



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 2/29/2024

	February 2024 Current Month	January 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	1,292,676,941	862,081,971	430,594,970	49.95%	607,615,380	685,061,561	112.75%
INVESTMENTS - CUSO	2,471,762	1,486,572	985,190	66.27%	1,497,573	974,189	65.05%
INVESTMENTS - AVAILABLE FOR SALE	2,804,997,312	2,561,917,846	243,079,466	9.49%	2,103,586,806	701,410,506	33.34%
FHLB STOCK	2,146,600	2,146,600	0	0.00%	2,230,500	(83,900)	(3.76%)
LOANS TO MEMBERS	74,161,398	107,132,607	(32,971,210)	(30.78%)	194,829,950	(120,668,552)	(61.94%)
PROPERTY AND EQUIPMENT	5,678,968	5,735,085	(56,117)	(0.98%)	5,062,982	615,986	12.17%
ACCRUED INTEREST RECEIVABLE	12,840,148	12,679,405	160,743	1.27%	11,653,880	1,186,268	10.18%
PREPAID EXPENSES	1,625,200	1,614,162	11,038	0.68%	885,278	739,923	83.58%
OTHER ASSETS	2,373,804	2,373,804	0	0.00%	2,397,910	(24,105)	(1.01%)
ACCOUNTS RECEIVABLE	23,207,998	20,197,391	3,010,607	14.91%	14,737,807	8,470,191	57.47%
<b>TOTAL ASSETS</b>	<b>4,222,180,130</b>	<b>3,577,365,444</b>	<b>644,814,687</b>	<b>18.02%</b>	<b>2,944,498,065</b>	<b>1,277,682,066</b>	<b>43.39%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB-FRB-BTFP ADVANCES	100,000,000	100,000,000	0	0.00%	0	100,000,000	0.00%
ACC INT PAYABLE - ADVANCES	702,356	310,658	391,699	126.09%	334,722	367,634	109.83%
ACCOUNTS PAYABLE	1,151,018	1,001,622	149,396	14.92%	2,002,282	(851,263)	(42.51%)
ACCRUED INTEREST PAYABLE	4,166,229	3,704,934	461,295	12.45%	3,215,243	950,985	29.58%
ACCRUED EXPENSE PAYABLE	7,249,037	7,207,721	41,316	0.57%	3,115,678	4,133,359	132.66%
<b>TOTAL LIABILITIES</b>	<b>113,268,640</b>	<b>112,224,935</b>	<b>1,043,706</b>	<b>0.93%</b>	<b>8,667,925</b>	<b>104,600,715</b>	<b>1,206.76%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	316,298	298,326	17,972	6.02%	100,637	215,661	214.30%
MEMBERS SHARES	3,212,982,429	2,624,170,985	588,811,444	22.44%	1,920,219,164	1,292,763,265	67.32%
MEMBER SHARE CERTIFICATES	689,859,001	627,929,942	61,929,059	9.86%	846,782,937	(156,923,935)	(18.53%)
<b>TOTAL SHARES, CERTIFICATES AND C</b>	<b>3,903,157,728</b>	<b>3,252,399,254</b>	<b>650,758,474</b>	<b>20.01%</b>	<b>2,767,102,738</b>	<b>1,136,054,990</b>	<b>41.06%</b>
<b>CAPITAL</b>							
NCA - UNAMORTIZED	1,356,345	1,374,317	(17,972)	(1.31%)	1,572,006	(215,661)	(13.72%)

## 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	1,697,554	184,461	1,513,093	820.28%	9,985,612	(8,288,058)	(83.00%)
<b>TOTAL CORE CAPITAL</b>	<b>260,883,136</b>	<b>259,370,043</b>	<b>1,513,093</b>	<b>0.58%</b>	<b>250,164,077</b>	<b>10,719,059</b>	<b>4.28%</b>
ACCUMULATED UNREALIZED GAINS/L	(52,024,001)	(43,491,907)	(8,532,094)	(19.62%)	(80,106,493)	28,082,492	35.06%
ACCUMULATED OTHER COMPREHENS	(4,461,718)	(4,511,197)	49,480	1.10%	(2,902,188)	(1,559,530)	(53.74%)
<b>TOTAL MEMBERS EQUITY</b>	<b>4,108,911,490</b>	<b>3,465,140,509</b>	<b>643,770,981</b>	<b>18.58%</b>	<b>2,935,830,140</b>	<b>1,173,081,351</b>	<b>39.96%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQ</b>	<b>4,222,180,130</b>	<b>3,577,365,444</b>	<b>644,814,687</b>	<b>18.02%</b>	<b>2,944,498,065</b>	<b>1,277,682,066</b>	<b>43.39%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 2/29/2024

	February 2024 Current Month	January 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2024 Year-to-Date	February 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	270,516	348,584	(78,069)	(22.40%)	619,100	1,621,476	(1,002,376)	(61.82%)
INVESTMENT INCOME	15,478,505	13,373,816	2,104,688	15.74%	28,852,321	17,694,579	11,157,742	63.06%
<b>TOTAL INTEREST INCOME</b>	<b>15,749,020</b>	<b>13,722,400</b>	<b>2,026,620</b>	<b>14.77%</b>	<b>29,471,421</b>	<b>19,316,055</b>	<b>10,155,365</b>	<b>52.57%</b>
INTEREST ON BORROWINGS	391,699	310,658	(81,041)	(26.09%)	702,356	1,334,708	632,352	47.38%
INTEREST ON LOC	0	0	0	0.00%	0	9,675	9,675	100.00%
MEMBER SHARES DIVIDENDS	10,854,920	9,561,715	(1,293,205)	(13.52%)	20,416,635	9,422,626	(10,994,009)	(116.68%)
CD DIVIDEND	1,143,670	1,130,120	(13,550)	(1.20%)	2,273,790	2,305,098	31,308	1.36%
NCA DIVIDEND	135	144	9	6.45%	279	274	(5)	(1.68%)
<b>TOTAL INTEREST EXPENSE</b>	<b>12,390,423</b>	<b>11,002,636</b>	<b>(1,387,787)</b>	<b>(12.61%)</b>	<b>23,393,060</b>	<b>13,072,381</b>	<b>(10,320,678)</b>	<b>(78.95%)</b>
<b>NET INTEREST INCOME</b>	<b>3,358,597</b>	<b>2,719,764</b>	<b>638,833</b>	<b>23.49%</b>	<b>6,078,361</b>	<b>6,243,674</b>	<b>(165,313)</b>	<b>(2.65%)</b>
FEE INCOME	471,347	488,874	(17,527)	(3.59%)	960,221	983,860	(23,639)	(2.40%)
OTHER INCOME	17,066	13,947	3,119	22.37%	31,012	30,178	835	2.77%
<b>TOTAL NON-INTEREST INCOME</b>	<b>488,413</b>	<b>502,820</b>	<b>(14,408)</b>	<b>(2.87%)</b>	<b>991,233</b>	<b>1,014,037</b>	<b>(22,804)</b>	<b>(2.25%)</b>
COMPENSATION	879,416	1,029,430	150,013	14.57%	1,908,846	1,769,660	(139,186)	(7.87%)
EMPLOYEE BENEFITS	328,777	277,007	(51,770)	(18.69%)	605,783	594,206	(11,577)	(1.95%)
TRAVEL AND CONFERENCE	45,719	31,586	(14,133)	(44.74%)	77,305	69,872	(7,433)	(10.64%)
OFFICE OPERATION	457,454	439,928	(17,526)	(3.98%)	897,382	736,422	(160,960)	(21.86%)
MARKETING AND EDUCATIONAL	74,851	46,941	(27,910)	(59.46%)	121,792	156,849	35,057	22.35%
PROFESSIONAL SERVICES	227,757	97,549	(130,208)	(133.48%)	325,306	224,498	(100,809)	(44.90%)
MISCELLANEOUS	15,135	11,789	(3,347)	(28.39%)	26,924	27,098	174	0.64%
EXAM FEES	23,575	23,575	0	0.00%	47,149	44,439	(2,711)	(6.10%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>2,052,684</b>	<b>1,957,804</b>	<b>(94,880)</b>	<b>(4.85%)</b>	<b>4,010,488</b>	<b>3,623,043</b>	<b>(387,445)</b>	<b>(10.69%)</b>
<b>NET OPERATING EXPENSE</b>	<b>1,564,272</b>	<b>1,454,984</b>	<b>(109,288)</b>	<b>(7.51%)</b>	<b>3,019,255</b>	<b>2,609,006</b>	<b>(410,249)</b>	<b>(15.72%)</b>
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
OTHER GAIN	19,500	42,500	(23,000)	(54.12%)	62,000	8,500	53,500	629.41%



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<b>TOTAL GAINS ON ASSETS</b>	<b>19,500</b>	<b>42,500</b>	<b>(23,000)</b>	<b>(54.12%)</b>	<b>62,000</b>	<b>8,500</b>	<b>53,500</b>	<b>629.41%</b>
LOSS SALE OF INVESTMENT	0	0	0	0.00%	0	188,312	188,312	100.00%
<b>TOTAL LOSSES ON ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>188,312</b>	<b>188,312</b>	<b>100.00%</b>
OTHER PENSION EXPENSE	55,883	55,883	0	0.00%	111,767	90,144	(21,623)	(23.99%)
<b>RETURN ON ASSETS</b>	<b>1,757,942</b>	<b>1,251,397</b>	<b>506,544</b>	<b>40.48%</b>	<b>3,009,339</b>	<b>3,364,712</b>	<b>(355,372)</b>	<b>(10.56%)</b>
TAXES	1,961	1,961	0	0.00%	3,922	4,333	411	9.48%
<b>NET INCOME AFTER TAXES</b>	<b>1,755,981</b>	<b>1,249,436</b>	<b>506,544</b>	<b>40.54%</b>	<b>3,005,417</b>	<b>3,360,378</b>	<b>(354,961)</b>	<b>(10.56%)</b>