



Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 7/31/2026

	July 2026 Current Month	June 2026 Prior Month	Monthly \$ Variance	Monthly % Variance	July 2025 Prior Year	Yearly \$ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	517,979,814	284,187,960	233,791,853	82.27%	282,561,637	235,418,177	83.32%
INVESTMENTS - CUSO	1,327,526	1,358,441	(30,916)	(2.28%)	1,515,880	(188,355)	(12.43%)
INVESTMENTS - AVAILABLE FOR SALE	4,722,492,659	4,988,279,600	(265,786,941)	(5.33%)	4,480,634,027	241,858,632	5.40%
FHLB STOCK	3,728,500	17,978,500	(14,250,000)	(79.26%)	8,210,300	(4,481,800)	(54.59%)
LOANS TO MEMBERS	63,057,620	72,508,127	(9,450,507)	(13.03%)	51,488,498	11,569,123	22.47%
PROPERTY AND EQUIPMENT	4,707,483	4,765,484	(58,001)	(1.22%)	4,974,877	(267,394)	(5.37%)
ACCRUED INTEREST RECEIVABLE	13,490,090	13,959,790	(469,700)	(3.36%)	15,650,594	(2,160,503)	(13.80%)
PREPAID EXPENSES	1,411,345	1,598,862	(187,516)	(11.73%)	1,022,677	388,668	38.01%
OTHER ASSETS	2,908,611	2,908,611	0	0.00%	2,937,890	(29,280)	(1.00%)
ACCOUNTS RECEIVABLE	15,474,366	15,324,498	149,869	0.98%	16,878,207	(1,403,841)	(8.32%)
TOTAL ASSETS	5,346,578,014	5,402,869,872	(56,291,858)	(1.04%)	4,865,874,588	480,703,427	9.88%
BORROWINGS AND OTHER LIABILITIES							
FHLB-FRB-BTFP ADVANCES	0	300,000,000	(300,000,000)	100.00%	105,000,000	(105,000,000)	100.00%
ACC INT PAYABLE - ADVANCES	32,250	32,333	(83)	(0.26%)	13,329	18,921	141.95%
ACCOUNTS PAYABLE	853,686	1,865,750	(1,012,064)	(54.24%)	853,408	278	0.03%
ACCRUED INTEREST PAYABLE	4,999,048	4,524,116	474,932	10.50%	2,889,258	2,109,789	73.02%
ACCRUED EXPENSE PAYABLE	7,513,887	6,938,677	575,209	8.29%	5,947,324	1,566,563	26.34%
TOTAL LIABILITIES	13,398,870	313,360,876	(299,962,006)	(95.72%)	114,703,319	(101,304,449)	(88.32%)
MEMBERS' SHARES							
NCA - AMORTIZED	276,000	276,000	0	0.00%	218,500	57,500	26.32%
MEMBERS SHARES	4,356,790,887	4,128,416,741	228,374,146	5.53%	3,855,677,561	501,113,326	13.00%
MEMBER SHARE CERTIFICATES	604,594,427	585,679,298	18,915,129	3.23%	578,026,675	26,567,752	4.60%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,961,661,314	4,714,372,039	247,289,275	5.25%	4,433,922,737	527,738,578	11.90%
CAPITAL							
NCA - UNAMORTIZED	780,000	780,000	0	0.00%	847,500	(67,500)	(7.96%)



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CORE CAPITAL							
PIC/PCC	219,547,128	219,547,128	0	0.00%	176,659,879	42,887,248	24.28%
OTHER RESERVES	180,330,751	180,330,751	0	0.00%	157,288,973	23,041,779	14.65%
UNDIVIDED EARNINGS	13,149,021	11,804,971	1,344,050	11.39%	12,397,603	751,417	6.06%
TOTAL CORE CAPITAL	413,026,900	411,682,850	1,344,050	0.33%	346,346,455	66,680,444	19.25%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECUR	(38,054,583)	(33,032,648)	(5,021,935)	(15.20%)	(27,796,718)	(10,257,865)	(36.90%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSI	(4,234,487)	(4,293,245)	58,758	1.37%	(2,148,705)	(2,085,782)	(97.07%)
TOTAL MEMBERS EQUITY	5,333,179,144	5,089,508,996	243,670,148	4.79%	4,751,171,268	582,007,876	12.25%
TOTAL LIABILITIES AND MEMBERS EQUITY	5,346,578,014	5,402,869,872	(56,291,858)	(1.04%)	4,865,874,588	480,703,427	9.88%



Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 7/31/2026

	July 2026 Current Month	June 2026 Prior Month	Monthly \$ Variance	Monthly % Variance	July 2026 Year-to-Date	July 2025 Year-to-Date	Yearly \$ Variance	Yearly % Variance
INTEREST ON LOANS	212,157	112,167	99,990	89.14%	751,779	878,742	(126,963)	(14.45%)
INVESTMENT INCOME	19,405,453	19,453,040	(47,587)	(0.24%)	138,379,354	140,364,566	(1,985,212)	(1.41%)
TOTAL INTEREST INCOME	19,617,610	19,565,207	52,403	0.27%	139,131,133	141,243,308	(2,112,174)	(1.50%)
INTEREST ON REVERSE REPO	0	38,262	38,262	100.00%	145,683	28,503	(117,180)	(411.11%)
INTEREST ON BORROWINGS	32,250	32,436	186	0.57%	302,124	187,892	(114,232)	(60.80%)
INTEREST ON LOC	0	8	8	100.00%	2,177	10,243	8,066	78.74%
MEMBER SHARES DIVIDENDS	11,282,166	10,891,598	(390,567)	(3.59%)	79,858,713	87,738,254	7,879,542	8.98%
CD DIVIDEND	3,475,241	3,681,866	206,626	5.61%	22,875,430	20,519,582	(2,355,848)	(11.48%)
NCA DIVIDEND	91	88	(3)	(3.34%)	623	809	185	22.90%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	0	(0)	0.00%
TOTAL INTEREST EXPENSE	14,789,747	14,644,259	(145,488)	(0.99%)	103,184,750	108,485,283	5,300,533	4.89%
NET INTEREST INCOME	4,827,863	4,920,948	(93,085)	(1.89%)	35,946,383	32,758,025	3,188,359	9.73%
FEE INCOME	518,161	(22,645)	540,806	(2,388.17%)	3,514,205	2,761,558	752,647	27.25%
OTHER INCOME	16,554	17,719	(1,166)	(6.58%)	151,863	115,065	36,798	31.98%
TOTAL NON-INTEREST INCOME	534,714	(4,926)	539,640	(10,955.40%)	3,666,068	2,876,623	789,445	27.44%
COMPENSATION	1,282,138	947,125	(335,013)	(35.37%)	8,317,534	7,296,759	(1,020,775)	(13.99%)
EMPLOYEE BENEFITS	422,952	331,004	(91,948)	(27.78%)	3,051,423	2,768,470	(282,953)	(10.22%)
TRAVEL AND CONFERENCE	59,685	92,729	33,045	35.64%	495,758	410,337	(85,421)	(20.82%)
OFFICE OPERATION	519,219	422,253	(96,966)	(22.96%)	3,579,094	3,435,283	(143,811)	(4.19%)
MARKETING AND EDUCATIONAL	47,049	208,095	161,047	77.39%	639,935	494,123	(145,813)	(29.51%)
PROFESSIONAL SERVICES	260,588	359,518	98,930	27.52%	1,795,714	2,101,876	306,161	14.57%
MISCELLANEOUS	10,672	10,952	280	2.55%	78,614	76,719	(1,895)	(2.47%)
EXAM FEES	32,611	32,611	0	0.00%	228,278	202,139	(26,139)	(12.93%)
TOTAL NON-INTEREST EXPENSE	2,634,914	2,404,288	(230,626)	(9.59%)	18,186,351	16,785,706	(1,400,646)	(8.34%)
NET OPERATING EXPENSE	2,100,199	2,409,213	309,014	12.83%	14,520,283	13,909,083	(611,201)	(4.39%)



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GAIN SALE OF INVESTMENT	0	127,423	127,423	(100.00%)	482,337	447,514	34,823	7.78%
OTHER GAIN	(336)	69,940	70,276	(100.48%)	479,703	132,786	346,917	261.26%
TOTAL GAINS ON ASSETS	(336)	197,363	197,699	(100.17%)	962,040	580,300	381,740	65.78%
LOSS SALE OF INVESTMENT	378,339	43,914	(334,425)	(761.54%)	521,276	788,592	267,316	33.90%
LOSS SALE OF ASSETS	0	0	0	0.00%	1,117	2,683	1,566	58.38%
TOTAL LOSSES ON ASSETS	378,339	43,914	(334,425)	(761.54%)	522,393	791,275	268,882	33.98%
OTHER PENSION EXPENSE	70,061	70,061	0	0.00%	490,427	349,707	(140,721)	(40.24%)
RETURN ON ASSETS	2,278,928	2,595,123	(316,194)	(12.18%)	21,375,320	18,288,261	3,087,059	16.88%
TAXES	2,555	2,555	0	0.00%	17,885	15,306	(2,579)	(16.85%)
NET INCOME AFTER TAXES	2,276,373	2,592,568	(316,194)	(12.20%)	21,357,436	18,272,955	3,084,481	16.88%
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