Corporate America
CREDIT UNION
DIFFERENT STARTS HERE™

FINANCIAL CONDITION REPORT

June
2026

CAPITAL

Measurement	June 2026	March 2026	Policy/Regulation
Tier 1 Capital (Regulatory)	7.53%	7.46%	4.00%
Tier 1 Risk-Based Capital Ratio	14.35%	14.45%	4.00%
Total Risk-Based Capital Ratio	14.38%	14.48%	8.00%

At the end of of June, Corporate America Credit Union “CACU” continues to exceed minimum capital requirements. As of June 30th, our Tier 1 Capital Ratio is 7.53% and remains above the regulatory requirement of 4.00%. Both the Tier 1 Risked-Based Capital Ratio and Total Risk-Based Capital Ratio exceed the minimum requirements.

TIER 1 CAPITAL GROWTH

During the second quarter of 2026, Corporate America's Tier 1 Capital increased by $14.2mm, driven largely by growth in our 1% Perpetual Contributed Capital (PCC) initiative, which provides participating credit unions with complimentary service fees. This growth was further supported by the organization's consistently strong financial performance.

WEIGHTED AVERAGE LIFE (WAL)

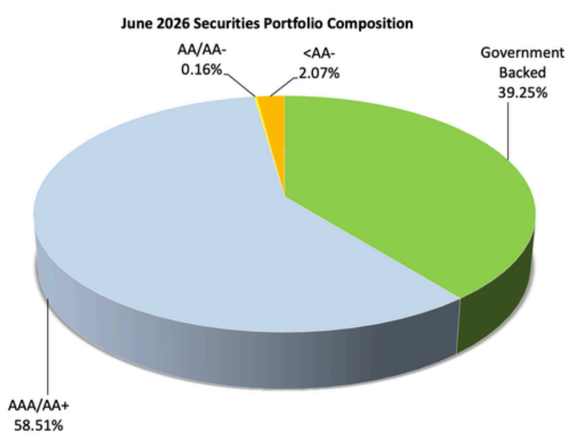
Measurement	June 2026	March 2026	Policy/Regulation
WAL Financial Assets	1.58	1.75	2.00
AWAL Financial Assets	1.88	2.07	2.25

Weighted Average Life (WAL) of Financial Assets measures the life of all assets including investments, loans, and cash. Adjusted Weighted Average Life (AWAL) is adjusted for a 50% slowdown in prepayments on investments. As of June 30th, we remain within policy/regulatory limit as shown in the table to the left.

NET ECONOMIC VALUE (NEV)

The Corporate’s interest rate risk exposure is measured by using net economic value (NEV) and a NEV ratio. The primary risk measurement is the decline of net economic value in the up 300 basis point scenario. As of June 30th, we remain within regulatory limits, as evidenced by the table to the right. Interest Rate Risk is monitored and reported to the board on a monthly basis.

Measurement	June 2026	March 2026	Policy/Regulation
Max % Decline NEV (up 300 bp)	-12.46%	-15.99%	-20.00%
Base NEV	7.06%	6.31%	3.00%
Minimum NEV Ratio	6.28%	5.39%	2.00%



ASSET QUALITY

Corporate America’s investment strategy is one of purchasing high quality permissible securities with senior cash flow structures to provide competitive returns. CACU conducts detailed due diligence in assessing credit risk in non-government guaranteed positions. At the close of June, 39.25% of the portfolio was government-backed, 58.51% was rated AAA/AA+, .16% was rated AA/AA-, and 2.07% was rated below AA-.

LIQUIDITY

As of June 30th, total advised lines of credit to member credit unions were approximately $3.5 billion. Combining cash held, tested sources of liquidity, and liquid marketable securities, up to $4.7 billion could be raised in a short period of time, if needed, to address a severe liquidity event.