



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 3/31/2025

	March 2025 Current Month	February 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	240,990,467	910,931,509	(669,941,043)	(73.54%)	1,196,489,009	(955,498,542)	(79.86%)
INVESTMENTS - CUSO	1,467,423	1,520,889	(53,467)	(3.52%)	2,408,883	(941,460)	(39.08%)
INVESTMENTS - AVAILABLE FOR SALE	4,791,252,339	4,268,254,572	522,997,767	12.25%	3,420,103,617	1,371,148,722	40.09%
FHLB STOCK	5,597,800	2,426,000	3,171,800	130.74%	2,426,000	3,171,800	130.74%
LOANS TO MEMBERS	32,575,731	23,722,455	8,853,276	37.32%	70,953,428	(38,377,697)	(54.09%)
PROPERTY AND EQUIPMENT	5,041,679	5,041,817	(138)	(0.00%)	5,622,851	(581,173)	(10.34%)
ACCRUED INTEREST RECEIVABLE	15,802,939	13,575,561	2,227,378	16.41%	15,056,491	746,448	4.96%
PREPAID EXPENSES	1,378,430	1,500,465	(122,035)	(8.13%)	1,480,433	(102,004)	(6.89%)
OTHER ASSETS	2,944,716	2,868,232	76,484	2.67%	2,373,804	570,912	24.05%
ACCOUNTS RECEIVABLE	18,109,780	12,144,131	5,965,649	49.12%	14,814,884	3,294,896	22.24%
TOTAL ASSETS	5,115,161,302	5,241,985,632	(126,824,330)	(2.42%)	4,731,729,400	383,431,902	8.10%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	50,000,000	0	50,000,000	0.00%	0	50,000,000	0.00%
ACC INT PAYABLE - ADVANCES	6,347	19,042	(12,694)	(66.67%)	0	6,347	0.00%
ACCOUNTS PAYABLE	1,336,189	917,505	418,685	45.63%	963,282	372,907	38.71%
ACCRUED INTEREST PAYABLE	2,946,966	3,786,021	(839,055)	(22.16%)	2,879,499	67,467	2.34%
ACCRUED EXPENSE PAYABLE	5,875,523	5,207,719	667,804	12.82%	7,611,556	(1,736,033)	(22.81%)
TOTAL LIABILITIES	60,165,026	9,930,286	50,234,740	505.87%	11,454,337	48,710,688	425.26%
MEMBERS' SHARES							
NCA - AMORTIZED	549,930	531,958	17,972	3.38%	334,269	215,661	64.52%
MEMBERS SHARES	4,179,830,716	4,389,139,956	(209,309,240)	(4.77%)	3,859,691,844	320,138,872	8.29%
MEMBER SHARE CERTIFICATES	604,062,785	575,492,785	28,570,000	4.96%	652,721,899	(48,659,114)	(7.45%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,784,443,431	4,965,164,700	(180,721,269)	(3.64%)	4,512,748,013	271,695,418	6.02%
CAPITAL							
NCA - UNAMORTIZED	1,102,713	1,120,684	(17,972)	(1.60%)	1,338,373	(235,661)	(17.61%)

CORE CAPITAL



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PIC/PCC	134,407,100	132,907,400	1,499,700	1.13%	122,281,405	12,125,695	9.92%
OTHER RESERVES	157,288,973	164,967,942	(7,678,970)	(4.65%)	136,904,177	20,384,795	14.89%
UNDIVIDED EARNINGS	7,054,555	(2,462,676)	9,517,231	(386.46%)	2,750,650	4,303,905	156.47%
TOTAL CORE CAPITAL	298,750,628	295,412,667	3,337,961	1.13%	261,936,232	36,814,396	14.05%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(26,953,872)	(27,246,603)	292,730	1.07%	(51,335,317)	24,381,445	47.49%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(2,346,623)	(2,396,103)	49,480	2.07%	(4,412,238)	2,065,615	46.82%
TOTAL MEMBERS EQUITY	5,054,996,276	5,232,055,345	(177,059,069)	(3.38%)	4,720,275,063	334,721,213	7.09%
TOTAL LIABILITIES AND MEMBERS EQUITY	5,115,161,302	5,241,985,632	(126,824,330)	(2.42%)	4,731,729,400	383,431,902	8.10%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 3/31/2025

	March 2025 Current Month	February 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	March 2025 Year-to-Date	March 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	53,846	196,329	(142,483)	(72.57%)	451,923	831,721	(379,798)	(45.66%)
INVESTMENT INCOME	21,066,901	17,922,790	3,144,110	17.54%	57,390,447	48,213,680	9,176,767	19.03%
TOTAL INTEREST INCOME	21,120,747	18,119,119	3,001,628	16.57%	57,842,370	49,045,401	8,796,968	17.94%
INTEREST ON BORROWINGS	6,347	19,042	12,694	66.67%	142,813	783,397	640,585	81.77%
INTEREST ON LOC	0	0	0	0.00%	10,243	0	(10,243)	0.00%
MEMBER SHARES DIVIDENDS	13,723,826	10,315,834	(3,407,991)	(33.04%)	34,963,224	34,142,142	(821,082)	(2.40%)
CD DIVIDEND	3,004,047	2,588,730	(415,317)	(16.04%)	8,316,480	3,851,510	(4,464,970)	(115.93%)
NCA DIVIDEND	142	129	(14)	(10.73%)	413	423	10	2.28%
TOTAL INTEREST EXPENSE	16,734,362	12,923,734	(3,810,628)	(29.49%)	43,433,172	38,777,471	(4,655,701)	(12.01%)
NET INTEREST INCOME	4,386,385	5,195,385	(809,000)	(15.57%)	14,409,197	10,267,930	4,141,268	40.33%
FEE INCOME	421,594	343,647	77,946	22.68%	1,164,618	1,439,535	(274,917)	(19.10%)
OTHER INCOME	15,099	16,052	(953)	(5.94%)	45,122	46,362	(1,240)	(2.68%)
TOTAL NON-INTEREST INCOME	436,693	359,699	76,993	21.40%	1,209,740	1,485,897	(276,157)	(18.59%)
COMPENSATION	1,009,221	951,680	(57,541)	(6.05%)	2,931,876	2,806,033	(125,843)	(4.48%)
EMPLOYEE BENEFITS	388,010	391,678	3,668	0.94%	1,153,615	938,757	(214,858)	(22.89%)
TRAVEL AND CONFERENCE	80,085	49,957	(30,128)	(60.31%)	165,583	144,912	(20,671)	(14.26%)
OFFICE OPERATION	515,068	463,761	(51,307)	(11.06%)	1,460,685	1,356,603	(104,082)	(7.67%)
MARKETING AND EDUCATIONAL	105,501	102,190	(3,311)	(3.24%)	233,505	194,486	(39,019)	(20.06%)
PROFESSIONAL SERVICES	228,625	310,621	81,996	26.40%	874,335	530,015	(344,319)	(64.96%)
MISCELLANEOUS	10,951	11,043	92	0.83%	33,021	64,798	31,777	49.04%
EXAM FEES	28,877	28,877	0	0.00%	86,631	70,724	(15,907)	(22.49%)
TOTAL NON-INTEREST EXPENSE	2,366,339	2,309,808	(56,531)	(2.45%)	6,939,250	6,106,327	(832,923)	(13.64%)
NET OPERATING EXPENSE	1,929,646	1,950,109	20,462	1.05%	5,729,511	4,620,431	(1,109,080)	(24.00%)
GAIN SALE OF INVESTMENT	0	160,181	160,181	(100.00%)	163,697	0	163,697	0.00%
OTHER GAIN	0	0	0	0.00%	0	67,000	67,000	(100.00%)



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TOTAL GAINS ON ASSETS	0	160,181	160,181	(100.00%)	163,697	67,000	96,697	144.32%
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%	149,874	167,650	17,776	10.60%
RETURN ON ASSETS	2,406,780	3,355,500	(948,719)	(28.27%)	8,693,509	5,546,849	3,146,661	56.73%
TAXES	2,337	1,287	(1,050)	(81.61%)	5,960	5,883	(76)	(1.30%)
NET INCOME AFTER TAXES	2,404,444	3,354,213	(949,769)	(28.32%)	8,687,550	5,540,965	3,146,584	56.79%