



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 9/30/2022

	September 2022 Current Month	August 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2021 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	548,008,879	420,863,090	127,145,789	30.21%	790,558,777	(242,549,898)	(30.68%)
INVESTMENTS - CUSO	1,687,226	1,735,191	(47,965)	(2.76%)	733,126	954,100	130.14%
INVESTMENTS - AVAILABLE FOR SALE	2,584,789,922	2,882,335,066	(297,545,143)	(10.32%)	3,492,619,106	(907,829,184)	(25.99%)
FHLB STOCK	2,230,500	15,355,500	(13,125,000)	(85.47%)	2,449,000	(218,500)	(8.92%)
CLF STOCK	32,518,324	32,518,324	0	0.00%	32,518,324	0	0.00%
LOANS TO MEMBERS	117,349,449	113,111,783	4,237,666	3.75%	12,339,570	105,009,879	851.00%
PROPERTY AND EQUIPMENT	4,982,569	4,976,719	5,850	0.12%	5,102,274	(119,704)	(2.35%)
ACCRUED INTEREST RECEIVABLE	8,798,240	8,817,521	(19,282)	(0.22%)	5,787,748	3,010,492	52.01%
PREPAID EXPENSES	576,479	633,372	(56,893)	(8.98%)	546,354	30,125	5.51%
OTHER ASSETS	2,361,041	2,361,041	0	0.00%	1,008,949	1,352,092	134.01%
ACCOUNTS RECEIVABLE	22,600,809	20,379,434	2,221,375	10.90%	15,475,063	7,125,746	46.05%
TOTAL ASSETS	3,325,903,439	3,503,087,042	(177,183,603)	(5.06%)	4,359,138,289	(1,033,234,851)	(23.70%)
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	0	350,000,000	(350,000,000)	100.00%	0	0	0.00%
ACC INT PAYABLE - FHLB ADVANCE	441,015	276,121	164,894	59.72%	0	441,015	0.00%
ACCOUNTS PAYABLE	3,307,219	1,234,829	2,072,390	167.83%	1,011,429	2,295,790	226.98%
ACCRUED INTEREST PAYABLE	1,509,238	2,003,729	(494,491)	(24.68%)	277,630	1,231,608	443.62%
ACCRUED EXPENSE PAYABLE	11,019,663	8,829,848	2,189,815	24.80%	5,238,265	5,781,398	110.37%
TOTAL LIABILITIES	16,277,135	362,344,527	(346,067,392)	(95.51%)	6,527,324	9,749,811	149.37%
MEMBERS' SHARES							
NCA - AMORTIZED	23,000	17,250	5,750	33.33%	0	23,000	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	0	0	0.00%
MEMBERS SHARES	2,260,980,600	2,077,976,437	183,004,164	8.81%	3,630,506,939	(1,369,526,338)	(37.72%)
MEMBER SHARE CERTIFICATES	900,613,760	904,159,760	(3,546,000)	(0.39%)	503,485,881	397,127,879	78.88%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	3,161,617,360	2,982,153,447	179,463,914	6.02%	4,133,992,819	(972,375,459)	(23.52%)



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CAPITAL							
NCA - UNAMORTIZED	2,429,642	2,435,392	(5,750)	(0.24%)	4,760,681	(2,331,039)	(48.96%)
TERM PIC - UNAMORTIZED	0	0	0	0.00%	0	0	0.00%
CORE CAPITAL							
PIC/PCC	119,204,103	118,048,159	1,155,944	0.98%	100,095,520	19,108,583	19.09%
OTHER RESERVES	106,254,602	106,254,602	0	0.00%	77,117,948	29,136,654	37.78%
UNDIVIDED EARNINGS	16,799,522	15,961,839	837,683	5.25%	38,139,554	(21,340,032)	(55.95%)
TOTAL CORE CAPITAL	242,258,226	240,264,600	1,993,627	0.83%	215,353,022	26,905,205	12.49%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(89,073,940)	(76,433,685)	(12,640,255)	(16.54%)	5,149,821	(94,223,761)	1,829.65%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(7,604,986)	(7,677,239)	72,253	0.94%	(6,645,378)	(959,608)	(14.44%)
TOTAL MEMBERS EQUITY	3,309,626,304	3,140,742,515	168,883,788	5.38%	4,352,610,966	(1,042,984,662)	(23.96%)
TOTAL LIABILITIES AND MEMBERS EQUITY	3,325,903,439	3,503,087,042	(177,183,603)	(5.06%)	4,359,138,289	(1,033,234,851)	(23.70%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 9/30/2022

	September 2022 Current Month	August 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2022 Year-to-Date	September 2021 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	378,590	289,805	88,784	30.64%	1,056,274	62,901	993,374	1,579.27%
INVESTMENT INCOME	6,036,964	5,959,635	77,329	1.30%	35,358,969	23,180,799	12,178,170	52.54%
TOTAL INTEREST INCOME	6,415,554	6,249,440	166,113	2.66%	36,415,244	23,243,700	13,171,544	56.67%
INTEREST ON REVERSE REPO	0	0	0	0.00%	67,424	6,660	(60,764)	(912.36%)
INTEREST ON FHLB	744,307	731,642	(12,665)	(1.73%)	2,262,296	11,094	(2,251,202)	(20,292.53%)
MEMBER SHARES DIVIDENDS	3,317,166	3,249,866	(67,301)	(2.07%)	14,448,363	2,231,005	(12,217,358)	(547.62%)
CD DIVIDEND	936,691	842,839	(93,852)	(11.14%)	5,184,301	1,289,100	(3,895,200)	(302.16%)
NCA DIVIDEND	204	211	7	3.27%	2,462	3,610	1,148	31.81%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	198	198	100.00%
TOTAL INTEREST EXPENSE	4,998,368	4,824,557	(173,811)	(3.60%)	21,964,845	3,541,667	(18,423,178)	(520.18%)
NET INTEREST INCOME	1,417,186	1,424,883	(7,697)	(0.54%)	14,450,399	19,702,033	(5,251,634)	(26.66%)
FEE INCOME	(606,157)	698,513	1,304,670	(186.78%)	3,321,689	5,450,168	(2,128,478)	(39.05%)
OTHER INCOME	14,358	16,997	(2,639)	(15.52%)	161,687	222,402	(60,714)	(27.30%)
TOTAL NON-INTEREST INCOME	(591,799)	715,510	1,307,309	(182.71%)	3,483,377	5,672,569	(2,189,192)	(38.59%)
COMPENSATION	808,384	830,960	22,576	2.72%	7,008,900	6,533,813	(475,088)	(7.27%)
EMPLOYEE BENEFITS	295,468	305,035	9,567	3.14%	2,915,700	2,553,675	(362,024)	(14.18%)
TRAVEL AND CONFERENCE	16,334	27,961	11,627	41.58%	231,227	120,468	(110,759)	(91.94%)
OFFICE OPERATION	1,080,346	373,859	(706,486)	(188.97%)	3,582,260	3,272,818	(309,442)	(9.45%)
OFFICE OCCUPANCY	0	0	0	0.00%	0	8,100	8,100	100.00%
MARKETING AND EDUCATIONAL	580,732	36,568	(544,164)	(1,488.09%)	1,009,434	468,724	(540,710)	(115.36%)
PROFESSIONAL SERVICES	104,044	58,351	(45,692)	(78.31%)	1,120,885	999,445	(121,440)	(12.15%)
MISCELLANEOUS	14,009	0	(14,009)	0.00%	111,374	124,734	13,359	10.71%
EXAM FEES	31,306	31,306	0	0.00%	281,750	314,145	32,395	10.31%
TOTAL NON-INTEREST EXPENSE	2,930,621	1,664,040	(1,266,581)	(76.11%)	16,261,530	14,395,921	(1,865,609)	(12.96%)
NET OPERATING EXPENSE	3,522,420	948,530	(2,573,890)	(271.36%)	12,778,154	8,723,352	(4,054,802)	(46.48%)



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Summary Income Statement Monthly Comparison
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	September 2022 Current Month	August 2022 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2022 Year-to-Date	September 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	4,757,165	0	4,757,165	0.00%	10,172,235	13,900,933	(3,728,698)	(26.82%)
TOTAL GAINS ON ASSETS	4,757,165	0	4,757,165	0.00%	10,707,943	17,271,109	(6,563,166)	(38.00%)
LOSS SALE OF INVESTMENT	1,490,980	0	(1,490,980)	0.00%	2,717,351	245,768	(2,471,583)	(1,005.65%)
TOTAL LOSSES ON ASSETS	1,490,980	0	(1,490,980)	0.00%	2,717,351	245,768	(2,471,583)	(1,005.65%)
OTHER PENSION EXPENSE	50,555	50,555	0	0.00%	454,997	349,611	(105,386)	(30.14%)
RETURN ON ASSETS	1,110,395	425,798	684,597	160.78%	9,207,841	27,654,410	(18,446,570)	(66.70%)
TAXES	2,916	2,916	0	0.00%	26,244	162,024	135,780	83.80%
NET INCOME AFTER TAXES	1,107,479	422,882	684,597	161.89%	9,181,597	27,492,386	(18,310,790)	(66.60%)