



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 1/31/2024

	January 2024 Current Month	December 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	862,081,971	917,885,053	(55,803,082)	(6.08%)	342,156,148	519,925,823	151.96%
INVESTMENTS - CUSO	1,486,572	1,526,835	(40,263)	(2.64%)	1,537,162	(50,590)	(3.29%)
INVESTMENTS - AVAILABLE FOR SALE	2,561,917,846	2,405,222,149	156,695,697	6.51%	2,137,080,606	424,837,240	19.88%
FHLB STOCK	2,146,600	2,146,600	0	0.00%	10,518,000	(8,371,400)	(79.59%)
LOANS TO MEMBERS	107,132,607	103,406,424	3,726,184	3.60%	237,830,171	(130,697,564)	(54.95%)
PROPERTY AND EQUIPMENT	5,735,085	5,754,812	(19,727)	(0.34%)	5,051,543	683,542	13.53%
ACCRUED INTEREST RECEIVABLE	12,679,405	12,524,309	155,096	1.24%	11,543,261	1,136,144	9.84%
PREPAID EXPENSES	1,614,162	972,493	641,669	65.98%	896,954	717,208	79.96%
OTHER ASSETS	2,373,804	2,373,804	0	0.00%	2,397,910	(24,105)	(1.01%)
ACCOUNTS RECEIVABLE	20,197,391	13,782,472	6,414,919	46.54%	20,008,698	188,693	0.94%
TOTAL ASSETS	3,577,365,444	3,465,594,951	111,770,493	3.23%	2,769,020,453	808,344,991	29.19%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	100,000,000	0	100,000,000	0.00%	195,000,000	(95,000,000)	(48.72%)
ACC INT PAYABLE - ADVANCES	310,658	102,082	208,576	204.32%	786,986	(476,329)	(60.53%)
ACCOUNTS PAYABLE	1,001,622	817,343	184,279	22.55%	2,215,938	(1,214,316)	(54.80%)
ACCRUED INTEREST PAYABLE	3,704,934	4,432,518	(727,585)	(16.41%)	2,644,372	1,060,562	40.11%
ACCRUED EXPENSE PAYABLE	7,207,721	8,229,269	(1,021,547)	(12.41%)	3,237,788	3,969,933	122.61%
TOTAL LIABILITIES	112,224,935	13,581,212	98,643,723	726.32%	203,885,084	(91,660,150)	(44.96%)
MEMBERS' SHARES							
NCA - AMORTIZED	298,326	280,354	17,972	6.41%	82,665	215,661	260.88%
MEMBERS SHARES	2,624,170,985	2,619,382,432	4,788,553	0.18%	1,545,314,249	1,078,856,736	69.81%
MEMBER SHARE CERTIFICATES	627,929,942	625,951,406	1,978,536	0.32%	858,852,290	(230,922,348)	(26.89%)
TOTAL SHARES, CERTIFICATES AND C	3,252,399,254	3,245,614,192	6,785,061	0.21%	2,404,249,205	848,150,049	35.28%
CAPITAL							
NCA - UNAMORTIZED	1,374,317	1,392,288	(17,972)	(1.29%)	1,589,977	(215,661)	(13.56%)

CORE CAPITAL



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PIC/PCC	122,281,405	122,281,405	0	0.00%	121,754,415	526,990	0.43%
OTHER RESERVES	136,904,177	136,904,177	0	0.00%	118,424,050	18,480,127	15.61%
UNDIVIDED EARNINGS	184,461	(805,337)	989,798	(122.90%)	8,123,213	(7,938,752)	(97.73%)
TOTAL CORE CAPITAL	259,370,043	258,380,246	989,798	0.38%	248,301,678	11,068,365	4.46%
ACCUMULATED UNREALIZED GAINS/L	(43,491,907)	(48,812,310)	5,320,403	10.90%	(86,053,824)	42,561,917	49.46%
ACCUMULATED OTHER COMPREHENS	(4,511,197)	(4,560,677)	49,480	1.08%	(2,951,667)	(1,559,530)	(52.84%)
TOTAL MEMBERS EQUITY	3,465,140,509	3,452,013,739	13,126,770	0.38%	2,565,135,369	900,005,141	35.09%
TOTAL LIABILITIES AND MEMBERS EQ	3,577,365,444	3,465,594,951	111,770,493	3.23%	2,769,020,453	808,344,991	29.19%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 1/31/2024

	January 2024 Current Month	December 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2024 Year-to-Date	January 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	348,584	491,123	(142,539)	(29.02%)	348,584	877,685	(529,101)	(60.28%)
INVESTMENT INCOME	13,373,816	13,013,941	359,875	2.77%	13,373,816	8,749,452	4,624,365	52.85%
TOTAL INTEREST INCOME	13,722,400	13,505,065	217,336	1.61%	13,722,400	9,627,137	4,095,264	42.54%
INTEREST ON REVERSE REPO	0	3,472	3,472	100.00%	0	0	0	0.00%
INTEREST ON BORROWINGS	310,658	102,082	(208,576)	(204.32%)	310,658	999,986	689,329	68.93%
INTEREST ON LOC	0	0	0	0.00%	0	4,079	4,079	100.00%
MEMBER SHARES DIVIDENDS	9,561,715	8,832,309	(729,406)	(8.26%)	9,561,715	4,731,104	(4,830,611)	(102.10%)
CD DIVIDEND	1,130,120	1,144,161	14,041	1.23%	1,130,120	1,252,669	122,549	9.78%
NCA DIVIDEND	144	144	0	0.01%	144	144	0	0.02%
TOTAL INTEREST EXPENSE	11,002,636	10,082,167	(920,469)	(9.13%)	11,002,636	6,987,982	(4,014,654)	(57.45%)
NET INTEREST INCOME	2,719,764	3,422,897	(703,133)	(20.54%)	2,719,764	2,639,155	80,610	3.05%
FEE INCOME	488,874	532,410	(43,537)	(8.18%)	488,874	476,933	11,941	2.50%
OTHER INCOME	13,947	15,206	(1,259)	(8.28%)	13,947	14,795	(849)	(5.74%)
TOTAL NON-INTEREST INCOME	502,820	547,616	(44,796)	(8.18%)	502,820	491,728	11,092	2.26%
COMPENSATION	1,029,430	1,495,804	466,374	31.18%	1,029,430	954,720	(74,710)	(7.83%)
EMPLOYEE BENEFITS	277,007	452,773	175,766	38.82%	277,007	295,454	18,448	6.24%
TRAVEL AND CONFERENCE	31,586	39,113	7,527	19.24%	31,586	27,795	(3,791)	(13.64%)
OFFICE OPERATION	439,928	419,225	(20,703)	(4.94%)	439,928	377,512	(62,416)	(16.53%)
MARKETING AND EDUCATIONAL	46,941	(482,083)	(529,024)	109.74%	46,941	25,661	(21,280)	(82.93%)
PROFESSIONAL SERVICES	97,549	183,499	85,950	46.84%	97,549	110,708	13,158	11.89%
MISCELLANEOUS	11,789	11,295	(494)	(4.38%)	11,789	13,598	1,809	13.31%
EXAM FEES	23,575	22,219	(1,355)	(6.10%)	23,575	22,219	(1,355)	(6.10%)
TOTAL NON-INTEREST EXPENSE	1,957,804	2,141,845	184,041	8.59%	1,957,804	1,827,667	(130,137)	(7.12%)
NET OPERATING EXPENSE	1,454,984	1,594,229	139,245	8.73%	1,454,984	1,335,938	(119,045)	(8.91%)
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%



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OTHER GAIN	42,500	0	42,500	0.00%	42,500	8,500	34,000	400.00%
TOTAL GAINS ON ASSETS	42,500	0	42,500	0.00%	42,500	8,500	34,000	400.00%
LOSS SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
TOTAL LOSSES ON ASSETS	0	0	0	0.00%	0	0	0	0.00%
OTHER PENSION EXPENSE	55,883	45,072	(10,811)	(23.99%)	55,883	45,072	(10,811)	(23.99%)
RETURN ON ASSETS	1,251,397	1,783,597	(532,199)	(29.84%)	1,251,397	1,266,644	(15,247)	(1.20%)
TAXES	1,961	2,167	206	9.49%	1,961	2,167	206	9.48%
NET INCOME AFTER TAXES	1,249,436	1,781,430	(531,994)	(29.86%)	1,249,436	1,264,477	(15,041)	(1.19%)