



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 7/31/2024

	July 2024 Current Month	June 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	July 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	220,269,912	269,273,305	(49,003,393)	(18.20%)	589,589,098	(369,319,186)	(62.64%)
INVESTMENTS - CUSO	1,840,362	1,873,230	(32,869)	(1.75%)	1,796,197	44,164	2.46%
INVESTMENTS - AVAILABLE FOR SALE	3,554,083,199	3,731,758,894	(177,675,695)	(4.76%)	2,175,533,303	1,378,549,897	63.37%
FHLB STOCK	7,176,000	2,426,000	4,750,000	195.80%	1,533,300	5,642,700	368.01%
LOANS TO MEMBERS	62,071,446	63,890,742	(1,819,296)	(2.85%)	198,529,170	(136,457,724)	(68.73%)
PROPERTY AND EQUIPMENT	5,388,575	5,446,705	(58,130)	(1.07%)	5,027,889	360,686	7.17%
ACCRUED INTEREST RECEIVABLE	14,731,386	14,593,287	138,098	0.95%	12,405,778	2,325,608	18.75%
PREPAID EXPENSES	937,350	1,058,401	(121,051)	(11.44%)	720,981	216,369	30.01%
OTHER ASSETS	2,943,846	2,943,347	499	0.02%	2,380,629	563,217	23.66%
ACCOUNTS RECEIVABLE	16,839,750	17,093,529	(253,779)	(1.48%)	19,718,673	(2,878,923)	(14.60%)
<b>TOTAL ASSETS</b>	<b>3,886,281,825</b>	<b>4,110,357,440</b>	<b>(224,075,615)</b>	<b>(5.45%)</b>	<b>3,007,235,017</b>	<b>879,046,808</b>	<b>29.23%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB-FRB-BTFP ADVANCES	100,000,000	0	100,000,000	0.00%	0	100,000,000	0.00%
ACC INT PAYABLE - ADVANCES	23,208	129,967	(106,758)	(82.14%)	25,861	(2,653)	(10.26%)
ACCOUNTS PAYABLE	567,106	1,020,278	(453,173)	(44.42%)	1,527,579	(960,473)	(62.88%)
ACCRUED INTEREST PAYABLE	3,697,295	3,705,755	(8,460)	(0.23%)	4,361,953	(664,658)	(15.24%)
ACCRUED EXPENSE PAYABLE	5,768,998	5,385,912	383,086	7.11%	5,656,988	112,011	1.98%
<b>TOTAL LIABILITIES</b>	<b>110,056,608</b>	<b>10,241,912</b>	<b>99,814,695</b>	<b>974.57%</b>	<b>11,572,381</b>	<b>98,484,227</b>	<b>851.03%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	406,156	388,184	17,972	4.63%	190,495	215,661	113.21%
MEMBERS SHARES	2,930,481,259	3,236,597,865	(306,116,606)	(9.46%)	2,010,752,758	919,728,501	45.74%
MEMBER SHARE CERTIFICATES	614,831,280	644,845,280	(30,014,000)	(4.65%)	792,986,890	(178,155,610)	(22.47%)
<b>TOTAL SHARES, CERTIFICATES AND</b>	<b>3,545,718,695</b>	<b>3,881,831,329</b>	<b>(336,112,634)</b>	<b>(8.66%)</b>	<b>2,803,930,143</b>	<b>741,788,552</b>	<b>26.46%</b>
<b>CAPITAL</b>							
NCA - UNAMORTIZED	1,266,486	1,284,458	(17,972)	(1.40%)	1,482,147	(215,661)	(14.55%)



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<b>CORE CAPITAL</b>							
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	9,070,551	7,723,943	1,346,608	17.43%	15,631,532	(6,560,981)	(41.97%)
<b>TOTAL CORE CAPITAL</b>	<b>268,256,133</b>	<b>266,909,525</b>	<b>1,346,608</b>	<b>0.50%</b>	<b>255,809,997</b>	<b>12,446,136</b>	<b>4.87%</b>
ACCUMULATED UNREALIZED GAINS/ ACCUMULATED OTHER COMPREHEN	(34,801,777) (4,214,320)	(45,645,985) (4,263,800)	10,844,208 49,480	23.76% 1.16%	(62,904,862) (2,654,790)	28,103,084 (1,559,530)	44.68% (58.74%)
<b>TOTAL MEMBERS EQUITY</b>	<b>3,776,225,217</b>	<b>4,100,115,528</b>	<b>(323,890,310)</b>	<b>(7.90%)</b>	<b>2,995,662,636</b>	<b>780,562,581</b>	<b>26.06%</b>
<b>TOTAL LIABILITIES AND MEMBERS E</b>	<b>3,886,281,825</b>	<b>4,110,357,440</b>	<b>(224,075,615)</b>	<b>(5.45%)</b>	<b>3,007,235,017</b>	<b>879,046,808</b>	<b>29.23%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 7/31/2024

	July 2024 Current Month	June 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	July 2024 Year-to-Date	July 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	175,669	182,272	(6,603)	(3.62%)	1,563,832	5,103,351	(3,539,519)	(69.36%)
INVESTMENT INCOME	19,380,116	18,691,284	688,832	3.69%	125,124,193	70,199,632	54,924,562	78.24%
<b>TOTAL INTEREST INCOME</b>	<b>19,555,786</b>	<b>18,873,557</b>	<b>682,229</b>	<b>3.61%</b>	<b>126,688,025</b>	<b>75,302,982</b>	<b>51,385,043</b>	<b>68.24%</b>
INTEREST ON REVERSE REPO	33,898	0	(33,898)	0.00%	381,507	62,139	(319,368)	(513.96%)
INTEREST ON BORROWINGS	23,208	114,494	91,286	79.73%	1,029,406	1,601,936	572,530	35.74%
INTEREST ON LOC	0	0	0	0.00%	5,149	9,675	4,526	46.78%
MEMBER SHARES DIVIDENDS	11,781,629	11,211,674	(569,955)	(5.08%)	81,617,156	43,319,798	(38,297,358)	(88.41%)
CD DIVIDEND	3,820,178	3,526,412	(293,767)	(8.33%)	17,076,612	9,063,018	(8,013,594)	(88.42%)
NCA DIVIDEND	144	139	(5)	(3.33%)	990	985	(5)	(0.47%)
TERM PIC DIVIDENDS	0	1	1	100.00%	1	0	(1)	0.00%
<b>TOTAL INTEREST EXPENSE</b>	<b>15,659,057</b>	<b>14,852,720</b>	<b>(806,337)</b>	<b>(5.43%)</b>	<b>100,110,821</b>	<b>54,057,551</b>	<b>(46,053,269)</b>	<b>(85.19%)</b>
<b>NET INTEREST INCOME</b>	<b>3,896,729</b>	<b>4,020,837</b>	<b>(124,108)</b>	<b>(3.09%)</b>	<b>26,577,205</b>	<b>21,245,431</b>	<b>5,331,774</b>	<b>25.10%</b>
FEE INCOME	479,327	464,851	14,476	3.11%	3,372,594	3,618,379	(245,785)	(6.79%)
OTHER INCOME	14,554	14,059	495	3.52%	113,290	136,558	(23,268)	(17.04%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>493,881</b>	<b>478,910</b>	<b>14,971</b>	<b>3.13%</b>	<b>3,485,884</b>	<b>3,754,937</b>	<b>(269,053)</b>	<b>(7.17%)</b>
COMPENSATION	922,751	826,132	(96,619)	(11.70%)	6,469,397	6,281,383	(188,014)	(2.99%)
EMPLOYEE BENEFITS	308,953	325,709	16,757	5.14%	2,283,226	2,166,475	(116,751)	(5.39%)
TRAVEL AND CONFERENCE	55,032	65,501	10,469	15.98%	378,274	307,635	(70,639)	(22.96%)
OFFICE OPERATION	489,057	489,671	614	0.13%	3,265,458	2,733,731	(531,728)	(19.45%)
MARKETING AND EDUCATIONAL	59,057	81,675	22,618	27.69%	456,864	2,316,189	1,859,324	80.28%
PROFESSIONAL SERVICES	171,425	279,349	107,923	38.63%	1,357,032	857,300	(499,732)	(58.29%)
MISCELLANEOUS	10,280	10,262	(18)	(0.17%)	79,242	94,881	15,638	16.48%
EXAM FEES	23,575	23,575	0	0.00%	165,022	155,535	(9,487)	(6.10%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>2,040,129</b>	<b>2,101,874</b>	<b>61,745</b>	<b>2.94%</b>	<b>14,454,516</b>	<b>14,913,128</b>	<b>458,612</b>	<b>3.08%</b>
<b>NET OPERATING EXPENSE</b>	<b>1,546,248</b>	<b>1,622,964</b>	<b>76,716</b>	<b>4.73%</b>	<b>10,968,632</b>	<b>11,158,191</b>	<b>189,559</b>	<b>1.70%</b>



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GAIN SALE OF INVESTMENT	65,202	58,138	7,064	12.15%	139,738	0	139,738	0.00%
OTHER GAIN	1,394	0	1,394	0.00%	253,332	3,756,501	(3,503,168)	(93.26%)
<b>TOTAL GAINS ON ASSETS</b>	<b>66,596</b>	<b>58,138</b>	<b>8,458</b>	<b>14.55%</b>	<b>393,071</b>	<b>3,756,501</b>	<b>(3,363,430)</b>	<b>(89.54%)</b>
LOSS SALE OF INVESTMENT	752,985	117,589	(635,396)	(540.35%)	1,491,248	721,131	(770,117)	(106.79%)
LOSS SALE OF ASSETS	0	0	0	0.00%	0	74,632	74,632	100.00%
<b>TOTAL LOSSES ON ASSETS</b>	<b>752,985</b>	<b>117,589</b>	<b>(635,396)</b>	<b>(540.35%)</b>	<b>1,491,248</b>	<b>795,763</b>	<b>(695,485)</b>	<b>(87.40%)</b>
OTHER PENSION EXPENSE	55,883	55,883	0	0.00%	391,184	315,504	(75,680)	(23.99%)
<b>RETURN ON ASSETS</b>	<b>1,608,208</b>	<b>2,282,538</b>	<b>(674,330)</b>	<b>(29.54%)</b>	<b>14,119,211</b>	<b>12,732,473</b>	<b>1,386,738</b>	<b>10.89%</b>
TAXES	1,961	1,961	0	0.00%	13,728	15,167	1,439	9.48%
<b>NET INCOME AFTER TAXES</b>	<b>1,606,247</b>	<b>2,280,577</b>	<b>(674,330)</b>	<b>(29.57%)</b>	<b>14,105,483</b>	<b>12,717,306</b>	<b>1,388,177</b>	<b>10.92%</b>