



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 5/31/2025

	May 2025 Current Month	April 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	611,339,918	212,642,935	398,696,983	187.50%	509,148,761	102,191,157	20.07%
INVESTMENTS - CUSO	1,558,019	1,460,636	97,383	6.67%	1,945,428	(387,409)	(19.91%)
INVESTMENTS - AVAILABLE FOR SALE	4,550,319,369	4,554,176,526	(3,857,156)	(0.08%)	3,670,823,030	879,496,340	23.96%
FHLB STOCK	3,222,800	3,222,800	0	0.00%	2,426,000	796,800	32.84%
LOANS TO MEMBERS	80,139,090	43,532,178	36,606,913	84.09%	51,908,837	28,230,254	54.38%
PROPERTY AND EQUIPMENT	4,955,215	5,000,509	(45,294)	(0.91%)	5,505,352	(550,136)	(9.99%)
ACCRUED INTEREST RECEIVABLE	15,909,907	15,998,696	(88,789)	(0.56%)	15,825,517	84,391	0.53%
PREPAID EXPENSES	1,397,591	1,221,127	176,465	14.45%	1,182,936	214,656	18.15%
OTHER ASSETS	2,937,890	2,937,890	0	0.00%	2,943,846	(5,956)	(0.20%)
ACCOUNTS RECEIVABLE	15,061,907	22,707,742	(7,645,836)	(33.67%)	14,846,397	215,510	1.45%
TOTAL ASSETS	5,286,841,707	4,862,901,039	423,940,669	8.72%	4,276,556,102	1,010,285,606	23.62%
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - ADVANCES	0	0	0	0.00%	15,472	(15,472)	100.00%
ACCOUNTS PAYABLE	1,206,848	1,030,789	176,059	17.08%	1,163,381	43,467	3.74%
ACCRUED INTEREST PAYABLE	3,698,507	2,596,291	1,102,215	42.45%	4,224,102	(525,595)	(12.44%)
ACCRUED EXPENSE PAYABLE	5,450,677	6,625,301	(1,174,624)	(17.73%)	5,401,012	49,665	0.92%
TOTAL LIABILITIES	10,356,032	10,252,381	103,651	1.01%	10,803,967	(447,935)	(4.15%)
MEMBERS' SHARES							
NCA - AMORTIZED	207,000	201,250	5,750	2.86%	370,213	(163,213)	(44.09%)
MEMBERS SHARES	4,409,257,836	4,022,094,758	387,163,078	9.63%	3,392,550,021	1,016,707,816	29.97%
MEMBER SHARE CERTIFICATES	587,980,121	557,448,785	30,531,336	5.48%	662,478,756	(74,498,635)	(11.25%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,997,444,957	4,579,744,794	417,700,163	9.12%	4,055,398,989	942,045,968	23.23%
CAPITAL							
NCA - UNAMORTIZED	859,000	864,750	(5,750)	(0.66%)	1,302,430	(443,430)	(34.05%)
CORE CAPITAL							
PIC/PCC	143,546,734	137,523,474	6,023,259	4.38%	122,281,405	21,265,328	17.39%



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OTHER RESERVES	157,288,973	157,288,973	0	0.00%	136,904,177	20,384,795	14.89%
UNDIVIDED EARNINGS	10,513,478	8,814,306	1,699,172	19.28%	6,917,442	3,596,036	51.99%
TOTAL CORE CAPITAL	311,349,184	303,626,753	7,722,431	2.54%	266,103,025	45,246,159	17.00%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(30,919,801)	(29,290,495)	(1,629,306)	(5.56%)	(52,739,029)	21,819,228	41.37%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(2,247,664)	(2,297,144)	49,480	2.15%	(4,313,279)	2,065,615	47.89%
TOTAL MEMBERS EQUITY	5,276,485,676	4,852,648,658	423,837,017	8.73%	4,265,752,135	1,010,733,541	23.69%
TOTAL LIABILITIES AND MEMBERS EQUITY	5,286,841,707	4,862,901,039	423,940,669	8.72%	4,276,556,102	1,010,285,606	23.62%
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Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 5/31/2025

	May 2025 Current Month	April 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	May 2025 Year-to-Date	May 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	96,567	56,849	39,719	69.87%	605,338	1,205,890	(600,552)	(49.80%)
INVESTMENT INCOME	21,257,589	20,887,293	370,297	1.77%	99,535,330	87,052,793	12,482,537	14.34%
TOTAL INTEREST INCOME	21,354,157	20,944,142	410,015	1.96%	100,140,668	88,258,683	11,881,985	13.46%
INTEREST ON REVERSE REPO	2,889	0	(2,889)	0.00%	2,889	347,609	344,720	99.17%
INTEREST ON BORROWINGS	0	0	0	0.00%	142,813	891,703	748,891	83.98%
INTEREST ON LOC	0	0	0	0.00%	10,243	5,149	(5,094)	(98.94%)
MEMBER SHARES DIVIDENDS	13,543,361	13,490,745	(52,617)	(0.39%)	61,997,329	58,623,854	(3,373,475)	(5.75%)
CD DIVIDEND	3,035,931	2,956,112	(79,818)	(2.70%)	14,308,523	9,730,023	(4,578,500)	(47.06%)
NCA DIVIDEND	92	123	31	25.40%	628	706	78	11.07%
TOTAL INTEREST EXPENSE	16,582,272	16,446,980	(135,293)	(0.82%)	76,462,425	69,599,044	(6,863,381)	(9.86%)
NET INTEREST INCOME	4,771,884	4,497,162	274,723	6.11%	23,678,243	18,659,639	5,018,604	26.90%
FEE INCOME	408,236	416,993	(8,757)	(2.10%)	1,989,846	2,428,417	(438,570)	(18.06%)
OTHER INCOME	22,408	18,942	3,466	18.30%	86,472	84,677	1,795	2.12%
TOTAL NON-INTEREST INCOME	430,643	435,935	(5,292)	(1.21%)	2,076,318	2,513,093	(436,775)	(17.38%)
COMPENSATION	1,111,650	1,042,076	(69,574)	(6.68%)	5,085,602	4,720,514	(365,088)	(7.73%)
EMPLOYEE BENEFITS	459,395	391,331	(68,064)	(17.39%)	2,004,342	1,648,564	(355,778)	(21.58%)
TRAVEL AND CONFERENCE	60,566	66,475	5,909	8.89%	292,624	257,741	(34,883)	(13.53%)
OFFICE OPERATION	484,691	488,555	3,864	0.79%	2,433,930	2,286,731	(147,200)	(6.44%)
MARKETING AND EDUCATIONAL	46,348	80,554	34,206	42.46%	360,407	316,132	(44,275)	(14.01%)
PROFESSIONAL SERVICES	350,978	357,248	6,270	1.76%	1,582,561	906,258	(676,303)	(74.63%)
MISCELLANEOUS	11,323	11,314	(9)	(0.08%)	55,657	58,701	3,043	5.18%
EXAM FEES	28,877	28,877	0	0.00%	144,385	117,873	(26,512)	(22.49%)
TOTAL NON-INTEREST EXPENSE	2,553,828	2,466,431	(87,397)	(3.54%)	11,959,508	10,312,513	(1,646,996)	(15.97%)
NET OPERATING EXPENSE	2,123,184	2,030,496	(92,689)	(4.56%)	9,883,190	7,799,419	(2,083,771)	(26.72%)
GAIN SALE OF INVESTMENT	91,797	60,505	31,292	51.72%	315,999	16,398	299,601	1,827.06%



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OTHER GAIN	132,797	0	132,797	0.00%	132,797	251,938	(119,142)	(47.29%)
TOTAL GAINS ON ASSETS	224,594	60,505	164,089	271.20%	448,796	268,336	180,459	67.25%
LOSS SALE OF INVESTMENT	530,039	158,948	(371,091)	(233.47%)	688,987	620,673	(68,314)	(11.01%)
TOTAL LOSSES ON ASSETS	530,039	158,948	(371,091)	(233.47%)	688,987	620,673	(68,314)	(11.01%)
OTHER PENSION EXPENSE	49,958	49,958	0	0.00%	249,790	279,417	29,627	10.60%
RETURN ON ASSETS	2,293,297	2,318,265	(24,968)	(1.08%)	13,305,071	10,228,466	3,076,605	30.08%
TAXES	2,337	2,337	0	0.00%	10,633	9,806	(827)	(8.43%)
NET INCOME AFTER TAXES	2,290,960	2,315,928	(24,968)	(1.08%)	13,294,438	10,218,660	3,075,778	30.10%