

# Vital Stats (Q4 2016)

## Selected Financials

Dollar amounts in thousands

As of and for the year ended

	Dec. 31, 2016 (unaudited)	Dec. 31, 2015
Net Income	\$ 9,655	\$ 8,936
Net Interest Income	\$ 29,254	\$ 22,912
Retained Earnings	\$ 69,988	\$ 61,102
Total Capital	\$ 284,028	\$ 274,860
Daily Average Net Assets (12 mos. rolling)	\$ 3,697,340	\$ 3,723,846
Leverage Ratio	5.69%	7.38%
Return on Average Assets (12 mos. rolling)	0.26%	0.24%

Note: When the NCUA re-regulated the corporates in 2011, they issued rules which limit a corporate's ability to fully count the perpetual contributed capital (PCC) from its members as Tier 1 capital. These limitations are phased-in over time and change certain definitions of the capital components. One such change became effective in October 2016 and limited the amount of PCC included in Tier 1 Capital. This limitation is a function of both Moving Daily Average Net Asset (MDANA) and retained earnings. In 2020, this limitation becomes more severe, limiting the inclusion of PCC in Tier 1 Capital to the amount of retained earnings a corporate holds. Tier 1 capital is the numerator in both the Leverage and Tier 1 Capital ratios, hence the decrease in these ratios year over year.

## 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 December 31, 2016, Corporate One had approximately **\$2.6 billion in potential liquidity with \$718.1 million 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.

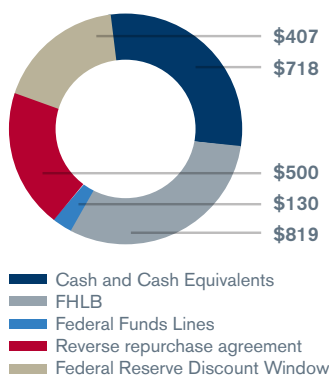
## Capital Position

Our Total Capital is more than **\$280 million** as of Dec. 31, 2016. Corporate One meets the leverage ratio at **5.69%**, based on regulations that became effective Oct. 21, 2013.

Our Retained Earnings remain positive at **\$69.9 million**.

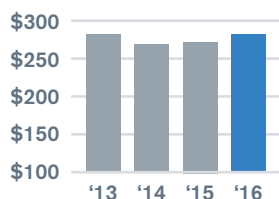
Note: The decrease in our regulatory capital from 2013 is primarily due to the amortization of our PIC, MCS and NCA accounts. NCUA Rules and Regulations require the amortization of these accounts from our regulatory capital prior to their maturity.

Dollar amounts in millions



## Regulatory capital over time

Dollar amounts in millions



## Membership

**824** members in 44 U.S. states

Relationships with nearly **1,600** FI's in 49 U.S. states/territories\*

## Key Indicators

Corporate One serves credit unions of all sizes.

**9 of the top 50** credit unions in asset size are members of Corporate One, and nearly 70% of our members have assets below \$75 million.\*\*\*

**\$5.33 billion**

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

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

\*As of 12/31/16. Relationships include members, Alliance One participants, and SimpliCD, securities, eDOC, VSoft, and securities safekeeping CIF clients.

\*\*As of 12/31/16

\*\*\*NCUA 5310 reports, 12/16



# 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

NCUA Regulation	Corporate One	Adequately Capitalized	Well Capitalized
Leverage Ratio	5.69%	4.00%	4.00%
Retained Earnings Ratio	1.89%	>=0.45%	
Tier 1 Risk-Based Capital Ratio	16.79%	4.00%	6.00%
Total Risk-Based Capital Ratio	22.69%	8.00%	10.00%
WAL (Base) / WAL (Stress)	2.05 years / 2.27 years	2.00 years / 2.25 years	
NEV Ratio (Base) / NEV Ratio (+300)	8.28% / -2.84%	2.00% / -20.00%	

## Investment Solutions

	Corporate One	Your Corporate
Sweep Account	✓	
Daily Market Rate*	0.36%–0.70%	
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 February 23, 2017

## Term Loan Rates\*\*

	Corporate One	Your Corporate
1 Month Term	0.95%	
3 Month Term	1.05%	
6 Month Term	1.15%	
9 Month Term	1.25%	
1 Year Term	1.30%	
2 Year Term	1.68%	

\*\* As of February 23, 2017

## Key Services

Through an affiliation with Multi-Bank Securities, Inc. (Multi-Bank), we manage securities accounts for more than 250 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 \$1.1 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.

