



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 10/31/2023

	October 2023 Current Month	September 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2022 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	425,890,803	903,268,362	(477,377,559)	(52.85%)	444,278,490	(18,387,687)	(4.14%)
INVESTMENTS - CUSO	1,641,439	1,692,002	(50,563)	(2.99%)	1,641,902	(464)	(0.03%)
INVESTMENTS - AVAILABLE FOR SALE	2,321,805,867	2,346,211,364	(24,405,496)	(1.04%)	2,413,131,566	(91,325,699)	(3.78%)
FHLB STOCK	2,146,600	2,146,600	0	0.00%	15,355,500	(13,208,900)	(86.02%)
CLF STOCK	0	0	0	0.00%	32,518,324	(32,518,324)	(100.00%)
LOANS TO MEMBERS	138,397,952	107,000,524	31,397,428	29.34%	228,870,821	(90,472,869)	(39.53%)
PROPERTY AND EQUIPMENT	4,950,327	4,942,747	7,580	0.15%	4,956,839	(6,513)	(0.13%)
ACCRUED INTEREST RECEIVABLE	12,769,529	12,495,709	273,820	2.19%	9,892,742	2,876,786	29.08%
PREPAID EXPENSES	457,543	592,735	(135,192)	(22.81%)	483,689	(26,146)	(5.41%)
OTHER ASSETS	2,373,804	2,380,629	(6,825)	(0.29%)	2,397,910	(24,105)	(1.01%)
ACCOUNTS RECEIVABLE	13,199,299	32,492,984	(19,293,684)	(59.38%)	22,640,415	(9,441,116)	(41.70%)
<b>TOTAL ASSETS</b>	<b>2,923,633,163</b>	<b>3,413,223,656</b>	<b>(489,590,493)</b>	<b>(14.34%)</b>	<b>3,176,168,199</b>	<b>(252,535,036)</b>	<b>(7.95%)</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB ADVANCE	0	0	0	0.00%	350,000,000	(350,000,000)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	112,174	84,324	27,850	33.03%	1,079,582	(967,408)	(89.61%)
ACCOUNTS PAYABLE	1,120,860	1,021,699	99,161	9.71%	3,837,799	(2,716,940)	(70.79%)
ACCRUED INTEREST PAYABLE	2,686,879	2,736,182	(49,303)	(1.80%)	1,828,845	858,035	46.92%
ACCRUED EXPENSE PAYABLE	6,254,942	5,658,987	595,955	10.53%	11,197,118	(4,942,176)	(44.14%)
<b>TOTAL LIABILITIES</b>	<b>10,174,854</b>	<b>9,501,191</b>	<b>673,663</b>	<b>7.09%</b>	<b>367,943,343</b>	<b>(357,768,489)</b>	<b>(97.23%)</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	244,411	226,439	17,972	7.94%	28,750	215,661	750.12%
MEMBERS SHARES	2,070,002,230	2,510,885,827	(440,883,597)	(17.56%)	1,771,056,355	298,945,875	16.88%
MEMBER SHARE CERTIFICATES	675,213,406	697,321,150	(22,107,744)	(3.17%)	915,228,260	(240,014,854)	(26.22%)
<b>TOTAL SHARES, CERTIFICATES AND C</b>	<b>2,745,460,047</b>	<b>3,208,433,417</b>	<b>(462,973,369)</b>	<b>(14.43%)</b>	<b>2,686,313,365</b>	<b>59,146,682</b>	<b>2.20%</b>
<b>CAPITAL</b>							
NCA - UNAMORTIZED	1,428,232	1,446,203	(17,972)	(1.24%)	1,643,892	(215,661)	(13.12%)



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<b>CORE CAPITAL</b>							
PIC/PCC	122,281,405	121,754,415	526,990	0.43%	121,384,103	897,302	0.74%
OTHER RESERVES	118,424,050	118,424,050	0	0.00%	106,254,602	12,169,448	11.45%
UNDIVIDED EARNINGS	16,854,797	17,319,067	(464,270)	(2.68%)	16,805,471	49,326	0.29%
<b>TOTAL CORE CAPITAL</b>	<b>257,560,252</b>	<b>257,497,532</b>	<b>62,720</b>	<b>0.02%</b>	<b>244,444,176</b>	<b>13,116,076</b>	<b>5.37%</b>
ACCUMULATED UNREALIZED GAINS/L	(88,483,871)	(61,098,856)	(27,385,015)	(44.82%)	(116,643,845)	28,159,974	24.14%
ACCUMULATED OTHER COMPREHENS	(2,506,351)	(2,555,831)	49,480	1.94%	(7,532,733)	5,026,381	66.73%
<b>TOTAL MEMBERS EQUITY</b>	<b>2,913,458,309</b>	<b>3,403,722,465</b>	<b>(490,264,156)</b>	<b>(14.40%)</b>	<b>2,808,224,856</b>	<b>105,233,453</b>	<b>3.75%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQ</b>	<b>2,923,633,163</b>	<b>3,413,223,656</b>	<b>(489,590,493)</b>	<b>(14.34%)</b>	<b>3,176,168,199</b>	<b>(252,535,036)</b>	<b>(7.95%)</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 10/31/2023

	October 2023 Current Month	September 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2023 Year-to-Date	October 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	473,548	525,046	(51,498)	(9.81%)	6,885,636	1,621,403	5,264,233	324.67%
INVESTMENT INCOME	12,251,080	10,144,693	2,106,387	20.76%	102,513,809	42,763,047	59,750,761	139.73%
<b>TOTAL INTEREST INCOME</b>	<b>12,724,628</b>	<b>10,669,739</b>	<b>2,054,889</b>	<b>19.26%</b>	<b>109,399,444</b>	<b>44,384,451</b>	<b>65,014,994</b>	<b>146.48%</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	62,139	67,424	5,285	7.84%
INTEREST ON FHLB	112,174	84,324	(27,850)	(33.03%)	1,910,531	3,341,878	1,431,347	42.83%
INTEREST ON LOC	0	0	0	0.00%	15,444	0	(15,444)	0.00%
MEMBER SHARES DIVIDENDS	8,021,435	7,756,521	(264,914)	(3.42%)	66,752,342	18,201,714	(48,550,628)	(266.74%)
CD DIVIDEND	1,162,225	1,124,321	(37,905)	(3.37%)	12,369,758	6,220,472	(6,149,286)	(98.86%)
NCA DIVIDEND	144	139	(5)	(3.33%)	1,412	2,669	1,256	47.07%
<b>TOTAL INTEREST EXPENSE</b>	<b>9,295,978</b>	<b>8,965,305</b>	<b>(330,673)</b>	<b>(3.69%)</b>	<b>81,111,626</b>	<b>27,834,156</b>	<b>(53,277,470)</b>	<b>(191.41%)</b>
<b>NET INTEREST INCOME</b>	<b>3,428,650</b>	<b>1,704,434</b>	<b>1,724,215</b>	<b>101.16%</b>	<b>28,287,818</b>	<b>16,550,295</b>	<b>11,737,523</b>	<b>70.92%</b>
FEE INCOME	514,050	606,215	(92,165)	(15.20%)	5,282,847	4,177,704	1,105,143	26.45%
OTHER INCOME	16,670	16,601	69	0.41%	186,379	175,943	10,436	5.93%
<b>TOTAL NON-INTEREST INCOME</b>	<b>530,720</b>	<b>622,816</b>	<b>(92,096)</b>	<b>(14.79%)</b>	<b>5,469,226</b>	<b>4,353,647</b>	<b>1,115,580</b>	<b>25.62%</b>
COMPENSATION	896,786	866,257	(30,528)	(3.52%)	8,967,751	7,776,704	(1,191,047)	(15.32%)
EMPLOYEE BENEFITS	289,542	288,528	(1,014)	(0.35%)	3,041,173	3,208,291	167,118	5.21%
TRAVEL AND CONFERENCE	42,155	42,373	218	0.51%	441,263	264,081	(177,181)	(67.09%)
OFFICE OPERATION	409,980	500,656	90,676	18.11%	4,057,555	3,908,735	(148,820)	(3.81%)
MARKETING AND EDUCATIONAL	(50,815)	40,372	(91,187)	225.87%	1,755,761	1,031,935	(723,827)	(70.14%)
PROFESSIONAL SERVICES	164,501	121,200	(43,301)	(35.73%)	1,249,702	1,218,863	(30,840)	(2.53%)
MISCELLANEOUS	12,071	11,796	(275)	(2.33%)	130,434	125,002	(5,431)	(4.35%)
EXAM FEES	22,219	22,219	0	0.00%	222,193	313,056	90,863	29.02%
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,786,439</b>	<b>1,893,401</b>	<b>106,963</b>	<b>5.65%</b>	<b>19,865,831</b>	<b>17,846,667</b>	<b>(2,019,164)</b>	<b>(11.31%)</b>
<b>NET OPERATING EXPENSE</b>	<b>1,255,719</b>	<b>1,270,585</b>	<b>14,867</b>	<b>1.17%</b>	<b>14,396,605</b>	<b>13,493,021</b>	<b>(903,584)</b>	<b>(6.70%)</b>
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	535,708	535,708	(100.00%)



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OTHER GAIN	0	1,313,220	1,313,220	(100.00%)	5,077,721	10,172,235	(5,094,515)	(50.08%)
<b>TOTAL GAINS ON ASSETS</b>	<b>0</b>	<b>1,313,220</b>	<b>1,313,220</b>	<b>(100.00%)</b>	<b>5,077,721</b>	<b>10,707,943</b>	<b>(5,630,223)</b>	<b>(52.58%)</b>
LOSS SALE OF INVESTMENT	1,103,121	661,550	(441,571)	(66.75%)	2,485,803	3,838,165	1,352,363	35.23%
LOSS SALE OF ASSETS	0	0	0	0.00%	74,632	0	(74,632)	0.00%
<b>TOTAL LOSSES ON ASSETS</b>	<b>1,103,121</b>	<b>661,550</b>	<b>(441,571)</b>	<b>(66.75%)</b>	<b>2,560,434</b>	<b>3,838,165</b>	<b>1,277,731</b>	<b>33.29%</b>
OTHER PENSION EXPENSE	45,072	45,072	0	0.00%	450,721	505,552	54,831	10.85%
<b>RETURN ON ASSETS</b>	<b>1,024,738</b>	<b>1,040,447</b>	<b>(15,709)</b>	<b>(1.51%)</b>	<b>15,957,779</b>	<b>9,421,500</b>	<b>6,536,279</b>	<b>69.38%</b>
TAXES	11,861	2,167	(9,695)	(447.44%)	31,361	29,160	(2,201)	(7.55%)
<b>NET INCOME AFTER TAXES</b>	<b>1,012,876</b>	<b>1,038,280</b>	<b>(25,404)</b>	<b>(2.45%)</b>	<b>15,926,418</b>	<b>9,392,340</b>	<b>6,534,077</b>	<b>69.57%</b>