



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 6/30/2025

	June 2025 Current Month	May 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	209,614,893	611,339,918	(401,725,025)	(65.71%)	269,273,305	(59,658,412)	(22.16%)
INVESTMENTS - CUSO	1,517,878	1,558,019	(40,140)	(2.58%)	1,873,230	(355,352)	(18.97%)
INVESTMENTS - AVAILABLE FOR SALE	4,591,394,431	4,550,319,369	41,075,061	0.90%	3,731,758,894	859,635,537	23.04%
FHLB STOCK	6,785,300	3,222,800	3,562,500	110.54%	2,426,000	4,359,300	179.69%
LOANS TO MEMBERS	55,475,718	80,139,090	(24,663,373)	(30.78%)	63,890,742	(8,415,024)	(13.17%)
PROPERTY AND EQUIPMENT	5,023,748	4,955,215	68,533	1.38%	5,446,705	(422,957)	(7.77%)
ACCRUED INTEREST RECEIVABLE	15,691,332	15,909,907	(218,576)	(1.37%)	14,593,287	1,098,045	7.52%
PREPAID EXPENSES	1,219,493	1,397,591	(178,099)	(12.74%)	1,058,401	161,092	15.22%
OTHER ASSETS	2,937,865	2,937,890	(25)	(0.00%)	2,943,347	(5,481)	(0.19%)
ACCOUNTS RECEIVABLE	14,499,529	15,061,907	(562,377)	(3.73%)	17,093,529	(2,594,000)	(15.18%)
TOTAL ASSETS	4,904,160,187	5,286,841,707	(382,681,520)	(7.24%)	4,110,357,440	793,802,747	19.31%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	75,000,000	0	75,000,000	0.00%	0	75,000,000	0.00%
ACC INT PAYABLE - ADVANCES	9,521	0	9,521	0.00%	129,967	(120,446)	(92.67%)
ACCOUNTS PAYABLE	820,110	1,206,848	(386,738)	(32.05%)	1,020,278	(200,169)	(19.62%)
ACCRUED INTEREST PAYABLE	2,448,673	3,698,507	(1,249,833)	(33.79%)	3,705,755	(1,257,082)	(33.92%)
ACCRUED EXPENSE PAYABLE	5,663,740	5,450,677	213,063	3.91%	5,385,912	277,829	5.16%
TOTAL LIABILITIES	83,942,044	10,356,032	73,586,013	710.56%	10,241,912	73,700,132	719.59%
MEMBERS' SHARES							
NCA - AMORTIZED	212,750	207,000	5,750	2.78%	388,184	(175,434)	(45.19%)
MEMBERS SHARES	3,919,532,086	4,409,257,836	(489,725,750)	(11.11%)	3,236,597,865	682,934,221	21.10%
MEMBER SHARE CERTIFICATES	589,022,075	587,980,121	1,041,954	0.18%	644,845,280	(55,823,205)	(8.66%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,508,766,911	4,997,444,957	(488,678,046)	(9.78%)	3,881,831,329	626,935,582	16.15%
CAPITAL							
NCA - UNAMORTIZED	853,250	859,000	(5,750)	(0.67%)	1,284,458	(431,208)	(33.57%)

CORE CAPITAL



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PIC/PCC	167,871,266	143,546,734	24,324,532	16.95%	122,281,405	45,589,861	37.28%
OTHER RESERVES	157,288,973	157,288,973	0	0.00%	136,904,177	20,384,795	14.89%
UNDIVIDED EARNINGS	12,150,395	10,513,478	1,636,917	15.57%	7,723,943	4,426,452	57.31%
TOTAL CORE CAPITAL	337,310,633	311,349,184	25,961,449	8.34%	266,909,525	70,401,108	26.38%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(24,514,467)	(30,919,801)	6,405,334	20.72%	(45,645,985)	21,131,518	46.29%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(2,198,185)	(2,247,664)	49,480	2.20%	(4,263,800)	2,065,615	48.45%
TOTAL MEMBERS EQUITY	4,820,218,143	5,276,485,676	(456,267,533)	(8.65%)	4,100,115,528	720,102,615	17.56%
TOTAL LIABILITIES AND MEMBERS EQUITY	4,904,160,187	5,286,841,707	(382,681,520)	(7.24%)	4,110,357,440	793,802,747	19.31%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 6/30/2025

	June 2025 Current Month	May 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2025 Year-to-Date	June 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	105,230	96,567	8,663	8.97%	710,569	1,388,162	(677,594)	(48.81%)
INVESTMENT INCOME	20,038,750	21,257,589	(1,218,839)	(5.73%)	119,574,080	105,744,077	13,830,003	13.08%
TOTAL INTEREST INCOME	20,143,981	21,354,157	(1,210,176)	(5.67%)	120,284,649	107,132,239	13,152,409	12.28%
INTEREST ON REVERSE REPO	25,615	2,889	(22,726)	(786.67%)	28,503	347,609	319,105	91.80%
INTEREST ON BORROWINGS	31,750	0	(31,750)	0.00%	174,563	1,006,197	831,635	82.65%
INTEREST ON LOC	0	0	0	0.00%	10,243	5,149	(5,094)	(98.94%)
MEMBER SHARES DIVIDENDS	12,628,208	13,543,361	915,153	6.76%	74,625,538	69,835,528	(4,790,010)	(6.86%)
CD DIVIDEND	3,045,456	3,035,931	(9,525)	(0.31%)	17,353,978	13,256,434	(4,097,544)	(30.91%)
NCA DIVIDEND	89	92	3	3.21%	717	846	129	15.23%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	1	1	100.00%
TOTAL INTEREST EXPENSE	15,731,117	16,582,272	851,155	5.13%	92,193,542	84,451,764	(7,741,778)	(9.17%)
NET INTEREST INCOME	4,412,864	4,771,884	(359,021)	(7.52%)	28,091,107	22,680,476	5,410,631	23.86%
FEE INCOME	360,779	408,236	(47,457)	(11.62%)	2,350,625	2,893,267	(542,642)	(18.76%)
OTHER INCOME	12,725	22,408	(9,683)	(43.21%)	99,197	98,736	461	0.47%
TOTAL NON-INTEREST INCOME	373,504	430,643	(57,140)	(13.27%)	2,449,822	2,992,003	(542,182)	(18.12%)
COMPENSATION	1,080,810	1,111,650	30,840	2.77%	6,166,412	5,546,646	(619,766)	(11.17%)
EMPLOYEE BENEFITS	379,313	459,395	80,082	17.43%	2,383,655	1,974,273	(409,382)	(20.74%)
TRAVEL AND CONFERENCE	64,842	60,566	(4,276)	(7.06%)	357,466	323,242	(34,224)	(10.59%)
OFFICE OPERATION	501,531	484,691	(16,840)	(3.47%)	2,935,461	2,776,402	(159,060)	(5.73%)
MARKETING AND EDUCATIONAL	94,176	46,348	(47,828)	(103.19%)	454,583	397,807	(56,775)	(14.27%)
PROFESSIONAL SERVICES	243,594	350,978	107,384	30.60%	1,826,154	1,185,606	(640,548)	(54.03%)
MISCELLANEOUS	10,702	11,323	621	5.48%	66,359	68,963	2,604	3.78%
EXAM FEES	28,877	28,877	0	0.00%	173,262	141,447	(31,815)	(22.49%)
TOTAL NON-INTEREST EXPENSE	2,403,844	2,553,828	149,983	5.87%	14,363,353	12,414,387	(1,948,966)	(15.70%)
NET OPERATING EXPENSE	2,030,341	2,123,184	92,844	4.37%	11,913,531	9,422,384	(2,491,147)	(26.44%)



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	June 2025 Current Month	May 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	June 2025 Year-to-Date	June 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	91,797	91,797	(100.00%)	315,999	74,536	241,463	323.95%
OTHER GAIN	0	132,797	132,797	(100.00%)	132,797	251,938	(119,142)	(47.29%)
TOTAL GAINS ON ASSETS	0	224,594	224,594	(100.00%)	448,796	326,474	122,321	37.47%
LOSS SALE OF INVESTMENT	92,749	530,039	437,290	82.50%	781,736	738,263	(43,474)	(5.89%)
TOTAL LOSSES ON ASSETS	92,749	530,039	437,290	82.50%	781,736	738,263	(43,474)	(5.89%)
OTHER PENSION EXPENSE	49,958	49,958	0	0.00%	299,748	335,301	35,552	10.60%
RETURN ON ASSETS	2,239,816	2,293,297	(53,480)	(2.33%)	15,544,887	12,511,003	3,033,884	24.25%
TAXES	2,337	2,337	0	0.00%	12,969	11,767	(1,202)	(10.22%)
NET INCOME AFTER TAXES	2,237,480	2,290,960	(53,480)	(2.33%)	15,531,918	12,499,236	3,032,681	24.26%
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