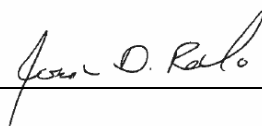


CENTRAL ONE FEDERAL CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
February 28, 2023

<u>ASSETS</u>		<u>LIABILITIES</u>	
Consumer Loans	\$ 65,257,136.15	Regular Share & Club	\$ 138,322,864.61
Indirect Loans	5,434,563.70	Money Market Funds	163,655,183.83
VISA	16,884,462.13	Share Draft Accounts	160,495,521.60
Mortgages	411,987,355.20	Official Checks & Escrow Accounts	3,477,116.99
FNMA Loans Sold (Included in Mortgages)	-150,468,386.27	Certificates of Deposit	181,756,021.80
Home Equity Loans	142,655,132.05	<u>Total Shares</u>	<u>647,706,708.83</u>
Member Business Loans	82,177,235.15	Brokered CD's	10,770,000.00
Loans In Process	2,471,721.45	Borrowed Funds	44,354,358.78
Total Loans	<u>\$ 576,399,219.56</u>	Total Funds	<u>\$ 702,831,067.61</u>
Allowance For Loan Losses	-1,618,420.41		
Total Loans after ALL	<u>\$ 574,780,799.15</u>		
Short Term Investments	8,050,553.09		
* Note / Bond Investments	93,638,911.78		
Investments	27,509,255.37		
Other Investments	1,700,739.05		
Total Investments	<u>\$ 130,899,459.29</u>		
Cash & Due from Banks	21,146,548.24	Other Liabilities	1,496,817.20
Land	4,161,127.81	Accrued Expenses	402,779.67
Buildings	9,786,911.19	Total Liabilities	<u>\$ 1,899,596.87</u>
Furniture & Equipment	2,210,417.90		
Motor Vehicles	15,353.19		
Prepaid Expenses	1,740,656.06		
Fixed Assets	<u>\$ 17,914,466.15</u>	Regular Reserve	4,981,779.87
Accrued Income	2,016,611.55	Undivided Earnings	62,768,375.07
Deposit - NCUSIF	6,081,457.54	Accum Other Compresve Income	-3,203,762.91
Real Estate By Foreclosure	0.00	Balance Sheet - Income	883,461.62
Other Assets	17,321,176.21	Total Equity	<u>\$ 65,429,853.65</u>
Total Assets	<u>\$ 770,160,518.13</u>	Total Liabilities & Equity	<u>\$ 770,160,518.13</u>
*Market Value of Investments	\$ 86,778,000.41	Equity Ratio	8.91%
Courtesy Pay Unused Credit Availability	\$ 20,292,321.00		
Unused Credit Line	\$ 225,347,545.86		

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