

# Vital Stats (June 2018)

## Selected Financials

Dollar amounts in thousands

As of and for the six months ended

	June 30, 2018 (unaudited)	June 30, 2017 (unaudited)
Net Income	\$ 6,938	\$ 8,051
Net Interest Income	\$ 17,323	\$ 15,136
Retained Earnings	\$ 87,307	\$ 77,414
Total Capital	\$ 301,630	\$ 291,346
Daily Average Net Assets (12 mos. rolling)	\$ 3.43 billion	\$ 3.67 billion
Leverage Ratio	8.80%	6.19 %

## Liquidity Sources

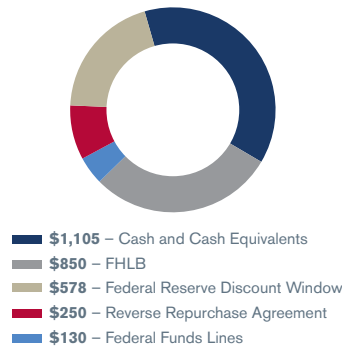
The ability to meet our members' liquidity needs is of critical importance. To ensure our ability to meet those needs, we hold various sources of liquidity and test the reliability of those sources on a regular basis. As of June 30, 2018, Corporate One had approximately **\$2.9 billion in potential liquidity with \$1.1 billion in cash and cash equivalents**. Should we need to borrow to generate liquidity, we have diversified sources of funds available.

These sources include the Federal Home Loan Bank of Cincinnati (FHLB), federal funds lines with various financial institutions, a reverse repurchase agreement, and the access to the Federal Reserve Discount Window.

## Capital Position

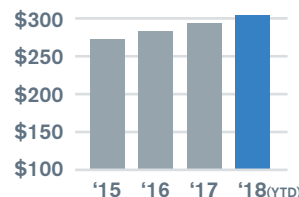
Our Total Capital is more than **\$301.6 million** as of June 30, 2018. Corporate One meets the leverage ratio at **8.80%**, based on regulations that became effective Oct. 21, 2013. Our Retained Earnings stands at \$87.3 million as of June 30, 2018.

Dollar amounts in millions



## Regulatory capital over time

Dollar amounts in millions



## Membership

**783** members in 41 U.S. states

Relationships with nearly **1,500** FI's in 43 U.S. states/territories\*

## Key Indicators

Corporate One serves credit unions of all sizes.

**11** of the top 50 credit unions in asset size are members of Corporate One, and nearly 60% of our members have assets below \$75 million.\*\*\*

**\$5.13 billion** in assets under management (including SimpliCD and securities outstanding)\*\*

Our experienced investments professionals hold Series 7, 24 and 63 licenses.

\*As of 8/01/18. Relationships include members, Alliance One participants, and SimpliCD, securities, eDOC, VSoft, and securities safekeeping CIF clients.

\*\*As of 06/18/18

\*\*\*NCUA 5300 reports, 06/18



# Compare us to your corporate



**Use this worksheet to compare your own statistics to Corporate One. Fill in the appropriate numbers in the blue-outlined boxes to see how we stack up.**

Looking for further information? Speak with our investment professionals by calling 800/366-2677 or call us at 866/MyCorp1 to start a conversation you will like.

## Risk Analysis

As of June 30, 2018

NCUA Regulation	Corporate One	Adequately Capitalized	Well Capitalized
Leverage Ratio	8.80%	4.00%	5.00%
Retained Earnings Ratio	2.54%	≥0.45%	
Tier 1 Risk-Based Capital Ratio	34.10%	4.00%	6.00%
Total Risk-Based Capital Ratio	34.10%	8.00%	10.00%
WAL (Base) / WAL (Stress)	2.11 years / 2.36 years	2.00 years / 2.25 years	
NEV Ratio (Base) / NEV Ratio (+300)	9.70% / -1.15%	2.00% / -20.00%	

## Investment Solutions

	Corporate One	Your Corporate
Sweep Account	✓	
Daily Market Rate*	1.60%–1.90%	
Term Certificate Rates (1m–3yrs)	✓	
Overnight Investments	✓	
Floating Rate Investments Options (1m–5yrs)	✓	
Full Array of Reg 703 Banking Solutions	✓	

\* Tiered range based upon cash balance, as of August 8, 2018

## Term Loan Rates\*\*

	Corporate One	Your Corporate
1 Month Term	2.50%	
3 Month Term	2.55%	
6 Month Term	2.70%	
9 Month Term	2.85%	
1 Year Term	3.00%	
2 Year Term	3.20%	

\*\* As of August 8, 2018

## Key Services

Through an affiliation with Multi-Bank Securities, Inc. (Multi-Bank), we manage securities accounts for more than 195 credit unions.

We developed the SimpliCD program, now marketed by corporates nationwide. As one of the largest co-brokers of SimpliCD in the nation, we manage approximately \$1.2 billion in SimpliCD for 500+ credit unions.

Corporate One is a full-service corporate offering correspondent services including share draft imaging, deposit capture and image database services, electronic payment solutions, and Alliance One, the national selective surcharge ATM group.

