



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 9/30/2024

	September 2024 Current Month	August 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	541,329,213	812,696,506	(271,367,293)	(33.39%)	903,268,362	(361,939,149)	(40.07%)
INVESTMENTS - CUSO	1,799,741	1,831,005	(31,264)	(1.71%)	1,692,002	107,739	6.37%
INVESTMENTS - AVAILABLE FOR SALE	3,712,963,077	3,694,214,257	18,748,820	0.51%	2,346,211,364	1,366,751,713	58.25%
FHLB STOCK	2,426,000	2,426,000	0	0.00%	2,146,600	279,400	13.02%
LOANS TO MEMBERS	48,077,786	22,513,057	25,564,729	113.56%	107,000,524	(58,922,738)	(55.07%)
PROPERTY AND EQUIPMENT	5,288,639	5,342,178	(53,539)	(1.00%)	4,942,747	345,892	7.00%
ACCRUED INTEREST RECEIVABLE	14,722,466	15,201,857	(479,391)	(3.15%)	12,495,709	2,226,757	17.82%
PREPAID EXPENSES	700,193	839,506	(139,313)	(16.59%)	592,735	107,459	18.13%
OTHER ASSETS	2,944,716	2,943,846	870	0.03%	2,380,629	564,087	23.69%
ACCOUNTS RECEIVABLE	20,166,591	14,100,343	6,066,248	43.02%	32,492,984	(12,326,393)	(37.94%)
<b>TOTAL ASSETS</b>	<b>4,350,418,423</b>	<b>4,572,108,555</b>	<b>(221,690,132)</b>	<b>(4.85%)</b>	<b>3,413,223,656</b>	<b>937,194,767</b>	<b>27.46%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
ACC INT PAYABLE - ADVANCES	27,076	3,868	23,208	600.00%	84,324	(57,247)	(67.89%)
ACCOUNTS PAYABLE	1,051,380	718,378	333,002	46.35%	1,021,699	29,681	2.91%
ACCRUED INTEREST PAYABLE	2,177,291	3,627,290	(1,449,999)	(39.97%)	2,736,182	(558,891)	(20.43%)
ACCRUED EXPENSE PAYABLE	6,527,630	6,324,222	203,408	3.22%	5,658,987	868,644	15.35%
<b>TOTAL LIABILITIES</b>	<b>9,783,377</b>	<b>10,673,758</b>	<b>(890,381)</b>	<b>(8.34%)</b>	<b>9,501,191</b>	<b>282,186</b>	<b>2.97%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	442,100	424,128	17,972	4.24%	226,439	215,661	95.24%
MEMBERS SHARES	3,554,088,957	3,734,565,175	(180,476,218)	(4.83%)	2,510,885,827	1,043,203,130	41.55%
MEMBER SHARE CERTIFICATES	542,950,423	585,418,423	(42,468,000)	(7.25%)	697,321,150	(154,370,727)	(22.14%)
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,097,481,480</b>	<b>4,320,407,726</b>	<b>(222,926,246)</b>	<b>(5.16%)</b>	<b>3,208,433,417</b>	<b>889,048,063</b>	<b>27.71%</b>
<b>CAPITAL</b>							
NCA - UNAMORTIZED	1,230,543	1,248,515	(17,972)	(1.44%)	1,446,203	(215,661)	(14.91%)
<b>CORE CAPITAL</b>							
PIC/PCC	122,281,405	122,281,405	0	0.00%	121,754,415	526,990	0.43%



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OTHER RESERVES	136,904,177	136,904,177	0	0.00%	118,424,050	18,480,127	15.61%
UNDIVIDED EARNINGS	14,442,694	11,439,088	3,003,605	26.26%	17,319,067	(2,876,373)	(16.61%)
<b>TOTAL CORE CAPITAL</b>	<b>273,628,276</b>	<b>270,624,671</b>	<b>3,003,605</b>	<b>1.11%</b>	<b>257,497,532</b>	<b>16,130,744</b>	<b>6.26%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(27,589,893)	(26,681,274)	(908,619)	(3.41%)	(61,098,856)	33,508,964	54.84%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(4,115,361)	(4,164,840)	49,480	1.19%	(2,555,831)	(1,559,530)	(61.02%)
<b>TOTAL MEMBERS EQUITY</b>	<b>4,340,635,046</b>	<b>4,561,434,797</b>	<b>(220,799,752)</b>	<b>(4.84%)</b>	<b>3,403,722,465</b>	<b>936,912,580</b>	<b>27.53%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>4,350,418,423</b>	<b>4,572,108,555</b>	<b>(221,690,132)</b>	<b>(4.85%)</b>	<b>3,413,223,656</b>	<b>937,194,767</b>	<b>27.46%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 9/30/2024

	September 2024 Current Month	August 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2024 Year-to-Date	September 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	146,995	184,654	(37,659)	(20.39%)	1,895,481	6,412,088	(4,516,607)	(70.44%)
INVESTMENT INCOME	19,929,131	20,087,450	(158,319)	(0.79%)	165,140,775	90,262,729	74,878,046	82.96%
<b>TOTAL INTEREST INCOME</b>	<b>20,076,126</b>	<b>20,272,104</b>	<b>(195,978)</b>	<b>(0.97%)</b>	<b>167,036,256</b>	<b>96,674,816</b>	<b>70,361,439</b>	<b>72.78%</b>
INTEREST ON REVERSE REPO	0	36,195	36,195	100.00%	417,701	62,139	(355,562)	(572.21%)
INTEREST ON BORROWINGS	27,076	3,868	(23,208)	(600.00%)	1,060,350	1,798,357	738,007	41.04%
INTEREST ON LOC	0	0	0	0.00%	5,149	15,444	10,296	66.66%
MEMBER SHARES DIVIDENDS	12,237,768	12,199,109	(38,659)	(0.32%)	106,054,034	58,730,906	(47,323,128)	(80.58%)
CD DIVIDEND	3,137,861	3,577,038	439,177	12.28%	23,791,512	11,207,533	(12,583,979)	(112.28%)
NCA DIVIDEND	139	144	5	3.24%	1,273	1,268	(5)	(0.36%)
TERM PIC DIVIDENDS	0	0	0	0.00%	1	0	(1)	0.00%
<b>TOTAL INTEREST EXPENSE</b>	<b>15,402,846</b>	<b>15,816,355</b>	<b>413,509</b>	<b>2.61%</b>	<b>131,330,021</b>	<b>71,815,648</b>	<b>(59,514,373)</b>	<b>(82.87%)</b>
<b>NET INTEREST INCOME</b>	<b>4,673,281</b>	<b>4,455,750</b>	<b>217,531</b>	<b>4.88%</b>	<b>35,706,235</b>	<b>24,859,168</b>	<b>10,847,067</b>	<b>43.63%</b>
FEE INCOME	786,343	488,755	297,588	60.89%	4,647,693	4,768,797	(121,104)	(2.54%)
OTHER INCOME	14,863	16,127	(1,264)	(7.84%)	144,279	169,710	(25,431)	(14.98%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>801,206</b>	<b>504,882</b>	<b>296,324</b>	<b>58.69%</b>	<b>4,791,972</b>	<b>4,938,506</b>	<b>(146,535)</b>	<b>(2.97%)</b>
COMPENSATION	967,893	1,010,080	42,188	4.18%	8,447,370	8,070,965	(376,405)	(4.66%)
EMPLOYEE BENEFITS	314,048	322,878	8,830	2.73%	2,920,152	2,751,630	(168,521)	(6.12%)
TRAVEL AND CONFERENCE	52,975	44,639	(8,336)	(18.67%)	475,888	399,108	(76,780)	(19.24%)
OFFICE OPERATION	468,362	423,545	(44,817)	(10.58%)	4,157,366	3,647,575	(509,791)	(13.98%)
MARKETING AND EDUCATIONAL	99,703	46,608	(53,096)	(113.92%)	603,176	1,806,576	1,203,401	66.61%
PROFESSIONAL SERVICES	224,910	164,013	(60,897)	(37.13%)	1,745,955	1,085,201	(660,754)	(60.89%)
MISCELLANEOUS	10,192	10,239	46	0.45%	99,673	118,363	18,690	15.79%
EXAM FEES	23,575	23,575	0	0.00%	212,171	199,973	(12,198)	(6.10%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>2,161,658</b>	<b>2,045,578</b>	<b>(116,081)</b>	<b>(5.67%)</b>	<b>18,661,752</b>	<b>18,079,393</b>	<b>(582,359)</b>	<b>(3.22%)</b>
<b>NET OPERATING EXPENSE</b>	<b>1,360,452</b>	<b>1,540,696</b>	<b>180,243</b>	<b>11.70%</b>	<b>13,869,780</b>	<b>13,140,886</b>	<b>(728,894)</b>	<b>(5.55%)</b>



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Summary Income Statement Monthly Comparison  
as of 9/30/2024

	September 2024 Current Month	August 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2024 Year-to-Date	September 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	1,235	1,235	(100.00%)	140,973	0	140,973	0.00%
OTHER GAIN	0	0	0	0.00%	253,332	5,077,721	(4,824,388)	(95.01%)
<b>TOTAL GAINS ON ASSETS</b>	<b>0</b>	<b>1,235</b>	<b>1,235</b>	<b>(100.00%)</b>	<b>394,305</b>	<b>5,077,721</b>	<b>(4,683,416)</b>	<b>(92.23%)</b>
LOSS SALE OF INVESTMENT	115	230,268	230,154	99.95%	1,721,631	1,382,681	(338,950)	(24.51%)
LOSS SALE OF ASSETS	0	0	0	0.00%	0	74,632	74,632	100.00%
<b>TOTAL LOSSES ON ASSETS</b>	<b>115</b>	<b>230,268</b>	<b>230,154</b>	<b>99.95%</b>	<b>1,721,631</b>	<b>1,457,313</b>	<b>(264,318)</b>	<b>(18.14%)</b>
OTHER PENSION EXPENSE	55,883	55,883	0	0.00%	502,951	405,649	(97,302)	(23.99%)
<b>RETURN ON ASSETS</b>	<b>3,256,830</b>	<b>2,630,137</b>	<b>626,693</b>	<b>23.83%</b>	<b>20,006,178</b>	<b>14,933,041</b>	<b>5,073,137</b>	<b>33.97%</b>
TAXES	1,961	1,961	0	0.00%	17,650	19,500	1,850	9.48%
<b>NET INCOME AFTER TAXES</b>	<b>3,254,869</b>	<b>2,628,176</b>	<b>626,693</b>	<b>23.85%</b>	<b>19,988,528</b>	<b>14,913,541</b>	<b>5,074,987</b>	<b>34.03%</b>