



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 11/30/2022

	November 2022 Current Month	October 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	338,350,616	444,278,490	(105,927,875)	(23.84%)	791,576,018	(453,225,402)	(57.26%)
INVESTMENTS - CUSO	1,591,776	1,641,902	(50,126)	(3.05%)	743,571	848,205	114.07%
INVESTMENTS - AVAILABLE FOR SALE	2,290,175,099	2,413,131,566	(122,956,468)	(5.10%)	3,522,556,178	(1,232,381,079)	(34.99%)
FHLB STOCK	17,043,000	15,355,500	1,687,500	10.99%	2,449,000	14,594,000	595.92%
CLF STOCK	32,518,324	32,518,324	0	0.00%	32,518,324	0	0.00%
LOANS TO MEMBERS	258,011,967	228,870,821	29,141,146	12.73%	11,150,704	246,861,263	2,213.86%
PROPERTY AND EQUIPMENT	5,087,878	4,956,839	131,038	2.64%	5,040,192	47,686	0.95%
ACCRUED INTEREST RECEIVABLE	10,782,776	9,892,742	890,034	9.00%	5,861,604	4,921,173	83.96%
PREPAID EXPENSES	393,804	483,689	(89,885)	(18.58%)	335,476	58,328	17.39%
OTHER ASSETS	2,397,910	2,397,910	0	0.00%	1,026,724	1,371,186	133.55%
ACCOUNTS RECEIVABLE	18,668,998	22,640,415	(3,971,417)	(17.54%)	21,543,708	(2,874,710)	(13.34%)
TOTAL ASSETS	2,975,022,146	3,176,168,199	(201,146,053)	(6.33%)	4,394,801,498	(1,419,779,352)	(32.31%)
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	395,000,000	350,000,000	45,000,000	12.86%	0	395,000,000	0.00%
ACC INT PAYABLE - FHLB ADVANCE	1,622,746	1,079,582	543,164	50.31%	0	1,622,746	0.00%
ACCOUNTS PAYABLE	1,894,453	3,837,799	(1,943,346)	(50.64%)	796,862	1,097,591	137.74%
ACCRUED INTEREST PAYABLE	2,526,788	1,828,845	697,944	38.16%	618,995	1,907,793	308.21%
ACCRUED EXPENSE PAYABLE	9,600,319	11,197,118	(1,596,798)	(14.26%)	6,734,875	2,865,445	42.55%
TOTAL LIABILITIES	410,644,306	367,943,343	42,700,963	11.61%	8,150,732	402,493,575	4,938.13%
MEMBERS' SHARES							
NCA - AMORTIZED	46,722	28,750	17,972	62.51%	0	46,722	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	0	0	0.00%
MEMBERS SHARES	1,511,391,345	1,771,056,355	(259,665,010)	(14.66%)	3,512,840,775	(2,001,449,430)	(56.98%)
MEMBER SHARE CERTIFICATES	902,740,260	915,228,260	(12,488,000)	(1.36%)	661,576,881	241,163,379	36.45%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	2,414,178,326	2,686,313,365	(272,135,039)	(10.13%)	4,174,417,656	(1,760,239,329)	(42.17%)



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CAPITAL							
NCA - UNAMORTIZED	1,625,921	1,643,892	(17,972)	(1.09%)	4,760,681	(3,134,761)	(65.85%)
TERM PIC - UNAMORTIZED	0	0	0	0.00%	0	0	0.00%
CORE CAPITAL							
PIC/PCC	121,754,415	121,384,103	370,312	0.31%	100,095,520	21,658,895	21.64%
OTHER RESERVES	106,254,602	106,254,602	0	0.00%	77,117,948	29,136,654	37.78%
UNDIVIDED EARNINGS	17,521,260	16,805,471	715,790	4.26%	38,809,851	(21,288,591)	(54.85%)
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TOTAL CORE CAPITAL	245,530,277	244,444,176	1,086,102	0.44%	216,023,319	29,506,958	13.66%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(89,496,205)	(116,643,845)	27,147,639	23.27%	(2,028,530)	(87,467,675)	(4,311.87%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(7,460,479)	(7,532,733)	72,253	0.96%	(6,522,359)	(938,120)	(14.38%)
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TOTAL MEMBERS EQUITY	2,564,377,840	2,808,224,856	(243,847,016)	(8.68%)	4,386,650,767	(1,822,272,927)	(41.54%)
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TOTAL LIABILITIES AND MEMBERS EQUITY	2,975,022,146	3,176,168,199	(201,146,053)	(6.33%)	4,394,801,498	(1,419,779,352)	(32.31%)
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Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 11/30/2022

	November 2022 Current Month	October 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2022 Year-to-Date	November 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	815,897	565,129	250,768	44.37%	2,437,300	82,821	2,354,480	2,842.87%
INVESTMENT INCOME	8,077,570	7,404,078	673,491	9.10%	50,840,617	27,539,712	23,300,905	84.61%
TOTAL INTEREST INCOME	8,893,467	7,969,207	924,260	11.60%	53,277,917	27,622,533	25,655,384	92.88%
INTEREST ON REVERSE REPO	0	0	0	0.00%	67,424	7,702	(59,722)	(775.39%)
INTEREST ON FHLB	1,622,746	1,079,582	(543,164)	(50.31%)	4,964,624	11,094	(4,953,530)	(44,651.54%)
MEMBER SHARES DIVIDENDS	3,868,737	3,753,351	(115,386)	(3.07%)	22,070,451	2,820,224	(19,250,227)	(682.58%)
CD DIVIDEND	1,159,338	1,036,171	(123,167)	(11.89%)	7,379,809	1,714,400	(5,665,410)	(330.46%)
NCA DIVIDEND	139	207	68	32.65%	2,808	4,417	1,609	36.42%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	198	198	100.00%
TOTAL INTEREST EXPENSE	6,650,960	5,869,311	(781,649)	(13.32%)	34,485,116	4,558,035	(29,927,081)	(656.58%)
NET INTEREST INCOME	2,242,507	2,099,896	142,611	6.79%	18,792,802	23,064,498	(4,271,697)	(18.52%)
FEE INCOME	698,244	856,014	(157,770)	(18.43%)	4,875,948	6,653,777	(1,777,829)	(26.72%)
OTHER INCOME	19,588	14,256	5,332	37.40%	195,531	264,114	(68,583)	(25.97%)
TOTAL NON-INTEREST INCOME	717,832	870,270	(152,438)	(17.52%)	5,071,479	6,917,891	(1,846,412)	(26.69%)
COMPENSATION	869,860	767,803	(102,056)	(13.29%)	8,646,563	8,523,689	(122,874)	(1.44%)
EMPLOYEE BENEFITS	294,713	292,592	(2,121)	(0.73%)	3,503,005	3,084,922	(418,082)	(13.55%)
TRAVEL AND CONFERENCE	38,041	32,854	(5,187)	(15.79%)	302,123	178,995	(123,128)	(68.79%)
OFFICE OPERATION	(25,500)	326,475	(351,975)	107.81%	3,883,235	3,917,423	34,188	0.87%
OFFICE OCCUPANCY	0	0	0	0.00%	0	8,100	8,100	100.00%
MARKETING AND EDUCATIONAL	(421,974)	22,501	(444,475)	1,975.34%	609,961	541,582	(68,379)	(12.63%)
PROFESSIONAL SERVICES	105,438	97,978	(7,460)	(7.61%)	1,324,301	1,211,780	(112,521)	(9.29%)
MISCELLANEOUS	13,751	13,628	(123)	(0.90%)	138,753	138,105	(648)	(0.47%)
EXAM FEES	31,306	31,306	0	0.00%	344,361	383,955	39,594	10.31%
TOTAL NON-INTEREST EXPENSE	905,635	1,585,137	679,502	42.87%	18,752,302	17,988,552	(763,750)	(4.25%)
NET OPERATING EXPENSE	187,803	714,867	527,064	73.73%	13,680,823	11,070,661	(2,610,162)	(23.58%)



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	November 2022 Current Month	October 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2022 Year-to-Date	November 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	1,196,354	1,120,814	(75,540)	(6.74%)	5,034,519	262,011	(4,772,508)	(1,821.49%)
TOTAL LOSSES ON ASSETS	1,196,354	1,120,814	(75,540)	(6.74%)	5,034,519	262,011	(4,772,508)	(1,821.49%)
OTHER PENSION EXPENSE	50,555	50,555	0	0.00%	556,107	427,302	(128,805)	(30.14%)
RETURN ON ASSETS	807,795	213,660	594,136	278.08%	10,229,296	28,575,633	(18,346,337)	(64.20%)
TAXES	2,916	2,916	0	0.00%	32,076	162,024	129,948	80.20%
NET INCOME AFTER TAXES	804,879	210,744	594,136	281.92%	10,197,220	28,413,609	(18,216,389)	(64.11%)