



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 11/30/2021

	November 2021 Current Month	October 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	791,576,018	949,018,679	(157,442,661)	(16.59%)	907,422,514	(115,846,496)	(12.77%)
INVESTMENTS - CUSO	743,571	734,194	9,377	1.28%	616,426	127,145	20.63%
INVESTMENTS - AVAILABLE FOR SALE	3,522,556,178	3,480,766,736	41,789,442	1.20%	4,042,808,975	(520,252,797)	(12.87%)
FHLB STOCK	2,449,000	2,449,000	0	0.00%	12,213,600	(9,764,600)	(79.95%)
CLF STOCK	32,518,324	32,518,324	0	0.00%	32,518,324	0	0.00%
LOANS TO MEMBERS	11,150,704	11,533,986	(383,282)	(3.32%)	3,566,990	7,583,714	212.61%
PROPERTY AND EQUIPMENT	5,040,192	5,069,465	(29,273)	(0.58%)	5,225,283	(185,091)	(3.54%)
ACCRUED INTEREST RECEIVABLE	5,861,604	5,935,513	(73,910)	(1.25%)	5,545,626	315,977	5.70%
PREPAID EXPENSES	335,476	407,615	(72,139)	(17.70%)	339,069	(3,593)	(1.06%)
OTHER ASSETS	1,026,724	1,028,011	(1,287)	(0.13%)	983,216	43,508	4.43%
ACCOUNTS RECEIVABLE	21,543,708	20,159,765	1,383,943	6.86%	15,956,502	5,587,206	35.02%
TOTAL ASSETS	4,394,801,498	4,509,621,288	(114,819,790)	(2.55%)	5,027,196,526	(632,395,028)	(12.58%)
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	0	0	0	0.00%	225,000,000	(225,000,000)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	0	0	0	0.00%	2,219	(2,219)	100.00%
ACCOUNTS PAYABLE	796,862	1,719,770	(922,908)	(53.66%)	665,292	131,571	19.78%
ACCRUED INTEREST PAYABLE	618,995	413,615	205,379	49.65%	625,480	(6,486)	(1.04%)
ACCRUED EXPENSE PAYABLE	6,734,875	6,261,362	473,513	7.56%	3,912,341	2,822,533	72.14%
TOTAL LIABILITIES	8,150,732	8,394,747	(244,016)	(2.91%)	230,205,332	(222,054,601)	(96.46%)
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	357,481	(357,481)	100.00%
MEMBERS SHARES	3,512,840,775	3,774,224,345	(261,383,570)	(6.93%)	4,265,781,607	(752,940,832)	(17.65%)
MEMBER SHARE CERTIFICATES	661,576,881	513,731,881	147,845,000	28.78%	344,875,743	316,701,138	91.83%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,174,417,656	4,287,956,226	(113,538,570)	(2.65%)	4,611,014,831	(436,597,175)	(9.47%)



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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	0	0	0	0.00%	47,215	(47,215)	100.00%
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	38,809,851	38,525,082	284,769	0.74%	35,233,794	3,576,057	10.15%
TOTAL CORE CAPITAL	216,023,319	215,738,550	284,769	0.13%	186,414,737	29,608,582	15.88%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(2,028,530)	(645,047)	(1,383,483)	(214.48%)	(14,669)	(2,013,861)	(13,728.34%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,522,359)	(6,583,869)	61,509	0.93%	(5,231,601)	(1,290,758)	(24.67%)
TOTAL MEMBERS EQUITY	4,386,650,767	4,501,226,541	(114,575,774)	(2.55%)	4,796,991,194	(410,340,427)	(8.55%)
TOTAL LIABILITIES AND MEMBERS EQUITY	4,394,801,498	4,509,621,288	(114,819,790)	(2.55%)	5,027,196,526	(632,395,028)	(12.58%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 11/30/2021

	November 2021 Current Month	October 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2021 Year-to-Date	November 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	11,257	8,663	2,594	29.94%	82,821	92,377	(9,557)	(10.35%)
INVESTMENT INCOME	2,166,270	2,192,644	(26,374)	(1.20%)	27,539,712	46,448,836	(18,909,124)	(40.71%)
TOTAL INTEREST INCOME	2,177,526	2,201,307	(23,780)	(1.08%)	27,622,533	46,541,213	(18,918,680)	(40.65%)
INTEREST ON REVERSE REPO	1,042	0	(1,042)	0.00%	7,702	10,405	2,703	25.97%
INTEREST ON FHLB	0	0	0	0.00%	11,094	115,763	104,669	90.42%
MEMBER SHARES DIVIDENDS	286,871	302,348	15,478	5.12%	2,820,224	10,962,643	8,142,419	74.27%
CD DIVIDEND	217,611	207,688	(9,923)	(4.78%)	1,714,400	3,621,943	1,907,544	52.67%
NCA DIVIDEND	397	410	13	3.24%	4,417	4,430	13	0.30%
TERM PIC DIVIDENDS	0	0	0	0.00%	198	371	173	46.55%
TOTAL INTEREST EXPENSE	505,921	510,446	4,526	0.89%	4,558,035	14,715,556	10,157,521	69.03%
NET INTEREST INCOME	1,671,605	1,690,860	(19,255)	(1.14%)	23,064,498	31,825,657	(8,761,159)	(27.53%)
FEE INCOME	603,790	599,819	3,971	0.66%	6,653,777	6,241,950	411,827	6.60%
OTHER INCOME	22,098	19,615	2,482	12.65%	264,114	284,108	(19,994)	(7.04%)
TOTAL NON-INTEREST INCOME	625,887	619,435	6,453	1.04%	6,917,891	6,526,058	391,833	6.00%
COMPENSATION	1,027,482	962,395	(65,087)	(6.76%)	8,523,689	7,541,744	(981,944)	(13.02%)
EMPLOYEE BENEFITS	250,113	281,134	31,022	11.03%	3,084,922	3,146,092	61,169	1.94%
TRAVEL AND CONFERENCE	33,104	25,423	(7,680)	(30.21%)	178,995	295,404	116,409	39.41%
OFFICE OPERATION	332,100	312,505	(19,595)	(6.27%)	3,917,423	3,304,180	(613,243)	(18.56%)
OFFICE OCCUPANCY	0	0	0	0.00%	8,100	9,900	1,800	18.18%
MARKETING AND EDUCATIONAL	37,729	35,129	(2,600)	(7.40%)	541,582	424,817	(116,764)	(27.49%)
PROFESSIONAL SERVICES	117,037	95,298	(21,739)	(22.81%)	1,211,780	1,099,388	(112,392)	(10.22%)
MISCELLANEOUS	0	13,372	13,372	100.00%	138,105	134,813	(3,292)	(2.44%)
EXAM FEES	34,905	34,905	0	0.00%	383,955	194,459	(189,496)	(97.45%)
TOTAL NON-INTEREST EXPENSE	1,832,470	1,760,161	(72,308)	(4.11%)	17,988,552	16,150,798	(1,837,753)	(11.38%)
NET OPERATING EXPENSE	1,206,582	1,140,727	(65,856)	(5.77%)	11,070,661	9,624,740	(1,445,920)	(15.02%)



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	November 2021 Current Month	October 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2021 Year-to-Date	November 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	0	0	0.00%	3,370,176	1,231,301	2,138,875	173.71%
OTHER GAIN	0	0	0	0.00%	13,900,933	152,917	13,748,016	8,990.51%
TOTAL GAINS ON ASSETS	0	0	0	0.00%	17,271,109	1,384,218	15,886,891	1,147.72%
LOSS SALE OF INVESTMENT	0	16,243	16,243	100.00%	262,011	21,997	(240,015)	(1,091.15%)
TOTAL LOSSES ON ASSETS	0	16,243	16,243	100.00%	262,011	21,997	(240,015)	(1,091.15%)
OTHER PENSION EXPENSE	38,846	38,846	0	0.00%	427,302	0	(427,302)	0.00%
RETURN ON ASSETS	426,178	495,045	(68,868)	(13.91%)	28,575,633	23,563,138	5,012,494	21.27%
TAXES	18,003	(18,003)	(36,005)	200.00%	162,024	227,019	64,995	28.63%
NET INCOME AFTER TAXES	408,175	513,048	(104,873)	(20.44%)	28,413,609	23,336,119	5,077,490	21.76%