



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 11/30/2023

	November 2023 Current Month	October 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2022 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	481,901,709	425,890,803	56,010,906	13.15%	338,350,616	143,551,093	42.43%
INVESTMENTS - CUSO	1,570,143	1,641,439	(71,295)	(4.34%)	1,591,776	(21,633)	(1.36%)
INVESTMENTS - AVAILABLE FOR SALE	2,349,533,390	2,321,805,867	27,727,522	1.19%	2,290,175,099	59,358,291	2.59%
FHLB STOCK	2,146,600	2,146,600	0	0.00%	17,043,000	(14,896,400)	(87.40%)
CLF STOCK	0	0	0	0.00%	32,518,324	(32,518,324)	(100.00%)
LOANS TO MEMBERS	121,465,953	138,397,952	(16,931,999)	(12.23%)	258,011,967	(136,546,014)	(52.92%)
PROPERTY AND EQUIPMENT	4,907,258	4,950,327	(43,069)	(0.87%)	5,087,878	(180,620)	(3.55%)
ACCRUED INTEREST RECEIVABLE	12,370,505	12,769,529	(399,024)	(3.12%)	10,782,776	1,587,729	14.72%
PREPAID EXPENSES	422,819	457,543	(34,724)	(7.59%)	393,804	29,015	7.37%
OTHER ASSETS	2,373,804	2,373,804	0	0.00%	2,397,910	(24,105)	(1.01%)
ACCOUNTS RECEIVABLE	22,899,643	13,199,299	9,700,343	73.49%	18,668,998	4,230,645	22.66%
<b>TOTAL ASSETS</b>	<b>2,999,591,824</b>	<b>2,923,633,163</b>	<b>75,958,661</b>	<b>2.60%</b>	<b>2,975,022,146</b>	<b>24,569,678</b>	<b>0.83%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB ADVANCE	0	0	0	0.00%	395,000,000	(395,000,000)	100.00%
ACC INT PAYABLE - FHLB ADVANCE	101,343	112,174	(10,831)	(9.66%)	1,622,746	(1,521,403)	(93.75%)
ACCOUNTS PAYABLE	445,533	1,120,860	(675,326)	(60.25%)	1,894,453	(1,448,920)	(76.48%)
ACCRUED INTEREST PAYABLE	3,420,622	2,686,879	733,743	27.31%	2,526,788	893,834	35.37%
ACCRUED EXPENSE PAYABLE	6,562,857	6,254,942	307,915	4.92%	9,600,319	(3,037,462)	(31.64%)
<b>TOTAL LIABILITIES</b>	<b>10,530,356</b>	<b>10,174,854</b>	<b>355,501</b>	<b>3.49%</b>	<b>410,644,306</b>	<b>(400,113,951)</b>	<b>(97.44%)</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	262,382	244,411	17,972	7.35%	46,722	215,661	461.59%
MEMBERS SHARES	2,158,775,997	2,070,002,230	88,773,766	4.29%	1,511,391,345	647,384,652	42.83%
MEMBER SHARE CERTIFICATES	636,868,406	675,213,406	(38,345,000)	(5.68%)	902,740,260	(265,871,854)	(29.45%)
<b>TOTAL SHARES, CERTIFICATES AND C</b>	<b>2,795,906,785</b>	<b>2,745,460,047</b>	<b>50,446,738</b>	<b>1.84%</b>	<b>2,414,178,326</b>	<b>381,728,459</b>	<b>15.81%</b>
<b>CAPITAL</b>							
NCA - UNAMORTIZED	1,410,260	1,428,232	(17,972)	(1.26%)	1,625,921	(215,661)	(13.26%)



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<b>CORE CAPITAL</b>							
PIC/PCC	122,281,405	122,281,405	0	0.00%	121,754,415	526,990	0.43%
OTHER RESERVES	118,424,050	118,424,050	0	0.00%	106,254,602	12,169,448	11.45%
UNDIVIDED EARNINGS	17,375,813	16,854,797	521,017	3.09%	17,521,260	(145,447)	(0.83%)
<b>TOTAL CORE CAPITAL</b>	<b>258,081,268</b>	<b>257,560,252</b>	<b>521,017</b>	<b>0.20%</b>	<b>245,530,277</b>	<b>12,550,991</b>	<b>5.11%</b>
ACCUMULATED UNREALIZED GAINS/L	(63,879,974)	(88,483,871)	24,603,897	27.81%	(89,496,205)	25,616,231	28.62%
ACCUMULATED OTHER COMPREHENS	(2,456,872)	(2,506,351)	49,480	1.97%	(7,460,479)	5,003,608	67.07%
<b>TOTAL MEMBERS EQUITY</b>	<b>2,989,061,468</b>	<b>2,913,458,309</b>	<b>75,603,160</b>	<b>2.60%</b>	<b>2,564,377,840</b>	<b>424,683,629</b>	<b>16.56%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQ</b>	<b>2,999,591,824</b>	<b>2,923,633,163</b>	<b>75,958,661</b>	<b>2.60%</b>	<b>2,975,022,146</b>	<b>24,569,678</b>	<b>0.83%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 11/30/2023

	November 2023 Current Month	October 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2023 Year-to-Date	November 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	461,095	473,548	(12,453)	(2.63%)	7,346,731	2,437,300	4,909,430	201.43%
INVESTMENT INCOME	11,377,173	12,251,080	(873,907)	(7.13%)	113,890,981	50,840,617	63,050,364	124.02%
<b>TOTAL INTEREST INCOME</b>	<b>11,838,268</b>	<b>12,724,628</b>	<b>(886,360)</b>	<b>(6.97%)</b>	<b>121,237,712</b>	<b>53,277,917</b>	<b>67,959,795</b>	<b>127.56%</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	62,139	67,424	5,285	7.84%
INTEREST ON FHLB	101,343	112,174	10,831	9.66%	2,011,874	4,964,624	2,952,750	59.48%
INTEREST ON LOC	0	0	0	0.00%	15,444	0	(15,444)	0.00%
MEMBER SHARES DIVIDENDS	7,937,357	8,021,435	84,079	1.05%	74,689,698	22,070,451	(52,619,248)	(238.41%)
CD DIVIDEND	1,064,957	1,162,225	97,269	8.37%	13,434,715	7,379,809	(6,054,906)	(82.05%)
NCA DIVIDEND	139	144	5	3.22%	1,552	2,808	1,256	44.74%
<b>TOTAL INTEREST EXPENSE</b>	<b>9,103,796</b>	<b>9,295,978</b>	<b>192,182</b>	<b>2.07%</b>	<b>90,215,422</b>	<b>34,485,116</b>	<b>(55,730,306)</b>	<b>(161.61%)</b>
<b>NET INTEREST INCOME</b>	<b>2,734,472</b>	<b>3,428,650</b>	<b>(694,178)</b>	<b>(20.25%)</b>	<b>31,022,290</b>	<b>18,792,802</b>	<b>12,229,488</b>	<b>65.08%</b>
FEE INCOME	507,798	514,050	(6,253)	(1.22%)	5,790,644	4,875,948	914,697	18.76%
OTHER INCOME	22,071	16,670	5,401	32.40%	208,451	195,531	12,920	6.61%
<b>TOTAL NON-INTEREST INCOME</b>	<b>529,869</b>	<b>530,720</b>	<b>(851)</b>	<b>(0.16%)</b>	<b>5,999,095</b>	<b>5,071,479</b>	<b>927,616</b>	<b>18.29%</b>
COMPENSATION	902,559	896,786	(5,773)	(0.64%)	9,870,309	8,646,563	(1,223,746)	(14.15%)
EMPLOYEE BENEFITS	293,744	289,542	(4,201)	(1.45%)	3,334,916	3,503,005	168,088	4.80%
TRAVEL AND CONFERENCE	55,183	42,155	(13,029)	(30.91%)	496,446	302,123	(194,323)	(64.32%)
OFFICE OPERATION	323,259	409,980	86,720	21.15%	4,380,814	3,883,235	(497,579)	(12.81%)
MARKETING AND EDUCATIONAL	31,198	(50,815)	(82,013)	161.40%	1,786,960	609,961	(1,176,999)	(192.96%)
PROFESSIONAL SERVICES	112,956	164,501	51,545	31.33%	1,362,658	1,324,301	(38,357)	(2.90%)
MISCELLANEOUS	12,000	12,071	71	0.59%	142,434	138,753	(3,680)	(2.65%)
EXAM FEES	22,219	22,219	0	0.00%	244,412	344,361	99,950	29.02%
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,753,118</b>	<b>1,786,439</b>	<b>33,320</b>	<b>1.87%</b>	<b>21,618,949</b>	<b>18,752,302</b>	<b>(2,866,647)</b>	<b>(15.29%)</b>
<b>NET OPERATING EXPENSE</b>	<b>1,223,249</b>	<b>1,255,719</b>	<b>32,469</b>	<b>2.59%</b>	<b>15,619,854</b>	<b>13,680,823</b>	<b>(1,939,031)</b>	<b>(14.17%)</b>
GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	535,708	535,708	(100.00%)



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	November 2023 Current Month	October 2023 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2023 Year-to-Date	November 2022 Year-to-Date	Yearly \$ Variance	Yearly % Variance
OTHER GAIN	0	0	0	0.00%	5,077,721	10,172,235	(5,094,515)	(50.08%)
<b>TOTAL GAINS ON ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>5,077,721</b>	<b>10,707,943</b>	<b>(5,630,223)</b>	<b>(52.58%)</b>
LOSS SALE OF INVESTMENT	691,704	1,103,121	411,418	37.30%	3,177,507	5,034,519	1,857,013	36.89%
LOSS SALE OF ASSETS	0	0	0	0.00%	74,632	0	(74,632)	0.00%
<b>TOTAL LOSSES ON ASSETS</b>	<b>691,704</b>	<b>1,103,121</b>	<b>411,418</b>	<b>37.30%</b>	<b>3,252,138</b>	<b>5,034,519</b>	<b>1,782,381</b>	<b>35.40%</b>
OTHER PENSION EXPENSE	45,072	45,072	0	0.00%	495,793	556,107	60,314	10.85%
<b>RETURN ON ASSETS</b>	<b>774,446</b>	<b>1,024,738</b>	<b>(250,291)</b>	<b>(24.42%)</b>	<b>16,732,225</b>	<b>10,229,296</b>	<b>6,502,929</b>	<b>63.57%</b>
TAXES	2,167	11,861	9,695	81.73%	33,528	32,076	(1,452)	(4.53%)
<b>NET INCOME AFTER TAXES</b>	<b>772,280</b>	<b>1,012,876</b>	<b>(240,597)</b>	<b>(23.75%)</b>	<b>16,698,697</b>	<b>10,197,220</b>	<b>6,501,478</b>	<b>63.76%</b>