



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 3/31/2021

	March 2021 Current Month	February 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	794,991,507	1,024,615,305	(229,623,798)	(22.41%)	640,106,478	154,885,029	24.20%
INVESTMENTS - CUSO	666,311	654,967	11,345	1.73%	478,139	188,172	39.36%
INVESTMENTS - AVAILABLE FOR SALE	4,297,601,177	3,916,761,591	380,839,586	9.72%	3,172,757,667	1,124,843,510	35.45%
FHLB STOCK	2,449,000	2,651,100	(202,100)	(7.62%)	11,151,100	(8,702,100)	(78.04%)
CLF STOCK	32,530,352	32,518,324	12,028	0.04%	0	32,530,352	0.00%
LOANS TO MEMBERS	2,447,016	3,203,971	(756,955)	(23.63%)	2,751,765	(304,749)	(11.07%)
PROPERTY AND EQUIPMENT	5,290,954	5,296,583	(5,628)	(0.11%)	4,303,151	987,803	22.96%
ACCRUED INTEREST RECEIVABLE	5,418,745	5,157,430	261,314	5.07%	8,223,946	(2,805,202)	(34.11%)
PREPAID EXPENSES	1,267,361	1,336,174	(68,813)	(5.15%)	896,951	370,410	41.30%
OTHER ASSETS	983,216	983,216	0	0.00%	962,235	20,981	2.18%
ACCOUNTS RECEIVABLE	11,896,177	12,254,387	(358,210)	(2.92%)	15,112,715	(3,216,539)	(21.28%)
TOTAL ASSETS	5,155,541,816	5,005,433,048	150,108,769	3.00%	3,856,744,149	1,298,797,668	33.68%
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	0	0	0	0.00%	200,000,000	(200,000,000)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	0	0	0	0.00%	44,167	(44,167)	100.00%
ACCOUNTS PAYABLE	774,812	13,868,866	(13,094,053)	(94.41%)	414,255	360,558	87.04%
ACCRUED INTEREST PAYABLE	152,772	468,896	(316,124)	(67.42%)	577,955	(425,182)	(73.57%)
ACCRUED EXPENSE PAYABLE	5,824,520	5,569,422	255,098	4.58%	5,390,675	433,846	8.05%
TOTAL LIABILITIES	6,752,105	19,907,185	(13,155,080)	(66.08%)	206,427,051	(199,674,946)	(96.73%)
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	384,461	377,716	6,745	1.79%	303,522	80,939	26.67%
MEMBERS SHARES	4,564,649,058	4,460,945,929	103,703,129	2.32%	3,240,253,537	1,324,395,521	40.87%
MEMBER SHARE CERTIFICATES	385,208,881	325,540,881	59,668,000	18.33%	304,619,143	80,589,738	26.46%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,950,242,400	4,786,864,526	163,377,874	3.41%	3,545,176,201	1,405,066,199	39.63%



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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	20,235	26,980	(6,745)	(25.00%)	101,174	(80,939)	(80.00%)
CORE CAPITAL							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	70,594,911	70,594,911	0	0.00%	51,085,423	19,509,488	38.19%
UNDIVIDED EARNINGS	22,542,087	20,999,918	1,542,169	7.34%	18,081,040	4,461,047	24.67%
TOTAL CORE CAPITAL	193,232,519	191,690,350	1,542,169	0.80%	169,261,983	23,970,535	14.16%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	7,548,311	9,259,269	(1,710,958)	(18.48%)	(62,671,341)	70,219,652	(112.04%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(7,014,434)	(7,075,943)	61,509	0.87%	(6,311,601)	(702,833)	(11.14%)
TOTAL MEMBERS EQUITY	5,148,789,712	4,985,525,863	163,263,849	3.27%	3,650,317,098	1,498,472,614	41.05%
TOTAL LIABILITIES AND MEMBERS EQUITY	5,155,541,816	5,005,433,048	150,108,769	3.00%	3,856,744,149	1,298,797,668	33.68%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 3/31/2021

	March 2021 Current Month	February 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2021 Year-to-Date	March 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	6,419	6,211	208	3.34%	18,705	38,200	(19,495)	(51.03%)
INVESTMENT INCOME	2,997,809	2,965,012	32,798	1.11%	8,551,870	16,726,829	(8,174,959)	(48.87%)
TOTAL INTEREST INCOME	3,004,228	2,971,223	33,006	1.11%	8,570,575	16,765,029	(8,194,454)	(48.88%)
INTEREST ON REVERSE REPO	0	0	0	0.00%	0	9,708	9,708	100.00%
INTEREST ON FHLB	0	0	0	0.00%	0	48,211	48,211	100.00%
MEMBER SHARES DIVIDENDS	233,433	218,482	(14,951)	(6.84%)	706,937	7,440,352	6,733,415	90.50%
CD DIVIDEND	108,519	88,114	(20,404)	(23.16%)	311,222	1,278,067	966,844	75.65%
NCA DIVIDEND	410	370	(40)	(10.70%)	1,190	1,203	13	1.10%
TERM PIC DIVIDENDS	34	31	(3)	(10.73%)	100	101	1	1.09%
TOTAL INTEREST EXPENSE	342,396	306,998	(35,398)	(11.53%)	1,019,450	8,777,642	7,758,193	88.39%
NET INTEREST INCOME	2,661,832	2,664,225	(2,393)	(0.09%)	7,551,125	7,987,387	(436,262)	(5.46%)
FEE INCOME	609,414	552,266	57,147	10.35%	1,661,651	1,692,797	(31,146)	(1.84%)
OTHER INCOME	26,605	15,029	11,575	77.02%	58,966	79,769	(20,804)	(26.08%)
TOTAL NON-INTEREST INCOME	636,018	567,296	68,723	12.11%	1,720,616	1,772,566	(51,950)	(2.93%)
COMPENSATION	757,394	665,489	(91,905)	(13.81%)	2,098,047	1,985,991	(112,056)	(5.64%)
EMPLOYEE BENEFITS	296,491	279,976	(16,514)	(5.90%)	854,588	976,031	121,443	12.44%
TRAVEL AND CONFERENCE	8,969	7,044	(1,925)	(27.33%)	22,563	129,092	106,529	82.52%
OFFICE OPERATION	294,267	309,689	15,423	4.98%	900,143	786,019	(114,124)	(14.52%)
OFFICE OCCUPANCY	900	900	0	0.00%	2,700	2,700	0	0.00%
MARKETING AND EDUCATIONAL	22,357	8,403	(13,954)	(166.06%)	71,417	153,392	81,975	53.44%
PROFESSIONAL SERVICES	132,660	127,900	(4,760)	(3.72%)	382,255	377,895	(4,359)	(1.15%)
MISCELLANEOUS	12,724	14,450	1,727	11.95%	44,010	32,221	(11,789)	(36.59%)
EXAM FEES	34,905	34,905	0	0.00%	104,715	53,034	(51,681)	(97.45%)
TOTAL NON-INTEREST EXPENSE	1,560,665	1,448,757	(111,909)	(7.72%)	4,480,438	4,496,375	15,937	0.35%
NET OPERATING EXPENSE	924,647	881,461	(43,186)	(4.90%)	2,759,821	2,723,809	(36,012)	(1.32%)



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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%	9,000	0	9,000	0.00%
TOTAL GAINS ON ASSETS	0	0	0	0.00%	9,000	0	9,000	0.00%
LOSS SALE OF INVESTMENT	10,649	0	(10,649)	0.00%	10,649	21,997	11,347	51.59%
TOTAL LOSSES ON ASSETS	10,649	0	(10,649)	0.00%	10,649	21,997	11,347	51.59%
OTHER PENSION EXPENSE	38,846	38,846	0	0.00%	116,537	0	(116,537)	0.00%
RETURN ON ASSETS	1,687,690	1,743,918	(56,228)	(3.22%)	4,673,118	5,241,581	(568,464)	(10.85%)
TAXES	18,003	18,003	0	0.00%	54,008	61,914	7,906	12.77%
NET INCOME AFTER TAXES	1,669,687	1,725,916	(56,228)	(3.26%)	4,619,110	5,179,667	(560,557)	(10.82%)