



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 11/30/2019

	November 2019 Current Month	October 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2018 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	952,507,804	600,187,224	352,320,580	58.70%	939,358,407	13,149,397	1.40%
INVESTMENTS - PRIMARY FINANCIAL	276,131	275,625	506	0.18%	267,749	8,382	3.13%
INVESTMENTS - AVAILABLE FOR SALE	2,358,260,643	2,357,278,275	982,368	0.04%	1,615,087,453	743,173,190	46.01%
FHLB STOCK	2,145,200	2,145,200	0	0.00%	2,365,800	(220,600)	(9.32%)
LOANS TO MEMBERS	12,375,114	12,071,561	303,553	2.51%	22,223,233	(9,848,119)	(44.31%)
PROPERTY AND EQUIPMENT	2,946,988	2,785,255	161,733	5.81%	2,245,447	701,541	31.24%
ACCRUED INTEREST RECEIVABLE	8,139,481	8,701,235	(561,753)	(6.46%)	7,876,104	263,378	3.34%
PREPAID EXPENSES	355,696	373,737	(18,041)	(4.83%)	741,479	(385,783)	(52.03%)
OTHER ASSETS	962,235	918,412	43,824	4.77%	987,660	(25,425)	(2.57%)
ACCOUNTS RECEIVABLE	17,667,342	17,364,650	302,692	1.74%	21,389,954	(3,722,612)	(17.40%)
TOTAL ASSETS	3,355,636,634	3,002,101,173	353,535,461	11.78%	2,612,543,285	743,093,349	28.44%
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - FHLB ADVANCE	36,906	15,597	21,308	136.62%	3,391	33,515	988.49%
ACCOUNTS PAYABLE	218,488	344,198	(125,710)	(36.52%)	346,260	(127,772)	(36.90%)
ACCRUED INTEREST PAYABLE	914,048	676,273	237,775	35.16%	1,564,109	(650,060)	(41.56%)
ACCRUED EXPENSE PAYABLE	4,063,239	3,962,290	100,948	2.55%	2,957,217	1,106,022	37.40%
TOTAL LIABILITIES	5,232,680	4,998,359	234,321	4.69%	4,870,976	361,704	7.43%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	276,542	269,797	6,745	2.50%	195,603	80,939	41.38%
MEMBERS SHARES	2,896,763,989	2,454,814,891	441,949,098	18.00%	1,943,280,295	953,483,694	49.07%
MEMBER SHARE CERTIFICATES	304,674,034	392,738,034	(88,064,000)	(22.42%)	527,293,474	(222,619,441)	(42.22%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	3,201,714,565	2,847,822,722	353,891,843	12.43%	2,470,769,372	730,945,192	29.58%
CAPITAL							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%



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TERM PIC - UNAMORTIZED	128,154	134,899	(6,745)	(5.00%)	209,093	(80,939)	(38.71%)
CORE CAPITAL							
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	23,791,957	22,664,948	1,127,009	4.97%	18,747,454	5,044,503	26.91%
TOTAL CORE CAPITAL	163,288,468	162,161,459	1,127,009	0.70%	150,699,160	12,589,309	8.35%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(15,205,681)	(13,373,978)	(1,831,703)	(13.70%)	(17,686,982)	2,481,301	14.03%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(4,282,233)	(4,402,968)	120,735	2.74%	(1,079,015)	(3,203,219)	(296.87%)
TOTAL MEMBERS EQUITY	3,350,403,954	2,997,102,814	353,301,140	11.79%	2,607,672,309	742,731,644	28.48%
TOTAL LIABILITIES AND MEMBERS EQUITY	3,355,636,634	3,002,101,173	353,535,461	11.78%	2,612,543,285	743,093,349	28.44%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 11/30/2019

	November 2019 Current Month	October 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2019 Year-to-Date	November 2018 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	26,648	26,005	643	2.47%	485,320	561,251	(75,931)	(13.53%)
INVESTMENT INCOME	5,419,353	5,823,624	(404,271)	(6.94%)	68,142,641	52,209,792	15,932,849	30.52%
TOTAL INTEREST INCOME	5,446,000	5,849,628	(403,628)	(6.90%)	68,627,961	52,771,043	15,856,918	30.05%
INTEREST ON REVERSE REPO	0	0	0	0.00%	2,300	44,516	42,216	94.83%
INTEREST ON FHLB	36,906	15,597	(21,308)	(136.62%)	157,173	582,121	424,947	73.00%
MEMBER SHARES DIVIDENDS	2,493,920	3,065,251	571,330	18.64%	34,895,340	25,161,544	(9,733,796)	(38.69%)
CD DIVIDEND	629,432	607,784	(21,648)	(3.56%)	9,887,432	8,492,726	(1,394,706)	(16.42%)
NCA DIVIDEND	397	410	13	3.24%	4,417	4,544	127	2.80%
TERM PIC DIVIDENDS	33	34	1	3.26%	370	452	82	18.05%
TOTAL INTEREST EXPENSE	3,160,688	3,689,076	528,389	14.32%	44,947,033	34,285,903	(10,661,130)	(31.09%)
NET INTEREST INCOME	2,285,313	2,160,552	124,761	5.77%	23,680,928	18,485,140	5,195,787	28.11%
FEE INCOME	521,511	608,755	(87,243)	(14.33%)	5,949,212	5,547,993	401,219	7.23%
MEMBER BONUS	0	0	0	0.00%	(350,921)	0	350,921	0.00%
OTHER INCOME	24,346	21,454	2,892	13.48%	242,316	194,950	47,366	24.30%
TOTAL NON-INTEREST INCOME	545,857	630,209	(84,351)	(13.38%)	5,840,607	5,742,943	97,664	1.70%
COMPENSATION	601,765	659,151	57,386	8.71%	6,634,534	5,767,922	(866,612)	(15.02%)
EMPLOYEE BENEFITS	242,759	247,707	4,949	2.00%	2,817,822	2,312,234	(505,588)	(21.87%)
TRAVEL AND CONFERENCE	60,914	60,219	(695)	(1.15%)	528,566	450,730	(77,836)	(17.27%)
OFFICE OPERATION	238,574	229,937	(8,637)	(3.76%)	2,372,961	2,837,378	464,417	16.37%
OFFICE OCCUPANCY	900	900	0	0.00%	9,900	9,900	0	0.00%
MARKETING AND EDUCATIONAL	40,662	47,816	7,155	14.96%	525,593	498,635	(26,959)	(5.41%)
MEMBER BONUS	0	0	0	0.00%	139,666	0	(139,666)	0.00%
PROFESSIONAL SERVICES	133,436	118,822	(14,614)	(12.30%)	1,349,394	1,479,817	130,423	8.81%
MISCELLANEOUS	10,876	10,817	(60)	(0.55%)	114,839	143,885	29,046	20.19%
EXAM FEES	15,298	15,298	0	0.00%	168,278	192,065	23,787	12.38%
TOTAL NON-INTEREST EXPENSE	1,345,182	1,390,667	45,485	3.27%	14,661,554	13,692,566	(968,989)	(7.08%)



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NET OPERATING EXPENSE	799,325	760,458	(38,867)	(5.11%)	8,820,947	7,949,623	(871,325)	(10.96%)
GAIN SALE OF INVESTMENT	13,064	0	13,064	0.00%	35,919	713,330	(677,411)	(94.96%)
GAIN SALE OF ASSETS	0	0	0	0.00%	36,237	5,200	31,037	596.86%
TOTAL GAINS ON ASSETS	13,064	0	13,064	0.00%	72,156	718,530	(646,374)	(89.96%)
LOSS SALE OF INVESTMENT	200,439	9,640	(190,799)	(1,979.32%)	354,799	1,451,972	1,097,174	75.56%
LOSS SALE OF ASSETS	0	0	0	0.00%	0	6,500	6,500	100.00%
TOTAL LOSSES ON ASSETS	200,439	9,640	(190,799)	(1,979.32%)	354,799	1,458,472	1,103,674	75.67%
RETURN ON ASSETS	1,298,613	1,390,454	(91,841)	(6.61%)	14,577,338	9,795,576	4,781,762	48.82%
TAXES	48,198	46,448	(1,751)	(3.77%)	293,792	22,000	(271,792)	(1,235.42%)
NET INCOME AFTER TAXES	1,250,415	1,344,006	(93,592)	(6.96%)	14,283,546	9,773,576	4,509,970	46.14%