



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 3/31/2020

	March 2020 Current Month	February 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	640,106,478	1,336,151,754	(696,045,275)	(52.09%)	874,636,983	(234,530,505)	(26.81%)
INVESTMENTS - CUSO	478,139	458,336	19,803	4.32%	271,347	206,792	76.21%
INVESTMENTS - AVAILABLE FOR SALE	3,172,757,667	2,627,027,413	545,730,254	20.77%	2,232,994,886	939,762,781	42.09%
FHLB STOCK	11,151,100	2,145,200	9,005,900	419.82%	2,145,200	9,005,900	419.82%
LOANS TO MEMBERS	2,751,765	2,705,083	46,682	1.73%	10,417,574	(7,665,809)	(73.59%)
PROPERTY AND EQUIPMENT	4,303,151	3,971,447	331,705	8.35%	2,267,519	2,035,632	89.77%
ACCRUED INTEREST RECEIVABLE	8,223,946	7,863,292	360,655	4.59%	8,886,856	(662,910)	(7.46%)
PREPAID EXPENSES	896,951	959,953	(63,001)	(6.56%)	1,063,196	(166,245)	(15.64%)
OTHER ASSETS	962,235	962,235	0	0.00%	958,340	3,896	0.41%
ACCOUNTS RECEIVABLE	15,112,715	15,665,543	(552,828)	(3.53%)	18,461,539	(3,348,824)	(18.14%)
TOTAL ASSETS	3,856,744,149	3,997,910,255	(141,166,106)	(3.53%)	3,152,103,440	704,640,709	22.35%
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	200,000,000	0	200,000,000	0.00%	0	200,000,000	0.00%
ACC INT PAYABLE - FHLB ADVANCE	44,167	0	44,167	0.00%	2	44,165	2,692,989.63%
ACCOUNTS PAYABLE	414,255	310,374	103,881	33.47%	593,000	(178,745)	(30.14%)
ACCRUED INTEREST PAYABLE	577,955	897,198	(319,244)	(35.58%)	1,773,257	(1,195,303)	(67.41%)
ACCRUED EXPENSE PAYABLE	5,390,675	5,324,840	65,834	1.24%	2,986,516	2,404,158	80.50%
TOTAL LIABILITIES	206,427,051	6,532,413	199,894,638	3,060.04%	5,352,775	201,074,275	3,756.45%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	303,522	296,777	6,745	2.27%	222,583	80,939	36.36%
MEMBERS SHARES	3,240,253,537	3,569,312,828	(329,059,291)	(9.22%)	2,476,271,064	763,982,473	30.85%
MEMBER SHARE CERTIFICATES	304,619,143	268,167,143	36,452,000	13.59%	532,233,293	(227,614,150)	(42.77%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	3,545,176,201	3,837,776,747	(292,600,546)	(7.62%)	3,008,726,940	536,449,262	17.83%

CAPITAL



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NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%
TERM PIC - UNAMORTIZED	101,174	107,919	(6,745)	(6.25%)	182,113	(80,939)	(44.44%)
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	18,081,040	15,234,071	2,846,970	18.69%	14,614,864	3,466,176	23.72%
TOTAL CORE CAPITAL	169,261,983	166,415,014	2,846,970	1.71%	154,111,375	15,150,608	9.83%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(62,671,341)	(11,235,918)	(51,435,423)	(457.78%)	(15,782,332)	(46,889,009)	(297.10%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,311,601)	(6,446,601)	135,000	2.09%	(5,248,113)	(1,063,488)	(20.26%)
TOTAL MEMBERS EQUITY	3,650,317,098	3,991,377,842	(341,060,744)	(8.54%)	3,146,750,665	503,566,434	16.00%
TOTAL LIABILITIES AND MEMBERS EQUITY	3,856,744,149	3,997,910,255	(141,166,106)	(3.53%)	3,152,103,440	704,640,709	22.35%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 3/31/2020

	March 2020 Current Month	February 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2020 Year-to-Date	March 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	8,395	11,085	(2,690)	(24.27%)	38,200	238,458	(200,258)	(83.98%)
INVESTMENT INCOME	5,957,715	5,750,767	206,948	3.60%	16,726,829	17,554,943	(828,114)	(4.72%)
TOTAL INTEREST INCOME	5,966,110	5,761,852	204,258	3.55%	16,765,029	17,793,401	(1,028,372)	(5.78%)
INTEREST ON REVERSE REPO	0	9,708	9,708	100.00%	9,708	0	(9,708)	0.00%
INTEREST ON FHLB	44,167	0	(44,167)	0.00%	48,211	7,389	(40,822)	(552.48%)
MEMBER SHARES DIVIDENDS	1,596,584	3,066,369	1,469,786	47.93%	7,440,352	8,256,932	816,579	9.89%
CD DIVIDEND	409,388	414,509	5,121	1.24%	1,278,067	3,481,593	2,203,526	63.29%
NCA DIVIDEND	410	384	(26)	(6.88%)	1,203	1,190	(13)	(1.11%)
TERM PIC DIVIDENDS	34	32	(2)	(6.84%)	101	100	(1)	(1.10%)
TOTAL INTEREST EXPENSE	2,050,583	3,491,002	1,440,419	41.26%	8,777,642	11,747,203	2,969,561	25.28%
NET INTEREST INCOME	3,915,527	2,270,850	1,644,677	72.43%	7,987,387	6,046,198	1,941,189	32.11%
FEE INCOME	592,301	510,242	82,059	16.08%	1,692,797	1,522,989	169,808	11.15%
OTHER INCOME	33,827	20,881	12,946	62.00%	79,769	53,347	26,422	49.53%
TOTAL NON-INTEREST INCOME	626,128	531,123	95,006	17.89%	1,772,566	1,576,336	196,231	12.45%
COMPENSATION	702,952	596,348	(106,604)	(17.88%)	1,985,991	1,716,221	(269,770)	(15.72%)
EMPLOYEE BENEFITS	277,974	383,267	105,293	27.47%	976,031	811,044	(164,987)	(20.34%)
TRAVEL AND CONFERENCE	49,244	44,747	(4,497)	(10.05%)	129,092	123,468	(5,624)	(4.55%)
OFFICE OPERATION	283,102	234,074	(49,028)	(20.95%)	786,019	616,046	(169,973)	(27.59%)
OFFICE OCCUPANCY	900	900	0	0.00%	2,700	3,600	900	25.00%
MARKETING AND EDUCATIONAL	48,587	49,777	1,190	2.39%	153,392	166,664	13,272	7.96%
PROFESSIONAL SERVICES	123,045	120,350	(2,695)	(2.24%)	377,895	389,381	11,486	2.95%
MISCELLANEOUS	21,051	0	(21,051)	0.00%	32,221	30,425	(1,795)	(5.90%)
EXAM FEES	17,678	17,678	0	0.00%	53,034	45,894	(7,140)	(15.56%)
TOTAL NON-INTEREST EXPENSE	1,524,533	1,447,142	(77,391)	(5.35%)	4,496,375	3,902,744	(593,631)	(15.21%)
NET OPERATING EXPENSE	898,404	916,019	17,615	1.92%	2,723,809	2,326,408	(397,401)	(17.08%)



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GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
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	34,200	34,200	(100.00%)
LOSS SALE OF INVESTMENT	21,997	0	(21,997)	0.00%	21,997	106,148	84,152	79.28%
TOTAL LOSSES ON ASSETS	21,997	0	(21,997)	0.00%	21,997	106,148	84,152	79.28%
OTHER PENSION EXPENSE	0	0	0	0.00%	0	0	0	0.00%
RETURN ON ASSETS	2,995,126	1,354,831	1,640,295	121.07%	5,241,581	3,647,841	1,593,741	43.69%
TAXES	20,638	20,638	0	0.00%	61,914	45,536	(16,378)	(35.97%)
NET INCOME AFTER TAXES	2,974,488	1,334,193	1,640,295	122.94%	5,179,667	3,602,305	1,577,362	43.79%