



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 3/31/2024

	March 2024 Current Month	February 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	1,196,489,009	1,292,676,941	(96,187,932)	(7.44%)	986,716,090	209,772,918	21.26%
INVESTMENTS - CUSO	2,408,883	2,471,762	(62,879)	(2.54%)	1,453,642	955,241	65.71%
INVESTMENTS - AVAILABLE FOR SALE	3,420,103,617	2,804,997,312	615,106,305	21.93%	2,240,728,358	1,179,375,259	52.63%
FHLB STOCK	2,426,000	2,146,600	279,400	13.02%	1,533,300	892,700	58.22%
LOANS TO MEMBERS	70,953,428	74,161,398	(3,207,970)	(4.33%)	128,511,414	(57,557,987)	(44.79%)
PROPERTY AND EQUIPMENT	5,622,851	5,678,968	(56,117)	(0.99%)	5,221,515	401,336	7.69%
ACCRUED INTEREST RECEIVABLE	15,056,491	12,840,148	2,216,343	17.26%	12,128,481	2,928,009	24.14%
PREPAID EXPENSES	1,480,433	1,625,200	(144,767)	(8.91%)	889,744	590,690	66.39%
OTHER ASSETS	2,373,804	2,373,804	0	0.00%	2,397,910	(24,105)	(1.01%)
ACCOUNTS RECEIVABLE	14,814,884	23,207,998	(8,393,114)	(36.16%)	13,617,313	1,197,571	8.79%
TOTAL ASSETS	4,731,729,400	4,222,180,130	509,549,270	12.07%	3,393,197,767	1,338,531,633	39.45%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	0	100,000,000	(100,000,000)	100.00%	0	0	0.00%
ACC INT PAYABLE - ADVANCES	0	702,356	(702,356)	100.00%	0	0	0.00%
ACCOUNTS PAYABLE	963,282	1,151,081	(187,799)	(16.32%)	2,168,580	(1,205,298)	(55.58%)
ACCRUED INTEREST PAYABLE	2,879,499	4,166,229	(1,286,730)	(30.88%)	2,768,022	111,477	4.03%
ACCRUED EXPENSE PAYABLE	7,611,556	7,249,037	362,519	5.00%	4,602,770	3,008,786	65.37%
TOTAL LIABILITIES	11,454,337	113,268,703	(101,814,366)	(89.89%)	9,539,373	1,914,965	20.07%
MEMBERS' SHARES							
NCA - AMORTIZED	334,269	316,298	17,972	5.68%	118,609	215,661	181.83%
MEMBERS SHARES	3,859,691,844	3,212,982,429	646,709,415	20.13%	2,351,807,246	1,507,884,598	64.12%
MEMBER SHARE CERTIFICATES	652,721,899	689,859,001	(37,137,102)	(5.38%)	845,051,413	(192,329,513)	(22.76%)
TOTAL SHARES, CERTIFICATES AND C	4,512,748,013	3,903,157,728	609,590,285	15.62%	3,196,977,267	1,315,770,746	41.16%
CAPITAL							
NCA - UNAMORTIZED	1,338,373	1,356,345	(17,972)	(1.33%)	1,554,034	(215,661)	(13.88%)

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	2,750,650	1,697,491	1,053,159	62.04%	12,806,314	(10,055,665)	(78.52%)
TOTAL CORE CAPITAL	261,936,232	260,883,074	1,053,159	0.40%	252,984,780	8,951,452	3.54%
ACCUMULATED UNREALIZED GAINS/L	(51,335,317)	(52,024,001)	688,684	1.32%	(65,004,978)	13,669,661	21.03%
ACCUMULATED OTHER COMPREHENS	(4,412,238)	(4,461,718)	49,480	1.11%	(2,852,708)	(1,559,530)	(54.67%)
TOTAL MEMBERS EQUITY	4,720,275,063	4,108,911,427	611,363,635	14.88%	3,383,658,395	1,336,616,668	39.50%
TOTAL LIABILITIES AND MEMBERS EQ	4,731,729,400	4,222,180,130	509,549,270	12.07%	3,393,197,767	1,338,531,633	39.45%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 3/31/2024

	March 2024 Current Month	February 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2024 Year-to-Date	March 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	212,621	270,516	(57,895)	(21.40%)	831,721	2,241,465	(1,409,744)	(62.89%)
INVESTMENT INCOME	19,361,360	15,478,505	3,882,855	25.09%	48,213,680	28,104,732	20,108,948	71.55%
TOTAL INTEREST INCOME	19,573,981	15,749,020	3,824,960	24.29%	49,045,401	30,346,198	18,699,204	61.62%
INTEREST ON BORROWINGS	81,041	391,699	310,657	79.31%	783,397	1,334,708	551,311	41.31%
INTEREST ON LOC	0	0	0	0.00%	0	9,675	9,675	100.00%
MEMBER SHARES DIVIDENDS	13,725,507	10,854,920	(2,870,587)	(26.45%)	34,142,142	15,812,987	(18,329,155)	(115.91%)
CD DIVIDEND	1,577,720	1,143,670	(434,050)	(37.95%)	3,851,510	3,390,085	(461,425)	(13.61%)
NCA DIVIDEND	144	135	(9)	(6.89%)	423	418	(5)	(1.10%)
TOTAL INTEREST EXPENSE	15,384,412	12,390,423	(2,993,989)	(24.16%)	38,777,471	20,547,873	(18,229,598)	(88.72%)
NET INTEREST INCOME	4,189,569	3,358,597	830,972	24.74%	10,267,930	9,798,325	469,605	4.79%
FEE INCOME	479,314	471,347	7,967	1.69%	1,439,535	1,521,200	(81,665)	(5.37%)
OTHER INCOME	15,350	17,066	(1,716)	(10.06%)	46,362	51,744	(5,382)	(10.40%)
TOTAL NON-INTEREST INCOME	494,664	488,413	6,251	1.28%	1,485,897	1,572,945	(87,048)	(5.53%)
COMPENSATION	897,187	879,416	(17,770)	(2.02%)	2,806,033	2,852,444	46,411	1.63%
EMPLOYEE BENEFITS	332,911	328,840	(4,071)	(1.24%)	938,757	916,883	(21,874)	(2.39%)
TRAVEL AND CONFERENCE	67,607	45,719	(21,888)	(47.88%)	144,912	122,830	(22,082)	(17.98%)
OFFICE OPERATION	459,221	457,454	(1,767)	(0.39%)	1,356,603	1,223,360	(133,243)	(10.89%)
MARKETING AND EDUCATIONAL	72,694	74,851	2,157	2.88%	194,486	1,302,656	1,108,170	85.07%
PROFESSIONAL SERVICES	204,709	227,757	23,048	10.12%	530,015	384,586	(145,430)	(37.81%)
MISCELLANEOUS	37,873	15,135	(22,738)	(150.23%)	64,798	54,613	(10,185)	(18.65%)
EXAM FEES	23,575	23,575	0	0.00%	70,724	66,658	(4,066)	(6.10%)
TOTAL NON-INTEREST EXPENSE	2,095,777	2,052,747	(43,029)	(2.10%)	6,106,327	6,924,029	817,702	11.81%
NET OPERATING EXPENSE	1,601,113	1,564,334	(36,778)	(2.35%)	4,620,431	5,351,085	730,654	13.65%
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
OTHER GAIN	5,000	19,500	(14,500)	(74.36%)	67,000	2,322,389	(2,255,389)	(97.12%)



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TOTAL GAINS ON ASSETS	5,000	19,500	(14,500)	(74.36%)	67,000	2,322,389	(2,255,389)	(97.12%)
LOSS SALE OF INVESTMENT	0	0	0	0.00%	0	188,312	188,312	100.00%
TOTAL LOSSES ON ASSETS	0	0	0	0.00%	0	188,312	188,312	100.00%
OTHER PENSION EXPENSE	55,883	55,883	0	0.00%	167,650	135,216	(32,434)	(23.99%)
RETURN ON ASSETS	2,537,572	1,757,879	779,693	44.35%	5,546,849	6,446,100	(899,252)	(13.95%)
TAXES	1,961	1,961	0	0.00%	5,883	6,500	617	9.48%
NET INCOME AFTER TAXES	2,535,611	1,755,918	779,693	44.40%	5,540,965	6,439,601	(898,635)	(13.95%)