



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 4/30/2023

	April 2023 Current Month	March 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2022 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	744,117,726	986,716,090	(242,598,364)	(24.59%)	893,348,386	(149,230,660)	(16.70%)
INVESTMENTS - CUSO	1,773,320	1,453,642	319,677	21.99%	3,241,586	(1,468,266)	(45.29%)
INVESTMENTS - AVAILABLE FOR SALE	2,228,801,235	2,240,728,358	(11,927,124)	(0.53%)	3,524,353,512	(1,295,552,278)	(36.76%)
FHLB STOCK	1,533,300	1,533,300	0	0.00%	2,230,500	(697,200)	(31.26%)
CLF STOCK	0	0	0	0.00%	32,534,360	(32,534,360)	(100.00%)
LOANS TO MEMBERS	146,522,270	128,511,414	18,010,855	14.02%	10,232,859	136,289,411	1,331.88%
PROPERTY AND EQUIPMENT	5,191,889	5,221,515	(29,627)	(0.57%)	5,008,906	182,983	3.65%
ACCRUED INTEREST RECEIVABLE	12,410,905	12,128,481	282,424	2.33%	6,680,558	5,730,348	85.78%
PREPAID EXPENSES	781,910	889,744	(107,833)	(12.12%)	1,034,549	(252,639)	(24.42%)
OTHER ASSETS	2,380,629	2,397,910	(17,280)	(0.72%)	1,044,009	1,336,620	128.03%
ACCOUNTS RECEIVABLE	17,300,738	13,617,313	3,683,425	27.05%	22,582,766	(5,282,028)	(23.39%)
TOTAL ASSETS	3,160,813,921	3,393,197,767	(232,383,846)	(6.85%)	4,502,291,990	(1,341,478,069)	(29.80%)
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - FHLB ADVANCE	154,917	0	154,917	0.00%	55,417	99,500	179.55%
ACCOUNTS PAYABLE	2,244,102	2,168,580	75,522	3.48%	1,673,532	570,569	34.09%
ACCRUED INTEREST PAYABLE	2,833,950	2,768,022	65,928	2.38%	843,143	1,990,807	236.12%
ACCRUED EXPENSE PAYABLE	4,820,446	4,602,770	217,676	4.73%	10,493,436	(5,672,989)	(54.06%)
TOTAL LIABILITIES	10,053,415	9,539,373	514,042	5.39%	13,065,527	(3,012,113)	(23.05%)
MEMBERS' SHARES							
NCA - AMORTIZED	136,580	118,609	17,972	15.15%	0	136,580	0.00%
MEMBERS SHARES	2,141,875,884	2,351,807,246	(209,931,362)	(8.93%)	3,370,205,331	(1,228,329,447)	(36.45%)
MEMBER SHARE CERTIFICATES	818,014,913	845,051,413	(27,036,500)	(3.20%)	948,026,760	(130,011,847)	(13.71%)
TOTAL SHARES, CERTIFICATES AND C	2,960,027,377	3,196,977,267	(236,949,890)	(7.41%)	4,318,232,091	(1,358,204,714)	(31.45%)
CAPITAL							
NCA - UNAMORTIZED	1,536,062	1,554,034	(17,972)	(1.16%)	4,312,642	(2,776,580)	(64.38%)

CORE CAPITAL



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	April 2023	March 2023	Monthly	Monthly	April 2022	Yearly	Yearly
	Current Month	Prior Month	\$ Variance	% Variance	Prior Year	\$ Variance	% Variance
PIC/PCC	121,754,415	121,754,415	0	0.00%	110,227,811	11,526,604	10.46%
OTHER RESERVES	118,424,050	118,424,050	0	0.00%	106,254,602	12,169,448	11.45%
UNDIVIDED EARNINGS	13,228,752	12,806,314	422,438	3.30%	15,408,959	(2,180,207)	(14.15%)
TOTAL CORE CAPITAL	253,407,217	252,984,780	422,438	0.17%	231,891,372	21,515,845	9.28%
ACCUMULATED UNREALIZED GAINS/L	(61,406,922)	(65,004,978)	3,598,056	5.54%	(57,243,391)	(4,163,531)	(7.27%)
ACCUMULATED OTHER COMPREHENS	(2,803,229)	(2,852,708)	49,480	1.73%	(7,966,252)	5,163,023	64.81%
TOTAL MEMBERS EQUITY	3,150,760,506	3,383,658,395	(232,897,889)	(6.88%)	4,489,226,462	(1,338,465,956)	(29.82%)
TOTAL LIABILITIES AND MEMBERS EQ	3,160,813,921	3,393,197,767	(232,383,846)	(6.85%)	4,502,291,990	(1,341,478,069)	(29.80%)



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 4/30/2023

	April 2023 Current Month	March 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2023 Year-to-Date	April 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	491,730	619,989	(128,259)	(20.69%)	2,733,195	53,860	2,679,335	4,974.66%
INVESTMENT INCOME	10,512,978	10,410,153	102,824	0.99%	38,617,710	10,910,446	27,707,264	253.95%
TOTAL INTEREST INCOME	11,004,707	11,030,142	(25,435)	(0.23%)	41,350,905	10,964,306	30,386,599	277.14%
INTEREST ON REVERSE REPO	62,139	0	(62,139)	0.00%	62,139	38,901	(23,238)	(59.74%)
INTEREST ON FHLB	154,917	0	(154,917)	0.00%	1,489,625	66,799	(1,422,827)	(2,130.02%)
INTEREST ON LOC	0	0	0	0.00%	9,675	0	(9,675)	0.00%
MEMBER SHARES DIVIDENDS	6,284,413	6,390,361	105,948	1.66%	22,097,400	1,785,687	(20,311,713)	(1,137.47%)
CD DIVIDEND	1,327,301	1,084,987	(242,314)	(22.33%)	4,717,386	1,379,211	(3,338,175)	(242.04%)
NCA DIVIDEND	139	144	5	3.22%	558	1,575	1,017	64.59%
TOTAL INTEREST EXPENSE	7,828,909	7,475,492	(353,417)	(4.73%)	28,376,782	3,272,171	(25,104,611)	(767.22%)
NET INTEREST INCOME	3,175,799	3,554,650	(378,852)	(10.66%)	12,974,123	7,692,135	5,281,988	68.67%
FEE INCOME	543,934	537,341	6,593	1.23%	2,065,134	1,098,224	966,910	88.04%
OTHER INCOME	28,365	21,567	6,798	31.52%	80,109	72,962	7,147	9.80%
TOTAL NON-INTEREST INCOME	572,299	558,908	13,391	2.40%	2,145,243	1,171,186	974,058	83.17%
COMPENSATION	744,283	1,082,783	338,500	31.26%	3,596,727	2,970,177	(626,550)	(21.09%)
EMPLOYEE BENEFITS	297,606	322,677	25,071	7.77%	1,214,489	1,364,488	150,000	10.99%
TRAVEL AND CONFERENCE	46,212	52,959	6,746	12.74%	169,043	43,909	(125,133)	(284.98%)
OFFICE OPERATION	400,645	486,938	86,293	17.72%	1,624,005	1,306,634	(317,371)	(24.29%)
MARKETING AND EDUCATIONAL	11,611	1,145,807	1,134,196	98.99%	1,314,267	707,143	(607,124)	(85.86%)
PROFESSIONAL SERVICES	134,583	160,088	25,505	15.93%	519,168	462,920	(56,248)	(12.15%)
MISCELLANEOUS	2,135	27,515	25,380	92.24%	56,748	54,804	(1,945)	(3.55%)
EXAM FEES	22,219	22,219	0	0.00%	88,877	125,222	36,345	29.02%
TOTAL NON-INTEREST EXPENSE	1,659,295	3,300,986	1,641,691	49.73%	8,583,324	7,035,298	(1,548,026)	(22.00%)
NET OPERATING EXPENSE	1,086,996	2,742,079	1,655,082	60.36%	6,438,081	5,864,112	(573,969)	(9.79%)
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	535,708	535,708	(100.00%)



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	April 2023 Current Month	March 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2023 Year-to-Date	April 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
OTHER GAIN	381,417	2,313,889	(1,932,473)	(83.52%)	2,703,806	5,415,071	(2,711,264)	(50.07%)
TOTAL GAINS ON ASSETS	381,417	2,313,889	(1,932,473)	(83.52%)	2,703,806	5,950,779	(3,246,972)	(54.56%)
LOSS SALE OF INVESTMENT	532,819	0	(532,819)	0.00%	721,131	676,975	(44,156)	(6.52%)
TOTAL LOSSES ON ASSETS	532,819	0	(532,819)	0.00%	721,131	676,975	(44,156)	(6.52%)
OTHER PENSION EXPENSE	45,072	45,072	0	0.00%	180,288	202,221	21,932	10.85%
RETURN ON ASSETS	1,892,329	3,081,389	(1,189,060)	(38.59%)	8,338,429	6,899,606	1,438,823	20.85%
TAXES	2,167	2,167	0	0.00%	8,667	11,664	2,997	25.70%
NET INCOME AFTER TAXES	1,890,162	3,079,222	(1,189,060)	(38.62%)	8,329,763	6,887,942	1,441,821	20.93%