



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 8/31/2024

	August 2024 Current Month	July 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	812,696,506	220,269,912	592,426,594	268.95%	499,534,176	313,162,330	62.69%
INVESTMENTS - CUSO	1,831,005	1,840,362	(9,356)	(0.51%)	1,735,477	95,528	5.50%
INVESTMENTS - AVAILABLE FOR SALE	3,694,214,257	3,554,083,199	140,131,058	3.94%	2,260,436,642	1,433,777,615	63.43%
FHLB STOCK	2,426,000	7,176,000	(4,750,000)	(66.19%)	2,146,600	279,400	13.02%
LOANS TO MEMBERS	22,513,057	62,071,446	(39,558,390)	(63.73%)	141,748,087	(119,235,030)	(84.12%)
PROPERTY AND EQUIPMENT	5,342,178	5,388,575	(46,397)	(0.86%)	4,985,298	356,880	7.16%
ACCRUED INTEREST RECEIVABLE	15,201,857	14,731,386	470,471	3.19%	12,490,751	2,711,106	21.70%
PREPAID EXPENSES	839,506	937,350	(97,844)	(10.44%)	665,354	174,152	26.17%
OTHER ASSETS	2,943,846	2,943,846	0	0.00%	2,380,629	563,217	23.66%
ACCOUNTS RECEIVABLE	14,100,343	16,839,750	(2,739,407)	(16.27%)	25,441,273	(11,340,930)	(44.58%)
<b>TOTAL ASSETS</b>	<b>4,572,108,555</b>	<b>3,886,281,825</b>	<b>685,826,730</b>	<b>17.65%</b>	<b>2,951,564,288</b>	<b>1,620,544,267</b>	<b>54.90%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB-FRB-BTFP ADVANCES	0	100,000,000	(100,000,000)	100.00%	0	0	0.00%
ACC INT PAYABLE - ADVANCES	3,868	23,208	(19,340)	(83.33%)	112,097	(108,229)	(96.55%)
ACCOUNTS PAYABLE	718,378	567,106	151,272	26.67%	1,460,189	(741,811)	(50.80%)
ACCRUED INTEREST PAYABLE	3,627,290	3,697,295	(70,005)	(1.89%)	4,166,985	(539,695)	(12.95%)
ACCRUED EXPENSE PAYABLE	6,324,222	5,768,998	555,224	9.62%	5,417,903	906,319	16.73%
<b>TOTAL LIABILITIES</b>	<b>10,673,758</b>	<b>110,056,608</b>	<b>(99,382,850)</b>	<b>(90.30%)</b>	<b>11,157,174</b>	<b>(483,416)</b>	<b>(4.33%)</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	424,128	406,156	17,972	4.42%	208,467	215,661	103.45%
MEMBERS SHARES	3,734,565,175	2,930,481,259	804,083,916	27.44%	2,027,998,567	1,706,566,608	84.15%
MEMBER SHARE CERTIFICATES	585,418,423	614,831,280	(29,412,857)	(4.78%)	719,570,150	(134,151,727)	(18.64%)
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,320,407,726</b>	<b>3,545,718,695</b>	<b>774,689,031</b>	<b>21.85%</b>	<b>2,747,777,184</b>	<b>1,572,630,542</b>	<b>57.23%</b>
<b>CAPITAL</b>							
NCA - UNAMORTIZED	1,248,515	1,266,486	(17,972)	(1.42%)	1,464,175	(215,661)	(14.73%)
<b>CORE CAPITAL</b>							



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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	11,439,088	9,070,551	2,368,537	26.11%	16,530,967	(5,091,879)	(30.80%)
<b>TOTAL CORE CAPITAL</b>	<b>270,624,671</b>	<b>268,256,133</b>	<b>2,368,537</b>	<b>0.88%</b>	<b>256,709,432</b>	<b>13,915,238</b>	<b>5.42%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(26,681,274)	(34,801,777)	8,120,504	23.33%	(62,938,367)	36,257,093	57.61%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(4,164,840)	(4,214,320)	49,480	1.17%	(2,605,310)	(1,559,530)	(59.86%)
<b>TOTAL MEMBERS EQUITY</b>	<b>4,561,434,797</b>	<b>3,776,225,217</b>	<b>785,209,580</b>	<b>20.79%</b>	<b>2,940,407,114</b>	<b>1,621,027,683</b>	<b>55.13%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>4,572,108,555</b>	<b>3,886,281,825</b>	<b>685,826,730</b>	<b>17.65%</b>	<b>2,951,564,288</b>	<b>1,620,544,267</b>	<b>54.90%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 8/31/2024

	August 2024 Current Month	July 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2024 Year-to-Date	August 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	184,654	175,669	8,985	5.11%	1,748,486	5,887,042	(4,138,556)	(70.30%)
INVESTMENT INCOME	20,087,450	19,380,116	707,334	3.65%	145,211,644	80,118,035	65,093,608	81.25%
<b>TOTAL INTEREST INCOME</b>	<b>20,272,104</b>	<b>19,555,786</b>	<b>716,319</b>	<b>3.66%</b>	<b>146,960,130</b>	<b>86,005,077</b>	<b>60,955,053</b>	<b>70.87%</b>
INTEREST ON REVERSE REPO	36,195	33,898	(2,297)	(6.78%)	417,701	62,139	(355,562)	(572.21%)
INTEREST ON BORROWINGS	3,868	23,208	19,340	83.33%	1,033,274	1,714,033	680,760	39.72%
INTEREST ON LOC	0	0	0	0.00%	5,149	15,444	10,296	66.66%
MEMBER SHARES DIVIDENDS	12,199,109	11,781,629	(417,481)	(3.54%)	93,816,266	50,974,385	(42,841,881)	(84.05%)
CD DIVIDEND	3,577,038	3,820,178	243,140	6.36%	20,653,651	10,083,212	(10,570,438)	(104.83%)
NCA DIVIDEND	144	144	(0)	(0.01%)	1,134	1,129	(5)	(0.41%)
TERM PIC DIVIDENDS	0	0	0	0.00%	1	0	(1)	0.00%
<b>TOTAL INTEREST EXPENSE</b>	<b>15,816,355</b>	<b>15,659,057</b>	<b>(157,298)</b>	<b>(1.00%)</b>	<b>115,927,175</b>	<b>62,850,343</b>	<b>(53,076,832)</b>	<b>(84.45%)</b>
<b>NET INTEREST INCOME</b>	<b>4,455,750</b>	<b>3,896,729</b>	<b>559,021</b>	<b>14.35%</b>	<b>31,032,954</b>	<b>23,154,734</b>	<b>7,878,221</b>	<b>34.02%</b>
FEE INCOME	488,755	479,327	9,429	1.97%	3,861,349	4,162,582	(301,232)	(7.24%)
OTHER INCOME	16,127	14,554	1,573	10.81%	129,417	153,109	(23,692)	(15.47%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>504,882</b>	<b>493,881</b>	<b>11,001</b>	<b>2.23%</b>	<b>3,990,766</b>	<b>4,315,690</b>	<b>(324,925)</b>	<b>(7.53%)</b>
COMPENSATION	1,010,080	922,751	(87,329)	(9.46%)	7,479,478	7,204,708	(274,770)	(3.81%)
EMPLOYEE BENEFITS	322,878	308,953	(13,925)	(4.51%)	2,606,104	2,463,102	(143,002)	(5.81%)
TRAVEL AND CONFERENCE	44,639	55,032	10,392	18.88%	422,913	356,736	(66,178)	(18.55%)
OFFICE OPERATION	423,545	489,057	65,511	13.40%	3,689,004	3,146,919	(542,085)	(17.23%)
MARKETING AND EDUCATIONAL	46,608	59,057	12,449	21.08%	503,472	1,766,204	1,262,732	71.49%
PROFESSIONAL SERVICES	164,013	171,425	7,412	4.32%	1,521,045	964,001	(557,044)	(57.78%)
MISCELLANEOUS	10,239	10,280	41	0.40%	89,481	106,567	17,086	16.03%
EXAM FEES	23,575	23,575	0	0.00%	188,596	177,754	(10,842)	(6.10%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>2,045,578</b>	<b>2,040,129</b>	<b>(5,449)</b>	<b>(0.27%)</b>	<b>16,500,093</b>	<b>16,185,991</b>	<b>(314,102)</b>	<b>(1.94%)</b>
<b>NET OPERATING EXPENSE</b>	<b>1,540,696</b>	<b>1,546,248</b>	<b>5,553</b>	<b>0.36%</b>	<b>12,509,328</b>	<b>11,870,301</b>	<b>(639,027)</b>	<b>(5.38%)</b>



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GAIN SALE OF INVESTMENT	1,235	65,202	(63,968)	(98.11%)	140,973	0	140,973	0.00%
OTHER GAIN	0	1,394	1,394	(100.00%)	253,332	3,764,501	(3,511,168)	(93.27%)
<b>TOTAL GAINS ON ASSETS</b>	<b>1,235</b>	<b>66,596</b>	<b>(65,362)</b>	<b>(98.15%)</b>	<b>394,305</b>	<b>3,764,501</b>	<b>(3,370,196)</b>	<b>(89.53%)</b>
LOSS SALE OF INVESTMENT	230,268	752,985	522,717	69.42%	1,721,516	721,131	(1,000,385)	(138.72%)
LOSS SALE OF ASSETS	0	0	0	0.00%	0	74,632	74,632	100.00%
<b>TOTAL LOSSES ON ASSETS</b>	<b>230,268</b>	<b>752,985</b>	<b>522,717</b>	<b>69.42%</b>	<b>1,721,516</b>	<b>795,763</b>	<b>(925,753)</b>	<b>(116.34%)</b>
OTHER PENSION EXPENSE	55,883	55,883	0	0.00%	447,068	360,577	(86,491)	(23.99%)
<b>RETURN ON ASSETS</b>	<b>2,630,137</b>	<b>1,608,208</b>	<b>1,021,929</b>	<b>63.54%</b>	<b>16,749,348</b>	<b>13,892,594</b>	<b>2,856,754</b>	<b>20.56%</b>
TAXES	1,961	1,961	0	0.00%	15,689	17,333	1,644	9.48%
<b>NET INCOME AFTER TAXES</b>	<b>2,628,176</b>	<b>1,606,247</b>	<b>1,021,929</b>	<b>63.62%</b>	<b>16,733,659</b>	<b>13,875,261</b>	<b>2,858,398</b>	<b>20.60%</b>