



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 12/31/2023

	December 2023 Current Month	November 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2022 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	917,885,053	481,901,709	435,983,344	90.47%	670,969,229	246,915,824	36.80%
INVESTMENTS - CUSO	1,526,835	1,570,143	(43,309)	(2.76%)	1,553,808	(26,973)	(1.74%)
INVESTMENTS - AVAILABLE FOR SALE	2,405,222,149	2,349,533,390	55,688,759	2.37%	2,195,729,755	209,492,394	9.54%
FHLB STOCK	2,146,600	2,146,600	0	0.00%	6,480,500	(4,333,900)	(66.88%)
LOANS TO MEMBERS	103,406,424	121,465,953	(18,059,530)	(14.87%)	152,051,461	(48,645,038)	(31.99%)
PROPERTY AND EQUIPMENT	5,754,812	4,907,258	847,554	17.27%	5,047,926	706,886	14.00%
ACCRUED INTEREST RECEIVABLE	12,524,309	12,370,505	153,805	1.24%	10,939,920	1,584,389	14.48%
PREPAID EXPENSES	972,493	422,819	549,673	130.00%	438,913	533,579	121.57%
OTHER ASSETS	2,373,804	2,373,804	0	0.00%	2,397,910	(24,105)	(1.01%)
ACCOUNTS RECEIVABLE	13,782,472	22,899,643	(9,117,171)	(39.81%)	20,860,143	(7,077,671)	(33.93%)
TOTAL ASSETS	3,465,594,951	2,999,591,824	466,003,127	15.54%	3,066,469,566	399,125,385	13.02%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	0	0	0	0.00%	100,000,000	(100,000,000)	100.00%
ACC INT PAYABLE - ADVANCES	102,082	101,343	739	0.73%	1,366,926	(1,264,844)	(92.53%)
ACCOUNTS PAYABLE	817,343	445,533	371,810	83.45%	1,989,640	(1,172,297)	(58.92%)
ACCRUED INTEREST PAYABLE	4,432,518	3,420,622	1,011,896	29.58%	2,515,467	1,917,051	76.21%
ACCRUED EXPENSE PAYABLE	8,229,269	6,562,857	1,666,411	25.39%	3,662,100	4,567,169	124.71%
TOTAL LIABILITIES	13,581,212	10,530,356	3,050,856	28.97%	109,534,133	(95,952,921)	(87.60%)
MEMBERS' SHARES							
NCA - AMORTIZED	280,354	262,382	17,972	6.85%	64,693	215,661	333.36%
MEMBERS SHARES	2,619,382,432	2,158,775,997	460,606,435	21.34%	1,924,789,269	694,593,163	36.09%
MEMBER SHARE CERTIFICATES	625,951,406	636,868,406	(10,917,000)	(1.71%)	872,787,223	(246,835,817)	(28.28%)
TOTAL SHARES, CERTIFICATES AND C	3,245,614,192	2,795,906,785	449,707,407	16.08%	2,797,641,186	447,973,007	16.01%
CAPITAL							
NCA - UNAMORTIZED	1,392,288	1,410,260	(17,972)	(1.27%)	1,607,949	(215,661)	(13.41%)

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	118,424,050	18,480,127	15.61%	118,424,050	18,480,127	15.61%
UNDIVIDED EARNINGS	(805,337)	17,375,813	(18,181,150)	104.63%	7,117,226	(7,922,563)	111.32%
TOTAL CORE CAPITAL	258,380,246	258,081,268	298,977	0.12%	247,295,692	11,084,554	4.48%
ACCUMULATED UNREALIZED GAINS/L	(48,812,310)	(63,879,974)	15,067,664	23.59%	(86,608,246)	37,795,935	43.64%
ACCUMULATED OTHER COMPREHENS	(4,560,677)	(2,456,872)	(2,103,805)	(85.63%)	(3,001,147)	(1,559,530)	(51.96%)
TOTAL MEMBERS EQUITY	3,452,013,739	2,989,061,468	462,952,271	15.49%	2,956,935,434	495,078,306	16.74%
TOTAL LIABILITIES AND MEMBERS EQ	3,465,594,951	2,999,591,824	466,003,127	15.54%	3,066,469,566	399,125,385	13.02%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 12/31/2023

	December 2023 Current Month	November 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2023 Year-to-Date	December 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	491,123	461,095	30,029	6.51%	7,837,854	3,352,993	4,484,861	133.76%
INVESTMENT INCOME	13,013,941	11,377,173	1,636,769	14.39%	126,904,923	58,793,984	68,110,938	115.85%
TOTAL INTEREST INCOME	13,505,065	11,838,268	1,666,797	14.08%	134,742,777	62,146,977	72,595,799	116.81%
INTEREST ON REVERSE REPO	3,472	0	(3,472)	0.00%	65,611	67,424	1,814	2.69%
INTEREST ON BORROWINGS	102,082	101,343	(739)	(0.73%)	2,113,956	6,331,550	4,217,594	66.61%
INTEREST ON LOC	0	0	0	0.00%	15,444	6,822	(8,622)	(126.39%)
MEMBER SHARES DIVIDENDS	8,832,309	7,937,357	(894,952)	(11.28%)	83,522,007	26,438,366	(57,083,641)	(215.91%)
CD DIVIDEND	1,144,161	1,064,957	(79,204)	(7.44%)	14,578,876	8,614,089	(5,964,787)	(69.24%)
NCA DIVIDEND	144	139	(5)	(3.34%)	1,696	2,952	1,256	42.55%
TOTAL INTEREST EXPENSE	10,082,167	9,103,796	(978,372)	(10.75%)	100,297,590	41,461,204	(58,836,386)	(141.91%)
NET INTEREST INCOME	3,422,897	2,734,472	688,426	25.18%	34,445,187	20,685,773	13,759,414	66.52%
FEE INCOME	532,410	507,798	24,613	4.85%	6,323,055	6,920,306	(597,252)	(8.63%)
OTHER INCOME	15,206	22,071	(6,866)	(31.11%)	223,656	219,383	4,273	1.95%
TOTAL NON-INTEREST INCOME	547,616	529,869	17,747	3.35%	6,546,711	7,139,690	(592,979)	(8.31%)
COMPENSATION	1,495,804	902,559	(593,245)	(65.73%)	11,366,113	9,453,103	(1,913,010)	(20.24%)
EMPLOYEE BENEFITS	452,773	293,744	(159,029)	(54.14%)	3,787,689	3,829,103	41,414	1.08%
TRAVEL AND CONFERENCE	39,113	55,183	16,070	29.12%	535,558	316,853	(218,705)	(69.02%)
OFFICE OPERATION	419,225	323,259	(95,966)	(29.69%)	4,800,040	4,216,885	(583,154)	(13.83%)
MARKETING AND EDUCATIONAL	(482,083)	31,198	(513,281)	1,645.22%	1,304,877	654,404	(650,473)	(99.40%)
PROFESSIONAL SERVICES	183,499	112,956	(70,543)	(62.45%)	1,546,157	1,440,162	(105,996)	(7.36%)
MISCELLANEOUS	11,295	12,000	706	5.88%	153,728	166,624	12,896	7.74%
EXAM FEES	22,219	22,219	(0)	(0.00%)	266,631	375,667	109,036	29.02%
TOTAL NON-INTEREST EXPENSE	2,141,845	1,753,118	(388,726)	(22.17%)	23,760,794	20,452,801	(3,307,992)	(16.17%)
NET OPERATING EXPENSE	1,594,229	1,223,249	(370,979)	(30.33%)	17,214,083	13,313,112	(3,900,971)	(29.30%)
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	535,708	535,708	(100.00%)



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OTHER GAIN	0	0	0	0.00%	5,077,721	10,172,235	(5,094,515)	(50.08%)
TOTAL GAINS ON ASSETS	0	0	0	0.00%	5,077,721	10,707,943	(5,630,223)	(52.58%)
LOSS SALE OF INVESTMENT	0	691,704	691,704	100.00%	3,177,507	5,275,398	2,097,891	39.77%
LOSS SALE OF ASSETS	0	0	0	0.00%	74,632	0	(74,632)	0.00%
TOTAL LOSSES ON ASSETS	0	691,704	691,704	100.00%	3,252,138	5,275,398	2,023,260	38.35%
OTHER PENSION EXPENSE	45,072	45,072	(0)	(0.00%)	540,865	606,662	65,797	10.85%
RETURN ON ASSETS	1,783,597	774,446	1,009,150	130.31%	18,515,822	12,198,545	6,317,277	51.79%
TAXES	2,167	2,167	(0)	(0.00%)	35,695	29,097	(6,598)	(22.68%)
NET INCOME AFTER TAXES	1,781,430	772,280	1,009,150	130.67%	18,480,127	12,169,448	6,310,679	51.86%