



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 5/31/2024

	May 2024 Current Month	April 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	509,148,761	479,552,691	29,596,070	6.17%	555,002,498	(45,853,737)	(8.26%)
INVESTMENTS - CUSO	1,945,428	1,972,365	(26,937)	(1.37%)	1,899,228	46,200	2.43%
INVESTMENTS - AVAILABLE FOR SALE	3,670,823,030	3,592,132,389	78,690,641	2.19%	2,206,877,056	1,463,945,974	66.34%
FHLB STOCK	2,426,000	16,676,000	(14,250,000)	(85.45%)	1,533,300	892,700	58.22%
LOANS TO MEMBERS	51,908,837	72,985,196	(21,076,359)	(28.88%)	222,737,860	(170,829,023)	(76.70%)
PROPERTY AND EQUIPMENT	5,505,352	5,564,068	(58,716)	(1.06%)	5,107,120	398,231	7.80%
ACCRUED INTEREST RECEIVABLE	15,825,517	15,296,051	529,465	3.46%	12,551,276	3,274,240	26.09%
PREPAID EXPENSES	1,182,936	1,312,024	(129,088)	(9.84%)	921,889	261,046	28.32%
OTHER ASSETS	2,943,846	2,943,846	0	0.00%	2,380,629	563,217	23.66%
ACCOUNTS RECEIVABLE	14,846,397	18,843,445	(3,997,048)	(21.21%)	18,798,911	(3,952,515)	(21.03%)
TOTAL ASSETS	4,276,556,102	4,207,278,076	69,278,026	1.65%	3,027,809,769	1,248,746,333	41.24%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	0	300,000,000	(300,000,000)	100.00%	0	0	0.00%
ACC INT PAYABLE - ADVANCES	15,472	92,833	(77,361)	(83.33%)	48,028	(32,556)	(67.78%)
ACCOUNTS PAYABLE	1,163,381	1,064,065	99,316	9.33%	1,547,952	(384,571)	(24.84%)
ACCRUED INTEREST PAYABLE	4,224,102	2,947,957	1,276,145	43.29%	3,804,752	419,350	11.02%
ACCRUED EXPENSE PAYABLE	5,401,012	7,992,354	(2,591,342)	(32.42%)	5,847,918	(446,906)	(7.64%)
TOTAL LIABILITIES	10,803,967	312,097,209	(301,293,243)	(96.54%)	11,248,649	(444,683)	(3.95%)
MEMBERS' SHARES							
NCA - AMORTIZED	370,213	352,241	17,972	5.10%	154,552	215,661	139.54%
MEMBERS SHARES	3,392,550,021	3,053,223,686	339,326,334	11.11%	1,984,959,216	1,407,590,804	70.91%
MEMBER SHARE CERTIFICATES	662,478,756	643,693,899	18,784,857	2.92%	841,158,913	(178,680,157)	(21.24%)
TOTAL SHARES, CERTIFICATES AND C	4,055,398,989	3,697,269,827	358,129,162	9.69%	2,826,272,681	1,229,126,308	43.49%
CAPITAL							
NCA - UNAMORTIZED	1,302,430	1,320,401	(17,972)	(1.36%)	1,518,090	(215,661)	(14.21%)

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	6,917,442	5,201,487	1,715,956	32.99%	14,433,770	(7,516,327)	(52.07%)
TOTAL CORE CAPITAL	266,103,025	264,387,069	1,715,956	0.65%	254,612,235	11,490,790	4.51%
ACCUMULATED UNREALIZED GAINS/L	(52,739,029)	(63,433,672)	10,694,643	16.86%	(63,088,138)	10,349,109	16.40%
ACCUMULATED OTHER COMPREHENS	(4,313,279)	(4,362,759)	49,480	1.13%	(2,753,749)	(1,559,530)	(56.63%)
TOTAL MEMBERS EQUITY	4,265,752,135	3,895,180,866	370,571,269	9.51%	3,016,561,119	1,249,191,016	41.41%
TOTAL LIABILITIES AND MEMBERS EQ	4,276,556,102	4,207,278,076	69,278,026	1.65%	3,027,809,769	1,248,746,333	41.24%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 5/31/2024

	May 2024 Current Month	April 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2024 Year-to-Date	May 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	186,742	187,427	(685)	(0.37%)	1,205,890	3,493,012	(2,287,122)	(65.48%)
INVESTMENT INCOME	20,162,621	18,676,491	1,486,130	7.96%	87,052,793	48,869,749	38,183,044	78.13%
TOTAL INTEREST INCOME	20,349,363	18,863,919	1,485,444	7.87%	88,258,683	52,362,761	35,895,922	68.55%
INTEREST ON REVERSE REPO	347,609	0	(347,609)	0.00%	347,609	62,139	(285,470)	(459.41%)
INTEREST ON BORROWINGS	15,472	92,833	77,361	83.33%	891,703	1,537,653	645,950	42.01%
INTEREST ON LOC	5,149	0	(5,149)	0.00%	5,149	9,675	4,526	46.78%
MEMBER SHARES DIVIDENDS	11,932,133	12,549,579	617,447	4.92%	58,623,854	28,930,825	(29,693,029)	(102.63%)
CD DIVIDEND	3,807,521	2,070,992	(1,736,528)	(83.85%)	9,730,023	6,130,914	(3,599,108)	(58.70%)
NCA DIVIDEND	144	139	(5)	(3.33%)	706	702	(5)	(0.66%)
TOTAL INTEREST EXPENSE	16,108,028	14,713,544	(1,394,483)	(9.48%)	69,599,044	36,671,908	(32,927,136)	(89.79%)
NET INTEREST INCOME	4,241,335	4,150,374	90,961	2.19%	18,659,639	15,690,853	2,968,786	18.92%
FEE INCOME	506,617	482,265	24,352	5.05%	2,428,417	2,577,457	(149,040)	(5.78%)
OTHER INCOME	21,684	16,631	5,053	30.38%	84,677	100,138	(15,462)	(15.44%)
TOTAL NON-INTEREST INCOME	528,301	498,896	29,405	5.89%	2,513,093	2,677,595	(164,502)	(6.14%)
COMPENSATION	1,011,361	903,120	(108,241)	(11.99%)	4,720,514	4,551,417	(169,097)	(3.72%)
EMPLOYEE BENEFITS	380,944	328,863	(52,080)	(15.84%)	1,648,564	1,534,914	(113,650)	(7.40%)
TRAVEL AND CONFERENCE	63,691	49,138	(14,553)	(29.62%)	257,741	220,689	(37,052)	(16.79%)
OFFICE OPERATION	427,818	502,310	74,492	14.83%	2,286,731	1,922,658	(364,073)	(18.94%)
MARKETING AND EDUCATIONAL	54,127	67,519	13,392	19.83%	316,132	2,234,196	1,918,064	85.85%
PROFESSIONAL SERVICES	193,904	182,338	(11,566)	(6.34%)	906,258	654,130	(252,128)	(38.54%)
MISCELLANEOUS	10,532	(16,628)	(27,160)	163.33%	58,701	70,592	11,891	16.85%
EXAM FEES	23,575	23,575	0	0.00%	117,873	111,096	(6,776)	(6.10%)
TOTAL NON-INTEREST EXPENSE	2,165,950	2,040,235	(125,715)	(6.16%)	10,312,513	11,299,693	987,180	8.74%
NET OPERATING EXPENSE	1,637,650	1,541,339	(96,310)	(6.25%)	7,799,419	8,622,098	822,678	9.54%
GAIN SALE OF INVESTMENT	13,383	3,015	10,368	343.85%	16,398	0	16,398	0.00%



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OTHER GAIN	16,798	168,141	(151,343)	(90.01%)	251,938	3,756,501	(3,504,562)	(93.29%)
TOTAL GAINS ON ASSETS	30,180	171,156	(140,975)	(82.37%)	268,336	3,756,501	(3,488,164)	(92.86%)
LOSS SALE OF INVESTMENT	600,427	20,246	(580,181)	(2,865.65%)	620,673	721,131	100,458	13.93%
LOSS SALE OF ASSETS	0	0	0	0.00%	0	74,632	74,632	100.00%
TOTAL LOSSES ON ASSETS	600,427	20,246	(580,181)	(2,865.65%)	620,673	795,763	175,089	22.00%
OTHER PENSION EXPENSE	55,883	55,883	0	0.00%	279,417	225,360	(54,057)	(23.99%)
RETURN ON ASSETS	1,977,555	2,704,061	(726,506)	(26.87%)	10,228,466	9,804,133	424,332	4.33%
TAXES	1,961	1,961	0	0.00%	9,806	10,833	1,028	9.48%
NET INCOME AFTER TAXES	1,975,594	2,702,100	(726,506)	(26.89%)	10,218,660	9,793,300	425,360	4.34%