



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 2/28/2025

	February 2025 Current Month	January 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	910,931,509	543,031,049	367,900,460	67.75%	1,292,676,941	(381,745,431)	(29.53%)
INVESTMENTS - CUSO	1,520,889	1,572,971	(52,081)	(3.31%)	2,471,762	(950,872)	(38.47%)
INVESTMENTS - AVAILABLE FOR SALE	4,268,254,572	3,946,230,070	322,024,502	8.16%	2,804,997,312	1,463,257,260	52.17%
FHLB STOCK	2,426,000	2,426,000	0	0.00%	2,146,600	279,400	13.02%
LOANS TO MEMBERS	23,722,455	57,124,325	(33,401,870)	(58.47%)	74,161,398	(50,438,943)	(68.01%)
PROPERTY AND EQUIPMENT	5,041,817	5,091,519	(49,702)	(0.98%)	5,678,968	(637,151)	(11.22%)
ACCRUED INTEREST RECEIVABLE	13,575,561	13,664,411	(88,850)	(0.65%)	12,840,148	735,413	5.73%
PREPAID EXPENSES	1,500,465	1,503,322	(2,857)	(0.19%)	1,625,200	(124,735)	(7.68%)
OTHER ASSETS	2,868,232	2,944,716	(76,484)	(2.60%)	2,373,804	494,428	20.83%
ACCOUNTS RECEIVABLE	12,144,131	11,750,283	393,847	3.35%	23,207,998	(11,063,868)	(47.67%)
TOTAL ASSETS	5,241,985,632	4,585,338,666	656,646,966	14.32%	4,222,180,130	1,019,805,501	24.15%
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	19,042	117,424	(98,382)	(83.78%)	702,356	(683,314)	(97.29%)
ACCOUNTS PAYABLE	916,832	1,604,660	(687,828)	(42.86%)	1,151,081	(234,249)	(20.35%)
ACCRUED INTEREST PAYABLE	3,786,021	3,100,157	685,864	22.12%	4,166,229	(380,208)	(9.13%)
ACCRUED EXPENSE PAYABLE	5,207,719	4,791,369	416,350	8.69%	7,249,037	(2,041,318)	(28.16%)
TOTAL LIABILITIES	9,929,613	9,613,610	316,004	3.29%	113,268,703	(103,339,090)	(91.23%)
MEMBERS' SHARES							
NCA - AMORTIZED	531,958	513,986	17,972	3.50%	316,298	215,661	68.18%
MEMBERS SHARES	4,389,139,956	3,839,873,892	549,266,064	14.30%	3,212,982,429	1,176,157,527	36.61%
MEMBER SHARE CERTIFICATES	575,492,785	477,410,855	98,081,930	20.54%	689,859,001	(114,366,216)	(16.58%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,965,164,700	4,317,798,734	647,365,966	14.99%	3,903,157,728	1,062,006,972	27.21%
CAPITAL							
NCA - UNAMORTIZED	1,120,684	1,138,656	(17,972)	(1.58%)	1,356,345	(235,661)	(17.37%)

CORE CAPITAL



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PIC/PCC	132,907,400	132,731,405	175,995	0.13%	122,281,405	10,625,995	8.69%
OTHER RESERVES	164,967,942	164,967,942	0	0.00%	136,904,177	28,063,765	20.50%
UNDIVIDED EARNINGS	(2,462,003)	(5,307,758)	2,845,755	53.62%	1,697,491	(4,159,494)	245.04%
TOTAL CORE CAPITAL	295,413,340	292,391,590	3,021,750	1.03%	260,883,074	34,530,266	13.24%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(27,246,603)	(33,158,341)	5,911,738	17.83%	(52,024,001)	24,777,398	47.63%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(2,396,103)	(2,445,582)	49,480	2.02%	(4,461,718)	2,065,615	46.30%
TOTAL MEMBERS EQUITY	5,232,056,018	4,575,725,056	656,330,962	14.34%	4,108,911,427	1,123,144,591	27.33%
TOTAL LIABILITIES AND MEMBERS EQUITY	5,241,985,632	4,585,338,666	656,646,966	14.32%	4,222,180,130	1,019,805,501	24.15%
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Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 2/28/2025

	February 2025 Current Month	January 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2025 Year-to-Date	February 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	196,329	201,748	(5,419)	(2.69%)	398,076	619,100	(221,023)	(35.70%)
INVESTMENT INCOME	17,922,790	18,400,756	(477,966)	(2.60%)	36,323,547	28,852,321	7,471,226	25.89%
TOTAL INTEREST INCOME	18,119,119	18,602,504	(483,385)	(2.60%)	36,721,623	29,471,421	7,250,202	24.60%
INTEREST ON BORROWINGS	19,042	117,424	98,382	83.78%	136,465	702,356	565,891	80.57%
INTEREST ON LOC	0	10,243	10,243	100.00%	10,243	0	(10,243)	0.00%
MEMBER SHARES DIVIDENDS	10,315,834	10,923,564	607,730	5.56%	21,239,398	20,416,635	(822,763)	(4.03%)
CD DIVIDEND	2,588,730	2,723,703	134,974	4.96%	5,312,433	2,273,790	(3,038,643)	(133.64%)
NCA DIVIDEND	129	142	14	9.69%	271	279	8	2.84%
TOTAL INTEREST EXPENSE	12,923,734	13,775,076	851,342	6.18%	26,698,810	23,393,060	(3,305,751)	(14.13%)
NET INTEREST INCOME	5,195,385	4,827,428	367,957	7.62%	10,022,813	6,078,361	3,944,452	64.89%
FEE INCOME	343,647	399,377	(55,730)	(13.95%)	743,024	960,221	(217,196)	(22.62%)
OTHER INCOME	16,052	13,970	2,082	14.90%	30,022	31,012	(990)	(3.19%)
TOTAL NON-INTEREST INCOME	359,699	413,347	(53,648)	(12.98%)	773,047	991,233	(218,186)	(22.01%)
COMPENSATION	951,680	970,974	19,294	1.99%	1,922,655	1,908,846	(13,809)	(0.72%)
EMPLOYEE BENEFITS	391,678	373,926	(17,752)	(4.75%)	765,605	605,846	(159,759)	(26.37%)
TRAVEL AND CONFERENCE	49,957	35,542	(14,415)	(40.56%)	85,498	77,305	(8,193)	(10.60%)
OFFICE OPERATION	463,761	481,856	18,094	3.76%	945,617	897,382	(48,235)	(5.38%)
MARKETING AND EDUCATIONAL	102,190	25,814	(76,376)	(295.87%)	128,004	121,792	(6,212)	(5.10%)
PROFESSIONAL SERVICES	309,948	335,088	25,140	7.50%	645,037	325,306	(319,730)	(98.29%)
MISCELLANEOUS	11,043	11,027	(17)	(0.15%)	22,070	26,924	4,855	18.03%
EXAM FEES	28,877	28,877	0	0.00%	57,754	47,149	(10,605)	(22.49%)
TOTAL NON-INTEREST EXPENSE	2,309,135	2,263,104	(46,032)	(2.03%)	4,572,239	4,010,551	(561,688)	(14.01%)
NET OPERATING EXPENSE	1,949,436	1,849,756	(99,680)	(5.39%)	3,799,192	3,019,318	(779,874)	(25.83%)
GAIN SALE OF INVESTMENT	160,181	3,516	156,666	4,456.26%	163,697	0	163,697	0.00%
OTHER GAIN	0	0	0	0.00%	0	62,000	62,000	(100.00%)



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TOTAL GAINS ON ASSETS	160,181	3,516	156,666	4,456.26%	163,697	62,000	101,697	164.03%
LOSS SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
TOTAL LOSSES ON ASSETS	0	0	0	0.00%	0	0	0	0.00%
OTHER PENSION EXPENSE	49,958	49,958	0	0.00%	99,916	111,767	11,851	10.60%
RETURN ON ASSETS	3,356,173	2,931,229	424,944	14.50%	6,287,402	3,009,276	3,278,125	108.93%
TAXES	1,287	2,337	1,050	44.94%	3,623	3,922	299	7.63%
NET INCOME AFTER TAXES	3,354,886	2,928,893	425,994	14.54%	6,283,779	3,005,354	3,278,425	109.09%
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