



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 9/30/2019

	September 2019 Current Month	August 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2018 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	635,996,751	979,933,990	(343,937,239)	(35.10%)	770,426,598	(134,429,847)	(17.45%)
INVESTMENTS - PRIMARY FINANCIAL	275,016	274,384	632	0.23%	265,533	9,483	3.57%
INVESTMENTS - AVAILABLE FOR SALE	2,282,224,807	2,159,400,467	122,824,340	5.69%	1,670,179,810	612,044,997	36.65%
FHLB STOCK	2,145,200	2,145,200	0	0.00%	2,365,800	(220,600)	(9.32%)
LOANS TO MEMBERS	6,621,798	11,395,879	(4,774,081)	(41.89%)	26,742,464	(20,120,666)	(75.24%)
PROPERTY AND EQUIPMENT	2,601,759	2,165,864	435,895	20.13%	2,299,888	301,871	13.13%
ACCRUED INTEREST RECEIVABLE	8,862,018	8,539,139	322,879	3.78%	8,037,786	824,231	10.25%
PREPAID EXPENSES	490,324	609,554	(119,230)	(19.56%)	757,993	(267,669)	(35.31%)
OTHER ASSETS	918,412	918,412	0	0.00%	930,123	(11,711)	(1.26%)
ACCOUNTS RECEIVABLE	20,399,609	17,438,907	2,960,701	16.98%	16,452,760	3,946,849	23.99%
TOTAL ASSETS	2,960,535,692	3,182,821,795	(222,286,103)	(6.98%)	2,498,458,756	462,076,936	18.49%
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - FHLB ADVANCE	0	1,967	(1,967)	100.00%	21,460	(21,460)	100.00%
ACCOUNTS PAYABLE	373,480	377,177	(3,697)	(0.98%)	346,043	27,437	7.93%
ACCRUED INTEREST PAYABLE	707,265	1,351,514	(644,250)	(47.67%)	1,296,964	(589,700)	(45.47%)
ACCRUED EXPENSE PAYABLE	3,156,018	3,068,746	87,272	2.84%	1,997,772	1,158,246	57.98%
TOTAL LIABILITIES	4,236,763	4,799,403	(562,641)	(11.72%)	3,662,239	574,524	15.69%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	263,052	256,307	6,745	2.63%	182,113	80,939	44.44%
MEMBERS SHARES	2,539,001,073	2,736,856,505	(197,855,432)	(7.23%)	1,846,751,240	692,249,833	37.48%
MEMBER SHARE CERTIFICATES	268,329,034	290,723,293	(22,394,259)	(7.70%)	512,930,073	(244,601,039)	(47.69%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	2,807,593,159	3,027,836,105	(220,242,946)	(7.27%)	2,359,863,426	447,729,733	18.97%
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	141,644	148,389	(6,745)	(4.55%)	222,583	(80,939)	(36.36%)
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	21,448,461	19,977,447	1,471,014	7.36%	17,851,075	3,597,386	20.15%
TOTAL CORE CAPITAL	160,944,972	159,473,958	1,471,014	0.92%	149,802,781	11,142,191	7.44%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(12,617,824)	(9,552,303)	(3,065,521)	(32.09%)	(18,758,523)	6,140,699	32.74%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(4,523,703)	(4,644,438)	120,735	2.60%	(1,094,432)	(3,429,272)	(313.34%)
TOTAL MEMBERS EQUITY	2,956,298,930	3,178,022,392	(221,723,462)	(6.98%)	2,494,796,517	461,502,413	18.50%
TOTAL LIABILITIES AND MEMBERS EQUITY	2,960,535,692	3,182,821,795	(222,286,103)	(6.98%)	2,498,458,756	462,076,936	18.49%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 9/30/2019

	September 2019 Current Month	August 2019 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2019 Year-to-Date	September 2018 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	28,243	32,264	(4,021)	(12.46%)	432,667	358,968	73,699	20.53%
INVESTMENT INCOME	6,215,901	6,128,654	87,248	1.42%	56,899,665	42,612,484	14,287,180	33.53%
TOTAL INTEREST INCOME	6,244,144	6,160,918	83,226	1.35%	57,332,332	42,971,453	14,360,880	33.42%
INTEREST ON REVERSE REPO	0	2,410	2,410	100.00%	2,300	44,516	42,216	94.83%
INTEREST ON FHLB	0	1,967	1,967	100.00%	104,671	555,037	450,367	81.14%
MEMBER SHARES DIVIDENDS	3,401,941	3,419,953	18,012	0.53%	29,336,170	20,415,905	(8,920,265)	(43.69%)
CD DIVIDEND	508,940	631,202	122,262	19.37%	8,650,215	6,672,759	(1,977,456)	(29.63%)
NCA DIVIDEND	397	410	13	3.24%	3,610	3,737	127	3.40%
TERM PIC DIVIDENDS	33	34	1	3.23%	303	363	61	16.68%
TOTAL INTEREST EXPENSE	3,911,312	4,055,977	144,665	3.57%	38,097,269	27,692,318	(10,404,951)	(37.57%)
NET INTEREST INCOME	2,332,833	2,104,941	227,892	10.83%	19,235,063	15,279,134	3,955,929	25.89%
FEE INCOME	541,581	553,313	(11,732)	(2.12%)	4,818,946	4,721,465	97,481	2.06%
MEMBER BONUS	0	0	0	0.00%	(350,921)	0	350,921	0.00%
OTHER INCOME	24,856	23,297	1,560	6.69%	196,516	153,960	42,556	27.64%
TOTAL NON-INTEREST INCOME	566,437	576,610	(10,172)	(1.76%)	4,664,541	4,875,424	(210,883)	(4.33%)
COMPENSATION	587,843	618,496	30,653	4.96%	5,373,618	4,630,056	(743,562)	(16.06%)
EMPLOYEE BENEFITS	242,588	280,169	37,581	13.41%	2,327,357	1,761,316	(566,040)	(32.14%)
TRAVEL AND CONFERENCE	50,187	39,094	(11,093)	(28.38%)	407,433	359,218	(48,215)	(13.42%)
OFFICE OPERATION	206,693	230,605	23,911	10.37%	1,904,450	2,446,864	542,414	22.17%
OFFICE OCCUPANCY	0	900	900	100.00%	8,100	8,100	0	0.00%
MARKETING AND EDUCATIONAL	37,771	47,626	9,855	20.69%	437,116	317,728	(119,387)	(37.58%)
MEMBER BONUS	0	0	0	0.00%	139,666	0	(139,666)	0.00%
PROFESSIONAL SERVICES	107,150	103,519	(3,631)	(3.51%)	1,097,137	1,316,795	219,658	16.68%
MISCELLANEOUS	10,872	10,707	(165)	(1.54%)	93,147	122,875	29,729	24.19%
EXAM FEES	15,298	15,298	0	0.00%	137,682	157,056	19,374	12.34%
TOTAL NON-INTEREST EXPENSE	1,258,403	1,346,413	88,010	6.54%	11,925,705	11,120,008	(805,697)	(7.25%)



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NET OPERATING EXPENSE	691,966	769,803	77,837	10.11%	7,261,164	6,244,584	(1,016,580)	(16.28%)
GAIN SALE OF INVESTMENT	0	0	0	0.00%	22,856	713,330	(690,475)	(96.80%)
GAIN SALE OF ASSETS	0	2,037	2,037	(100.00%)	36,237	5,200	31,037	596.86%
TOTAL GAINS ON ASSETS	0	2,037	2,037	(100.00%)	59,092	718,530	(659,438)	(91.78%)
LOSS SALE OF INVESTMENT	0	0	0	0.00%	144,720	1,060,466	915,746	86.35%
LOSS SALE OF ASSETS	0	0	0	0.00%	0	6,500	6,500	100.00%
TOTAL LOSSES ON ASSETS	0	0	0	0.00%	144,720	1,066,966	922,246	86.44%
RETURN ON ASSETS	1,640,867	1,337,175	303,692	22.71%	11,888,271	8,686,114	3,202,157	36.87%
TAXES	46,448	46,448	0	0.00%	199,146	18,000	(181,146)	(1,006.37%)
NET INCOME AFTER TAXES	1,594,419	1,290,727	303,692	23.53%	11,689,125	8,668,114	3,021,011	34.85%