



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 9/30/2023

	September 2023 Current Month	August 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2022 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	903,268,362	499,534,176	403,734,186	80.82%	548,008,879	355,259,483	64.83%
INVESTMENTS - CUSO	1,692,002	1,735,477	(43,475)	(2.51%)	1,687,226	4,776	0.28%
INVESTMENTS - AVAILABLE FOR SALE	2,346,211,364	2,260,436,642	85,774,722	3.79%	2,584,789,922	(238,578,558)	(9.23%)
FHLB STOCK	2,146,600	2,146,600	0	0.00%	2,230,500	(83,900)	(3.76%)
CLF STOCK	0	0	0	0.00%	32,518,324	(32,518,324)	(100.00%)
LOANS TO MEMBERS	107,000,524	141,748,087	(34,747,562)	(24.51%)	117,349,449	(10,348,924)	(8.82%)
PROPERTY AND EQUIPMENT	4,942,747	4,985,298	(42,551)	(0.85%)	4,982,569	(39,822)	(0.80%)
ACCRUED INTEREST RECEIVABLE	12,495,709	12,490,751	4,958	0.04%	8,798,240	3,697,469	42.03%
PREPAID EXPENSES	592,735	665,354	(72,620)	(10.91%)	576,479	16,256	2.82%
OTHER ASSETS	2,380,629	2,380,629	0	0.00%	2,361,041	19,588	0.83%
ACCOUNTS RECEIVABLE	32,492,984	25,441,273	7,051,711	27.72%	22,600,809	9,892,174	43.77%
TOTAL ASSETS	3,413,223,656	2,951,564,288	461,659,368	15.64%	3,325,903,439	87,320,217	2.63%
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - FHLB ADVANCE	84,324	112,097	(27,774)	(24.78%)	441,015	(356,692)	(80.88%)
ACCOUNTS PAYABLE	1,021,699	1,460,189	(438,490)	(30.03%)	3,307,219	(2,285,520)	(69.11%)
ACCRUED INTEREST PAYABLE	2,736,182	4,166,985	(1,430,803)	(34.34%)	1,509,238	1,226,944	81.30%
ACCRUED EXPENSE PAYABLE	5,658,987	5,417,903	241,084	4.45%	11,019,663	(5,360,676)	(48.65%)
TOTAL LIABILITIES	9,501,191	11,157,174	(1,655,983)	(14.84%)	16,277,135	(6,775,944)	(41.63%)
MEMBERS' SHARES							
NCA - AMORTIZED	226,439	208,467	17,972	8.62%	23,000	203,439	884.52%
MEMBERS SHARES	2,510,885,827	2,027,998,567	482,887,261	23.81%	2,260,980,600	249,905,227	11.05%
MEMBER SHARE CERTIFICATES	697,321,150	719,570,150	(22,249,000)	(3.09%)	900,613,760	(203,292,610)	(22.57%)
TOTAL SHARES, CERTIFICATES AND C	3,208,433,417	2,747,777,184	460,656,232	16.76%	3,161,617,360	46,816,056	1.48%
CAPITAL							
NCA - UNAMORTIZED	1,446,203	1,464,175	(17,972)	(1.23%)	2,429,642	(983,439)	(40.48%)

CORE CAPITAL



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PIC/PCC	121,754,415	121,754,415	0	0.00%	119,204,103	2,550,312	2.14%
OTHER RESERVES	118,424,050	118,424,050	0	0.00%	106,254,602	12,169,448	11.45%
UNDIVIDED EARNINGS	17,319,067	16,530,967	788,100	4.77%	16,799,522	519,545	3.09%
TOTAL CORE CAPITAL	257,497,532	256,709,432	788,100	0.31%	242,258,226	15,239,306	6.29%
ACCUMULATED UNREALIZED GAINS/L	(61,098,856)	(62,938,367)	1,839,511	2.92%	(89,073,940)	27,975,084	31.41%
ACCUMULATED OTHER COMPREHENS	(2,555,831)	(2,605,310)	49,480	1.90%	(7,604,986)	5,049,155	66.39%
TOTAL MEMBERS EQUITY	3,403,722,465	2,940,407,114	463,315,351	15.76%	3,309,626,304	94,096,162	2.84%
TOTAL LIABILITIES AND MEMBERS EQ	3,413,223,656	2,951,564,288	461,659,368	15.64%	3,325,903,439	87,320,217	2.63%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 9/30/2023

	September 2023 Current Month	August 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2023 Year-to-Date	September 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	525,046	783,691	(258,645)	(33.00%)	6,412,088	1,056,274	5,355,813	507.05%
INVESTMENT INCOME	10,144,693	9,918,404	226,290	2.28%	90,262,729	35,358,969	54,903,759	155.28%
TOTAL INTEREST INCOME	10,669,739	10,702,094	(32,355)	(0.30%)	96,674,816	36,415,244	60,259,573	165.48%
INTEREST ON REVERSE REPO	0	0	0	0.00%	62,139	67,424	5,285	7.84%
INTEREST ON FHLB	84,324	112,097	27,774	24.78%	1,798,357	2,262,296	463,939	20.51%
INTEREST ON LOC	0	5,770	5,770	100.00%	15,444	0	(15,444)	0.00%
MEMBER SHARES DIVIDENDS	7,756,521	7,654,587	(101,934)	(1.33%)	58,730,906	14,448,363	(44,282,544)	(306.49%)
CD DIVIDEND	1,124,321	1,020,194	(104,127)	(10.21%)	11,207,533	5,184,301	(6,023,232)	(116.18%)
NCA DIVIDEND	139	144	5	3.22%	1,268	2,462	1,193	48.47%
TOTAL INTEREST EXPENSE	8,965,305	8,792,792	(172,513)	(1.96%)	71,815,648	21,964,845	(49,850,803)	(226.96%)
NET INTEREST INCOME	1,704,434	1,909,303	(204,868)	(10.73%)	24,859,168	14,450,399	10,408,769	72.03%
FEE INCOME	606,215	544,203	62,012	11.40%	4,768,797	3,321,689	1,447,107	43.57%
OTHER INCOME	16,601	16,551	50	0.30%	169,710	161,687	8,022	4.96%
TOTAL NON-INTEREST INCOME	622,816	560,754	62,062	11.07%	4,938,506	3,483,377	1,455,130	41.77%
COMPENSATION	866,257	923,325	57,068	6.18%	8,070,965	7,008,900	(1,062,065)	(15.15%)
EMPLOYEE BENEFITS	288,528	296,627	8,099	2.73%	2,751,630	2,915,700	164,069	5.63%
TRAVEL AND CONFERENCE	42,373	49,101	6,728	13.70%	399,108	231,227	(167,881)	(72.60%)
OFFICE OPERATION	500,656	413,188	(87,467)	(21.17%)	3,647,575	3,582,260	(65,315)	(1.82%)
MARKETING AND EDUCATIONAL	40,372	(549,985)	(590,357)	107.34%	1,806,576	1,009,434	(797,143)	(78.97%)
PROFESSIONAL SERVICES	121,200	106,701	(14,499)	(13.59%)	1,085,201	1,120,885	35,683	3.18%
MISCELLANEOUS	11,796	11,687	(110)	(0.94%)	118,363	111,374	(6,989)	(6.27%)
EXAM FEES	22,219	22,219	0	0.00%	199,973	281,750	81,777	29.02%
TOTAL NON-INTEREST EXPENSE	1,893,401	1,272,863	(620,538)	(48.75%)	18,079,393	16,261,530	(1,817,862)	(11.18%)
NET OPERATING EXPENSE	1,270,585	712,109	(558,476)	(78.43%)	13,140,886	12,778,154	(362,732)	(2.84%)
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	535,708	535,708	(100.00%)



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OTHER GAIN	1,313,220	8,000	1,305,220	16,315.25%	5,077,721	10,172,235	(5,094,515)	(50.08%)
TOTAL GAINS ON ASSETS	1,313,220	8,000	1,305,220	16,315.25%	5,077,721	10,707,943	(5,630,223)	(52.58%)
LOSS SALE OF INVESTMENT	661,550	0	(661,550)	0.00%	1,382,681	2,717,351	1,334,670	49.12%
LOSS SALE OF ASSETS	0	0	0	0.00%	74,632	0	(74,632)	0.00%
TOTAL LOSSES ON ASSETS	661,550	0	(661,550)	0.00%	1,457,313	2,717,351	1,260,038	46.37%
OTHER PENSION EXPENSE	45,072	45,072	0	0.00%	405,649	454,997	49,348	10.85%
RETURN ON ASSETS	1,040,447	1,160,121	(119,674)	(10.32%)	14,933,041	9,207,841	5,725,201	62.18%
TAXES	2,167	2,167	0	0.00%	19,500	26,244	6,744	25.70%
NET INCOME AFTER TAXES	1,038,280	1,157,954	(119,674)	(10.34%)	14,913,541	9,181,597	5,731,945	62.43%