



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 6/30/2024

	June 2024 Current Month	May 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	269,273,305	509,148,761	(239,875,455)	(47.11%)	1,043,099,624	(773,826,319)	(74.19%)
INVESTMENTS - CUSO	1,873,230	1,945,428	(72,198)	(3.71%)	1,844,919	28,312	1.53%
INVESTMENTS - AVAILABLE FOR SALE	3,731,758,894	3,670,823,030	60,935,864	1.66%	2,176,321,842	1,555,437,052	71.47%
FHLB STOCK	2,426,000	2,426,000	0	0.00%	1,533,300	892,700	58.22%
LOANS TO MEMBERS	63,890,742	51,908,837	11,981,906	23.08%	153,211,159	(89,320,416)	(58.30%)
PROPERTY AND EQUIPMENT	5,446,705	5,505,352	(58,647)	(1.07%)	5,070,440	376,265	7.42%
ACCRUED INTEREST RECEIVABLE	14,593,287	15,825,517	(1,232,229)	(7.79%)	12,258,654	2,334,633	19.04%
PREPAID EXPENSES	1,058,401	1,182,936	(124,535)	(10.53%)	851,491	206,909	24.30%
OTHER ASSETS	2,943,347	2,943,846	(499)	(0.02%)	2,380,629	562,717	23.64%
ACCOUNTS RECEIVABLE	17,093,529	14,846,397	2,247,132	15.14%	17,199,772	(106,243)	(0.62%)
TOTAL ASSETS	4,110,357,440	4,276,556,102	(166,198,662)	(3.89%)	3,413,771,831	696,585,609	20.41%
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - ADVANCES	129,967	15,472	114,494	740.00%	38,422	91,544	238.26%
ACCOUNTS PAYABLE	1,020,278	1,163,381	(143,102)	(12.30%)	1,213,867	(193,589)	(15.95%)
ACCRUED INTEREST PAYABLE	3,705,755	4,224,102	(518,346)	(12.27%)	3,972,047	(266,291)	(6.70%)
ACCRUED EXPENSE PAYABLE	5,385,912	5,401,012	(15,100)	(0.28%)	5,824,731	(438,819)	(7.53%)
TOTAL LIABILITIES	10,241,912	10,803,967	(562,054)	(5.20%)	11,049,068	(807,155)	(7.31%)
MEMBERS' SHARES							
NCA - AMORTIZED	388,184	370,213	17,972	4.85%	172,524	215,661	125.00%
MEMBERS SHARES	3,236,597,865	3,392,550,021	(155,952,156)	(4.60%)	2,384,148,353	852,449,512	35.75%
MEMBER SHARE CERTIFICATES	644,845,280	662,478,756	(17,633,476)	(2.66%)	834,791,657	(189,946,377)	(22.75%)
TOTAL SHARES, CERTIFICATES AND	3,881,831,329	4,055,398,989	(173,567,660)	(4.28%)	3,219,112,533	662,718,796	20.59%
CAPITAL							
NCA - UNAMORTIZED	1,284,458	1,302,430	(17,972)	(1.38%)	1,500,119	(215,661)	(14.38%)

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	7,723,943	6,917,442	806,500	11.66%	15,856,855	(8,132,913)	(51.29%)
TOTAL CORE CAPITAL	266,909,525	266,103,025	806,500	0.30%	256,035,321	10,874,205	4.25%
ACCUMULATED UNREALIZED GAINS/ ACCUMULATED OTHER COMPREHEN	(45,645,985)	(52,739,029)	7,093,044	13.45%	(71,220,940)	25,574,955	35.91%
	(4,263,800)	(4,313,279)	49,480	1.15%	(2,704,270)	(1,559,530)	(57.67%)
TOTAL MEMBERS EQUITY	4,100,115,528	4,265,752,135	(165,636,607)	(3.88%)	3,402,722,763	697,392,765	20.50%
TOTAL LIABILITIES AND MEMBERS E	4,110,357,440	4,276,556,102	(166,198,662)	(3.89%)	3,413,771,831	696,585,609	20.41%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 6/30/2024

	June 2024 Current Month	May 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2024 Year-to-Date	June 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	182,272	186,742	(4,470)	(2.39%)	1,388,162	4,329,277	(2,941,115)	(67.94%)
INVESTMENT INCOME	18,691,284	20,162,621	(1,471,336)	(7.30%)	105,744,077	59,572,742	46,171,335	77.50%
TOTAL INTEREST INCOME	18,873,557	20,349,363	(1,475,806)	(7.25%)	107,132,239	63,902,020	43,230,220	67.65%
INTEREST ON REVERSE REPO	0	347,609	347,609	100.00%	347,609	62,139	(285,470)	(459.41%)
INTEREST ON BORROWINGS	114,494	15,472	(99,022)	(639.99%)	1,006,197	1,576,075	569,878	36.16%
INTEREST ON LOC	0	5,149	5,149	100.00%	5,149	9,675	4,526	46.78%
MEMBER SHARES DIVIDENDS	11,211,674	11,932,133	720,459	6.04%	69,835,528	35,942,907	(33,892,621)	(94.30%)
CD DIVIDEND	3,526,412	3,807,521	281,109	7.38%	13,256,434	7,634,082	(5,622,352)	(73.65%)
NCA DIVIDEND	139	144	5	3.22%	846	841	(5)	(0.55%)
TERM PIC DIVIDENDS	1	0	(1)	0.00%	1	0	(1)	0.00%
TOTAL INTEREST EXPENSE	14,852,720	16,108,028	1,255,308	7.79%	84,451,764	45,225,718	(39,226,045)	(86.73%)
NET INTEREST INCOME	4,020,837	4,241,335	(220,499)	(5.20%)	22,680,476	18,676,301	4,004,175	21.44%
FEE INCOME	464,851	506,617	(41,766)	(8.24%)	2,893,267	3,134,955	(241,688)	(7.71%)
OTHER INCOME	14,059	21,684	(7,625)	(35.16%)	98,736	122,419	(23,683)	(19.35%)
TOTAL NON-INTEREST INCOME	478,910	528,301	(49,391)	(9.35%)	2,992,003	3,257,374	(265,371)	(8.15%)
COMPENSATION	826,132	1,011,361	185,229	18.31%	5,546,646	5,446,790	(99,856)	(1.83%)
EMPLOYEE BENEFITS	325,709	380,944	55,234	14.50%	1,974,273	1,873,043	(101,230)	(5.40%)
TRAVEL AND CONFERENCE	65,501	63,691	(1,810)	(2.84%)	323,242	253,515	(69,727)	(27.50%)
OFFICE OPERATION	489,671	427,818	(61,853)	(14.46%)	2,776,402	2,322,498	(453,903)	(19.54%)
MARKETING AND EDUCATIONAL	81,675	54,127	(27,549)	(50.90%)	397,807	2,269,192	1,871,385	82.47%
PROFESSIONAL SERVICES	279,349	193,904	(85,444)	(44.07%)	1,185,606	762,980	(422,627)	(55.39%)
MISCELLANEOUS	10,262	10,532	270	2.56%	68,963	83,082	14,119	16.99%
EXAM FEES	23,575	23,575	0	0.00%	141,447	133,316	(8,132)	(6.10%)
TOTAL NON-INTEREST EXPENSE	2,101,874	2,165,950	64,077	2.96%	12,414,387	13,144,415	730,028	5.55%
NET OPERATING EXPENSE	1,622,964	1,637,650	14,685	0.90%	9,422,384	9,887,041	464,657	4.70%



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GAIN SALE OF INVESTMENT	58,138	13,383	44,755	334.42%	74,536	0	74,536	0.00%
OTHER GAIN	0	16,798	16,798	(100.00%)	251,938	3,756,501	(3,504,562)	(93.29%)
TOTAL GAINS ON ASSETS	58,138	30,180	27,958	92.64%	326,474	3,756,501	(3,430,026)	(91.31%)
LOSS SALE OF INVESTMENT	117,589	600,427	482,838	80.42%	738,263	721,131	(17,132)	(2.38%)
LOSS SALE OF ASSETS	0	0	0	0.00%	0	74,632	74,632	100.00%
TOTAL LOSSES ON ASSETS	117,589	600,427	482,838	80.42%	738,263	795,763	57,500	7.23%
OTHER PENSION EXPENSE	55,883	55,883	0	0.00%	335,301	270,432	(64,868)	(23.99%)
RETURN ON ASSETS	2,282,538	1,977,555	304,983	15.42%	12,511,003	11,479,566	1,031,438	8.99%
TAXES	1,961	1,961	0	0.00%	11,767	13,000	1,233	9.48%
NET INCOME AFTER TAXES	2,280,577	1,975,594	304,983	15.44%	12,499,236	11,466,566	1,032,671	9.01%