



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 12/31/2025

	December 2025 Current Month	November 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	766,614,008	620,066,850	146,547,158	23.63%	765,155,208	1,458,799	0.19%
INVESTMENTS - CUSO	1,454,951	1,460,495	(5,544)	(0.38%)	1,628,436	(173,485)	(10.65%)
INVESTMENTS - AVAILABLE FOR SALE	4,426,925,493	4,525,645,676	(98,720,183)	(2.18%)	3,742,297,895	684,627,598	18.29%
FHLB STOCK	17,472,800	3,222,800	14,250,000	442.16%	16,676,000	796,800	4.78%
LOANS TO MEMBERS	78,132,017	48,375,834	29,756,183	61.51%	41,319,060	36,812,958	89.09%
PROPERTY AND EQUIPMENT	4,937,106	4,910,727	26,379	0.54%	5,122,693	(185,586)	(3.62%)
ACCRUED INTEREST RECEIVABLE	14,097,599	14,162,785	(65,185)	(0.46%)	13,743,961	353,639	2.57%
PREPAID EXPENSES	1,060,238	983,460	76,778	7.81%	842,521	217,717	25.84%
OTHER ASSETS	2,964,964	2,964,964	0	0.00%	2,944,716	20,248	0.69%
ACCOUNTS RECEIVABLE	12,709,289	19,149,108	(6,439,819)	(33.63%)	14,200,176	(1,490,887)	(10.50%)
TOTAL ASSETS	5,326,368,466	5,240,942,699	85,425,766	1.63%	4,603,930,665	722,437,801	15.69%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	300,000,000	0	300,000,000	0.00%	300,000,000	0	0.00%
LINE OF CREDIT	0	(10)	10	100.00%	0	0	0.00%
ACC INT PAYABLE - ADVANCES	32,333	31,493	840	2.67%	38,083	(5,750)	(15.10%)
ACCOUNTS PAYABLE	1,016,182	1,057,295	(41,113)	(3.89%)	944,041	72,141	7.64%
ACCRUED INTEREST PAYABLE	2,650,769	4,126,093	(1,475,325)	(35.76%)	2,470,920	179,849	7.28%
ACCRUED EXPENSE PAYABLE	8,474,267	6,663,505	1,810,761	27.17%	5,391,573	3,082,693	57.18%
TOTAL LIABILITIES	312,173,550	11,878,376	300,295,174	2,528.08%	308,844,618	3,328,933	1.08%
MEMBERS' SHARES							
NCA - AMORTIZED	247,250	241,500	5,750	2.38%	496,015	(248,765)	(50.15%)
MEMBERS SHARES	4,055,265,186	4,262,822,465	(207,557,279)	(4.87%)	3,576,400,450	478,864,736	13.39%
MEMBER SHARE CERTIFICATES	608,226,688	615,078,688	(6,852,000)	(1.11%)	465,669,423	142,557,264	30.61%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,663,739,123	4,878,142,653	(214,403,529)	(4.40%)	4,042,565,888	621,173,236	15.37%
CAPITAL							
NCA - UNAMORTIZED	818,750	824,500	(5,750)	(0.70%)	1,156,628	(337,878)	(29.21%)



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CORE CAPITAL							
PIC/PCC	191,093,869	190,317,495	776,374	0.41%	132,731,405	58,362,464	43.97%
OTHER RESERVES	180,330,751	157,288,973	23,041,779	14.65%	164,967,942	15,362,809	9.31%
UNDIVIDED EARNINGS	5,973	20,282,669	(20,276,696)	(99.97%)	(7,672,997)	7,678,970	(100.08%)
TOTAL CORE CAPITAL	371,430,593	367,889,137	3,541,457	0.96%	290,026,351	81,404,243	28.07%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECUR	(17,147,756)	(15,841,180)	(1,306,577)	(8.25%)	(36,167,757)	19,020,001	52.59%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSI	(4,645,795)	(1,950,787)	(2,695,008)	(138.15%)	(2,495,062)	(2,150,733)	(86.20%)
TOTAL MEMBERS EQUITY	5,014,194,915	5,229,064,323	(214,869,407)	(4.11%)	4,295,086,047	719,108,868	16.74%
TOTAL LIABILITIES AND MEMBERS EQUITY	5,326,368,466	5,240,942,699	85,425,766	1.63%	4,603,930,665	722,437,801	15.69%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 12/31/2025

	December 2025 Current Month	November 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2025 Year-to-Date	December 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	118,155	118,586	(431)	(0.36%)	1,580,744	2,241,776	(661,032)	(29.49%)
INVESTMENT INCOME	19,851,669	19,298,147	553,522	2.87%	239,594,822	222,935,620	16,659,202	7.47%
TOTAL INTEREST INCOME	19,969,824	19,416,732	553,092	2.85%	241,175,566	225,177,396	15,998,170	7.10%
INTEREST ON REVERSE REPO	0	0	0	0.00%	28,503	417,701	389,198	93.18%
INTEREST ON BORROWINGS	32,333	31,493	(840)	(2.67%)	342,267	1,142,072	799,806	70.03%
INTEREST ON LOC	270	5	(265)	(5,203.33%)	11,309	5,149	(6,160)	(119.65%)
MEMBER SHARES DIVIDENDS	10,557,765	10,962,743	404,978	3.69%	146,696,338	141,404,273	(5,292,065)	(3.74%)
CD DIVIDEND	3,000,032	2,762,681	(237,351)	(8.59%)	35,396,442	32,772,984	(2,623,458)	(8.00%)
NCA DIVIDEND	92	89	(3)	(3.33%)	1,262	1,697	435	25.65%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	1	1	100.00%
TOTAL INTEREST EXPENSE	13,590,493	13,757,011	166,518	1.21%	182,476,122	175,743,877	(6,732,244)	(3.83%)
NET INTEREST INCOME	6,379,331	5,659,722	719,610	12.71%	58,699,444	49,433,519	9,265,925	18.74%
FEE INCOME	2,196,913	683,901	1,513,012	221.23%	7,810,729	6,713,766	1,096,962	16.34%
OTHER INCOME	21,190	19,326	1,864	9.65%	200,565	195,909	4,657	2.38%
TOTAL NON-INTEREST INCOME	2,218,104	703,227	1,514,876	215.42%	8,011,294	6,909,675	1,101,619	15.94%
COMPENSATION	1,661,576	1,046,100	(615,476)	(58.84%)	13,345,151	11,815,525	(1,529,626)	(12.95%)
EMPLOYEE BENEFITS	425,978	376,001	(49,978)	(13.29%)	4,753,453	4,077,818	(675,634)	(16.57%)
TRAVEL AND CONFERENCE	49,266	64,896	15,630	24.08%	758,461	619,552	(138,908)	(22.42%)
OFFICE OPERATION	484,249	558,767	74,518	13.34%	6,043,465	5,600,252	(443,213)	(7.91%)
MARKETING AND EDUCATIONAL	54,637	61,724	7,087	11.48%	798,944	766,349	(32,595)	(4.25%)
PROFESSIONAL SERVICES	341,280	207,346	(133,935)	(64.59%)	3,599,155	2,472,996	(1,126,159)	(45.54%)
MISCELLANEOUS	10,586	23,144	12,558	54.26%	131,365	135,149	3,784	2.80%
EXAM FEES	28,877	28,877	(0)	(0.00%)	346,525	282,895	(63,630)	(22.49%)
TOTAL NON-INTEREST EXPENSE	3,056,449	2,366,854	(689,595)	(29.14%)	29,776,517	25,770,536	(4,005,982)	(15.54%)
NET OPERATING EXPENSE	838,345	1,663,626	825,281	49.61%	21,765,223	18,860,860	(2,904,363)	(15.40%)



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	December 2025 Current Month	November 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2025 Year-to-Date	December 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	0	0	0.00%	506,793	694,245	(187,453)	(27.00%)
OTHER GAIN	0	0	0	0.00%	148,217	269,172	(120,955)	(44.94%)
TOTAL GAINS ON ASSETS	0	0	0	0.00%	655,010	963,418	(308,408)	(32.01%)
LOSS SALE OF INVESTMENT	0	514,560	514,560	100.00%	2,189,027	2,652,171	463,144	17.46%
LOSS SALE OF ASSETS	1,495	0	(1,495)	0.00%	4,178	111,360	107,182	96.25%
TOTAL LOSSES ON ASSETS	1,495	514,560	513,065	99.71%	2,193,205	2,763,531	570,327	20.64%
OTHER PENSION EXPENSE	49,958	49,958	(0)	(0.00%)	599,497	670,601	71,104	10.60%
RETURN ON ASSETS	5,489,533	3,431,578	2,057,956	59.97%	34,796,529	28,101,944	6,694,585	23.82%
TAXES	2,337	2,337	(0)	(0.00%)	34,647	38,179	3,532	9.25%
NET INCOME AFTER TAXES	5,487,196	3,429,241	2,057,955	60.01%	34,761,882	28,063,765	6,698,117	23.87%
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