Vital Stats (April 2026)

Selected Financials

Dollar amounts in thousands *As of and for the four months ended*

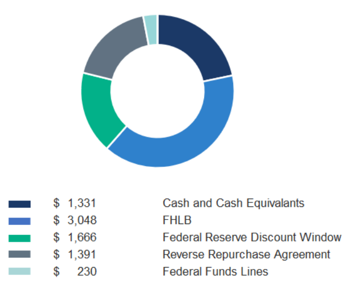
	April 30, 2026 (unaudited)		April 30, 2025 (unaudited)	
Net Income	$	19,336	$	17,491
Net Interest Income	$	27,147	$	26,705
Retained Earnings	$	406,408	$	364,919
Total Capital	$	632,065	$	587,441
Daily Average Net Assets (12 mos. rolling)	$	7.89 billion	$	7.13 billion
Leverage Ratio		8.01%		8.24%

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 Apr 30, 2026, Corporate One had **approximately $7.7 billion in potential liquidity sources with $1.33 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.

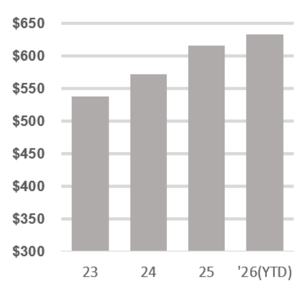
Dollar amounts in millions



Capital Position

Our Total Capital is greater than **$632 million** as of April 30, 2026. Corporate One meets the Leverage ratio at **8.01%** and our Retained Earnings stands at greater than **$406 million** as of April 30, 2026.

Regulatory capital over time
Dollar amounts in millions



Membership

745 members in 46 U.S. states

Relationships with nearly
1,154 FI's in 46 U.S. states/territories*

Key Indicators

Corporate One serves credit unions of all sizes.

7 of the top 50
credit unions in asset size are members of Corporate One, and nearly 41% of our members have assets below $75 million.***

$12.1 billion
in assets under management (including SimpliCD and securities outstanding)**

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

*As of 04/30/26. Relationships include members, Alliance One participants, and SimpliCD, securities, eDOC, VSoft, and securities safekeeping CIF clients.

**As of 04/26
***NCUA 5300 reports, 04/26

Corporate One FEDERAL CREDIT UNION

Vital stats

Risk Analysis

NCUA Regulation	Corporate One	Adequately Capitalized	Well Capitalized
Leverage Ratio	8.01%	4.00%	5.00%
Retained Earnings Ratio	5.15%	>=0.45%	
Tier 1 Risk-Based Capital Ratio	26.08%	4.00%	6.00%
Total Risk-Based Capital Ratio	26.09%	8.00%	10.00%
WAL (Base)	1.74	2.00 years	
WAL (Stress)	2.15	2.25 years	
NEV Ratio (Base)	7.84%	2.00%	
NEV Ratio (+300)	-13.58%	-35.00%	

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 113 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 $1.39 billion in SimpliCD for nearly 318 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.

Corporate One
FEDERAL CREDIT UNION