



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 11/30/2024

	November 2024 Current Month	October 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	1,021,677,576	581,390,164	440,287,412	75.73%	481,901,709	539,775,867	112.01%
INVESTMENTS - CUSO	1,678,704	1,711,177	(32,474)	(1.90%)	1,570,143	108,560	6.91%
INVESTMENTS - AVAILABLE FOR SALE	3,773,444,668	3,713,296,030	60,148,639	1.62%	2,349,533,390	1,423,911,279	60.60%
FHLB STOCK	2,426,000	11,926,000	(9,500,000)	(79.66%)	2,146,600	279,400	13.02%
LOANS TO MEMBERS	22,393,767	27,199,913	(4,806,146)	(17.67%)	121,465,953	(99,072,186)	(81.56%)
PROPERTY AND EQUIPMENT	5,270,587	5,302,358	(31,772)	(0.60%)	4,907,258	363,329	7.40%
ACCRUED INTEREST RECEIVABLE	14,112,165	14,548,050	(435,885)	(3.00%)	12,370,505	1,741,661	14.08%
PREPAID EXPENSES	423,434	519,980	(96,546)	(18.57%)	422,819	615	0.15%
OTHER ASSETS	2,944,716	2,944,716	0	0.00%	2,373,804	570,912	24.05%
ACCOUNTS RECEIVABLE	16,018,458	20,465,076	(4,446,617)	(21.73%)	22,899,643	(6,881,184)	(30.05%)
TOTAL ASSETS	4,860,390,075	4,379,303,464	481,086,611	10.99%	2,999,591,824	1,860,798,251	62.04%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	0	200,000,000	(200,000,000)	100.00%	0	0	0.00%
ACC INT PAYABLE - ADVANCES	0	28,167	(28,167)	100.00%	101,343	(101,343)	100.00%
ACCOUNTS PAYABLE	826,539	551,645	274,894	49.83%	445,533	381,006	85.52%
ACCRUED INTEREST PAYABLE	2,766,582	2,142,627	623,956	29.12%	3,420,622	(654,040)	(19.12%)
ACCRUED EXPENSE PAYABLE	7,076,203	7,135,749	(59,546)	(0.83%)	6,562,857	513,346	7.82%
TOTAL LIABILITIES	10,669,324	209,858,187	(199,188,863)	(94.92%)	10,530,356	138,968	1.32%
MEMBERS' SHARES							
NCA - AMORTIZED	478,043	460,071	17,972	3.91%	262,382	215,661	82.19%
MEMBERS SHARES	4,069,271,867	3,399,027,038	670,244,829	19.72%	2,158,775,997	1,910,495,870	88.50%
MEMBER SHARE CERTIFICATES	527,826,423	530,529,423	(2,703,000)	(0.51%)	636,868,406	(109,041,983)	(17.12%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,597,576,333	3,930,016,532	667,559,801	16.99%	2,795,906,785	1,801,669,548	64.44%
CAPITAL							
NCA - UNAMORTIZED	1,174,599	1,192,571	(17,972)	(1.51%)	1,410,260	(235,661)	(16.71%)
CORE CAPITAL							



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	November 2024	October 2024	Monthly	Monthly	November 2023	Yearly	Yearly
	Current Month	Prior Month	\$ Variance	% Variance	Prior Year	\$ Variance	% Variance
PIC/PCC	132,731,405	122,731,405	10,000,000	8.15%	122,281,405	10,450,000	8.55%
OTHER RESERVES	136,904,177	136,904,177	0	0.00%	118,424,050	18,480,127	15.61%
UNDIVIDED EARNINGS	19,384,948	16,194,887	3,190,061	19.70%	17,375,813	2,009,135	11.56%
TOTAL CORE CAPITAL	289,020,530	275,830,469	13,190,061	4.78%	258,081,268	30,939,262	11.99%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(34,034,310)	(33,528,415)	(505,895)	(1.51%)	(63,879,974)	29,845,664	46.72%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(4,016,402)	(4,065,881)	49,480	1.22%	(2,456,872)	(1,559,530)	(63.48%)
TOTAL MEMBERS EQUITY	4,849,720,751	4,169,445,277	680,275,475	16.32%	2,989,061,468	1,860,659,283	62.25%
TOTAL LIABILITIES AND MEMBERS EQUITY	4,860,390,075	4,379,303,464	481,086,611	10.99%	2,999,591,824	1,860,798,251	62.04%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 11/30/2024

	November 2024 Current Month	October 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2024 Year-to-Date	November 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	118,967	121,583	(2,616)	(2.15%)	2,136,031	7,346,731	(5,210,699)	(70.93%)
INVESTMENT INCOME	19,495,264	19,523,571	(28,307)	(0.15%)	204,159,609	113,890,981	90,268,628	79.26%
TOTAL INTEREST INCOME	19,614,231	19,645,154	(30,924)	(0.16%)	206,295,640	121,237,712	85,057,929	70.16%
INTEREST ON REVERSE REPO	0	0	0	0.00%	417,701	62,139	(355,562)	(572.21%)
INTEREST ON BORROWINGS	0	43,639	43,639	100.00%	1,103,989	2,011,874	907,885	45.13%
INTEREST ON LOC	0	0	0	0.00%	5,149	15,444	10,296	66.66%
MEMBER SHARES DIVIDENDS	11,691,552	12,322,021	630,470	5.12%	130,067,607	74,689,698	(55,377,909)	(74.14%)
CD DIVIDEND	2,941,955	3,177,519	235,564	7.41%	29,910,986	13,434,715	(16,476,271)	(122.64%)
NCA DIVIDEND	138	144	6	4.35%	1,555	1,552	(3)	(0.19%)
TERM PIC DIVIDENDS	0	0	0	0.00%	1	0	(1)	0.00%
TOTAL INTEREST EXPENSE	14,633,644	15,543,323	909,679	5.85%	161,506,988	90,215,422	(71,291,566)	(79.02%)
NET INTEREST INCOME	4,980,586	4,101,831	878,755	21.42%	44,788,652	31,022,290	13,766,363	44.38%
FEE INCOME	727,582	766,745	(39,164)	(5.11%)	6,142,020	5,790,644	351,376	6.07%
OTHER INCOME	21,741	16,567	5,174	31.23%	182,588	208,451	(25,863)	(12.41%)
TOTAL NON-INTEREST INCOME	749,323	783,313	(33,990)	(4.34%)	6,324,608	5,999,095	325,513	5.43%
COMPENSATION	1,017,419	1,076,541	59,123	5.49%	10,541,330	9,870,309	(671,021)	(6.80%)
EMPLOYEE BENEFITS	361,685	324,187	(37,498)	(11.57%)	3,606,024	3,334,916	(271,108)	(8.13%)
TRAVEL AND CONFERENCE	53,958	46,431	(7,527)	(16.21%)	576,278	496,446	(79,832)	(16.08%)
OFFICE OPERATION	487,518	491,444	3,927	0.80%	5,136,328	4,380,814	(755,514)	(17.25%)
MARKETING AND EDUCATIONAL	54,475	67,947	13,472	19.83%	725,597	1,786,960	1,061,362	59.39%
PROFESSIONAL SERVICES	279,128	270,328	(8,800)	(3.26%)	2,295,411	1,362,658	(932,753)	(68.45%)
MISCELLANEOUS	12,653	11,146	(1,507)	(13.52%)	123,472	142,434	18,962	13.31%
EXAM FEES	23,575	23,575	0	0.00%	259,320	244,412	(14,908)	(6.10%)
TOTAL NON-INTEREST EXPENSE	2,290,409	2,311,599	21,190	0.92%	23,263,760	21,618,949	(1,644,811)	(7.61%)
NET OPERATING EXPENSE	1,541,086	1,528,286	(12,800)	(0.84%)	16,939,152	15,619,854	(1,319,298)	(8.45%)



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	November 2024 Current Month	October 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	November 2024 Year-to-Date	November 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	51,563	459,618	(408,056)	(88.78%)	652,154	0	652,154	0.00%
OTHER GAIN	15,840	0	15,840	0.00%	269,172	5,077,721	(4,808,548)	(94.70%)
TOTAL GAINS ON ASSETS	67,403	459,618	(392,216)	(85.34%)	921,326	5,077,721	(4,156,395)	(81.86%)
LOSS SALE OF INVESTMENT	0	930,540	930,540	100.00%	2,652,171	3,177,507	525,336	16.53%
LOSS SALE OF ASSETS	0	18,916	18,916	100.00%	18,916	74,632	55,716	74.65%
TOTAL LOSSES ON ASSETS	0	949,456	949,456	100.00%	2,671,087	3,252,138	581,052	17.87%
OTHER PENSION EXPENSE	55,883	55,883	0	0.00%	614,718	495,793	(118,925)	(23.99%)
RETURN ON ASSETS	3,451,019	2,027,824	1,423,196	70.18%	25,485,021	16,732,225	8,752,796	52.31%
TAXES	2,606	15,961	13,355	83.67%	36,218	33,528	(2,690)	(8.02%)
NET INCOME AFTER TAXES	3,448,413	2,011,863	1,436,551	71.40%	25,448,804	16,698,697	8,750,106	52.40%