



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 6/30/2021

	June 2021 Current Month	May 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	649,390,075	1,083,596,098	(434,206,023)	(40.07%)	1,428,900,037	(779,509,962)	(54.55%)
INVESTMENTS - CUSO	728,832	724,144	4,688	0.65%	556,081	172,751	31.07%
INVESTMENTS - AVAILABLE FOR SALE	3,575,170,986	3,699,814,200	(124,643,214)	(3.37%)	3,897,873,226	(322,702,240)	(8.28%)
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	2,010,025	3,847,037	(1,837,013)	(47.75%)	2,136,901	(126,876)	(5.94%)
PROPERTY AND EQUIPMENT	5,202,692	5,232,582	(29,890)	(0.57%)	4,907,265	295,427	6.02%
ACCRUED INTEREST RECEIVABLE	5,709,406	5,689,728	19,678	0.35%	6,362,083	(652,677)	(10.26%)
PREPAID EXPENSES	881,664	994,540	(112,877)	(11.35%)	669,862	211,801	31.62%
OTHER ASSETS	1,008,967	1,008,967	0	0.00%	917,968	90,999	9.91%
ACCOUNTS RECEIVABLE	14,809,443	23,965,880	(9,156,437)	(38.21%)	9,748,458	5,060,985	51.92%
TOTAL ASSETS	4,289,879,412	4,859,840,500	(569,961,088)	(11.73%)	5,387,078,191	(1,097,198,779)	(20.37%)
BORROWINGS AND OTHER LIABILITIES							
NOTES PAYABLE	0	0	0	0.00%	152,917	(152,917)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	0	9,615	(9,615)	100.00%	0	0	0.00%
ACCOUNTS PAYABLE	726,899	145,701	581,198	398.90%	330,332	396,567	120.05%
ACCRUED INTEREST PAYABLE	304,615	518,383	(213,768)	(41.24%)	614,573	(309,958)	(50.43%)
ACCRUED EXPENSE PAYABLE	4,776,912	6,165,019	(1,388,107)	(22.52%)	5,675,061	(898,150)	(15.83%)
TOTAL LIABILITIES	5,808,426	6,838,718	(1,030,292)	(15.07%)	6,772,883	(964,457)	(14.24%)
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	(0)	397,951	(397,951)	100.00%	323,757	(323,757)	100.00%
MEMBERS SHARES	3,519,540,649	3,935,408,352	(415,867,703)	(10.57%)	4,708,864,901	(1,189,324,251)	(25.26%)
MEMBER SHARE CERTIFICATES	556,381,881	709,826,881	(153,445,000)	(21.62%)	514,283,743	42,098,138	8.19%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,075,922,530	4,645,633,184	(569,710,654)	(12.26%)	5,223,472,400	(1,147,549,870)	(21.97%)



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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	0	6,745	(6,745)	(100.00%)	80,939	(80,939)	(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	24,639,548	23,718,761	920,787	3.88%	23,994,421	645,127	2.69%
TOTAL CORE CAPITAL	201,853,016	200,932,229	920,787	0.46%	175,175,364	26,677,652	15.23%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	8,364,664	8,560,358	(195,694)	(2.29%)	(17,277,476)	25,642,140	(148.41%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,829,906)	(6,891,415)	61,509	0.89%	(5,906,601)	(923,305)	(15.63%)
TOTAL MEMBERS EQUITY	4,284,070,986	4,853,001,782	(568,930,796)	(11.72%)	5,380,305,308	(1,096,234,322)	(20.37%)
TOTAL LIABILITIES AND MEMBERS EQUITY	4,289,879,412	4,859,840,500	(569,961,088)	(11.73%)	5,387,078,191	(1,097,198,779)	(20.37%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 6/30/2021

	June 2021 Current Month	May 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2021 Year-to-Date	June 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	7,023	8,116	(1,093)	(13.47%)	41,145	57,436	(16,291)	(28.36%)
INVESTMENT INCOME	2,338,493	2,738,602	(400,109)	(14.61%)	16,456,911	28,432,385	(11,975,474)	(42.12%)
TOTAL INTEREST INCOME	2,345,516	2,746,718	(401,202)	(14.61%)	16,498,055	28,489,821	(11,991,766)	(42.09%)
INTEREST ON REVERSE REPO	1,180	5,151	3,971	77.09%	6,660	10,405	3,745	35.99%
INTEREST ON FHLB	0	9,615	9,615	100.00%	11,094	113,544	102,451	90.23%
MEMBER SHARES DIVIDENDS	230,532	197,693	(32,838)	(16.61%)	1,344,545	8,848,484	7,503,939	84.80%
CD DIVIDEND	154,202	159,209	5,007	3.15%	756,487	2,426,816	1,670,328	68.83%
NCA DIVIDEND	397	410	13	3.24%	2,394	2,407	13	0.55%
TERM PIC DIVIDENDS	31	34	3	9.69%	198	202	3	1.65%
TOTAL INTEREST EXPENSE	386,341	372,112	(14,229)	(3.82%)	2,121,379	11,401,857	9,280,479	81.39%
NET INTEREST INCOME	1,959,174	2,374,606	(415,431)	(17.49%)	14,376,677	17,087,963	(2,711,287)	(15.87%)
FEE INCOME	615,927	590,557	25,370	4.30%	3,574,672	3,403,359	171,313	5.03%
OTHER INCOME	18,719	62,183	(43,464)	(69.90%)	157,456	173,635	(16,179)	(9.32%)
TOTAL NON-INTEREST INCOME	634,645	652,740	(18,095)	(2.77%)	3,732,128	3,576,994	155,134	4.34%
COMPENSATION	740,441	714,244	(26,197)	(3.67%)	4,347,687	4,154,923	(192,764)	(4.64%)
EMPLOYEE BENEFITS	273,665	297,687	24,022	8.07%	1,711,209	1,803,104	91,895	5.10%
TRAVEL AND CONFERENCE	8,899	13,089	4,190	32.01%	51,929	188,282	136,353	72.42%
OFFICE OPERATION	336,242	347,845	11,603	3.34%	1,883,236	1,719,797	(163,439)	(9.50%)
OFFICE OCCUPANCY	900	900	0	0.00%	5,400	5,400	0	0.00%
MARKETING AND EDUCATIONAL	69,803	32,772	(37,032)	(113.00%)	201,077	304,101	103,025	33.88%
PROFESSIONAL SERVICES	112,101	179,637	67,536	37.60%	802,778	701,032	(101,746)	(14.51%)
MISCELLANEOUS	13,015	13,460	445	3.30%	85,677	69,047	(16,630)	(24.09%)
EXAM FEES	34,905	34,905	0	0.00%	209,430	106,069	(103,362)	(97.45%)
TOTAL NON-INTEREST EXPENSE	1,589,971	1,634,539	44,568	2.73%	9,298,422	9,051,755	(246,668)	(2.73%)
NET OPERATING EXPENSE	955,326	981,799	26,473	2.70%	5,566,295	5,474,761	(91,534)	(1.67%)



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	June 2021 Current Month	May 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2021 Year-to-Date	June 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	110,857	2,728,661	(2,617,803)	(95.94%)	3,068,418	0	3,068,418	0.00%
OTHER GAIN	0	0	0	0.00%	2,261,062	0	2,261,062	0.00%
TOTAL GAINS ON ASSETS	110,857	2,728,661	(2,617,803)	(95.94%)	5,329,480	0	5,329,480	0.00%
LOSS SALE OF INVESTMENT	13,666	39,936	26,270	65.78%	184,835	21,997	(162,838)	(740.29%)
TOTAL LOSSES ON ASSETS	13,666	39,936	26,270	65.78%	184,835	21,997	(162,838)	(740.29%)
OTHER PENSION EXPENSE	38,846	38,846	0	0.00%	233,074	0	(233,074)	0.00%
RETURN ON ASSETS	1,062,194	4,042,686	(2,980,492)	(73.73%)	13,721,953	11,591,206	2,130,747	18.38%
TAXES	18,003	18,003	0	0.00%	108,016	123,829	15,813	12.77%
NET INCOME AFTER TAXES	1,044,192	4,024,683	(2,980,492)	(74.06%)	13,613,937	11,467,377	2,146,559	18.72%