



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 10/31/2024

	October 2024 Current Month	September 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	581,390,164	541,329,213	40,060,951	7.40%	425,890,803	155,499,361	36.51%
INVESTMENTS - CUSO	1,711,177	1,799,741	(88,564)	(4.92%)	1,641,439	69,738	4.25%
INVESTMENTS - AVAILABLE FOR SALE	3,713,296,030	3,712,963,077	332,952	0.01%	2,321,805,867	1,391,490,162	59.93%
FHLB STOCK	11,926,000	2,426,000	9,500,000	391.59%	2,146,600	9,779,400	455.58%
LOANS TO MEMBERS	27,199,913	48,077,786	(20,877,873)	(43.43%)	138,397,952	(111,198,039)	(80.35%)
PROPERTY AND EQUIPMENT	5,302,358	5,288,639	13,719	0.26%	4,950,327	352,031	7.11%
ACCRUED INTEREST RECEIVABLE	14,548,050	14,722,466	(174,416)	(1.18%)	12,769,529	1,778,522	13.93%
PREPAID EXPENSES	519,980	700,193	(180,213)	(25.74%)	457,543	62,437	13.65%
OTHER ASSETS	2,944,716	2,944,716	0	0.00%	2,373,804	570,912	24.05%
ACCOUNTS RECEIVABLE	20,465,076	20,166,591	298,485	1.48%	13,199,299	7,265,777	55.05%
<b>TOTAL ASSETS</b>	<b>4,379,303,464</b>	<b>4,350,418,423</b>	<b>28,885,041</b>	<b>0.66%</b>	<b>2,923,633,163</b>	<b>1,455,670,301</b>	<b>49.79%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB-FRB-BTFP ADVANCES	200,000,000	0	200,000,000	0.00%	0	200,000,000	0.00%
ACC INT PAYABLE - ADVANCES	28,167	27,076	1,090	4.03%	112,174	(84,007)	(74.89%)
ACCOUNTS PAYABLE	551,645	1,051,380	(499,735)	(47.53%)	1,120,860	(569,215)	(50.78%)
ACCRUED INTEREST PAYABLE	2,142,627	2,177,291	(34,664)	(1.59%)	2,686,879	(544,253)	(20.26%)
ACCRUED EXPENSE PAYABLE	7,135,749	6,527,630	608,119	9.32%	6,254,942	880,808	14.08%
<b>TOTAL LIABILITIES</b>	<b>209,858,187</b>	<b>9,783,377</b>	<b>200,074,810</b>	<b>2,045.05%</b>	<b>10,174,854</b>	<b>199,683,333</b>	<b>1,962.52%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	460,071	442,100	17,972	4.07%	244,411	215,661	88.24%
MEMBERS SHARES	3,399,027,038	3,554,088,957	(155,061,919)	(4.36%)	2,070,002,230	1,329,024,808	64.20%
MEMBER SHARE CERTIFICATES	530,529,423	542,950,423	(12,421,000)	(2.29%)	675,213,406	(144,683,983)	(21.43%)
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>3,930,016,532</b>	<b>4,097,481,480</b>	<b>(167,464,948)</b>	<b>(4.09%)</b>	<b>2,745,460,047</b>	<b>1,184,556,485</b>	<b>43.15%</b>
<b>CAPITAL</b>							
NCA - UNAMORTIZED	1,192,571	1,230,543	(37,972)	(3.09%)	1,428,232	(235,661)	(16.50%)
<b>CORE CAPITAL</b>							



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 10/31/2024

	October 2024 Current Month	September 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
PIC/PCC	122,731,405	122,281,405	450,000	0.37%	122,281,405	450,000	0.37%
OTHER RESERVES	136,904,177	136,904,177	0	0.00%	118,424,050	18,480,127	15.61%
UNDIVIDED EARNINGS	16,194,887	14,442,694	1,752,193	12.13%	16,854,797	(659,910)	(3.92%)
<b>TOTAL CORE CAPITAL</b>	<b>275,830,469</b>	<b>273,628,276</b>	<b>2,202,193</b>	<b>0.80%</b>	<b>257,560,252</b>	<b>18,270,217</b>	<b>7.09%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(33,528,415)	(27,589,893)	(5,938,522)	(21.52%)	(88,483,871)	54,955,456	62.11%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(4,065,881)	(4,115,361)	49,480	1.20%	(2,506,351)	(1,559,530)	(62.22%)
<b>TOTAL MEMBERS EQUITY</b>	<b>4,169,445,277</b>	<b>4,340,635,046</b>	<b>(171,189,769)</b>	<b>(3.94%)</b>	<b>2,913,458,309</b>	<b>1,255,986,968</b>	<b>43.11%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>4,379,303,464</b>	<b>4,350,418,423</b>	<b>28,885,041</b>	<b>0.66%</b>	<b>2,923,633,163</b>	<b>1,455,670,301</b>	<b>49.79%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 10/31/2024

	October 2024 Current Month	September 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2024 Year-to-Date	October 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	121,583	146,995	(25,412)	(17.29%)	2,017,064	6,885,636	(4,868,571)	(70.71%)
INVESTMENT INCOME	19,523,571	19,929,131	(405,560)	(2.04%)	184,664,346	102,513,809	82,150,537	80.14%
<b>TOTAL INTEREST INCOME</b>	<b>19,645,154</b>	<b>20,076,126</b>	<b>(430,972)</b>	<b>(2.15%)</b>	<b>186,681,410</b>	<b>109,399,444</b>	<b>77,281,966</b>	<b>70.64%</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	417,701	62,139	(355,562)	(572.21%)
INTEREST ON BORROWINGS	43,639	27,076	(16,563)	(61.17%)	1,103,989	1,910,531	806,542	42.22%
INTEREST ON LOC	0	0	0	0.00%	5,149	15,444	10,296	66.66%
MEMBER SHARES DIVIDENDS	12,322,021	12,237,768	(84,253)	(0.69%)	118,376,056	66,752,342	(51,623,714)	(77.34%)
CD DIVIDEND	3,177,519	3,137,861	(39,658)	(1.26%)	26,969,031	12,369,758	(14,599,273)	(118.02%)
NCA DIVIDEND	144	139	(5)	(3.30%)	1,417	1,412	(5)	(0.32%)
TERM PIC DIVIDENDS	0	0	0	0.00%	1	0	(1)	0.00%
<b>TOTAL INTEREST EXPENSE</b>	<b>15,543,323</b>	<b>15,402,846</b>	<b>(140,477)</b>	<b>(0.91%)</b>	<b>146,873,344</b>	<b>81,111,626</b>	<b>(65,761,717)</b>	<b>(81.08%)</b>
<b>NET INTEREST INCOME</b>	<b>4,101,831</b>	<b>4,673,281</b>	<b>(571,450)</b>	<b>(12.23%)</b>	<b>39,808,066</b>	<b>28,287,818</b>	<b>11,520,248</b>	<b>40.73%</b>
FEE INCOME	766,745	786,343	(19,598)	(2.49%)	5,414,438	5,282,847	131,591	2.49%
OTHER INCOME	16,567	14,863	1,705	11.47%	160,847	186,379	(25,533)	(13.70%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>783,313</b>	<b>801,206</b>	<b>(17,893)</b>	<b>(2.23%)</b>	<b>5,575,285</b>	<b>5,469,226</b>	<b>106,058</b>	<b>1.94%</b>
COMPENSATION	1,076,541	967,893	(108,649)	(11.23%)	9,523,912	8,967,751	(556,161)	(6.20%)
EMPLOYEE BENEFITS	324,187	314,048	(10,139)	(3.23%)	3,244,339	3,041,173	(203,166)	(6.68%)
TRAVEL AND CONFERENCE	46,431	52,975	6,544	12.35%	522,320	441,263	(81,057)	(18.37%)
OFFICE OPERATION	491,444	468,362	(23,082)	(4.93%)	4,648,811	4,057,555	(591,256)	(14.57%)
MARKETING AND EDUCATIONAL	67,947	99,703	31,756	31.85%	671,123	1,755,761	1,084,639	61.78%
PROFESSIONAL SERVICES	270,328	224,910	(45,417)	(20.19%)	2,016,283	1,249,702	(766,581)	(61.34%)
MISCELLANEOUS	11,146	10,192	(954)	(9.36%)	110,819	130,434	19,615	15.04%
EXAM FEES	23,575	23,575	0	0.00%	235,746	222,193	(13,553)	(6.10%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>2,311,599</b>	<b>2,161,658</b>	<b>(149,941)</b>	<b>(6.94%)</b>	<b>20,973,351</b>	<b>19,865,831</b>	<b>(1,107,520)</b>	<b>(5.58%)</b>
<b>NET OPERATING EXPENSE</b>	<b>1,528,286</b>	<b>1,360,452</b>	<b>(167,834)</b>	<b>(12.34%)</b>	<b>15,398,066</b>	<b>14,396,605</b>	<b>(1,001,462)</b>	<b>(6.96%)</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 10/31/2024

	October 2024 Current Month	September 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	October 2024 Year-to-Date	October 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	459,618	0	459,618	0.00%	600,591	0	600,591	0.00%
OTHER GAIN	0	0	0	0.00%	253,332	5,077,721	(4,824,388)	(95.01%)
<b>TOTAL GAINS ON ASSETS</b>	<b>459,618</b>	<b>0</b>	<b>459,618</b>	<b>0.00%</b>	<b>853,923</b>	<b>5,077,721</b>	<b>(4,223,797)</b>	<b>(83.18%)</b>
LOSS SALE OF INVESTMENT	930,540	115	(930,425)	(809,698.91%)	2,652,171	2,485,803	(166,368)	(6.69%)
LOSS SALE OF ASSETS	18,916	0	(18,916)	0.00%	18,916	74,632	55,716	74.65%
<b>TOTAL LOSSES ON ASSETS</b>	<b>949,456</b>	<b>115</b>	<b>(949,341)</b>	<b>(826,160.27%)</b>	<b>2,671,087</b>	<b>2,560,434</b>	<b>(110,652)</b>	<b>(4.32%)</b>
OTHER PENSION EXPENSE	55,883	55,883	0	0.00%	558,834	450,721	(108,114)	(23.99%)
<b>RETURN ON ASSETS</b>	<b>2,027,824</b>	<b>3,256,830</b>	<b>(1,229,006)</b>	<b>(37.74%)</b>	<b>22,034,002</b>	<b>15,957,779</b>	<b>6,076,223</b>	<b>38.08%</b>
TAXES	15,961	1,961	(14,000)	(713.86%)	33,612	31,361	(2,250)	(7.18%)
<b>NET INCOME AFTER TAXES</b>	<b>2,011,863</b>	<b>3,254,869</b>	<b>(1,243,006)</b>	<b>(38.19%)</b>	<b>22,000,390</b>	<b>15,926,418</b>	<b>6,073,973</b>	<b>38.14%</b>