



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 9/30/2025

	September 2025 Current Month	August 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	292,157,708	681,297,814	(389,140,106)	(57.12%)	541,329,213	(249,171,506)	(46.03%)
INVESTMENTS - CUSO	1,449,790	1,480,427	(30,636)	(2.07%)	1,799,741	(349,951)	(19.44%)
INVESTMENTS - AVAILABLE FOR SALE	4,505,337,381	4,534,384,536	(29,047,155)	(0.64%)	3,712,963,077	792,374,304	21.34%
FHLB STOCK	11,535,300	3,222,800	8,312,500	257.93%	2,426,000	9,109,300	375.49%
LOANS TO MEMBERS	48,800,000	42,453,596	6,346,404	14.95%	48,077,786	722,214	1.50%
PROPERTY AND EQUIPMENT	5,023,063	4,911,688	111,375	2.27%	5,288,639	(265,576)	(5.02%)
ACCRUED INTEREST RECEIVABLE	15,551,411	15,789,717	(238,306)	(1.51%)	14,722,466	828,945	5.63%
PREPAID EXPENSES	929,956	837,779	92,177	11.00%	700,193	229,763	32.81%
OTHER ASSETS	2,964,964	2,937,890	27,074	0.92%	2,944,716	20,248	0.69%
ACCOUNTS RECEIVABLE	20,294,521	20,463,084	(168,564)	(0.82%)	20,166,591	127,930	0.63%
TOTAL ASSETS	4,904,044,094	5,307,779,331	(403,735,237)	(7.61%)	4,350,418,423	553,625,671	12.73%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	175,000,000	0	175,000,000	0.00%	0	175,000,000	0.00%
ACC INT PAYABLE - ADVANCES	27,063	63,486	(36,424)	(57.37%)	27,076	(14)	(0.05%)
ACCOUNTS PAYABLE	1,185,441	944,922	240,518	25.45%	1,051,380	134,061	12.75%
ACCRUED INTEREST PAYABLE	2,194,442	4,017,051	(1,822,609)	(45.37%)	2,177,291	17,151	0.79%
ACCRUED EXPENSE PAYABLE	6,235,881	5,824,167	411,714	7.07%	6,527,630	(291,749)	(4.47%)
TOTAL LIABILITIES	184,642,826	10,849,626	173,793,200	1,601.84%	9,783,377	174,859,449	1,787.31%
MEMBERS' SHARES							
NCA - AMORTIZED	230,000	224,250	5,750	2.56%	442,100	(212,099)	(47.98%)
MEMBERS SHARES	3,818,914,542	4,391,667,167	(572,752,625)	(13.04%)	3,554,088,957	264,825,585	7.45%
MEMBER SHARE CERTIFICATES	563,619,340	574,650,340	(11,031,000)	(1.92%)	542,950,423	20,668,916	3.81%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,382,763,882	4,966,541,757	(583,777,875)	(11.75%)	4,097,481,480	285,282,402	6.96%
CAPITAL							
NCA - UNAMORTIZED	836,000	841,750	(5,750)	(0.68%)	1,230,543	(394,543)	(32.06%)

CORE CAPITAL



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PIC/PCC	184,464,513	180,626,158	3,838,355	2.13%	122,281,405	62,183,107	50.85%
OTHER RESERVES	157,288,973	157,288,973	0	0.00%	136,904,177	20,384,795	14.89%
UNDIVIDED EARNINGS	15,590,290	13,590,782	1,999,508	14.71%	14,442,694	1,147,596	7.95%
TOTAL CORE CAPITAL	357,343,775	351,505,912	5,837,863	1.66%	273,628,276	83,715,499	30.59%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(19,492,643)	(19,860,488)	367,846	1.85%	(27,589,893)	8,097,250	29.35%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(2,049,746)	(2,099,225)	49,480	2.36%	(4,115,361)	2,065,615	50.19%
TOTAL MEMBERS EQUITY	4,719,401,268	5,296,929,705	(577,528,437)	(10.90%)	4,340,635,046	378,766,223	8.73%
TOTAL LIABILITIES AND MEMBERS EQUITY	4,904,044,094	5,307,779,331	(403,735,237)	(7.61%)	4,350,418,423	553,625,671	12.73%
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Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 9/30/2025

	September 2025 Current Month	August 2025 Prior Month	Monthly \$ Variance	Monthly % Variance	September 2025 Year-to-Date	September 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	161,894	166,605	(4,711)	(2.83%)	1,207,241	1,895,481	(688,240)	(36.31%)
INVESTMENT INCOME	19,759,671	20,105,442	(345,771)	(1.72%)	180,229,679	165,140,775	15,088,904	9.14%
TOTAL INTEREST INCOME	19,921,565	20,272,047	(350,481)	(1.73%)	181,436,920	167,036,256	14,400,664	8.62%
INTEREST ON REVERSE REPO	0	0	0	0.00%	28,503	417,701	389,198	93.18%
INTEREST ON BORROWINGS	27,063	63,486	36,424	57.37%	278,440	1,060,350	781,910	73.74%
INTEREST ON LOC	0	791	791	100.00%	11,034	5,149	(5,885)	(114.29%)
MEMBER SHARES DIVIDENDS	12,181,406	12,872,104	690,698	5.37%	112,791,764	106,054,034	(6,737,730)	(6.35%)
CD DIVIDEND	2,957,052	3,092,216	135,164	4.37%	26,568,850	23,791,512	(2,777,338)	(11.67%)
NCA DIVIDEND	89	92	3	3.24%	989	1,273	284	22.29%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	1	1	100.00%
TOTAL INTEREST EXPENSE	15,165,609	16,028,689	863,080	5.38%	139,679,582	131,330,021	(8,349,561)	(6.36%)
NET INTEREST INCOME	4,755,956	4,243,358	512,598	12.08%	41,757,338	35,706,235	6,051,103	16.95%
FEE INCOME	776,292	775,140	1,152	0.15%	4,312,990	4,647,693	(334,703)	(7.20%)
OTHER INCOME	15,466	14,083	1,383	9.82%	144,614	144,279	335	0.23%
TOTAL NON-INTEREST INCOME	791,758	789,223	2,535	0.32%	4,457,604	4,791,972	(334,367)	(6.98%)
COMPENSATION	1,120,975	1,061,033	(59,942)	(5.65%)	9,478,766	8,447,370	(1,031,396)	(12.21%)
EMPLOYEE BENEFITS	379,507	388,420	8,913	2.29%	3,536,397	2,920,152	(616,245)	(21.10%)
TRAVEL AND CONFERENCE	62,710	52,294	(10,416)	(19.92%)	525,342	475,888	(49,454)	(10.39%)
OFFICE OPERATION	550,990	535,476	(15,515)	(2.90%)	4,521,749	4,157,366	(364,383)	(8.76%)
MARKETING AND EDUCATIONAL	78,944	44,874	(34,070)	(75.92%)	617,940	603,176	(14,765)	(2.45%)
PROFESSIONAL SERVICES	324,774	226,398	(98,376)	(43.45%)	2,653,048	1,745,955	(907,092)	(51.95%)
MISCELLANEOUS	20,916	0	(20,916)	0.00%	97,635	99,673	2,038	2.05%
EXAM FEES	28,877	28,877	0	0.00%	259,893	212,171	(47,722)	(22.49%)
TOTAL NON-INTEREST EXPENSE	2,567,692	2,337,372	(230,320)	(9.85%)	21,690,770	18,661,752	(3,029,018)	(16.23%)
NET OPERATING EXPENSE	1,775,934	1,548,149	(227,785)	(14.71%)	17,233,165	13,869,780	(3,363,385)	(24.25%)



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GAIN SALE OF INVESTMENT	4,355	54,923	(50,568)	(92.07%)	506,793	140,973	365,820	259.50%
OTHER GAIN	0	0	0	0.00%	132,786	253,332	(120,546)	(47.58%)
TOTAL GAINS ON ASSETS	4,355	54,923	(50,568)	(92.07%)	639,579	394,305	245,274	62.20%
LOSS SALE OF INVESTMENT	177,835	708,041	530,206	74.88%	1,674,467	1,721,631	47,164	2.74%
LOSS SALE OF ASSETS	0	0	0	0.00%	2,683	0	(2,683)	0.00%
TOTAL LOSSES ON ASSETS	177,835	708,041	530,206	74.88%	1,677,150	1,721,631	44,481	2.58%
OTHER PENSION EXPENSE	49,958	49,958	0	0.00%	449,623	502,951	53,328	10.60%
RETURN ON ASSETS	2,756,585	1,992,133	764,451	38.37%	23,036,979	20,006,178	3,030,801	15.15%
TAXES	2,337	2,337	0	0.00%	19,979	17,650	(2,329)	(13.19%)
NET INCOME AFTER TAXES	2,754,248	1,989,797	764,451	38.42%	23,017,000	19,988,528	3,028,472	15.15%
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