



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 5/31/2020

	May 2020 Current Month	April 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	1,934,725,892	1,482,724,109	452,001,783	30.48%	787,749,386	1,146,976,506	145.60%
INVESTMENTS - CUSO	533,182	519,958	13,224	2.54%	273,167	260,015	95.19%
INVESTMENTS - AVAILABLE FOR SALE	3,377,890,739	3,122,089,390	255,801,349	8.19%	2,302,912,578	1,074,978,161	46.68%
FHLB STOCK	2,651,100	2,651,100	0	0.00%	2,145,200	505,900	23.58%
CLF STOCK	32,355,211	0	32,355,211	0.00%	0	32,355,211	0.00%
LOANS TO MEMBERS	3,132,257	3,467,863	(335,606)	(9.68%)	15,326,047	(12,193,790)	(79.56%)
PROPERTY AND EQUIPMENT	4,591,277	4,608,278	(17,001)	(0.37%)	2,216,257	2,375,020	107.16%
ACCRUED INTEREST RECEIVABLE	5,863,638	6,988,597	(1,124,959)	(16.10%)	9,110,946	(3,247,308)	(35.64%)
PREPAID EXPENSES	749,614	790,890	(41,277)	(5.22%)	894,574	(144,960)	(16.20%)
OTHER ASSETS	918,013	917,968	45	0.00%	903,782	14,231	1.57%
ACCOUNTS RECEIVABLE	17,416,419	17,702,420	(286,000)	(1.62%)	16,613,974	802,445	4.83%
TOTAL ASSETS	5,380,827,342	4,642,460,573	738,366,769	15.90%	3,138,145,911	2,242,681,431	71.47%
BORROWINGS AND OTHER LIABILITIES							
NOTES PAYABLE	152,917	152,917	0	0.00%	0	152,917	0.00%
ACC INT PAYABLE - FHLB ADVANCE	0	0	0	0.00%	20,823	(20,823)	100.00%
ACCOUNTS PAYABLE	17,742,184	278,094	17,464,090	6,279.93%	219,331	17,522,853	7,989.24%
ACCRUED INTEREST PAYABLE	840,361	509,162	331,199	65.05%	1,798,473	(958,112)	(53.27%)
ACCRUED EXPENSE PAYABLE	5,551,251	5,485,001	66,250	1.21%	3,347,782	2,203,469	65.82%
TOTAL LIABILITIES	24,286,713	6,425,174	17,861,539	277.99%	5,386,409	18,900,304	350.89%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	317,012	310,267	6,745	2.17%	236,073	80,939	34.29%
MEMBERS SHARES	4,768,714,935	4,125,659,235	643,055,700	15.59%	2,471,849,582	2,296,865,353	92.92%
MEMBER SHARE CERTIFICATES	446,888,143	383,694,143	63,194,000	16.47%	517,496,493	(70,608,350)	(13.64%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	5,215,920,089	4,509,663,645	706,256,445	15.66%	2,989,582,147	2,226,337,942	74.47%



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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	87,684	94,429	(6,745)	(7.14%)	168,623	(80,939)	(48.00%)
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	21,805,369	20,137,193	1,668,176	8.28%	17,047,893	4,757,476	27.91%
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TOTAL CORE CAPITAL	172,986,312	171,318,136	1,668,176	0.97%	156,544,404	16,441,908	10.50%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(31,172,537)	(43,624,891)	12,452,355	28.54%	(13,289,711)	(17,882,826)	(134.56%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,041,601)	(6,176,601)	135,000	2.19%	(5,006,643)	(1,034,958)	(20.67%)
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TOTAL MEMBERS EQUITY	5,356,540,629	4,636,035,399	720,505,230	15.54%	3,132,759,502	2,223,781,128	70.98%
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TOTAL LIABILITIES AND MEMBERS EQUITY	5,380,827,342	4,642,460,573	738,366,769	15.90%	3,138,145,911	2,242,681,431	71.47%
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Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 5/31/2020

	May 2020 Current Month	April 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2020 Year-to-Date	May 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	6,199	6,809	(610)	(8.96%)	51,209	305,959	(254,750)	(83.26%)
INVESTMENT INCOME	3,640,477	4,114,384	(473,908)	(11.52%)	24,481,690	31,434,981	(6,953,291)	(22.12%)
TOTAL INTEREST INCOME	3,646,676	4,121,194	(474,518)	(11.51%)	24,532,898	31,740,940	(7,208,041)	(22.71%)
INTEREST ON REVERSE REPO	0	0	0	0.00%	9,708	(110)	(9,818)	8,925.27%
INTEREST ON FHLB	0	65,333	65,333	100.00%	113,544	59,787	(53,758)	(89.92%)
MEMBER SHARES DIVIDENDS	483,821	389,404	(94,418)	(24.25%)	8,313,577	15,348,764	7,035,187	45.84%
CD DIVIDEND	416,647	379,129	(37,517)	(9.90%)	2,073,843	5,712,618	3,638,775	63.70%
NCA DIVIDEND	410	397	(13)	(3.32%)	2,010	1,997	(13)	(0.66%)
TERM PIC DIVIDENDS	34	33	(1)	(3.31%)	169	167	(1)	(0.66%)
TOTAL INTEREST EXPENSE	900,913	834,296	(66,616)	(7.98%)	10,512,851	21,123,223	10,610,372	50.23%
NET INTEREST INCOME	2,745,763	3,286,897	(541,134)	(16.46%)	14,020,047	10,617,716	3,402,331	32.04%
FEE INCOME	511,966	607,145	(95,180)	(15.68%)	2,811,908	2,517,363	294,545	11.70%
OTHER INCOME	34,195	34,155	40	0.12%	148,119	100,939	47,180	46.74%
TOTAL NON-INTEREST INCOME	546,161	641,300	(95,140)	(14.84%)	2,960,027	2,618,302	341,725	13.05%
COMPENSATION	677,421	800,047	122,626	15.33%	3,463,459	2,977,556	(485,904)	(16.32%)
EMPLOYEE BENEFITS	268,146	286,793	18,646	6.50%	1,530,970	1,313,193	(217,777)	(16.58%)
TRAVEL AND CONFERENCE	20,118	19,070	(1,048)	(5.49%)	168,280	225,429	57,149	25.35%
OFFICE OPERATION	246,790	453,913	207,123	45.63%	1,486,721	1,032,622	(454,100)	(43.98%)
OFFICE OCCUPANCY	900	900	0	0.00%	4,500	4,500	0	0.00%
MARKETING AND EDUCATIONAL	113,357	24,665	(88,692)	(359.59%)	291,413	298,953	7,539	2.52%
PROFESSIONAL SERVICES	118,529	112,388	(6,141)	(5.46%)	608,813	629,236	20,423	3.25%
MISCELLANEOUS	12,652	12,547	(105)	(0.84%)	57,419	50,910	(6,508)	(12.78%)
EXAM FEES	17,678	17,678	0	0.00%	88,391	76,490	(11,901)	(15.56%)
TOTAL NON-INTEREST EXPENSE	1,475,591	1,728,000	252,409	14.61%	7,699,966	6,608,889	(1,091,078)	(16.51%)
NET OPERATING EXPENSE	929,430	1,086,700	157,269	14.47%	4,739,939	3,990,587	(749,353)	(18.78%)



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GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	12,368	12,368	(100.00%)
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	46,568	46,568	(100.00%)
LOSS SALE OF INVESTMENT	0	0	0	0.00%	21,997	144,720	122,724	84.80%
TOTAL LOSSES ON ASSETS	0	0	0	0.00%	21,997	144,720	122,724	84.80%
OTHER PENSION EXPENSE	0	0	0	0.00%	0	0	0	0.00%
RETURN ON ASSETS	1,816,333	2,200,197	(383,865)	(17.45%)	9,258,111	6,528,977	2,729,134	41.80%
TAXES	20,638	20,638	0	0.00%	103,191	75,893	(27,297)	(35.97%)
NET INCOME AFTER TAXES	1,795,695	2,179,559	(383,865)	(17.61%)	9,154,921	6,453,084	2,701,837	41.87%