



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 10/31/2020

	October 2020 Current Month	September 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	1,204,160,392	1,045,706,240	158,454,152	15.15%	600,187,224	603,973,168	100.63%
INVESTMENTS - CUSO	601,177	600,393	784	0.13%	275,625	325,552	118.11%
INVESTMENTS - AVAILABLE FOR SALE	4,227,235,222	4,086,371,015	140,864,207	3.45%	2,357,278,275	1,869,956,947	79.33%
FHLB STOCK	2,651,100	2,651,100	0	0.00%	2,145,200	505,900	23.58%
CLF STOCK	32,518,324	32,355,211	163,113	0.50%	0	32,518,324	0.00%
LOANS TO MEMBERS	2,035,278	2,326,190	(290,911)	(12.51%)	12,071,561	(10,036,283)	(83.14%)
PROPERTY AND EQUIPMENT	5,249,969	5,143,506	106,463	2.07%	2,785,255	2,464,715	88.49%
ACCRUED INTEREST RECEIVABLE	5,784,701	5,844,823	(60,122)	(1.03%)	8,701,235	(2,916,533)	(33.52%)
PREPAID EXPENSES	349,812	463,233	(113,421)	(24.48%)	373,737	(23,925)	(6.40%)
OTHER ASSETS	983,224	917,968	65,256	7.11%	918,412	64,812	7.06%
ACCOUNTS RECEIVABLE	10,217,207	8,257,138	1,960,069	23.74%	17,364,650	(7,147,443)	(41.16%)
TOTAL ASSETS	5,491,786,407	5,190,636,818	301,149,589	5.80%	3,002,101,173	2,489,685,234	82.93%
BORROWINGS AND OTHER LIABILITIES							
NOTES PAYABLE	152,917	152,917	0	0.00%	0	152,917	0.00%
ACC INT PAYABLE - FHLB ADVANCE	0	0	0	0.00%	15,597	(15,597)	100.00%
ACCOUNTS PAYABLE	362,417	5,848	356,569	6,096.80%	344,198	18,219	5.29%
ACCRUED INTEREST PAYABLE	455,445	377,172	78,273	20.75%	676,273	(220,828)	(32.65%)
ACCRUED EXPENSE PAYABLE	3,819,403	3,103,029	716,374	23.09%	3,962,290	(142,887)	(3.61%)
TOTAL LIABILITIES	4,790,182	3,638,966	1,151,216	31.64%	4,998,359	(208,177)	(4.16%)
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	350,736	343,991	6,745	1.96%	269,797	80,939	30.00%
MEMBERS SHARES	4,918,953,333	4,600,847,423	318,105,910	6.91%	2,454,814,891	2,464,138,442	100.38%
MEMBER SHARE CERTIFICATES	385,963,743	407,031,743	(21,068,000)	(5.18%)	392,738,034	(6,774,291)	(1.72%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	5,305,267,812	5,008,223,156	297,044,655	5.93%	2,847,822,722	2,457,445,090	86.29%



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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	53,960	60,705	(6,745)	(11.11%)	134,899	(80,939)	(60.00%)
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	32,931,951	30,727,454	2,204,497	7.17%	22,664,948	10,267,004	45.30%
TOTAL CORE CAPITAL	184,112,895	181,908,397	2,204,497	1.21%	162,161,459	21,951,436	13.54%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(1,832,521)	(2,453,487)	620,965	25.31%	(13,373,978)	11,541,457	86.30%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(5,366,601)	(5,501,601)	135,000	2.45%	(4,402,968)	(963,633)	(21.89%)
TOTAL MEMBERS EQUITY	5,486,996,225	5,186,997,852	299,998,373	5.78%	2,997,102,814	2,489,893,411	83.08%
TOTAL LIABILITIES AND MEMBERS EQUITY	5,491,786,407	5,190,636,818	301,149,589	5.80%	3,002,101,173	2,489,685,234	82.93%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 10/31/2020

	October 2020 Current Month	September 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2020 Year-to-Date	October 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	6,406	6,683	(277)	(4.15%)	84,735	458,672	(373,937)	(81.53%)
INVESTMENT INCOME	3,494,573	3,823,422	(328,849)	(8.60%)	43,402,084	62,723,288	(19,321,204)	(30.80%)
TOTAL INTEREST INCOME	3,500,980	3,830,106	(329,126)	(8.59%)	43,486,819	63,181,960	(19,695,141)	(31.17%)
INTEREST ON REVERSE REPO	0	0	0	0.00%	10,405	2,300	(8,104)	(352.31%)
INTEREST ON FHLB	0	0	0	0.00%	113,544	120,268	6,723	5.59%
MEMBER SHARES DIVIDENDS	394,103	377,570	(16,532)	(4.38%)	10,606,526	32,401,393	21,794,867	67.27%
CD DIVIDEND	184,490	250,657	66,167	26.40%	3,481,189	9,257,999	5,776,811	62.40%
NCA DIVIDEND	410	397	(13)	(3.35%)	4,033	4,020	(13)	(0.33%)
TERM PIC DIVIDENDS	34	33	(1)	(3.34%)	338	337	(1)	(0.28%)
TOTAL INTEREST EXPENSE	579,037	628,657	49,620	7.89%	14,216,035	41,786,318	27,570,283	65.98%
NET INTEREST INCOME	2,921,943	3,201,449	(279,506)	(8.73%)	29,270,784	21,395,642	7,875,142	36.81%
FEE INCOME	566,914	604,483	(37,569)	(6.22%)	5,693,512	5,076,780	616,732	12.15%
OTHER INCOME	18,884	22,643	(3,760)	(16.60%)	262,058	217,970	44,088	20.23%
TOTAL NON-INTEREST INCOME	585,797	627,126	(41,329)	(6.59%)	5,955,569	5,294,750	660,820	12.48%
COMPENSATION	656,316	710,969	54,653	7.69%	6,883,395	6,032,769	(850,625)	(14.10%)
EMPLOYEE BENEFITS	247,662	264,637	16,975	6.41%	2,888,606	2,575,064	(313,542)	(12.18%)
TRAVEL AND CONFERENCE	23,013	21,737	(1,276)	(5.87%)	273,652	467,652	194,000	41.48%
OFFICE OPERATION	269,466	274,129	4,663	1.70%	2,860,642	2,134,387	(726,255)	(34.03%)
OFFICE OCCUPANCY	900	900	0	0.00%	9,000	9,000	0	0.00%
MARKETING AND EDUCATIONAL	21,201	26,502	5,301	20.00%	384,024	624,598	240,574	38.52%
PROFESSIONAL SERVICES	125,777	82,652	(43,125)	(52.18%)	1,126,765	1,215,959	89,193	7.34%
MISCELLANEOUS	11,703	12,177	474	3.89%	116,957	103,963	(12,994)	(12.50%)
EXAM FEES	17,678	17,678	0	0.00%	176,781	152,980	(23,801)	(15.56%)
TOTAL NON-INTEREST EXPENSE	1,373,717	1,411,381	37,664	2.67%	14,719,822	13,316,372	(1,403,450)	(10.54%)
NET OPERATING EXPENSE	787,919	784,254	(3,665)	(0.47%)	8,764,253	8,021,622	(742,631)	(9.26%)



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GAIN SALE OF INVESTMENT	218,631	253,549	(34,918)	(13.77%)	632,718	22,856	609,862	2,668.34%
GAIN SALE OF ASSETS	0	0	0	0.00%	0	36,237	36,237	(100.00%)
TOTAL GAINS ON ASSETS	218,631	253,549	(34,918)	(13.77%)	632,718	59,092	573,625	970.73%
LOSS SALE OF INVESTMENT	0	0	0	0.00%	21,997	154,360	132,364	85.75%
TOTAL LOSSES ON ASSETS	0	0	0	0.00%	21,997	154,360	132,364	85.75%
OTHER PENSION EXPENSE	0	0	0	0.00%	0	0	0	0.00%
RETURN ON ASSETS	2,352,655	2,670,743	(318,088)	(11.91%)	21,117,252	13,278,752	7,838,500	59.03%
TAXES	20,638	20,638	0	0.00%	206,381	245,594	39,213	15.97%
NET INCOME AFTER TAXES	2,332,017	2,650,105	(318,088)	(12.00%)	20,910,871	13,033,158	7,877,712	60.44%