



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 11/30/2020

	November 2020 Current Month	October 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	907,422,514	1,204,160,392	(296,737,878)	(24.64%)	952,507,804	(45,085,290)	(4.73%)
INVESTMENTS - CUSO	616,426	601,177	15,250	2.54%	276,131	340,296	123.24%
INVESTMENTS - AVAILABLE FOR SALE	4,042,808,975	4,227,235,222	(184,426,247)	(4.36%)	2,358,260,643	1,684,548,332	71.43%
FHLB STOCK	12,213,600	2,651,100	9,562,500	360.70%	2,145,200	10,068,400	469.35%
CLF STOCK	32,518,324	32,518,324	0	0.00%	0	32,518,324	0.00%
LOANS TO MEMBERS	3,566,990	2,035,278	1,531,712	75.26%	12,375,114	(8,808,123)	(71.18%)
PROPERTY AND EQUIPMENT	5,225,283	5,249,969	(24,686)	(0.47%)	2,946,988	2,278,296	77.31%
ACCRUED INTEREST RECEIVABLE	5,545,626	5,784,701	(239,075)	(4.13%)	8,139,481	(2,593,855)	(31.87%)
PREPAID EXPENSES	339,069	349,812	(10,744)	(3.07%)	355,696	(16,627)	(4.67%)
OTHER ASSETS	983,216	983,224	(8)	(0.00%)	962,235	20,981	2.18%
ACCOUNTS RECEIVABLE	15,956,502	10,217,207	5,739,294	56.17%	17,667,342	(1,710,841)	(9.68%)
TOTAL ASSETS	5,027,196,526	5,491,786,407	(464,589,881)	(8.46%)	3,355,636,634	1,671,559,892	49.81%
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	225,000,000	0	225,000,000	0.00%	0	225,000,000	0.00%
NOTES PAYABLE	0	152,917	(152,917)	100.00%	0	0	0.00%
ACC INT PAYABLE - FHLB ADVANCE	2,219	0	2,219	0.00%	36,906	(34,687)	(93.99%)
ACCOUNTS PAYABLE	665,292	362,417	302,875	83.57%	218,488	446,804	204.50%
ACCRUED INTEREST PAYABLE	625,480	455,445	170,035	37.33%	914,048	(288,568)	(31.57%)
ACCRUED EXPENSE PAYABLE	3,912,341	3,819,403	92,938	2.43%	4,063,239	(150,897)	(3.71%)
TOTAL LIABILITIES	230,205,332	4,790,182	225,415,150	4,705.77%	5,232,680	224,972,652	4,299.38%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	357,481	350,736	6,745	1.92%	276,542	80,939	29.27%
MEMBERS SHARES	4,265,781,607	4,918,953,333	(653,171,726)	(13.28%)	2,896,763,989	1,369,017,618	47.26%
MEMBER SHARE CERTIFICATES	344,875,743	385,963,743	(41,088,000)	(10.65%)	304,674,034	40,201,709	13.20%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,611,014,831	5,305,267,812	(694,252,981)	(13.09%)	3,201,714,565	1,409,300,266	44.02%



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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	47,215	53,960	(6,745)	(12.50%)	128,154	(80,939)	(63.16%)
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	35,233,794	32,931,951	2,301,843	6.99%	23,791,957	11,441,837	48.09%
TOTAL CORE CAPITAL	186,414,737	184,112,895	2,301,843	1.25%	163,288,468	23,126,269	14.16%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(14,669)	(1,832,521)	1,817,852	99.20%	(15,205,681)	15,191,012	99.90%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(5,231,601)	(5,366,601)	135,000	2.52%	(4,282,233)	(949,368)	(22.17%)
TOTAL MEMBERS EQUITY	4,796,991,194	5,486,996,225	(690,005,031)	(12.58%)	3,350,403,954	1,446,587,240	43.18%
TOTAL LIABILITIES AND MEMBERS EQUITY	5,027,196,526	5,491,786,407	(464,589,881)	(8.46%)	3,355,636,634	1,671,559,892	49.81%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 11/30/2020

	November 2020 Current Month	October 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2020 Year-to-Date	November 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	7,642	6,406	1,235	19.29%	92,377	485,320	(392,943)	(80.97%)
INVESTMENT INCOME	3,046,752	3,494,573	(447,821)	(12.81%)	46,448,836	68,142,641	(21,693,805)	(31.84%)
TOTAL INTEREST INCOME	3,054,394	3,500,980	(446,586)	(12.76%)	46,541,213	68,627,961	(22,086,747)	(32.18%)
INTEREST ON REVERSE REPO	0	0	0	0.00%	10,405	2,300	(8,104)	(352.31%)
INTEREST ON FHLB	2,219	0	(2,219)	0.00%	115,763	157,173	41,410	26.35%
MEMBER SHARES DIVIDENDS	356,117	394,103	37,986	9.64%	10,962,643	34,895,313	23,932,670	68.58%
CD DIVIDEND	140,755	184,490	43,735	23.71%	3,621,943	9,887,432	6,265,488	63.37%
NCA DIVIDEND	397	410	13	3.23%	4,430	4,417	(13)	(0.30%)
TERM PIC DIVIDENDS	33	34	1	3.20%	371	370	(1)	(0.26%)
TOTAL INTEREST EXPENSE	499,521	579,037	79,516	13.73%	14,715,556	44,947,006	30,231,450	67.26%
NET INTEREST INCOME	2,554,873	2,921,943	(367,070)	(12.56%)	31,825,657	23,680,955	8,144,702	34.39%
FEE INCOME	548,438	566,914	(18,475)	(3.26%)	6,241,950	5,598,291	643,659	11.50%
OTHER INCOME	22,050	18,884	3,167	16.77%	284,108	242,316	41,792	17.25%
TOTAL NON-INTEREST INCOME	570,489	585,797	(15,308)	(2.61%)	6,526,058	5,840,607	685,451	11.74%
COMPENSATION	658,350	656,316	(2,033)	(0.31%)	7,541,744	6,634,534	(907,210)	(13.67%)
EMPLOYEE BENEFITS	257,486	247,662	(9,824)	(3.97%)	3,146,092	2,817,822	(328,269)	(11.65%)
TRAVEL AND CONFERENCE	21,752	23,013	1,261	5.48%	295,404	528,566	233,162	44.11%
OFFICE OPERATION	276,144	269,466	(6,678)	(2.48%)	3,136,787	2,372,961	(763,826)	(32.19%)
OFFICE OCCUPANCY	900	900	0	0.00%	9,900	9,900	0	0.00%
MARKETING AND EDUCATIONAL	40,794	21,201	(19,593)	(92.42%)	424,817	665,259	240,442	36.14%
PROFESSIONAL SERVICES	140,016	125,777	(14,239)	(11.32%)	1,266,782	1,349,394	82,613	6.12%
MISCELLANEOUS	17,857	11,703	(6,154)	(52.58%)	134,813	114,839	(19,974)	(17.39%)
EXAM FEES	17,678	17,678	0	0.00%	194,459	168,278	(26,181)	(15.56%)
TOTAL NON-INTEREST EXPENSE	1,430,976	1,373,717	(57,260)	(4.17%)	16,150,798	14,661,554	(1,489,244)	(10.16%)
NET OPERATING EXPENSE	860,488	787,919	(72,568)	(9.21%)	9,624,740	8,820,947	(803,793)	(9.11%)



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GAIN SALE OF INVESTMENT	598,583	218,631	379,952	173.79%	1,231,301	35,919	1,195,381	3,327.96%
GAIN SALE OF ASSETS	152,917	0	152,917	0.00%	152,917	36,237	116,680	321.99%
TOTAL GAINS ON ASSETS	751,500	218,631	532,869	243.73%	1,384,218	72,156	1,312,062	1,818.36%
LOSS SALE OF INVESTMENT	0	0	0	0.00%	21,997	354,799	332,802	93.80%
TOTAL LOSSES ON ASSETS	0	0	0	0.00%	21,997	354,799	332,802	93.80%
OTHER PENSION EXPENSE	0	0	0	0.00%	0	0	0	0.00%
RETURN ON ASSETS	2,445,886	2,352,655	93,231	3.96%	23,563,138	14,577,365	8,985,773	61.64%
TAXES	20,638	20,638	0	0.00%	227,019	293,792	66,773	22.73%
NET INCOME AFTER TAXES	2,425,248	2,332,017	93,231	4.00%	23,336,119	14,283,573	9,052,546	63.38%