



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 11/30/2018

	November 2018 Current Month	October 2018 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2017 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	939,358,407	512,690,452	426,667,954	83.22%	531,958,876	407,399,531	76.58%
INVESTMENTS - CNP	0	0	0	0.00%	156,745	(156,745)	(100.00%)
INVESTMENTS - PRIMARY FINANCIAL	267,749	266,559	1,189	0.45%	273,283	(5,534)	(2.03%)
INVESTMENTS - AVAILABLE FOR SALE	1,615,087,453	1,668,398,638	(53,311,185)	(3.20%)	1,977,066,188	(361,978,735)	(18.31%)
FHLB STOCK	2,365,800	2,365,800	0	0.00%	4,728,800	(2,363,000)	(49.97%)
LOANS TO MEMBERS	22,223,233	33,062,113	(10,838,880)	(32.78%)	16,188,367	6,034,866	37.28%
PROPERTY AND EQUIPMENT	2,245,447	2,272,637	(27,191)	(1.20%)	2,499,893	(254,446)	(10.18%)
ACCRUED INTEREST RECEIVABLE	7,876,104	7,954,314	(78,211)	(0.98%)	7,559,137	316,966	4.19%
PREPAID EXPENSES	741,479	756,234	(14,756)	(1.95%)	232,648	508,831	218.71%
OTHER ASSETS	987,660	959,785	27,875	2.90%	946,106	41,554	4.39%
ACCOUNTS RECEIVABLE	21,389,954	15,524,265	5,865,690	37.78%	12,970,779	8,419,175	64.91%
<b>TOTAL ASSETS</b>	<b>2,612,543,285</b>	<b>2,244,250,798</b>	<b>368,292,487</b>	<b>16.41%</b>	<b>2,554,580,822</b>	<b>57,962,464</b>	<b>2.27%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB ADVANCE	0	0	0	0.00%	60,000,000	(60,000,000)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	3,391	23,696	(20,306)	(85.69%)	220,284	(216,893)	(98.46%)
ACCOUNTS PAYABLE	346,260	186,328	159,932	85.83%	492,657	(146,397)	(29.72%)
ACCRUED INTEREST PAYABLE	1,564,109	1,422,936	141,173	9.92%	959,208	604,901	63.06%
ACCRUED EXPENSE PAYABLE	2,957,217	2,901,934	55,283	1.91%	1,235,019	1,722,197	139.45%
<b>TOTAL LIABILITIES</b>	<b>4,870,976</b>	<b>4,534,893</b>	<b>336,083</b>	<b>7.41%</b>	<b>62,907,168</b>	<b>(58,036,192)</b>	<b>(92.26%)</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	5,505,214	(5,505,214)	100.00%
TERM PIC - AMORTIZED	195,603	188,858	6,745	3.57%	114,664	80,939	70.59%
MEMBERS SHARES	1,943,280,295	1,647,611,865	295,668,430	17.95%	2,057,310,228	(114,029,933)	(5.54%)
MEMBER SHARE CERTIFICATES	527,293,474	456,423,073	70,870,402	15.53%	281,592,455	245,701,020	87.25%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>2,470,769,372</b>	<b>2,104,223,795</b>	<b>366,545,577</b>	<b>17.42%</b>	<b>2,344,522,560</b>	<b>126,246,812</b>	<b>5.38%</b>



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<b>CAPITAL</b>							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,680	1	0.00%
TERM PIC - UNAMORTIZED	209,093	215,838	(6,745)	(3.13%)	290,032	(80,939)	(27.91%)
<b>CORE CAPITAL</b>							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	31,856,186	31,856,186	0	0.00%	24,507,224	7,348,962	29.99%
UNDIVIDED EARNINGS	18,747,454	18,482,109	265,344	1.44%	17,485,992	1,261,461	7.21%
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<b>TOTAL CORE CAPITAL</b>	<b>150,699,160</b>	<b>150,433,815</b>	<b>265,344</b>	<b>0.18%</b>	<b>142,088,737</b>	<b>8,610,423</b>	<b>6.06%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(17,686,982)	(18,831,502)	1,144,520	6.08%	1,106,661	(18,793,643)	1,698.23%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(1,079,015)	(1,086,723)	7,709	0.71%	(1,095,016)	16,002	1.46%
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<b>TOTAL MEMBERS EQUITY</b>	<b>2,607,672,309</b>	<b>2,239,715,905</b>	<b>367,956,404</b>	<b>16.43%</b>	<b>2,491,673,653</b>	<b>115,998,656</b>	<b>4.66%</b>
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<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>2,612,543,285</b>	<b>2,244,250,798</b>	<b>368,292,487</b>	<b>16.41%</b>	<b>2,554,580,822</b>	<b>57,962,464</b>	<b>2.27%</b>
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# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 11/30/2018

	November 2018 Current Month	October 2018 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2018 Year-to-Date	November 2017 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	100,714	101,568	(854)	(0.84%)	561,251	239,287	321,964	134.55%
INVESTMENT INCOME	4,671,932	4,925,376	(253,445)	(5.15%)	52,209,792	41,827,737	10,382,055	24.82%
<b>TOTAL INTEREST INCOME</b>	<b>4,772,646</b>	<b>5,026,945</b>	<b>(254,299)</b>	<b>(5.06%)</b>	<b>52,771,043</b>	<b>42,067,024</b>	<b>10,704,019</b>	<b>25.45%</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	44,516	22,836	(21,680)	(94.94%)
INTEREST ON FHLB	3,389	23,694	20,306	85.70%	582,121	4,483,242	3,901,122	87.02%
MEMBER SHARES DIVIDENDS	2,345,348	2,400,291	54,942	2.29%	25,161,544	15,304,568	(9,856,977)	(64.41%)
CD DIVIDEND	892,288	927,679	35,391	3.82%	8,492,726	3,947,486	(4,545,240)	(115.14%)
NCA DIVIDEND	397	410	13	3.24%	4,544	4,715	171	3.63%
TERM PIC DIVIDENDS	32	56	24	42.14%	452	5,281	4,829	91.44%
<b>TOTAL INTEREST EXPENSE</b>	<b>3,241,455</b>	<b>3,352,130</b>	<b>110,675</b>	<b>3.30%</b>	<b>34,285,903</b>	<b>23,768,129</b>	<b>(10,517,774)</b>	<b>(44.25%)</b>
<b>NET INTEREST INCOME</b>	<b>1,531,191</b>	<b>1,674,815</b>	<b>(143,624)</b>	<b>(8.58%)</b>	<b>18,485,140</b>	<b>18,298,895</b>	<b>186,246</b>	<b>1.02%</b>
FEE INCOME	377,586	448,943	(71,357)	(15.89%)	5,547,993	5,627,255	(79,262)	(1.41%)
OTHER INCOME	21,539	19,452	2,087	10.73%	194,950	174,429	20,521	11.76%
<b>TOTAL NON-INTEREST INCOME</b>	<b>399,125</b>	<b>468,394</b>	<b>(69,270)</b>	<b>(14.79%)</b>	<b>5,742,943</b>	<b>5,801,685</b>	<b>(58,742)</b>	<b>(1.01%)</b>
COMPENSATION	570,630	567,236	(3,394)	(0.60%)	5,767,922	5,493,978	(273,944)	(4.99%)
EMPLOYEE BENEFITS	286,519	264,398	(22,121)	(8.37%)	2,312,234	1,399,327	(912,908)	(65.24%)
TRAVEL AND CONFERENCE	46,811	44,701	(2,110)	(4.72%)	450,730	380,441	(70,289)	(18.48%)
OFFICE OPERATION	201,147	189,367	(11,780)	(6.22%)	2,837,378	4,283,997	1,446,619	33.77%
OFFICE OCCUPANCY	900	900	0	0.00%	9,900	9,900	0	0.00%
MARKETING AND EDUCATIONAL	140,037	40,869	(99,168)	(242.65%)	498,635	313,918	(184,716)	(58.84%)
PROFESSIONAL SERVICES	37,530	125,493	87,963	70.09%	1,479,817	1,392,414	(87,403)	(6.28%)
MISCELLANEOUS	10,627	10,383	(245)	(2.35%)	143,885	187,280	43,396	23.17%
EXAM FEES	17,505	17,505	0	0.00%	192,065	192,917	853	0.44%
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,311,706</b>	<b>1,260,851</b>	<b>(50,855)</b>	<b>(4.03%)</b>	<b>13,692,566</b>	<b>13,654,173</b>	<b>(38,393)</b>	<b>(0.28%)</b>
<b>NET OPERATING EXPENSE</b>	<b>912,582</b>	<b>792,457</b>	<b>(120,125)</b>	<b>(15.16%)</b>	<b>7,949,623</b>	<b>7,852,488</b>	<b>(97,135)</b>	<b>(1.24%)</b>



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Summary Income Statement Monthly Comparison  
as of 11/30/2018

	November 2018 Current Month	October 2018 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2018 Year-to-Date	November 2017 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	0	0	0.00%	713,330	1,306,952	(593,622)	(45.42%)
GAIN SALE OF ASSETS	0	0	0	0.00%	5,200	7,000	(1,800)	(25.71%)
<b>TOTAL GAINS ON ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>718,530</b>	<b>1,313,952</b>	<b>(595,422)</b>	<b>(45.32%)</b>
LOSS SALE OF INVESTMENT	248,426	143,080	(105,347)	(73.63%)	1,451,972	1,515,316	63,343	4.18%
LOSS SALE OF ASSETS	0	0	0	0.00%	6,500	0	(6,500)	0.00%
<b>TOTAL LOSSES ON ASSETS</b>	<b>248,426</b>	<b>143,080</b>	<b>(105,347)</b>	<b>(73.63%)</b>	<b>1,458,472</b>	<b>1,515,316</b>	<b>56,843</b>	<b>3.75%</b>
<b>RETURN ON ASSETS</b>	<b>370,183</b>	<b>739,279</b>	<b>(369,096)</b>	<b>(49.93%)</b>	<b>9,795,576</b>	<b>10,245,043</b>	<b>(449,468)</b>	<b>(4.39%)</b>
TAXES	2,000	2,000	0	0.00%	22,000	12,192	(9,808)	(80.45%)
<b>NET INCOME AFTER TAXES</b>	<b>368,183</b>	<b>737,279</b>	<b>(369,096)</b>	<b>(50.06%)</b>	<b>9,773,576</b>	<b>10,232,852</b>	<b>(459,276)</b>	<b>(4.49%)</b>