Corporate America Credit Union
Summary Balance Sheet Monthly Comparison
as of 7/31/2019

<table>
<thead>
<tr>
<th>Current Month</th>
<th>Prior Month</th>
<th>Monthly Variance</th>
<th>Monthly % Variance</th>
<th>July 2018 Prior Year</th>
<th>Yearly Variance</th>
<th>Yearly % Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CASH AND CASH EQUIVALENTS</td>
<td>465,204,187</td>
<td>742,863,123</td>
<td>(277,658,936)</td>
<td>(37.38%)</td>
<td>469,998,884</td>
<td>(4,794,698)</td>
</tr>
<tr>
<td>INVESTMENTS - PRIMARY FINANCIAL</td>
<td>273,826</td>
<td>273,826</td>
<td>0</td>
<td>0.00%</td>
<td>264,456</td>
<td>9,370</td>
</tr>
<tr>
<td>INVESTMENTS - AVAILABLE FOR SALE</td>
<td>2,201,356,225</td>
<td>2,250,474,138</td>
<td>(49,117,912)</td>
<td>(2.18%)</td>
<td>1,931,700,347</td>
<td>269,655,878</td>
</tr>
<tr>
<td>FHLM Stock</td>
<td>2,145,200</td>
<td>2,145,200</td>
<td>0</td>
<td>0.00%</td>
<td>2,365,800</td>
<td>(220,600)</td>
</tr>
<tr>
<td>LOANS TO MEMBERS</td>
<td>10,885,863</td>
<td>8,713,633</td>
<td>2,172,230</td>
<td>24.93%</td>
<td>21,285,922</td>
<td>(10,400,060)</td>
</tr>
<tr>
<td>PROPERTY AND EQUIPMENT</td>
<td>2,207,368</td>
<td>2,192,795</td>
<td>14,573</td>
<td>0.66%</td>
<td>2,317,461</td>
<td>(110,092)</td>
</tr>
<tr>
<td>ACCRUED INTEREST RECEIVABLE</td>
<td>8,830,272</td>
<td>9,127,028</td>
<td>(296,756)</td>
<td>(3.25%)</td>
<td>8,178,438</td>
<td>651,834</td>
</tr>
<tr>
<td>PREPAID EXPENSES</td>
<td>677,897</td>
<td>791,052</td>
<td>(113,155)</td>
<td>(14.30%)</td>
<td>892,370</td>
<td>(214,473)</td>
</tr>
<tr>
<td>OTHER ASSETS</td>
<td>918,385</td>
<td>918,412</td>
<td>(27)</td>
<td>(0.00%)</td>
<td>930,123</td>
<td>(11,738)</td>
</tr>
<tr>
<td>ACCOUNTS RECEIVABLE</td>
<td>19,092,726</td>
<td>15,877,862</td>
<td>3,214,863</td>
<td>20.25%</td>
<td>19,908,280</td>
<td>(815,555)</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>2,711,591,949</strong></td>
<td><strong>3,033,377,069</strong></td>
<td><strong>(321,785,120)</strong></td>
<td><strong>(10.61%)</strong></td>
<td><strong>2,457,842,082</strong></td>
<td><strong>253,749,867</strong></td>
</tr>
</tbody>
</table>

| **BORROWINGS AND OTHER LIABILITIES** |             |                  |                    |                      |                |                  |
| ACC INT PAYABLE - FHLM ADVANCE | 20,082 | 22,838 | (2,756) | (12.07%) | 60,112 | (40,030) | (66.59%) |
| ACCOUNTS PAYABLE | 177,846 | 268,198 | (90,352) | (33.69%) | 255,985 | (78,139) | (30.52%) |
| ACCRUED INTEREST PAYABLE | 1,335,158 | 1,531,519 | (196,361) | (12.82%) | 1,632,866 | (297,708) | (18.23%) |
| ACCRUED EXPENSE PAYABLE | 3,737,209 | 3,749,819 | (12,609) | (0.34%) | 1,691,965 | 2,045,244 | 120.88% |
| **TOTAL LIABILITIES** | **5,270,295** | **5,572,373** | **(302,078)** | **(5.42%)** | **3,640,928** | **1,629,367** | **44.75%** |

| **MEMBERS’ SHARES** |             |                  |                    |                      |                |                  |
| NCA - AMORTIZED | 0 | 0 | 0 | 0.00% | 0 | 0 | 0.00% |
| TERM PIC - AMORTIZED | 249,562 | 242,817 | 6,745 | 2.78% | 168,623 | 80,939 | 48.00% |
| MEMBERS SHARES | 2,233,511,110 | 2,433,910,728 | (200,399,618) | (8.23%) | 1,751,432,931 | 482,078,179 | 27.52% |
| MEMBER SHARE CERTIFICATES | 325,101,293 | 446,439,893 | (121,338,600) | (27.18%) | 568,029,016 | (242,927,723) | (42.77%) |
| **TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL** | **2,558,661,965** | **2,880,593,438** | **(321,731,473)** | **(11.17%)** | **2,319,630,571** | **239,231,395** | **10.31%** |

| **CAPITAL** |             |                  |                    |                      |                |                  |
| NCA - UNAMORTIZED | 4,760,681 | 4,760,681 | 0 | 0.00% | 4,760,681 | 0 | 0.00% |
## Corporate America Credit Union
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<tr>
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<th>July 2019 Current Month</th>
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<th>Monthly $ Variance</th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>CORE CAPITAL</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PIC/PCC</td>
<td>100,095,520</td>
<td>100,095,520</td>
<td>0</td>
<td>0.00%</td>
<td>100,095,520</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>OTHER RESERVES</td>
<td>39,400,991</td>
<td>39,400,991</td>
<td>0</td>
<td>0.00%</td>
<td>31,856,186</td>
<td>7,544,805</td>
<td>23.68%</td>
</tr>
<tr>
<td>UNDIVIDED EARNINGS</td>
<td>18,814,239</td>
<td>18,051,323</td>
<td>762,916</td>
<td>4.23%</td>
<td>16,706,322</td>
<td>2,107,916</td>
<td>12.62%</td>
</tr>
<tr>
<td><strong>TOTAL CORE CAPITAL</strong></td>
<td>158,310,750</td>
<td>157,547,834</td>
<td>762,916</td>
<td>0.48%</td>
<td>148,658,028</td>
<td>9,652,721</td>
<td>6.49%</td>
</tr>
<tr>
<td><strong>ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES</strong></td>
<td>(11,001,702)</td>
<td>(10,373,228)</td>
<td>(628,475)</td>
<td>(6.06%)</td>
<td>(17,974,351)</td>
<td>6,972,648</td>
<td>38.79%</td>
</tr>
<tr>
<td><strong>ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION</strong></td>
<td>(4,765,173)</td>
<td>(4,885,908)</td>
<td>120,735</td>
<td>2.47%</td>
<td>(1,109,849)</td>
<td>(3,655,325)</td>
<td>(329.35%)</td>
</tr>
<tr>
<td><strong>TOTAL MEMBERS EQUITY</strong></td>
<td>2,706,321,654</td>
<td>3,027,804,696</td>
<td>(321,483,042)</td>
<td>(10.62%)</td>
<td>2,454,201,154</td>
<td>252,120,500</td>
<td>10.27%</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND MEMBERS EQUITY</strong></td>
<td>2,711,591,949</td>
<td>3,033,377,069</td>
<td>(321,785,120)</td>
<td>(10.61%)</td>
<td>2,457,842,082</td>
<td>253,749,867</td>
<td>10.32%</td>
</tr>
</tbody>
</table>

- **CORE CAPITAL**
- **ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES**
- **ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION**
- **TOTAL MEMBERS EQUITY**
- **TOTAL LIABILITIES AND MEMBERS EQUITY**
<table>
<thead>
<tr>
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<th>Yearly % Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTEREST ON LOANS</td>
<td>26,644</td>
<td>39,556</td>
<td>(12,912)</td>
<td>(32.64%)</td>
<td>372,160</td>
<td>195,279</td>
<td>176,881</td>
<td>90.58%</td>
</tr>
<tr>
<td>INVESTMENT INCOME</td>
<td>6,578,417</td>
<td>6,541,712</td>
<td>36,706</td>
<td>0.56%</td>
<td>44,555,110</td>
<td>33,324,352</td>
<td>11,230,758</td>
<td>33.70%</td>
</tr>
<tr>
<td>TOTAL INTEREST INCOME</td>
<td>6,605,062</td>
<td>6,581,268</td>
<td>23,794</td>
<td>0.36%</td>
<td>44,927,270</td>
<td>33,519,631</td>
<td>11,407,638</td>
<td>34.03%</td>
</tr>
<tr>
<td>INTEREST ON REVERSE REPO</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.00%</td>
<td>(110)</td>
<td>44,516</td>
<td>(44,626)</td>
<td>100.25%</td>
</tr>
<tr>
<td>INTEREST ON FHLB</td>
<td>20,082</td>
<td>22,835</td>
<td>2,753</td>
<td>12.06%</td>
<td>102,704</td>
<td>434,217</td>
<td>331,513</td>
<td>76.35%</td>
</tr>
<tr>
<td>MEMBER SHARES DIVIDENDS</td>
<td>3,711,724</td>
<td>3,453,759</td>
<td>(257,965)</td>
<td>(7.47%)</td>
<td>22,514,275</td>
<td>16,122,348</td>
<td>(6,391,927)</td>
<td>(39.65%)</td>
</tr>
<tr>
<td>CD DIVIDEND</td>
<td>798,888</td>
<td>998,566</td>
<td>199,678</td>
<td>20.00%</td>
<td>7,510,073</td>
<td>4,692,544</td>
<td>(2,817,528)</td>
<td>(60.04%)</td>
</tr>
<tr>
<td>NCA DIVIDEND</td>
<td>410</td>
<td>397</td>
<td>(13)</td>
<td>(3.37%)</td>
<td>2,804</td>
<td>2,931</td>
<td>127</td>
<td>4.34%</td>
</tr>
<tr>
<td>TERM PIC DIVIDENDS</td>
<td>34</td>
<td>33</td>
<td>(1)</td>
<td>(3.40%)</td>
<td>235</td>
<td>(374)</td>
<td>(609)</td>
<td>162.90%</td>
</tr>
<tr>
<td>TOTAL INTEREST DIVIDENDS</td>
<td>4,531,139</td>
<td>4,475,591</td>
<td>(55,548)</td>
<td>(1.24%)</td>
<td>30,129,800</td>
<td>21,296,183</td>
<td>(8,833,798)</td>
<td>(41.48%)</td>
</tr>
<tr>
<td>NET INTEREST INCOME</td>
<td>2,073,923</td>
<td>2,105,677</td>
<td>(31,755)</td>
<td>(1.51%)</td>
<td>14,797,289</td>
<td>12,223,448</td>
<td>2,573,841</td>
<td>21.06%</td>
</tr>
<tr>
<td>FEE INCOME</td>
<td>402,300</td>
<td>453,469</td>
<td>(51,169)</td>
<td>(11.28%)</td>
<td>3,373,132</td>
<td>3,678,820</td>
<td>(305,688)</td>
<td>(8.31%)</td>
</tr>
<tr>
<td>OTHER INCOME</td>
<td>22,908</td>
<td>24,516</td>
<td>(1,608)</td>
<td>(6.56%)</td>
<td>148,362</td>
<td>117,355</td>
<td>31,008</td>
<td>26.42%</td>
</tr>
<tr>
<td>TOTAL NON-INTEREST INCOME</td>
<td>425,208</td>
<td>477,985</td>
<td>(52,777)</td>
<td>(11.04%)</td>
<td>3,521,494</td>
<td>3,796,175</td>
<td>(274,681)</td>
<td>(7.24%)</td>
</tr>
<tr>
<td>COMPENSATION</td>
<td>623,451</td>
<td>566,273</td>
<td>(57,177)</td>
<td>(10.10%)</td>
<td>4,167,279</td>
<td>3,587,252</td>
<td>(580,028)</td>
<td>(16.17%)</td>
</tr>
<tr>
<td>EMPLOYEE BENEFITS</td>
<td>249,004</td>
<td>242,402</td>
<td>(6,602)</td>
<td>(2.72%)</td>
<td>1,804,599</td>
<td>1,251,714</td>
<td>(552,885)</td>
<td>(44.17%)</td>
</tr>
<tr>
<td>TRAVEL AND CONFERENCE</td>
<td>49,442</td>
<td>43,282</td>
<td>(6,159)</td>
<td>(14.23%)</td>
<td>318,153</td>
<td>272,505</td>
<td>(45,648)</td>
<td>(16.75%)</td>
</tr>
<tr>
<td>OFFICE OPERATION</td>
<td>224,409</td>
<td>210,121</td>
<td>(14,289)</td>
<td>(6.80%)</td>
<td>1,467,152</td>
<td>2,023,371</td>
<td>556,219</td>
<td>27.49%</td>
</tr>
<tr>
<td>OFFICE OCCUPANCY</td>
<td>900</td>
<td>1,800</td>
<td>900</td>
<td>50.00%</td>
<td>7,200</td>
<td>7,200</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>MARKETING AND EDUCATIONAL</td>
<td>105,839</td>
<td>86,593</td>
<td>(19,246)</td>
<td>(22.23%)</td>
<td>491,384</td>
<td>256,643</td>
<td>(234,741)</td>
<td>(91.47%)</td>
</tr>
<tr>
<td>PROFESSIONAL SERVICES</td>
<td>148,043</td>
<td>109,189</td>
<td>(38,855)</td>
<td>(35.58%)</td>
<td>886,468</td>
<td>1,039,108</td>
<td>152,641</td>
<td>14.69%</td>
</tr>
<tr>
<td>MISCELLANEOUS</td>
<td>10,305</td>
<td>10,353</td>
<td>48</td>
<td>0.46%</td>
<td>71,568</td>
<td>101,578</td>
<td>30,010</td>
<td>29.54%</td>
</tr>
<tr>
<td>EXAM FEES</td>
<td>15,298</td>
<td>15,298</td>
<td>0</td>
<td>0.00%</td>
<td>107,086</td>
<td>122,047</td>
<td>14,961</td>
<td>12.26%</td>
</tr>
<tr>
<td>TOTAL NON-INTEREST EXPENSE</td>
<td>1,426,690</td>
<td>1,285,310</td>
<td>(141,380)</td>
<td>(11.00%)</td>
<td>9,320,889</td>
<td>8,661,416</td>
<td>(659,472)</td>
<td>(7.61%)</td>
</tr>
<tr>
<td>NET OPERATING EXPENSE</td>
<td>1,001,482</td>
<td>807,325</td>
<td>(194,157)</td>
<td>(24.05%)</td>
<td>5,799,395</td>
<td>4,865,242</td>
<td>(934,153)</td>
<td>(19.20%)</td>
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</tr>
<tr>
<td>GAIN SALE OF INVESTMENT</td>
<td>0</td>
<td>10,487</td>
<td>10,487</td>
<td>(100.00%)</td>
<td>22,856</td>
<td>673,872</td>
<td>(651,017)</td>
<td>(96.61%)</td>
</tr>
<tr>
<td>GAIN SALE OF ASSETS</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.00%</td>
<td>34,200</td>
<td>5,200</td>
<td>29,000</td>
<td>557.69%</td>
</tr>
<tr>
<td>TOTAL GAINS ON ASSETS</td>
<td>0</td>
<td>10,487</td>
<td>10,487</td>
<td>(100.00%)</td>
<td>57,056</td>
<td>679,072</td>
<td>(622,017)</td>
<td>(91.60%)</td>
</tr>
<tr>
<td>LOSS SALE OF INVESTMENT</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.00%</td>
<td>144,720</td>
<td>902,501</td>
<td>757,781</td>
<td>83.96%</td>
</tr>
<tr>
<td>LOSS SALE OF ASSETS</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.00%</td>
<td>0</td>
<td>6,500</td>
<td>6,500</td>
<td>100.00%</td>
</tr>
<tr>
<td>TOTAL LOSSES ON ASSETS</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.00%</td>
<td>144,720</td>
<td>909,001</td>
<td>764,281</td>
<td>84.08%</td>
</tr>
<tr>
<td>RETURN ON ASSETS</td>
<td>1,072,440</td>
<td>1,308,839</td>
<td>(236,399)</td>
<td>(18.06%)</td>
<td>8,910,230</td>
<td>7,128,278</td>
<td>1,781,952</td>
<td>25.00%</td>
</tr>
<tr>
<td>TAXES</td>
<td>15,179</td>
<td>15,179</td>
<td>0</td>
<td>0.00%</td>
<td>106,251</td>
<td>14,000</td>
<td>(92,251)</td>
<td>(658.93%)</td>
</tr>
<tr>
<td>NET INCOME AFTER TAXES</td>
<td>1,057,261</td>
<td>1,293,661</td>
<td>(236,399)</td>
<td>(18.27%)</td>
<td>8,803,979</td>
<td>7,114,278</td>
<td>1,689,701</td>
<td>23.75%</td>
</tr>
</tbody>
</table>