

CENTRAL ONE FEDERAL CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
March 31, 2023

ASSETS

LIABILITIES

Consumer Loans	\$ 66,672,323.82
Indirect Loans	5,518,757.60
VISA	16,717,058.22
Mortgages	412,640,886.71
FNMA Loans Sold (Included in Mortgages)	-149,123,713.48
Home Equity Loans	142,120,215.00
Member Business Loans	84,065,384.46
Loans In Process	1,180,096.12
Total Loans	<u>\$ 579,791,008.45</u>
Allowance For Loan Losses	-2,653,906.85
Total Loans after ALL	<u>\$ 577,137,101.60</u>

Short Term Investments	7,625,468.81
* Note / Bond Investments	93,010,532.90
Investments	30,817,788.00
Other Investments	1,718,058.65
Total Investments	<u>\$ 133,171,848.36</u>

Cash & Due from Banks	24,623,923.71
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Land	4,161,127.81
Buildings	10,119,006.73
Furniture & Equipment	2,158,090.77
Motor Vehicles	15,058.92
Prepaid Expenses	1,674,587.78
Fixed Assets	<u>\$ 18,127,872.01</u>

Accrued Income	2,063,882.59
Deposit - NCUSIF	6,081,457.54
Real Estate By Foreclosure	0.00
Other Assets	17,120,512.95

Total Assets	<u>\$ 778,326,598.76</u>
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*Market Value of Investments	\$ 85,579,040.13
Courtesy Pay Unused Credit Availability	\$ 20,355,256.00
Unused Credit Line	\$ 229,768,037.64

Regular Share & Club	\$ 140,330,187.12
Money Market Funds	158,289,149.86
Share Draft Accounts	168,671,862.18
Official Checks & Escrow Accounts	4,401,044.95
Certificates of Deposit	195,115,478.52
Total Shares	<u>666,807,722.63</u>
Brokered CD's	8,042,000.00
Borrowed Funds	36,699,156.01
Total Funds	<u>\$ 711,548,878.64</u>

Other Liabilities	1,686,588.30
Accrued Expenses	185,813.47
Total Liabilities	<u>\$ 1,872,401.77</u>

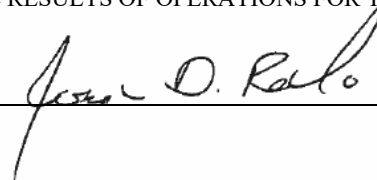
Regular Reserve	4,981,779.87
Undivided Earnings	61,798,332.07
Accum Other Compresve Income	-3,189,530.17
Balance Sheet - Income	1,314,736.58
Total Equity	<u>\$ 64,905,318.35</u>

Total Liabilities & Equity	<u>\$ 778,326,598.76</u>
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Equity Ratio	8.75%
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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