

Vital Stats (August 2023)

Selected Financials

Dollar amounts in thousands

As of and for the eight months ended

	August 31, 2023 (unaudited)	August 31, 2022 (unaudited)
Net Income	\$ 36,987	\$ 36,794
Net Interest Income	\$ 37,612	\$ 18,322
Retained Earnings	\$ 301,015	\$ 239,053
Total Capital	\$ 521,396	\$ 457,668
Daily Average Net Assets (12 mos. rolling)	\$ 5.33 billion	\$ 6.31 billion
Leverage Ratio	9.79%	7.26%

Liquidity Sources

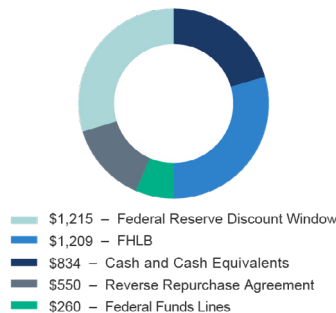
The ability to meet our members' liquidity needs is of critical importance. To ensure our ability to meet those needs, we hold various sources of liquidity and test the reliability of those sources on a regular basis. As of August 31, 2023, Corporate One had **approximately \$4.1 billion in potential liquidity with \$834 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.

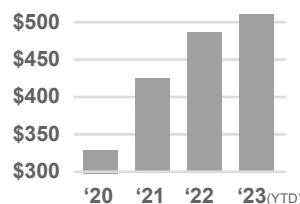
Capital Position

Our Total Capital is greater than **\$521 million** as of August 31, 2023. Corporate One meets the Leverage ratio at **9.79%** and our Retained Earnings stands at greater than **\$301 million** as of August 31, 2023.

Dollar amounts in millions



Regulatory capital over time
Dollar amounts in millions



Membership

722 members in 45 U.S. states

Relationships with nearly **1,200** FI's in 45 U.S. states/territories*

Key Indicators

Corporate One serves credit unions of all sizes.

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

\$7.73 billion in assets under management (including SimpliCD and securities outstanding)**

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

*As of 8/31/23. Relationships include members, Alliance One participants, and SimpliCD, securities, eDOC, VSoft, and securities safekeeping CIF clients.

**As of 8/23

***NCUA 5300 reports, 8/23



Vital stats

Risk Analysis

NCUA Regulation	Corporate One	Adequately Capitalized	Well Capitalized
Leverage Ratio	9.79%	4.00%	5.00%
Retained Earnings Ratio	5.64%	>=0.45%	
Tier 1 Risk-Based Capital Ratio	29.89%	4.00%	6.00%
Total Risk-Based Capital Ratio	29.89%	8.00%	10.00%
WAL (Base)	1.82	2.00 years	
WAL (Stress)	2.20	2.25 years	
NEV Ratio (Base)	11.54%	2.00%	
NEV Ratio (+300)	-4.47%	-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 220 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 \$1.62 billion in SimpliCD for more than 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.

