

Vital Stats (September 2018)

Selected Financials

Dollar amounts in thousands

As of and for the nine months ended

	September 30, 2018		September 30, 2017	
Net Income	\$	11,154	\$	10,362
Net Interest Income	\$	26,317	\$	22,602
Retained Earnings	\$	90,689	\$	79,283
Total Capital	\$	304,714	\$	293,157
Daily Average Net Assets (12 mos. rolling)	\$	3.24 billion	\$	3.57 billion
Leverage Ratio		9.42%		6.41 %

Liquidity Sources

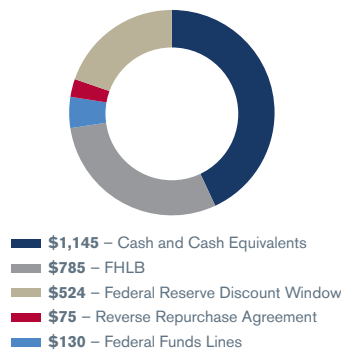
The ability to meet our members' liquidity needs is of critical importance. To ensure our ability to meet those needs, we hold various sources of liquidity and test the reliability of those sources on a regular basis. As of September 30, 2018, Corporate One had approximately **\$2.7 billion in potential liquidity with \$1,145 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

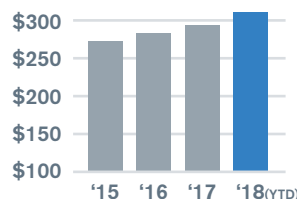
Our Total Capital is more than **\$304 million** as of September 30, 2018. Corporate One meets the leverage ratio at **9.42%** and our Retained Earnings stands at \$90.7 million as of September 30, 2018.

Dollar amounts in millions



Regulatory capital over time

Dollar amounts in millions



Membership

781 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.

10 of the top 50

credit unions in asset size are members of Corporate One, and nearly 59% of our members have assets below \$75 million.***

\$4.88 billion

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

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

*As of 10/18/18. Relationships include members, Alliance One participants, and SimpliCD, securities, eDOC, VSoft, and securities safekeeping CIF clients.

**As of 10/18/18

***NCUA 5300 reports, 09/18



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

NCUA Regulation	Corporate One	Adequately Capitalized	Well Capitalized
Leverage Ratio	9.42%	4.00%	5.00%
Retained Earnings Ratio	2.80%	>=0.45%	
Tier 1 Risk-Based Capital Ratio	33.38%	4.00%	6.00%
Total Risk-Based Capital Ratio	33.38%	8.00%	10.00%
WAL (Base) / WAL (Stress)	1.97 years / 2.21 years	2.00 years / 2.25 years	
NEV Ratio (Base) / NEV Ratio (+300)	10.79% / -1.11%	2.00% / -20.00%	

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.

