



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 6/30/2023

	June 2023 Current Month	May 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2022 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	1,043,099,624	555,002,498	488,097,126	87.95%	305,405,254	737,694,370	241.55%
INVESTMENTS - CUSO	1,844,919	1,899,228	(54,309)	(2.86%)	1,816,579	28,339	1.56%
INVESTMENTS - AVAILABLE FOR SALE	2,176,321,842	2,206,877,056	(30,555,214)	(1.38%)	3,196,769,160	(1,020,447,318)	(31.92%)
FHLB STOCK	1,533,300	1,533,300	0	0.00%	2,230,500	(697,200)	(31.26%)
CLF STOCK	0	0	0	0.00%	32,584,804	(32,584,804)	(100.00%)
LOANS TO MEMBERS	153,211,159	222,737,860	(69,526,701)	(31.21%)	63,802,935	89,408,224	140.13%
PROPERTY AND EQUIPMENT	5,070,440	5,107,120	(36,681)	(0.72%)	5,046,169	24,271	0.48%
ACCRUED INTEREST RECEIVABLE	12,258,654	12,551,276	(292,622)	(2.33%)	6,629,136	5,629,519	84.92%
PREPAID EXPENSES	851,491	921,889	(70,398)	(7.64%)	802,295	49,196	6.13%
OTHER ASSETS	2,380,629	2,380,629	0	0.00%	2,361,041	19,588	0.83%
ACCOUNTS RECEIVABLE	17,199,772	18,798,911	(1,599,139)	(8.51%)	23,584,852	(6,385,079)	(27.07%)
TOTAL ASSETS	3,413,771,831	3,027,809,769	385,962,062	12.75%	3,641,032,726	(227,260,895)	(6.24%)
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - FHLB ADVANCE	38,422	48,028	(9,606)	(20.00%)	26,785	11,638	43.45%
ACCOUNTS PAYABLE	1,213,867	1,547,952	(334,085)	(21.58%)	930,810	283,058	30.41%
ACCRUED INTEREST PAYABLE	3,972,047	3,804,752	167,295	4.40%	1,145,500	2,826,546	246.75%
ACCRUED EXPENSE PAYABLE	5,824,731	5,847,918	(23,186)	(0.40%)	9,180,140	(3,355,408)	(36.55%)
TOTAL LIABILITIES	11,049,068	11,248,649	(199,582)	(1.77%)	11,283,235	(234,167)	(2.08%)
MEMBERS' SHARES							
NCA - AMORTIZED	172,524	154,552	17,972	11.63%	5,750	166,774	2,900.41%
MEMBERS SHARES	2,384,148,353	1,984,959,216	399,189,137	20.11%	2,524,423,307	(140,274,954)	(5.56%)
MEMBER SHARE CERTIFICATES	834,791,657	841,158,913	(6,367,256)	(0.76%)	938,340,760	(103,549,103)	(11.04%)
TOTAL SHARES, CERTIFICATES AND C	3,219,112,533	2,826,272,681	392,839,852	13.90%	3,462,769,817	(243,657,283)	(7.04%)
CAPITAL							
NCA - UNAMORTIZED	1,500,119	1,518,090	(17,972)	(1.18%)	2,446,892	(946,774)	(38.69%)

CORE CAPITAL



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PIC/PCC	121,754,415	121,754,415	0	0.00%	117,587,811	4,166,604	3.54%
OTHER RESERVES	118,424,050	118,424,050	0	0.00%	106,254,602	12,169,448	11.45%
UNDIVIDED EARNINGS	15,856,855	14,433,770	1,423,086	9.86%	15,671,151	185,704	1.19%
TOTAL CORE CAPITAL	256,035,321	254,612,235	1,423,086	0.56%	239,513,564	16,521,756	6.90%
ACCUMULATED UNREALIZED GAINS/L	(71,220,940)	(63,088,138)	(8,132,802)	(12.89%)	(67,159,037)	(4,061,903)	(6.05%)
ACCUMULATED OTHER COMPREHENS	(2,704,270)	(2,753,749)	49,480	1.80%	(7,821,746)	5,117,476	65.43%
TOTAL MEMBERS EQUITY	3,402,722,763	3,016,561,119	386,161,644	12.80%	3,629,749,491	(227,026,728)	(6.25%)
TOTAL LIABILITIES AND MEMBERS EQ	3,413,771,831	3,027,809,769	385,962,062	12.75%	3,641,032,726	(227,260,895)	(6.24%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 6/30/2023

	June 2023 Current Month	May 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2023 Year-to-Date	June 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	836,265	759,817	76,448	10.06%	4,329,277	215,838	4,113,440	1,905.80%
INVESTMENT INCOME	10,702,994	10,252,039	450,955	4.40%	59,572,742	17,958,048	41,614,694	231.73%
TOTAL INTEREST INCOME	11,539,259	11,011,856	527,403	4.79%	63,902,020	18,173,886	45,728,134	251.61%
INTEREST ON REVERSE REPO	0	0	0	0.00%	62,139	67,424	5,285	7.84%
INTEREST ON FHLB	38,422	48,028	9,606	20.00%	1,576,075	367,479	(1,208,596)	(328.89%)
INTEREST ON LOC	0	0	0	0.00%	9,675	0	(9,675)	0.00%
MEMBER SHARES DIVIDENDS	7,012,082	6,833,425	(178,656)	(2.61%)	35,942,907	5,203,139	(30,739,768)	(590.79%)
CD DIVIDEND	1,503,167	1,413,529	(89,639)	(6.34%)	7,634,082	2,626,148	(5,007,934)	(190.70%)
NCA DIVIDEND	139	144	5	3.22%	841	1,835	994	54.17%
TOTAL INTEREST EXPENSE	8,553,811	8,295,126	(258,685)	(3.12%)	45,225,718	8,266,025	(36,959,693)	(447.13%)
NET INTEREST INCOME	2,985,448	2,716,730	268,718	9.89%	18,676,301	9,907,861	8,768,440	88.50%
FEE INCOME	557,498	512,323	45,175	8.82%	3,134,955	2,615,529	519,427	19.86%
OTHER INCOME	22,280	20,029	2,251	11.24%	122,419	117,939	4,480	3.80%
TOTAL NON-INTEREST INCOME	579,779	532,352	47,427	8.91%	3,257,374	2,733,467	523,907	19.17%
COMPENSATION	895,373	954,690	59,317	6.21%	5,446,790	4,599,910	(846,880)	(18.41%)
EMPLOYEE BENEFITS	338,129	320,426	(17,703)	(5.52%)	1,873,043	1,967,439	94,396	4.80%
TRAVEL AND CONFERENCE	32,826	51,647	18,821	36.44%	253,515	133,733	(119,782)	(89.57%)
OFFICE OPERATION	399,840	298,653	(101,188)	(33.88%)	2,322,498	1,760,410	(562,088)	(31.93%)
MARKETING AND EDUCATIONAL	34,996	919,929	884,933	96.20%	2,269,192	354,155	(1,915,038)	(540.73%)
PROFESSIONAL SERVICES	108,850	134,962	26,112	19.35%	762,980	685,252	(77,728)	(11.34%)
MISCELLANEOUS	12,490	13,844	1,355	9.78%	83,082	83,065	(17)	(0.02%)
EXAM FEES	22,219	22,219	0	0.00%	133,316	187,834	54,518	29.02%
TOTAL NON-INTEREST EXPENSE	1,844,722	2,716,369	871,647	32.09%	13,144,415	9,771,796	(3,372,619)	(34.51%)
NET OPERATING EXPENSE	1,264,943	2,184,017	919,073	42.08%	9,887,041	7,038,329	(2,848,712)	(40.47%)
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	535,708	535,708	(100.00%)



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OTHER GAIN	0	1,052,695	1,052,695	(100.00%)	3,756,501	5,415,071	(1,658,570)	(30.63%)
TOTAL GAINS ON ASSETS	0	1,052,695	1,052,695	(100.00%)	3,756,501	5,950,779	(2,194,278)	(36.87%)
LOSS SALE OF INVESTMENT	0	0	0	0.00%	721,131	1,066,583	345,452	32.39%
LOSS SALE OF ASSETS	0	74,632	74,632	100.00%	74,632	0	(74,632)	0.00%
TOTAL LOSSES ON ASSETS	0	74,632	74,632	100.00%	795,763	1,066,583	270,820	25.39%
OTHER PENSION EXPENSE	45,072	45,072	0	0.00%	270,432	303,331	32,899	10.85%
RETURN ON ASSETS	1,675,433	1,465,704	209,728	14.31%	11,479,566	7,450,397	4,029,169	54.08%
TAXES	2,167	2,167	0	0.00%	13,000	17,496	4,496	25.70%
NET INCOME AFTER TAXES	1,673,266	1,463,537	209,728	14.33%	11,466,566	7,432,901	4,033,665	54.27%