



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 8/31/2023

	August 2023 Current Month	July 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2022 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	499,534,176	589,589,098	(90,054,921)	(15.27%)	420,863,090	78,671,087	18.69%
INVESTMENTS - CUSO	1,735,477	1,796,197	(60,720)	(3.38%)	1,735,191	286	0.02%
INVESTMENTS - AVAILABLE FOR SALE	2,260,436,642	2,175,533,303	84,903,339	3.90%	2,882,335,066	(621,898,423)	(21.58%)
FHLB STOCK	2,146,600	1,533,300	613,300	40.00%	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	141,748,087	198,529,170	(56,781,083)	(28.60%)	113,111,783	28,636,304	25.32%
PROPERTY AND EQUIPMENT	4,985,298	5,027,889	(42,591)	(0.85%)	4,976,719	8,579	0.17%
ACCRUED INTEREST RECEIVABLE	12,490,751	12,405,778	84,974	0.69%	8,817,521	3,673,230	41.66%
PREPAID EXPENSES	665,354	720,981	(55,627)	(7.72%)	633,372	31,982	5.05%
OTHER ASSETS	2,380,629	2,380,629	0	0.00%	2,361,041	19,588	0.83%
ACCOUNTS RECEIVABLE	25,441,273	19,718,673	5,722,600	29.02%	20,379,434	5,061,839	24.84%
TOTAL ASSETS	2,951,564,288	3,007,235,017	(55,670,729)	(1.85%)	3,503,087,042	(551,522,754)	(15.74%)
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	0	0	0	0.00%	350,000,000	(350,000,000)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	112,097	25,861	86,236	333.46%	276,121	(164,024)	(59.40%)
ACCOUNTS PAYABLE	1,460,189	1,527,579	(67,390)	(4.41%)	1,234,829	225,361	18.25%
ACCRUED INTEREST PAYABLE	4,166,985	4,361,953	(194,968)	(4.47%)	2,003,729	2,163,255	107.96%
ACCRUED EXPENSE PAYABLE	5,417,903	5,656,988	(239,085)	(4.23%)	8,829,848	(3,411,945)	(38.64%)
TOTAL LIABILITIES	11,157,174	11,572,381	(415,207)	(3.59%)	362,344,527	(351,187,353)	(96.92%)
MEMBERS' SHARES							
NCA - AMORTIZED	208,467	190,495	17,972	9.43%	17,250	191,217	1,108.51%
MEMBERS SHARES	2,027,998,567	2,010,752,758	17,245,809	0.86%	2,077,976,437	(49,977,870)	(2.41%)
MEMBER SHARE CERTIFICATES	719,570,150	792,986,890	(73,416,739)	(9.26%)	904,159,760	(184,589,610)	(20.42%)
TOTAL SHARES, CERTIFICATES AND C	2,747,777,184	2,803,930,143	(56,152,959)	(2.00%)	2,982,153,447	(234,376,262)	(7.86%)
CAPITAL							
NCA - UNAMORTIZED	1,464,175	1,482,147	(17,972)	(1.21%)	2,435,392	(971,217)	(39.88%)



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CORE CAPITAL							
PIC/PCC	121,754,415	121,754,415	0	0.00%	118,048,159	3,706,256	3.14%
OTHER RESERVES	118,424,050	118,424,050	0	0.00%	106,254,602	12,169,448	11.45%
UNDIVIDED EARNINGS	16,530,967	15,631,532	899,435	5.75%	15,961,839	569,128	3.57%
TOTAL CORE CAPITAL	256,709,432	255,809,997	899,435	0.35%	240,264,600	16,444,832	6.84%
ACCUMULATED UNREALIZED GAINS/L	(62,938,367)	(62,904,862)	(33,505)	(0.05%)	(76,433,685)	13,495,318	17.66%
ACCUMULATED OTHER COMPREHENS	(2,605,310)	(2,654,790)	49,480	1.86%	(7,677,239)	5,071,929	66.06%
TOTAL MEMBERS EQUITY	2,940,407,114	2,995,662,636	(55,255,522)	(1.84%)	3,140,742,515	(200,335,401)	(6.38%)
TOTAL LIABILITIES AND MEMBERS EQ	2,951,564,288	3,007,235,017	(55,670,729)	(1.85%)	3,503,087,042	(551,522,754)	(15.74%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 8/31/2023

	August 2023 Current Month	July 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2023 Year-to-Date	August 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	783,691	774,074	9,617	1.24%	5,887,042	677,685	5,209,357	768.70%
INVESTMENT INCOME	9,918,404	10,626,889	(708,486)	(6.67%)	80,118,035	29,322,005	50,796,030	173.24%
TOTAL INTEREST INCOME	10,702,094	11,400,963	(698,869)	(6.13%)	86,005,077	29,999,690	56,005,387	186.69%
INTEREST ON REVERSE REPO	0	0	0	0.00%	62,139	67,424	5,285	7.84%
INTEREST ON FHLB	112,097	25,861	(86,236)	(333.46%)	1,714,033	1,517,989	(196,045)	(12.91%)
INTEREST ON LOC	5,770	0	(5,770)	0.00%	15,444	0	(15,444)	0.00%
MEMBER SHARES DIVIDENDS	7,654,587	7,376,892	(277,695)	(3.76%)	50,974,385	11,131,197	(39,843,189)	(357.94%)
CD DIVIDEND	1,020,194	1,428,937	408,742	28.60%	10,083,212	4,247,610	(5,835,602)	(137.39%)
NCA DIVIDEND	144	144	0	0.00%	1,129	2,257	1,128	49.99%
TOTAL INTEREST EXPENSE	8,792,792	8,831,833	39,041	0.44%	62,850,343	16,966,477	(45,883,866)	(270.44%)
NET INTEREST INCOME	1,909,303	2,569,130	(659,827)	(25.68%)	23,154,734	13,033,213	10,121,521	77.66%
FEE INCOME	544,203	483,424	60,779	12.57%	4,162,582	3,927,847	234,735	5.98%
OTHER INCOME	16,551	14,139	2,412	17.06%	153,109	147,329	5,780	3.92%
TOTAL NON-INTEREST INCOME	560,754	497,563	63,191	12.70%	4,315,690	4,075,176	240,515	5.90%
COMPENSATION	923,325	834,593	(88,732)	(10.63%)	7,204,708	6,200,516	(1,004,191)	(16.20%)
EMPLOYEE BENEFITS	296,627	293,432	(3,195)	(1.09%)	2,463,102	2,620,232	157,129	6.00%
TRAVEL AND CONFERENCE	49,101	54,120	5,019	9.27%	356,736	214,894	(141,842)	(66.01%)
OFFICE OPERATION	413,188	411,233	(1,956)	(0.48%)	3,146,919	2,501,915	(645,004)	(25.78%)
MARKETING AND EDUCATIONAL	(549,985)	46,997	(596,981)	1,270.26%	1,766,204	428,702	(1,337,502)	(311.99%)
PROFESSIONAL SERVICES	106,701	94,320	(12,381)	(13.13%)	964,001	1,016,841	52,840	5.20%
MISCELLANEOUS	11,687	11,799	113	0.95%	106,567	97,365	(9,202)	(9.45%)
EXAM FEES	22,219	22,219	0	0.00%	177,754	250,445	72,691	29.02%
TOTAL NON-INTEREST EXPENSE	1,272,863	1,768,713	495,850	28.03%	16,185,991	13,330,910	(2,855,082)	(21.42%)
NET OPERATING EXPENSE	712,109	1,271,150	559,041	43.98%	11,870,301	9,255,734	(2,614,567)	(28.25%)
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	535,708	535,708	(100.00%)



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OTHER GAIN	8,000	0	8,000	0.00%	3,764,501	5,415,071	(1,650,570)	(30.48%)
TOTAL GAINS ON ASSETS	8,000	0	8,000	0.00%	3,764,501	5,950,779	(2,186,278)	(36.74%)
LOSS SALE OF INVESTMENT	0	0	0	0.00%	721,131	1,226,371	505,240	41.20%
LOSS SALE OF ASSETS	0	0	0	0.00%	74,632	0	(74,632)	0.00%
TOTAL LOSSES ON ASSETS	0	0	0	0.00%	795,763	1,226,371	430,608	35.11%
OTHER PENSION EXPENSE	45,072	45,072	0	0.00%	360,577	404,441	43,865	10.85%
RETURN ON ASSETS	1,160,121	1,252,907	(92,786)	(7.41%)	13,892,594	8,097,445	5,795,149	71.57%
TAXES	2,167	2,167	0	0.00%	17,333	23,328	5,995	25.70%
NET INCOME AFTER TAXES	1,157,954	1,250,741	(92,786)	(7.42%)	13,875,261	8,074,117	5,801,143	71.85%