



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 1/31/2023

	January 2023 Current Month	December 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2022 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	342,156,148	670,969,229	(328,813,081)	(49.01%)	557,453,942	(215,297,794)	(38.62%)
INVESTMENTS - CUSO	1,537,162	1,553,808	(16,646)	(1.07%)	742,405	794,758	107.05%
INVESTMENTS - AVAILABLE FOR SALE	2,137,080,606	2,195,729,755	(58,649,149)	(2.67%)	3,582,938,829	(1,445,858,223)	(40.35%)
FHLB STOCK	10,518,000	6,480,500	4,037,500	62.30%	2,449,000	8,069,000	329.48%
CLF STOCK	0	0	0	0.00%	32,518,324	(32,518,324)	(100.00%)
LOANS TO MEMBERS	237,830,171	152,051,461	85,778,710	56.41%	12,929,953	224,900,218	1,739.37%
PROPERTY AND EQUIPMENT	5,051,543	5,047,926	3,617	0.07%	5,095,086	(43,543)	(0.85%)
ACCRUED INTEREST RECEIVABLE	11,543,261	10,939,920	603,341	5.52%	5,961,535	5,581,726	93.63%
PREPAID EXPENSES	896,954	438,913	458,040	104.36%	1,311,001	(414,048)	(31.58%)
OTHER ASSETS	2,397,910	2,397,910	0	0.00%	1,030,110	1,367,800	132.78%
ACCOUNTS RECEIVABLE	20,008,698	20,860,143	(851,445)	(4.08%)	18,449,038	1,559,660	8.45%
TOTAL ASSETS	2,769,020,453	3,066,469,566	(297,449,113)	(9.70%)	4,220,879,223	(1,451,858,770)	(34.40%)
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	195,000,000	100,000,000	95,000,000	95.00%	0	195,000,000	0.00%
ACC INT PAYABLE - FHLB ADVANCE	786,986	1,366,926	(579,940)	(42.43%)	0	786,986	0.00%
ACCOUNTS PAYABLE	2,215,938	1,989,640	226,299	11.37%	1,432,300	783,638	54.71%
ACCRUED INTEREST PAYABLE	2,644,372	2,515,467	128,905	5.12%	574,697	2,069,674	360.13%
ACCRUED EXPENSE PAYABLE	3,237,788	3,662,100	(424,312)	(11.59%)	6,875,277	(3,637,489)	(52.91%)
TOTAL LIABILITIES	203,885,084	109,534,133	94,350,952	86.14%	8,882,275	195,002,810	2,195.42%
MEMBERS' SHARES							
NCA - AMORTIZED	82,665	64,693	17,972	27.78%	0	82,665	0.00%
MEMBERS SHARES	1,545,314,249	1,924,789,269	(379,475,019)	(19.72%)	3,342,959,991	(1,797,645,741)	(53.77%)
MEMBER SHARE CERTIFICATES	858,852,290	872,787,223	(13,934,933)	(1.60%)	667,652,760	191,199,531	28.64%
TOTAL SHARES, CERTIFICATES AND C	2,404,249,205	2,797,641,186	(393,391,981)	(14.06%)	4,010,612,751	(1,606,363,546)	(40.05%)
CAPITAL							
NCA - UNAMORTIZED	1,589,977	1,607,949	(17,972)	(1.12%)	4,760,681	(3,170,704)	(66.60%)



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 1/31/2023

	January 2023 Current Month	December 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2022 Prior Year	Yearly \$ Variance	Yearly % Variance
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	118,424,050	0	0.00%	106,254,602	12,169,448	11.45%
UNDIVIDED EARNINGS	8,123,213	7,117,226	1,005,986	14.13%	11,051,708	(2,928,495)	(26.50%)
TOTAL CORE CAPITAL	248,301,678	247,295,692	1,005,986	0.41%	217,401,830	30,899,848	14.21%
ACCUMULATED UNREALIZED GAINS/L	(86,053,824)	(86,608,246)	554,421	0.64%	(12,595,302)	(73,458,522)	(583.22%)
ACCUMULATED OTHER COMPREHENS	(2,951,667)	(3,001,147)	49,480	1.65%	(8,183,012)	5,231,344	63.93%
TOTAL MEMBERS EQUITY	2,565,135,369	2,956,935,434	(391,800,065)	(13.25%)	4,211,996,948	(1,646,861,580)	(39.10%)
TOTAL LIABILITIES AND MEMBERS EQ	2,769,020,453	3,066,469,566	(297,449,113)	(9.70%)	4,220,879,223	(1,451,858,770)	(34.40%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 1/31/2023

	January 2023 Current Month	December 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2023 Year-to-Date	January 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	877,685	915,693	(38,007)	(4.15%)	877,685	13,325	864,360	6,486.57%
INVESTMENT INCOME	8,749,452	7,953,367	796,084	10.01%	8,749,452	2,423,954	6,325,498	260.96%
TOTAL INTEREST INCOME	9,627,137	8,869,060	758,077	8.55%	9,627,137	2,437,279	7,189,858	295.00%
INTEREST ON REVERSE REPO	0	0	0	0.00%	0	542	542	100.00%
INTEREST ON FHLB	999,986	1,366,926	366,940	26.84%	999,986	0	(999,986)	0.00%
INTEREST ON LOC	4,079	6,822	2,743	40.21%	4,079	0	(4,079)	0.00%
MEMBER SHARES DIVIDENDS	4,731,104	4,367,916	(363,189)	(8.31%)	4,731,104	281,870	(4,449,234)	(1,578.47%)
CD DIVIDEND	1,252,669	1,234,280	(18,389)	(1.49%)	1,252,669	303,368	(949,301)	(312.92%)
NCA DIVIDEND	144	144	(0)	(0.04%)	144	410	266	64.86%
TOTAL INTEREST EXPENSE	6,987,982	6,976,088	(11,894)	(0.17%)	6,987,982	586,190	(6,401,792)	(1,092.10%)
NET INTEREST INCOME	2,639,155	1,892,972	746,183	39.42%	2,639,155	1,851,089	788,065	42.57%
FEE INCOME	476,933	2,044,359	(1,567,426)	(76.67%)	476,933	589,177	(112,244)	(19.05%)
OTHER INCOME	14,795	23,852	(9,057)	(37.97%)	14,795	12,607	2,189	17.36%
TOTAL NON-INTEREST INCOME	491,728	2,068,211	(1,576,483)	(76.22%)	491,728	601,784	(110,056)	(18.29%)
COMPENSATION	954,720	806,540	(148,180)	(18.37%)	954,720	522,648	(432,072)	(82.67%)
EMPLOYEE BENEFITS	295,454	326,098	30,644	9.40%	295,454	417,448	121,993	29.22%
TRAVEL AND CONFERENCE	27,795	14,731	(13,064)	(88.69%)	27,795	8,815	(18,981)	(215.33%)
OFFICE OPERATION	377,512	333,650	(43,862)	(13.15%)	377,512	299,201	(78,311)	(26.17%)
MARKETING AND EDUCATIONAL	25,661	44,443	18,782	42.26%	25,661	26,414	753	2.85%
PROFESSIONAL SERVICES	110,708	115,861	5,153	4.45%	110,708	119,906	9,199	7.67%
MISCELLANEOUS	13,598	27,871	14,273	51.21%	13,598	13,185	(414)	(3.14%)
EXAM FEES	22,219	31,306	9,086	29.02%	22,219	31,306	9,086	29.02%
TOTAL NON-INTEREST EXPENSE	1,827,667	1,700,499	(127,167)	(7.48%)	1,827,667	1,438,922	(388,745)	(27.02%)
NET OPERATING EXPENSE	1,335,938	(367,712)	(1,703,650)	463.31%	1,335,938	837,138	(498,800)	(59.58%)
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 1/31/2023

	January 2023 Current Month	December 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2023 Year-to-Date	January 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
OTHER GAIN	8,500	0	8,500	0.00%	8,500	0	8,500	0.00%
TOTAL GAINS ON ASSETS	8,500	0	8,500	0.00%	8,500	0	8,500	0.00%
LOSS SALE OF INVESTMENT	0	240,879	240,879	100.00%	0	49,976	49,976	100.00%
TOTAL LOSSES ON ASSETS	0	240,879	240,879	100.00%	0	49,976	49,976	100.00%
OTHER PENSION EXPENSE	45,072	50,555	5,483	10.85%	45,072	50,555	5,483	10.85%
RETURN ON ASSETS	1,266,644	1,969,250	(702,605)	(35.68%)	1,266,644	913,420	353,224	38.67%
TAXES	2,167	(2,979)	(5,146)	172.72%	2,167	2,916	749	25.70%
NET INCOME AFTER TAXES	1,264,477	1,972,229	(707,751)	(35.89%)	1,264,477	910,504	353,974	38.88%