

June 2024
FINANCIAL CONDITION REPORT



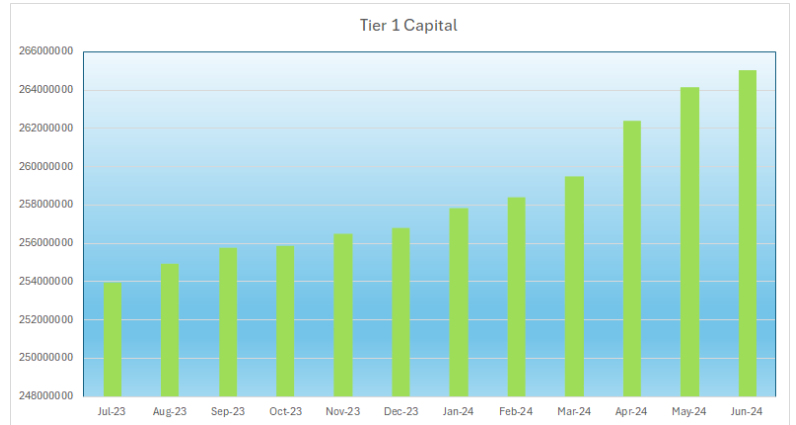
CorporateAmerica
CREDIT UNION

*DIFFERENT **STARTS HERE***™

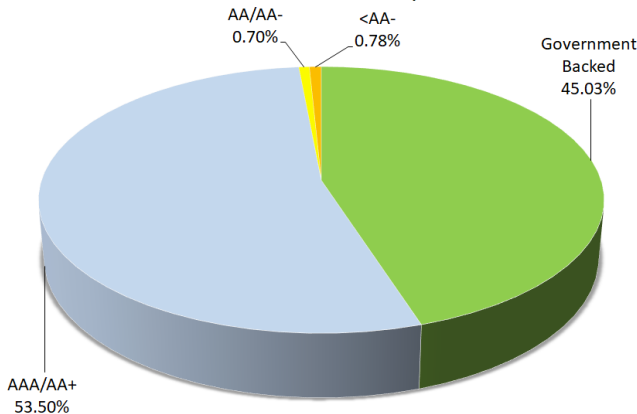
Measurement	June 2024	March 2024	Policy/Regulation Limit
Tier 1 Capital (Regulatory)	7.59%	8.21%	4.00%
Tier 1 Risk-Based Capital Ratio	19.37%	23.52%	4.00%
Total Risk-Based Capital Ratio	19.47%	23.64%	8.00%

Tier 1 Capital Growth

During the second quarter of 2024, Corporate America added \$5.5mm to Tier 1 Capital, ending June 2024 with \$265.0mm. This capital growth was accomplished while providing all members 2 months of free services and a bonus dividend on perpetual contributed capital (PCC).



June 2024 Securities Portfolio Composition



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 end of June, 45.03% of the portfolio is government backed, 53.50% is rated AAA/AA+, and .70% is rated AA/AA+.

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 in the table to the right. Interest Rate Risk is monitored and reported to the board on a monthly basis.

Measurement	June 2024	March 2024	Policy/Regulation Limit
Max % Decline NEV (up 300 bp)	-11.46%	-15.50%	-20.00%
Base NEV	6.07%	5.16%	3.00%
Minimum NEV Ratio	5.44%	4.41%	2.00%

Measurement	June 2024	March 2024	Policy/Regulation Limit
WAL Financial Assets	1.69	1.37	2.00
AWAL Financial Assets	2.01	1.66	2.25

Weighted Average Life (WAL)

Weighted Average Life (WAL) of Financial Assets measures the life of all assets including investment, 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.

Liquidity

As of June 2024, total advised lines of credit to member credit unions were approximately \$3.6 billion. Combining cash held, tested sources of liquidity and liquid marketable securities, \$3.8 billion could be raised in a short period of time, if needed, to address a severe liquidity event.