



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 12/31/2024

	December 2024 Current Month	November 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
<b>ASSETS</b>							
CASH AND CASH EQUIVALENTS	765,155,208	1,021,677,576	(256,522,367)	(25.11%)	917,885,053	(152,729,845)	(16.64%)
INVESTMENTS - CUSO	1,628,436	1,678,704	(50,268)	(2.99%)	1,526,835	101,601	6.65%
INVESTMENTS - AVAILABLE FOR SALE	3,742,297,895	3,773,444,668	(31,146,773)	(0.83%)	2,405,222,149	1,337,075,746	55.59%
FHLB STOCK	16,676,000	2,426,000	14,250,000	587.39%	2,146,600	14,529,400	676.86%
LOANS TO MEMBERS	41,319,060	22,393,767	18,925,293	84.51%	103,406,424	(62,087,364)	(60.04%)
PROPERTY AND EQUIPMENT	5,122,693	5,270,587	(147,894)	(2.81%)	5,754,812	(632,120)	(10.98%)
ACCRUED INTEREST RECEIVABLE	13,743,961	14,112,165	(368,205)	(2.61%)	12,524,309	1,219,651	9.74%
PREPAID EXPENSES	842,521	423,434	419,087	98.97%	972,493	(129,972)	(13.36%)
OTHER ASSETS	2,944,716	2,944,716	0	0.00%	2,373,804	570,912	24.05%
ACCOUNTS RECEIVABLE	14,200,176	16,018,458	(1,818,283)	(11.35%)	13,782,472	417,704	3.03%
<b>TOTAL ASSETS</b>	<b>4,603,930,665</b>	<b>4,860,390,075</b>	<b>(256,459,411)</b>	<b>(5.28%)</b>	<b>3,465,594,951</b>	<b>1,138,335,714</b>	<b>32.85%</b>
<b>BORROWINGS AND OTHER LIABILITIES</b>							
FHLB-FRB-BTFP ADVANCES	300,000,000	0	300,000,000	0.00%	0	300,000,000	0.00%
ACC INT PAYABLE - ADVANCES	38,083	0	38,083	0.00%	102,082	(63,999)	(62.69%)
ACCOUNTS PAYABLE	944,041	826,539	117,502	14.22%	817,343	126,698	15.50%
ACCRUED INTEREST PAYABLE	2,470,920	2,766,582	(295,662)	(10.69%)	4,432,518	(1,961,598)	(44.25%)
ACCRUED EXPENSE PAYABLE	5,391,573	7,076,203	(1,684,630)	(23.81%)	8,229,269	(2,837,696)	(34.48%)
<b>TOTAL LIABILITIES</b>	<b>308,844,618</b>	<b>10,669,324</b>	<b>298,175,294</b>	<b>2,794.70%</b>	<b>13,581,212</b>	<b>295,263,406</b>	<b>2,174.06%</b>
<b>MEMBERS' SHARES</b>							
NCA - AMORTIZED	496,015	478,043	17,972	3.76%	280,354	215,661	76.92%
MEMBERS SHARES	3,576,400,450	4,069,271,867	(492,871,417)	(12.11%)	2,619,382,432	957,018,018	36.54%
MEMBER SHARE CERTIFICATES	465,669,423	527,826,423	(62,157,000)	(11.78%)	625,951,406	(160,281,983)	(25.61%)
<b>TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL</b>	<b>4,042,565,888</b>	<b>4,597,576,333</b>	<b>(555,010,445)</b>	<b>(12.07%)</b>	<b>3,245,614,192</b>	<b>796,951,695</b>	<b>24.55%</b>
<b>CAPITAL</b>							
NCA - UNAMORTIZED	1,156,628	1,174,599	(17,972)	(1.53%)	1,392,288	(235,661)	(16.93%)
<b>CORE CAPITAL</b>							



# Corporate America Credit Union

Summary Balance Sheet Monthly Comparison  
as of 12/31/2024

	December 2024 Current Month	November 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2023 Prior Year	Yearly \$ Variance	Yearly % Variance
PIC/PCC	132,731,405	132,731,405	0	0.00%	122,281,405	10,450,000	8.55%
OTHER RESERVES	164,967,942	136,904,177	28,063,765	20.50%	136,904,177	28,063,765	20.50%
UNDIVIDED EARNINGS	(7,672,997)	19,384,948	(27,057,945)	139.58%	(805,337)	(6,867,660)	(852.77%)
<b>TOTAL CORE CAPITAL</b>	<b>290,026,351</b>	<b>289,020,530</b>	<b>1,005,820</b>	<b>0.35%</b>	<b>258,380,246</b>	<b>31,646,105</b>	<b>12.25%</b>
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(36,167,757)	(34,034,310)	(2,133,447)	(6.27%)	(48,812,310)	12,644,553	25.90%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(2,495,062)	(4,016,402)	1,521,340	37.88%	(4,560,677)	2,065,615	45.29%
<b>TOTAL MEMBERS EQUITY</b>	<b>4,295,086,047</b>	<b>4,849,720,751</b>	<b>(554,634,704)</b>	<b>(11.44%)</b>	<b>3,452,013,739</b>	<b>843,072,308</b>	<b>24.42%</b>
<b>TOTAL LIABILITIES AND MEMBERS EQUITY</b>	<b>4,603,930,665</b>	<b>4,860,390,075</b>	<b>(256,459,411)</b>	<b>(5.28%)</b>	<b>3,465,594,951</b>	<b>1,138,335,714</b>	<b>32.85%</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 12/31/2024

	December 2024 Current Month	November 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2024 Year-to-Date	December 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	105,745	118,967	(13,222)	(11.11%)	2,241,776	7,837,854	(5,596,078)	(71.40%)
INVESTMENT INCOME	18,776,011	19,495,264	(719,252)	(3.69%)	222,935,620	126,904,923	96,030,698	75.67%
<b>TOTAL INTEREST INCOME</b>	<b>18,881,756</b>	<b>19,614,231</b>	<b>(732,475)</b>	<b>(3.73%)</b>	<b>225,177,396</b>	<b>134,742,777</b>	<b>90,434,620</b>	<b>67.12%</b>
INTEREST ON REVERSE REPO	0	0	0	0.00%	417,701	65,611	(352,091)	(536.64%)
INTEREST ON BORROWINGS	38,083	0	(38,083)	0.00%	1,142,072	2,113,956	971,883	45.97%
INTEREST ON LOC	0	0	0	0.00%	5,149	15,444	10,296	66.66%
MEMBER SHARES DIVIDENDS	11,336,666	11,691,552	354,886	3.04%	141,404,273	83,522,007	(57,882,266)	(69.30%)
CD DIVIDEND	2,861,998	2,941,955	79,957	2.72%	32,772,984	14,578,876	(18,194,108)	(124.80%)
NCA DIVIDEND	142	138	(5)	(3.33%)	1,697	1,696	(1)	(0.07%)
TERM PIC DIVIDENDS	0	0	0	0.00%	1	0	(1)	0.00%
<b>TOTAL INTEREST EXPENSE</b>	<b>14,236,889</b>	<b>14,633,644</b>	<b>396,755</b>	<b>2.71%</b>	<b>175,743,877</b>	<b>100,297,590</b>	<b>(75,446,288)</b>	<b>(75.22%)</b>
<b>NET INTEREST INCOME</b>	<b>4,644,867</b>	<b>4,980,586</b>	<b>(335,720)</b>	<b>(6.74%)</b>	<b>49,433,519</b>	<b>34,445,187</b>	<b>14,988,332</b>	<b>43.51%</b>
FEE INCOME	571,746	727,582	(155,835)	(21.42%)	6,713,766	6,323,055	390,712	6.18%
OTHER INCOME	13,321	21,741	(8,420)	(38.73%)	195,909	223,656	(27,747)	(12.41%)
<b>TOTAL NON-INTEREST INCOME</b>	<b>585,068</b>	<b>749,323</b>	<b>(164,255)</b>	<b>(21.92%)</b>	<b>6,909,675</b>	<b>6,546,711</b>	<b>362,964</b>	<b>5.54%</b>
COMPENSATION	1,274,195	1,017,419	(256,776)	(25.24%)	11,815,525	11,366,113	(449,412)	(3.95%)
EMPLOYEE BENEFITS	471,794	361,685	(110,109)	(30.44%)	4,077,818	3,787,689	(290,129)	(7.66%)
TRAVEL AND CONFERENCE	43,275	53,958	10,683	19.80%	619,552	535,558	(83,994)	(15.68%)
OFFICE OPERATION	463,924	487,518	23,594	4.84%	5,600,252	4,800,040	(800,212)	(16.67%)
MARKETING AND EDUCATIONAL	40,752	54,475	13,723	25.19%	766,349	1,304,877	538,528	41.27%
PROFESSIONAL SERVICES	177,585	279,128	101,543	36.38%	2,472,996	1,546,157	(926,838)	(59.94%)
MISCELLANEOUS	11,677	12,653	976	7.71%	135,149	153,728	18,579	12.09%
EXAM FEES	23,575	23,575	0	0.00%	282,895	266,631	(16,263)	(6.10%)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>2,506,776</b>	<b>2,290,409</b>	<b>(216,367)</b>	<b>(9.45%)</b>	<b>25,770,536</b>	<b>23,760,794</b>	<b>(2,009,742)</b>	<b>(8.46%)</b>
<b>NET OPERATING EXPENSE</b>	<b>1,921,708</b>	<b>1,541,086</b>	<b>(380,622)</b>	<b>(24.70%)</b>	<b>18,860,860</b>	<b>17,214,083</b>	<b>(1,646,778)</b>	<b>(9.57%)</b>



# Corporate America Credit Union

Summary Income Statement Monthly Comparison  
as of 12/31/2024

	December 2024 Current Month	November 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2024 Year-to-Date	December 2023 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	42,092	51,563	(9,471)	(18.37%)	694,245	0	694,245	0.00%
OTHER GAIN	0	15,840	15,840	(100.00%)	269,172	5,077,721	(4,808,548)	(94.70%)
<b>TOTAL GAINS ON ASSETS</b>	<b>42,092</b>	<b>67,403</b>	<b>(25,311)</b>	<b>(37.55%)</b>	<b>963,418</b>	<b>5,077,721</b>	<b>(4,114,303)</b>	<b>(81.03%)</b>
LOSS SALE OF INVESTMENT	0	0	0	0.00%	2,652,171	3,177,507	525,336	16.53%
LOSS SALE OF ASSETS	92,444	0	(92,444)	0.00%	111,360	74,632	(36,728)	(49.21%)
<b>TOTAL LOSSES ON ASSETS</b>	<b>92,444</b>	<b>0</b>	<b>(92,444)</b>	<b>0.00%</b>	<b>2,763,531</b>	<b>3,252,138</b>	<b>488,607</b>	<b>15.02%</b>
OTHER PENSION EXPENSE	55,883	55,883	0	0.00%	670,601	540,865	(129,736)	(23.99%)
<b>RETURN ON ASSETS</b>	<b>2,616,923</b>	<b>3,451,019</b>	<b>(834,097)</b>	<b>(24.17%)</b>	<b>28,101,944</b>	<b>18,515,822</b>	<b>9,586,122</b>	<b>51.77%</b>
TAXES	1,961	2,606	645	24.74%	38,179	35,695	(2,484)	(6.96%)
<b>NET INCOME AFTER TAXES</b>	<b>2,614,961</b>	<b>3,448,413</b>	<b>(833,452)</b>	<b>(24.17%)</b>	<b>28,063,765</b>	<b>18,480,127</b>	<b>9,583,638</b>	<b>51.86%</b>