



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 10/31/2018

	October 2018 Current Month	September 2018 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2017 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	512,690,452	770,426,598	(257,736,146)	(33.45%)	621,281,800	(108,591,348)	(17.48%)
INVESTMENTS - CNP	0	0	0	0.00%	157,068	(157,068)	(100.00%)
INVESTMENTS - PRIMARY FINANCIAL	266,559	265,533	1,026	0.39%	273,283	(6,724)	(2.46%)
INVESTMENTS - AVAILABLE FOR SALE	1,668,398,638	1,670,179,810	(1,781,172)	(0.11%)	1,866,636,615	(198,237,977)	(10.62%)
FHLB STOCK	2,365,800	2,365,800	0	0.00%	5,153,800	(2,788,000)	(54.10%)
LOANS TO MEMBERS	33,062,113	26,742,464	6,319,649	23.63%	9,255,828	23,806,285	257.20%
PROPERTY AND EQUIPMENT	2,272,637	2,299,888	(27,251)	(1.18%)	2,532,416	(259,779)	(10.26%)
ACCRUED INTEREST RECEIVABLE	7,954,314	8,037,786	(83,472)	(1.04%)	7,474,313	480,002	6.42%
PREPAID EXPENSES	756,234	757,993	(1,758)	(0.23%)	277,292	478,943	172.72%
OTHER ASSETS	959,785	930,123	29,662	3.19%	921,743	38,041	4.13%
ACCOUNTS RECEIVABLE	15,524,265	16,452,760	(928,495)	(5.64%)	18,275,507	(2,751,243)	(15.05%)
<b>TOTAL ASSETS</b>	<b>2,244,250,798</b>	<b>2,498,458,756</b>	<b>(254,207,958)</b>	<b>(10.17%)</b>	<b>2,532,239,665</b>	<b>(287,988,867)</b>	<b>(11.37%)</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB ADVANCE	0	0	0	0.00%	70,000,000	(70,000,000)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	23,696	21,460	2,236	10.42%	547,278	(523,582)	(95.67%)
ACCOUNTS PAYABLE	186,328	346,043	(159,715)	(46.15%)	203,484	(17,156)	(8.43%)
ACCRUED INTEREST PAYABLE	1,422,936	1,296,964	125,971	9.71%	1,110,783	312,152	28.10%
ACCRUED EXPENSE PAYABLE	2,901,934	1,997,772	904,162	45.26%	1,322,334	1,579,599	119.46%
<b>TOTAL LIABILITIES</b>	<b>4,534,893</b>	<b>3,662,239</b>	<b>872,654</b>	<b>23.83%</b>	<b>73,183,879</b>	<b>(68,648,986)</b>	<b>(93.80%)</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	5,505,214	(5,505,214)	100.00%
TERM PIC - AMORTIZED	188,858	182,113	6,745	3.70%	107,919	80,939	75.00%
MEMBERS SHARES	1,647,611,865	1,846,751,240	(199,139,375)	(10.78%)	2,010,608,525	(362,996,660)	(18.05%)
MEMBER SHARE CERTIFICATES	456,423,073	512,930,073	(56,507,000)	(11.02%)	294,310,455	162,112,618	55.08%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>2,104,223,795</b>	<b>2,359,863,426</b>	<b>(255,639,630)</b>	<b>(10.83%)</b>	<b>2,310,532,112</b>	<b>(206,308,317)</b>	<b>(8.93%)</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	215,838	222,583	(6,745)	(3.03%)	296,777	(80,939)	(27.27%)
<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	18,482,109	17,851,075	631,034	3.54%	17,029,946	1,452,163	8.53%
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<b>TOTAL CORE CAPITAL</b>	<b>150,433,815</b>	<b>149,802,781</b>	<b>631,034</b>	<b>0.42%</b>	<b>141,632,690</b>	<b>8,801,125</b>	<b>6.21%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(18,831,502)	(18,758,523)	(72,979)	(0.39%)	2,936,075	(21,767,577)	741.38%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(1,086,723)	(1,094,432)	7,709	0.70%	(1,102,549)	15,826	1.44%
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<b>TOTAL MEMBERS EQUITY</b>	<b>2,239,715,905</b>	<b>2,494,796,517</b>	<b>(255,080,612)</b>	<b>(10.22%)</b>	<b>2,459,055,785</b>	<b>(219,339,881)</b>	<b>(8.92%)</b>
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<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>2,244,250,798</b>	<b>2,498,458,756</b>	<b>(254,207,958)</b>	<b>(10.17%)</b>	<b>2,532,239,665</b>	<b>(287,988,867)</b>	<b>(11.37%)</b>
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# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 10/31/2018

	October 2018 Current Month	September 2018 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2018 Year-to-Date	October 2017 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	101,568	88,251	13,318	15.09%	460,537	211,227	249,310	118.03%
INVESTMENT INCOME	4,925,376	4,489,333	436,044	9.71%	47,537,861	37,783,356	9,754,505	25.82%
<b>TOTAL INTEREST INCOME</b>	<b>5,026,945</b>	<b>4,577,583</b>	<b>449,362</b>	<b>9.82%</b>	<b>47,998,397</b>	<b>37,994,582</b>	<b>10,003,815</b>	<b>26.33%</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	44,516	22,836	(21,680)	(94.94%)
INTEREST ON FHLB	23,694	21,459	(2,236)	(10.42%)	578,732	4,202,239	3,623,507	86.23%
MEMBER SHARES DIVIDENDS	2,400,291	2,084,193	(316,098)	(15.17%)	22,816,196	13,685,056	(9,131,140)	(66.72%)
CD DIVIDEND	927,679	961,525	33,846	3.52%	7,600,438	3,574,844	(4,025,594)	(112.61%)
NCA DIVIDEND	410	397	(13)	(3.38%)	4,147	4,296	149	3.47%
TERM PIC DIVIDENDS	56	602	545	90.67%	419	4,789	4,369	91.24%
<b>TOTAL INTEREST EXPENSE</b>	<b>3,352,130</b>	<b>3,068,175</b>	<b>(283,955)</b>	<b>(9.25%)</b>	<b>31,044,448</b>	<b>21,494,060</b>	<b>(9,550,388)</b>	<b>(44.43%)</b>
<b>NET INTEREST INCOME</b>	<b>1,674,815</b>	<b>1,509,408</b>	<b>165,407</b>	<b>10.96%</b>	<b>16,953,949</b>	<b>16,500,522</b>	<b>453,427</b>	<b>2.75%</b>
FEE INCOME	448,943	495,979	(47,036)	(9.48%)	5,170,407	5,134,823	35,584	0.69%
OTHER INCOME	19,452	20,206	(754)	(3.73%)	173,411	156,292	17,119	10.95%
<b>TOTAL NON-INTEREST INCOME</b>	<b>468,394</b>	<b>516,185</b>	<b>(47,791)</b>	<b>(9.26%)</b>	<b>5,343,818</b>	<b>5,291,115</b>	<b>52,704</b>	<b>1.00%</b>
COMPENSATION	567,236	492,771	(74,465)	(15.11%)	5,197,292	4,926,720	(270,572)	(5.49%)
EMPLOYEE BENEFITS	264,398	260,597	(3,801)	(1.46%)	2,025,715	1,267,284	(758,431)	(59.85%)
TRAVEL AND CONFERENCE	44,701	47,957	3,256	6.79%	403,919	345,633	(58,286)	(16.86%)
OFFICE OPERATION	188,861	203,690	14,829	7.28%	2,635,725	3,427,483	791,758	23.10%
OFFICE OCCUPANCY	900	0	(900)	0.00%	9,000	9,000	0	0.00%
MARKETING AND EDUCATIONAL	40,869	30,978	(9,891)	(31.93%)	358,597	286,174	(72,423)	(25.31%)
PROFESSIONAL SERVICES	125,999	120,830	(5,169)	(4.28%)	1,442,793	1,253,393	(189,401)	(15.11%)
MISCELLANEOUS	10,383	10,127	(256)	(2.53%)	133,258	170,402	37,144	21.80%
EXAM FEES	17,505	17,505	0	0.00%	174,560	175,379	819	0.47%
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,260,851</b>	<b>1,184,454</b>	<b>(76,397)</b>	<b>(6.45%)</b>	<b>12,380,859</b>	<b>11,861,467</b>	<b>(519,392)</b>	<b>(4.38%)</b>
<b>NET OPERATING EXPENSE</b>	<b>792,457</b>	<b>668,269</b>	<b>(124,188)</b>	<b>(18.58%)</b>	<b>7,037,041</b>	<b>6,570,352</b>	<b>(466,689)</b>	<b>(7.10%)</b>



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Summary Income Statement Monthly Comparison  
as of 10/31/2018

	October 2018 Current Month	September 2018 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2018 Year-to-Date	October 2017 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	2,961	2,961	(100.00%)	713,330	1,283,323	(569,993)	(44.42%)
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>2,961</b>	<b>2,961</b>	<b>(100.00%)</b>	<b>718,530</b>	<b>1,290,323</b>	<b>(571,793)</b>	<b>(44.31%)</b>
LOSS SALE OF INVESTMENT	143,080	0	(143,080)	0.00%	1,203,546	1,515,316	311,770	20.57%
LOSS SALE OF ASSETS	0	0	0	0.00%	6,500	0	(6,500)	0.00%
<b>TOTAL LOSSES ON ASSETS</b>	<b>143,080</b>	<b>0</b>	<b>(143,080)</b>	<b>0.00%</b>	<b>1,210,046</b>	<b>1,515,316</b>	<b>305,270</b>	<b>20.15%</b>
<b>RETURN ON ASSETS</b>	<b>739,279</b>	<b>844,101</b>	<b>(104,822)</b>	<b>(12.42%)</b>	<b>9,425,393</b>	<b>9,705,178</b>	<b>(279,785)</b>	<b>(2.88%)</b>
TAXES	2,000	2,000	0	0.00%	20,000	10,642	(9,358)	(87.94%)
<b>NET INCOME AFTER TAXES</b>	<b>737,279</b>	<b>842,101</b>	<b>(104,822)</b>	<b>(12.45%)</b>	<b>9,405,393</b>	<b>9,694,536</b>	<b>(289,143)</b>	<b>(2.98%)</b>