



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 10/31/2022

	October 2022 Current Month	September 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	444,278,490	548,008,879	(103,730,389)	(18.93%)	949,018,679	(504,740,189)	(53.19%)
INVESTMENTS - CUSO	1,641,902	1,687,226	(45,324)	(2.69%)	734,194	907,709	123.63%
INVESTMENTS - AVAILABLE FOR SALE	2,413,131,566	2,584,789,922	(171,658,356)	(6.64%)	3,480,766,736	(1,067,635,170)	(30.67%)
FHLB STOCK	15,355,500	2,230,500	13,125,000	588.43%	2,449,000	12,906,500	527.01%
CLF STOCK	32,518,324	32,518,324	0	0.00%	32,518,324	0	0.00%
LOANS TO MEMBERS	228,870,821	117,349,449	111,521,372	95.03%	11,533,986	217,336,835	1,884.32%
PROPERTY AND EQUIPMENT	4,956,839	4,982,569	(25,730)	(0.52%)	5,069,465	(112,626)	(2.22%)
ACCRUED INTEREST RECEIVABLE	9,892,742	8,798,240	1,094,503	12.44%	5,935,513	3,957,229	66.67%
PREPAID EXPENSES	483,689	576,479	(92,790)	(16.10%)	407,615	76,074	18.66%
OTHER ASSETS	2,397,910	2,361,041	36,868	1.56%	1,028,011	1,369,899	133.26%
ACCOUNTS RECEIVABLE	22,640,415	22,600,809	39,606	0.18%	20,159,765	2,480,650	12.31%
<b>TOTAL ASSETS</b>	<b>3,176,168,199</b>	<b>3,325,903,439</b>	<b>(149,735,240)</b>	<b>(4.50%)</b>	<b>4,509,621,288</b>	<b>(1,333,453,089)</b>	<b>(29.57%)</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB ADVANCE	350,000,000	0	350,000,000	0.00%	0	350,000,000	0.00%
ACC INT PAYABLE - FHLB ADVANCE	1,079,582	441,015	638,567	144.79%	0	1,079,582	0.00%
ACCOUNTS PAYABLE	3,837,799	3,307,219	530,580	16.04%	1,719,770	2,118,029	123.16%
ACCRUED INTEREST PAYABLE	1,828,845	1,509,238	319,606	21.18%	413,615	1,415,229	342.16%
ACCRUED EXPENSE PAYABLE	11,197,118	11,019,663	177,455	1.61%	6,261,362	4,935,756	78.83%
<b>TOTAL LIABILITIES</b>	<b>367,943,343</b>	<b>16,277,135</b>	<b>351,666,208</b>	<b>2,160.49%</b>	<b>8,394,747</b>	<b>359,548,596</b>	<b>4,283.02%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	28,750	23,000	5,750	25.00%	0	28,750	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	0	0	0.00%
MEMBERS SHARES	1,771,056,355	2,260,980,600	(489,924,246)	(21.67%)	3,774,224,345	(2,003,167,990)	(53.08%)
MEMBER SHARE CERTIFICATES	915,228,260	900,613,760	14,614,500	1.62%	513,731,881	401,496,379	78.15%
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>2,686,313,365</b>	<b>3,161,617,360</b>	<b>(475,303,996)</b>	<b>(15.03%)</b>	<b>4,287,956,226</b>	<b>(1,601,642,861)</b>	<b>(37.35%)</b>



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<b>CAPITAL</b>							
NCA - UNAMORTIZED	1,643,892	2,429,642	(785,750)	(32.34%)	4,760,681	(3,116,789)	(65.47%)
TERM PIC - UNAMORTIZED	0	0	0	0.00%	0	0	0.00%
<b>CORE CAPITAL</b>							
PIC/PCC	121,384,103	119,204,103	2,180,000	1.83%	100,095,520	21,288,583	21.27%
OTHER RESERVES	106,254,602	106,254,602	0	0.00%	77,117,948	29,136,654	37.78%
UNDIVIDED EARNINGS	16,805,471	16,799,522	5,949	0.04%	38,525,082	(21,719,611)	(56.38%)
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<b>TOTAL CORE CAPITAL</b>	<b>244,444,176</b>	<b>242,258,226</b>	<b>2,185,949</b>	<b>0.90%</b>	<b>215,738,550</b>	<b>28,705,626</b>	<b>13.31%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(116,643,845)	(89,073,940)	(27,569,905)	(30.95%)	(645,047)	(115,998,797)	(17,982.99%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(7,532,733)	(7,604,986)	72,253	0.95%	(6,583,869)	(948,864)	(14.41%)
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<b>TOTAL MEMBERS EQUITY</b>	<b>2,808,224,856</b>	<b>3,309,626,304</b>	<b>(501,401,448)</b>	<b>(15.15%)</b>	<b>4,501,226,541</b>	<b>(1,693,001,685)</b>	<b>(37.61%)</b>
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<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>3,176,168,199</b>	<b>3,325,903,439</b>	<b>(149,735,240)</b>	<b>(4.50%)</b>	<b>4,509,621,288</b>	<b>(1,333,453,089)</b>	<b>(29.57%)</b>
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# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 10/31/2022

	October 2022 Current Month	September 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2022 Year-to-Date	October 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	565,129	378,590	186,539	49.27%	1,621,403	71,564	1,549,839	2,165.67%
INVESTMENT INCOME	7,404,078	6,036,964	1,367,114	22.65%	42,763,047	25,373,443	17,389,605	68.53%
<b>TOTAL INTEREST INCOME</b>	<b>7,969,207</b>	<b>6,415,554</b>	<b>1,553,653</b>	<b>24.22%</b>	<b>44,384,451</b>	<b>25,445,007</b>	<b>18,939,444</b>	<b>74.43%</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	67,424	6,660	(60,764)	(912.36%)
INTEREST ON FHLB	1,079,582	744,307	(335,275)	(45.05%)	3,341,878	11,094	(3,330,784)	(30,023.97%)
MEMBER SHARES DIVIDENDS	3,753,351	3,317,166	(436,185)	(13.15%)	18,201,714	2,533,353	(15,668,361)	(618.48%)
CD DIVIDEND	1,036,171	936,691	(99,480)	(10.62%)	6,220,472	1,496,788	(4,723,683)	(315.59%)
NCA DIVIDEND	207	204	(3)	(1.30%)	2,669	4,020	1,351	33.62%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	198	198	100.00%
<b>TOTAL INTEREST EXPENSE</b>	<b>5,869,311</b>	<b>4,998,368</b>	<b>(870,943)</b>	<b>(17.42%)</b>	<b>27,834,156</b>	<b>4,052,114</b>	<b>(23,782,042)</b>	<b>(586.90%)</b>
<b>NET INTEREST INCOME</b>	<b>2,099,896</b>	<b>1,417,186</b>	<b>682,710</b>	<b>48.17%</b>	<b>16,550,295</b>	<b>21,392,893</b>	<b>(4,842,598)</b>	<b>(22.64%)</b>
FEE INCOME	856,014	(606,157)	1,462,171	(241.22%)	4,177,704	6,049,987	(1,872,283)	(30.95%)
OTHER INCOME	14,256	14,358	(102)	(0.71%)	175,943	242,017	(66,074)	(27.30%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>870,270</b>	<b>(591,799)</b>	<b>1,462,069</b>	<b>(247.06%)</b>	<b>4,353,647</b>	<b>6,292,004</b>	<b>(1,938,357)</b>	<b>(30.81%)</b>
COMPENSATION	767,803	808,384	40,581	5.02%	7,776,704	7,496,207	(280,497)	(3.74%)
EMPLOYEE BENEFITS	292,592	295,468	2,876	0.97%	3,208,291	2,834,809	(373,482)	(13.17%)
TRAVEL AND CONFERENCE	32,854	16,334	(16,520)	(101.14%)	264,081	145,891	(118,190)	(81.01%)
OFFICE OPERATION	326,475	1,080,346	753,871	69.78%	3,908,735	3,585,323	(323,412)	(9.02%)
OFFICE OCCUPANCY	0	0	0	0.00%	0	8,100	8,100	100.00%
MARKETING AND EDUCATIONAL	22,501	580,732	558,231	96.13%	1,031,935	503,853	(528,082)	(104.81%)
PROFESSIONAL SERVICES	97,978	104,044	6,065	5.83%	1,218,863	1,094,743	(124,120)	(11.34%)
MISCELLANEOUS	13,628	14,009	381	2.72%	125,002	138,105	13,103	9.49%
EXAM FEES	31,306	31,306	0	0.00%	313,056	349,050	35,994	10.31%
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,585,137</b>	<b>2,930,621</b>	<b>1,345,484</b>	<b>45.91%</b>	<b>17,846,667</b>	<b>16,156,082</b>	<b>(1,690,585)</b>	<b>(10.46%)</b>
<b>NET OPERATING EXPENSE</b>	<b>714,867</b>	<b>3,522,420</b>	<b>2,807,553</b>	<b>79.71%</b>	<b>13,493,021</b>	<b>9,864,079</b>	<b>(3,628,942)</b>	<b>(36.79%)</b>



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	October 2022 Current Month	September 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2022 Year-to-Date	October 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	4,757,165	4,757,165	(100.00%)	10,172,235	13,900,933	(3,728,698)	(26.82%)
<b>TOTAL GAINS ON ASSETS</b>	<b>0</b>	<b>4,757,165</b>	<b>4,757,165</b>	<b>(100.00%)</b>	<b>10,707,943</b>	<b>17,271,109</b>	<b>(6,563,166)</b>	<b>(38.00%)</b>
LOSS SALE OF INVESTMENT	1,120,814	1,490,980	370,166	24.83%	3,838,165	262,011	(3,576,154)	(1,364.89%)
<b>TOTAL LOSSES ON ASSETS</b>	<b>1,120,814</b>	<b>1,490,980</b>	<b>370,166</b>	<b>24.83%</b>	<b>3,838,165</b>	<b>262,011</b>	<b>(3,576,154)</b>	<b>(1,364.89%)</b>
OTHER PENSION EXPENSE	50,555	50,555	0	0.00%	505,552	388,457	(117,095)	(30.14%)
<b>RETURN ON ASSETS</b>	<b>213,660</b>	<b>1,110,395</b>	<b>(896,735)</b>	<b>(80.76%)</b>	<b>9,421,500</b>	<b>28,149,455</b>	<b>(18,727,955)</b>	<b>(66.53%)</b>
TAXES	2,916	2,916	0	0.00%	29,160	144,022	114,862	79.75%
<b>NET INCOME AFTER TAXES</b>	<b>210,744</b>	<b>1,107,479</b>	<b>(896,735)</b>	<b>(80.97%)</b>	<b>9,392,340</b>	<b>28,005,434</b>	<b>(18,613,094)</b>	<b>(66.46%)</b>