



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 6/30/2022

	June 2022 Current Month	May 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	305,405,254	385,450,228	(80,044,974)	(20.77%)	649,390,075	(343,984,820)	(52.97%)
INVESTMENTS - CUSO	1,816,579	1,859,126	(42,546)	(2.29%)	728,832	1,087,748	149.25%
INVESTMENTS - AVAILABLE FOR SALE	3,196,769,160	3,317,499,791	(120,730,631)	(3.64%)	3,575,170,986	(378,401,826)	(10.58%)
FHLB STOCK	2,230,500	2,230,500	0	0.00%	2,449,000	(218,500)	(8.92%)
CLF STOCK	32,584,804	32,518,324	66,480	0.20%	32,518,324	66,480	0.20%
LOANS TO MEMBERS	63,802,935	61,167,779	2,635,156	4.31%	2,010,025	61,792,910	3,074.24%
PROPERTY AND EQUIPMENT	5,046,169	4,972,446	73,723	1.48%	5,202,692	(156,523)	(3.01%)
ACCRUED INTEREST RECEIVABLE	6,629,136	6,564,235	64,900	0.99%	5,709,406	919,730	16.11%
PREPAID EXPENSES	802,295	992,531	(190,235)	(19.17%)	881,664	(79,368)	(9.00%)
OTHER ASSETS	2,361,041	2,361,041	0	0.00%	1,008,967	1,352,074	134.01%
ACCOUNTS RECEIVABLE	23,584,852	24,661,919	(1,077,067)	(4.37%)	14,809,443	8,775,409	59.26%
<b>TOTAL ASSETS</b>	<b>3,641,032,726</b>	<b>3,840,277,920</b>	<b>(199,245,194)</b>	<b>(5.19%)</b>	<b>4,289,879,412</b>	<b>(648,846,686)</b>	<b>(15.13%)</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
ACC INT PAYABLE - FHLB ADVANCE	26,785	74,493	(47,708)	(64.04%)	0	26,785	0.00%
ACCOUNTS PAYABLE	930,810	940,452	(9,642)	(1.03%)	726,899	203,910	28.05%
ACCRUED INTEREST PAYABLE	1,145,500	1,302,687	(157,187)	(12.07%)	304,615	840,885	276.05%
ACCRUED EXPENSE PAYABLE	9,180,140	9,099,106	81,034	0.89%	4,776,912	4,403,228	92.18%
<b>TOTAL LIABILITIES</b>	<b>11,283,235</b>	<b>11,416,738</b>	<b>(133,503)</b>	<b>(1.17%)</b>	<b>5,808,426</b>	<b>5,474,809</b>	<b>94.26%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	5,750	0	5,750	0.00%	0	5,750	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	(0)	0	100.00%
MEMBERS SHARES	2,524,423,307	2,692,110,074	(167,686,767)	(6.23%)	3,519,540,649	(995,117,343)	(28.27%)
MEMBER SHARE CERTIFICATES	938,340,760	965,162,760	(26,822,000)	(2.78%)	556,381,881	381,958,879	68.65%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>3,462,769,817</b>	<b>3,657,272,834</b>	<b>(194,503,017)</b>	<b>(5.32%)</b>	<b>4,075,922,530</b>	<b>(613,152,713)</b>	<b>(15.04%)</b>

## CAPITAL



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	June 2022 Current Month	May 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
NCA - UNAMORTIZED	2,446,892	2,452,642	(5,750)	(0.23%)	4,760,681	(2,313,789)	(48.60%)
TERM PIC - UNAMORTIZED	0	0	0	0.00%	0	(0)	100.00%
<b>CORE CAPITAL</b>							
PIC/PCC	117,587,811	112,237,811	5,350,000	4.77%	100,095,520	17,492,291	17.48%
OTHER RESERVES	106,254,602	106,254,602	0	0.00%	77,117,948	29,136,654	37.78%
UNDIVIDED EARNINGS	15,671,151	15,566,359	104,792	0.67%	24,639,548	(8,968,397)	(36.40%)
<b>TOTAL CORE CAPITAL</b>	<b>239,513,564</b>	<b>234,058,772</b>	<b>5,454,792</b>	<b>2.33%</b>	<b>201,853,016</b>	<b>37,660,548</b>	<b>18.66%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(67,159,037)	(57,029,067)	(10,129,970)	(17.76%)	8,364,664	(75,523,701)	902.89%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(7,821,746)	(7,893,999)	72,253	0.92%	(6,829,906)	(991,839)	(14.52%)
<b>TOTAL MEMBERS EQUITY</b>	<b>3,629,749,491</b>	<b>3,828,861,183</b>	<b>(199,111,691)</b>	<b>(5.20%)</b>	<b>4,284,070,986</b>	<b>(654,321,495)</b>	<b>(15.27%)</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>3,641,032,726</b>	<b>3,840,277,920</b>	<b>(199,245,194)</b>	<b>(5.19%)</b>	<b>4,289,879,412</b>	<b>(648,846,686)</b>	<b>(15.13%)</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 6/30/2022

	June 2022 Current Month	May 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2022 Year-to-Date	June 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	119,477	42,501	76,976	181.12%	215,838	41,145	174,693	424.58%
INVESTMENT INCOME	3,797,072	3,250,530	546,542	16.81%	17,958,048	16,456,911	1,501,138	9.12%
<b>TOTAL INTEREST INCOME</b>	<b>3,916,549</b>	<b>3,293,031</b>	<b>623,518</b>	<b>18.93%</b>	<b>18,173,886</b>	<b>16,498,055</b>	<b>1,675,831</b>	<b>10.16%</b>
INTEREST ON REVERSE REPO	299	28,225	27,926	98.94%	67,424	6,660	(60,764)	(912.36%)
INTEREST ON FHLB	226,188	74,493	(151,694)	(203.64%)	367,479	11,094	(356,385)	(3,212.49%)
MEMBER SHARES DIVIDENDS	1,961,069	1,456,383	(504,685)	(34.65%)	5,203,139	1,344,545	(3,858,593)	(286.98%)
CD DIVIDEND	637,082	609,856	(27,226)	(4.46%)	2,626,148	756,487	(1,869,661)	(247.15%)
NCA DIVIDEND	204	56	(148)	(263.52%)	1,835	2,394	559	23.34%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	198	198	100.00%
<b>TOTAL INTEREST EXPENSE</b>	<b>2,824,841</b>	<b>2,169,013</b>	<b>(655,827)</b>	<b>(30.24%)</b>	<b>8,266,025</b>	<b>2,121,379</b>	<b>(6,144,646)</b>	<b>(289.65%)</b>
<b>NET INTEREST INCOME</b>	<b>1,091,709</b>	<b>1,124,018</b>	<b>(32,309)</b>	<b>(2.87%)</b>	<b>9,907,861</b>	<b>14,376,677</b>	<b>(4,468,816)</b>	<b>(31.08%)</b>
FEE INCOME	675,776	841,529	(165,754)	(19.70%)	2,615,529	3,574,672	(959,143)	(26.83%)
OTHER INCOME	13,885	31,091	(17,206)	(55.34%)	117,939	157,456	(39,517)	(25.10%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>689,661</b>	<b>872,621</b>	<b>(182,960)</b>	<b>(20.97%)</b>	<b>2,733,467</b>	<b>3,732,128</b>	<b>(998,660)</b>	<b>(26.76%)</b>
COMPENSATION	805,266	824,467	19,202	2.33%	4,599,910	4,347,687	(252,223)	(5.80%)
EMPLOYEE BENEFITS	304,880	298,070	(6,810)	(2.28%)	1,967,439	1,711,209	(256,229)	(14.97%)
TRAVEL AND CONFERENCE	32,665	57,159	24,494	42.85%	133,733	51,929	(81,804)	(157.53%)
OFFICE OPERATION	94,755	359,020	264,265	73.61%	1,760,410	2,021,857	261,447	12.93%
OFFICE OCCUPANCY	0	0	0	0.00%	0	5,400	5,400	100.00%
MARKETING AND EDUCATIONAL	56,754	(409,742)	(466,496)	113.85%	354,155	201,077	(153,078)	(76.13%)
PROFESSIONAL SERVICES	128,762	93,570	(35,192)	(37.61%)	685,252	664,156	(21,096)	(3.18%)
MISCELLANEOUS	28,261	0	(28,261)	0.00%	83,065	85,677	2,612	3.05%
EXAM FEES	31,306	31,306	0	0.00%	187,834	209,430	21,597	10.31%
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,482,648</b>	<b>1,253,850</b>	<b>(228,798)</b>	<b>(18.25%)</b>	<b>9,771,796</b>	<b>9,298,422</b>	<b>(473,374)</b>	<b>(5.09%)</b>
<b>NET OPERATING EXPENSE</b>	<b>792,987</b>	<b>381,230</b>	<b>(411,757)</b>	<b>(108.01%)</b>	<b>7,038,329</b>	<b>5,566,295</b>	<b>(1,472,034)</b>	<b>(26.45%)</b>



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GAIN SALE OF INVESTMENT	0	0	0	0.00%	535,708	3,068,418	(2,532,710)	(82.54%)
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>5,329,480</b>	<b>621,299</b>	<b>11.66%</b>
LOSS SALE OF INVESTMENT	0	389,608	389,608	100.00%	1,066,583	184,835	(881,748)	(477.05%)
<b>TOTAL LOSSES ON ASSETS</b>	<b>0</b>	<b>389,608</b>	<b>389,608</b>	<b>100.00%</b>	<b>1,066,583</b>	<b>184,835</b>	<b>(881,748)</b>	<b>(477.05%)</b>
OTHER PENSION EXPENSE	50,555	50,555	0	0.00%	303,331	233,074	(70,257)	(30.14%)
<b>RETURN ON ASSETS</b>	<b>248,166</b>	<b>302,624</b>	<b>(54,458)</b>	<b>(18.00%)</b>	<b>7,450,397</b>	<b>13,721,953</b>	<b>(6,271,557)</b>	<b>(45.70%)</b>
TAXES	2,916	2,916	0	0.00%	17,496	108,016	90,520	83.80%
<b>NET INCOME AFTER TAXES</b>	<b>245,250</b>	<b>299,708</b>	<b>(54,458)</b>	<b>(18.17%)</b>	<b>7,432,901</b>	<b>13,613,937</b>	<b>(6,181,036)</b>	<b>(45.40%)</b>