



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 3/31/2019

	March 2019 Current Month	February 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2018 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	874,636,983	951,367,894	(76,730,911)	(8.07%)	844,847,481	29,789,502	3.53%
INVESTMENTS - PRIMARY FINANCIAL	271,347	270,815	532	0.20%	263,027	8,320	3.16%
INVESTMENTS - AVAILABLE FOR SALE	2,232,994,886	1,838,729,781	394,265,105	21.44%	2,339,066,920	(106,072,034)	(4.53%)
FHLB STOCK	2,145,200	2,365,800	(220,600)	(9.32%)	2,790,800	(645,600)	(23.13%)
LOANS TO MEMBERS	10,417,574	24,138,583	(13,721,010)	(56.84%)	3,731,563	6,686,011	179.17%
PROPERTY AND EQUIPMENT	2,267,519	2,293,147	(25,628)	(1.12%)	2,491,497	(223,978)	(8.99%)
ACCRUED INTEREST RECEIVABLE	8,886,856	7,996,540	890,317	11.13%	8,244,486	642,370	7.79%
PREPAID EXPENSES	1,063,196	1,142,998	(79,802)	(6.98%)	1,020,162	43,033	4.22%
OTHER ASSETS	958,340	958,340	0	0.00%	946,106	12,234	1.29%
ACCOUNTS RECEIVABLE	18,461,539	12,829,307	5,632,232	43.90%	14,612,419	3,849,120	26.34%
TOTAL ASSETS	3,152,103,440	2,842,093,204	310,010,236	10.91%	3,218,014,462	(65,911,022)	(2.05%)
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	0	0	0	0.00%	10,000,000	(10,000,000)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	2	7,391	(7,389)	(99.98%)	128,039	(128,038)	(100.00%)
ACCOUNTS PAYABLE	593,000	39,706	553,294	1,393.49%	265,955	327,045	122.97%
ACCRUED INTEREST PAYABLE	1,773,257	2,437,123	(663,866)	(27.24%)	880,354	892,904	101.43%
ACCRUED EXPENSE PAYABLE	2,986,516	3,159,349	(172,833)	(5.47%)	1,047,835	1,938,682	185.02%
TOTAL LIABILITIES	5,352,775	5,643,568	(290,793)	(5.15%)	12,322,183	(6,969,407)	(56.56%)
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	241,206	(241,206)	100.00%
TERM PIC - AMORTIZED	222,583	215,838	6,745	3.13%	141,644	80,939	57.14%
MEMBERS SHARES	2,476,271,064	2,134,889,482	341,381,582	15.99%	2,715,236,215	(238,965,150)	(8.80%)
MEMBER SHARE CERTIFICATES	532,233,293	564,677,293	(32,444,000)	(5.75%)	346,879,829	185,353,464	53.43%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	3,008,726,940	2,699,782,612	308,944,327	11.44%	3,062,498,893	(53,771,953)	(1.76%)

CAPITAL



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NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,680	1	0.00%
TERM PIC - UNAMORTIZED	182,113	188,858	(6,745)	(3.57%)	263,052	(80,939)	(30.77%)
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	14,614,864	13,470,827	1,144,037	8.49%	12,637,830	1,977,034	15.64%
TOTAL CORE CAPITAL	154,111,375	152,967,338	1,144,037	0.75%	144,589,536	9,521,839	6.59%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(15,782,332)	(15,881,006)	98,674	0.62%	(5,279,200)	(10,503,132)	(198.95%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(5,248,113)	(5,368,848)	120,735	2.25%	(1,140,683)	(4,107,431)	(360.09%)
TOTAL MEMBERS EQUITY	3,146,750,665	2,836,449,636	310,301,028	10.94%	3,205,692,279	(58,941,614)	(1.84%)
TOTAL LIABILITIES AND MEMBERS EQUITY	3,152,103,440	2,842,093,204	310,010,236	10.91%	3,218,014,462	(65,911,022)	(2.05%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 3/31/2019

	March 2019 Current Month	February 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2019 Year-to-Date	March 2018 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	47,124	91,017	(43,893)	(48.23%)	238,458	53,955	184,503	341.96%
INVESTMENT INCOME	6,741,464	5,498,374	1,243,089	22.61%	17,554,943	13,217,012	4,337,930	32.82%
TOTAL INTEREST INCOME	6,788,587	5,589,391	1,199,196	21.45%	17,793,401	13,270,968	4,522,433	34.08%
INTEREST ON REVERSE REPO	0	0	0	0.00%	0	31,302	31,302	100.00%
INTEREST ON FHLB	0	7,389	7,389	100.00%	7,389	269,119	261,731	97.25%
MEMBER SHARES DIVIDENDS	3,443,711	2,371,770	(1,071,941)	(45.20%)	8,256,959	6,450,287	(1,806,671)	(28.01%)
CD DIVIDEND	1,151,617	1,120,776	(30,841)	(2.75%)	3,481,593	1,433,853	(2,047,740)	(142.81%)
NCA DIVIDEND	410	370	(40)	(10.69%)	1,190	1,250	60	4.82%
TERM PIC DIVIDENDS	34	31	(3)	(10.73%)	100	100	0	0.00%
TOTAL INTEREST EXPENSE	4,595,773	3,500,336	(1,095,437)	(31.30%)	11,747,230	8,185,913	(3,561,318)	(43.51%)
NET INTEREST INCOME	2,192,815	2,089,055	103,759	4.97%	6,046,170	5,085,055	961,116	18.90%
FEE INCOME	521,909	481,766	40,142	8.33%	1,522,989	1,485,274	37,714	2.54%
OTHER INCOME	22,448	14,632	7,816	53.42%	53,347	45,813	7,534	16.45%
TOTAL NON-INTEREST INCOME	544,357	496,398	47,959	9.66%	1,576,336	1,531,087	45,248	2.96%
COMPENSATION	582,100	568,481	(13,619)	(2.40%)	1,716,221	1,494,127	(222,094)	(14.86%)
EMPLOYEE BENEFITS	280,794	258,466	(22,328)	(8.64%)	811,044	424,949	(386,096)	(90.86%)
TRAVEL AND CONFERENCE	61,143	34,572	(26,571)	(76.86%)	123,468	118,936	(4,532)	(3.81%)
OFFICE OPERATION	200,740	216,673	15,933	7.35%	616,046	783,422	167,376	21.36%
OFFICE OCCUPANCY	1,800	900	(900)	(100.00%)	3,600	2,700	(900)	(33.33%)
MARKETING AND EDUCATIONAL	70,541	33,229	(37,312)	(112.29%)	166,664	81,719	(84,945)	(103.95%)
PROFESSIONAL SERVICES	130,783	104,763	(26,020)	(24.84%)	389,381	428,291	38,910	9.08%
MISCELLANEOUS	10,291	9,777	(514)	(5.26%)	30,425	48,633	18,207	37.44%
EXAM FEES	15,298	15,298	0	0.00%	45,894	52,029	6,135	11.79%
TOTAL NON-INTEREST EXPENSE	1,353,489	1,242,158	(111,331)	(8.96%)	3,902,744	3,434,804	(467,940)	(13.62%)
NET OPERATING EXPENSE	809,132	745,760	(63,372)	(8.50%)	2,326,408	1,903,717	(422,691)	(22.20%)



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GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	8,116	8,116	(100.00%)
GAIN SALE OF ASSETS	9,200	25,000	(15,800)	(63.20%)	34,200	0	34,200	0.00%
TOTAL GAINS ON ASSETS	9,200	25,000	(15,800)	(63.20%)	34,200	8,116	26,084	321.40%
LOSS SALE OF INVESTMENT	106,148	0	(106,148)	0.00%	106,148	819,472	713,324	87.05%
TOTAL LOSSES ON ASSETS	106,148	0	(106,148)	0.00%	106,148	819,472	713,324	87.05%
RETURN ON ASSETS	1,286,734	1,368,296	(81,561)	(5.96%)	3,647,814	2,369,981	1,277,832	53.92%
TAXES	15,179	15,179	0	0.00%	45,536	42,362	(3,174)	(7.49%)
NET INCOME AFTER TAXES	1,271,556	1,353,117	(81,561)	(6.03%)	3,602,277	2,327,619	1,274,659	54.76%