



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 7/31/2025

	July 2025 Current Month	June 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	July 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	282,561,637	209,614,893	72,946,744	34.80%	220,269,912	62,291,724	28.28%
INVESTMENTS - CUSO	1,515,880	1,517,878	(1,998)	(0.13%)	1,840,362	(324,481)	(17.63%)
INVESTMENTS - AVAILABLE FOR SALE	4,480,634,027	4,591,394,431	(110,760,403)	(2.41%)	3,554,083,199	926,550,828	26.07%
FHLB STOCK	8,210,300	6,785,300	1,425,000	21.00%	7,176,000	1,034,300	14.41%
LOANS TO MEMBERS	51,488,498	55,475,718	(3,987,220)	(7.19%)	62,071,446	(10,582,949)	(17.05%)
PROPERTY AND EQUIPMENT	4,974,877	5,023,748	(48,871)	(0.97%)	5,388,575	(413,698)	(7.68%)
ACCRUED INTEREST RECEIVABLE	15,650,594	15,691,332	(40,738)	(0.26%)	14,731,386	919,208	6.24%
PREPAID EXPENSES	1,022,677	1,219,493	(196,816)	(16.14%)	937,350	85,327	9.10%
OTHER ASSETS	2,937,890	2,937,865	25	0.00%	2,943,846	(5,956)	(0.20%)
ACCOUNTS RECEIVABLE	16,878,207	14,499,529	2,378,678	16.41%	16,839,750	38,458	0.23%
TOTAL ASSETS	4,865,874,588	4,904,160,187	(38,285,600)	(0.78%)	3,886,281,825	979,592,762	25.21%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	105,000,000	75,000,000	30,000,000	40.00%	100,000,000	5,000,000	5.00%
ACC INT PAYABLE - ADVANCES	13,329	9,521	3,808	40.00%	23,208	(9,879)	(42.57%)
ACCOUNTS PAYABLE	853,408	820,110	33,298	4.06%	567,106	286,302	50.48%
ACCRUED INTEREST PAYABLE	2,889,258	2,448,673	440,585	17.99%	3,697,295	(808,037)	(21.85%)
ACCRUED EXPENSE PAYABLE	5,947,324	5,663,740	283,583	5.01%	5,768,998	178,326	3.09%
TOTAL LIABILITIES	114,703,319	83,942,044	30,761,275	36.65%	110,056,608	4,646,712	4.22%
MEMBERS' SHARES							
NCA - AMORTIZED	218,500	212,750	5,750	2.70%	406,156	(187,656)	(46.20%)
MEMBERS SHARES	3,855,677,561	3,919,532,086	(63,854,525)	(1.63%)	2,930,481,259	925,196,302	31.57%
MEMBER SHARE CERTIFICATES	578,026,675	589,022,075	(10,995,400)	(1.87%)	614,831,280	(36,804,605)	(5.99%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,433,922,737	4,508,766,911	(74,844,175)	(1.66%)	3,545,718,695	888,204,042	25.05%
CAPITAL							
NCA - UNAMORTIZED	847,500	853,250	(5,750)	(0.67%)	1,266,486	(418,986)	(33.08%)

CORE CAPITAL



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PIC/PCC	176,659,879	167,871,266	8,788,613	5.24%	122,281,405	54,378,474	44.47%
OTHER RESERVES	157,288,973	157,288,973	0	0.00%	136,904,177	20,384,795	14.89%
UNDIVIDED EARNINGS	12,397,603	12,150,395	247,209	2.03%	9,070,551	3,327,053	36.68%
TOTAL CORE CAPITAL	346,346,455	337,310,633	9,035,822	2.68%	268,256,133	78,090,322	29.11%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(27,796,718)	(24,514,467)	(3,282,251)	(13.39%)	(34,801,777)	7,005,059	20.13%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(2,148,705)	(2,198,185)	49,480	2.25%	(4,214,320)	2,065,615	49.01%
TOTAL MEMBERS EQUITY	4,751,171,268	4,820,218,143	(69,046,874)	(1.43%)	3,776,225,217	974,946,051	25.82%
TOTAL LIABILITIES AND MEMBERS EQUITY	4,865,874,588	4,904,160,187	(38,285,600)	(0.78%)	3,886,281,825	979,592,762	25.21%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 7/31/2025

	July 2025 Current Month	June 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	July 2025 Year-to-Date	July 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	168,173	105,230	62,942	59.81%	878,742	1,563,832	(685,090)	(43.81%)
INVESTMENT INCOME	20,790,486	20,038,750	751,736	3.75%	140,364,566	125,124,193	15,240,373	12.18%
TOTAL INTEREST INCOME	20,958,659	20,143,981	814,678	4.04%	141,243,308	126,688,025	14,555,283	11.49%
INTEREST ON REVERSE REPO	0	25,615	25,615	100.00%	28,503	381,507	353,003	92.53%
INTEREST ON BORROWINGS	13,329	31,750	18,421	58.02%	187,892	1,029,406	841,514	81.75%
INTEREST ON LOC	0	0	0	0.00%	10,243	5,149	(5,094)	(98.94%)
MEMBER SHARES DIVIDENDS	13,112,717	12,628,208	(484,509)	(3.84%)	87,738,254	81,617,156	(6,121,098)	(7.50%)
CD DIVIDEND	3,165,604	3,045,456	(120,148)	(3.95%)	20,519,582	17,076,612	(3,442,969)	(20.16%)
NCA DIVIDEND	92	89	(3)	(3.32%)	809	990	181	18.29%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	1	1	100.00%
TOTAL INTEREST EXPENSE	16,291,741	15,731,117	(560,624)	(3.56%)	108,485,283	100,110,821	(8,374,462)	(8.37%)
NET INTEREST INCOME	4,666,918	4,412,864	254,054	5.76%	32,758,025	26,577,205	6,180,820	23.26%
FEE INCOME	410,933	360,779	50,154	13.90%	2,761,558	3,372,594	(611,036)	(18.12%)
OTHER INCOME	15,869	12,725	3,144	24.70%	115,065	113,290	1,775	1.57%
TOTAL NON-INTEREST INCOME	426,801	373,504	53,298	14.27%	2,876,623	3,485,884	(609,261)	(17.48%)
COMPENSATION	1,130,347	1,080,810	(49,537)	(4.58%)	7,296,759	6,469,397	(827,362)	(12.79%)
EMPLOYEE BENEFITS	384,815	379,313	(5,502)	(1.45%)	2,768,470	2,283,226	(485,244)	(21.25%)
TRAVEL AND CONFERENCE	52,871	64,842	11,971	18.46%	410,337	378,274	(32,063)	(8.48%)
OFFICE OPERATION	499,821	501,531	1,710	0.34%	3,435,283	3,265,458	(169,824)	(5.20%)
MARKETING AND EDUCATIONAL	39,540	94,176	54,636	58.01%	494,123	456,864	(37,258)	(8.16%)
PROFESSIONAL SERVICES	275,721	243,594	(32,128)	(13.19%)	2,101,876	1,357,032	(744,844)	(54.89%)
MISCELLANEOUS	10,360	10,702	341	3.19%	76,719	79,242	2,523	3.18%
EXAM FEES	28,877	28,877	0	0.00%	202,139	165,022	(37,117)	(22.49%)
TOTAL NON-INTEREST EXPENSE	2,422,353	2,403,844	(18,509)	(0.77%)	16,785,706	14,454,516	(2,331,190)	(16.13%)
NET OPERATING EXPENSE	1,995,552	2,030,341	34,789	1.71%	13,909,083	10,968,632	(2,940,451)	(26.81%)



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	July 2025 Current Month	June 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	July 2025 Year-to-Date	July 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	131,515	0	131,515	0.00%	447,514	139,738	307,776	220.25%
OTHER GAIN	(11)	0	11	0.00%	132,786	253,332	(120,546)	(47.58%)
TOTAL GAINS ON ASSETS	131,505	0	131,505	0.00%	580,300	393,071	187,230	47.63%
LOSS SALE OF INVESTMENT	6,856	92,749	85,893	92.61%	788,592	1,491,248	702,656	47.12%
LOSS SALE OF ASSETS	2,683	0	(2,683)	0.00%	2,683	0	(2,683)	0.00%
TOTAL LOSSES ON ASSETS	9,539	92,749	83,210	89.72%	791,275	1,491,248	699,973	46.94%
OTHER PENSION EXPENSE	49,958	49,958	0	0.00%	349,707	391,184	41,478	10.60%
RETURN ON ASSETS	2,743,374	2,239,816	503,558	22.48%	18,288,261	14,119,211	4,169,049	29.53%
TAXES	2,337	2,337	0	0.00%	15,306	13,728	(1,578)	(11.49%)
NET INCOME AFTER TAXES	2,741,037	2,237,480	503,558	22.51%	18,272,955	14,105,483	4,167,472	29.55%