

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

ASSETS

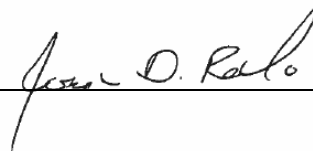
Consumer Loans	\$ 60,567,091.84
Indirect Loans	4,814,553.70
VISA	15,280,468.06
Mortgages	417,065,468.99
FNMA Loans Sold (Included in Mortgages)	-162,152,152.58
Home Equity Loans	129,378,177.12
Member Business Loans	68,065,503.92
Loans In Process	2,011,417.30
Total Loans	<u>\$ 535,030,528.35</u>
Allowance For Loan Losses	-1,470,867.69
Total Loans after ALL	<u>\$ 533,559,660.66</u>
Short Term Investments	7,933,793.73
* Note / Bond Investments	98,229,338.88
Investments	20,942,745.94
Other Investments	1,675,522.77
Total Investments	<u>\$ 128,781,401.32</u>
Cash & Due from Banks	37,523,868.40
Land	4,161,127.81
Buildings	9,380,923.65
Furniture & Equipment	2,133,994.16
Motor Vehicles	47,707.16
Prepaid Expenses	1,488,039.43
Fixed Assets	<u>\$ 17,211,792.21</u>
Accrued Income	1,642,922.25
Deposit - NCUSIF	6,078,143.59
Real Estate By Foreclosure	0.00
Other Assets	15,669,163.45
Total Assets	<u><u>\$ 740,466,951.88</u></u>
*Market Value of Investments	\$ 92,554,538.17
Courtesy Pay Unused Credit Availability	\$ 19,994,908.00
Unused Credit Line	\$ 213,945,113.21

LIABILITIES

Regular Share & Club	\$ 146,149,164.48
Money Market Funds	204,021,685.92
Share Draft Accounts	165,832,105.98
Official Checks & Escrow Accounts	3,932,042.16
Certificates of Deposit	132,107,835.76
Total Shares	<u>652,042,834.30</u>
Brokered CD's	6,204,000.00
Borrowed Funds	19,199,156.00
Total Funds	<u>\$ 677,445,990.30</u>
Other Liabilities	1,048,879.41
Accrued Expenses	12,736.64
Total Liabilities	<u>\$ 1,061,616.05</u>
Regular Reserve	4,981,779.87
Undivided Earnings	58,122,042.47
Accum Other Compresve Income	-3,113,900.97
Balance Sheet - Income	1,969,424.16
Total Equity	<u>\$ 61,959,345.53</u>
Total Liabilities & Equity	<u><u>\$ 740,466,951.88</u></u>
Equity Ratio	8.79%

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