	106,069	91,788	(14,281)	(15.56%)
TOTAL NON-INTEREST EXPENSE	1,351,788	1,475,591	123,803	8.39%	9,051,755	7,894,199	(1,157,556)	(14.66%)
NET OPERATING EXPENSE	734,821	929,430	194,609	20.94%	5,474,761	4,797,912	(676,848)	(14.11%)



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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	2,333,095	1,816,333	516,762	28.45%	11,591,206	7,837,817	3,753,390	47.89%
TAXES	20,638	20,638	0	0.00%	123,829	91,072	(32,757)	(35.97%)
NET INCOME AFTER TAXES	2,312,457	1,795,695	516,762	28.78%	11,467,377	7,746,745	3,720,633	48.03%