



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 4/30/2025

	April 2025 Current Month	March 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	212,642,935	240,990,467	(28,347,532)	(11.76%)	479,552,691	(266,909,756)	(55.66%)
INVESTMENTS - CUSO	1,460,636	1,467,423	(6,787)	(0.46%)	1,972,365	(511,729)	(25.95%)
INVESTMENTS - AVAILABLE FOR SALE	4,554,176,526	4,791,252,339	(237,075,813)	(4.95%)	3,592,132,389	962,044,137	26.78%
FHLB STOCK	3,222,800	5,597,800	(2,375,000)	(42.43%)	16,676,000	(13,453,200)	(80.67%)
LOANS TO MEMBERS	43,532,178	32,575,731	10,956,447	33.63%	72,985,196	(29,453,018)	(40.35%)
PROPERTY AND EQUIPMENT	5,000,509	5,041,679	(41,170)	(0.82%)	5,564,068	(563,559)	(10.13%)
ACCRUED INTEREST RECEIVABLE	15,998,696	15,802,939	195,758	1.24%	15,296,051	702,645	4.59%
PREPAID EXPENSES	1,221,127	1,378,430	(157,303)	(11.41%)	1,312,024	(90,897)	(6.93%)
OTHER ASSETS	2,937,890	2,944,716	(6,826)	(0.23%)	2,943,846	(5,956)	(0.20%)
ACCOUNTS RECEIVABLE	22,707,742	18,109,780	4,597,963	25.39%	18,843,445	3,864,298	20.51%
<b>TOTAL ASSETS</b>	<b>4,862,901,039</b>	<b>5,115,161,302</b>	<b>(252,260,263)</b>	<b>(4.93%)</b>	<b>4,207,278,076</b>	<b>655,622,963</b>	<b>15.58%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB-FRB-BTFP ADVANCES	0	50,000,000	(50,000,000)	100.00%	300,000,000	(300,000,000)	100.00%
ACC INT PAYABLE - ADVANCES	0	6,347	(6,347)	100.00%	92,833	(92,833)	100.00%
ACCOUNTS PAYABLE	1,030,789	1,336,189	(305,401)	(22.86%)	1,064,065	(33,276)	(3.13%)
ACCRUED INTEREST PAYABLE	2,596,291	2,946,966	(350,675)	(11.90%)	2,947,957	(351,666)	(11.93%)
ACCRUED EXPENSE PAYABLE	6,625,301	5,875,523	749,778	12.76%	7,992,354	(1,367,053)	(17.10%)
<b>TOTAL LIABILITIES</b>	<b>10,252,381</b>	<b>60,165,026</b>	<b>(49,912,645)</b>	<b>(82.96%)</b>	<b>312,097,209</b>	<b>(301,844,829)</b>	<b>(96.72%)</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	201,250	549,930	(348,680)	(63.40%)	352,241	(150,991)	(42.87%)
MEMBERS SHARES	4,022,094,758	4,179,830,716	(157,735,957)	(3.77%)	3,053,223,686	968,871,072	31.73%
MEMBER SHARE CERTIFICATES	557,448,785	604,062,785	(46,614,000)	(7.72%)	643,693,899	(86,245,114)	(13.40%)
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,579,744,794</b>	<b>4,784,443,431</b>	<b>(204,698,637)</b>	<b>(4.28%)</b>	<b>3,697,269,827</b>	<b>882,474,967</b>	<b>23.87%</b>
<b>CAPITAL</b>							
NCA - UNAMORTIZED	864,750	1,102,713	(237,963)	(21.58%)	1,320,401	(455,652)	(34.51%)

## CORE CAPITAL



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	April 2025 Current Month	March 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
PIC/PCC	137,523,474	134,407,100	3,116,374	2.32%	122,281,405	15,242,069	12.46%
OTHER RESERVES	157,288,973	157,288,973	0	0.00%	136,904,177	20,384,795	14.89%
UNDIVIDED EARNINGS	8,814,306	7,054,555	1,759,751	24.94%	5,201,487	3,612,820	69.46%
<b>TOTAL CORE CAPITAL</b>	<b>303,626,753</b>	<b>298,750,628</b>	<b>4,876,125</b>	<b>1.63%</b>	<b>264,387,069</b>	<b>39,239,684</b>	<b>14.84%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(29,290,495)	(26,953,872)	(2,336,623)	(8.67%)	(63,433,672)	34,143,177	53.83%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(2,297,144)	(2,346,623)	49,480	2.11%	(4,362,759)	2,065,615	47.35%
<b>TOTAL MEMBERS EQUITY</b>	<b>4,852,648,658</b>	<b>5,054,996,276</b>	<b>(202,347,618)</b>	<b>(4.00%)</b>	<b>3,895,180,866</b>	<b>957,467,792</b>	<b>24.58%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>4,862,901,039</b>	<b>5,115,161,302</b>	<b>(252,260,263)</b>	<b>(4.93%)</b>	<b>4,207,278,076</b>	<b>655,622,963</b>	<b>15.58%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 4/30/2025

	April 2025 Current Month	March 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	April 2025 Year-to-Date	April 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	56,849	53,846	3,002	5.58%	508,771	1,019,148	(510,377)	(50.08%)
INVESTMENT INCOME	20,887,293	21,066,901	(179,608)	(0.85%)	78,277,740	66,890,172	11,387,568	17.02%
<b>TOTAL INTEREST INCOME</b>	<b>20,944,142</b>	<b>21,120,747</b>	<b>(176,605)</b>	<b>(0.84%)</b>	<b>78,786,511</b>	<b>67,909,320</b>	<b>10,877,191</b>	<b>16.02%</b>
INTEREST ON BORROWINGS	0	6,347	6,347	100.00%	142,813	876,231	733,418	83.70%
INTEREST ON LOC	0	0	0	0.00%	10,243	0	(10,243)	0.00%
MEMBER SHARES DIVIDENDS	13,490,745	13,723,826	233,081	1.70%	48,453,968	46,691,721	(1,762,247)	(3.77%)
CD DIVIDEND	2,956,112	3,004,047	47,935	1.60%	11,272,592	5,922,502	(5,350,090)	(90.34%)
NCA DIVIDEND	123	142	19	13.54%	536	562	26	4.62%
<b>TOTAL INTEREST EXPENSE</b>	<b>16,446,980</b>	<b>16,734,362</b>	<b>287,382</b>	<b>1.72%</b>	<b>59,880,152</b>	<b>53,491,016</b>	<b>(6,389,136)</b>	<b>(11.94%)</b>
<b>NET INTEREST INCOME</b>	<b>4,497,162</b>	<b>4,386,385</b>	<b>110,777</b>	<b>2.53%</b>	<b>18,906,359</b>	<b>14,418,304</b>	<b>4,488,055</b>	<b>31.13%</b>
FEE INCOME	416,260	421,594	(5,333)	(1.27%)	1,580,878	1,921,800	(340,922)	(17.74%)
OTHER INCOME	18,942	15,099	3,843	25.45%	64,064	62,993	1,071	1.70%
<b>TOTAL NON-INTEREST INCOME</b>	<b>435,202</b>	<b>436,693</b>	<b>(1,490)</b>	<b>(0.34%)</b>	<b>1,644,942</b>	<b>1,984,793</b>	<b>(339,851)</b>	<b>(17.12%)</b>
COMPENSATION	1,042,076	1,009,221	(32,855)	(3.26%)	3,973,952	3,709,153	(264,799)	(7.14%)
EMPLOYEE BENEFITS	391,331	388,010	(3,321)	(0.86%)	1,544,946	1,267,620	(277,326)	(21.88%)
TRAVEL AND CONFERENCE	66,475	80,085	13,609	16.99%	232,058	194,050	(38,008)	(19.59%)
OFFICE OPERATION	488,555	515,068	26,513	5.15%	1,949,239	1,858,913	(90,327)	(4.86%)
MARKETING AND EDUCATIONAL	80,554	105,501	24,947	23.65%	314,059	262,005	(52,054)	(19.87%)
PROFESSIONAL SERVICES	356,515	228,625	(127,890)	(55.94%)	1,230,850	712,354	(518,496)	(72.79%)
MISCELLANEOUS	11,314	10,951	(363)	(3.31%)	44,335	48,169	3,834	7.96%
EXAM FEES	28,877	28,877	0	0.00%	115,508	94,298	(21,210)	(22.49%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>2,465,698</b>	<b>2,366,339</b>	<b>(99,359)</b>	<b>(4.20%)</b>	<b>9,404,948</b>	<b>8,146,562</b>	<b>(1,258,386)</b>	<b>(15.45%)</b>
<b>NET OPERATING EXPENSE</b>	<b>2,030,496</b>	<b>1,929,646</b>	<b>(100,849)</b>	<b>(5.23%)</b>	<b>7,760,006</b>	<b>6,161,770</b>	<b>(1,598,236)</b>	<b>(25.94%)</b>
GAIN SALE OF INVESTMENT	60,505	0	60,505	0.00%	224,202	3,015	221,187	7,335.87%
OTHER GAIN	0	0	0	0.00%	0	235,141	235,141	(100.00%)



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<b>TOTAL GAINS ON ASSETS</b>	<b>60,505</b>	<b>0</b>	<b>60,505</b>	<b>0.00%</b>	<b>224,202</b>	<b>238,156</b>	<b>(13,954)</b>	<b>(5.86%)</b>
LOSS SALE OF INVESTMENT	158,948	0	(158,948)	0.00%	158,948	20,246	(138,702)	(685.08%)
<b>TOTAL LOSSES ON ASSETS</b>	<b>158,948</b>	<b>0</b>	<b>(158,948)</b>	<b>0.00%</b>	<b>158,948</b>	<b>20,246</b>	<b>(138,702)</b>	<b>(685.08%)</b>
OTHER PENSION EXPENSE	49,958	49,958	0	0.00%	199,832	223,534	23,701	10.60%
<b>RETURN ON ASSETS</b>	<b>2,318,265</b>	<b>2,406,780</b>	<b>(88,516)</b>	<b>(3.68%)</b>	<b>11,011,774</b>	<b>8,250,910</b>	<b>2,760,864</b>	<b>33.46%</b>
TAXES	2,337	2,337	0	0.00%	8,296	7,845	(452)	(5.76%)
<b>NET INCOME AFTER TAXES</b>	<b>2,315,928</b>	<b>2,404,444</b>	<b>(88,516)</b>	<b>(3.68%)</b>	<b>11,003,478</b>	<b>8,243,066</b>	<b>2,760,412</b>	<b>33.49%</b>