



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 12/31/2022

	December 2022 Current Month	November 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	670,969,229	338,350,616	332,618,614	98.31%	850,264,070	(179,294,841)	(21.09%)
INVESTMENTS - CUSO	1,553,808	1,591,776	(37,968)	(2.39%)	751,112	802,696	106.87%
INVESTMENTS - AVAILABLE FOR SALE	2,195,729,755	2,290,175,099	(94,445,343)	(4.12%)	3,527,654,778	(1,331,925,023)	(37.76%)
FHLB STOCK	6,480,500	17,043,000	(10,562,500)	(61.98%)	2,449,000	4,031,500	164.62%
CLF STOCK	0	32,518,324	(32,518,324)	(100.00%)	32,530,619	(32,530,619)	(100.00%)
LOANS TO MEMBERS	152,051,461	258,011,967	(105,960,506)	(41.07%)	15,935,813	136,115,649	854.15%
PROPERTY AND EQUIPMENT	5,047,926	5,087,878	(39,951)	(0.79%)	5,128,445	(80,519)	(1.57%)
ACCRUED INTEREST RECEIVABLE	10,939,920	10,782,776	157,144	1.46%	5,858,635	5,081,285	86.73%
PREPAID EXPENSES	438,913	393,804	45,109	11.45%	413,419	25,494	6.17%
OTHER ASSETS	2,397,910	2,397,910	0	0.00%	1,030,082	1,367,828	132.79%
ACCOUNTS RECEIVABLE	20,860,143	18,668,998	2,191,145	11.74%	18,873,754	1,986,389	10.52%
TOTAL ASSETS	3,066,469,566	2,975,022,146	91,447,420	3.07%	4,460,889,726	(1,394,420,160)	(31.26%)
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	100,000,000	395,000,000	(295,000,000)	(74.68%)	0	100,000,000	0.00%
ACC INT PAYABLE - FHLB ADVANCE	1,366,926	1,622,746	(255,819)	(15.76%)	0	1,366,926	0.00%
ACCOUNTS PAYABLE	1,989,640	1,894,453	95,186	5.02%	1,221,081	768,559	62.94%
ACCRUED INTEREST PAYABLE	2,515,467	2,526,788	(11,321)	(0.45%)	444,241	2,071,226	466.24%
ACCRUED EXPENSE PAYABLE	3,662,100	9,600,319	(5,938,219)	(61.85%)	8,334,416	(4,672,316)	(56.06%)
TOTAL LIABILITIES	109,534,133	410,644,306	(301,110,174)	(73.33%)	9,999,737	99,534,395	995.37%
MEMBERS' SHARES							
NCA - AMORTIZED	64,693	46,722	17,972	38.47%	0	64,693	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	0	0	0.00%
MEMBERS SHARES	1,924,789,269	1,511,391,345	413,397,924	27.35%	3,638,211,777	(1,713,422,508)	(47.10%)
MEMBER SHARE CERTIFICATES	872,787,223	902,740,260	(29,953,037)	(3.32%)	606,544,881	266,242,343	43.89%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	2,797,641,186	2,414,178,326	383,462,859	15.88%	4,244,756,658	(1,447,115,472)	(34.09%)



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 12/31/2022

	December 2022 Current Month	November 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
CAPITAL							
NCA - UNAMORTIZED	1,607,949	1,625,921	(17,972)	(1.11%)	4,760,681	(3,152,732)	(66.22%)
TERM PIC - UNAMORTIZED	0	0	0	0.00%	0	0	0.00%
CORE CAPITAL							
PIC/PCC	121,754,415	121,754,415	0	0.00%	100,095,520	21,658,895	21.64%
OTHER RESERVES	118,424,050	106,254,602	12,169,448	11.45%	106,254,602	12,169,448	11.45%
UNDIVIDED EARNINGS	7,117,226	17,521,260	(10,404,034)	(59.38%)	10,268,724	(3,151,498)	(30.69%)
TOTAL CORE CAPITAL	247,295,692	245,530,277	1,765,414	0.72%	216,618,846	30,676,846	14.16%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(86,608,246)	(89,496,205)	2,887,960	3.23%	(6,990,931)	(79,617,315)	(1,138.87%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(3,001,147)	(7,460,479)	4,459,332	59.77%	(8,255,265)	5,254,118	63.65%
TOTAL MEMBERS EQUITY	2,956,935,434	2,564,377,840	392,557,594	15.31%	4,450,889,989	(1,493,954,556)	(33.57%)
TOTAL LIABILITIES AND MEMBERS EQUITY	3,066,469,566	2,975,022,146	91,447,420	3.07%	4,460,889,726	(1,394,420,160)	(31.26%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 12/31/2022

	December 2022 Current Month	November 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2022 Year-to-Date	December 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	915,693	815,897	99,796	12.23%	3,352,993	97,706	3,255,287	3,331.72%
INVESTMENT INCOME	7,953,367	8,077,570	(124,202)	(1.54%)	58,793,984	29,882,217	28,911,767	96.75%
TOTAL INTEREST INCOME	8,869,060	8,893,467	(24,407)	(0.27%)	62,146,977	29,979,923	32,167,054	107.30%
INTEREST ON REVERSE REPO	0	0	0	0.00%	67,424	7,702	(59,722)	(775.39%)
INTEREST ON FHLB	1,366,926	1,622,746	255,819	15.76%	6,331,550	11,094	(6,320,456)	(56,973.13%)
INTEREST ON LOC	6,822	0	(6,822)	0.00%	6,822	0	(6,822)	0.00%
MEMBER SHARES DIVIDENDS	4,367,916	3,868,737	(499,179)	(12.90%)	26,438,366	3,113,087	(23,325,279)	(749.27%)
CD DIVIDEND	1,234,280	1,159,338	(74,942)	(6.46%)	8,614,089	1,968,931	(6,645,158)	(337.50%)
NCA DIVIDEND	144	139	(5)	(3.31%)	2,952	4,827	1,875	38.84%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	198	198	100.00%
TOTAL INTEREST EXPENSE	6,976,088	6,650,960	(325,128)	(4.89%)	41,461,204	5,105,839	(36,355,365)	(712.04%)
NET INTEREST INCOME	1,892,972	2,242,507	(349,535)	(15.59%)	20,685,773	24,874,085	(4,188,311)	(16.84%)
FEE INCOME	2,044,359	698,244	1,346,114	192.79%	6,920,306	7,369,450	(449,144)	(6.09%)
OTHER INCOME	23,852	19,588	4,264	21.77%	219,383	284,000	(64,616)	(22.75%)
TOTAL NON-INTEREST INCOME	2,068,211	717,832	1,350,379	188.12%	7,139,690	7,653,450	(513,760)	(6.71%)
COMPENSATION	806,540	869,860	63,320	7.28%	9,453,103	9,605,178	152,075	1.58%
EMPLOYEE BENEFITS	326,098	294,713	(31,385)	(10.65%)	3,829,103	3,334,578	(494,524)	(14.83%)
TRAVEL AND CONFERENCE	14,731	38,041	23,310	61.28%	316,853	205,325	(111,529)	(54.32%)
OFFICE OPERATION	333,650	(25,500)	(359,151)	1,408.43%	4,216,885	4,319,415	102,530	2.37%
OFFICE OCCUPANCY	0	0	0	0.00%	0	8,100	8,100	100.00%
MARKETING AND EDUCATIONAL	44,443	(421,974)	(466,416)	110.53%	654,404	645,683	(8,721)	(1.35%)
PROFESSIONAL SERVICES	115,861	105,438	(10,423)	(9.89%)	1,440,162	1,347,669	(92,492)	(6.86%)
MISCELLANEOUS	27,871	13,751	(14,120)	(102.68%)	166,624	163,792	(2,832)	(1.73%)
EXAM FEES	31,306	31,306	(0)	(0.00%)	375,667	418,860	43,193	10.31%
TOTAL NON-INTEREST EXPENSE	1,700,499	905,635	(794,865)	(87.77%)	20,452,801	20,048,602	(404,200)	(2.02%)
NET OPERATING EXPENSE	(367,712)	187,803	(555,514)	295.80%	13,313,112	12,395,152	(917,960)	(7.41%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 12/31/2022

	December 2022 Current Month	November 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2022 Year-to-Date	December 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%	10,172,235	13,900,933	(3,728,698)	(26.82%)
TOTAL GAINS ON ASSETS	0	0	0	0.00%	10,707,943	17,271,109	(6,563,166)	(38.00%)
LOSS SALE OF INVESTMENT	240,879	1,196,354	955,475	79.87%	5,275,398	304,325	(4,971,073)	(1,633.48%)
TOTAL LOSSES ON ASSETS	240,879	1,196,354	955,475	79.87%	5,275,398	304,325	(4,971,073)	(1,633.48%)
OTHER PENSION EXPENSE	50,555	50,555	0	0.00%	606,662	466,148	(140,514)	(30.14%)
RETURN ON ASSETS	1,969,250	807,795	1,161,454	143.78%	12,198,545	28,979,569	(16,781,024)	(57.91%)
TAXES	(2,979)	2,916	(5,895)	202.17%	29,097	(157,085)	(186,181)	118.52%
NET INCOME AFTER TAXES	1,972,229	804,879	1,167,349	145.03%	12,169,448	29,136,654	(16,967,206)	(58.23%)