



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 10/31/2019

	October 2019 Current Month	September 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2018 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	600,187,224	635,996,751	(35,809,527)	(5.63%)	512,690,452	87,496,771	17.07%
INVESTMENTS - PRIMARY FINANCIAL	275,625	275,016	609	0.22%	266,559	9,065	3.40%
INVESTMENTS - AVAILABLE FOR SALE	2,357,278,275	2,282,224,807	75,053,468	3.29%	1,668,398,638	688,879,637	41.29%
FHLB STOCK	2,145,200	2,145,200	0	0.00%	2,365,800	(220,600)	(9.32%)
LOANS TO MEMBERS	12,071,561	6,621,798	5,449,763	82.30%	33,062,113	(20,990,552)	(63.49%)
PROPERTY AND EQUIPMENT	2,785,255	2,601,759	183,496	7.05%	2,272,637	512,617	22.56%
ACCRUED INTEREST RECEIVABLE	8,701,235	8,862,018	(160,783)	(1.81%)	7,954,314	746,920	9.39%
PREPAID EXPENSES	373,737	490,324	(116,586)	(23.78%)	756,234	(382,497)	(50.58%)
OTHER ASSETS	918,412	918,412	0	0.00%	959,785	(41,373)	(4.31%)
ACCOUNTS RECEIVABLE	17,364,650	20,399,609	(3,034,958)	(14.88%)	15,524,265	1,840,386	11.85%
TOTAL ASSETS	3,002,101,173	2,960,535,692	41,565,481	1.40%	2,244,250,798	757,850,375	33.77%
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - FHLB ADVANCE	15,597	0	15,597	0.00%	23,696	(8,099)	(34.18%)
ACCOUNTS PAYABLE	344,198	373,480	(29,281)	(7.84%)	186,328	157,871	84.73%
ACCRUED INTEREST PAYABLE	676,273	707,265	(30,992)	(4.38%)	1,422,936	(746,662)	(52.47%)
ACCRUED EXPENSE PAYABLE	3,962,290	3,156,018	806,272	25.55%	2,901,934	1,060,357	36.54%
TOTAL LIABILITIES	4,998,359	4,236,763	761,596	17.98%	4,534,893	463,466	10.22%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	269,797	263,052	6,745	2.56%	188,858	80,939	42.86%
MEMBERS SHARES	2,454,814,891	2,539,001,073	(84,186,182)	(3.32%)	1,647,611,865	807,203,026	48.99%
MEMBER SHARE CERTIFICATES	392,738,034	268,329,034	124,409,000	46.36%	456,423,073	(63,685,039)	(13.95%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	2,847,822,722	2,807,593,159	40,229,562	1.43%	2,104,223,795	743,598,926	35.34%
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	134,899	141,644	(6,745)	(4.76%)	215,838	(80,939)	(37.50%)
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	22,664,948	21,448,461	1,216,487	5.67%	18,482,109	4,182,839	22.63%
TOTAL CORE CAPITAL	162,161,459	160,944,972	1,216,487	0.76%	150,433,815	11,727,644	7.80%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(13,373,978)	(12,617,824)	(756,154)	(5.99%)	(18,831,502)	5,457,524	28.98%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(4,402,968)	(4,523,703)	120,735	2.67%	(1,086,723)	(3,316,245)	(305.16%)
TOTAL MEMBERS EQUITY	2,997,102,814	2,956,298,930	40,803,885	1.38%	2,239,715,905	757,386,909	33.82%
TOTAL LIABILITIES AND MEMBERS EQUITY	3,002,101,173	2,960,535,692	41,565,481	1.40%	2,244,250,798	757,850,375	33.77%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 10/31/2019

	October 2019 Current Month	September 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2019 Year-to-Date	October 2018 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	26,005	28,243	(2,238)	(7.93%)	458,672	460,537	(1,865)	(0.40%)
INVESTMENT INCOME	5,823,624	6,215,901	(392,278)	(6.31%)	62,723,288	47,537,861	15,185,428	31.94%
TOTAL INTEREST INCOME	5,849,628	6,244,144	(394,516)	(6.32%)	63,181,960	47,998,397	15,183,563	31.63%
INTEREST ON REVERSE REPO	0	0	0	0.00%	2,300	44,516	42,216	94.83%
INTEREST ON FHLB	15,597	0	(15,597)	0.00%	120,268	578,732	458,464	79.22%
MEMBER SHARES DIVIDENDS	3,065,251	3,401,941	336,691	9.90%	32,401,420	22,816,196	(9,585,225)	(42.01%)
CD DIVIDEND	607,784	508,940	(98,844)	(19.42%)	9,257,999	7,600,438	(1,657,562)	(21.81%)
NCA DIVIDEND	410	397	(13)	(3.37%)	4,020	4,147	127	3.07%
TERM PIC DIVIDENDS	34	33	(1)	(3.37%)	337	419	82	19.63%
TOTAL INTEREST EXPENSE	3,689,076	3,911,312	222,235	5.68%	41,786,345	31,044,448	(10,741,897)	(34.60%)
NET INTEREST INCOME	2,160,552	2,332,833	(172,281)	(7.39%)	21,395,615	16,953,949	4,441,666	26.20%
FEE INCOME	608,755	541,581	67,174	12.40%	5,427,701	5,170,407	257,293	4.98%
MEMBER BONUS	0	0	0	0.00%	(350,921)	0	350,921	0.00%
OTHER INCOME	21,454	24,856	(3,402)	(13.69%)	217,970	173,411	44,559	25.70%
TOTAL NON-INTEREST INCOME	630,209	566,437	63,772	11.26%	5,294,750	5,343,818	(49,069)	(0.92%)
COMPENSATION	659,151	587,843	(71,308)	(12.13%)	6,032,769	5,197,292	(835,478)	(16.08%)
EMPLOYEE BENEFITS	247,707	242,588	(5,119)	(2.11%)	2,575,064	2,025,715	(549,349)	(27.12%)
TRAVEL AND CONFERENCE	60,219	50,187	(10,032)	(19.99%)	467,652	403,919	(63,733)	(15.78%)
OFFICE OPERATION	229,937	206,693	(23,244)	(11.25%)	2,134,387	2,636,231	501,844	19.04%
OFFICE OCCUPANCY	900	0	(900)	0.00%	9,000	9,000	0	0.00%
MARKETING AND EDUCATIONAL	47,816	37,771	(10,045)	(26.59%)	484,932	358,597	(126,334)	(35.23%)
MEMBER BONUS	0	0	0	0.00%	139,666	0	(139,666)	0.00%
PROFESSIONAL SERVICES	118,822	107,150	(11,671)	(10.89%)	1,215,959	1,442,287	226,329	15.69%
MISCELLANEOUS	10,817	10,872	56	0.51%	103,963	133,258	29,295	21.98%
EXAM FEES	15,298	15,298	0	0.00%	152,980	174,560	21,580	12.36%
TOTAL NON-INTEREST EXPENSE	1,390,667	1,258,403	(132,264)	(10.51%)	13,316,372	12,380,859	(935,513)	(7.56%)



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NET OPERATING EXPENSE	760,458	691,966	(68,492)	(9.90%)	8,021,622	7,037,041	(984,581)	(13.99%)
GAIN SALE OF INVESTMENT	0	0	0	0.00%	22,856	713,330	(690,475)	(96.80%)
GAIN SALE OF ASSETS	0	0	0	0.00%	36,237	5,200	31,037	596.86%
TOTAL GAINS ON ASSETS	0	0	0	0.00%	59,092	718,530	(659,438)	(91.78%)
LOSS SALE OF INVESTMENT	9,640	0	(9,640)	0.00%	154,360	1,203,546	1,049,186	87.17%
LOSS SALE OF ASSETS	0	0	0	0.00%	0	6,500	6,500	100.00%
TOTAL LOSSES ON ASSETS	9,640	0	(9,640)	0.00%	154,360	1,210,046	1,055,686	87.24%
RETURN ON ASSETS	1,390,454	1,640,867	(250,413)	(15.26%)	13,278,725	9,425,393	3,853,332	40.88%
TAXES	46,448	46,448	0	0.00%	245,594	20,000	(225,594)	(1,127.97%)
NET INCOME AFTER TAXES	1,344,006	1,594,419	(250,413)	(15.71%)	13,033,131	9,405,393	3,627,739	38.57%