



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 5/31/2019

	May 2019 Current Month	April 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2018 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	787,749,386	519,673,104	268,076,282	51.59%	615,962,967	171,786,419	27.89%
INVESTMENTS - PRIMARY FINANCIAL	273,167	272,160	1,006	0.37%	262,997	10,170	3.87%
INVESTMENTS - AVAILABLE FOR SALE	2,302,912,578	2,326,467,988	(23,555,411)	(1.01%)	2,067,663,032	235,249,546	11.38%
FHLB STOCK	2,145,200	2,145,200	0	0.00%	2,365,800	(220,600)	(9.32%)
LOANS TO MEMBERS	15,326,047	14,084,994	1,241,053	8.81%	13,415,578	1,910,468	14.24%
PROPERTY AND EQUIPMENT	2,216,257	2,241,833	(25,576)	(1.14%)	2,382,261	(166,004)	(6.97%)
ACCRUED INTEREST RECEIVABLE	9,110,946	8,994,546	116,400	1.29%	8,150,481	960,465	11.78%
PREPAID EXPENSES	894,574	970,071	(75,496)	(7.78%)	892,054	2,521	0.28%
OTHER ASSETS	903,782	920,099	(16,317)	(1.77%)	930,123	(26,341)	(2.83%)
ACCOUNTS RECEIVABLE	16,613,974	14,884,575	1,729,399	11.62%	15,431,115	1,182,859	7.67%
<b>TOTAL ASSETS</b>	<b>3,138,145,911</b>	<b>2,890,654,571</b>	<b>247,491,340</b>	<b>8.56%</b>	<b>2,727,456,409</b>	<b>410,689,502</b>	<b>15.06%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
ACC INT PAYABLE - FHLB ADVANCE	20,823	31,579	(10,756)	(34.06%)	5,417	15,406	284.39%
ACCOUNTS PAYABLE	219,331	77,136	142,195	184.34%	332,800	(113,470)	(34.10%)
ACCRUED INTEREST PAYABLE	1,798,473	1,586,281	212,192	13.38%	1,448,529	349,945	24.16%
ACCRUED EXPENSE PAYABLE	3,347,782	2,984,486	363,296	12.17%	1,363,095	1,984,686	145.60%
<b>TOTAL LIABILITIES</b>	<b>5,386,409</b>	<b>4,679,482</b>	<b>706,927</b>	<b>15.11%</b>	<b>3,149,842</b>	<b>2,236,567</b>	<b>71.01%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	241,206	(241,206)	100.00%
TERM PIC - AMORTIZED	236,073	229,328	6,745	2.94%	155,133	80,939	52.17%
MEMBERS SHARES	2,471,849,582	2,206,486,108	265,363,474	12.03%	2,063,563,477	408,286,105	19.79%
MEMBER SHARE CERTIFICATES	517,496,493	538,804,493	(21,308,000)	(3.95%)	521,977,829	(4,481,336)	(0.86%)
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>2,989,582,147</b>	<b>2,745,519,928</b>	<b>244,062,219</b>	<b>8.89%</b>	<b>2,585,937,645</b>	<b>403,644,503</b>	<b>15.61%</b>
<b>CAPITAL</b>							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,680	1	0.00%



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TERM PIC - UNAMORTIZED	168,623	175,368	(6,745)	(3.85%)	249,563	(80,939)	(32.43%)
<b>CORE CAPITAL</b>							
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	17,047,893	16,140,500	907,393	5.62%	15,137,342	1,910,550	12.62%
<b>TOTAL CORE CAPITAL</b>	<b>156,544,404</b>	<b>155,637,011</b>	<b>907,393</b>	<b>0.58%</b>	<b>147,089,048</b>	<b>9,455,356</b>	<b>6.43%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(13,289,711)	(14,990,521)	1,700,811	11.35%	(12,605,103)	(684,608)	(5.43%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(5,006,643)	(5,127,378)	120,735	2.35%	(1,125,266)	(3,881,378)	(344.93%)
<b>TOTAL MEMBERS EQUITY</b>	<b>3,132,759,502</b>	<b>2,885,975,089</b>	<b>246,784,413</b>	<b>8.55%</b>	<b>2,724,306,567</b>	<b>408,452,935</b>	<b>14.99%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>3,138,145,911</b>	<b>2,890,654,571</b>	<b>247,491,340</b>	<b>8.56%</b>	<b>2,727,456,409</b>	<b>410,689,502</b>	<b>15.06%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 5/31/2019

	May 2019 Current Month	April 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2019 Year-to-Date	May 2018 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	37,732	29,769	7,963	26.75%	305,959	87,692	218,267	248.90%
INVESTMENT INCOME	6,922,834	6,957,204	(34,370)	(0.49%)	31,434,981	23,640,309	7,794,672	32.97%
<b>TOTAL INTEREST INCOME</b>	<b>6,960,566</b>	<b>6,986,973</b>	<b>(26,407)</b>	<b>(0.38%)</b>	<b>31,740,940</b>	<b>23,728,001</b>	<b>8,012,939</b>	<b>33.77%</b>
INTEREST ON REVERSE REPO	(110)	0	(110)	0.00%	(110)	44,516	(44,626)	100.25%
INTEREST ON FHLB	20,821	31,577	10,756	34.06%	59,787	316,869	257,083	81.13%
MEMBER SHARES DIVIDENDS	3,605,217	3,486,616	(118,600)	(3.40%)	15,348,791	11,532,823	(3,815,968)	(33.09%)
CD DIVIDEND	1,124,888	1,106,138	(18,750)	(1.70%)	5,712,618	2,795,750	(2,916,868)	(104.33%)
NCA DIVIDEND	410	397	(13)	(3.31%)	1,997	2,098	101	4.82%
TERM PIC DIVIDENDS	34	33	(1)	(3.31%)	167	(88)	(255)	290.89%
<b>TOTAL INTEREST EXPENSE</b>	<b>4,751,260</b>	<b>4,624,761</b>	<b>(126,499)</b>	<b>(2.74%)</b>	<b>21,123,251</b>	<b>14,691,969</b>	<b>(6,431,282)</b>	<b>(43.77%)</b>
<b>NET INTEREST INCOME</b>	<b>2,209,306</b>	<b>2,362,212</b>	<b>(152,906)</b>	<b>(6.47%)</b>	<b>10,617,689</b>	<b>9,036,032</b>	<b>1,581,657</b>	<b>17.50%</b>
FEE INCOME	430,710	563,664	(132,954)	(23.59%)	2,517,363	2,579,475	(62,113)	(2.41%)
OTHER INCOME	24,166	23,425	741	3.16%	100,939	82,475	18,464	22.39%
<b>TOTAL NON-INTEREST INCOME</b>	<b>454,877</b>	<b>587,089</b>	<b>(132,213)</b>	<b>(22.52%)</b>	<b>2,618,302</b>	<b>2,661,950</b>	<b>(43,649)</b>	<b>(1.64%)</b>
COMPENSATION	674,987	586,348	(88,640)	(15.12%)	2,977,556	2,551,439	(426,117)	(16.70%)
EMPLOYEE BENEFITS	252,480	249,669	(2,811)	(1.13%)	1,313,193	782,103	(531,091)	(67.91%)
TRAVEL AND CONFERENCE	49,421	52,540	3,119	5.94%	225,429	199,604	(25,825)	(12.94%)
OFFICE OPERATION	193,111	223,465	30,354	13.58%	1,032,622	1,674,998	642,376	38.35%
OFFICE OCCUPANCY	900	0	(900)	0.00%	4,500	5,400	900	16.67%
MARKETING AND EDUCATIONAL	94,849	37,440	(57,409)	(153.34%)	298,953	190,167	(108,786)	(57.21%)
PROFESSIONAL SERVICES	117,596	122,259	4,662	3.81%	629,236	738,117	108,881	14.75%
MISCELLANEOUS	10,053	10,432	380	3.64%	50,910	79,690	28,780	36.12%
EXAM FEES	15,298	15,298	0	0.00%	76,490	87,038	10,548	12.12%
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,408,695</b>	<b>1,297,450</b>	<b>(111,245)</b>	<b>(8.57%)</b>	<b>6,608,889</b>	<b>6,308,554</b>	<b>(300,334)</b>	<b>(4.76%)</b>
<b>NET OPERATING EXPENSE</b>	<b>953,818</b>	<b>710,360</b>	<b>(243,458)</b>	<b>(34.27%)</b>	<b>3,990,587</b>	<b>3,646,604</b>	<b>(343,983)</b>	<b>(9.43%)</b>



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Summary Income Statement Monthly Comparison  
as of 5/31/2019

	May 2019 Current Month	April 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2019 Year-to-Date	May 2018 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	12,368	12,368	(100.00%)	12,368	652,915	(640,547)	(98.11%)
GAIN SALE OF ASSETS	0	0	0	0.00%	34,200	5,200	29,000	557.69%
<b>TOTAL GAINS ON ASSETS</b>	<b>0</b>	<b>12,368</b>	<b>12,368</b>	<b>(100.00%)</b>	<b>46,568</b>	<b>658,115</b>	<b>(611,547)</b>	<b>(92.92%)</b>
LOSS SALE OF INVESTMENT	38,572	0	(38,572)	0.00%	144,720	901,329	756,609	83.94%
<b>TOTAL LOSSES ON ASSETS</b>	<b>38,572</b>	<b>0</b>	<b>(38,572)</b>	<b>0.00%</b>	<b>144,720</b>	<b>901,329</b>	<b>756,609</b>	<b>83.94%</b>
<b>RETURN ON ASSETS</b>	<b>1,216,916</b>	<b>1,664,220</b>	<b>(447,304)</b>	<b>(26.88%)</b>	<b>6,528,950</b>	<b>5,146,214</b>	<b>1,382,736</b>	<b>26.87%</b>
TAXES	15,179	15,179	0	0.00%	75,893	10,000	(65,893)	(658.93%)
<b>NET INCOME AFTER TAXES</b>	<b>1,201,738</b>	<b>1,649,042</b>	<b>(447,304)</b>	<b>(27.13%)</b>	<b>6,453,057</b>	<b>5,136,214</b>	<b>1,316,843</b>	<b>25.64%</b>