

CORPORATE CENTRAL CREDIT UNION FINANCIAL SOUNDNESS REPORT

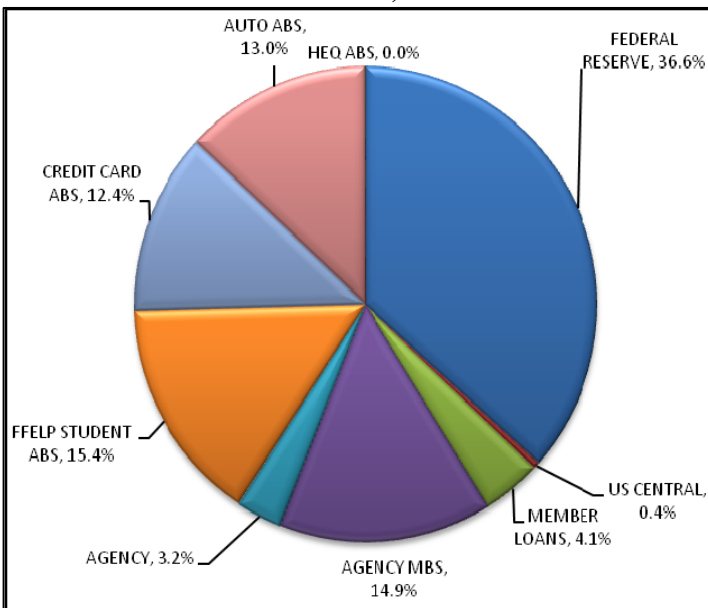


January 19, 2012

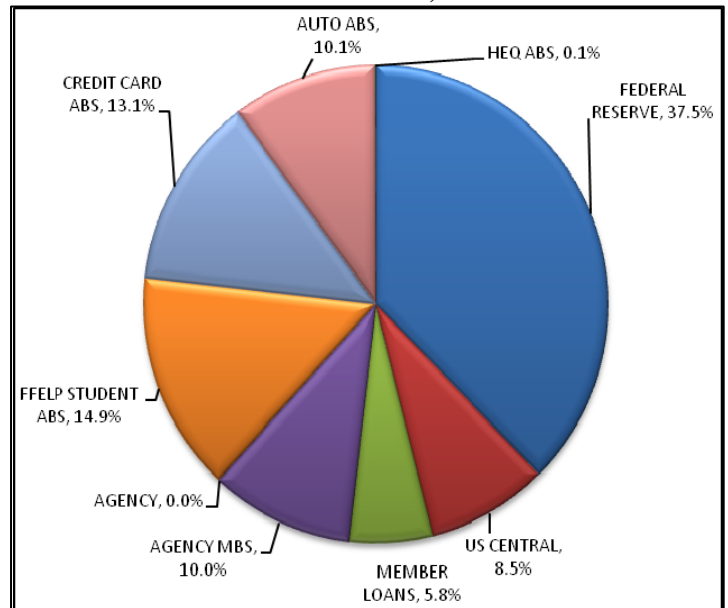
As of December 31, 2011, Corporate Central Credit Union (Corporate Central) had 36.6% of the investment and loan portfolio in deposits at the Federal Reserve. Investments in credit card asset-backed securities (ABS) represented 12.4% of the portfolio. FFELP student loans ABS, which are comprised of student loan-backed securities that are at least 97.0% guaranteed by the Department of Education, accounted for 15.4% of the portfolio, and auto loan ABS represented 13.0%. Deposits at U.S. Central Bridge Federal Credit Union (U.S. Central) accounted for 0.4% of the portfolio. Agency mortgage-backed securities (MBS) represented 14.9%, Agency Securities represented 3.2% and member loans comprised 4.1% of the total portfolio.

Corporate Central's Portfolio Breakdown Year over Year

December 31, 2011

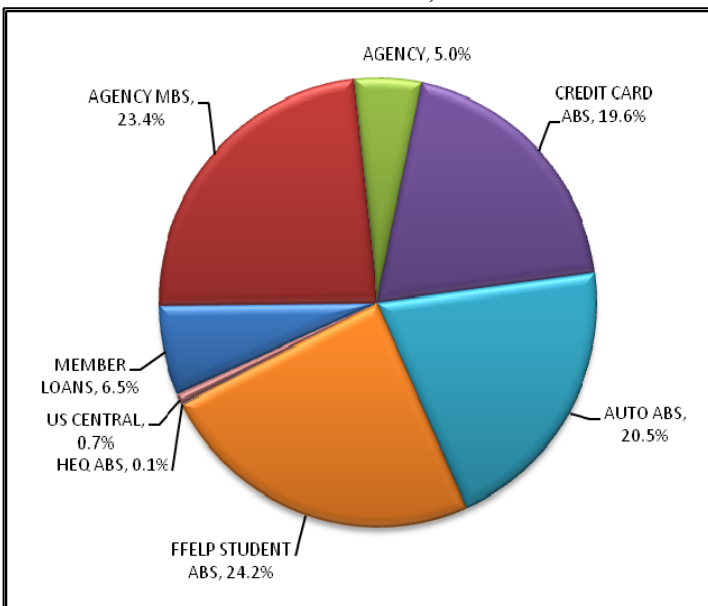


December 31, 2010

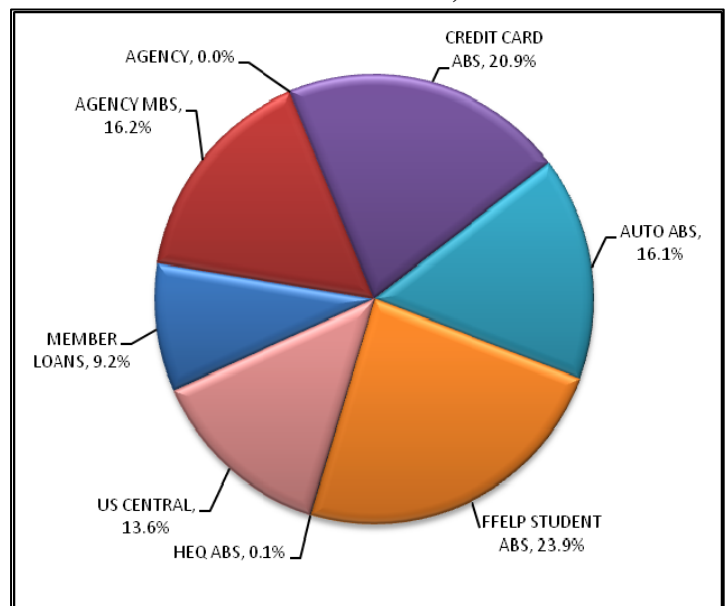


Corporate Central's Portfolio Breakdown (Excluding Cash) Year over Year

December 31, 2011



December 31, 2010



The ratings breakdown and unrealized loss of (\$945.7) thousand on our investment portfolio can be seen below.

Marketable Securities as of December 31, 2011

	Book Value	Market Value	Unrealized G/L
U.S. Gov't/Agency	\$306,030,458	\$306,340,294	\$309,836
AAA	\$692,610,077	\$691,786,856	(\$823,221)
Less than BBB	\$1,196,392	\$764,017	(\$432,375)
	\$999,836,927	\$998,891,167	(\$945,760)

Corporate Central's Capital Position as of December 31, 2011

	12/31/2011	Capital Ratio*	Risk-Based Capital**	Corporate Regulation Requirements			
				Current	10/20/13 Min	10/20/16 Min	10/20/20 Min
Retained Earnings	\$28,018,850	1.58%	10.14%		> 0.45%	1% RE	2% RE
Perpetual Capital	\$95,432,685	5.40%	34.53%				
Tier 1 (Core) Capital	\$123,451,535	6.98%	44.67%	4% Risk-Based (RB) Capital	4% Core & 4% (RB)	4% Core & 4% (RB)	4% Core & 4% (RB)
Non-Perpetual Capital	\$70,697,464	4.00%	25.58%				
Total Capital	\$194,148,999	10.98%	70.26%	4% Capital/ 8% (RB)	8% (RB)	8% (RB)	8% (RB)

*Capital ratios are capital divided by 12-month moving Daily Average Net Assets (DANA).

**Risk-based (RB) capital ratios are capital divided by 12-month average, month-end Risk-Based Assets (RBA).

12-Month DANA - \$1,768,034,588

12-Month Average RBA - \$276,342,803

Corporate Central's interest rate risk levels and economic value of capital as measured by Net Economic Value (NEV) and NEV Ratio remain well within regulatory limits as can be seen below.

Corporate Central's Net Economic Value (NEV) as of November 30, 2011

	Net Economic Value (NEV)*	% Change	Regulatory Limit	NEV Ratio	Regulatory Minimum
+300 Basis Points	\$191,111,514	0.44%	-20.00%	9.99%	2.00%
Base Case	\$190,271,710	0.00%	0.00%	9.88%	2.00%
-100 Basis Points	N/A	0.00%	0.00%	N/A	2.00%

*NEV is the fair value (FV) of assets in each scenario minus the FV of liabilities in that scenario, and is considered the economic value of capital. Perpetual Contributed Capital (PCC) and Nonperpetual Capital (NCA) are considered capital in the NEV calculation.

Additionally, Corporate Central's liquidity position remains strong. The large majority of available liquidity is in the form of cash and marketable securities. However, Corporate Central also has external lines of credit that can be used as necessary to meet members' liquidity needs, which can be seen in the table below.

Liquidity Sources as of December 31, 2011

	Total	Available
Cash	\$620,556,032	\$620,556,032
Marketable Securities*	\$655,839,890	\$590,255,901
External Lines of Credit	\$407,973,037	\$407,973,037
Total	\$1,684,368,958	\$1,618,784,969

*Market value of securities not pledged for other borrowings/lines of credit. Available amount is assumed to be 90% of market value.

You can view our latest financial information and critical due diligence material on our Due Diligence Center on our website.

Thank you!

Sincerely,



Robert W. Fouch
President and CEO