



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 4/30/2024

	April 2024 Current Month	March 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	479,552,691	1,196,489,009	(716,936,317)	(59.92%)	744,117,726	(264,565,035)	(35.55%)
INVESTMENTS - CUSO	1,972,365	2,408,883	(436,518)	(18.12%)	1,773,320	199,045	11.22%
INVESTMENTS - AVAILABLE FOR SALE	3,592,132,389	3,420,103,617	172,028,772	5.03%	2,228,801,235	1,363,331,155	61.17%
FHLB STOCK	16,676,000	2,426,000	14,250,000	587.39%	1,533,300	15,142,700	987.59%
LOANS TO MEMBERS	72,985,196	70,953,428	2,031,768	2.86%	146,522,270	(73,537,073)	(50.19%)
PROPERTY AND EQUIPMENT	5,564,068	5,622,851	(58,784)	(1.05%)	5,191,889	372,179	7.17%
ACCRUED INTEREST RECEIVABLE	15,296,051	15,056,491	239,561	1.59%	12,410,905	2,885,146	23.25%
PREPAID EXPENSES	1,312,024	1,480,433	(168,409)	(11.38%)	781,910	530,114	67.80%
OTHER ASSETS	2,943,846	2,373,804	570,042	24.01%	2,380,629	563,217	23.66%
ACCOUNTS RECEIVABLE	18,843,445	14,814,884	4,028,561	27.19%	17,300,738	1,542,707	8.92%
TOTAL ASSETS	4,207,278,076	4,731,729,400	(524,451,324)	(11.08%)	3,160,813,921	1,046,464,155	33.11%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	300,000,000	0	300,000,000	0.00%	0	300,000,000	0.00%
ACC INT PAYABLE - ADVANCES	92,833	0	92,833	0.00%	154,917	(62,083)	(40.08%)
ACCOUNTS PAYABLE	1,064,065	963,282	100,783	10.46%	2,244,102	(1,180,037)	(52.58%)
ACCRUED INTEREST PAYABLE	2,947,957	2,879,499	68,458	2.38%	2,833,950	114,007	4.02%
ACCRUED EXPENSE PAYABLE	7,992,354	7,611,556	380,798	5.00%	4,820,446	3,171,907	65.80%
TOTAL LIABILITIES	312,097,209	11,454,337	300,642,872	2,624.71%	10,053,415	302,043,794	3,004.39%
MEMBERS' SHARES							
NCA - AMORTIZED	352,241	334,269	17,972	5.38%	136,580	215,661	157.90%
MEMBERS SHARES	3,053,223,686	3,859,691,844	(806,468,158)	(20.89%)	2,141,875,884	911,347,802	42.55%
MEMBER SHARE CERTIFICATES	643,693,899	652,721,899	(9,028,000)	(1.38%)	818,014,913	(174,321,013)	(21.31%)
TOTAL SHARES, CERTIFICATES AND C	3,697,269,827	4,512,748,013	(815,478,186)	(18.07%)	2,960,027,377	737,242,450	24.91%
CAPITAL							
NCA - UNAMORTIZED	1,320,401	1,338,373	(17,972)	(1.34%)	1,536,062	(215,661)	(14.04%)

CORE CAPITAL



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PIC/PCC	122,281,405	122,281,405	0	0.00%	121,754,415	526,990	0.43%
OTHER RESERVES	136,904,177	136,904,177	0	0.00%	118,424,050	18,480,127	15.61%
UNDIVIDED EARNINGS	5,201,487	2,750,650	2,450,837	89.10%	13,228,752	(8,027,265)	(60.68%)
TOTAL CORE CAPITAL	264,387,069	261,936,232	2,450,837	0.94%	253,407,217	10,979,852	4.33%
ACCUMULATED UNREALIZED GAINS/L	(63,433,672)	(51,335,317)	(12,098,355)	(23.57%)	(61,406,922)	(2,026,751)	(3.30%)
ACCUMULATED OTHER COMPREHENS	(4,362,759)	(4,412,238)	49,480	1.12%	(2,803,229)	(1,559,530)	(55.63%)
TOTAL MEMBERS EQUITY	3,895,180,866	4,720,275,063	(825,094,196)	(17.48%)	3,150,760,506	744,420,360	23.63%
TOTAL LIABILITIES AND MEMBERS EQ	4,207,278,076	4,731,729,400	(524,451,324)	(11.08%)	3,160,813,921	1,046,464,155	33.11%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 4/30/2024

	April 2024 Current Month	March 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2024 Year-to-Date	April 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	187,427	212,621	(25,194)	(11.85%)	1,019,148	2,733,195	(1,714,047)	(62.71%)
INVESTMENT INCOME	18,676,491	19,361,360	(684,868)	(3.54%)	66,890,172	38,617,710	28,272,462	73.21%
TOTAL INTEREST INCOME	18,863,919	19,573,981	(710,062)	(3.63%)	67,909,320	41,350,905	26,558,415	64.23%
INTEREST ON REVERSE REPO	0	0	0	0.00%	0	62,139	62,139	100.00%
INTEREST ON BORROWINGS	92,833	81,041	(11,792)	(14.55%)	876,231	1,489,625	613,395	41.18%
INTEREST ON LOC	0	0	0	0.00%	0	9,675	9,675	100.00%
MEMBER SHARES DIVIDENDS	12,549,579	13,725,507	1,175,928	8.57%	46,691,721	22,097,400	(24,594,321)	(111.30%)
CD DIVIDEND	2,070,992	1,577,720	(493,273)	(31.26%)	5,922,502	4,717,386	(1,205,116)	(25.55%)
NCA DIVIDEND	139	144	5	3.22%	562	558	(5)	(0.83%)
TOTAL INTEREST EXPENSE	14,713,544	15,384,412	670,867	4.36%	53,491,016	28,376,782	(25,114,234)	(88.50%)
NET INTEREST INCOME	4,150,374	4,189,569	(39,194)	(0.94%)	14,418,304	12,974,123	1,444,181	11.13%
FEE INCOME	482,265	479,314	2,951	0.62%	1,921,800	2,065,134	(143,334)	(6.94%)
OTHER INCOME	16,631	15,350	1,282	8.35%	62,993	80,109	(17,117)	(21.37%)
TOTAL NON-INTEREST INCOME	498,896	494,664	4,232	0.86%	1,984,793	2,145,243	(160,451)	(7.48%)
COMPENSATION	903,120	897,187	(5,934)	(0.66%)	3,709,153	3,596,727	(112,426)	(3.13%)
EMPLOYEE BENEFITS	328,863	332,911	4,048	1.22%	1,267,620	1,214,489	(53,132)	(4.37%)
TRAVEL AND CONFERENCE	49,138	67,607	18,469	27.32%	194,050	169,043	(25,007)	(14.79%)
OFFICE OPERATION	502,310	459,221	(43,089)	(9.38%)	1,858,913	1,624,005	(234,907)	(14.46%)
MARKETING AND EDUCATIONAL	67,519	72,694	5,174	7.12%	262,005	1,314,267	1,052,262	80.06%
PROFESSIONAL SERVICES	182,338	204,709	22,371	10.93%	712,354	519,168	(193,185)	(37.21%)
MISCELLANEOUS	(16,628)	37,873	(54,502)	143.91%	48,169	56,748	8,579	15.12%
EXAM FEES	23,575	23,575	0	0.00%	94,298	88,877	(5,421)	(6.10%)
TOTAL NON-INTEREST EXPENSE	2,040,235	2,095,777	55,542	2.65%	8,146,562	8,583,324	436,762	5.09%
NET OPERATING EXPENSE	1,541,339	1,601,113	59,774	3.73%	6,161,770	6,438,081	276,311	4.29%
GAIN SALE OF INVESTMENT	3,015	0	3,015	0.00%	3,015	0	3,015	0.00%



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OTHER GAIN	168,141	5,000	163,141	3,262.81%	235,141	2,703,806	(2,468,665)	(91.30%)
TOTAL GAINS ON ASSETS	171,156	5,000	166,156	3,323.12%	238,156	2,703,806	(2,465,650)	(91.19%)
LOSS SALE OF INVESTMENT	20,246	0	(20,246)	0.00%	20,246	721,131	700,885	97.19%
TOTAL LOSSES ON ASSETS	20,246	0	(20,246)	0.00%	20,246	721,131	700,885	97.19%
OTHER PENSION EXPENSE	55,883	55,883	0	0.00%	223,534	180,288	(43,245)	(23.99%)
RETURN ON ASSETS	2,704,061	2,537,572	166,489	6.56%	8,250,910	8,338,429	(87,519)	(1.05%)
TAXES	1,961	1,961	0	0.00%	7,845	8,667	822	9.48%
NET INCOME AFTER TAXES	2,702,100	2,535,611	166,489	6.57%	8,243,066	8,329,763	(86,697)	(1.04%)