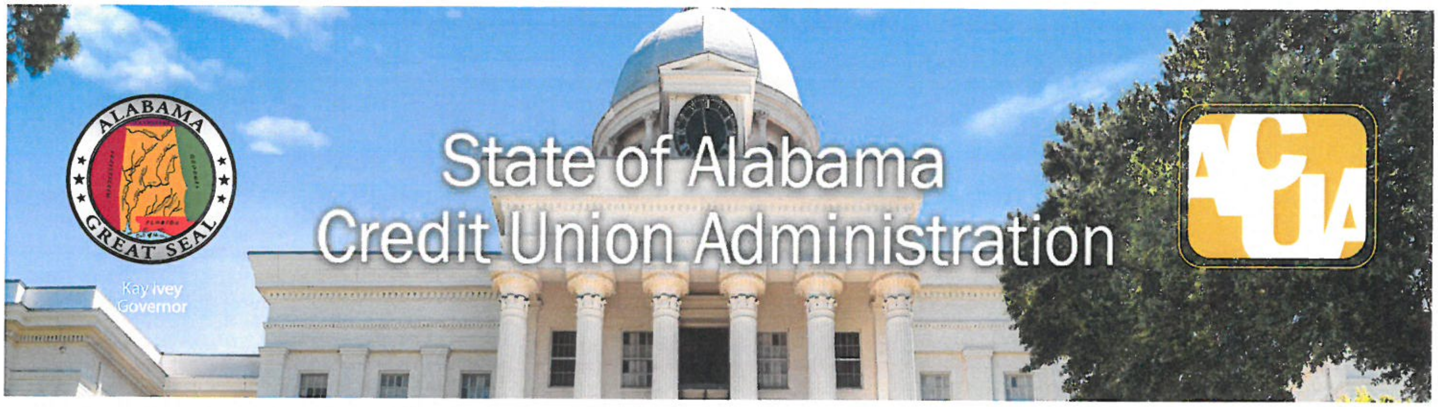


ANNUAL REPORT

of the

ALABAMA CREDIT UNION ADMINISTRATION

FOR THE CALENDAR YEAR ENDED

DECEMBER 31, 2022

ACCREDITED
NATIONAL ASSOCIATION
STATE CREDIT UNION SUPERVISORS
STATE CREDIT UNION AGENCY

STATE OF ALABAMA
ALABAMA CREDIT UNION ADMINISTRATION
100 N. UNION STREET, SUITE 650, MONTGOMERY, ALABAMA 36104
TELEPHONE: (334) 353-5770 • FAX (334) 353-5795
www.acua.alabama.gov

KAY IVEY
GOVERNOR

H. GREG MCCLELLAN
ADMINISTRATOR

March 1, 2023

The Honorable Kay E. Ivey
Governor of the State of Alabama
Alabama State Capitol
Montgomery, AL 36130

Dear Governor Ivey:

The Alabama Credit Union Administration (ACUA) is honored to present its 2022 Annual Report to the people of the State of Alabama and you.

Overview

Alabama state-chartered credit unions provide vital access to financial services and products. These credit unions serve over 1,266,173 members in the State of Alabama. State-chartered credit unions primarily provide low cost financing to their members for home ownership, new and used vehicles, consumer loans, and credit cards. These credit unions also provide important depository services which are essential to consumer savings efforts and transaction of business. All these products and services were most important during the recent pandemic.

There were 53 state-chartered credit unions at year-end 2022 compared to 56 at year-end 2021. The decrease in number is the result of voluntary mergers, primarily of small asset-sized credit unions with larger Alabama state-chartered credit unions and one federal credit union. This was due to increased pressures of the present low rate economy, ability to offer competitive products and services, technology costs and changes, and federal regulatory compliance. As the number of state-chartered credit unions under ACUA's supervision declined, the dollar amount of assets of state-chartered credit unions under supervision by the agency decreased approximately $949.5 million or (4.20%) to $21,640,922,131.

For 2022, the total deposits of natural person state-chartered credit unions increased at a rate of 3.07% compared to 12.82% at year-end 2021. Loan growth increased 20.90% compared to 9.02% in 2021. The faster loan growth in comparison to deposit growth in 2022 continues to put pressure on liquidity in the system as a whole. However, Alabama state-chartered credit unions remain collectively strong with an overall Net Worth/Total Assets ratio of 11.76% at year-end 2022 compared to 10.74% at year-end 2021.

Alabama has one of only eleven corporate credit unions nationwide. This corporate credit union serves natural person credit unions across the United States. Its mission is to provide liquidity funding to natural person credit unions and to offer products and services, asset-liability management modeling as well as investment services.

Staffing

The ACUA has eleven employees. As the State's credit unions grow larger and become more complex, additional examiners will be necessary even with a fewer number of credit unions. This is due to increasing complexity of operations, products/services, federal regulations, electronic processing, and cyber-attacks. ACUA continuously evaluates its needs and will strategically add staff or engage contractors as needed to accomplish the agency's mission.

Expenses

Expenses of the agency were funded by operating fees received from credit unions. Year over year, revenue exceed budgeted expenditures. The agency operated well within its appropriation for the fiscal year ended September 30, 2022.

Mission

The Alabama Credit Union Administration's mission is to provide effective supervision and regulation in order to affirm the future viability of credit unions and the safety of deposits therein, promote the unencumbered commerce between the citizens of Alabama and credit unions, allow for innovations in services, products, and technology that maximize credit unions' capabilities to provide service, and assure that Alabama state credit unions provide professional, and competent financial services to the citizens of Alabama regardless of means.

ACUA's annual reports are available on ACUA's website: www.acua.alabama.gov

Governor Ivey, thank you for your leadership of the State of Alabama. We appreciate your support for the agency and Alabama's state-chartered credit unions.

Respectfully,

H Greg McClellan

H. Greg McClellan
Administrator and Chairman of the Board

Supplemental Information CY 2022

2022 BOARD MEMBER	APPT. DATE	CONF. DATE.	EXP. OF TERM
H. Greg McClellan, Chairman, Ex Officio 100 North Union Street, Suite 650 Montgomery, Alabama 36104	6/15/2019	5/23/2019	2/1/2023
Ralph A. Altice 601 Savannah Street Mobile, AL 36603	2/19/2020	3/12/2020	2/1/2023
Linda Cencula, President Avadian Credit Union P. O. Box 360287 Birmingham, AL. 35236-0287	6/3/2021	3/31/2022	2/1/2024
Steve Nix, President AlaTrust Credit Union 1018 Merchants Drive Birmingham AL. 35244	2/19/2020	3/12/2020	2/1/2023
Derrick E. Ragland, Jr., President APCO Employees Credit Union 750 17th Street North Birmingham, AL 35203	11/10/2021	3/31/2022	2/1/2025
Greta Webb-Williams 125 Forest Hill Road Wetumpka, AL 36093	4/5/2021	4/15/2021	2/1/2024
Mr. Shane Nobbley, President Family Security Credit Union 2204 Family Security Place, SW Decatur, AL 35603	2/19/2020	3/12/2020	2/1/2023
Sharon Downing, President Alabama River Credit Union 3365 South Alabama Avenue Monroeville, AL 36461	3/9/2022	4/7/2022	2/1/2025

Alabama Credit Unions Ranked by Assets

2022 Rank	Ins. #	Credit Union Name	City	ASSETS 12/31/2022
1	62728	APCO EMPLOYEES	Birmingham	$ 3,420,389,537
2	65991	CORPORATE AMERICA	Birmingham	3,066,469,566
3	68575	MAX	Montgomery	1,958,897,807
4	60823	ALABAMA	Tuscaloosa	1,640,689,087
5	63057	LISTERHILL	Muscle Shoals	1,315,891,876
6	68583	AVADIAN	Birmingham	1,252,848,652
7	68595	ALABAMA ONE	Tuscaloosa	969,290,803
8	60605	FAMILY SECURITY	Decatur	964,992,281
9	68374	GUARDIAN	Montgomery	865,286,128
10	68628	FAMILY SAVINGS	Rainbow City	756,761,612
11	68302	FIVE STAR	Dothan	748,664,965
12	67252	ALABAMA TEACHERS	Gadsden	479,937,404
13	64598	ALABAMA STATE EMPLOYEES	Montgomery	417,583,944
14	68559	TVA COMMUNITY	Muscle Shoals	393,686,417
15	97076	WINSOUTH	Gadsden	385,381,257
16	60799	NEW HORIZONS	Mobile	250,446,351
17	61800	FORT MCCLELLAN	Anniston	233,224,924
18	68701	AUBURN UNIVERSITY	Auburn	224,160,624
19	60501	MUTUAL SAVINGS	Birmingham	218,893,491
20	60712	ALABAMA CENTRAL	Birmingham	204,184,392
21	60934	ALATRUST	Hoover	187,385,671
22	65464	ECO	Birmingham	186,352,436
23	68586	HERITAGE SOUTH	Sylacauga	167,185,800
24	62661	NAHEOLA	Pennington	165,827,706
25	60942	RIVERFALL	Tuscaloosa	159,794,837
26	60500	NORTH ALABAMA EDUCATORS	Huntsville	131,522,980
27	61286	MOBILE EDUCATORS	Mobile	110,389,865
28	68688	RAILROAD COMMUNITY	Irondale	109,116,520
29	60930	VALLEY	Tuscumbia	96,252,768
30	63834	JEFFERSON	Hoover	78,709,338
31	63614	CHAMPION COMMUNITY	Courtland	56,062,675
32	63940	RED OAK (DCH)	Tuscaloosa	40,196,707
33	61944	LAUDERDALE COUNTY TEACHERS	Florence	36,511,936
34	61150	WCU	Decatur	35,944,036
35	61391	SOCIAL SECURITY	Birmingham	35,130,866
36	68224	AZALEA CITY	Mobile	34,244,153
37	62664	HEALTH	Birmingham	26,876,043
38	61339	MOBILE GOVERNMENT EMPLOYEES	Mobile	22,863,008
39	65402	ALABAMA RIVER	Monroeville	22,806,177
40	62062	CITY	Tuscaloosa	21,132,502
41	61474	RAILWAY EMPLOYEES	Muscle Shoals	18,907,031
42	62599	FEDERAL EMPLOYEES	Birmingham	18,560,260
43	62471	MOBILE POSTAL	Mobile	17,624,674
44	64603	ALABAMA LAW ENFORCEMENT	Birmingham	14,220,273
45	62486	OPP-MICOLAS	Opp	12,497,130
46	64464	TUSCALOOSA COUNTY	Tuscaloosa	12,299,820
47	64644	BLUE FLAME	Mobile	9,922,204
48	62356	L&N EMPLOYEES	Birmingham	9,744,761
49	64528	BIRMINGHAM CITY EMPLOYEES	Birmingham	9,351,137
50	61055	CHEM FAMILY	Anniston	7,263,600
51	64594	FIREMAN'S	Birmingham	7,130,666
52	61277	CHEMCO	McIntosh	5,809,043
53	64645	ALABAMA POSTAL	Birmingham	5,604,390
			Total	$ 21,640,922,131

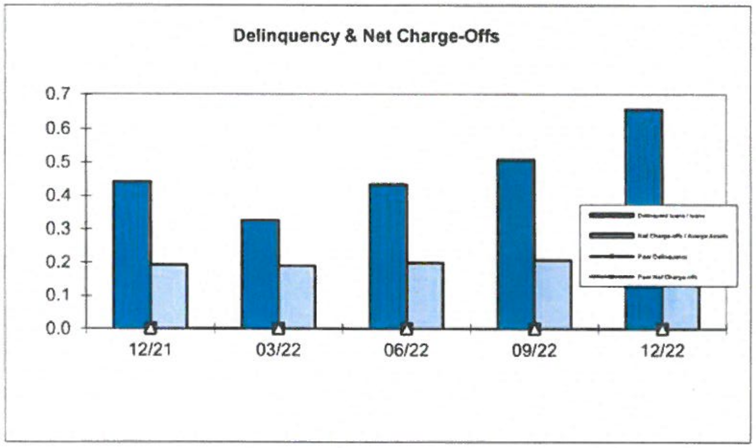
Alabama Natural Person Credit Unions

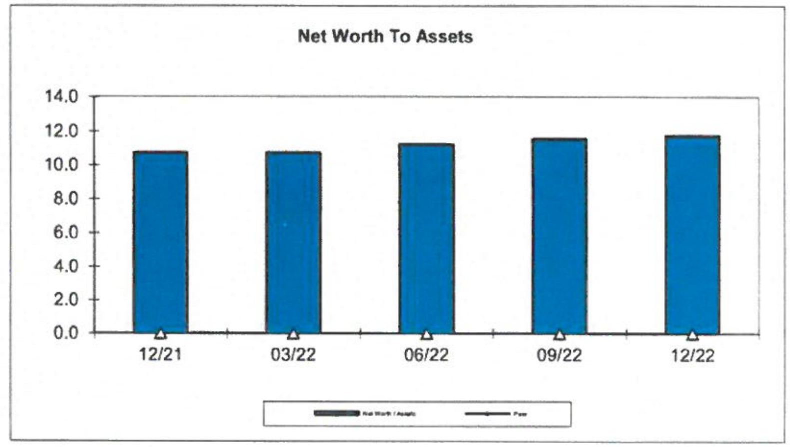
Ins. #	Credit Union Name	City	LOANS 12/31/2022	DEPOSITS 12/31/2022
62728	APCO EMPLOYEES	Birmingham	$812,313,109	$3,264,349,222
68575	MAX	Montgomery	$1,016,808,516	$1,796,905,299
60823	ALABAMA	Tuscaloosa	$1,250,143,633	$1,346,655,573
63057	LISTERHILL	Muscle Shoals	$1,051,032,892	$1,196,192,516
68583	AVADIAN	Birmingham	$942,134,494	$1,123,491,743
68595	ALABAMA ONE	Tuscaloosa	$763,190,516	$840,945,275
60605	FAMILY SECURITY	Decatur	$435,819,039	$833,368,937
68374	GUARDIAN	Montgomery	$697,177,206	$747,806,544
68628	FAMILY SAVINGS	Rainbow City	$660,516,084	$637,516,743
68302	FIVE STAR	Dothan	$392,919,424	$608,405,097
67252	ALABAMA TEACHERS	Gadsden	$375,088,216	$423,343,946
64598	ALABAMA STATE EMPLOYEES	Montgomery	$261,676,615	$382,181,525
68559	TVA COMMUNITY	Muscle Shoals	$114,596,581	$371,117,882
97076	WINSOUTH	Gadsden	$250,483,420	$358,351,585
60799	NEW HORIZONS	Mobile	$137,478,382	$233,420,664
61800	FORT MCCLELLAN	Anniston	$102,428,674	$215,054,606
68701	AUBURN UNIVERSITY	Auburn	$105,286,259	$210,192,333
60501	MUTUAL SAVINGS	Birmingham	$144,458,373	$199,439,892
60712	ALABAMA CENTRAL	Birmingham	$167,374,701	$183,470,621
60934	ALATRUST	Hoover	$109,721,274	$171,727,977
65464	ECO	Birmingham	$97,292,576	$178,165,945
68586	HERITAGE SOUTH	Sylacauga	$120,864,011	$152,808,326
62661	NAHEOLA	Pennington	$132,137,605	$136,050,823
60942	RIVERFALL	Tuscaloosa	$93,914,093	$145,959,118
60500	NORTH ALABAMA EDUCATORS	Huntsville	$499,119,445	$126,925,070
61286	MOBILE EDUCATORS	Mobile	$15,263,656	$99,777,563
68688	RAILROAD COMMUNITY	Irondale	$13,542,041	$97,154,027
60930	VALLEY	Tuscumbia	$31,240,810	$84,824,150
63834	JEFFERSON	Hoover	$42,830,653	$71,622,546
63614	CHAMPION COMMUNITY	Courtland	$25,327,408	$49,540,857
63940	RED OAK (DCH)	Tuscaloosa	$18,179,991	$38,388,436
61944	LAUDERDALE COUNTY TEACHERS	Florence	$12,805,257	$32,559,643
61150	WCU	Decatur	$17,599,801	$33,152,204
61391	SOCIAL SECURITY	Birmingham	$13,962,380	$28,077,925
68224	AZALEA CITY	Mobile	$22,895,795	$29,030,312
62664	HEALTH	Birmingham	$15,816,758	$20,857,858
61339	MOBILE GOVERNMENT EMPLOYEES	Mobile	$3,316,822	$19,477,055
65402	ALABAMA RIVER	Monroeville	$6,222,766	$20,596,805
62062	CITY	Tuscaloosa	$8,607,843	$16,509,954
61474	RAILWAY EMPLOYEES	Muscle Shoals	$5,204,536	$15,345,395
62599	FEDERAL EMPLOYEES	Birmingham	$9,814,102	$15,139,746
62471	MOBILE POSTAL	Mobile	$9,675,094	$15,004,616
64603	ALABAMA LAW ENFORCEMENT	Birmingham	$10,102,625	$12,804,726
62486	OPP-MICOLAS	Opp	$2,702,739	$9,742,985
64464	TUSCALOOSA COUNTY	Tuscaloosa	$6,912,041	$11,541,695
64644	BLUE FLAME	Mobile	$5,247,407	$8,228,670
62356	L&N EMPLOYEES	Birmingham	$5,756,380	$8,220,487
64528	BIRMINGHAM CITY EMPLOYEES	Birmingham	$7,305,894	$7,652,748
61055	CHEM FAMILY	Anniston	$1,024,147	$6,116,821
64594	FIREMAN'S	Birmingham	$3,146,088	$4,751,884
61277	CHEMCO	McIntosh	$3,066,534	$4,989,784
64645	ALABAMA POSTAL	Birmingham	$2,183,741	$3,240,861

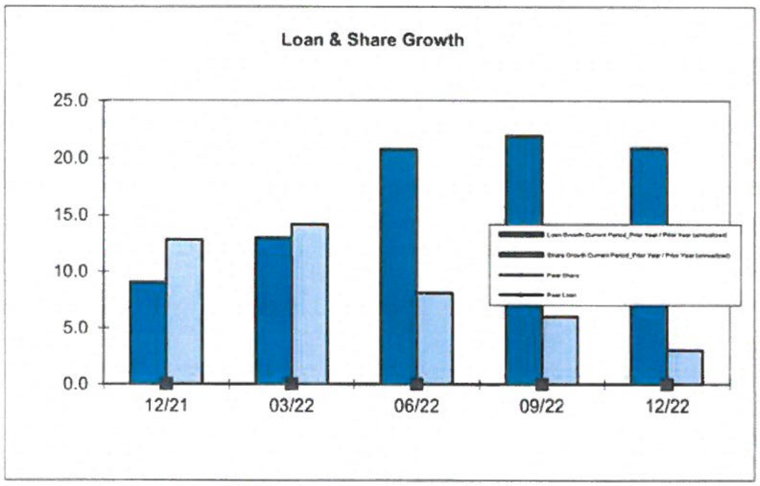
Natural Person Credit Union 2022 Financial Highlights

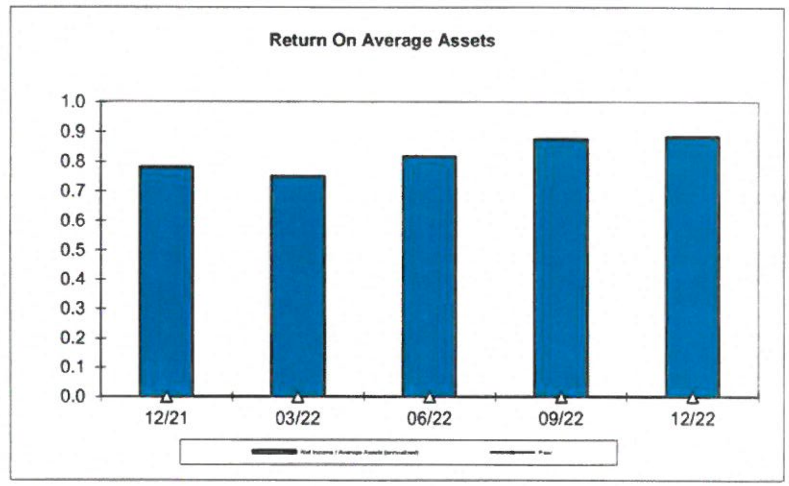
Return to cover
02/27/2023
CU Name: N/A
Peer Group: N/A

Graphs 1
For Charter : N/A
Count of CU : 52
Asset Range : N/A
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All
Count of CU in Peer Group : N/A







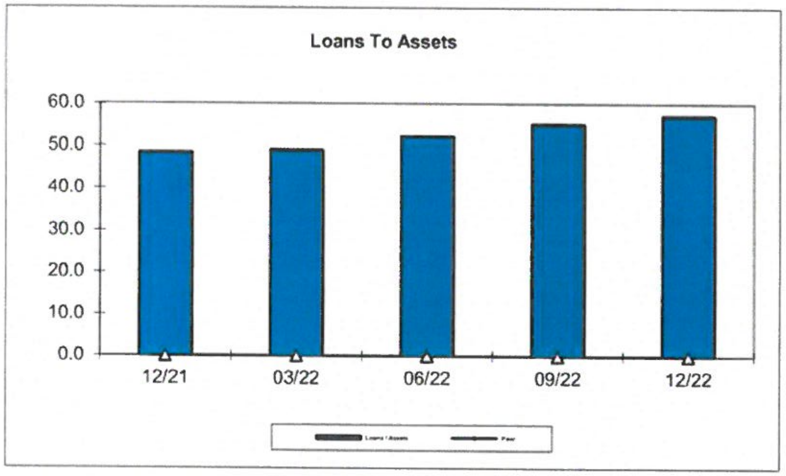


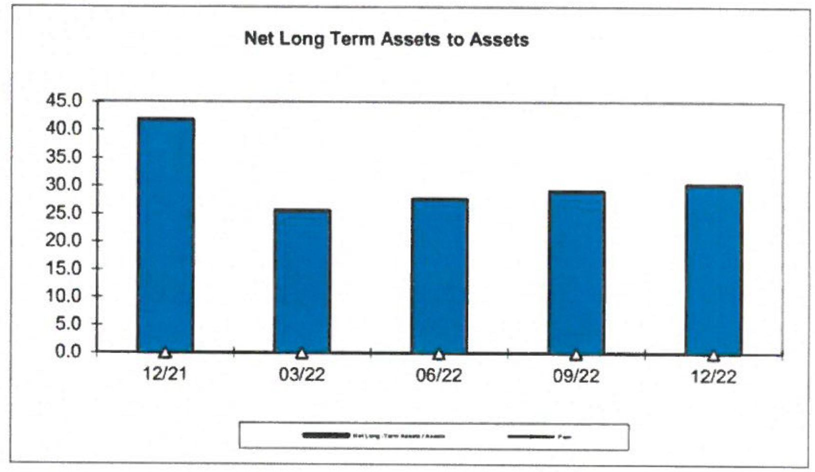
Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.
This policy change may result in a decline in delinquent loans reported as of June 2012.

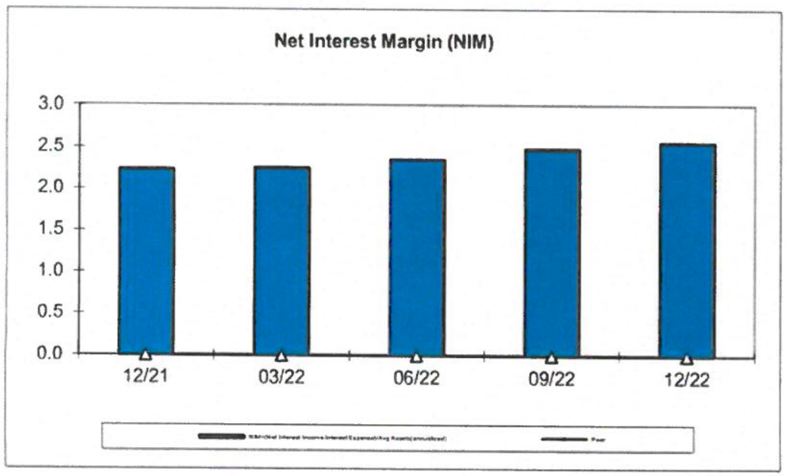
Return to cover
02/27/2023
CU Name: N/A
Peer Group: N/A

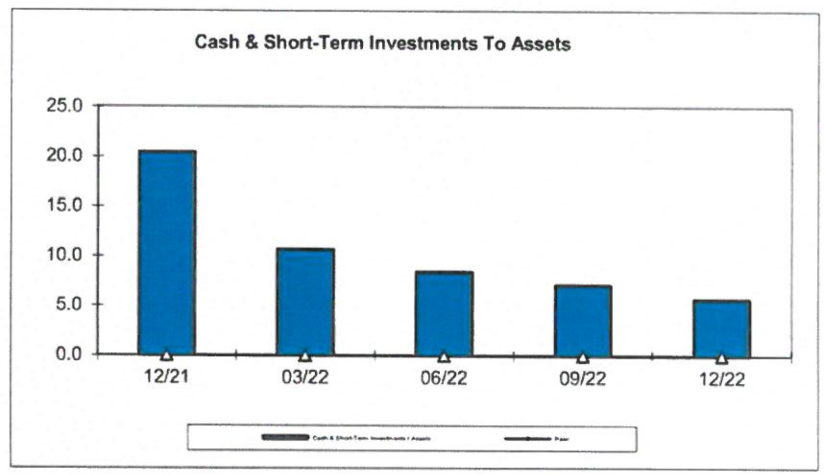
Graphs 2

For Charter : N/A
Count of CU : 52
Asset Range : N/A
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All
Count of CU in Peer Group : N/A









Summary Financial Information

Return to cover
02/27/2023
CU Name: N/A
Peer Group: N/A

For Charter : N/A
Count of CU : 52
Asset Range : N/A
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured
Count of CU in Peer Group : N/A

	Dec-2021	Mar-2022	% Chg	Jun-2022	% Chg	Sep-2022	% Chg	Dec-2022	% Chg
ASSETS:	**Amount**	**Amount**		**Amount**		**Amount**		**Amount**	
Cash & Other Deposits[1]	2,268,995,361	2,543,119,682	12.1	2,045,066,052	-19.6	1,720,082,361	-15.9	1,439,103,215	-16.3
Total Investments	6,198,859,260	5,980,824,647	-3.5	5,856,042,432	-2.1	5,642,047,733	-3.7	5,566,025,859	-1.3
Loans Held for Sale	6,956,774	2,966,212	-57.4	3,497,345	17.9	1,232,551	-64.8	935,099	-24.1
Total Loans	8,770,316,096	9,055,146,634	3.2	9,682,706,054	6.9	10,214,929,340	5.5	10,603,728,447	3.8
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(61,476,169)	(61,184,639)	-0.5	(61,797,801)	1.0	(62,637,792)	1.4	(63,845,687)	1.9
Land And Building	353,764,849	357,007,262	0.9	360,565,323	1.0	370,907,392	2.9	374,238,297	0.9
Other Fixed Assets	48,875,708	52,067,652	6.5	53,877,836	3.5	52,141,402	-3.2	56,741,456	8.8
NCUSIF Deposit	142,567,764	142,938,982	0.3	147,709,230	3.3	147,900,006	0.1	147,881,543	0.0
All Other Assets	402,366,132	423,775,934	5.3	427,991,655	1.0	434,511,363	1.5	452,074,986	4.0
TOTAL ASSETS	18,131,225,775	18,496,662,366	2.0	18,515,658,126	0.1	18,521,114,356	0.0	18,576,883,215	0.3
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities[2]	163,493,048	149,495,145	-8.6	156,952,563	5.0	156,718,080	-0.1	173,319,443	10.6
Accrued Dividends & Interest Payable on Shares & Deposits	2,223,091	1,970,519	-11.4	1,960,149	-0.5	2,081,064	6.2	2,299,163	10.5
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowings Notes & Interest Payable	24,709,550	65,130,387	163.6	159,573,611	145.0	219,217,385	37.4	450,863,364	105.7
Total Shares & Deposits	16,152,138,589	16,725,468,036	3.5	16,805,272,124	0.5	16,884,278,625	0.5	16,648,197,015	-1.4
TOTAL LIABILITIES[3]	16,342,564,278	16,942,064,087	3.7	17,123,758,447	1.1	17,262,295,154	0.8	17,274,678,985	0.1
Undivided Earnings	1,729,438,147	1,222,031,941	-29.3	1,262,124,964	3.3	1,329,293,394	5.3	1,460,818,310	9.9
Other Reserves	59,223,350	332,566,338	461.5	129,774,715	-61.0	-70,474,192	-154.3	-158,614,080	-125.1
TOTAL EQUITY	1,788,661,497	1,554,598,279	-13.1	1,391,899,679	-10.5	1,258,819,202	-9.6	1,302,204,230	3.4
TOTAL LIABILITIES, SHARES, & EQUITY	18,131,225,775	18,496,662,366	2.0	18,515,658,126	0.1	18,521,114,356	0.0	18,576,883,215	0.3
INCOME & EXPENSE									
Interest Income*	473,750,018	123,854,930	4.6	259,619,411	4.8	411,816,723	5.7	575,317,048	4.8
Interest Expense*	90,747,808	21,138,017	-6.8	44,402,695	5.0	70,647,490	6.1	105,088,476	11.6
Net Interest Income*	383,002,210	102,716,913	7.3	215,216,716	4.8	341,169,233	5.7	470,228,572	3.4
Provision for Loan/Lease Losses or Total Credit Loss Expense*	11,370,420	4,625,728	62.7	10,232,157	10.6	16,703,188	8.8	25,492,877	14.5
Non-Interest Income*	249,156,586	61,933,011	-0.6	127,520,302	3.0	192,156,951	0.5	256,908,575	0.3
Non-Interest Expense*	486,528,951	125,664,962	3.3	257,563,749	2.5	396,232,328	2.6	539,589,253	2.1
NET INCOME (LOSS)*	**134,259,425**	**34,359,234**	**2.4**	**74,941,112**	**9.1**	**120,390,668**	**7.1**	**162,055,017**	**1.0**
TOTAL CU's	55	55	0.0	55	0.0	55	0.0	52	-5.5

* Income/Expense items are year-to-date while the related %change ratios are annualized.
# Means the number is too large to display in the cell
[1] Prior to March 2022, Time and Other Deposits were included in Investments
[2] Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"
[3] Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.

Key Ratios[6]

Return to cover
02/27/2023
CU Name: N/A
Peer Group: N/A

For Charter : N/A
Count of CU : 52
Asset Range : N/A
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured State Credit Unions (FISCUs)
Count of CU in Peer Group : N/A

					Sep-2022			Dec-2022	
	Dec-2021	Mar-2022	Jun-2022	Sep-2022	PEER Avg.**	Percentile**	Dec-2022	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS									
Net Worth / Total Assets[5]	10.74	10.74	11.22	11.56	N/A	N/A	11.76	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL[5]	11.05	11.04	11.52	11.86	N/A	N/A	12.06	N/A	N/A
Risk-Based Capital Ratio	N/A	27.16	12.50	11.91	N/A	N/A	12.57	N/A	N/A
GAAP Equity / Total Assets	9.87	8.40	7.52	6.80	N/A	N/A	7.01	N/A	N/A
Loss Coverage	8.86	7.69	7.58	8.10	N/A	N/A	10.77	N/A	N/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.44	0.33	0.43	0.51	N/A	N/A	0.65	N/A	N/A
Delinquent Loans / Net Worth	1.99	1.49	2.02	2.42	N/A	N/A	3.17	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans[2]	0.19	0.19	0.20	0.21	N/A	N/A	0.23	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	0.65	0.53	0.66	0.76	N/A	N/A	0.95	N/A	N/A
Other Non-Performing Assets / Total Assets	0.05	0.05	0.03	0.03	N/A	N/A	0.04	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth[1]	9.19	7.99	13.27	13.19	N/A	N/A	12.15	N/A	N/A
Share Growth[1]	12.82	14.20	8.09	6.04	N/A	N/A	3.07	N/A	N/A
Loan Growth[1]	9.02	12.99	20.81	21.96	N/A	N/A	20.90	N/A	N/A
Asset Growth[1]	11.62	8.06	4.24	2.87	N/A	N/A	2.46	N/A	N/A
Investment Growth[1]	14.93	-0.84	-15.81	-18.02	N/A	N/A	-18.05	N/A	N/A
Membership Growth[1]	1.54	3.44	3.43	3.81	N/A	N/A	3.17	N/A	N/A
EARNINGS RATIOS									
Net Income / Average Assets (ROAA)[1]	0.78	0.75	0.82	0.88	N/A	N/A	0.88	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets[1]	0.72	0.73	0.79	0.87	N/A	N/A	0.88	N/A	N/A
Non-Interest Expense / Average Assets[1]	2.83	2.74	2.81	2.88	N/A	N/A	2.94	N/A	N/A
PLLL or Credit Loss Expense / Average Assets[1]	0.07	0.10	0.11	0.12	N/A	N/A	0.14	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS[7]									
Est. NEV Tool Post Shock Ratio[4]	N/A, Assets>$500M	N/A, Assets>$500M	N/A, Assets>$500M	N/A, Assets>$500M	N/A	N/A	N/A, Assets>$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity[4]	N/A, Assets>$500M	N/A, Assets>$500M	N/A, Assets>$500M	N/A, Assets>$500M	N/A	N/A	N/A, Assets>$500M	N/A	N/A
Total Loans / Total Assets	48.37	48.96	52.29	55.15	N/A	N/A	57.08	N/A	N/A
Cash + Short-Term Investments / Assets[3]	20.44	19.60	16.70	14.53	N/A	N/A	12.70	N/A	N/A

[1] Exam date ratios are annualized.
[2] Exam Date Ratio is based on Net Charge Offs over the last 12 months
[3] This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.
[4] Applicable for credit unions under $500 million.
[5] For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.
[6] The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.
[7] Beginning April 1, 2022, Asset Liability Management Ratios are used to evaluate Liquidity and Sensitivity.

Return to cover
02/27/2023
CU Name: N/A
Peer Group: N/A

Historical Ratios[3]

For Charter : N/A
Count of CU : 52
Asset Range : N/A
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured State
Count of CU in Peer Group : N/A

	Dec-2021	Mar-2022	Jun-2022	Sep-2022	Sep-2022 PEER Avg	Sep-2022 Percentile**	Dec-2022	Dec-2022 PEER Avg	Dec-2022 Percentile**
CAPITAL ADEQUACY									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	1	1	1	N/A	N/A	6	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL)[2]	10.74	10.74	11.22	11.56	N/A	N/A	11.76	N/A	N/A
Solvency Evaluation (Estimated)	111.29	109.50	108.78	108.07	N/A	N/A	108.50	N/A	N/A
Classified Assets (Estimated) / Net Worth	3.19	3.11	3.00	2.93	N/A	N/A	2.92	N/A	N/A
ASSET QUALITY									
Net Charge-Offs / Average Loans*	0.19	0.19	0.20	0.21	N/A	N/A	0.23	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.15	96.70	94.88	93.23	N/A	N/A	92.06	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.18	-5.62	-8.92	-11.79	N/A	N/A	-11.83	N/A	N/A
Delinquent Loans / Assets	0.21	0.16	0.23	0.28	N/A	N/A	0.37	N/A	N/A
EARNINGS									
Gross Income/Average Assets*	4.14	4.03	4.19	4.37	N/A	N/A	4.52	N/A	N/A
Yield on Average Loans * [1]	4.64	4.51	4.50	4.56	N/A	N/A	4.62	N/A	N/A
Yield on Average Investments*	1.08	1.16	1.34	1.55	N/A	N/A	1.71	N/A	N/A
Fee & Other Op.Income / Avg. Assets *	1.38	1.33	1.36	1.38	N/A	N/A	1.39	N/A	N/A
Cost of Funds / Avg. Assets*	0.53	0.46	0.48	0.51	N/A	N/A	0.57	N/A	N/A
Net Margin / Avg. Assets*	3.61	3.57	3.71	3.86	N/A	N/A	3.95	N/A	N/A
Net Interest Margin/Avg. Assets*	2.23	2.24	2.35	2.48	N/A	N/A	2.56	N/A	N/A
Non-Interest Expense/Gross Income	68.40	68.04	67.09	65.90	N/A	N/A	65.02	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.28	2.26	2.27	2.32	N/A	N/A	2.36	N/A	N/A
Net Operating Exp. /Avg. Assets*	2.12	2.04	2.10	2.15	N/A	N/A	2.20	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	41.83	40.46	41.95	42.58	N/A	N/A	42.30	N/A	N/A
Reg. Shares / Total Shares & Borrowings	48.86	49.27	48.96	47.54	N/A	N/A	45.64	N/A	N/A
Total Loans / Total Shares	54.30	54.14	57.62	60.50	N/A	N/A	63.69	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	95.51	97.39	98.42	98.81	N/A	N/A	98.69	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	66.59	67.33	66.71	65.34	N/A	N/A	63.15	N/A	N/A
Borrowings / Total Shares & Net Worth	0.33	0.35	0.85	1.15	N/A	N/A	2.39	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	2.46	2.48	2.52	2.56	N/A	N/A	2.59	N/A	N/A
Borrowers / Members	55.96	56.94	58.85	58.98	N/A	N/A	60.57	N/A	N/A
Members / Full-Time Empl.	362.60	362.67	364.46	363.03	N/A	N/A	363.90	N/A	N/A
Avg. Shares Per Member	$13,161	$13,512	$13,463	$13,376	N/A	N/A	$13,148	N/A	N/A
Avg. Loan Balance	$12,770	$12,848	$13,182	$13,722	N/A	N/A	$13,826	N/A	N/A
Salary And Benefits / Full-Time Empl.*	$74,412	$75,204	$76,491	$77,178	N/A	N/A	$78,512	N/A	N/A

* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.

1/ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.

2/ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.

3/ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.

Return to cover
02/27/2023
CU Name: N/A
Peer Group: N/A

Assets
For Charter : N/A
Count of CU : 52
Asset Range : N/A
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured
Count of CU in Peer Group : N/A

	Dec-2021	Mar-2022	% Chg	Jun-2022	% Chg	Sep-2022	% Chg	Dec-2022	% Chg
ASSETS									
CASH AND DEPOSITS									
Cash On Hand	264,527,752	312,760,862	18.2	323,618,554	3.5	267,360,939	-17.4	280,856,428	5.0
Cash On Deposit									
Cash on Deposit in Corporate Credit Unions	827,293,616	933,417,000	12.8	687,260,002	-26.4	710,432,007	3.4	563,240,216	-20.7
Cash on Deposit in a Federal Reserve Bank	697,118,402	520,842,874	-25.3	402,025,906	-22.8	252,299,602	-37.2	153,187,679	-39.3
Cash on Deposit in Other Financial Institutions	194,847,565	210,924,332	8.3	145,493,595	-31.0	82,259,190	-43.5	61,308,894	-25.5
Total Cash on Deposit	1,719,259,583	1,665,184,206	-3.1	1,234,779,503	-25.8	1,044,990,799	-15.4	777,736,789	-25.6
Time and Other Deposits[4]	676,150,683	565,174,614	-16.4	486,667,995	-13.9	407,730,623	-16.2	380,509,998	-6.7
TOTAL CASH AND DEPOSITS	2,659,938,018	2,543,119,682	-4.4	2,045,066,052	-19.6	1,720,082,361	-15.9	1,439,103,215	-16.3
INVESTMENT SECURITIES									
Equity Securities	76,271,725	4,245,614	-94.4	3,509,424	-17.3	3,279,123	-6.6	4,418,619	34.8
Trading Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Available-for-Sale Debt Securities	5,477,141,971	5,648,716,063	3.1	5,510,070,401	-2.5	5,334,365,977	-3.2	5,253,565,611	-1.5
Held-to-Maturity Debt Securities	129,989,262	152,225,382	17.1	178,855,116	17.5	165,277,670	-7.6	165,735,277	0.3
Allowance for Credit Losses on Investment Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	5,683,402,958	5,805,187,059	2.1	5,692,434,941	-1.9	5,502,922,770	-3.3	5,423,719,507	-1.4
OTHER INVESTMENTS									
Nonperpetual Contributed Capital	6,972,945	7,148,605	2.5	7,170,836	0.3	6,986,359	-2.6	6,986,359	0.0
Perpetual Contributed Capital	87,942,610	87,949,344	0.0	88,391,436	0.5	88,088,449	-0.3	88,575,907	0.6
All Other Investments [2]	29,598,090	80,539,639	172.1	68,045,219	-15.5	44,050,155	-35.3	46,744,086	6.1
TOTAL OTHER INVESTMENTS	124,513,645	175,637,588	41.1	163,607,491	-6.8	139,124,963	-15.0	142,306,352	2.3
LOANS HELD FOR SALE	6,956,774	2,966,212	-57.4	3,497,345	17.9	1,232,551	-64.8	935,099	-24.1
LOANS AND LEASES									
Consumer Loans (Non-Residential, Non-Commercial)	4,653,243,691	4,866,534,375	4.6	5,103,296,105	4.9	5,387,085,834	5.6	5,541,540,221	2.9
1- to 4-Family Residential Property Loans/Lines of Credit [3]	3,121,508,497	3,114,156,235	-0.2	3,391,277,302	8.9	3,551,713,914	4.7	3,645,920,133	2.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit [3]	47,656,817	45,365,166	-4.8	25,980,336	-42.7	26,427,921	1.7	33,732,819	27.6
Commercial Loans/Lines of Credit Real Estate Secured [3]	837,371,453	911,584,486	8.9	1,026,872,644	12.6	1,100,226,834	7.1	1,199,868,864	9.1
Commercial Loans/Lines of Credit Not Real Estate Secured [3]	110,535,638	117,506,372	6.3	135,279,667	15.1	149,474,837	10.5	182,666,410	22.2
TOTAL LOANS & LEASES	8,770,316,096	9,055,146,634	3.2	9,682,706,054	6.9	10,214,929,340	5.5	10,603,728,447	3.8
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(61,476,169)	(61,184,639)	-0.5	(61,797,801)	1.0	(62,637,792)	1.4	(63,845,687)	1.9
OTHER ASSETS									
Foreclosed and Repossessed Assets[1]	8,796,778	9,147,879	4.0	5,825,033	-36.3	6,332,481	8.7	7,883,804	24.5
Land and Building	353,764,849	357,007,262	0.9	360,565,323	1.0	370,907,392	2.9	374,238,297	0.9
Other Fixed Assets	48,875,708	52,067,652	6.5	53,877,836	3.5	52,141,402	-3.2	56,741,456	8.8
NCUA Share Insurance Capitalization Deposit	142,567,764	142,938,982	0.3	147,709,230	3.3	147,900,006	0.1	147,881,543	0.0
All Other Assets	393,569,354	414,628,055	5.4	422,166,622	1.8	428,178,882	1.4	444,191,182	3.7
TOTAL OTHER ASSETS	947,574,453	975,789,830	3.0	990,144,044	1.5	1,005,460,163	1.5	1,030,936,282	2.5
TOTAL ASSETS	**18,131,225,775**	**18,496,662,366**	**2.0**	**18,515,658,126**	**0.1**	**18,521,114,356**	**0.0**	**18,576,883,215**	**0.3**
TOTAL CU's	55	55	0.0	55	0.0	55	0.0	52	-5.5

Means the number is too large to display in the cell

[1] Other Real Estate Owned prior to 2004

[2] Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.

[3] Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

4 Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.

Return to cover
02/27/2023
CU Name: N/A
Peer Group: N/A

Liabilities, Shares & Equity
For Charter : N/A
Count of CU : 52
Asset Range : N/A
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured
Count of CU in Peer Group : N/A

	Dec-2021	Mar-2022	% Chg	Jun-2022	% Chg	Sep-2022	% Chg	Dec-2022	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities[3]	163,493,048	149,495,145	-8.6	156,952,563	5.0	156,718,080	-0.1	173,319,443	10.6
Accrued Dividends and Interest Payable	2223091	1970519	-11.4	1960149	-0.5	2081064	6.2	2299163	10.5
Other Borrowings	24,709,550	65,130,387	163.6	159,573,611	145.0	219,217,385	37.4	450,863,364	105.7
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
SHARES AND DEPOSITS									
Share Drafts	2,874,035,285	3,032,217,691	5.5	3,011,212,465	-0.7	3,044,078,648	1.1	2,994,137,788	-1.6
Regular Shares	7,921,089,092	8,272,209,067	4.4	8,306,040,246	0.4	8,131,800,218	-2.1	7,804,558,208	-4.0
Money Market Shares	1,738,938,908	1,867,906,507	7.4	1,906,119,024	2.0	1,835,075,263	-3.7	1,751,955,696	-4.5
Share Certificates	2,337,700,384	2,265,721,536	-3.1	2,265,332,030	0.0	2,521,329,306	11.3	2,717,073,458	7.8
IRA/KEOGH Accounts	1,095,848,275	1,096,008,581	0.0	1,098,678,512	0.2	1,105,083,630	0.6	1,088,424,140	-1.5
All Other Shares[1]	164,605,384	171,259,520	4.0	176,008,341	2.8	176,071,501	0.0	171,402,964	-2.7
Non-Member Deposits	19,921,261	20,145,134	1.1	41,881,506	107.9	70,840,059	69.1	120,644,761	70.3
TOTAL SHARES AND DEPOSITS	16,152,138,589	16,725,468,036	3.5	16,805,272,124	0.5	16,884,278,625	0.5	16,648,197,015	-1.4
TOTAL LIABILITIES[4]	16,342,564,278	16,942,064,087	3.7	17,123,758,447	1.1	17,262,295,154	0.8	17,274,678,985	0.1
EQUITY:									
Undivided Earnings[6]	1,729,438,147	1,207,883,297	-30.2	1,230,031,242	1.8	1,279,419,607	4.0	1,460,818,310	14.2
Other Reserves	146,926,199	693,314,985	371.9	693,568,277	0.0	672,014,111	-3.1	576,784,472	-14.2
Appropriation For Non-Conforming Investments (SCU Only)	614,754	614,754	0.0	614,754	0.0	0	-100.0	0	N/A
Equity Acquired in Merger	36,394,643	36,394,643	0.0	36,394,643	0.0	36,394,643	0.0	36,394,643	0.0
Noncontrolling Interest in Consolidated Subsidiaries	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities[5]	-65,543,656	-336,673,874	-413.7	-539,365,329	-60.2	-713,161,741	-32.2	-704,741,327	1.2
Other Comprehensive Income	-59,168,590	-61,084,170	-3.2	-61,437,630	-0.6	-65,721,205	-7.0	-67,051,868	-2.0
Net Income	0	14,148,644	N/A	32,093,722	126.8	49,873,787	55.4	0	-100.0
EQUITY TOTAL	1,788,661,497	1,554,598,279	-13.1	1,391,899,679	-10.5	1,258,819,202	-9.6	1,302,204,230	3.4
TOTAL LIABILITIES, SHARES, & EQUITY	18,131,225,775	18,496,662,366	2.0	18,515,658,126	0.1	18,521,114,356	0.0	18,576,883,215	0.3
TOTAL NET WORTH	1,948,466,361	1,987,379,489	2.0	2,077,725,804	4.5	2,141,225,314	3.1	2,185,142,712	2.1

\# Means the number is too large to display in the cell

[1] PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS

[3] Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"

[4] Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.

[5] Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.

[6] Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.

Return to cover
02/27/2023
CU Name: N/A
Peer Group: N/A

Income Statement*
For Charter : N/A
Count of CU : 52
Asset Range : N/A
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured
Count of CU in Peer Group : N/A

	Dec-2021	Mar-2022	% Chg	Jun-2022	% Chg	Sep-2022	% Chg	Dec-2022	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	391,634,541	100,469,312	2.6	207,676,794	3.4	324,486,382	4.2	448,864,250	3.7
Less Interest Refund	(831,471)	(0)	-100.0	(0)	N/A	(0)	N/A	(971,162)	N/A
Income from Investments	82,946,948	23,365,429	12.7	51,942,617	11.2	87,330,341	12.1	127,423,960	9.4
Other Interest Income[1]	N/A	20,189		0	-100.0	0	N/A	0	N/A
TOTAL INTEREST INCOME	473,750,018	123,854,930	4.6	259,619,411	4.8	411,816,723	5.7	575,317,048	4.8
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	43,850,656	11,721,749	6.9	25,610,031	9.2	40,428,622	5.2	58,020,167	7.6
Interest on Deposits	45,696,540	8,944,528	-21.7	17,715,783	-1.0	27,918,746	5.1	42,034,653	12.9
Interest on Borrowed Money	1,200,612	471,740	57.2	1,076,881	14.1	2,300,122	42.4	5,033,656	64.1
TOTAL INTEREST EXPENSE	90,747,808	21,138,017	-6.8	44,402,695	5.0	70,647,490	6.1	105,088,476	11.6
NET INTEREST INCOME	383,002,210	102,716,913	7.3	215,216,716	4.8	341,169,233	5.7	470,228,572	3.4
Provision for Loan & Lease Losses or Total Credit Loss Expense	11,370,420	4,625,728	62.7	10,232,157	10.6	16,703,188	8.8	25,492,877	14.5
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	122,408,539	32,244,060	5.4	65,511,726	1.6	100,435,004	2.2	135,879,270	1.5
Other Income	115,178,149	28,588,951	-0.7	58,792,375	2.8	89,000,512	0.9	118,740,468	0.1
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	-401,499	-135,187	-34.7	-284,985	-5.4	-345,342	19.2	-309,532	32.8
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	6,291,904	509,646	-67.6	780,706	-23.4	-537,992	-145.9	-1,815,966	-153.2
Gain (Loss) on Derivatives	0	0	N/A	0	N/A	0	N/A	0	N/A
Gain (Loss) on Disposition of Fixed Assets	952,886	-96,578	-140.5	470,025	343.3	483,101	-31.5	-466,564	-172.4
Gain (Loss) on Sales of Loans and Leases	N/A	516,663		1,455,205	40.8	1,521,537	-30.3	1,722,503	-15.1
Gain (Loss) on Sales of Other Real Estate Owned	N/A	-72,618		175,665	221.0	36,564	-86.1	615,178	1,161.9
Gain from Bargain Purchase (Merger)	4,276,140	0	-100.0	0	N/A	0	N/A	0	N/A
Other Non-interest Income	450,467	378,074	235.7	619,585	-18.1	1,563,567	68.2	2,543,218	22.0
TOTAL NON-INTEREST INCOME	249,156,586	61,933,011	-0.6	127,520,302	3.0	192,156,951	0.5	256,908,575	0.3
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	251,845,723	64,168,017	1.9	130,991,209	2.1	201,260,614	2.4	273,181,588	1.8
Travel, Conference Expense	3,768,523	1,281,246	36.0	2,789,374	8.9	4,473,251	6.9	5,969,155	0.1
Office Occupancy	26,181,850	6,945,530	6.1	13,900,835	0.1	21,168,789	1.5	28,874,068	2.3
Office Operation Expense	109,873,732	27,880,919	1.5	57,792,056	3.6	88,021,966	1.5	116,756,276	-0.5
Educational and Promotion	13,324,894	3,502,453	5.1	7,035,887	0.4	10,782,425	2.2	15,488,744	7.7
Loan Servicing Expense	28,064,335	7,855,928	12.0	16,583,425	5.5	26,524,050	6.6	36,080,987	2.0
Professional, Outside Service	37,856,321	10,848,434	14.6	21,982,807	1.3	33,745,367	2.3	47,940,351	6.5
Member Insurance	479,902	107,623	-10.3	196,245	-8.8	289,440	-1.7	421,516	9.2
Operating Fees	2,125,734	578,254	8.8	1,177,565	1.8	1,810,837	2.5	2,470,928	2.3
Miscellaneous Non-Interest Expense	13,007,937	2,496,558	-23.2	5,114,346	2.4	8,155,589	6.3	12,405,640	14.1
TOTAL NON-INTEREST EXPENSE	486,528,951	125,664,962	3.3	257,563,749	2.5	396,232,328	2.6	539,589,253	2.1
NET INCOME (LOSS)	**134,259,425**	**34,359,234**	**2.4**	**74,941,112**	**9.1**	**120,390,668**	**7.1**	**162,055,017**	**1.0**

Means the number is too large to display in the cell

* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.

[1] For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.

Share and Membership Information

Return to cover
02/27/2023
CU Name: N/A
Peer Group: N/A

For Charter : N/A
Count of CU : 52
Asset Range : N/A
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured State
Count of CU in Peer Group : N/A

	Dec-2021	Mar-2022	% Chg	Jun-2022	% Chg	Sep-2022	% Chg	Dec-2022	% Chg
MEMBERSHIP:									
Number of Current Members	1,227,233	1,237,802	0.9	1,248,270	0.8	1,262,270	1.1	1,266,173	0.3
Number of Potential Members	49,870,863	49,949,765	0.2	49,571,851	-0.8	49,397,608	-0.4	48,933,967	-0.9
% Current Members to Potential Members	2.46	2.48	0.7	2.52	1.6	2.56	1.5	2.59	1.3
% Membership Growth*	1.54	3.44	793.4	3.43	-50.2	3.81	-26.0	3.17	-37.5
Total Number of Share/Deposit Accounts	2,293,185	2,324,338	1.4	2,327,921	0.2	2,367,116	1.7	2,387,187	0.8
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	14,560,853,910	15,169,665,198	4.2	15,248,813,827	0.5	15,100,517,275	-1.0	14,691,280,317	-2.7
1 to 3 years	1,104,509,506	1,089,867,572	-1.3	1,086,987,313	-0.3	1,291,158,773	18.8	1,475,836,654	14.3
> 3 years	486,775,173	465,935,266	-4.3	469,470,984	0.8	492,602,577	4.9	481,080,044	-2.3
TOTAL SHARES/DEPOSITS	16,152,138,589	16,725,468,036	3.5	16,805,272,124	0.5	16,884,278,625	0.5	16,648,197,015	-1.4
NCUA INSURED SAVINGS									
Uninsured Member Shares	1,067,839,519	1,213,986,871	13.7	1,616,970,686	33.2	1,537,848,867	-4.9	1,452,680,596	-5.5
Uninsured NonMember Deposits	1,129,387	160,129	-85.8	31,218	-80.5	210,059	572.9	6,719	-96.8
Total Uninsured Shares & Deposits	1,068,968,906	1,214,147,000	13.6	1,617,001,904	33.2	1,538,058,926	-4.9	1,452,687,315	-5.6
Insured Shares & Deposits	14,732,938,610	15,152,761,878	2.8	14,831,640,987	-2.1	14,984,226,523	1.0	14,837,158,115	-1.0
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	3,026,189	3,047,261	0.7	3,925,956	28.8	4,765,567	21.4	10,784,771	126.3
Accounts Held by Nonmember Public Units	3,400,948	3,126,128	-8.1	3,130,455	0.1	3,137,549	0.2	3,149,123	0.4
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= $100,000	1,289,641,212	1,224,078,801	-5.1	1,238,139,790	1.1	1,428,222,039	15.4	1,590,722,925	11.4
Dollar Amount of IRA/Keogh >= $100,000	506,836,213	503,586,851	-0.6	506,191,098	0.5	516,039,591	1.9	503,445,982	-2.4
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	4,394	4,270	-2.8	4,112	-3.7	3,987	-3.0	4,104	2.9
Dollar Amount of Commercial Deposit Accounts	428,431,718	530,836,092	23.9	566,126,822	6.6	543,011,468	-4.1	532,882,961	-1.9
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	6,234,044	6,095,249	-2.2	7,498,548	23.0	8,528,586	13.7	8,865,058	3.9
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	10	10	0.0	10	0.0	10	0.0	10	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	538,249,709	198,121,421	-63.2	218,106,980	10.1	232,666,368	6.7	230,882,819	-0.8

Means the number is too large to display in the cell

* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

Return to cover
02/27/2023
CU Name: N/A
Peer Group: N/A

Supplemental Information
For Charter : N/A
Count of CU : 52
Asset Range : N/A
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'AL' * Types Included: All Federally Insured State Credit
Count of CU in Peer Group : N/A

	Dec-2021	Mar-2022	% Chg	Jun-2022	% Chg	Sep-2022	% Chg	Dec-2022	% Chg
GRANTS									
Amount of Grants Awarded to your credit union, YTD	10,000	0	-100	0	N/A	50,000	N/A	50,000	0
Amount of Grants Received by your credit union, YTD	10,000	0	-100	0	N/A	0	N/A	0	N/A
EMPLOYEES:									
Number of Full-Time Employees	3,259	3,287	1	3,301	0	3,348	1	3,354	0
Number of Part-Time Employees	251	252	0	248	-2	258	4	251	-3
BRANCHES:									
Number of CU Branches	336	335	0	336	0	336	0	334	-1
Number of CUs Reporting Shared Branches	22	22	0	22	0	22	0	21	-5
Plan to add new branches or expand existing facilities	13	16	23	17	6	16	-6	14	-13
CUSO INFORMATION									
Value of Investments in CUSO	4,715,295	4,826,454	2	4,783,587	-1	4,974,568	4	5,094,899	2
CUSO Loans	4,264,964	3,624,964	-15	2,909,964	-20	2,409,964	-17	1,914,964	-21
Aggregate Cash Outlays in CUSO	2,317,593	2,393,693	3	2,104,107	-12	2,148,870	2	2,185,247	2
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
International Remittances	12	11	-8	11	0	11	0	11	0
Number of International Remittances Originated YTD	784	200	-74	406	103	597	47	812	36
Low Cost Wire Transfers	47	47	0	47	0	47	0	46	-2
MERGERS/ACQUISITIONS:									
Adjusted Retained Earnings Obtained through Business Combinations	36,487,261	36,417,809	0	36,417,809	0	36,417,809	0	35,039,930	-4
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	26	25	-4	25	0	25	0	23	-8
Vendor On-Line Service Bureau	29	30	3	30	0	30	0	29	-3
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Services Offered Electronically									
Account Aggregation	12	12	0	12	0	12	0	12	0
Bill Payment	38	38	0	38	0	38	0	37	-3
Download Account History	44	44	0	44	0	44	0	44	0
Electronic Signature Authentication/Certification	25	25	0	25	0	25	0	24	-4
e-Statements	45	45	0	45	0	45	0	44	-2
External Account Transfers	14	14	0	15	7	15	0	16	7
Loan Payments	44	44	0	44	0	44	0	44	0
Member Application	25	24	-4	24	0	25	4	24	-4
Merchant Processing Services	7	7	0	7	0	7	0	6	-14
Mobile Payments	23	23	0	23	0	23	0	22	-4
New Loan	28	28	0	28	0	28	0	27	-4
New Share Account	17	17	0	18	6	19	6	19	0
Remote Deposit Capture	30	30	0	30	0	31	3	31	0
Type(s) of services offered:									
Informational Website	37	37	0	37	0	41	11	40	-2
Mobile Application	32	32	0	33	3	38	15	37	-3
Online Banking	36	37	3	37	0	47	27	47	0

Means the number is too large to display in the cell

Corporate America Credit Union 2022 Financial Highlights

December 2022

FINANCIAL CONDITION REPORT

Corporate America
CREDIT UNION
DIFFERENT STARTS HERE™

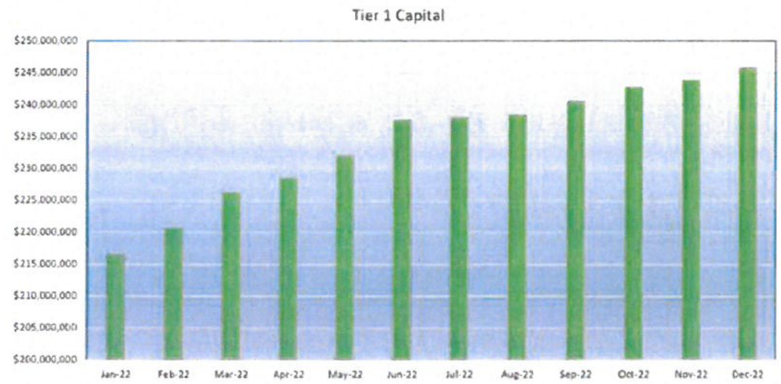
Measurement	December 2022	September 2022	Policy/Regulation Limit
Tier 1 Capital (Regulatory)	6.54%	5.94%	4.00%
Tier 1 Risk-Based Capital Ratio	21.00%	18.03%	4.00%
Total Risk-Based Capital Ratio	21.14%	18.22%	8.00%

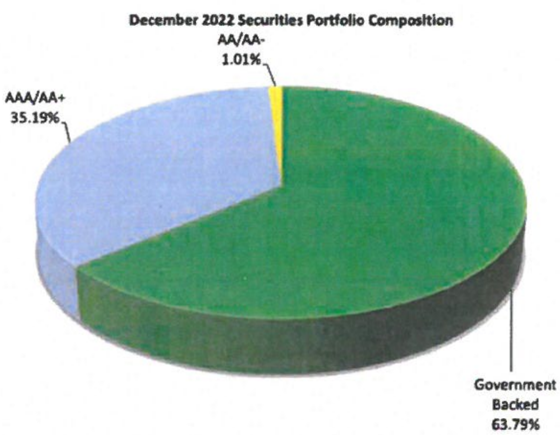
Capital

As of December 2022, Corporate America Credit Union ("CACU") continues to exceed minimum capital requirements. As of December 31st, our Tier 1 Capital Ratio is 6.54% 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.

Tier 1 Capital Growth

During 2022, Corporate America grew Tier 1 Capital $29.9 million. This increase was due to growth in Retained Earnings and a successful Capital Offering. Year end Tier 1 Capital of $245.7 million produced a 6.54% leverage ratio. The capital growth was accomplished while also providing two months of free services for our members and a 1% bonus dividend on member capital.





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**, **63.79%** of the portfolio is government backed, **35.19%** is rated AAA/AA +, and **1.01%** 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 Saturday, 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 2022	September 2022	Policy/Regulation Limit
Max % Decline NEV (up 300 bp)	-6.56%	-3.23%	-20.00%
Base NEV	7.85%	7.10%	3.00%
Minimum NEV Ratio	7.46%	6.97%	2.00%

Measurement	December 2022	September 2022	Policy/Regulation Limit
WAL Financial Assets	1.53	1.65	2.00
AWAL Financial Assets	1.98	2.14	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 December 2022, we remain within policy/ regulatory limit as shown in the table to the left.

Liquidity

As of December 2022, total advised lines of credit to member credit unions were approximately $3.1 billion. Combining cash held, tested sources of liquidity and liquid marketable securities, $2.7 billion could be raised in a short period of time, if needed, to address a severe liquidity event.

Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 12/31/2022

	December 2022 Current Month	November 2022 Prior Month	Monthly $ Variance	Monthly % Variance	December 2021 Prior Year	Yearly $ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	670,969,229	338,350,616	332,618,614	98.31%	850,264,070	(179,294,841)	(21.09%)
INVESTMENTS - CUSO	1,553,808	1,591,776	(37,968)	(2.39%)	751,112	802,696	106.87%
INVESTMENTS - AVAILABLE FOR SALE	2,195,729,755	2,290,175,099	(94,445,343)	(4.12%)	3,527,654,778	(1,331,925,023)	(37.76%)
FHLB STOCK	6,480,500	17,043,000	(10,562,500)	(61.98%)	2,449,000	4,031,500	164.62%
CLF STOCK	0	32,518,324	(32,518,324)	(100.00%)	32,530,619	(32,530,619)	(100.00%)
LOANS TO MEMBERS	152,051,461	258,011,967	(105,960,506)	(41.07%)	15,935,813	136,115,649	854.15%
PROPERTY AND EQUIPMENT	5,047,926	5,087,878	(39,951)	(0.79%)	5,128,445	(80,519)	(1.57%)
ACCRUED INTEREST RECEIVABLE	10,939,920	10,782,776	157,144	1.46%	5,858,635	5,081,285	86.73%
PREPAID EXPENSES	438,913	393,804	45,109	11.45%	413,419	25,494	6.17%
OTHER ASSETS	2,397,910	2,397,910	0	0.00%	1,030,082	1,367,828	132.79%
ACCOUNTS RECEIVABLE	20,860,143	18,668,998	2,191,145	11.74%	18,873,754	1,986,389	10.52%
TOTAL ASSETS	**3,066,469,566**	**2,975,022,146**	**91,447,420**	**3.07%**	**4,460,889,726**	**(1,394,420,160)**	**(31.26%)**
BORROWINGS AND OTHER LIABILITIES							
FHLB ADVANCE	100,000,000	395,000,000	(295,000,000)	(74.68%)	0	100,000,000	0.00%
ACC INT PAYABLE - FHLB ADVANCE	1,366,926	1,622,746	(255,819)	(15.76%)	0	1,366,926	0.00%
ACCOUNTS PAYABLE	1,989,640	1,894,453	95,186	5.02%	1,221,081	768,559	62.94%
ACCRUED INTEREST PAYABLE	2,515,467	2,526,788	(11,321)	(0.45%)	444,241	2,071,226	466.24%
ACCRUED EXPENSE PAYABLE	3,662,100	9,600,319	(5,938,219)	(61.85%)	8,334,416	(4,672,316)	(56.06%)
TOTAL LIABILITIES	**109,534,133**	**410,644,306**	**(301,110,174)**	**(73.33%)**	**9,999,737**	**99,534,395**	**995.37%**
MEMBERS' SHARES							
NCA - AMORTIZED	64,693	46,722	17,972	38.47%	0	64,693	0.00%
TERM PIC - AMORTIZED	0	0	0	0.00%	0	0	0.00%
MEMBERS SHARES	1,924,789,269	1,511,391,345	413,397,924	27.35%	3,638,211,777	(1,713,422,508)	(47.10%)
MEMBER SHARE CERTIFICATES	872,787,223	902,740,260	(29,953,037)	(3.32%)	606,544,881	266,242,343	43.89%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	**2,797,641,186**	**2,414,178,326**	**383,462,859**	**15.88%**	**4,244,756,658**	**(1,447,115,472)**	**(34.09%)**

CorporateAmerica CREDIT UNION

Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 12/31/2022

	December 2022 Current Month	November 2022 Prior Month	Monthly $ Variance	Monthly % Variance	December 2021 Prior Year	Yearly $ Variance	Yearly % Variance
CAPITAL							
NCA - UNAMORTIZED	1,607,949	1,625,921	(17,972)	(1.11%)	4,760,681	(3,152,732)	(66.22%)
TERM PIC - UNAMORTIZED	0	0	0	0.00%	0	0	0.00%
CORE CAPITAL							
PIC/PCC	121,754,415	121,754,415	0	0.00%	100,095,520	21,658,895	21.64%
OTHER RESERVES	118,424,050	106,254,602	12,169,448	11.45%	106,254,602	12,169,448	11.45%
UNDIVIDED EARNINGS	7,117,226	17,521,260	(10,404,034)	(59.38%)	10,268,724	(3,151,498)	(30.69%)
TOTAL CORE CAPITAL	**247,295,692**	**245,530,277**	**1,765,414**	**0.72%**	**216,618,846**	**30,676,846**	**14.16%**
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(86,608,246)	(89,496,205)	2,887,960	3.23%	(6,990,931)	(79,617,315)	(1,138.87%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(3,001,147)	(7,460,479)	4,459,332	59.77%	(8,255,265)	5,254,118	63.65%
TOTAL MEMBERS EQUITY	**2,956,935,434**	**2,564,377,840**	**392,557,594**	**15.31%**	**4,450,889,989**	**(1,493,954,556)**	**(33.57%)**
TOTAL LIABILITIES AND MEMBERS EQUITY	**3,066,469,566**	**2,975,022,146**	**91,447,420**	**3.07%**	**4,460,889,726**	**(1,394,420,160)**	**(31.26%)**

Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 12/31/2022

	December 2022 Current Month	November 2022 Prior Month	Monthly $ Variance	Monthly % Variance	December 2022 Year-to-Date	December 2021 Year-to-Date	Yearly $ Variance	Yearly % Variance
INTEREST ON LOANS	915,693	815,897	99,796	12.23%	3,352,993	97,706	3,255,287	3,331.72%
INVESTMENT INCOME	7,953,367	8,077,570	(124,202)	(1.54%)	58,793,984	29,882,217	28,911,767	96.75%
TOTAL INTEREST INCOME	**8,869,060**	**8,893,467**	**(24,407)**	**(0.27%)**	**62,146,977**	**29,979,923**	**32,167,054**	**107.30%**
INTEREST ON REVERSE REPO	0	0	0	0.00%	67,424	7,702	(59,722)	(775.39%)
INTEREST ON FHLB	1,366,926	1,622,746	255,819	15.76%	6,331,550	11,094	(6,320,456)	(56,973.13%)
INTEREST ON LOC	6,822	0	(6,822)	0.00%	6,822	0	(6,822)	0.00%
MEMBER SHARES DIVIDENDS	4,367,916	3,868,737	(499,179)	(12.90%)	26,438,366	3,113,087	(23,325,279)	(749.27%)
CD DIVIDEND	1,234,280	1,159,338	(74,942)	(6.46%)	8,614,089	1,968,931	(6,645,158)	(337.50%)
NCA DIVIDEND	144	139	(5)	(3.31%)	2,952	4,827	1,875	38.84%
TERM PIC DIVIDENDS	0	0	0	0.00%	0	198	198	100.00%
TOTAL INTEREST EXPENSE	**6,976,088**	**6,650,960**	**(325,128)**	**(4.89%)**	**41,461,204**	**5,105,839**	**(36,355,365)**	**(712.04%)**
NET INTEREST INCOME	**1,892,972**	**2,242,507**	**(349,535)**	**(15.59%)**	**20,685,773**	**24,874,085**	**(4,188,311)**	**(16.84%)**
FEE INCOME	2,044,359	698,244	1,346,114	192.79%	6,920,306	7,369,450	(449,144)	(6.09%)
OTHER INCOME	23,852	19,588	4,264	21.77%	219,383	284,000	(64,616)	(22.75%)
TOTAL NON-INTEREST INCOME	**2,068,211**	**717,832**	**1,350,379**	**188.12%**	**7,139,690**	**7,653,450**	**(513,760)**	**(6.71%)**
COMPENSATION	806,540	869,860	63,320	7.28%	9,453,103	9,605,178	152,075	1.58%
EMPLOYEE BENEFITS	326,098	294,713	(31,385)	(10.65%)	3,829,103	3,334,578	(494,524)	(14.83%)
TRAVEL AND CONFERENCE	14,731	38,041	23,310	61.28%	316,853	205,325	(111,529)	(54.32%)
OFFICE OPERATION	333,650	(25,500)	(359,151)	1,408.43%	4,216,885	4,319,415	102,530	2.37%
OFFICE OCCUPANCY	0	0	0	0.00%	0	8,100	8,100	100.00%
MARKETING AND EDUCATIONAL	44,443	(421,974)	(466,416)	110.53%	654,404	645,683	(8,721)	(1.35%)
PROFESSIONAL SERVICES	115,861	105,438	(10,423)	(9.89%)	1,440,162	1,347,669	(92,492)	(6.86%)
MISCELLANEOUS	27,871	13,751	(14,120)	(102.68%)	166,624	163,792	(2,832)	(1.73%)
EXAM FEES	31,306	31,306	(0)	(0.00%)	375,667	418,860	43,193	10.31%
TOTAL NON-INTEREST EXPENSE	**1,700,499**	**905,635**	**(794,865)**	**(87.77%)**	**20,452,801**	**20,048,602**	**(404,200)**	**(2.02%)**
NET OPERATING EXPENSE	**(367,712)**	**187,803**	**(555,514)**	**295.80%**	**13,313,112**	**12,395,152**	**(917,960)**	**(7.41%)**

CorporateAmerica CREDIT UNION

Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 12/31/2022

	December 2022 Current Month	November 2022 Prior Month	Monthly $ Variance	Monthly % Variance	December 2022 Year-to-Date	December 2021 Year-to-Date	Yearly $ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT	0	0	0	0.00%	535,708	3,370,176	(2,834,468)	(84.10%)
OTHER GAIN	0	0	0	0.00%	10,172,235	13,900,933	(3,728,698)	(26.82%)
TOTAL GAINS ON ASSETS	**0**	**0**	**0**	**0.00%**	**10,707,943**	**17,271,109**	**(6,563,166)**	**(38.00%)**
LOSS SALE OF INVESTMENT	240,879	1,196,354	955,475	79.87%	5,275,398	304,325	(4,971,073)	(1,633.48%)
TOTAL LOSSES ON ASSETS	**240,879**	**1,196,354**	**955,475**	**79.87%**	**5,275,398**	**304,325**	**(4,971,073)**	**(1,633.48%)**
OTHER PENSION EXPENSE	50,555	50,555	0	0.00%	606,662	466,148	(140,514)	(30.14%)
RETURN ON ASSETS	**1,969,250**	**807,795**	**1,161,454**	**143.78%**	**12,198,545**	**28,979,569**	**(16,781,024)**	**(57.91%)**
TAXES	(2,979)	2,916	(5,895)	202.17%	29,097	(157,085)	(186,181)	118.52%
NET INCOME AFTER TAXES	**1,972,229**	**804,879**	**1,167,349**	**145.03%**	**12,169,448**	**29,136,654**	**(16,967,206)**	**(58.23%)**

Cycle Date: December-2022
Run Date: 2/27/23 1:43 PM
Interval: Monthly

Page	Click on links below to jump to FPR contents
1	Ratio Analysis
2	Statement Financial Condition
3	Income Statement
4	Investment Detail
5	Investment Concentration
6	Liquidity Report Outstanding
7	Liquidity Report Contractual
8	Loan Information

Parameters: N/A

CORPORATE AMERICA CREDIT UNION
Federally Insured State Credit Union
4365 CRESCENT RD
IRONDALE, AL 35210-1774
Count of CU : 1
Asset Range : Over 500,000,000

Charter-Region-SE-District:
65991-8-C-26

CORPORATE AMERICA CREDIT UNION

Charter # 65091

MONTHLY KEY TRENDS

RATIO DESCRIPTION	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	12 month Average	Y-T-D Average
EMPIRICAL CAPITAL MEASURES (1)														
Retained Earnings Ratio	2.63	2.66	2.74	2.80	2.84	2.87	2.90	2.96	3.04	3.11	3.20	3.34	N/A	N/A
Leverage Ratio	4.85	4.98	5.15	5.26	5.42	5.60	5.67	5.77	5.94	6.13	6.31	6.54	N/A	N/A
Tier 1 Risk Based Capital Ratio	14.09	14.59	15.20	15.77	16.23	16.83	17.06	17.43	18.03	18.81	19.74	21.00	N/A	N/A
Total Risk-Based Capital Ratio	14.40	14.90	15.52	16.06	16.40	17.00	17.24	17.60	18.22	18.94	19.87	21.14	N/A	N/A
NEV Ratio	5.29	4.92	5.00	5.18	5.89	6.45	6.08	6.61	7.10	6.69	7.91	7.85	N/A	N/A
NEV Volatility +300 bps	-4.89	-9.58	-7.65	-4.72	-1.46	-2.58	-4.29	-3.23	-3.23	-5.32	-5.35	-6.56	N/A	N/A
NEV Volatility -300 bps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A	N/A
CREDIT RISK MANAGEMENT														
Delinquent Loans/Total Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Charge-Offs/Total Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Watchlist Lines to Available Lines	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
EARNINGS RATIOS (2)														
Yield on Loans/DANA	0.00	0.00	0.00	0.00	0.01	0.04	0.06	0.10	0.13	0.21	0.32	0.37	0.10	0.10
Yield on Investments/DANA	0.70	0.57	0.74	0.98	1.00	1.20	1.75	2.07	2.16	2.78	3.16	3.24	1.70	1.70
Cost of Funds/DANA	0.17	0.16	0.22	0.35	0.66	0.88	1.25	1.66	1.78	2.19	2.58	2.83	1.23	1.23
Net Interest Income/DANA	0.54	0.41	0.52	0.63	0.36	0.35	0.56	0.51	0.52	0.80	0.89	0.78	0.57	0.57
Net Interest Income/Earning Assets	0.53	0.39	0.52	0.63	0.38	0.38	0.56	0.51	0.53	0.82	0.94	0.77	0.58	0.58
Operating Expenses/DANA	0.43	0.44	0.63	0.48	0.40	0.48	0.63	0.59	1.06	0.61	0.37	0.71	0.57	0.57
Fee and Miscellaneous Income/DANA	0.17	0.16	-0.17	0.17	0.26	0.22	0.20	0.25	-0.21	0.32	0.28	0.84	0.21	0.21
Net Operating Expenses/DANA	0.26	0.28	0.80	0.31	0.13	0.26	0.43	0.35	1.27	0.29	0.09	-0.13	0.36	0.36
Non Operating Income/DANA	0.00	0.00	1.42	0.00	0.00	0.00	0.00	0.00	1.69	0.00	0.00	0.00	0.26	0.26
Net Income/DANA	0.26	0.14	1.07	0.38	0.09	0.08	0.07	0.15	0.39	0.08	0.31	0.80	0.32	0.32
Net Increase to Equity/DANA	0.23	0.10	0.71	0.34	0.05	0.03	0.01	0.09	0.30	0.00	0.23	0.72	0.23	0.23
LIQUIDITY MANAGEMENT RATIOS														
Fair Value of HTM Invest./Book Value of HTM Invest.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00

(1) DANA for the four capital ratios is moving DANA.
(2) MMANRA is used to calculate the two risk-based capital ratios.
(3) DANA for the earnings ratios is month-end DANA.

CORPORATE AMERICA CREDIT UNION

CONSOLIDATED BALANCE SHEET

Charter # 65991

ASSETS	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022
Cash and Cash Equivalents	557,453,942	808,763,618	555,859,030	893,348,384	385,455,568	305,405,254	602,296,758	420,863,290	548,008,879	444,278,490	338,350,616	670,969,229
Net Loans	12,929,953	15,364,509	12,034,029	10,232,859	61,167,779	63,802,935	82,935,208	113,111,783	117,349,449	228,870,821	258,011,967	152,051,461
Investments												
HTM Debt Investments	0	0	0	0	0	0	0	0	0	0	0	0
AFS Debt Investments	3,582,938,829	3,611,322,444	4,003,105,843	3,524,353,512	3,317,499,791	3,196,769,160	3,014,553,568	2,882,335,066	2,584,789,922	2,413,131,566	2,290,175,099	2,195,729,755
Trading Debt Investments	0	0	0	0	0	0	0	0	0	0	0	0
Net Derivatives with FV Gain	0	0	0	0	0	0	0	0	0	0	0	0
CUSO Investments	742,405	675,828	3,228,802	3,241,586	1,859,126	1,816,579	1,776,704	1,735,191	1,687,226	1,641,902	1,591,776	1,553,808
Other Investments	34,967,324	34,967,324	34,764,860	34,764,860	34,748,824	34,815,304	44,123,824	47,873,824	34,748,824	47,873,824	49,561,324	6,480,500
Total Investments	3,618,648,558	3,646,965,596	4,041,099,505	3,562,359,958	3,354,107,741	3,233,401,043	3,060,454,096	2,931,944,081	2,621,225,972	2,462,647,292	2,341,328,199	2,203,764,063
Fixed Assets	5,095,086	5,076,195	5,043,335	5,008,906	4,972,446	5,046,168	5,014,611	4,976,719	4,982,569	4,956,839	5,087,878	5,047,926
Accrued Income	5,961,535	6,034,747	6,570,344	6,680,558	6,564,236	6,629,136	7,762,225	8,817,521	8,798,240	9,892,742	10,782,776	10,939,921
Goodwill/Intangibles	50,000	50,000	50,000	50,000	1,367,032	1,367,032	1,367,032	1,367,032	1,367,032	1,367,032	1,367,033	1,367,032
Other Assets	20,740,149	30,231,826	22,604,454	24,611,325	26,648,458	25,381,158	21,808,263	22,006,816	24,171,298	24,154,983	20,093,677	22,329,934
Total Assets	4,220,879,223	4,512,486,491	4,643,260,697	4,502,291,990	3,840,283,260	3,641,032,726	3,781,638,193	3,503,087,242	3,325,903,439	3,176,168,199	2,975,022,146	3,066,469,566
Liabilities												
Borrowings	0	0	0	0	0	0	250,000,000	350,000,000	0	350,000,000	395,000,000	100,000,000
Accounts Payables	690,681	897,124	61,494,813	1,029,509	744,777	1,029,338	1,342,495	1,145,497	2,854,777	3,268,149	1,539,585	1,844,436
Dividends Payable	574,697	743,732	570,971	843,143	1,302,687	1,145,500	1,530,281	2,003,729	1,509,238	1,828,845	2,526,788	2,515,467
Net Derivatives with FV Loss	0	0	0	0	0	0	0	0	0	0	0	0
Other Payable	7,616,897	7,235,524	10,552,398	11,192,876	9,374,614	9,108,397	9,327,965	9,195,501	11,913,120	12,846,349	11,577,933	5,174,230
Total Liabilities	8,882,275	8,876,380	72,618,182	13,065,528	11,422,078	11,283,235	262,200,741	362,344,727	16,277,135	367,943,343	410,644,306	109,534,133
Shares												
Overnight	1,998,052,141	2,293,991,771	2,120,946,461	2,097,351,954	1,459,630,354	1,274,423,644	1,386,152,982	1,246,743,140	1,539,256,829	1,267,878,285	1,141,587,968	1,598,194,391
Money Market	0	0	0	0	0	0	0	0	0	0	0	0
Time Certificates	303,818,961	321,676,961	573,931,961	504,948,961	513,238,961	477,816,961	394,371,961	409,343,961	399,901,961	405,159,461	383,201,461	359,839,424
Callable Certificates	166,846,000	166,846,000	163,554,000	185,541,000	194,387,000	202,987,000	229,187,000	229,187,000	235,083,000	244,440,000	253,910,000	247,319,000
Other	1,541,332,906	1,525,604,036	1,531,000,636	1,530,249,180	1,489,872,411	1,507,382,371	1,342,836,662	1,096,784,798	987,234,779	768,692,269	635,319,503	592,170,658
Non-member	562,743	601,445	543,589	140,996	144,108	154,092	66,057	77,298	117,791	114,600	112,672	53,020
Total Shares	4,010,612,751	4,308,720,213	4,389,976,647	4,318,232,091	3,657,272,834	3,462,764,068	3,352,614,662	2,982,136,197	3,161,594,360	2,686,284,615	2,414,131,604	2,797,576,493
Equity												
Retained Earnings	116,395,806	117,188,636	116,311,649	120,259,347	121,521,253	121,680,503	121,750,534	121,793,559	121,946,646	122,849,330	122,970,983	123,569,047
Accumulated Net Income (not closed)	910,504	490,382	4,082,842	1,404,214	299,708	245,250	218,335	422,882	1,107,479	210,744	804,879	1,972,229
Equity Acquired in a business combination (per GAAP)	0	0	0	0	0	0	0	0	0	0	0	0
PCC	100,095,520	103,863,520	109,213,520	110,227,811	112,237,811	117,587,811	117,947,159	118,048,159	119,204,103	121,384,103	121,754,415	121,754,415
NCA	4,760,681	4,760,681	4,760,681	4,312,642	2,452,642	2,452,642	2,452,642	2,452,642	2,452,642	1,672,642	1,672,643	1,672,642
Accumulated unrealized G/L AFS Debt Securities	-12,595,302	-23,302,562	-45,664,319	-57,243,391	-57,029,067	-67,159,037	-67,796,388	-76,433,685	-89,073,940	-116,643,845	-89,496,205	-86,608,246
Accumulated ASC 815 Adjustments	0	0	0	0	0	0	0	0	0	0	0	0
Other Comprehensive Income	-8,183,012	-8,110,759	-8,038,505	-7,966,252	-7,893,999	-7,821,746	-7,749,492	-7,677,239	-7,604,986	-7,532,733	-7,460,479	-3,001,147
Misc. Other Equity	0	0	0	0	0	0	0	0	0	0	0	0
Total Liabilities, Shares, & Equity	4,220,879,223	4,512,486,491	4,643,260,697	4,502,291,990	3,840,283,260	3,641,032,726	3,781,638,193	3,503,087,242	3,325,903,439	3,176,168,199	2,975,022,146	3,066,469,566
Moving Daily Average Net Assets	4,466,430,158	4,430,708,208	4,392,264,038	4,347,103,246	4,282,435,893	4,243,710,092	4,199,053,542	4,131,435,399	4,052,894,936	3,960,385,580	3,863,876,213	3,759,368,219
Monthly Daily Average Net Assets	4,167,888,676	4,270,249,740	4,565,670,995	4,461,930,482	3,963,374,214	3,840,199,323	3,723,705,956	3,480,745,779	3,373,245,228	3,214,782,316	3,090,940,163	2,959,685,760
MDANA With PCC Exclusion	4,466,430,158	4,430,708,208	4,392,264,038	4,347,103,246	4,282,435,893	4,243,710,092	4,199,053,542	4,131,435,399	4,052,894,936	3,960,385,580	3,863,876,213	3,759,368,219
Moving Monthly Average Net Risk-Weighted Assets	1,537,689,649	1,513,901,759	1,489,280,265	1,450,252,371	1,430,484,749	1,412,467,723	1,395,608,606	1,368,854,830	1,333,916,845	1,290,774,267	1,235,919,149	1,170,330,571
Average Balance Transfer to EBA	651,486,845	638,686,845	426,686,845	361,686,845	286,600,000	261,600,000	340,100,000	118,000,000	96,000,000	58,000,000	53,000,000	42,000,000

CORPORATE AMERICA CREDIT UNION

Charter # 65991

INCOME STATEMENT

	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	12 month Totals	Y-T-D Totals
Interest Income:														
Interest on Loans	13,325	13,664	13,074	13,797	42,501	119,477	172,042	289,805	378,590	565,129	815,897	915,693	3,352,994	3,352,994
Income from Investments	2,432,661	2,010,626	2,811,870	3,644,815	3,315,958	3,839,618	5,444,197	6,001,149	6,084,929	7,449,402	8,127,696	7,991,335	59,154,256	59,154,256
Total Interest Income	2,445,986	2,024,290	2,824,944	3,658,612	3,358,459	3,959,095	5,616,239	6,290,954	6,463,519	8,014,531	8,943,593	8,907,028	62,507,250	62,507,250
Cost of Funds:														
Dividends on Shares and Certs.	585,648	553,248	822,626	1,204,950	2,066,295	2,598,354	3,457,027	4,092,915	4,254,061	4,789,729	5,028,214	5,602,340	35,055,407	35,055,407
Interest on Borrowings	0	0	4,354	62,445	74,493	226,188	418,868	731,642	744,307	1,079,582	1,622,746	1,373,748	6,338,373	6,338,373
Interest Paid to Others - Repos	542	0	1,660	36,699	28,225	299	0	0	0	0	0	0	67,425	67,425
Total Cost of Funds	586,190	553,248	828,640	1,304,094	2,169,013	2,824,841	3,875,895	4,824,557	4,998,368	5,869,311	6,650,960	6,976,088	41,461,205	41,461,205
Net Interest Income	1,859,796	1,471,042	1,996,304	2,354,518	1,189,440	1,134,254	1,740,344	1,466,397	1,465,151	2,145,220	2,292,633	1,930,940	21,046,045	21,046,045
Fee and Other Operating Income:														
Fee Income	589,177	567,690	-672,568	613,924	841,529	675,776	613,805	698,513	-606,157	856,014	698,244	2,044,359	6,920,306	6,920,306
Miscellaneous Operating Income	12,607	17,288	24,486	18,582	31,091	13,885	12,393	16,997	14,358	14,256	19,588	23,852	219,383	219,383
Total Fee & Other Income	601,784	584,978	-648,082	632,506	872,620	689,661	626,198	715,510	-591,799	870,270	717,832	2,068,211	7,139,689	7,139,689
Operating Expenses:														
Employee Compensation and Benefits	990,651	1,062,406	1,235,319	1,248,510	1,173,093	1,160,701	1,167,960	1,186,550	1,154,407	1,110,950	1,215,128	1,183,193	13,888,868	13,888,868
Travel and Conference Expense	8,815	10,813	-5,326	29,608	57,159	32,665	53,200	27,961	16,334	32,854	38,041	14,731	316,855	316,855
Office Occupancy Expense	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Office Operations Expense	218,219	225,497	259,251	200,925	240,297	114,171	242,047	274,651	938,695	250,043	-148,909	240,921	3,055,808	3,055,808
Educational and Promotional Expenses	26,414	35,463	598,785	46,481	-409,742	56,754	37,979	36,568	580,732	22,501	-421,974	44,193	654,154	654,154
Loan Servicing Expense	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Professional and Outside Services	130,320	103,969	171,368	99,288	103,256	139,032	283,701	68,859	114,244	108,815	116,019	126,172	1,565,043	1,565,043
NCUSIF Premium Expense	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Temporary Corporate CU Assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Member Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Operating Fee (Exam and/or supervision fees)	31,306	31,306	31,306	31,306	31,306	31,306	31,306	31,306	31,306	31,306	31,306	31,306	375,672	375,672
Miscellaneous Operating Expenses	86,668	99,608	110,973	129,934	111,953	1,490	132,351	91,617	148,375	82,139	129,495	107,559	1,232,162	1,232,162
Total Operating Expenses	1,492,393	1,569,062	2,401,676	1,786,052	1,307,322	1,536,119	1,948,544	1,717,512	2,984,093	1,638,608	959,106	1,748,075	21,088,562	21,088,562
Income From Operations	969,187	486,958	-1,053,454	1,200,972	754,744	287,796	417,998	464,395	-2,110,741	1,376,882	2,051,359	2,251,076	7,097,172	7,097,172
Non-Operating Gains and Losses:														
Gain (Loss) on Investments Sales	-49,976	0	-281,749	190,458	-389,608	0	-159,788	0	-1,490,980	-1,120,814	-1,196,354	-240,879	-4,739,690	-4,739,690
Gain (Loss) on Investments - OTTI	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gain (Loss) on Disp. of Assets	0	0	5,415,071	0	0	0	0	0	4,757,165	0	0	0	10,172,236	10,172,236
Gain (Loss) on Hedged Transactions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit Losses on Loans and Leases	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit Losses on AFS Debt Securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit Losses on HTM Debt Securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit Losses on Off Balance Sheet Credit Exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Income/Loss from Trading	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Intangible/Goodwill Amortization	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Non-Oper. Income/Expense	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Non-Operating Gains and Losses	-49,976	0	5,133,322	190,458	-389,608	0	-159,788	0	3,266,185	-1,120,814	-1,196,354	-240,879	5,432,546	5,432,546
Minority Interest	-8,707	3,424	2,974	12,784	-65,428	-42,546	-39,875	-41,513	-47,965	-45,324	-50,126	-37,968	-360,270	-360,270
Net Income	910,504	490,382	4,082,842	1,404,214	299,708	245,250	218,335	422,882	1,107,479	210,744	804,879	1,972,229	12,169,448	12,169,448
Extraordinary Items	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cumm Eff of Changes in Acctg. Principle	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Income After Extraordinary Items & Other Adjustments	910,504	**490,382**	**4,082,842**	**1,404,214**	**299,708**	**245,250**	**218,335**	**422,882**	**1,107,479**	**210,744**	**804,879**	**1,972,229**	**12,169,448**	**12,169,448**
Equity Transfer for PCC and PIC Dividends	127,520	117,674	1,367,369	135,144	142,308	140,458	175,220	175,310	269,796	204,795	200,103	206,815	3,262,512	3,262,512
Net Increase to Equity	782,984	372,708	2,715,473	1,269,070	157,400	104,792	43,115	247,572	837,683	5,949	604,776	1,765,414	8,906,936	8,906,936

CORPORATE AMERICA CREDIT UNION

Charter # 65991

DETAILED INVESTMENT INFORMATION

	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022
SFAS 115 CLASS. OF INVESTMENTS:												
Held to Maturity (HTM)												
Book Value HTM Securities	0	0	0	0	0	0	0	0	0	0	0	0
Fair Value HTM Securities	0	0	0	0	0	0	0	0	0	0	0	0
Difference Fair Value vs. Book Value	0	0	0	0	0	0	0	0	0	0	0	0
Available for Sale (AFS):												
Book Value AFS Securities	3,582,938,820	3,611,322,444	4,003,105,843	3,524,353,512	3,317,499,791	3,196,769,160	3,014,553,568	2,882,335,066	2,584,789,922	2,413,131,566	2,290,175,099	2,195,729,755
TRADING	0	0	0	0	0	0	0	0	0	0	0	0
US GOV'T AND AGENCIES (Non-mortgage)	0	0	0	0	0	0	0	0	0	0	0	0
MORTGAGE BACKED SECURITIES:												
Mortgage Backed Pass Through Securities	210,271,872	206,559,367	200,460,734	194,691,127	189,502,611	184,490,509	178,948,001	174,126,954	169,545,982	161,402,762	162,161,461	159,119,844
CMOs/REMICs	659,781,607	644,354,596	859,302,251	763,475,739	708,747,714	307,107,968	262,082,564	255,597,884	246,552,904	243,495,366	238,219,414	234,322,447
Government Asset Backed Securities	0	0	0	0	0	0	0	0	0	0	0	0
Other Mortgage Backed Securities	0	0	0	0	0	0	0	0	0	0	0	0
Total Mortgage Backed Securities	870,053,479	850,913,963	1,059,762,985	958,166,866	898,250,325	491,598,477	441,030,565	429,724,838	416,098,886	404,898,128	400,380,875	393,442,291
Small Business Administration (SBA) Securities	1,082,534,681	1,077,608,894	1,118,808,943	1,042,271,668	1,020,529,199	999,278,474	975,071,681	953,944,763	929,235,345	889,473,314	897,833,835	875,002,730
ASSET BACKED SECURITIES:												
Credit Card	230,832,676	200,048,272	308,428,744	85,894,459	18,292,811	18,070,206	18,280,291	17,931,100	17,446,006	17,482,862	17,431,831	17,513,651
Auto	619,007,954	719,098,819	779,710,994	717,093,842	675,925,420	622,791,613	561,619,703	495,689,153	391,133,171	301,967,351	235,818,908	201,759,903
Auto Dealer FloorPlan	94,854,539	48,813,439	42,729,968	0	0	0	0	0	0	0	0	0
Equipment	59,427,163	59,112,069	72,494,282	72,307,238	72,321,839	72,112,135	45,493,311	44,073,366	28,841,798	27,899,316	26,249,655	25,198,412
FFELP Student Loans	401,412,471	416,806,971	390,475,150	398,856,718	389,118,226	378,942,793	372,682,896	363,984,152	354,442,537	343,093,300	335,237,468	325,583,716
Non-FFELP Student Loans	224,815,866	238,920,017	230,694,777	249,762,721	243,061,971	236,084,413	232,241,534	225,119,600	218,563,207	213,027,340	0	206,524,679
Home Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	208,171,624	0
Total Asset Backed Securities	1,784,632,371	1,790,725,095	1,939,758,165	1,596,222,216	1,471,042,106	1,400,113,295	1,275,811,046	1,190,870,737	1,039,268,517	931,369,485	849,159,141	801,778,773
Commercial Mortgage Backed Securities (CMBS):												
CMBS - GSE	0	0	0	0	0	377,891,049	368,133,587	351,868,094	229,028,972	215,289,955	169,050,903	150,704,373
CMBS - Private	0	0	0	0	0	0	0	0	0	0	0	0
Total CMBS	0	0	0	0	0	377,891,049	368,133,587	351,868,094	229,028,972	215,289,955	169,050,903	150,704,373
MUTUAL FUNDS	0	0	0	0	0	0	0	0	0	0	0	0
MUNICIPAL SECURITIES	0	0	0	0	0	0	0	0	0	0	0	0
Other Investments	0	0	0	0	0	0	0	0	0	0	0	0
OTHER INVESTMENT INFORMATION:												
Book Value of Total Investments	3,582,938,829	3,611,322,444	4,003,105,843	3,524,353,512	3,317,499,791	3,196,769,160	3,014,553,568	2,882,335,066	2,584,789,922	2,413,131,566	2,290,175,099	2,195,729,755
Fair Value of Total Investments	3,582,938,829	3,611,322,444	4,003,105,843	3,524,353,512	3,317,499,791	3,196,769,160	3,014,553,568	2,882,335,066	2,584,789,922	2,413,131,566	2,290,175,099	2,195,729,755
Fair Value vs. Book Value	0	0	0	0	0	0	0	0	0	0	0	0
DERIVATIVES:												
Total Notional Amount	0	0	0	0	0	0	0	0	0	0	0	0
Fair Value	0	0	0	0	0	0	0	0	0	0	0	0

Investment Concentration

		AV	FV	Diff AV to FV	WAL	AWAL	Duration	Reg Limit (%Capital)	Actual %	Reg Limit % Assets	Actual %
1	Mortgage Backed Securities (MBS)	416,148,171	393,442,291	22,705,880	2.530	3.060	1.580	1000.00%	1000.00%	50.00%	50.00%
2	Commercial MBS	152,413,912	150,704,373	1,709,539	1.060	1.560	0.030	300.00%	300.00%	15.00%	15.00%
3	FFELP - Student Loan ABS	516,887,096	488,429,362	28,457,734	2.330	2.720	0.930	1000.00%	1000.00%	50.00%	50.00%
4	Private Student Loan ABS	0	0	0	0.000	0.000	0.000	500.00%	500.00%	25.00%	25.00%
5	Auto Loan/Lease ABS	212,135,482	201,759,903	10,375,579	1.290	1.330	1.200	500.00%	500.00%	25.00%	25.00%
6	Credit Card ABS	12,849,567	11,298,847	1,550,720	3.630	3.630	3.400	500.00%	500.00%	25.00%	25.00%
8	All Other ABS	84,499,779	75,092,249	9,407,530	1.760	2.300	1.590	500.00%	500.00%	25.00%	25.00%
9	Commercial Debt Obligations	0	0	0	0.000	0.000	0.000	1000.00%	1000.00%	50.00%	50.00%
10	Municipal Securities	0	0	0	0.000	0.000	0.000	1000.00%	1000.00%	50.00%	50.00%
11	Registered Investment Companies	0	0	0	0.000	0.000	0.000	1000.00%	1000.00%	50.00%	50.00%
12	All Other not Listed	887,403,562	875,002,299	12,401,263	2.050	3.020	0.120	100.00%	100.00%	5.00%	5.00%
	Total	2,282,337,569	2,195,729,324	86,608,245	2.060	2.680	0.730				

LIQUIDITY REPORT - OUTSTANDING

1. Remaining Maturity Schedule	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022
Investments & Cash:												
1 day	553,100,433	803,885,760	553,105,932	889,272,647	382,167,698	302,998,909	606,650,651	423,595,904	554,864,396	447,377,751	340,716,385	674,195,944
2-30 days	4,353,509	4,877,858	2,753,098	4,075,739	3,287,870	2,406,345	4,324,423	2,703,134	6,847,697	3,091,641	2,358,249	3,221,726
31-90 days	5,541	2,763	44,268	17,193	0	0	0	0	70,238	37,231	3,089	3,822
91-180 days	257,175	102,037	0	0	0	175,565	6,215,627	495,684	17,627	9,213	818,796	39,772
181 days < 1yr	40,195,079	24,954,069	22,386,040	18,875,199	17,333,690	13,040,258	1,889,689	872,299	858,843	850,629	16,124	15,992
1-3 yrs	383,703,022	458,300,882	517,065,054	412,494,291	356,529,930	335,932,284	326,579,665	318,641,386	236,282,662	202,226,055	153,601,561	128,502,669
> 3 yrs	3,161,969,417	3,131,087,521	3,469,069,783	3,098,438,915	2,947,725,797	2,851,668,132	2,693,250,791	2,579,416,388	2,351,478,277	2,227,005,840	2,154,370,305	2,075,201,808
Totals	**4,143,584,176**	**4,423,210,890**	**4,564,424,175**	**4,423,173,984**	**3,707,044,985**	**3,506,221,493**	**3,638,910,846**	**3,325,724,795**	**3,150,419,740**	**2,880,598,360**	**2,651,884,509**	**2,881,181,733**
Loans:												
1 day	0	0	0	0	0	4,200,000	0	0	0	0	0	0
2-30 days	10,929,953	13,264,509	9,934,029	8,232,859	34,167,779	28,602,935	23,435,208	40,111,783	51,349,449	166,870,821	201,591,967	95,751,461
31-90 days	0	100,000	100,000	1,000,000	0	5,000,000	3,500,000	11,000,000	10,000,000	6,000,000	120,000	0
91-180 days	0	0	1,000,000	0	1,000,000	0	0	6,000,000	0	0	12,500,000	12,500,000
181 days < 1yr	1,000,000	2,000,000	0	1,000,000	12,500,000	12,500,000	22,500,000	22,500,000	23,500,000	23,500,000	11,000,000	11,000,000
1-3 yrs	1,000,000	0	1,000,000	0	13,500,000	13,500,000	33,500,000	33,500,000	32,500,000	32,500,000	32,800,000	32,800,000
> 3 yrs	0	0	0	0	0	0	0	0	0	0	0	0
Totals	**12,929,953**	**15,364,509**	**12,034,029**	**10,232,859**	**61,167,779**	**63,802,935**	**82,935,208**	**113,111,783**	**117,349,449**	**228,870,821**	**258,011,967**	**152,051,461**
Shares:												
1 day	1,998,814,245	2,294,786,124	2,121,673,312	2,097,288,546	1,460,008,223	1,272,324,992	1,383,925,536	1,244,690,672	1,537,309,240	1,265,859,033	1,139,546,114	1,596,099,673
2-30 days	1,349,395,746	1,325,102,327	1,487,978,574	1,393,796,785	1,366,376,851	1,362,174,315	1,110,583,367	873,452,765	754,274,361	541,605,322	414,048,266	358,678,244
31-90 days	14,538,000	26,923,000	54,012,000	60,503,000	55,051,000	50,199,000	48,520,000	61,319,000	79,704,000	71,986,579	58,863,750	53,743,102
91-180 days	44,228,000	42,188,000	42,951,000	66,431,000	56,628,000	72,350,000	90,678,579	84,286,787	76,516,786	75,334,708	72,000,500	60,580,500
181 days < 1yr	85,422,685	91,607,787	100,854,787	94,703,787	105,899,787	87,708,787	94,556,208	94,533,000	101,256,000	115,820,000	153,544,000	162,531,000
1-3 yrs	236,031,276	244,799,174	301,439,174	327,989,174	339,885,174	349,232,174	360,325,174	376,772,174	377,698,174	381,943,174	345,313,174	346,070,174
> 3 yrs	282,182,799	283,313,801	281,067,800	277,519,799	273,423,799	268,774,800	264,025,798	247,081,799	234,835,799	233,735,799	230,815,800	219,873,800
Totals	**4,010,612,751**	**4,308,720,213**	**4,389,976,647**	**4,318,232,091**	**3,657,272,834**	**3,462,764,068**	**3,352,614,662**	**2,982,136,197**	**3,161,594,360**	**2,686,284,615**	**2,414,131,604**	**2,797,576,493**
Borrowing:												
1 day	0	0	0	0	0	0	0	0	0	0	0	0
2-30 days	0	0	0	0	0	0	0	0	0	350,000,000	395,000,000	100,000,000
31-90 days	0	0	0	0	0	0	0	0	0	0	0	0
91-180 days	0	0	0	0	0	0	0	0	0	0	0	0
181 days < 1yr	0	0	0	0	0	0	250,000,000	350,000,000	0	0	0	0
1-3 yrs	0	0	0	0	0	0	0	0	0	0	0	0
> 3 yrs	0	0	0	0	0	0	0	0	0	0	0	0
Totals	**0**	**0**	**0**	**0**	**0**	**0**	**250,000,000**	**350,000,000**	**0**	**350,000,000**	**395,000,000**	**100,000,000**

LIQUIDITY REPORT - CONTRACTUAL

Liquidity Commitments	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022
Inflows												
Contractual Amount:												
Advised / Revocable LOC	0	0	0	0	0	0	0	0	0	0	0	0
Committed / Irrevocable LOC	0	0	0	0	0	0	0	0	0	0	0	0
Commercial Paper	0	0	0	0	0	0	0	0	0	0	0	0
MTN Program	0	0	0	0	0	0	0	0	0	0	0	0
Federal Reserve Discount Window	0	0	0	0	0	0	0	0	0	0	0	0
Fed Funds Line	0	0	0	0	0	0	0	0	0	0	0	0
Repurchase Agreements Lines	205,000,000	205,000,000	205,000,000	205,000,000	205,000,000	290,000,000	290,000,000	290,000,000	290,000,000	290,000,000	1,219,956,337	1,269,956,337
Federal Home Loan Bank Lines	1,089,784,500	1,115,222,500	1,115,222,500	1,115,222,500	1,160,815,250	1,160,815,250	1,160,815,250	910,258,250	910,258,250	910,258,250	831,475,750	831,475,750
Other Inflows	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS	1,294,784,500	1,320,222,500	1,320,222,500	1,320,222,500	1,365,815,250	1,450,815,250	1,450,815,250	1,200,258,250	1,200,258,250	1,200,258,250	2,051,432,087	2,101,432,087
Outstanding Amount:												
Advised / Revocable LOC	0	0	0	0	0	0	0	0	0	0	0	0
Committed / Irrevocable LOC	0	0	0	0	0	0	0	0	0	0	0	0
Commercial Paper	0	0	0	0	0	0	0	0	0	0	0	0
MTN Program	0	0	0	0	0	0	0	0	0	0	0	0
Federal Reserve Discount Window	0	0	0	0	0	0	0	0	0	0	0	0
Fed Funds Line	0	0	0	0	0	0	0	0	0	0	0	0
Repurchase Agreements Lines	0	0	0	0	0	0	0	0	0	0	0	0
Federal Home Loan Bank Lines	0	0	0	0	0	0	0	350,000,000	0	350,000,000	395,000,000	0
Other Inflows	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS	0	0	0	0	0	0	0	350,000,000	0	350,000,000	395,000,000	0
Last Test Date:												
Advised / Revocable LOC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Committed / Irrevocable LOC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Commercial Paper	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MTN Program	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Federal Reserve Discount Window	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fed Funds Line	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Repurchase Agreements Lines	01/31/2022	02/28/2022	03/31/2022	04/30/2022	05/31/2022	06/30/2022	07/31/2022	08/31/2022	09/30/2022	10/31/2022	11/30/2022	12/31/2022
Federal Home Loan Bank Lines	01/31/2022	02/28/2022	03/31/2022	04/30/2022	05/31/2022	06/30/2022	07/31/2022	08/31/2022	09/30/2022	10/31/2022	11/30/2022	12/31/2022
Other Inflows	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Outflows												
Contractual Amount:												
Advised / Revocable LOC	2,449,846,647	2,459,846,647	2,459,471,647	2,461,027,647	2,470,527,647	2,504,179,147	2,518,879,147	2,568,096,147	2,777,379,747	2,778,914,647	2,895,649,647	3,090,687,847
Committed / Irrevocable LOC	21,000,000	21,000,000	21,000,000	21,051,498	21,051,498	21,000,000	21,000,000	21,000,000	21,000,000	21,000,000	21,000,000	21,000,000
Loan Participation Commitments	0	0	0	0	0	0	0	0	0	0	0	0
Irrevocable Stand-by Letters of Credit	0	0	0	0	0	51,498	51,498	51,498	51,498	51,498	51,498	51,498
Forward Commitment to Purchase an Asset or Perform under a Lease Package	0	0	0	0	0	0	0	0	0	0	0	0
Other outflows	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS	2,470,846,647	2,480,846,647	2,480,471,647	2,482,079,145	2,491,579,145	2,525,230,645	2,539,930,645	2,589,147,645	2,798,431,245	2,799,966,145	2,916,701,145	3,111,739,345
Outstanding Amount:												
Advised / Revocable LOC	12,929,953	15,364,479	12,034,029	10,230,419	61,167,779	63,795,842	82,935,208	113,111,783	117,346,149	228,870,821	258,011,917	152,051,411
Committed / Irrevocable LOC	0	0	0	0	0	0	0	0	0	0	0	0
Loan Participation Commitments	0	0	0	0	0	0	0	0	0	0	0	0
Irrevocable Stand-by Letters of Credit	0	0	0	0	0	0	0	0	0	0	0	0
Forward Commitment to Purchase an Asset or Perform under a Lease Package	0	0	0	0	0	0	0	0	0	0	0	0
Other outflows	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS	12,929,953	15,364,479	12,034,029	10,230,419	61,167,779	63,795,842	82,935,208	113,111,783	117,346,149	228,870,821	258,011,917	152,051,411
Effective WAL of Assets	1.60	1.59	1.71	1.56	1.76	1.79	1.63	1.70	1.65	1.62	1.60	1.53
Effective WAL of Investments	1.61	1.59	1.72	1.56	1.78	1.82	1.65	1.75	1.70	1.73	1.74	1.59
Effective WAL of Liabilities	0.03	0.02	0.02	0.02	0.03	0.03	0.03	0.03	0.03	0.03	0.66	0.52
Effective WAL of Loans	0.11	0.10	0.10	0.13	0.44	0.20	0.44	0.43	0.39	0.19	0.16	0.25
Reverse Repo/Repo Transactions Qualifying for Netting	0	0	0	0	0	0	0	0	0	0	0	0
Limited Liquidity Securities.	531,008,737	560,652,853	530,139,433	538,656,297	531,943,822	518,779,774	480,396,589	467,970,006	454,421,058	441,688,181	433,280,658	424,417,304
Total Secured Borrowings.	0	0	0	0	0	0	0	0	0	0	0	0
Member Line of Credits/ Assets	59%	55%	53%	55%	65%	69%	67%	74%	84%	86%	98%	101%
Cash & Short Term Investments/Assets	13%	18%	12%	20%	10%	8%	16%	12%	17%	14%	12%	22%

CORPORATE AMERICA CREDIT UNION — Charter # 65991

MISCELLANEOUS LOAN INFORMATION

LOAN INFORMATION:	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022
Amount of Delinquent Loans:												
30 to 60 Days Delinquent	0	0	0	0	0	0	0	0	0	0	0	0
61 to 90 Days Delinquent	0	0	0	0	0	0	0	0	0	0	0	0
91 + Days Delinquent	0	0	0	0	0	0	0	0	0	0	0	0
Total Amount of Delinquent Loans	0	0	0	0	0	0	0	0	0	0	0	0
Loans Charged Off	0	0	0	0	0	0	0	0	0	0	0	0
Loan Recoveries	0	0	0	0	0	0	0	0	0	0	0	0
Loan Participations Purchased	0	0	0	0	0	0	0	0	0	0	0	0
Total Advised/Revocable Lines of Credit	2,449,846,647	2,459,846,647	2,459,471,647	2,461,027,647	2,470,527,647	2,504,179,147	2,518,879,147	2,568,096,147	2,777,379,747	2,778,914,647	2,895,649,647	3,090,687,847
Total Committed/Irrevocable Lines of Credit	21,000,000	21,000,000	21,000,000	21,051,498	21,051,498	21,000,000	21,000,000	21,000,000	21,000,000	21,000,000	21,000,000	21,000,000
Stand-by Letters of Credit	0	0	0	0	0	51,498	51,498	51,498	51,498	51,498	51,498	51,498