



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 1/31/2026

	January 2026 Current Month	December 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2025 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	612,007,837	766,614,008	(154,606,170)	(20.17%)	543,031,049	68,976,788	12.70%
INVESTMENTS - CUSO	1,449,665	1,454,951	(5,286)	(0.36%)	1,572,971	(123,306)	(7.84%)
INVESTMENTS - AVAILABLE FOR SALE	4,723,178,194	4,426,925,493	296,252,701	6.69%	3,946,230,070	776,948,124	19.69%
FHLB STOCK	3,222,800	17,472,800	(14,250,000)	(81.56%)	2,426,000	796,800	32.84%
LOANS TO MEMBERS	44,878,561	78,132,017	(33,253,456)	(42.56%)	57,124,325	(12,245,764)	(21.44%)
PROPERTY AND EQUIPMENT	4,902,718	4,937,106	(34,388)	(0.70%)	5,091,519	(188,801)	(3.71%)
ACCRUED INTEREST RECEIVABLE	14,067,888	14,097,599	(29,711)	(0.21%)	13,664,411	403,478	2.95%
PREPAID EXPENSES	1,744,364	1,060,238	684,126	64.53%	1,503,322	241,042	16.03%
OTHER ASSETS	2,964,964	2,964,964	0	0.00%	2,944,716	20,248	0.69%
ACCOUNTS RECEIVABLE	21,247,314	12,709,289	8,538,025	67.18%	11,750,283	9,497,031	80.82%
TOTAL ASSETS	5,429,664,305	5,326,368,466	103,295,839	1.94%	4,585,338,666	844,325,639	18.41%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	0	300,000,000	(300,000,000)	100.00%	0	0	0.00%
ACC INT PAYABLE - ADVANCES	64,667	32,333	32,333	100.00%	117,424	(52,757)	(44.93%)
ACCOUNTS PAYABLE	1,158,992	1,016,182	142,811	14.05%	1,604,660	(445,668)	(27.77%)
ACCRUED INTEREST PAYABLE	3,589,240	2,650,769	938,472	35.40%	3,100,157	489,083	15.78%
ACCRUED EXPENSE PAYABLE	7,581,795	8,474,267	(892,472)	(10.53%)	4,791,369	2,790,426	58.24%
TOTAL LIABILITIES	12,394,694	312,173,550	(299,778,856)	(96.03%)	9,613,610	2,781,085	28.93%
MEMBERS' SHARES							
NCA - AMORTIZED	253,000	247,250	5,750	2.33%	513,986	(260,986)	(50.78%)
MEMBERS SHARES	4,378,601,121	4,055,265,186	323,335,935	7.97%	3,839,873,892	538,727,229	14.03%
MEMBER SHARE CERTIFICATES	687,112,638	608,226,688	78,885,950	12.97%	477,410,855	209,701,782	43.92%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	5,065,966,759	4,663,739,123	402,227,635	8.62%	4,317,798,734	748,168,025	17.33%
CAPITAL							
NCA - UNAMORTIZED	813,000	818,750	(5,750)	(0.70%)	1,138,656	(325,656)	(28.60%)



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CORE CAPITAL							
PIC/PCC	191,093,869	191,093,869	0	0.00%	132,731,405	58,362,464	43.97%
OTHER RESERVES	180,330,751	180,330,751	0	0.00%	164,967,942	15,362,809	9.31%
UNDIVIDED EARNINGS	2,114,469	5,973	2,108,496	35,302.23%	(5,307,758)	7,422,227	(139.84%)
TOTAL CORE CAPITAL	373,539,089	371,430,593	2,108,496	0.57%	292,391,590	81,147,500	27.75%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECUR	(18,462,200)	(17,147,756)	(1,314,444)	(7.67%)	(33,158,341)	14,696,140	44.32%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSI	(4,587,037)	(4,645,795)	58,758	1.26%	(2,445,582)	(2,141,454)	(87.56%)
TOTAL MEMBERS EQUITY	5,417,269,611	5,014,194,915	403,074,695	8.04%	4,575,725,056	841,544,554	18.39%
TOTAL LIABILITIES AND MEMBERS EQUITY	5,429,664,305	5,326,368,466	103,295,839	1.94%	4,585,338,666	844,325,639	18.41%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 1/31/2026

	January 2026 Current Month	December 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2026 Year-to-Date	January 2025 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	123,194	118,155	5,039	4.26%	123,194	201,748	(78,554)	(38.94%)
INVESTMENT INCOME	18,419,963	19,851,669	(1,431,706)	(7.21%)	18,419,963	18,400,756	19,207	0.10%
TOTAL INTEREST INCOME	18,543,157	19,969,824	(1,426,667)	(7.14%)	18,543,157	18,602,504	(59,347)	(0.32%)
INTEREST ON BORROWINGS	64,667	32,333	(32,333)	(100.00%)	64,667	117,424	52,757	44.93%
INTEREST ON LOC	0	270	270	100.00%	0	10,243	10,243	100.00%
MEMBER SHARES DIVIDENDS	10,449,220	10,557,765	108,545	1.03%	10,449,220	10,923,564	474,344	4.34%
CD DIVIDEND	2,940,799	3,000,032	59,233	1.97%	2,940,799	2,723,703	(217,096)	(7.97%)
NCA DIVIDEND	92	92	(0)	(0.01%)	92	142	51	35.50%
TERM PIC DIVIDENDS	0	0	(0)	0.00%	0	0	(0)	0.00%
TOTAL INTEREST EXPENSE	13,454,777	13,590,493	135,715	1.00%	13,454,777	13,775,076	320,299	2.33%
NET INTEREST INCOME	5,088,380	6,379,331	(1,290,951)	(20.24%)	5,088,380	4,827,428	260,952	5.41%
FEE INCOME	588,395	2,196,913	(1,608,519)	(73.22%)	588,395	399,377	189,018	47.33%
OTHER INCOME	19,733	21,190	(1,457)	(6.88%)	19,733	13,970	5,763	41.25%
TOTAL NON-INTEREST INCOME	608,128	2,218,104	(1,609,976)	(72.58%)	608,128	413,347	194,781	47.12%
COMPENSATION	1,347,806	1,661,576	313,770	18.88%	1,347,806	970,974	(376,832)	(38.81%)
EMPLOYEE BENEFITS	449,649	425,978	(23,671)	(5.56%)	449,649	373,926	(75,723)	(20.25%)
TRAVEL AND CONFERENCE	41,241	49,266	8,025	16.29%	41,241	35,542	(5,699)	(16.04%)
OFFICE OPERATION	540,453	484,249	(56,204)	(11.61%)	540,453	481,856	(58,597)	(12.16%)
MARKETING AND EDUCATIONAL	48,461	54,637	6,176	11.30%	48,461	25,814	(22,647)	(87.73%)
PROFESSIONAL SERVICES	231,177	341,280	110,103	32.26%	231,177	335,088	103,911	31.01%
MISCELLANEOUS	11,387	10,586	(800)	(7.56%)	11,387	11,027	(360)	(3.26%)
EXAM FEES	32,611	28,877	(3,734)	(12.93%)	32,611	28,877	(3,734)	(12.93%)
TOTAL NON-INTEREST EXPENSE	2,702,785	3,056,449	353,664	11.57%	2,702,785	2,263,104	(439,682)	(19.43%)
NET OPERATING EXPENSE	2,094,657	838,345	(1,256,312)	(149.86%)	2,094,657	1,849,756	(244,901)	(13.24%)



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GAIN SALE OF INVESTMENT	0	0	0	0.00%	0	3,516	3,516	(100.00%)
OTHER GAIN	0	0	0	0.00%	0	0	0	0.00%
TOTAL GAINS ON ASSETS	0	0	0	0.00%	0	3,516	3,516	(100.00%)
LOSS SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
LOSS SALE OF ASSETS	1,117	1,495	378	25.31%	1,117	0	(1,117)	0.00%
TOTAL LOSSES ON ASSETS	1,117	1,495	378	25.31%	1,117	0	(1,117)	0.00%
OTHER PENSION EXPENSE	70,061	49,958	(20,103)	(40.24%)	70,061	49,958	(20,103)	(40.24%)
RETURN ON ASSETS	2,922,546	5,489,533	(2,566,988)	(46.76%)	2,922,546	2,931,229	(8,684)	(0.30%)
TAXES	2,555	2,337	(218)	(9.34%)	2,555	2,337	(218)	(9.35%)
NET INCOME AFTER TAXES	2,919,991	5,487,196	(2,567,206)	(46.79%)	2,919,991	2,928,893	(8,902)	(0.30%)