



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 8/31/2022

	August 2022 Current Month	July 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	420,863,290	602,296,758	(181,433,468)	(30.12%)	666,922,409	(246,059,119)	(36.89%)
INVESTMENTS - CUSO	1,735,191	1,776,704	(41,513)	(2.34%)	730,590	1,004,601	137.51%
INVESTMENTS - AVAILABLE FOR SALE	2,882,335,066	3,014,553,568	(132,218,503)	(4.39%)	3,511,235,109	(628,900,043)	(17.91%)
FHLB STOCK	15,355,500	11,605,500	3,750,000	32.31%	2,449,000	12,906,500	527.01%
CLF STOCK	32,518,324	32,518,324	0	0.00%	32,518,324	0	0.00%
LOANS TO MEMBERS	113,111,783	82,935,208	30,176,575	36.39%	3,921,001	109,190,782	2,784.77%
PROPERTY AND EQUIPMENT	4,976,719	5,014,611	(37,892)	(0.76%)	5,134,654	(157,934)	(3.08%)
ACCRUED INTEREST RECEIVABLE	8,817,521	7,762,225	1,055,296	13.60%	5,749,909	3,067,612	53.35%
PREPAID EXPENSES	633,372	695,585	(62,213)	(8.94%)	660,655	(27,283)	(4.13%)
OTHER ASSETS	2,361,041	2,361,041	0	0.00%	1,009,028	1,352,013	133.99%
ACCOUNTS RECEIVABLE	20,379,434	20,118,669	260,765	1.30%	17,224,718	3,154,716	18.32%
<b>TOTAL ASSETS</b>	<b>3,503,087,242</b>	<b>3,781,638,193</b>	<b>(278,550,951)</b>	<b>(7.37%)</b>	<b>4,247,555,398</b>	<b>(744,468,156)</b>	<b>(17.53%)</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB ADVANCE	350,000,000	250,000,000	100,000,000	40.00%	0	350,000,000	0.00%
ACC INT PAYABLE - FHLB ADVANCE	276,121	418,868	(142,747)	(34.08%)	0	276,121	0.00%
ACCOUNTS PAYABLE	1,235,029	1,613,955	(378,926)	(23.48%)	725,414	509,615	70.25%
ACCRUED INTEREST PAYABLE	2,003,729	1,530,281	473,449	30.94%	585,684	1,418,045	242.12%
ACCRUED EXPENSE PAYABLE	8,829,848	8,637,637	192,211	2.23%	5,041,084	3,788,765	75.16%
<b>TOTAL LIABILITIES</b>	<b>362,344,727</b>	<b>262,200,741</b>	<b>100,143,986</b>	<b>38.19%</b>	<b>6,352,181</b>	<b>355,992,545</b>	<b>5,604.26%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	17,250	11,500	5,750	50.00%	0	17,250	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	0	0	0.00%
MEMBERS SHARES	2,077,976,437	2,461,426,903	(383,450,466)	(15.58%)	3,530,545,952	(1,452,569,516)	(41.14%)
MEMBER SHARE CERTIFICATES	904,159,760	891,187,760	12,972,000	1.46%	489,865,881	414,293,879	84.57%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>2,982,153,447</b>	<b>3,352,626,163</b>	<b>(370,472,716)</b>	<b>(11.05%)</b>	<b>4,020,411,833</b>	<b>(1,038,258,387)</b>	<b>(25.82%)</b>



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<b>CAPITAL</b>							
NCA - UNAMORTIZED	2,435,392	2,441,142	(5,750)	(0.24%)	4,760,681	(2,325,289)	(48.84%)
TERM PIC - UNAMORTIZED	0	0	0	0.00%	0	0	0.00%
<b>CORE CAPITAL</b>							
PIC/PCC	118,048,159	117,947,159	101,000	0.09%	100,095,520	17,952,639	17.94%
OTHER RESERVES	106,254,602	106,254,602	0	0.00%	77,117,948	29,136,654	37.78%
UNDIVIDED EARNINGS	15,961,839	15,714,267	247,572	1.58%	37,354,625	(21,392,786)	(57.27%)
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<b>TOTAL CORE CAPITAL</b>	<b>240,264,600</b>	<b>239,916,027</b>	<b>348,572</b>	<b>0.15%</b>	<b>214,568,093</b>	<b>25,696,507</b>	<b>11.98%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(76,433,685)	(67,796,388)	(8,637,296)	(12.74%)	8,169,496	(84,603,181)	1,035.60%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(7,677,239)	(7,749,492)	72,253	0.93%	(6,706,887)	(970,352)	(14.47%)
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<b>TOTAL MEMBERS EQUITY</b>	<b>3,140,742,515</b>	<b>3,519,437,452</b>	<b>(378,694,937)</b>	<b>(10.76%)</b>	<b>4,241,203,216</b>	<b>(1,100,460,701)</b>	<b>(25.95%)</b>
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<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>3,503,087,242</b>	<b>3,781,638,193</b>	<b>(278,550,951)</b>	<b>(7.37%)</b>	<b>4,247,555,398</b>	<b>(744,468,156)</b>	<b>(17.53%)</b>
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# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 8/31/2022

	August 2022 Current Month	July 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2022 Year-to-Date	August 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	289,805	172,042	117,763	68.45%	677,685	55,145	622,540	1,128.92%
INVESTMENT INCOME	5,959,635	5,404,322	555,314	10.28%	29,322,005	20,814,013	8,507,992	40.88%
<b>TOTAL INTEREST INCOME</b>	<b>6,249,440</b>	<b>5,576,363</b>	<b>673,077</b>	<b>12.07%</b>	<b>29,999,690</b>	<b>20,869,158</b>	<b>9,130,532</b>	<b>43.75%</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	67,424	6,660	(60,764)	(912.36%)
INTEREST ON FHLB	731,642	418,868	(312,774)	(74.67%)	1,517,989	11,094	(1,506,895)	(13,583.28%)
MEMBER SHARES DIVIDENDS	3,249,866	2,678,192	(571,673)	(21.35%)	11,131,197	1,942,564	(9,188,633)	(473.02%)
CD DIVIDEND	842,839	778,623	(64,216)	(8.25%)	4,247,610	1,105,588	(3,142,022)	(284.19%)
NCA DIVIDEND	211	211	0	0.06%	2,257	3,214	956	29.75%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	198	198	100.00%
<b>TOTAL INTEREST EXPENSE</b>	<b>4,824,557</b>	<b>3,875,895</b>	<b>(948,663)</b>	<b>(24.48%)</b>	<b>16,966,477</b>	<b>3,069,317</b>	<b>(13,897,159)</b>	<b>(452.78%)</b>
<b>NET INTEREST INCOME</b>	<b>1,424,883</b>	<b>1,700,469</b>	<b>(275,586)</b>	<b>(16.21%)</b>	<b>13,033,213</b>	<b>17,799,841</b>	<b>(4,766,628)</b>	<b>(26.78%)</b>
FEE INCOME	698,513	613,805	84,708	13.80%	3,927,847	4,805,106	(877,259)	(18.26%)
OTHER INCOME	16,997	12,393	4,604	37.15%	147,329	195,048	(47,719)	(24.47%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>715,510</b>	<b>626,198</b>	<b>89,311</b>	<b>14.26%</b>	<b>4,075,176</b>	<b>5,000,154</b>	<b>(924,978)</b>	<b>(18.50%)</b>
COMPENSATION	830,960	769,647	(61,313)	(7.97%)	6,200,516	5,772,057	(428,460)	(7.42%)
EMPLOYEE BENEFITS	305,035	347,758	42,723	12.29%	2,620,232	2,281,679	(338,552)	(14.84%)
TRAVEL AND CONFERENCE	27,961	53,200	25,239	47.44%	214,894	95,839	(119,055)	(124.22%)
OFFICE OPERATION	373,859	367,646	(6,213)	(1.69%)	2,501,915	2,952,056	450,141	15.25%
OFFICE OCCUPANCY	0	0	0	0.00%	0	7,200	7,200	100.00%
MARKETING AND EDUCATIONAL	36,568	37,979	1,411	3.72%	428,702	428,505	(196)	(0.05%)
PROFESSIONAL SERVICES	58,351	273,238	214,887	78.64%	1,016,841	857,923	(158,918)	(18.52%)
MISCELLANEOUS	0	14,300	14,300	100.00%	97,365	111,996	14,631	13.06%
EXAM FEES	31,306	31,306	0	0.00%	250,445	279,240	28,796	10.31%
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,664,040</b>	<b>1,895,073</b>	<b>231,034</b>	<b>12.19%</b>	<b>13,330,910</b>	<b>12,786,496</b>	<b>(544,413)</b>	<b>(4.26%)</b>
<b>NET OPERATING EXPENSE</b>	<b>948,530</b>	<b>1,268,875</b>	<b>320,345</b>	<b>25.25%</b>	<b>9,255,734</b>	<b>7,786,342</b>	<b>(1,469,392)</b>	<b>(18.87%)</b>



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Summary Income Statement Monthly Comparison  
as of 8/31/2022

	August 2022 Current Month	July 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2022 Year-to-Date	August 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	0	0	0.00%	535,708	3,370,176	(2,834,468)	(84.10%)
OTHER GAIN	0	0	0	0.00%	5,415,071	13,900,933	(8,485,863)	(61.05%)
<b>TOTAL GAINS ON ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>5,950,779</b>	<b>17,271,109</b>	<b>(11,320,330)</b>	<b>(65.54%)</b>
LOSS SALE OF INVESTMENT	0	159,788	159,788	100.00%	1,226,371	245,768	(980,602)	(398.99%)
<b>TOTAL LOSSES ON ASSETS</b>	<b>0</b>	<b>159,788</b>	<b>159,788</b>	<b>100.00%</b>	<b>1,226,371</b>	<b>245,768</b>	<b>(980,602)</b>	<b>(398.99%)</b>
OTHER PENSION EXPENSE	50,555	50,555	0	0.00%	404,441	310,765	(93,676)	(30.14%)
<b>RETURN ON ASSETS</b>	<b>425,798</b>	<b>221,251</b>	<b>204,547</b>	<b>92.45%</b>	<b>8,097,445</b>	<b>26,728,074</b>	<b>(18,630,628)</b>	<b>(69.70%)</b>
TAXES	2,916	2,916	0	0.00%	23,328	144,022	120,694	83.80%
<b>NET INCOME AFTER TAXES</b>	<b>422,882</b>	<b>218,335</b>	<b>204,547</b>	<b>93.69%</b>	<b>8,074,117</b>	<b>26,584,052</b>	<b>(18,509,935)</b>	<b>(69.63%)</b>