



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 1/31/2025

	January 2025 Current Month	December 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2024 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	543,031,049	765,155,208	(222,124,159)	(29.03%)	862,081,971	(319,050,922)	(37.01%)
INVESTMENTS - CUSO	1,572,971	1,628,436	(55,465)	(3.41%)	1,486,572	86,399	5.81%
INVESTMENTS - AVAILABLE FOR SALE	3,946,230,070	3,742,297,895	203,932,175	5.45%	2,561,917,846	1,384,312,224	54.03%
FHLB STOCK	2,426,000	16,676,000	(14,250,000)	(85.45%)	2,146,600	279,400	13.02%
LOANS TO MEMBERS	57,124,325	41,319,060	15,805,265	38.25%	107,132,607	(50,008,282)	(46.68%)
PROPERTY AND EQUIPMENT	5,091,519	5,122,693	(31,173)	(0.61%)	5,735,085	(643,566)	(11.22%)
ACCRUED INTEREST RECEIVABLE	13,664,411	13,743,961	(79,550)	(0.58%)	12,679,405	985,006	7.77%
PREPAID EXPENSES	1,503,322	842,521	660,801	78.43%	1,614,162	(110,841)	(6.87%)
OTHER ASSETS	2,944,716	2,944,716	0	0.00%	2,373,804	570,912	24.05%
ACCOUNTS RECEIVABLE	11,750,283	14,200,176	(2,449,892)	(17.25%)	20,197,391	(8,447,108)	(41.82%)
TOTAL ASSETS	4,585,338,666	4,603,930,665	(18,591,999)	(0.40%)	3,577,365,444	1,007,973,222	28.18%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	0	300,000,000	(300,000,000)	100.00%	100,000,000	(100,000,000)	100.00%
ACC INT PAYABLE - ADVANCES	117,424	38,083	79,340	208.33%	310,658	(193,234)	(62.20%)
ACCOUNTS PAYABLE	1,604,660	944,041	660,619	69.98%	1,001,622	603,038	60.21%
ACCRUED INTEREST PAYABLE	3,100,157	2,470,920	629,237	25.47%	3,704,934	(604,777)	(16.32%)
ACCRUED EXPENSE PAYABLE	4,791,369	5,391,573	(600,204)	(11.13%)	7,207,721	(2,416,353)	(33.52%)
TOTAL LIABILITIES	9,613,610	308,844,618	(299,231,008)	(96.89%)	112,224,935	(102,611,325)	(91.43%)
MEMBERS' SHARES							
NCA - AMORTIZED	513,986	496,015	17,972	3.62%	298,326	215,661	72.29%
MEMBERS SHARES	3,839,873,892	3,576,400,450	263,473,442	7.37%	2,624,170,985	1,215,702,907	46.33%
MEMBER SHARE CERTIFICATES	477,410,855	465,669,423	11,741,432	2.52%	627,929,942	(150,519,087)	(23.97%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,317,798,734	4,042,565,888	275,232,846	6.81%	3,252,399,254	1,065,399,480	32.76%
CAPITAL							
NCA - UNAMORTIZED	1,138,656	1,156,628	(17,972)	(1.55%)	1,374,317	(235,661)	(17.15%)
CORE CAPITAL							



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PIC/PCC	132,731,405	132,731,405	0	0.00%	122,281,405	10,450,000	8.55%
OTHER RESERVES	164,967,942	164,967,942	0	0.00%	136,904,177	28,063,765	20.50%
UNDIVIDED EARNINGS	(5,307,758)	(7,672,997)	2,365,239	30.83%	184,461	(5,492,219)	2,977.45%
TOTAL CORE CAPITAL	292,391,590	290,026,351	2,365,239	0.82%	259,370,043	33,021,546	12.73%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURIT	(33,158,341)	(36,167,757)	3,009,417	8.32%	(43,491,907)	10,333,566	23.76%
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSIC	(2,445,582)	(2,495,062)	49,480	1.98%	(4,511,197)	2,065,615	45.79%
TOTAL MEMBERS EQUITY	4,575,725,056	4,295,086,047	280,639,009	6.53%	3,465,140,509	1,110,584,547	32.05%
TOTAL LIABILITIES AND MEMBERS EQUITY	4,585,338,666	4,603,930,665	(18,591,999)	(0.40%)	3,577,365,444	1,007,973,222	28.18%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 1/31/2025

	January 2025 Current Month	December 2024 Prior Month	Monthly \$ Variance	Monthly % Variance	January 2025 Year-to-Date	January 2024 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	201,748	105,745	96,003	90.79%	201,748	348,584	(146,836)	(42.12%)
INVESTMENT INCOME	18,400,756	18,776,011	(375,255)	(2.00%)	18,400,756	13,373,816	5,026,940	37.59%
TOTAL INTEREST INCOME	18,602,504	18,881,756	(279,252)	(1.48%)	18,602,504	13,722,400	4,880,104	35.56%
INTEREST ON BORROWINGS	117,424	38,083	(79,340)	(208.33%)	117,424	310,658	193,234	62.20%
INTEREST ON LOC	10,243	0	(10,243)	0.00%	10,243	0	(10,243)	0.00%
MEMBER SHARES DIVIDENDS	10,923,564	11,336,666	413,102	3.64%	10,923,564	9,561,715	(1,361,849)	(14.24%)
CD DIVIDEND	2,723,703	2,861,998	138,294	4.83%	2,723,703	1,130,120	(1,593,584)	(141.01%)
NCA DIVIDEND	142	142	(0)	(0.01%)	142	144	2	1.19%
TOTAL INTEREST EXPENSE	13,775,076	14,236,889	461,813	3.24%	13,775,076	11,002,636	(2,772,440)	(25.20%)
NET INTEREST INCOME	4,827,428	4,644,867	182,561	3.93%	4,827,428	2,719,764	2,107,663	77.49%
FEE INCOME	399,377	571,746	(172,369)	(30.15%)	399,377	488,874	(89,497)	(18.31%)
OTHER INCOME	13,970	13,321	649	4.87%	13,970	13,947	24	0.17%
TOTAL NON-INTEREST INCOME	413,347	585,068	(171,720)	(29.35%)	413,347	502,820	(89,473)	(17.79%)
COMPENSATION	970,974	1,274,195	303,221	23.80%	970,974	1,029,430	58,455	5.68%
EMPLOYEE BENEFITS	373,926	471,794	97,868	20.74%	373,926	277,007	(96,920)	(34.99%)
TRAVEL AND CONFERENCE	35,542	43,275	7,733	17.87%	35,542	31,586	(3,956)	(12.52%)
OFFICE OPERATION	481,856	463,924	(17,932)	(3.87%)	481,856	439,928	(41,928)	(9.53%)
MARKETING AND EDUCATIONAL	25,814	40,752	14,938	36.66%	25,814	46,941	21,127	45.01%
PROFESSIONAL SERVICES	335,088	177,585	(157,503)	(88.69%)	335,088	97,549	(237,539)	(243.51%)
MISCELLANEOUS	11,027	11,677	651	5.57%	11,027	11,789	762	6.47%
EXAM FEES	28,877	23,575	(5,302)	(22.49%)	28,877	23,575	(5,302)	(22.49%)
TOTAL NON-INTEREST EXPENSE	2,263,104	2,506,776	243,672	9.72%	2,263,104	1,957,804	(305,300)	(15.59%)
NET OPERATING EXPENSE	1,849,756	1,921,708	71,952	3.74%	1,849,756	1,454,984	(394,773)	(27.13%)
GAIN SALE OF INVESTMENT	3,516	42,092	(38,576)	(91.65%)	3,516	0	3,516	0.00%
OTHER GAIN	0	0	0	0.00%	0	42,500	42,500	(100.00%)



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TOTAL GAINS ON ASSETS	3,516	42,092	(38,576)	(91.65%)	3,516	42,500	(38,984)	(91.73%)
LOSS SALE OF INVESTMENT	0	0	0	0.00%	0	0	0	0.00%
LOSS SALE OF ASSETS	0	92,444	92,444	100.00%	0	0	0	0.00%
TOTAL LOSSES ON ASSETS	0	92,444	92,444	100.00%	0	0	0	0.00%
OTHER PENSION EXPENSE	49,958	55,883	5,925	10.60%	49,958	55,883	5,925	10.60%
RETURN ON ASSETS	2,931,229	2,616,923	314,306	12.01%	2,931,229	1,251,397	1,679,832	134.24%
TAXES	2,337	1,961	(375)	(19.14%)	2,337	1,961	(375)	(19.14%)
NET INCOME AFTER TAXES	2,928,893	2,614,961	313,931	12.01%	2,928,893	1,249,436	1,679,456	134.42%