

Vital Stats (June 2019)

Selected Financials

Dollar amounts in thousands

As of and for the six months ended

	June 30, 2019 (unaudited)	June 30, 2018 (unaudited)
Net Income	\$ 7,799	\$ 6,938
Net Interest Income	\$ 19,323	\$ 17,323
Retained Earnings	\$ 97,410	\$ 87,307
Total Capital	\$ 313,003	\$ 301,380
Daily Average Net Assets (12 mos. rolling)	\$ 3.05 billion	\$ 3.43 billion
Leverage Ratio	10.28%	8.79 %

Liquidity Sources

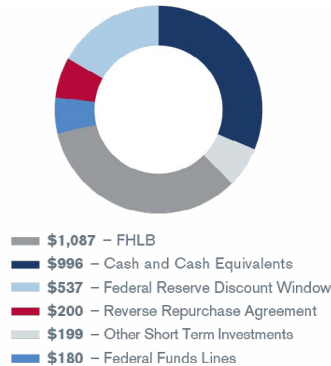
The ability to meet our members' liquidity needs is of critical importance. To ensure our ability to meet those needs, we hold various sources of liquidity and test the reliability of those sources on a regular basis. As of June 30, 2019, Corporate One had approximately **\$3.2 billion in potential liquidity with \$996 million in cash and cash equivalents and \$199 million in other short-term investments (commercial paper)**. 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

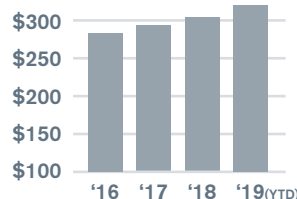
Our Total Capital is greater than **\$313 million** as of June 30, 2019. Corporate One meets the Leverage ratio at **10.28%** and our Retained Earnings stands at \$97.4 million as of June 30, 2019.

Dollar amounts in millions



Regulatory capital over time

Dollar amounts in millions



Membership

779 members in 41 U.S. states

Relationships with nearly **1,500** FI's in 44 U.S. states/territories*

Key Indicators

Corporate One serves credit unions of all sizes.

10 of the top 50 credit unions in asset size are members of Corporate One, and more than 55% of our members have assets below \$75 million.***

\$5.25 billion in assets under management (including SimpliCD and securities outstanding)**

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

*As of 6/30/19. Relationships include members, Alliance One participants, and SimpliCD, securities, eDOC, VSoft, and securities safekeeping CIF clients.

**As of 6/19

***NCUA 5300 reports, 09/18



Compare us to your corporate



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	10.28%	4.00%	5.00%
Retained Earnings Ratio	3.19%	>=0.45%	
Tier 1 Risk-Based Capital Ratio	33.21%	4.00%	6.00%
Total Risk-Based Capital Ratio	33.22%	8.00%	10.00%
WAL (Base) / WAL (Stress)	1.55 years / 1.84 years	2.00 years / 2.25 years	
NEV Ratio (Base) / NEV Ratio (+300)	9.41% / -3.92%	2.00% / -20.00%	

Key Services

Through an affiliation with Multi-Bank Securities, Inc. (Multi-Bank), we manage securities accounts for more than 180 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 600+ 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.

