



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 5/31/2022

	May 2022 Current Month	April 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	385,455,568	893,348,386	(507,892,818)	(56.85%)	1,083,596,098	(698,140,530)	(64.43%)
INVESTMENTS - CUSO	1,859,126	3,241,586	(1,382,460)	(42.65%)	724,144	1,134,982	156.73%
INVESTMENTS - AVAILABLE FOR SALE	3,317,499,791	3,524,353,512	(206,853,721)	(5.87%)	3,699,814,200	(382,314,409)	(10.33%)
FHLB STOCK	2,230,500	2,230,500	0	0.00%	2,449,000	(218,500)	(8.92%)
CLF STOCK	32,518,324	32,534,360	(16,036)	(0.05%)	32,518,324	0	0.00%
LOANS TO MEMBERS	61,167,779	10,232,859	50,934,921	497.76%	3,847,037	57,320,742	1,490.00%
PROPERTY AND EQUIPMENT	4,972,446	5,008,906	(36,460)	(0.73%)	5,232,582	(260,136)	(4.97%)
ACCRUED INTEREST RECEIVABLE	6,564,235	6,680,558	(116,322)	(1.74%)	5,689,728	874,507	15.37%
PREPAID EXPENSES	992,531	1,034,549	(42,018)	(4.06%)	994,540	(2,009)	(0.20%)
OTHER ASSETS	2,361,041	1,044,009	1,317,032	126.15%	1,008,967	1,352,074	134.01%
ACCOUNTS RECEIVABLE	24,661,919	22,582,766	2,079,153	9.21%	23,965,880	696,039	2.90%
<b>TOTAL ASSETS</b>	<b>3,840,283,260</b>	<b>4,502,291,990</b>	<b>(662,008,730)</b>	<b>(14.70%)</b>	<b>4,859,840,500</b>	<b>(1,019,557,239)</b>	<b>(20.98%)</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
ACC INT PAYABLE - FHLB ADVANCE	74,493	55,417	19,076	34.42%	9,615	64,878	674.79%
ACCOUNTS PAYABLE	945,792	1,673,532	(727,740)	(43.49%)	145,701	800,091	549.13%
ACCRUED INTEREST PAYABLE	1,302,687	843,143	459,544	54.50%	518,383	784,304	151.30%
ACCRUED EXPENSE PAYABLE	9,099,106	10,493,436	(1,394,330)	(13.29%)	6,165,019	2,934,087	47.59%
<b>TOTAL LIABILITIES</b>	<b>11,422,078</b>	<b>13,065,527</b>	<b>(1,643,450)</b>	<b>(12.58%)</b>	<b>6,838,718</b>	<b>4,583,360</b>	<b>67.02%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	397,951	(397,951)	100.00%
MEMBERS SHARES	2,692,110,074	3,370,205,331	(678,095,257)	(20.12%)	3,935,408,352	(1,243,298,278)	(31.59%)
MEMBER SHARE CERTIFICATES	965,162,760	948,026,760	17,136,000	1.81%	709,826,881	255,335,879	35.97%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>3,657,272,834</b>	<b>4,318,232,091</b>	<b>(660,959,257)</b>	<b>(15.31%)</b>	<b>4,645,633,184</b>	<b>(988,360,350)</b>	<b>(21.28%)</b>

## CAPITAL



# Corporate America Credit Union

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as of 5/31/2022

	May 2022 Current Month	April 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
NCA - UNAMORTIZED	2,452,642	4,312,642	(1,860,000)	(43.13%)	4,760,681	(2,308,039)	(48.48%)
TERM PIC - UNAMORTIZED	0	0	0	0.00%	6,745	(6,745)	100.00%
<b>CORE CAPITAL</b>							
PIC/PCC	112,237,811	110,227,811	2,010,000	1.82%	100,095,520	12,142,291	12.13%
OTHER RESERVES	106,254,602	106,254,602	0	0.00%	77,117,948	29,136,654	37.78%
UNDIVIDED EARNINGS	15,566,359	15,408,959	157,400	1.02%	23,718,761	(8,152,402)	(34.37%)
<b>TOTAL CORE CAPITAL</b>	<b>234,058,772</b>	<b>231,891,372</b>	<b>2,167,400</b>	<b>0.93%</b>	<b>200,932,229</b>	<b>33,126,543</b>	<b>16.49%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(57,029,067)	(57,243,391)	214,324	0.37%	8,560,358	(65,589,425)	766.20%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(7,893,999)	(7,966,252)	72,253	0.91%	(6,891,415)	(1,002,583)	(14.55%)
<b>TOTAL MEMBERS EQUITY</b>	<b>3,828,861,183</b>	<b>4,489,226,462</b>	<b>(660,365,280)</b>	<b>(14.71%)</b>	<b>4,853,001,782</b>	<b>(1,024,140,599)</b>	<b>(21.10%)</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>3,840,283,260</b>	<b>4,502,291,990</b>	<b>(662,008,730)</b>	<b>(14.70%)</b>	<b>4,859,840,500</b>	<b>(1,019,557,239)</b>	<b>(20.98%)</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 5/31/2022

	May 2022 Current Month	April 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2022 Year-to-Date	May 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	42,501	13,797	28,704	208.05%	96,360	34,122	62,239	182.40%
INVESTMENT INCOME	3,250,530	3,657,599	(407,069)	(11.13%)	14,160,976	14,118,418	42,559	0.30%
<b>TOTAL INTEREST INCOME</b>	<b>3,293,031</b>	<b>3,671,396</b>	<b>(378,365)</b>	<b>(10.31%)</b>	<b>14,257,337</b>	<b>14,152,540</b>	<b>104,797</b>	<b>0.74%</b>
INTEREST ON REVERSE REPO	28,225	36,699	8,474	23.09%	67,125	5,480	(61,646)	(1,124.94%)
INTEREST ON FHLB	74,493	62,444	(12,049)	(19.29%)	141,292	11,094	(130,198)	(1,173.62%)
MEMBER SHARES DIVIDENDS	1,456,383	718,962	(737,422)	(102.57%)	3,242,070	1,114,014	(2,128,056)	(191.03%)
CD DIVIDEND	609,856	485,604	(124,251)	(25.59%)	1,989,066	602,286	(1,386,781)	(230.25%)
NCA DIVIDEND	56	384	328	85.38%	1,631	1,997	366	18.34%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	167	167	100.00%
<b>TOTAL INTEREST EXPENSE</b>	<b>2,169,013</b>	<b>1,304,094</b>	<b>(864,920)</b>	<b>(66.32%)</b>	<b>5,441,184</b>	<b>1,735,037</b>	<b>(3,706,147)</b>	<b>(213.61%)</b>
<b>NET INTEREST INCOME</b>	<b>1,124,018</b>	<b>2,367,302</b>	<b>(1,243,284)</b>	<b>(52.52%)</b>	<b>8,816,152</b>	<b>12,417,502</b>	<b>(3,601,350)</b>	<b>(29.00%)</b>
FEE INCOME	841,529	613,924	227,605	37.07%	1,939,753	2,958,745	(1,018,992)	(34.44%)
OTHER INCOME	31,091	18,582	12,510	67.32%	104,053	138,738	(34,684)	(25.00%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>872,621</b>	<b>632,506</b>	<b>240,114</b>	<b>37.96%</b>	<b>2,043,806</b>	<b>3,097,482</b>	<b>(1,053,676)</b>	<b>(34.02%)</b>
COMPENSATION	824,467	877,763	53,296	6.07%	3,794,644	3,607,246	(187,398)	(5.20%)
EMPLOYEE BENEFITS	298,070	320,192	22,121	6.91%	1,662,559	1,437,544	(225,015)	(15.65%)
TRAVEL AND CONFERENCE	57,159	29,608	(27,551)	(93.05%)	101,068	43,030	(58,038)	(134.88%)
OFFICE OPERATION	359,020	309,266	(49,754)	(16.09%)	1,665,655	1,666,251	597	0.04%
OFFICE OCCUPANCY	0	0	0	0.00%	0	4,500	4,500	100.00%
MARKETING AND EDUCATIONAL	(409,742)	46,481	(456,224)	981.52%	297,401	131,273	(166,128)	(126.55%)
PROFESSIONAL SERVICES	93,570	89,287	(4,284)	(4.80%)	556,491	571,419	14,929	2.61%
MISCELLANEOUS	0	28,679	28,679	100.00%	54,804	72,662	17,859	24.58%
EXAM FEES	31,306	31,306	0	0.00%	156,528	174,525	17,997	10.31%
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,253,850</b>	<b>1,732,581</b>	<b>478,731</b>	<b>27.63%</b>	<b>8,289,148</b>	<b>7,708,451</b>	<b>(580,697)</b>	<b>(7.53%)</b>
<b>NET OPERATING EXPENSE</b>	<b>381,230</b>	<b>1,100,075</b>	<b>718,845</b>	<b>65.35%</b>	<b>6,245,342</b>	<b>4,610,969</b>	<b>(1,634,373)</b>	<b>(35.45%)</b>



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as of 5/31/2022

	May 2022 Current Month	April 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2022 Year-to-Date	May 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	535,708	535,708	(100.00%)	535,708	2,957,560	(2,421,852)	(81.89%)
OTHER GAIN	0	0	0	0.00%	5,415,071	2,261,062	3,154,008	139.49%
<b>TOTAL GAINS ON ASSETS</b>	<b>0</b>	<b>535,708</b>	<b>535,708</b>	<b>(100.00%)</b>	<b>5,950,779</b>	<b>5,218,622</b>	<b>732,156</b>	<b>14.03%</b>
LOSS SALE OF INVESTMENT	389,608	345,250	(44,358)	(12.85%)	1,066,583	171,169	(895,414)	(523.12%)
<b>TOTAL LOSSES ON ASSETS</b>	<b>389,608</b>	<b>345,250</b>	<b>(44,358)</b>	<b>(12.85%)</b>	<b>1,066,583</b>	<b>171,169</b>	<b>(895,414)</b>	<b>(523.12%)</b>
OTHER PENSION EXPENSE	50,555	50,555	0	0.00%	252,776	194,228	(58,548)	(30.14%)
<b>RETURN ON ASSETS</b>	<b>302,624</b>	<b>1,407,130</b>	<b>(1,104,506)</b>	<b>(78.49%)</b>	<b>7,202,230</b>	<b>12,659,759</b>	<b>(5,457,529)</b>	<b>(43.11%)</b>
TAXES	2,916	2,916	0	0.00%	14,580	90,013	75,433	83.80%
<b>NET INCOME AFTER TAXES</b>	<b>299,708</b>	<b>1,404,214</b>	<b>(1,104,506)</b>	<b>(78.66%)</b>	<b>7,187,650</b>	<b>12,569,745</b>	<b>(5,382,095)</b>	<b>(42.82%)</b>