



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 3/31/2022

	March 2022 Current Month	February 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	555,859,031	808,763,618	(252,904,587)	(31.27%)	794,991,507	(239,132,476)	(30.08%)
INVESTMENTS - CUSO	3,228,802	675,828	2,552,974	377.75%	666,311	2,562,491	384.58%
INVESTMENTS - AVAILABLE FOR SALE	4,003,105,843	3,611,322,444	391,783,399	10.85%	4,297,601,177	(294,495,334)	(6.85%)
FHLB STOCK	2,230,500	2,449,000	(218,500)	(8.92%)	2,449,000	(218,500)	(8.92%)
CLF STOCK	32,534,360	32,518,324	16,036	0.05%	32,530,352	4,009	0.01%
LOANS TO MEMBERS	12,034,029	15,364,509	(3,330,479)	(21.68%)	2,447,016	9,587,013	391.78%
PROPERTY AND EQUIPMENT	5,043,335	5,076,195	(32,861)	(0.65%)	5,290,954	(247,620)	(4.68%)
ACCRUED INTEREST RECEIVABLE	6,570,345	6,034,747	535,598	8.88%	5,418,745	1,151,600	21.25%
PREPAID EXPENSES	1,175,256	1,306,230	(130,974)	(10.03%)	1,267,361	(92,105)	(7.27%)
OTHER ASSETS	1,028,011	1,028,011	0	0.00%	983,216	44,795	4.56%
ACCOUNTS RECEIVABLE	20,451,184	27,947,583	(7,496,399)	(26.82%)	11,896,177	8,555,007	71.91%
TOTAL ASSETS	4,643,260,697	4,512,486,491	130,774,206	2.90%	5,155,541,816	(512,281,120)	(9.94%)
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - FHLB ADVANCE	4,354	0	4,354	0.00%	0	4,354	0.00%
ACCOUNTS PAYABLE	61,689,005	1,135,946	60,553,059	5,330.63%	774,812	60,914,193	7,861.80%
ACCRUED INTEREST PAYABLE	570,971	743,732	(172,761)	(23.23%)	152,772	418,198	273.74%
ACCRUED EXPENSE PAYABLE	10,353,852	6,996,702	3,357,150	47.98%	5,824,520	4,529,332	77.76%
TOTAL LIABILITIES	72,618,182	8,876,380	63,741,802	718.11%	6,752,105	65,866,077	975.49%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	384,461	(384,461)	100.00%
MEMBERS SHARES	3,394,953,887	3,614,298,452	(219,344,565)	(6.07%)	4,564,649,058	(1,169,695,171)	(25.63%)
MEMBER SHARE CERTIFICATES	995,022,760	694,421,760	300,601,000	43.29%	385,208,881	609,813,879	158.31%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,389,976,647	4,308,720,211	81,256,435	1.89%	4,950,242,400	(560,265,753)	(11.32%)

CAPITAL



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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%	20,235	(20,235)	100.00%
CORE CAPITAL							
PIC/PCC	109,213,520	103,863,520	5,350,000	5.15%	100,095,520	9,118,000	9.11%
OTHER RESERVES	106,254,602	106,254,602	0	0.00%	77,117,948	29,136,654	37.78%
UNDIVIDED EARNINGS	14,139,889	11,424,416	2,715,473	23.77%	16,019,051	(1,879,161)	(11.73%)
TOTAL CORE CAPITAL	229,608,011	221,542,538	8,065,473	3.64%	193,232,519	36,375,493	18.82%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(45,664,319)	(23,302,562)	(22,361,757)	(95.96%)	7,548,311	(53,212,630)	704.96%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(8,038,505)	(8,110,759)	72,253	0.89%	(7,014,434)	(1,024,071)	(14.60%)
TOTAL MEMBERS EQUITY	4,570,642,515	4,503,610,111	67,032,404	1.49%	5,148,789,712	(578,147,197)	(11.23%)
TOTAL LIABILITIES AND MEMBERS EQUITY	4,643,260,697	4,512,486,491	130,774,206	2.90%	5,155,541,816	(512,281,120)	(9.94%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 3/31/2022

	March 2022 Current Month	February 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2022 Year-to-Date	March 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	13,074	13,664	(590)	(4.32%)	40,063	18,705	21,358	114.18%
INVESTMENT INCOME	2,814,844	2,014,050	800,794	39.76%	7,252,847	8,551,870	(1,299,022)	(15.19%)
TOTAL INTEREST INCOME	2,827,917	2,027,714	800,204	39.46%	7,292,910	8,570,575	(1,277,664)	(14.91%)
INTEREST ON REVERSE REPO	1,660	0	(1,660)	0.00%	2,202	0	(2,202)	0.00%
INTEREST ON FHLB	4,354	0	(4,354)	0.00%	4,354	0	(4,354)	0.00%
MEMBER SHARES DIVIDENDS	531,263	253,593	(277,670)	(109.49%)	1,066,725	706,937	(359,788)	(50.89%)
CD DIVIDEND	290,953	299,285	8,332	2.78%	893,606	311,222	(582,384)	(187.13%)
NCA DIVIDEND	410	370	(40)	(10.70%)	1,190	1,190	0	0.00%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	100	100	100.00%
TOTAL INTEREST EXPENSE	828,639	553,248	(275,391)	(49.78%)	1,968,078	1,019,450	(948,628)	(93.05%)
NET INTEREST INCOME	1,999,278	1,474,466	524,812	35.59%	5,324,833	7,551,125	(2,226,292)	(29.48%)
FEE INCOME	(672,568)	567,690	1,240,258	(218.47%)	484,299	1,661,651	(1,177,351)	(70.85%)
OTHER INCOME	24,486	17,288	7,198	41.64%	54,380	58,966	(4,586)	(7.78%)
TOTAL NON-INTEREST INCOME	(648,082)	584,978	1,233,060	(210.79%)	538,680	1,720,616	(1,181,937)	(68.69%)
COMPENSATION	867,932	701,834	(166,098)	(23.67%)	2,092,414	2,098,047	5,633	0.27%
EMPLOYEE BENEFITS	316,832	310,017	(6,815)	(2.20%)	1,044,297	854,588	(189,709)	(22.20%)
TRAVEL AND CONFERENCE	(5,326)	10,813	(16,139)	149.26%	14,301	22,563	8,262	36.62%
OFFICE OPERATION	365,260	332,907	(32,352)	(9.72%)	997,368	976,695	(20,673)	(2.12%)
OFFICE OCCUPANCY	0	0	0	0.00%	0	2,700	2,700	100.00%
MARKETING AND EDUCATIONAL	598,785	35,463	(563,322)	(1,588.48%)	660,661	71,417	(589,245)	(825.08%)
PROFESSIONAL SERVICES	160,477	93,251	(67,226)	(72.09%)	373,634	305,703	(67,931)	(22.22%)
MISCELLANEOUS	12,941	0	(12,941)	0.00%	26,125	44,010	17,885	40.64%
EXAM FEES	31,306	31,306	0	0.00%	93,917	104,715	10,798	10.31%
TOTAL NON-INTEREST EXPENSE	2,348,205	1,515,590	(832,615)	(54.94%)	5,302,717	4,480,438	(822,279)	(18.35%)
NET OPERATING EXPENSE	2,996,287	930,612	(2,065,675)	(221.97%)	4,764,037	2,759,821	(2,004,216)	(72.62%)



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GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
OTHER GAIN	5,415,071	0	5,415,071	0.00%	5,415,071	9,000	5,406,071	60,067.45%
TOTAL GAINS ON ASSETS	5,415,071	0	5,415,071	0.00%	5,415,071	9,000	5,406,071	60,067.45%
LOSS SALE OF INVESTMENT	281,749	0	(281,749)	0.00%	331,725	10,649	(321,075)	(3,014.98%)
TOTAL LOSSES ON ASSETS	281,749	0	(281,749)	0.00%	331,725	10,649	(321,075)	(3,014.98%)
OTHER PENSION EXPENSE	50,555	50,555	0	0.00%	151,666	116,537	(35,129)	(30.14%)
RETURN ON ASSETS	4,085,758	493,298	3,592,459	728.25%	5,492,476	4,673,118	819,358	17.53%
TAXES	2,916	2,916	0	0.00%	8,748	54,008	45,260	83.80%
NET INCOME AFTER TAXES	4,082,842	490,382	3,592,459	732.58%	5,483,728	4,619,110	864,618	18.72%