

# Vital Stats (October 2024)

## Selected Financials

Dollar amounts in thousands

As of and for the ten months ended

	Oct. 31, 2024 (unaudited)	Oct. 31, 2023 (audited)
Net Income	\$ 40,050	\$ 53,300
Net Interest Income	\$ 62,439	\$ 48,043
Retained Earnings	\$ 345,832	\$ 314,236
Total Capital	\$ 567,737	\$ 534,571
Daily Average Net Assets (12 mos. rolling)	\$ 6.29 billion	\$ 5.17 billion
Leverage Ratio	9.03%	10.36%

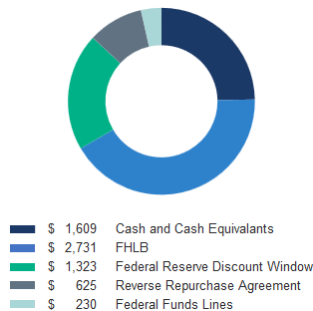
## Liquidity Sources

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 October 31, 2024, Corporate One had **approximately \$6.5 billion in potential liquidity with \$1.6 billion in cash and cash equivalents**. Should we need to borrow to generate liquidity, we have diversified sources of funds available.

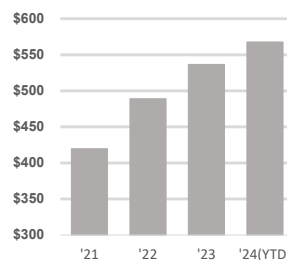
These sources include the Federal Home Loan Bank of Cincinnati (FHLB), federal funds lines with various financial institutions, a reverse repurchase agreement, and the access to the Federal Reserve Discount Window.

Our Total Capital is greater than **\$567 million** as of October 31, 2024. Corporate One meets the Leverage ratio at **9.03%** and our Retained Earnings stands at greater than **\$345 million** as of October 31, 2024.

Dollar amounts in millions



Regulatory capital over time  
Dollar amounts in millions



## Membership

**729** members in 45 U.S. states

Relationships with nearly **1,150** FI's in 45 U.S. states/territories\*

## Key Indicators

Corporate One serves credit unions of all sizes.

**15 of the top 50** credit unions in asset size are members of Corporate One, and over 45% of our members have assets below \$75 million.\*\*\*

**\$10.08 billion** in assets under management (including SimpliCD and securities outstanding)\*\*

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

\*As of 10/31/24. Relationships include members, Alliance One participants, and SimpliCD, securities, eDOC, VSoft, and securities safekeeping CIF clients.

\*\*As of 10/24

\*\*\*NCUA 5300 reports, 9/24



# Vital stats

## Risk Analysis

NCUA Regulation	Corporate One	Adequately Capitalized	Well Capitalized
Leverage Ratio	9.03%	4.00%	5.00%
Retained Earnings Ratio	5.50%	>=0.45%	
Tier 1 Risk-Based Capital Ratio	29.43%	4.00%	6.00%
Total Risk-Based Capital Ratio	29.44%	8.00%	10.00%
WAL (Base)	1.68	2.00 years	
WAL (Stress)	2.11	2.25 years	
NEV Ratio (Base)	7.98%	2.00%	
NEV Ratio (+300)	-12.13%	-20.00%	

**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.

## Key Services

Through an affiliation with Multi-Bank Securities, Inc. (Multi-Bank), we manage securities accounts for more than 216 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 \$1.56 billion in SimpliCD for nearly 581 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.

