

CENTRAL ONE FEDERAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
November 30, 2022

ASSETS

LIABILITIES

Consumer Loans	\$ 62,923,211.78
Indirect Loans	5,198,723.90
VISA	17,051,495.54
Mortgages	414,758,495.95
FNMA Loans Sold (Included in Mortgages)	-153,629,392.51
Home Equity Loans	140,438,435.89
Member Business Loans	81,029,022.12
Loans In Process	3,188,522.30
Total Loans	<u>\$ 570,958,514.97</u>
Allowance For Loan Losses	-1,514,666.22
Total Loans after ALL	<u>\$ 569,443,848.75</u>

Short Term Investments	7,953,397.26
* Note / Bond Investments	95,674,623.05
Investments	22,748,596.51
Other Investments	1,684,983.13
Total Investments	<u>\$ 128,061,599.95</u>

Cash & Due from Banks	15,731,021.15
-----------------------	---------------

Land	4,161,127.81
Buildings	9,473,591.80
Furniture & Equipment	2,355,455.09
Motor Vehicles	16,236.00
Prepaid Expenses	1,529,519.46
Fixed Assets	<u>\$ 17,535,930.16</u>

Accrued Income	1,920,613.44
Deposit - NCUSIF	6,081,457.54
Real Estate By Foreclosure	0.00
Other Assets	15,911,923.13

Total Assets	<u>\$ 754,686,394.12</u>
--------------	--------------------------

*Market Value of Investments	\$ 87,264,564.82
Courtesy Pay Unused Credit Availability	\$ 20,174,399.00
Unused Credit Line	\$ 221,487,737.11

Regular Share & Club	\$ 140,522,233.24
Money Market Funds	181,822,778.69
Share Draft Accounts	168,804,276.93
Official Checks & Escrow Accounts	2,470,371.93
Certificates of Deposit	150,386,676.27
Total Shares	<u>644,006,337.06</u>
Brokered CD's	10,770,000.00
Borrowed Funds	33,799,156.00
Total Funds	<u>\$ 688,575,493.06</u>

Other Liabilities	1,028,106.36
Accrued Expenses	209,148.94
Total Liabilities	<u>\$ 1,237,255.30</u>

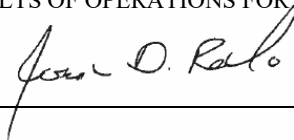
Regular Reserve	4,981,779.87
Undivided Earnings	58,122,042.47
Accum Other Compresve Income	-3,193,600.82
Balance Sheet - Income	4,963,424.24
Total Equity	<u>\$ 64,873,645.76</u>

Total Liabilities & Equity	<u>\$ 754,686,394.12</u>
----------------------------	--------------------------

Equity Ratio	9.02%
--------------	-------

WE CERTIFY, TO THE BEST OF OUR KNOWLEDGE AND BELIEF, THIS STATEMENT AND THE RELATED STATEMENTS ARE TRUE AND CORRECT AND PRESENT FAIRLY THE FINANCIAL POSITION AND THE RESULTS OF OPERATIONS FOR THE PERIODS COVERED.

OFFICER: _____



Chief Financial Officer