



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 5/31/2023

	May 2023 Current Month	April 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2022 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	555,002,498	744,117,726	(189,115,228)	(25.41%)	385,450,228	169,552,270	43.99%
INVESTMENTS - CUSO	1,899,228	1,773,320	125,908	7.10%	1,859,126	40,102	2.16%
INVESTMENTS - AVAILABLE FOR SALE	2,206,877,056	2,228,801,235	(21,924,179)	(0.98%)	3,317,499,791	(1,110,622,735)	(33.48%)
FHLB STOCK	1,533,300	1,533,300	0	0.00%	2,230,500	(697,200)	(31.26%)
CLF STOCK	0	0	0	0.00%	32,518,324	(32,518,324)	(100.00%)
LOANS TO MEMBERS	222,737,860	146,522,270	76,215,590	52.02%	61,167,779	161,570,081	264.14%
PROPERTY AND EQUIPMENT	5,107,120	5,191,889	(84,768)	(1.63%)	4,972,446	134,674	2.71%
ACCRUED INTEREST RECEIVABLE	12,551,276	12,410,905	140,371	1.13%	6,564,235	5,987,041	91.21%
PREPAID EXPENSES	921,889	781,910	139,979	17.90%	992,531	(70,642)	(7.12%)
OTHER ASSETS	2,380,629	2,380,629	0	0.00%	2,361,041	19,588	0.83%
ACCOUNTS RECEIVABLE	18,798,911	17,300,738	1,498,174	8.66%	24,661,919	(5,863,007)	(23.77%)
TOTAL ASSETS	3,027,809,769	3,160,813,921	(133,004,152)	(4.21%)	3,840,277,920	(812,468,151)	(21.16%)
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - FHLB ADVANCE	48,028	154,917	(106,889)	(69.00%)	74,493	(26,465)	(35.53%)
ACCOUNTS PAYABLE	1,547,952	2,244,102	(696,150)	(31.02%)	940,452	607,500	64.60%
ACCRUED INTEREST PAYABLE	3,804,752	2,833,950	970,802	34.26%	1,302,687	2,502,065	192.07%
ACCRUED EXPENSE PAYABLE	5,847,918	4,820,446	1,027,471	21.31%	9,099,106	(3,251,188)	(35.73%)
TOTAL LIABILITIES	11,248,649	10,053,415	1,195,235	11.89%	11,416,738	(168,088)	(1.47%)
MEMBERS' SHARES							
NCA - AMORTIZED	154,552	136,580	17,972	13.16%	0	154,552	0.00%
MEMBERS SHARES	1,984,959,216	2,141,875,884	(156,916,668)	(7.33%)	2,692,110,074	(707,150,858)	(26.27%)
MEMBER SHARE CERTIFICATES	841,158,913	818,014,913	23,144,000	2.83%	965,162,760	(124,003,847)	(12.85%)
TOTAL SHARES, CERTIFICATES AND C	2,826,272,681	2,960,027,377	(133,754,696)	(4.52%)	3,657,272,834	(831,000,153)	(22.72%)
CAPITAL							
NCA - UNAMORTIZED	1,518,090	1,536,062	(17,972)	(1.17%)	2,452,642	(934,552)	(38.10%)

CORE CAPITAL



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PIC/PCC	121,754,415	121,754,415	0	0.00%	112,237,811	9,516,604	8.48%
OTHER RESERVES	118,424,050	118,424,050	0	0.00%	106,254,602	12,169,448	11.45%
UNDIVIDED EARNINGS	14,433,770	13,228,752	1,205,018	9.11%	15,566,359	(1,132,589)	(7.28%)
TOTAL CORE CAPITAL	254,612,235	253,407,217	1,205,018	0.48%	234,058,772	20,553,463	8.78%
ACCUMULATED UNREALIZED GAINS/L	(63,088,138)	(61,406,922)	(1,681,216)	(2.74%)	(57,029,067)	(6,059,071)	(10.62%)
ACCUMULATED OTHER COMPREHENS	(2,753,749)	(2,803,229)	49,480	1.77%	(7,893,999)	5,140,250	65.12%
TOTAL MEMBERS EQUITY	3,016,561,119	3,150,760,506	(134,199,387)	(4.26%)	3,828,861,183	(812,300,063)	(21.22%)
TOTAL LIABILITIES AND MEMBERS EQ	3,027,809,769	3,160,813,921	(133,004,152)	(4.21%)	3,840,277,920	(812,468,151)	(21.16%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 5/31/2023

	May 2023 Current Month	April 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2023 Year-to-Date	May 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	759,817	491,730	268,087	54.52%	3,493,012	96,360	3,396,652	3,524.94%
INVESTMENT INCOME	10,252,039	10,512,978	(260,939)	(2.48%)	48,869,749	14,160,976	34,708,772	245.10%
TOTAL INTEREST INCOME	11,011,856	11,004,707	7,149	0.07%	52,362,761	14,257,337	38,105,424	267.27%
INTEREST ON REVERSE REPO	0	62,139	62,139	100.00%	62,139	67,125	4,987	7.43%
INTEREST ON FHLB	48,028	154,917	106,889	69.00%	1,537,653	141,292	(1,396,361)	(988.28%)
INTEREST ON LOC	0	0	0	0.00%	9,675	0	(9,675)	0.00%
MEMBER SHARES DIVIDENDS	6,833,425	6,284,413	(549,013)	(8.74%)	28,930,825	3,242,070	(25,688,755)	(792.36%)
CD DIVIDEND	1,413,529	1,327,301	(86,228)	(6.50%)	6,130,914	1,989,066	(4,141,848)	(208.23%)
NCA DIVIDEND	144	139	(5)	(3.33%)	702	1,631	929	56.97%
TOTAL INTEREST EXPENSE	8,295,126	7,828,909	(466,217)	(5.96%)	36,671,908	5,441,184	(31,230,723)	(573.97%)
NET INTEREST INCOME	2,716,730	3,175,799	(459,069)	(14.46%)	15,690,853	8,816,152	6,874,701	77.98%
FEE INCOME	512,323	543,934	(31,611)	(5.81%)	2,577,457	1,939,753	637,704	32.88%
OTHER INCOME	20,029	28,365	(8,336)	(29.39%)	100,138	104,053	(3,915)	(3.76%)
TOTAL NON-INTEREST INCOME	532,352	572,299	(39,947)	(6.98%)	2,677,595	2,043,806	633,789	31.01%
COMPENSATION	954,690	744,283	(210,406)	(28.27%)	4,551,417	3,794,644	(756,773)	(19.94%)
EMPLOYEE BENEFITS	320,426	297,606	(22,820)	(7.67%)	1,534,914	1,662,559	127,644	7.68%
TRAVEL AND CONFERENCE	51,647	46,212	(5,434)	(11.76%)	220,689	101,068	(119,621)	(118.36%)
OFFICE OPERATION	298,653	400,645	101,993	25.46%	1,922,658	1,665,655	(257,003)	(15.43%)
MARKETING AND EDUCATIONAL	919,929	11,611	(908,318)	(7,822.58%)	2,234,196	297,401	(1,936,795)	(651.24%)
PROFESSIONAL SERVICES	134,962	134,583	(379)	(0.28%)	654,130	556,491	(97,640)	(17.55%)
MISCELLANEOUS	13,844	2,135	(11,709)	(548.43%)	70,592	54,804	(15,789)	(28.81%)
EXAM FEES	22,219	22,219	0	0.00%	111,096	156,528	45,432	29.02%
TOTAL NON-INTEREST EXPENSE	2,716,369	1,659,295	(1,057,074)	(63.71%)	11,299,693	8,289,148	(3,010,545)	(36.32%)
NET OPERATING EXPENSE	2,184,017	1,086,996	(1,097,021)	(100.92%)	8,622,098	6,245,342	(2,376,756)	(38.06%)
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	535,708	535,708	(100.00%)



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OTHER GAIN	1,052,695	381,417	671,278	176.00%	3,756,501	5,415,071	(1,658,570)	(30.63%)
TOTAL GAINS ON ASSETS	1,052,695	381,417	671,278	176.00%	3,756,501	5,950,779	(2,194,278)	(36.87%)
LOSS SALE OF INVESTMENT	0	532,819	532,819	100.00%	721,131	1,066,583	345,452	32.39%
LOSS SALE OF ASSETS	74,632	0	(74,632)	0.00%	74,632	0	(74,632)	0.00%
TOTAL LOSSES ON ASSETS	74,632	532,819	458,187	85.99%	795,763	1,066,583	270,820	25.39%
OTHER PENSION EXPENSE	45,072	45,072	0	0.00%	225,360	252,776	27,416	10.85%
RETURN ON ASSETS	1,465,704	1,892,329	(426,625)	(22.55%)	9,804,133	7,202,230	2,601,903	36.13%
TAXES	2,167	2,167	0	0.00%	10,833	14,580	3,747	25.70%
NET INCOME AFTER TAXES	1,463,537	1,890,162	(426,625)	(22.57%)	9,793,300	7,187,650	2,605,650	36.25%