

# Vital Stats (December 2023)

## Selected Financials

Dollar amounts in thousands

As of and for the year ended

	Dec. 31, 2023 (unaudited)	Dec. 31, 2022 (audited)
Net Income	\$ 58,913	\$ 72,215
Net Interest Income	\$ 58,935	\$ 32,161
Retained Earnings	\$ 316,300	\$ 269,393
Total Capital	\$ 536,669	\$ 489,143
Daily Average Net Assets (12 mos. rolling)	\$ 5.02 billion	\$ 6.03 billion
Leverage Ratio	10.70%	8.12%

## Liquidity Sources

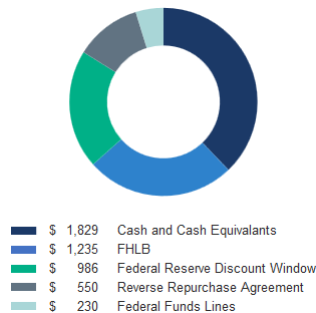
The ability to meet our members' liquidity needs is of critical importance. To ensure our ability to meet those needs, we hold various sources of liquidity and test the reliability of those sources on a regular basis. As of December 31, 2023, Corporate One had **approximately \$4.8 billion in potential liquidity with \$1.8 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.

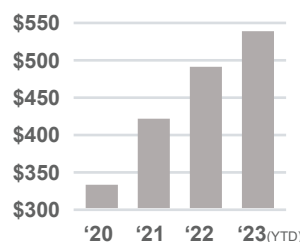
## Capital Position

Our Total Capital is greater than **\$536 million** as of December 31, 2023. Corporate One meets the Leverage ratio at **10.70%** and our Retained Earnings stands at greater than **\$316 million** as of December 31, 2023.

Dollar amounts in millions



Regulatory capital over time  
Dollar amounts in millions



## Membership

**726** 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.

**15 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.\*\*\*

**\$7.83 billion**

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

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

\*As of 12/31/23. Relationships include members, Alliance One participants, and SimpliCD, securities, eDOC, VSoft, and securities safekeeping CIF clients.

\*\*As of 9/23

\*\*\*NCUA 5300 reports, 8/23



# Vital stats

## Risk Analysis

NCUA Regulation	Corporate One	Adequately Capitalized	Well Capitalized
Leverage Ratio	10.70%	4.00%	5.00%
Retained Earnings Ratio	6.30%	>=0.45%	
Tier 1 Risk-Based Capital Ratio	34.20%	4.00%	6.00%
Total Risk-Based Capital Ratio	34.20%	8.00%	10.00%
WAL (Base)	1.46	2.00 years	
WAL (Stress)	1.78	2.25 years	
NEV Ratio (Base)	9.99%	2.00%	
NEV Ratio (+300)	-4.60%	-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 219 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 \$1.56 billion in SimpliCD for nearly 595 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.

