



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 2/28/2026

	February 2026 Current Month	January 2026 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2025 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	1,227,600,978	612,007,837	615,593,141	100.59%	910,931,509	316,669,468	34.76%
INVESTMENTS - CUSO	1,446,167	1,449,665	(3,498)	(0.24%)	1,520,889	(74,722)	(4.91%)
INVESTMENTS - AVAILABLE FOR SALE	4,823,028,424	4,723,178,194	99,850,231	2.11%	4,268,254,572	554,773,852	13.00%
FHLB STOCK	3,222,800	3,222,800	0	0.00%	2,426,000	796,800	32.84%
LOANS TO MEMBERS	26,823,381	44,878,561	(18,055,180)	(40.23%)	23,722,455	3,100,926	13.07%
PROPERTY AND EQUIPMENT	4,994,976	4,902,718	92,259	1.88%	5,041,817	(46,841)	(0.93%)
ACCRUED INTEREST RECEIVABLE	13,294,246	14,067,888	(773,643)	(5.50%)	13,575,561	(281,315)	(2.07%)
PREPAID EXPENSES	1,878,092	1,744,364	133,728	7.67%	1,500,465	377,627	25.17%
OTHER ASSETS	2,964,964	2,964,964	0	0.00%	2,868,232	96,732	3.37%
ACCOUNTS RECEIVABLE	12,870,592	21,247,314	(8,376,723)	(39.42%)	12,144,131	726,461	5.98%
TOTAL ASSETS	6,118,124,620	5,429,664,305	688,460,315	12.68%	5,241,985,632	876,138,989	16.71%
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - ADVANCES	0	64,667	(64,667)	100.00%	19,042	(19,042)	100.00%
ACCOUNTS PAYABLE	1,021,804	1,158,992	(137,188)	(11.84%)	917,505	104,299	11.37%
ACCRUED INTEREST PAYABLE	4,516,067	3,589,240	926,827	25.82%	3,786,021	730,046	19.28%
ACCRUED EXPENSE PAYABLE	7,957,720	7,581,795	375,925	4.96%	5,207,719	2,750,001	52.81%
TOTAL LIABILITIES	13,495,591	12,394,694	1,100,897	8.88%	9,930,286	3,565,305	35.90%
MEMBERS' SHARES							
NCA - AMORTIZED	258,750	253,000	5,750	2.27%	531,958	(273,208)	(51.36%)
MEMBERS SHARES	5,107,568,731	4,378,601,121	728,967,610	16.65%	4,389,139,956	718,428,774	16.37%
MEMBER SHARE CERTIFICATES	625,521,200	687,112,638	(61,591,437)	(8.96%)	575,492,785	50,028,415	8.69%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	5,733,348,681	5,065,966,759	667,381,923	13.17%	4,965,164,700	768,183,981	15.47%
CAPITAL							
NCA - UNAMORTIZED	797,250	813,000	(15,750)	(1.94%)	1,120,684	(323,434)	(28.86%)

CORE CAPITAL



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PIC/PCC	199,958,945	191,093,869	8,865,075	4.64%	132,907,400	67,051,544	50.45%
OTHER RESERVES	180,330,751	180,330,751	0	0.00%	164,967,942	15,362,809	9.31%
UNDIVIDED EARNINGS	5,228,282	2,114,469	3,113,813	147.26%	(2,462,676)	7,690,958	(312.30%)
TOTAL CORE CAPITAL	385,517,978	373,539,089	11,978,889	3.21%	295,412,667	90,105,311	30.50%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECUR	(10,506,601)	(18,462,200)	7,955,599	43.09%	(27,246,603)	16,740,001	61.44%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSI	(4,528,278)	(4,587,037)	58,758	1.28%	(2,396,103)	(2,132,176)	(88.99%)
TOTAL MEMBERS EQUITY	6,104,629,029	5,417,269,611	687,359,419	12.69%	5,232,055,345	872,573,684	16.68%
TOTAL LIABILITIES AND MEMBERS EQUITY	6,118,124,620	5,429,664,305	688,460,315	12.68%	5,241,985,632	876,138,989	16.71%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 2/28/2026

	February 2026 Current Month	January 2026 Prior Month	Monthly \$ Variance	Monthly % Variance	February 2026 Year-to-Date	February 2025 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	81,580	123,194	(41,614)	(33.78%)	204,775	398,076	(193,302)	(48.56%)
INVESTMENT INCOME	18,710,866	18,419,963	290,903	1.58%	37,130,829	36,323,547	807,283	2.22%
TOTAL INTEREST INCOME	18,792,447	18,543,157	249,289	1.34%	37,335,604	36,721,623	613,981	1.67%
INTEREST ON BORROWINGS	0	64,667	64,667	100.00%	64,667	136,465	71,799	52.61%
INTEREST ON LOC	17	0	(17)	0.00%	17	10,243	10,226	99.83%
MEMBER SHARES DIVIDENDS	10,129,940	10,449,220	319,280	3.06%	20,579,159	21,239,398	660,239	3.11%
CD DIVIDEND	2,805,001	2,940,799	135,799	4.62%	5,745,800	5,312,433	(433,367)	(8.16%)
NCA DIVIDEND	83	92	9	9.75%	175	271	96	35.52%
TERM PIC DIVIDENDS	0	0	0	100.00%	0	0	(0)	0.00%
TOTAL INTEREST EXPENSE	12,935,040	13,454,777	519,737	3.86%	26,389,817	26,698,810	308,993	1.16%
NET INTEREST INCOME	5,857,407	5,088,380	769,027	15.11%	10,945,787	10,022,813	922,974	9.21%
FEE INCOME	636,554	588,395	48,159	8.18%	1,224,949	743,024	481,925	64.86%
OTHER INCOME	16,379	19,733	(3,355)	(17.00%)	36,112	30,022	6,089	20.28%
TOTAL NON-INTEREST INCOME	652,933	608,128	44,805	7.37%	1,261,061	773,047	488,014	63.13%
COMPENSATION	1,166,273	1,347,806	181,533	13.47%	2,514,079	1,922,655	(591,424)	(30.76%)
EMPLOYEE BENEFITS	461,346	449,649	(11,697)	(2.60%)	910,996	765,605	(145,391)	(18.99%)
TRAVEL AND CONFERENCE	68,151	41,241	(26,910)	(65.25%)	109,392	85,498	(23,894)	(27.95%)
OFFICE OPERATION	537,116	540,453	3,337	0.62%	1,077,569	945,617	(131,953)	(13.95%)
MARKETING AND EDUCATIONAL	85,574	48,461	(37,113)	(76.58%)	134,035	128,004	(6,031)	(4.71%)
PROFESSIONAL SERVICES	240,705	231,177	(9,528)	(4.12%)	471,882	645,710	173,827	26.92%
MISCELLANEOUS	11,624	11,387	(238)	(2.09%)	23,011	22,070	(941)	(4.26%)
EXAM FEES	32,611	32,611	0	0.00%	65,222	57,754	(7,468)	(12.93%)
TOTAL NON-INTEREST EXPENSE	2,603,401	2,702,785	99,384	3.68%	5,306,186	4,572,911	(733,275)	(16.04%)
NET OPERATING EXPENSE	1,950,468	2,094,657	144,188	6.88%	4,045,125	3,799,865	(245,261)	(6.45%)



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GAIN SALE OF INVESTMENT	24,219	0	24,219	0.00%	24,219	163,697	(139,478)	(85.21%)
OTHER GAIN	0	0	0	0.00%	0	0	0	0.00%
TOTAL GAINS ON ASSETS	24,219	0	24,219	0.00%	24,219	163,697	(139,478)	(85.21%)
LOSS SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
LOSS SALE OF ASSETS	0	1,117	1,117	100.00%	1,117	0	(1,117)	0.00%
TOTAL LOSSES ON ASSETS	0	1,117	1,117	100.00%	1,117	0	(1,117)	0.00%
OTHER PENSION EXPENSE	70,061	70,061	0	0.00%	140,122	99,916	(40,206)	(40.24%)
RETURN ON ASSETS	3,861,096	2,922,546	938,550	32.11%	6,783,642	6,286,729	496,913	7.90%
TAXES	2,555	2,555	0	0.00%	5,110	3,623	(1,487)	(41.03%)
NET INCOME AFTER TAXES	3,858,541	2,919,991	938,550	32.14%	6,778,532	6,283,106	495,426	7.89%