



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 10/31/2021

	October 2021 Current Month	September 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	949,018,679	790,558,777	158,459,902	20.04%	1,204,160,392	(255,141,713)	(21.19%)
INVESTMENTS - CUSO	734,194	733,126	1,068	0.15%	601,177	133,017	22.13%
INVESTMENTS - AVAILABLE FOR SALE	3,480,766,736	3,492,619,106	(11,852,370)	(0.34%)	4,227,235,222	(746,468,486)	(17.66%)
FHLB STOCK	2,449,000	2,449,000	0	0.00%	2,651,100	(202,100)	(7.62%)
CLF STOCK	32,518,324	32,518,324	0	0.00%	32,518,324	0	0.00%
LOANS TO MEMBERS	11,533,986	12,339,570	(805,584)	(6.53%)	2,035,278	9,498,708	466.70%
PROPERTY AND EQUIPMENT	5,069,465	5,102,274	(32,808)	(0.64%)	5,249,969	(180,504)	(3.44%)
ACCRUED INTEREST RECEIVABLE	5,935,513	5,787,748	147,765	2.55%	5,784,701	150,812	2.61%
PREPAID EXPENSES	407,615	546,354	(138,738)	(25.39%)	349,812	57,803	16.52%
OTHER ASSETS	1,028,011	1,008,949	19,062	1.89%	983,224	44,787	4.56%
ACCOUNTS RECEIVABLE	20,159,765	15,475,063	4,684,702	30.27%	10,217,207	9,942,558	97.31%
<b>TOTAL ASSETS</b>	<b>4,509,621,288</b>	<b>4,359,138,289</b>	<b>150,482,999</b>	<b>3.45%</b>	<b>5,491,786,407</b>	<b>(982,165,119)</b>	<b>(17.88%)</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
NOTES PAYABLE	0	0	0	0.00%	152,917	(152,917)	100.00%
ACCOUNTS PAYABLE	1,719,770	1,011,429	708,341	70.03%	362,417	1,357,353	374.53%
ACCRUED INTEREST PAYABLE	413,615	277,630	135,985	48.98%	455,445	(41,830)	(9.18%)
ACCRUED EXPENSE PAYABLE	6,261,362	5,238,265	1,023,097	19.53%	3,819,403	2,441,959	63.94%
<b>TOTAL LIABILITIES</b>	<b>8,394,747</b>	<b>6,527,324</b>	<b>1,867,423</b>	<b>28.61%</b>	<b>4,790,182</b>	<b>3,604,565</b>	<b>75.25%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	350,736	(350,736)	100.00%
MEMBERS SHARES	3,774,224,345	3,630,506,939	143,717,406	3.96%	4,918,953,333	(1,144,728,988)	(23.27%)
MEMBER SHARE CERTIFICATES	513,731,881	503,485,881	10,246,000	2.04%	385,963,743	127,768,138	33.10%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,287,956,226</b>	<b>4,133,992,819</b>	<b>153,963,406</b>	<b>3.72%</b>	<b>5,305,267,812</b>	<b>(1,017,311,586)</b>	<b>(19.18%)</b>
<b>CAPITAL</b>							



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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%	53,960	(53,960)	100.00%
<b>CORE CAPITAL</b>							
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	38,525,082	38,139,554	385,528	1.01%	32,931,951	5,593,130	16.98%
<b>TOTAL CORE CAPITAL</b>	<b>215,738,550</b>	<b>215,353,022</b>	<b>385,528</b>	<b>0.18%</b>	<b>184,112,895</b>	<b>31,625,655</b>	<b>17.18%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(645,047)	5,149,821	(5,794,868)	112.53%	(1,832,521)	1,187,474	64.80%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,583,869)	(6,645,378)	61,509	0.93%	(5,366,601)	(1,217,268)	(22.68%)
<b>TOTAL MEMBERS EQUITY</b>	<b>4,501,226,541</b>	<b>4,352,610,966</b>	<b>148,615,575</b>	<b>3.41%</b>	<b>5,486,996,225</b>	<b>(985,769,684)</b>	<b>(17.97%)</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>4,509,621,288</b>	<b>4,359,138,289</b>	<b>150,482,999</b>	<b>3.45%</b>	<b>5,491,786,407</b>	<b>(982,165,119)</b>	<b>(17.88%)</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 10/31/2021

	October 2021 Current Month	September 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2021 Year-to-Date	October 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	8,663	7,756	907	11.70%	71,564	84,735	(13,171)	(15.54%)
INVESTMENT INCOME	2,192,644	2,366,786	(174,142)	(7.36%)	25,373,443	43,402,084	(18,028,641)	(41.54%)
<b>TOTAL INTEREST INCOME</b>	<b>2,201,307</b>	<b>2,374,542</b>	<b>(173,235)</b>	<b>(7.30%)</b>	<b>25,445,007</b>	<b>43,486,819</b>	<b>(18,041,813)</b>	<b>(41.49%)</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	6,660	10,405	3,745	35.99%
INTEREST ON FHLB	0	0	0	0.00%	11,094	113,544	102,451	90.23%
MEMBER SHARES DIVIDENDS	302,348	288,441	(13,907)	(4.82%)	2,533,353	10,606,526	8,073,173	76.12%
CD DIVIDEND	207,688	183,512	(24,176)	(13.17%)	1,496,788	3,481,189	1,984,400	57.00%
NCA DIVIDEND	410	397	(13)	(3.35%)	4,020	4,033	13	0.33%
TERM PIC DIVIDENDS	0	0	0	0.00%	198	338	140	41.29%
<b>TOTAL INTEREST EXPENSE</b>	<b>510,446</b>	<b>472,350</b>	<b>(38,097)</b>	<b>(8.07%)</b>	<b>4,052,114</b>	<b>14,216,035</b>	<b>10,163,921</b>	<b>71.50%</b>
<b>NET INTEREST INCOME</b>	<b>1,690,860</b>	<b>1,902,192</b>	<b>(211,332)</b>	<b>(11.11%)</b>	<b>21,392,893</b>	<b>29,270,784</b>	<b>(7,877,891)</b>	<b>(26.91%)</b>
FEE INCOME	599,819	645,062	(45,242)	(7.01%)	6,049,987	5,693,512	356,475	6.26%
OTHER INCOME	19,615	27,353	(7,738)	(28.29%)	242,017	262,058	(20,041)	(7.65%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>619,435</b>	<b>672,415</b>	<b>(52,981)</b>	<b>(7.88%)</b>	<b>6,292,004</b>	<b>5,955,569</b>	<b>336,434</b>	<b>5.65%</b>
COMPENSATION	962,395	761,756	(200,639)	(26.34%)	7,496,207	6,883,395	(612,813)	(8.90%)
EMPLOYEE BENEFITS	281,134	271,996	(9,139)	(3.36%)	2,834,809	2,888,606	53,796	1.86%
TRAVEL AND CONFERENCE	25,423	24,629	(794)	(3.22%)	145,891	273,652	127,761	46.69%
OFFICE OPERATION	312,505	320,762	8,257	2.57%	3,585,323	3,010,374	(574,949)	(19.10%)
OFFICE OCCUPANCY	0	900	900	100.00%	8,100	9,000	900	10.00%
MARKETING AND EDUCATIONAL	35,129	40,218	5,089	12.65%	503,853	384,024	(119,829)	(31.20%)
PROFESSIONAL SERVICES	95,298	141,522	46,223	32.66%	1,094,743	977,034	(117,709)	(12.05%)
MISCELLANEOUS	13,372	12,738	(634)	(4.98%)	138,105	116,957	(21,149)	(18.08%)
EXAM FEES	34,905	34,905	0	0.00%	349,050	176,781	(172,269)	(97.45%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,760,161</b>	<b>1,609,425</b>	<b>(150,736)</b>	<b>(9.37%)</b>	<b>16,156,082</b>	<b>14,719,822</b>	<b>(1,436,260)</b>	<b>(9.76%)</b>
<b>NET OPERATING EXPENSE</b>	<b>1,140,727</b>	<b>937,010</b>	<b>(203,717)</b>	<b>(21.74%)</b>	<b>9,864,079</b>	<b>8,764,253</b>	<b>(1,099,826)</b>	<b>(12.55%)</b>



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as of 10/31/2021

	October 2021 Current Month	September 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2021 Year-to-Date	October 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	0	0	0.00%	3,370,176	632,718	2,737,458	432.65%
OTHER GAIN	0	0	0	0.00%	13,900,933	0	13,900,933	0.00%
<b>TOTAL GAINS ON ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>17,271,109</b>	<b>632,718</b>	<b>16,638,391</b>	<b>2,629.67%</b>
LOSS SALE OF INVESTMENT	16,243	0	(16,243)	0.00%	262,011	21,997	(240,015)	(1,091.15%)
<b>TOTAL LOSSES ON ASSETS</b>	<b>16,243</b>	<b>0</b>	<b>(16,243)</b>	<b>0.00%</b>	<b>262,011</b>	<b>21,997</b>	<b>(240,015)</b>	<b>(1,091.15%)</b>
OTHER PENSION EXPENSE	38,846	38,846	0	0.00%	388,457	0	(388,457)	0.00%
<b>RETURN ON ASSETS</b>	<b>495,045</b>	<b>926,336</b>	<b>(431,291)</b>	<b>(46.56%)</b>	<b>28,149,455</b>	<b>21,117,252</b>	<b>7,032,203</b>	<b>33.30%</b>
TAXES	(18,003)	18,003	(36,005)	200.00%	144,022	206,381	62,360	30.22%
<b>NET INCOME AFTER TAXES</b>	<b>513,048</b>	<b>908,334</b>	<b>(395,286)</b>	<b>(43.52%)</b>	<b>28,005,434</b>	<b>20,910,871</b>	<b>7,094,563</b>	<b>33.93%</b>