

December 2024
FINANCIAL CONDITION REPORT



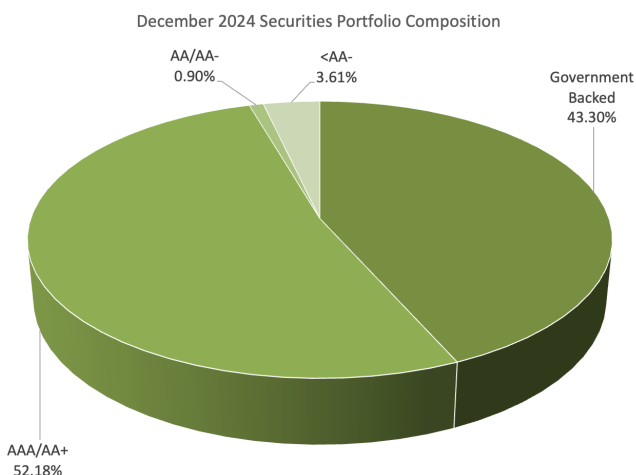
CorporateAmerica
CREDIT UNION

*DIFFERENT **STARTS HERE***™

Measurement	December 2024	September 2024	Policy/Regulation
Tier 1 Capital (Regulatory)	6.77%	7.06%	4.00%
Tier 1 Risk-Based Capital Ratio	15.70%	16.98%	4.00%
Total Risk-Based Capital Ratio	15.76%	17.06%	8.00%

Tier 1 Capital Growth

During the fourth quarter of 2024, Corporate America added \$16.6mm to Tier 1 Capital, ending December 2024 with \$288.4mm. This capital growth was accomplished while providing all members with one month of free services and a 1% bonus dividend on perpetual contributed capital (PCC).



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 December 31st, 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.

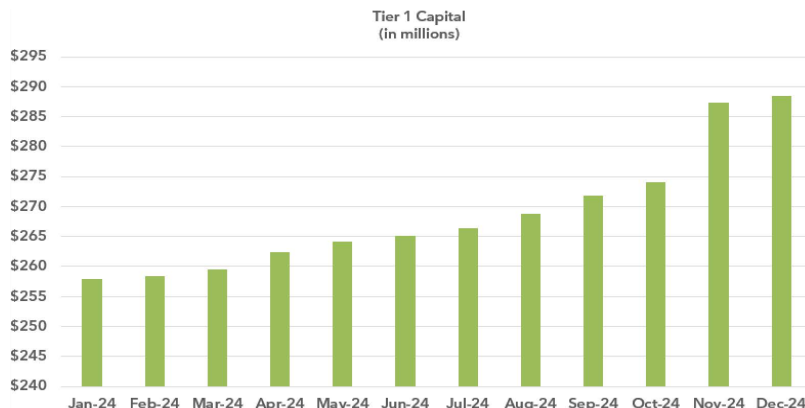
Measurement	December 2024	September 2024	Policy/Regulation
WAL Financial Assets	1.61	1.73	2.00
AWAL Financial Assets	1.92	2.05	2.25

Liquidity

As of December 2024, total advised lines of credit to member credit unions were approximately \$3.7 billion. Combining cash held, tested sources of liquidity and liquid marketable securities, \$4 billion could be raised in a short period of time, if needed, to address a severe liquidity event.

Capital

As of December 2024, Corporate America Credit Union "CACU" continues to exceed minimum capital requirements. As of December 31st, our Tier 1 Capital Ratio is 6.77% 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. This is primarily due to the higher concentration of government and agency holdings within the investment portfolio that carry a 0% to 20% risk weighting.



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 December, 43.30% of the portfolio is government backed, 52.18% is rated AAA/AA+, .90% is rated AA/AA-, and 3.61% is rated <AA-.

Measurement	December 2024	September 2024	Policy/Regulation
Max % Decline NEV (up 300 bp)	-9.71%	-12.36%	-20.00%
Base NEV	5.82%	6.02%	3.00%
Minimum NEV Ratio	5.31%	5.33%	2.00%

Weighted Average Life (WAL)

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 December 31st, we remain within policy/regulatory limit as shown in the table to the left.