



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 9/30/2020

	September 2020 Current Month	August 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	1,045,706,240	880,727,838	164,978,402	18.73%	635,996,751	409,709,490	64.42%
INVESTMENTS - CUSO	600,393	598,163	2,230	0.37%	275,016	325,377	118.31%
INVESTMENTS - AVAILABLE FOR SALE	4,086,371,015	4,159,328,110	(72,957,096)	(1.75%)	2,282,224,807	1,804,146,208	79.05%
FHLB STOCK	2,651,100	2,651,100	0	0.00%	2,145,200	505,900	23.58%
CLF STOCK	32,355,211	32,355,211	0	0.00%	0	32,355,211	0.00%
LOANS TO MEMBERS	2,326,190	2,908,805	(582,616)	(20.03%)	6,621,798	(4,295,608)	(64.87%)
PROPERTY AND EQUIPMENT	5,143,506	5,146,374	(2,868)	(0.06%)	2,601,759	2,541,748	97.69%
ACCRUED INTEREST RECEIVABLE	5,844,823	6,018,489	(173,665)	(2.89%)	8,862,018	(3,017,194)	(34.05%)
PREPAID EXPENSES	463,233	541,418	(78,185)	(14.44%)	490,324	(27,090)	(5.53%)
OTHER ASSETS	917,968	917,968	0	0.00%	918,412	(444)	(0.05%)
ACCOUNTS RECEIVABLE	8,257,138	14,142,433	(5,885,295)	(41.61%)	20,399,609	(12,142,471)	(59.52%)
<b>TOTAL ASSETS</b>	<b>5,190,636,818</b>	<b>5,105,335,911</b>	<b>85,300,908</b>	<b>1.67%</b>	<b>2,960,535,692</b>	<b>2,230,101,126</b>	<b>75.33%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
NOTES PAYABLE	152,917	152,917	0	0.00%	0	152,917	0.00%
ACCOUNTS PAYABLE	5,848	599,192	(593,344)	(99.02%)	373,480	(367,631)	(98.43%)
ACCRUED INTEREST PAYABLE	377,172	813,156	(435,984)	(53.62%)	707,265	(330,093)	(46.67%)
ACCRUED EXPENSE PAYABLE	3,103,029	2,979,878	123,150	4.13%	3,156,018	(52,989)	(1.68%)
<b>TOTAL LIABILITIES</b>	<b>3,638,966</b>	<b>4,545,144</b>	<b>(906,178)</b>	<b>(19.94%)</b>	<b>4,236,763</b>	<b>(597,797)</b>	<b>(14.11%)</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	343,991	337,247	6,745	2.00%	263,052	80,939	30.77%
MEMBERS SHARES	4,600,847,423	4,450,898,329	149,949,094	3.37%	2,539,001,073	2,061,846,349	81.21%
MEMBER SHARE CERTIFICATES	407,031,743	477,741,743	(70,710,000)	(14.80%)	268,329,034	138,702,709	51.69%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>5,008,223,156</b>	<b>4,928,977,318</b>	<b>79,245,839</b>	<b>1.61%</b>	<b>2,807,593,159</b>	<b>2,200,629,997</b>	<b>78.38%</b>

## CAPITAL



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as of 9/30/2020

	September 2020 Current Month	August 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2019 Prior Year	Yearly \$ Variance	Yearly % Variance
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%
TERM PIC - UNAMORTIZED	60,705	67,450	(6,745)	(10.00%)	141,644	(80,939)	(57.14%)
<b>CORE CAPITAL</b>							
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	30,727,454	28,200,754	2,526,701	8.96%	21,448,461	9,278,993	43.26%
<b>TOTAL CORE CAPITAL</b>	<b>181,908,397</b>	<b>179,381,697</b>	<b>2,526,701</b>	<b>1.41%</b>	<b>160,944,972</b>	<b>20,963,425</b>	<b>13.03%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(2,453,487)	(6,759,778)	4,306,291	63.70%	(12,617,824)	10,164,337	80.56%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(5,501,601)	(5,636,601)	135,000	2.40%	(4,523,703)	(977,898)	(21.62%)
<b>TOTAL MEMBERS EQUITY</b>	<b>5,186,997,852</b>	<b>5,100,790,767</b>	<b>86,207,085</b>	<b>1.69%</b>	<b>2,956,298,930</b>	<b>2,230,698,923</b>	<b>75.46%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>5,190,636,818</b>	<b>5,105,335,911</b>	<b>85,300,908</b>	<b>1.67%</b>	<b>2,960,535,692</b>	<b>2,230,101,126</b>	<b>75.33%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 9/30/2020

	September 2020 Current Month	August 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2020 Year-to-Date	September 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	6,683	6,880	(197)	(2.86%)	78,329	432,667	(354,338)	(81.90%)
INVESTMENT INCOME	3,823,422	3,857,339	(33,917)	(0.88%)	39,907,511	56,899,665	(16,992,154)	(29.86%)
<b>TOTAL INTEREST INCOME</b>	<b>3,830,106</b>	<b>3,864,219</b>	<b>(34,113)</b>	<b>(0.88%)</b>	<b>39,985,840</b>	<b>57,332,332</b>	<b>(17,346,492)</b>	<b>(30.26%)</b>
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	104,671	(8,874)	(8.48%)
MEMBER SHARES DIVIDENDS	377,570	440,879	63,308	14.36%	10,212,424	29,336,143	19,123,719	65.19%
CD DIVIDEND	250,657	279,096	28,439	10.19%	3,296,699	8,650,215	5,353,516	61.89%
NCA DIVIDEND	397	410	13	3.24%	3,623	3,610	(13)	(0.37%)
TERM PIC DIVIDENDS	33	34	1	2.83%	304	303	(1)	(0.32%)
<b>TOTAL INTEREST EXPENSE</b>	<b>628,657</b>	<b>720,419</b>	<b>91,762</b>	<b>12.74%</b>	<b>13,636,999</b>	<b>38,097,242</b>	<b>24,460,243</b>	<b>64.20%</b>
<b>NET INTEREST INCOME</b>	<b>3,201,449</b>	<b>3,143,800</b>	<b>57,648</b>	<b>1.83%</b>	<b>26,348,841</b>	<b>19,235,090</b>	<b>7,113,751</b>	<b>36.98%</b>
FEE INCOME	604,483	546,683	57,800	10.57%	5,126,598	4,468,025	658,573	14.74%
OTHER INCOME	22,643	24,559	(1,916)	(7.80%)	243,174	196,516	46,659	23.74%
<b>TOTAL NON-INTEREST INCOME</b>	<b>627,126</b>	<b>571,242</b>	<b>55,885</b>	<b>9.78%</b>	<b>5,369,772</b>	<b>4,664,541</b>	<b>705,231</b>	<b>15.12%</b>
COMPENSATION	710,969	646,516	(64,453)	(9.97%)	6,228,948	5,373,618	(855,329)	(15.92%)
EMPLOYEE BENEFITS	264,637	272,432	7,795	2.86%	2,639,074	2,327,357	(311,718)	(13.39%)
TRAVEL AND CONFERENCE	21,737	20,434	(1,303)	(6.38%)	250,639	407,433	156,794	38.48%
OFFICE OPERATION	274,129	269,516	(4,614)	(1.71%)	2,591,177	1,904,450	(686,727)	(36.06%)
OFFICE OCCUPANCY	900	900	0	0.00%	8,100	8,100	0	0.00%
MARKETING AND EDUCATIONAL	26,502	15,044	(11,458)	(76.16%)	362,823	576,782	213,959	37.10%
PROFESSIONAL SERVICES	82,652	114,353	31,701	27.72%	1,000,988	1,097,137	96,149	8.76%
MISCELLANEOUS	12,177	11,997	(180)	(1.50%)	105,254	93,147	(12,107)	(13.00%)
EXAM FEES	17,678	17,678	0	0.00%	159,103	137,682	(21,421)	(15.56%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,411,381</b>	<b>1,368,870</b>	<b>(42,510)</b>	<b>(3.11%)</b>	<b>13,346,106</b>	<b>11,925,705</b>	<b>(1,420,401)</b>	<b>(11.91%)</b>
<b>NET OPERATING EXPENSE</b>	<b>784,254</b>	<b>797,629</b>	<b>13,374</b>	<b>1.68%</b>	<b>7,976,333</b>	<b>7,261,164</b>	<b>(715,169)</b>	<b>(9.85%)</b>



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as of 9/30/2020

	September 2020 Current Month	August 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2020 Year-to-Date	September 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	253,549	160,537	93,012	57.94%	414,086	22,856	391,231	1,711.76%
GAIN SALE OF ASSETS	0	0	0	0.00%	0	36,237	36,237	(100.00%)
<b>TOTAL GAINS ON ASSETS</b>	<b>253,549</b>	<b>160,537</b>	<b>93,012</b>	<b>57.94%</b>	<b>414,086</b>	<b>59,092</b>	<b>354,994</b>	<b>600.75%</b>
LOSS SALE OF INVESTMENT	0	0	0	0.00%	21,997	144,720	122,724	84.80%
<b>TOTAL LOSSES ON ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>21,997</b>	<b>144,720</b>	<b>122,724</b>	<b>84.80%</b>
OTHER PENSION EXPENSE	0	0	0	0.00%	0	0	0	0.00%
<b>RETURN ON ASSETS</b>	<b>2,670,743</b>	<b>2,506,708</b>	<b>164,035</b>	<b>6.54%</b>	<b>18,764,597</b>	<b>11,888,298</b>	<b>6,876,299</b>	<b>57.84%</b>
TAXES	20,638	20,638	0	0.00%	185,743	199,146	13,403	6.73%
<b>NET INCOME AFTER TAXES</b>	<b>2,650,105</b>	<b>2,486,070</b>	<b>164,035</b>	<b>6.60%</b>	<b>18,578,854</b>	<b>11,689,152</b>	<b>6,889,702</b>	<b>58.94%</b>