



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 8/31/2025

	August 2025 Current Month	July 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	681,297,814	282,561,637	398,736,177	141.11%	812,696,506	(131,398,693)	(16.17%)
INVESTMENTS - CUSO	1,480,427	1,515,880	(35,454)	(2.34%)	1,831,005	(350,579)	(19.15%)
INVESTMENTS - AVAILABLE FOR SALE	4,534,384,536	4,480,634,027	53,750,509	1.20%	3,694,214,257	840,170,279	22.74%
FHLB STOCK	3,222,800	8,210,300	(4,987,500)	(60.75%)	2,426,000	796,800	32.84%
LOANS TO MEMBERS	42,453,596	51,488,498	(9,034,901)	(17.55%)	22,513,057	19,940,540	88.57%
PROPERTY AND EQUIPMENT	4,911,688	4,974,877	(63,189)	(1.27%)	5,342,178	(430,490)	(8.06%)
ACCRUED INTEREST RECEIVABLE	15,789,717	15,650,594	139,124	0.89%	15,201,857	587,860	3.87%
PREPAID EXPENSES	837,779	1,022,677	(184,898)	(18.08%)	839,506	(1,727)	(0.21%)
OTHER ASSETS	2,937,890	2,937,890	0	0.00%	2,943,846	(5,956)	(0.20%)
ACCOUNTS RECEIVABLE	20,463,084	16,878,207	3,584,877	21.24%	14,100,343	6,362,741	45.12%
<b>TOTAL ASSETS</b>	<b>5,307,779,331</b>	<b>4,865,874,588</b>	<b>441,904,744</b>	<b>9.08%</b>	<b>4,572,108,555</b>	<b>735,670,776</b>	<b>16.09%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB-FRB-BTFP ADVANCES	0	105,000,000	(105,000,000)	100.00%	0	0	0.00%
ACC INT PAYABLE - ADVANCES	63,486	13,329	50,157	376.29%	3,868	59,618	1,541.29%
ACCOUNTS PAYABLE	944,922	853,408	91,514	10.72%	718,378	226,545	31.54%
ACCRUED INTEREST PAYABLE	4,017,051	2,889,258	1,127,793	39.03%	3,627,290	389,761	10.75%
ACCRUED EXPENSE PAYABLE	5,824,167	5,947,324	(123,157)	(2.07%)	6,324,222	(500,055)	(7.91%)
<b>TOTAL LIABILITIES</b>	<b>10,849,626</b>	<b>114,703,319</b>	<b>(103,853,693)</b>	<b>(90.54%)</b>	<b>10,673,758</b>	<b>175,868</b>	<b>1.65%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	224,250	218,500	5,750	2.63%	424,128	(199,878)	(47.13%)
MEMBERS SHARES	4,391,667,167	3,855,677,561	535,989,606	13.90%	3,734,565,175	657,101,992	17.60%
MEMBER SHARE CERTIFICATES	574,650,340	578,026,675	(3,376,336)	(0.58%)	585,418,423	(10,768,084)	(1.84%)
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,966,541,757</b>	<b>4,433,922,737</b>	<b>532,619,020</b>	<b>12.01%</b>	<b>4,320,407,726</b>	<b>646,134,031</b>	<b>14.96%</b>
<b>CAPITAL</b>							
NCA - UNAMORTIZED	841,750	847,500	(5,750)	(0.68%)	1,248,515	(406,765)	(32.58%)

## CORE CAPITAL



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	August 2025 Current Month	July 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
PIC/PCC	180,626,158	176,659,879	3,966,278	2.25%	122,281,405	58,344,752	47.71%
OTHER RESERVES	157,288,973	157,288,973	0	0.00%	136,904,177	20,384,795	14.89%
UNDIVIDED EARNINGS	13,590,782	12,397,603	1,193,178	9.62%	11,439,088	2,151,694	18.81%
<b>TOTAL CORE CAPITAL</b>	<b>351,505,912</b>	<b>346,346,455</b>	<b>5,159,457</b>	<b>1.49%</b>	<b>270,624,671</b>	<b>80,881,241</b>	<b>29.89%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(19,860,488)	(27,796,718)	7,936,230	28.55%	(26,681,274)	6,820,785	25.56%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(2,099,225)	(2,148,705)	49,480	2.30%	(4,164,840)	2,065,615	49.60%
<b>TOTAL MEMBERS EQUITY</b>	<b>5,296,929,705</b>	<b>4,751,171,268</b>	<b>545,758,436</b>	<b>11.49%</b>	<b>4,561,434,797</b>	<b>735,494,908</b>	<b>16.12%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>5,307,779,331</b>	<b>4,865,874,588</b>	<b>441,904,744</b>	<b>9.08%</b>	<b>4,572,108,555</b>	<b>735,670,776</b>	<b>16.09%</b>
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# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 8/31/2025

	August 2025 Current Month	July 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2025 Year-to-Date	August 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	166,605	168,173	(1,568)	(0.93%)	1,045,347	1,748,486	(703,139)	(40.21%)
INVESTMENT INCOME	20,105,442	20,790,486	(685,044)	(3.30%)	160,470,008	145,211,644	15,258,364	10.51%
<b>TOTAL INTEREST INCOME</b>	<b>20,272,047</b>	<b>20,958,659</b>	<b>(686,612)</b>	<b>(3.28%)</b>	<b>161,515,355</b>	<b>146,960,130</b>	<b>14,555,225</b>	<b>9.90%</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	28,503	417,701	389,198	93.18%
INTEREST ON BORROWINGS	63,486	13,329	(50,157)	(376.29%)	251,378	1,033,274	781,896	75.67%
INTEREST ON LOC	791	0	(791)	0.00%	11,034	5,149	(5,885)	(114.29%)
MEMBER SHARES DIVIDENDS	12,872,104	13,112,717	240,613	1.84%	100,610,359	93,816,266	(6,794,093)	(7.24%)
CD DIVIDEND	3,092,216	3,165,604	73,387	2.32%	23,611,798	20,653,651	(2,958,148)	(14.32%)
NCA DIVIDEND	92	92	(0)	(0.01%)	900	1,134	233	20.57%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	1	1	100.00%
<b>TOTAL INTEREST EXPENSE</b>	<b>16,028,689</b>	<b>16,291,741</b>	<b>263,052</b>	<b>1.61%</b>	<b>124,513,972</b>	<b>115,927,175</b>	<b>(8,586,797)</b>	<b>(7.41%)</b>
<b>NET INTEREST INCOME</b>	<b>4,243,358</b>	<b>4,666,918</b>	<b>(423,560)</b>	<b>(9.08%)</b>	<b>37,001,382</b>	<b>31,032,954</b>	<b>5,968,428</b>	<b>19.23%</b>
FEE INCOME	775,140	410,933	364,207	88.63%	3,536,698	3,861,349	(324,651)	(8.41%)
OTHER INCOME	14,083	15,869	(1,785)	(11.25%)	129,148	129,417	(268)	(0.21%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>789,223</b>	<b>426,801</b>	<b>362,422</b>	<b>84.92%</b>	<b>3,665,846</b>	<b>3,990,766</b>	<b>(324,920)</b>	<b>(8.14%)</b>
COMPENSATION	1,061,033	1,130,347	69,314	6.13%	8,357,791	7,479,478	(878,314)	(11.74%)
EMPLOYEE BENEFITS	388,420	384,815	(3,605)	(0.94%)	3,156,890	2,606,104	(550,786)	(21.13%)
TRAVEL AND CONFERENCE	52,294	52,871	577	1.09%	462,632	422,913	(39,718)	(9.39%)
OFFICE OPERATION	535,476	499,821	(35,654)	(7.13%)	3,970,759	3,689,004	(281,755)	(7.64%)
MARKETING AND EDUCATIONAL	44,874	39,540	(5,334)	(13.49%)	538,997	503,472	(35,524)	(7.06%)
PROFESSIONAL SERVICES	226,398	275,721	49,323	17.89%	2,328,274	1,521,045	(807,229)	(53.07%)
MISCELLANEOUS	0	10,360	10,360	100.00%	76,719	89,481	12,762	14.26%
EXAM FEES	28,877	28,877	0	0.00%	231,016	188,596	(42,420)	(22.49%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>2,337,372</b>	<b>2,422,353</b>	<b>84,981</b>	<b>3.51%</b>	<b>19,123,078</b>	<b>16,500,093</b>	<b>(2,622,984)</b>	<b>(15.90%)</b>
<b>NET OPERATING EXPENSE</b>	<b>1,548,149</b>	<b>1,995,552</b>	<b>447,403</b>	<b>22.42%</b>	<b>15,457,231</b>	<b>12,509,328</b>	<b>(2,947,904)</b>	<b>(23.57%)</b>



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	August 2025 Current Month	July 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	August 2025 Year-to-Date	August 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	54,923	131,515	(76,592)	(58.24%)	502,438	140,973	361,465	256.41%
OTHER GAIN	0	(11)	(11)	(100.00%)	132,786	253,332	(120,546)	(47.58%)
<b>TOTAL GAINS ON ASSETS</b>	<b>54,923</b>	<b>131,505</b>	<b>(76,581)</b>	<b>(58.23%)</b>	<b>635,224</b>	<b>394,305</b>	<b>240,918</b>	<b>61.10%</b>
LOSS SALE OF INVESTMENT	708,041	6,856	(701,185)	(10,227.93%)	1,496,632	1,721,516	224,884	13.06%
LOSS SALE OF ASSETS	0	2,683	2,683	100.00%	2,683	0	(2,683)	0.00%
<b>TOTAL LOSSES ON ASSETS</b>	<b>708,041</b>	<b>9,539</b>	<b>(698,502)</b>	<b>(7,322.87%)</b>	<b>1,499,315</b>	<b>1,721,516</b>	<b>222,201</b>	<b>12.91%</b>
OTHER PENSION EXPENSE	49,958	49,958	0	0.00%	399,665	447,068	47,403	10.60%
<b>RETURN ON ASSETS</b>	<b>1,992,133</b>	<b>2,743,374</b>	<b>(751,240)</b>	<b>(27.38%)</b>	<b>20,280,394</b>	<b>16,749,348</b>	<b>3,531,046</b>	<b>21.08%</b>
TAXES	2,337	2,337	0	0.00%	17,643	15,689	(1,953)	(12.45%)
<b>NET INCOME AFTER TAXES</b>	<b>1,989,797</b>	<b>2,741,037</b>	<b>(751,240)</b>	<b>(27.41%)</b>	<b>20,262,752</b>	<b>16,733,659</b>	<b>3,529,093</b>	<b>21.09%</b>
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