



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 5/31/2021

	May 2021 Current Month	April 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	1,083,596,098	1,054,370,834	29,225,264	2.77%	1,934,725,892	(851,129,794)	(43.99%)
INVESTMENTS - CUSO	724,144	705,145	18,999	2.69%	533,182	190,962	35.82%
INVESTMENTS - AVAILABLE FOR SALE	3,699,814,200	4,070,126,965	(370,312,765)	(9.10%)	3,377,890,739	321,923,461	9.53%
FHLB STOCK	2,449,000	2,449,000	0	0.00%	2,651,100	(202,100)	(7.62%)
CLF STOCK	32,518,324	32,518,324	0	0.00%	32,355,211	163,113	0.50%
LOANS TO MEMBERS	3,847,037	2,267,771	1,579,266	69.64%	3,132,257	714,781	22.82%
PROPERTY AND EQUIPMENT	5,232,582	5,257,034	(24,452)	(0.47%)	4,591,277	641,305	13.97%
ACCRUED INTEREST RECEIVABLE	5,689,728	5,782,779	(93,051)	(1.61%)	5,863,638	(173,910)	(2.97%)
PREPAID EXPENSES	994,540	1,107,602	(113,061)	(10.21%)	749,614	244,926	32.67%
OTHER ASSETS	1,008,967	1,008,967	0	0.00%	918,013	90,954	9.91%
ACCOUNTS RECEIVABLE	23,965,880	24,551,799	(585,919)	(2.39%)	17,416,419	6,549,460	37.61%
TOTAL ASSETS	4,859,840,500	5,200,146,220	(340,305,720)	(6.54%)	5,380,827,342	(520,986,842)	(9.68%)
BORROWINGS AND OTHER LIABILITIES							
NOTES PAYABLE	0	0	0	0.00%	152,917	(152,917)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	9,615	1,479	8,135	550.00%	0	9,615	0.00%
ACCOUNTS PAYABLE	145,701	815,590	(669,889)	(82.14%)	17,742,184	(17,596,483)	(99.18%)
ACCRUED INTEREST PAYABLE	518,383	308,099	210,284	68.25%	840,361	(321,978)	(38.31%)
ACCRUED EXPENSE PAYABLE	6,165,019	5,977,087	187,932	3.14%	5,551,251	613,768	11.06%
TOTAL LIABILITIES	6,838,718	7,102,256	(263,538)	(3.71%)	24,286,713	(17,447,995)	(71.84%)
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	397,951	391,206	6,745	1.72%	317,012	80,939	25.53%
MEMBERS SHARES	3,935,408,352	4,554,528,368	(619,120,015)	(13.59%)	4,768,714,935	(833,306,583)	(17.47%)
MEMBER SHARE CERTIFICATES	709,826,881	434,554,881	275,272,000	63.35%	446,888,143	262,938,738	58.84%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,645,633,184	4,989,474,454	(343,841,271)	(6.89%)	5,215,920,089	(570,286,905)	(10.93%)



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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	6,745	13,490	(6,745)	(50.00%)	87,684	(80,939)	(92.31%)
CORE CAPITAL							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	77,117,948	77,117,948	0	0.00%	51,085,423	26,032,525	50.96%
UNDIVIDED EARNINGS	23,718,761	19,821,597	3,897,164	19.66%	21,805,369	1,913,392	8.77%
TOTAL CORE CAPITAL	200,932,229	197,035,065	3,897,164	1.98%	172,986,312	27,945,917	16.16%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	8,560,358	8,713,198	(152,841)	(1.75%)	(31,172,537)	39,732,894	(127.46%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,891,415)	(6,952,925)	61,509	0.88%	(6,041,601)	(849,814)	(14.07%)
TOTAL MEMBERS EQUITY	4,853,001,782	5,193,043,964	(340,042,182)	(6.55%)	5,356,540,629	(503,538,847)	(9.40%)
TOTAL LIABILITIES AND MEMBERS EQUITY	4,859,840,500	5,200,146,220	(340,305,720)	(6.54%)	5,380,827,342	(520,986,842)	(9.68%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 5/31/2021

	May 2021 Current Month	April 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2021 Year-to-Date	May 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	8,116	7,301	815	11.16%	34,122	51,209	(17,087)	(33.37%)
INVESTMENT INCOME	2,738,602	2,827,946	(89,344)	(3.16%)	14,118,418	24,481,690	(10,363,272)	(42.33%)
TOTAL INTEREST INCOME	2,746,718	2,835,247	(88,529)	(3.12%)	14,152,540	24,532,898	(10,380,359)	(42.31%)
INTEREST ON REVERSE REPO	5,151	329	(4,822)	(1,464.67%)	5,480	9,708	4,228	43.55%
INTEREST ON FHLB	9,615	1,479	(8,135)	(550.00%)	11,094	113,544	102,451	90.23%
MEMBER SHARES DIVIDENDS	197,693	209,383	11,689	5.58%	1,114,014	8,313,577	7,199,564	86.60%
CD DIVIDEND	159,209	131,854	(27,355)	(20.75%)	602,286	2,073,843	1,471,557	70.96%
NCA DIVIDEND	410	397	(13)	(3.32%)	1,997	2,010	13	0.66%
TERM PIC DIVIDENDS	34	33	(1)	(3.31%)	167	169	1	0.65%
TOTAL INTEREST EXPENSE	372,112	343,475	(28,637)	(8.34%)	1,735,037	10,512,851	8,777,814	83.50%
NET INTEREST INCOME	2,374,606	2,491,772	(117,166)	(4.70%)	12,417,502	14,020,047	(1,602,545)	(11.43%)
FEE INCOME	590,557	706,537	(115,980)	(16.42%)	2,958,745	2,811,908	146,837	5.22%
OTHER INCOME	62,183	17,589	44,594	253.54%	138,738	148,119	(9,382)	(6.33%)
TOTAL NON-INTEREST INCOME	652,740	724,126	(71,386)	(9.86%)	3,097,482	2,960,027	137,455	4.64%
COMPENSATION	714,244	794,955	80,711	10.15%	3,607,246	3,461,590	(145,656)	(4.21%)
EMPLOYEE BENEFITS	297,687	285,269	(12,419)	(4.35%)	1,437,544	1,532,840	95,295	6.22%
TRAVEL AND CONFERENCE	13,089	7,378	(5,711)	(77.40%)	43,030	168,280	125,250	74.43%
OFFICE OPERATION	347,845	299,005	(48,840)	(16.33%)	1,546,994	1,486,721	(60,272)	(4.05%)
OFFICE OCCUPANCY	900	900	0	0.00%	4,500	4,500	0	0.00%
MARKETING AND EDUCATIONAL	32,772	27,085	(5,687)	(21.00%)	131,273	291,413	160,140	54.95%
PROFESSIONAL SERVICES	179,637	128,785	(50,852)	(39.49%)	690,677	608,813	(81,864)	(13.45%)
MISCELLANEOUS	13,460	15,193	1,733	11.41%	72,662	57,419	(15,244)	(26.55%)
EXAM FEES	34,905	34,905	0	0.00%	174,525	88,391	(86,135)	(97.45%)
TOTAL NON-INTEREST EXPENSE	1,634,539	1,593,475	(41,064)	(2.58%)	7,708,451	7,699,966	(8,485)	(0.11%)
NET OPERATING EXPENSE	981,799	869,349	(112,450)	(12.94%)	4,610,969	4,739,939	128,970	2.72%



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	May 2021 Current Month	April 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2021 Year-to-Date	May 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	2,728,661	228,900	2,499,761	1,092.08%	2,957,560	0	2,957,560	0.00%
OTHER GAIN	0	2,252,062	2,252,062	(100.00%)	2,261,062	0	2,261,062	0.00%
TOTAL GAINS ON ASSETS	2,728,661	2,480,962	247,699	9.98%	5,218,622	0	5,218,622	0.00%
LOSS SALE OF INVESTMENT	39,936	120,584	80,648	66.88%	171,169	21,997	(149,172)	(678.16%)
TOTAL LOSSES ON ASSETS	39,936	120,584	80,648	66.88%	171,169	21,997	(149,172)	(678.16%)
OTHER PENSION EXPENSE	38,846	38,846	0	0.00%	194,228	0	(194,228)	0.00%
RETURN ON ASSETS	4,042,686	3,943,955	98,731	2.50%	12,659,759	9,258,111	3,401,648	36.74%
TAXES	18,003	18,003	0	0.00%	90,013	103,191	13,177	12.77%
NET INCOME AFTER TAXES	4,024,683	3,925,952	98,731	2.51%	12,569,745	9,154,921	3,414,825	37.30%