



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 7/31/2023

	July 2023 Current Month	June 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	July 2022 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	589,589,098	1,043,099,624	(453,510,526)	(43.48%)	602,296,758	(12,707,660)	(2.11%)
INVESTMENTS - CUSO	1,796,197	1,844,919	(48,721)	(2.64%)	1,776,704	19,493	1.10%
INVESTMENTS - AVAILABLE FOR SALE	2,175,533,303	2,176,321,842	(788,540)	(0.04%)	3,014,553,568	(839,020,266)	(27.83%)
FHLB STOCK	1,533,300	1,533,300	0	0.00%	11,605,500	(10,072,200)	(86.79%)
CLF STOCK	0	0	0	0.00%	32,518,324	(32,518,324)	(100.00%)
LOANS TO MEMBERS	198,529,170	153,211,159	45,318,011	29.58%	82,935,208	115,593,962	139.38%
PROPERTY AND EQUIPMENT	5,027,889	5,070,440	(42,551)	(0.84%)	5,014,611	13,278	0.26%
ACCRUED INTEREST RECEIVABLE	12,405,778	12,258,654	147,123	1.20%	7,762,225	4,643,553	59.82%
PREPAID EXPENSES	720,981	851,491	(130,510)	(15.33%)	695,585	25,396	3.65%
OTHER ASSETS	2,380,629	2,380,629	0	0.00%	2,361,041	19,588	0.83%
ACCOUNTS RECEIVABLE	19,718,673	17,199,772	2,518,900	14.65%	20,118,669	(399,996)	(1.99%)
TOTAL ASSETS	3,007,235,017	3,413,771,831	(406,536,814)	(11.91%)	3,781,638,193	(774,403,176)	(20.48%)
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	0	0	0	0.00%	250,000,000	(250,000,000)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	25,861	38,422	(12,561)	(32.69%)	418,868	(393,007)	(93.83%)
ACCOUNTS PAYABLE	1,527,579	1,213,867	313,712	25.84%	1,613,955	(86,376)	(5.35%)
ACCRUED INTEREST PAYABLE	4,361,953	3,972,047	389,906	9.82%	1,530,281	2,831,673	185.04%
ACCRUED EXPENSE PAYABLE	5,656,988	5,824,731	(167,744)	(2.88%)	8,637,637	(2,980,650)	(34.51%)
TOTAL LIABILITIES	11,572,381	11,049,068	523,313	4.74%	262,200,741	(250,628,360)	(95.59%)
MEMBERS' SHARES							
NCA - AMORTIZED	190,495	172,524	17,972	10.42%	11,500	178,995	1,556.48%
MEMBERS SHARES	2,010,752,758	2,384,148,353	(373,395,595)	(15.66%)	2,461,426,903	(450,674,145)	(18.31%)
MEMBER SHARE CERTIFICATES	792,986,890	834,791,657	(41,804,767)	(5.01%)	891,187,760	(98,200,870)	(11.02%)
TOTAL SHARES, CERTIFICATES AND C	2,803,930,143	3,219,112,533	(415,182,390)	(12.90%)	3,352,626,163	(548,696,019)	(16.37%)
CAPITAL							
NCA - UNAMORTIZED	1,482,147	1,500,119	(17,972)	(1.20%)	2,441,142	(958,995)	(39.28%)



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CORE CAPITAL							
PIC/PCC	121,754,415	121,754,415	0	0.00%	117,947,159	3,807,256	3.23%
OTHER RESERVES	118,424,050	118,424,050	0	0.00%	106,254,602	12,169,448	11.45%
UNDIVIDED EARNINGS	15,631,532	15,856,855	(225,323)	(1.42%)	15,714,267	(82,735)	(0.53%)
TOTAL CORE CAPITAL	255,809,997	256,035,321	(225,323)	(0.09%)	239,916,027	15,893,970	6.62%
ACCUMULATED UNREALIZED GAINS/L	(62,904,862)	(71,220,940)	8,316,078	11.68%	(67,796,388)	4,891,527	7.22%
ACCUMULATED OTHER COMPREHENS	(2,654,790)	(2,704,270)	49,480	1.83%	(7,749,492)	5,094,702	65.74%
TOTAL MEMBERS EQUITY	2,995,662,636	3,402,722,763	(407,060,127)	(11.96%)	3,519,437,452	(523,774,816)	(14.88%)
TOTAL LIABILITIES AND MEMBERS EQ	3,007,235,017	3,413,771,831	(406,536,814)	(11.91%)	3,781,638,193	(774,403,176)	(20.48%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 7/31/2023

	July 2023 Current Month	June 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	July 2023 Year-to-Date	July 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	774,074	836,265	(62,191)	(7.44%)	5,103,351	387,879	4,715,471	1,215.71%
INVESTMENT INCOME	10,626,889	10,702,994	(76,104)	(0.71%)	70,199,632	23,362,370	46,837,262	200.48%
TOTAL INTEREST INCOME	11,400,963	11,539,259	(138,296)	(1.20%)	75,302,982	23,750,249	51,552,733	217.06%
INTEREST ON REVERSE REPO	0	0	0	0.00%	62,139	67,424	5,285	7.84%
INTEREST ON FHLB	25,861	38,422	12,561	32.69%	1,601,936	786,347	(815,589)	(103.72%)
INTEREST ON LOC	0	0	0	0.00%	9,675	0	(9,675)	0.00%
MEMBER SHARES DIVIDENDS	7,376,892	7,012,082	(364,810)	(5.20%)	43,319,798	7,881,331	(35,438,467)	(449.65%)
CD DIVIDEND	1,428,937	1,503,167	74,231	4.94%	9,063,018	3,404,771	(5,658,247)	(166.19%)
NCA DIVIDEND	144	139	(5)	(3.33%)	985	2,046	1,061	51.86%
TOTAL INTEREST EXPENSE	8,831,833	8,553,811	(278,023)	(3.25%)	54,057,551	12,141,920	(41,915,632)	(345.21%)
NET INTEREST INCOME	2,569,130	2,985,448	(416,318)	(13.94%)	21,245,431	11,608,330	9,637,101	83.02%
FEE INCOME	483,424	557,498	(74,075)	(13.29%)	3,618,379	3,229,334	389,045	12.05%
OTHER INCOME	14,139	22,280	(8,142)	(36.54%)	136,558	130,332	6,226	4.78%
TOTAL NON-INTEREST INCOME	497,563	579,779	(82,216)	(14.18%)	3,754,937	3,359,666	395,271	11.77%
COMPENSATION	834,593	895,373	60,780	6.79%	6,281,383	5,369,557	(911,826)	(16.98%)
EMPLOYEE BENEFITS	293,432	338,129	44,697	13.22%	2,166,475	2,315,196	148,721	6.42%
TRAVEL AND CONFERENCE	54,120	32,826	(21,294)	(64.87%)	307,635	186,933	(120,702)	(64.57%)
OFFICE OPERATION	411,233	399,840	(11,392)	(2.85%)	2,733,731	2,128,056	(605,675)	(28.46%)
MARKETING AND EDUCATIONAL	46,997	34,996	(12,001)	(34.29%)	2,316,189	392,134	(1,924,055)	(490.66%)
PROFESSIONAL SERVICES	94,320	108,850	14,530	13.35%	857,300	958,490	101,190	10.56%
MISCELLANEOUS	11,799	12,490	691	5.53%	94,881	97,365	2,485	2.55%
EXAM FEES	22,219	22,219	0	0.00%	155,535	219,139	63,604	29.02%
TOTAL NON-INTEREST EXPENSE	1,768,713	1,844,722	76,009	4.12%	14,913,128	11,666,870	(3,246,258)	(27.82%)
NET OPERATING EXPENSE	1,271,150	1,264,943	(6,207)	(0.49%)	11,158,191	8,307,204	(2,850,987)	(34.32%)
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	535,708	535,708	(100.00%)



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OTHER GAIN	0	0	0	0.00%	3,756,501	5,415,071	(1,658,570)	(30.63%)
TOTAL GAINS ON ASSETS	0	0	0	0.00%	3,756,501	5,950,779	(2,194,278)	(36.87%)
LOSS SALE OF INVESTMENT	0	0	0	0.00%	721,131	1,226,371	505,240	41.20%
LOSS SALE OF ASSETS	0	0	0	0.00%	74,632	0	(74,632)	0.00%
TOTAL LOSSES ON ASSETS	0	0	0	0.00%	795,763	1,226,371	430,608	35.11%
OTHER PENSION EXPENSE	45,072	45,072	0	0.00%	315,504	353,886	38,382	10.85%
RETURN ON ASSETS	1,252,907	1,675,433	(422,525)	(25.22%)	12,732,473	7,671,647	5,060,826	65.97%
TAXES	2,167	2,167	0	0.00%	15,167	20,412	5,245	25.70%
NET INCOME AFTER TAXES	1,250,741	1,673,266	(422,525)	(25.25%)	12,717,306	7,651,235	5,066,071	66.21%