



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 9/30/2021

	September 2021 Current Month	August 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2020 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	790,558,777	666,922,409	123,636,368	18.54%	1,045,706,240	(255,147,464)	(24.40%)
INVESTMENTS - CUSO	733,126	730,590	2,535	0.35%	600,393	132,733	22.11%
INVESTMENTS - AVAILABLE FOR SALE	3,492,619,106	3,511,235,109	(18,616,003)	(0.53%)	4,086,371,015	(593,751,909)	(14.53%)
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%	32,355,211	163,113	0.50%
LOANS TO MEMBERS	12,339,570	3,921,001	8,418,569	214.70%	2,326,190	10,013,380	430.46%
PROPERTY AND EQUIPMENT	5,102,274	5,134,654	(32,380)	(0.63%)	5,143,506	(41,233)	(0.80%)
ACCRUED INTEREST RECEIVABLE	5,787,748	5,749,909	37,839	0.66%	5,844,823	(57,076)	(0.98%)
PREPAID EXPENSES	546,354	660,655	(114,301)	(17.30%)	463,233	83,120	17.94%
OTHER ASSETS	1,008,949	1,009,028	(80)	(0.01%)	917,968	90,981	9.91%
ACCOUNTS RECEIVABLE	15,475,063	17,224,718	(1,749,655)	(10.16%)	8,257,138	7,217,925	87.41%
TOTAL ASSETS	4,359,138,289	4,247,555,398	111,582,892	2.63%	5,190,636,818	(831,498,529)	(16.02%)
BORROWINGS AND OTHER LIABILITIES							
NOTES PAYABLE	0	0	0	0.00%	152,917	(152,917)	100.00%
ACCOUNTS PAYABLE	1,011,429	725,414	286,015	39.43%	5,848	1,005,580	17,193.97%
ACCRUED INTEREST PAYABLE	277,630	585,684	(308,054)	(52.60%)	377,172	(99,542)	(26.39%)
ACCRUED EXPENSE PAYABLE	5,238,265	5,041,084	197,181	3.91%	3,103,029	2,135,236	68.81%
TOTAL LIABILITIES	6,527,324	6,352,181	175,142	2.76%	3,638,966	2,888,358	79.37%
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	343,991	(343,991)	100.00%
MEMBERS SHARES	3,630,506,939	3,530,545,952	99,960,986	2.83%	4,600,847,423	(970,340,484)	(21.09%)
MEMBER SHARE CERTIFICATES	503,485,881	489,865,881	13,620,000	2.78%	407,031,743	96,454,138	23.70%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,133,992,819	4,020,411,833	113,580,986	2.83%	5,008,223,156	(874,230,337)	(17.46%)
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%	60,705	(60,705)	100.00%
CORE CAPITAL							
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	38,139,554	37,354,625	784,929	2.10%	30,727,454	7,412,099	24.12%
TOTAL CORE CAPITAL	215,353,022	214,568,093	784,929	0.37%	181,908,397	33,444,624	18.39%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	5,149,821	8,169,496	(3,019,675)	(36.96%)	(2,453,487)	7,603,308	(309.90%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,645,378)	(6,706,887)	61,509	0.92%	(5,501,601)	(1,143,777)	(20.79%)
TOTAL MEMBERS EQUITY	4,352,610,966	4,241,203,216	111,407,749	2.63%	5,186,997,852	(834,386,887)	(16.09%)
TOTAL LIABILITIES AND MEMBERS EQUITY	4,359,138,289	4,247,555,398	111,582,892	2.63%	5,190,636,818	(831,498,529)	(16.02%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 9/30/2021

	September 2021 Current Month	August 2021 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2021 Year-to-Date	September 2020 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	7,756	7,166	590	8.23%	62,901	78,329	(15,428)	(19.70%)
INVESTMENT INCOME	2,366,786	2,115,350	251,436	11.89%	23,180,799	39,907,511	(16,726,711)	(41.91%)
TOTAL INTEREST INCOME	2,374,542	2,122,516	252,026	11.87%	23,243,700	39,985,840	(16,742,140)	(41.87%)
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	288,441	297,632	9,191	3.09%	2,231,005	10,212,424	7,981,419	78.15%
CD DIVIDEND	183,512	182,538	(974)	(0.53%)	1,289,100	3,296,699	2,007,599	60.90%
NCA DIVIDEND	397	410	13	3.23%	3,610	3,623	13	0.37%
TERM PIC DIVIDENDS	0	0	0	0.00%	198	304	105	34.64%
TOTAL INTEREST EXPENSE	472,350	480,580	8,230	1.71%	3,541,667	13,636,999	10,095,331	74.03%
NET INTEREST INCOME	1,902,192	1,641,935	260,257	15.85%	19,702,033	26,348,841	(6,646,808)	(25.23%)
FEE INCOME	645,062	625,824	19,238	3.07%	5,450,168	5,126,598	323,570	6.31%
OTHER INCOME	27,353	17,835	9,519	53.37%	222,402	243,174	(20,773)	(8.54%)
TOTAL NON-INTEREST INCOME	672,415	643,658	28,757	4.47%	5,672,569	5,369,772	302,797	5.64%
COMPENSATION	761,756	734,826	(26,929)	(3.66%)	6,533,813	6,227,078	(306,734)	(4.93%)
EMPLOYEE BENEFITS	271,996	270,600	(1,396)	(0.52%)	2,553,675	2,640,944	87,269	3.30%
TRAVEL AND CONFERENCE	24,629	26,207	1,578	6.02%	120,468	250,639	130,172	51.94%
OFFICE OPERATION	320,762	607,546	286,784	47.20%	3,272,818	2,726,023	(546,795)	(20.06%)
OFFICE OCCUPANCY	900	900	0	0.00%	8,100	8,100	0	0.00%
MARKETING AND EDUCATIONAL	40,218	190,457	150,239	78.88%	468,724	362,823	(105,901)	(29.19%)
PROFESSIONAL SERVICES	141,522	97,286	(44,236)	(45.47%)	999,445	866,141	(133,303)	(15.39%)
MISCELLANEOUS	12,738	12,829	91	0.71%	124,734	105,254	(19,480)	(18.51%)
EXAM FEES	34,905	34,905	0	0.00%	314,145	159,103	(155,042)	(97.45%)
TOTAL NON-INTEREST EXPENSE	1,609,425	1,975,556	366,131	18.53%	14,395,921	13,346,106	(1,049,816)	(7.87%)
NET OPERATING EXPENSE	937,010	1,331,898	394,888	29.65%	8,723,352	7,976,333	(747,019)	(9.37%)



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GAIN SALE OF INVESTMENT	0	246,530	246,530	(100.00%)	3,370,176	414,086	2,956,090	713.88%
OTHER GAIN	0	11,639,871	11,639,871	(100.00%)	13,900,933	0	13,900,933	0.00%
TOTAL GAINS ON ASSETS	0	11,886,401	11,886,401	(100.00%)	17,271,109	414,086	16,857,023	4,070.90%
LOSS SALE OF INVESTMENT	0	60,934	60,934	100.00%	245,768	21,997	(223,772)	(1,017.31%)
TOTAL LOSSES ON ASSETS	0	60,934	60,934	100.00%	245,768	21,997	(223,772)	(1,017.31%)
OTHER PENSION EXPENSE	38,846	38,846	0	0.00%	349,611	0	(349,611)	0.00%
RETURN ON ASSETS	926,336	12,096,659	(11,170,323)	(92.34%)	27,654,410	18,764,597	8,889,813	47.38%
TAXES	18,003	18,003	0	0.00%	162,024	185,743	23,719	12.77%
NET INCOME AFTER TAXES	908,334	12,078,657	(11,170,323)	(92.48%)	27,492,386	18,578,854	8,913,532	47.98%