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

<u>ASSETS</u> <u>LIABILITIES</u>

Consumer Loans         \$ 70,501,921,38         Regular Share & Club         \$ 127,319,224.40           Indirect Loans         5,914,272.06         Money Market Funds         140,092,365.71           VISA         17,111,698.48         Share Draft Accounts         159,388,216.39           Mortgages         413,539,301.59         Official Checks & Escrow Accounts         3,222,954.59           FNMA Loans Sold (Included in Mortgages)         144,240,037.60         Certificates of Deposit         205,109,951.64           Home Equity Loans         146,497,489.38         Brokered CD's         8,042,000.00           Loans In Process         2,671,824.80         Borrowed Funds         71,083,403.23           Allowance For Loan Losses         2,2777,360.99         Total Loans after ALL         \$ 598,566,511.93           Short Term Investments         9,023,398.52         Total Funds         \$ 720,258,115.96           * Note / Bond Investments         3,389,021.85         Total Investments         1,421,958.60           Other Investments         1,331,15,294.95         Other Liabilities         1,421,958.60           Cash & Due from Banks         13,013,900.74         Accrued Expenses         477,737.55           Furniture & Equipment         2,300,108.72         Total Liabilities         1,899,696.15           Wotor Vehicl				
VISA         17,111,698.48         Share Draft Accounts         159,388,216.39           Mortgages         413,539,301.59         Official Checks & Escrow Accounts         3,222,954.59           FYMAL Loans Sold (Included in Mortgages)         414,240,037.60         Certificates of Deposit         205,109,916.44           Home Equity Loans         146,497,489.38         Total Shares         641,132,712.73           Member Business Loans         89,347,402.83         Brokered CD's         8,042,000.00           Loans In Process         2,671,824.80         Borrowed Funds         71,083,403.23           Total Loans         6 601,343,872.92         Total Funds         720,258,115.96           Allowance For Loan Losses         -2,777,360.99         Total Loans after ALL         598,566,511.93         Total Funds         720,258,115.96           Short Term Investments         9,023,398.52         ***         **Note/Bond Investments         88,471,146.65         1         ** <td>Consumer Loans</td> <td>\$ 70,501,921.38</td> <td>Regular Share &amp; Club</td> <td>\$ 127,319,224.40</td>	Consumer Loans	\$ 70,501,921.38	Regular Share & Club	\$ 127,319,224.40
Mortgages         413,539,301.59         Official Checks & Escrow Accounts         3,222,954.59           FNMA Loans Sold (Included in Mortgages)         -144,240,037.60         Certificates of Deposit         205,109,951.64           Home Equity Loans         146,497,489.38         Total Shares         641,132,712.73           Member Business Loans         89,347,402.83         Brokered CD's         8,042,000.00           Loans In Process         2,671,824.80         Borrowed Funds         71,083,403.23           Total Loans         5 601,343,872.92         Total Funds         72,0258,115.96           Allowance For Loan Losses         -2,777,360.99         Total Funds         72,0258,115.96           *Note / Bond Investments         88,471,146.65         1,831,727.93         Total Investments         1,831,727.93           Total Investments         13,3115,294.95         Other Liabilities         1,421,958.60           Cash & Due from Banks         13,013,900.74         Accrued Expenses         477,737.55           Land         4,161,127.81         Total Liabilities         1,899,696.15           Land         4,161,127.81         Total Liabilities         1,899,696.15           Fired Assets         13,587.57         Total Funds         4,981,779.87           Prepaid Expenses         1,743,718.	Indirect Loans	5,914,272.06	Money Market Funds	146,092,365.71
FNMA Loans Sold (Included in Mortgages   -144,240,037.60   Certificates of Deposit   205,109,951.64   Home Equity Loans   146,497,489.38   Total Shares   641,132,712.73   Member Business Loans   2,671,824.80   Brokerd CD's   8,042,000.00   Total Loans In Process   2,671,824.80   Borrowed Funds   71,083,403.23   Total Loans Sees   -2,777,360.99   Total Loans after ALL   \$598,566,511.93   Fortill Funds   \$720,258,115.96   Fortill Funds   \$720,2	VISA	17,111,698.48	Share Draft Accounts	159,388,216.39
Home Equity Loans	Mortgages	413,539,301.59	Official Checks & Escrow Accounts	3,222,954.59
Member Business Loans         8,347,402.83         Brokered CD's         8,042,000.00           Loans In Process         2,671,824.80         Borrowed Funds         71,083,403.23           Total Loans         \$ 601,343,872.92         Total Funds         \$ 720,258,115.96           Allowance For Loan Losses         -2,777,360.99         Total Funds         \$ 720,258,115.96           Short Term Investments         9,023,398.52         * Note / Bond Investments         88,471,146.65           Investments         33,789,021.85         Other Liabilities         1,421,958.60           Other Investments         1,831,727.93         Other Liabilities         1,421,958.60           Cash & Due from Banks         13,013,900.74         Accrued Expenses         477,737.55           Buildings         10,375,790.52         Total Liabilities         1,899,696.15           Furniture & Equipment         2,300,108.72         Total Liabilities         1,899,696.15           Motor Vehicles         13,587.57         Prepaid Expenses         4,743,718.89           Fixed Assets         \$ 18,594,333.51         Regular Reserve         4,981,779.87           Vundivided Earnings         61,798,332.07           Accrued Income         2,642,819.21         Accum Other Compresve Income         -4,371,382.74	FNMA Loans Sold (Included in Mortgages)	-144,240,037.60	Certificates of Deposit	205,109,951.64
Coans In Process	Home Equity Loans	146,497,489.38	Total Shares	641,132,712.73
Total Loans	Member Business Loans	89,347,402.83	Brokered CD's	8,042,000.00
Allowance For Loan Losses	Loans In Process	2,671,824.80	Borrowed Funds	71,083,403.23
Short Term Investments	Total Loans	\$ 601,343,872.92	Total Funds	\$ 720,258,115.96
Short Term Investments	Allowance For Loan Losses	-2,777,360.99		
*Note / Bond Investments	Total Loans after ALL	\$ 598,566,511.93		
*Note / Bond Investments 88,471,146.65 Investments 33,789,021.85 Other Investments 1,831,727.93 Total Investments 1,831,727.93 Total Investments 5 133,115,294.95  Cash & Due from Banks 13,013,900.74 Accrued Expenses 477,737.55  Land 4,161,127.81 Buildings 10,375,790.52 Furniture & Equipment 2,300,108.72 Motor Vehicles 13,587.57 Prepaid Expenses 1,743,718.89 Fixed Assets \$18,594,333.51 Regular Reserve 4,981,779.87  Cacrued Income 2,642,819.21 Accum Other Compresve Income 4,371,382.74 Deposit - NCUSIF 6,122,566.85 Balance Sheet - Income 3,743,033.13 Real Estate By Foreclosure 0.00 Total Equity \$66,151,762.33 Other Assets 16,254,147.25	Short Term Investments	9.023.398.52		
Investments				
Other Investments         1,831,727.93         Other Liabilities         1,421,958.60           Cash & Due from Banks         13,013,900.74         Accrued Expenses         477,737.55           Land         4,161,127.81         Total Liabilities         \$ 1,899,696.15           Buildings         10,375,790.52         Furniture & Equipment         2,300,108.72           Motor Vehicles         13,587.57         Frepaid Expenses         1,743,718.89           Fixed Assets         \$ 18,594,333.51         Regular Reserve Undivided Earnings         4,981,779.87           Accrued Income         2,642,819.21         Accum Other Compresse Income         4,371,382.74           Deposit - NCUSIF         6,122,566.85         Balance Sheet - Income         3,743,033.13           Real Estate By Foreclosure         0.00         Total Equity         \$ 66,151,762.33           Other Assets         16,254,147.25         Total Equity         \$ 66,151,762.33				
Total Investments         \$ 133,115,294.95         Other Liabilities         1,421,958.60           Cash & Due from Banks         13,013,900.74         Accrued Expenses         477,737.55           Land         4,161,127.81         Total Liabilities         \$ 1,899,696.15           Buildings         10,375,790.52         Furniture & Equipment         2,300,108.72           Motor Vehicles         13,587.57         Frepaid Expenses         1,743,718.89           Fixed Assets         \$ 18,594,333.51         Regular Reserve Undivided Earnings         4,981,779.87           Accrued Income         2,642,819.21         Accum Other Compresse Income         -4,371,382.74           Deposit - NCUSIF         6,122,566.85         Balance Sheet - Income         3,743,033.13           Real Estate By Foreclosure         0.00         Total Equity         \$ 66,151,762.33           Other Assets         16,254,147.25         Total Equity         \$ 66,151,762.33	Other Investments			
Cash & Due from Banks       13,013,900.74       Other Liabilities       1,421,958.60         Land       4,161,127.81       Total Liabilities       \$ 1,899,696.15         Buildings       10,375,790.52       Furniture & Equipment       2,300,108.72         Motor Vehicles       13,587.57       Frepaid Expenses       1,743,718.89         Fixed Assets       \$ 18,594,333.51       Regular Reserve undivided Earnings       4,981,779.87         Accrued Income       2,642,819.21       Accum Other Compresve Income       -4,371,382.74         Deposit - NCUSIF       6,122,566.85       Balance Sheet - Income       3,743,033.13         Real Estate By Foreclosure       0.00       Total Equity       \$ 66,151,762.33         Other Assets       16,254,147.25				
Cash & Due from Banks       13,013,900.74       Accrued Expenses       477,737.55         Land       4,161,127.81       Total Liabilities       \$ 1,899,696.15         Buildings       10,375,790.52       Furniture & Equipment       2,300,108.72         Motor Vehicles       13,587.57       Frepaid Expenses       1,743,718.89         Fixed Assets       \$ 18,594,333.51       Regular Reserve Undivided Earnings       61,798,332.07         Accrued Income       2,642,819.21       Accum Other Compresse Income       -4,371,382.74         Deposit - NCUSIF       6,122,566.85       Balance Sheet - Income       3,743,033.13         Real Estate By Foreclosure       0.00       Total Equity       \$ 66,151,762.33         Other Assets       16,254,147.25			Other Liabilities	1,421,958.60
Land       4,161,127.81         Buildings       10,375,790.52         Furniture & Equipment       2,300,108.72         Motor Vehicles       13,587.57         Prepaid Expenses       1,743,718.89         Fixed Assets       \$ 18,594,333.51       Regular Reserve Undivided Earnings       4,981,779.87         Accrued Income       2,642,819.21       Accum Other Compresve Income       -4,371,382.74         Deposit - NCUSIF       6,122,566.85       Balance Sheet - Income       3,743,033.13         Real Estate By Foreclosure       0.00       Total Equity       \$ 66,151,762.33         Other Assets       16,254,147.25	Cash & Due from Banks	13.013.900.74	Accrued Expenses	
Land       4,161,127.81         Buildings       10,375,790.52         Furniture & Equipment       2,300,108.72         Motor Vehicles       13,587.57         Prepaid Expenses       1,743,718.89         Fixed Assets       \$ 18,594,333.51       Regular Reserve       4,981,779.87         Undivided Earnings       61,798,332.07         Accrued Income       2,642,819.21       Accum Other Compresve Income       -4,371,382.74         Deposit - NCUSIF       6,122,566.85       Balance Sheet - Income       3,743,033.13         Real Estate By Foreclosure       0.00       Total Equity       \$ 66,151,762.33         Other Assets       16,254,147.25		- / /	-	
Buildings       10,375,790.52         Furniture & Equipment       2,300,108.72         Motor Vehicles       13,587.57         Prepaid Expenses       1,743,718.89         Fixed Assets       \$ 18,594,333.51       Regular Reserve Undivided Earnings       4,981,779.87         Accrued Income       2,642,819.21       Accum Other Comprese Income       -4,371,382.74         Deposit - NCUSIF       6,122,566.85       Balance Sheet - Income       3,743,033.13         Real Estate By Foreclosure       0.00       Total Equity       \$ 66,151,762.33         Other Assets       16,254,147.25	Land	4,161,127.81		
Furniture & Equipment         2,300,108.72           Motor Vehicles         13,587.57           Prepaid Expenses         1,743,718.89           Fixed Assets         \$ 18,594,333.51         Regular Reserve Undivided Earnings         4,981,779.87           Accrued Income         2,642,819.21         Accum Other Compresse Income         -4,371,382.74           Deposit - NCUSIF         6,122,566.85         Balance Sheet - Income         3,743,033.13           Real Estate By Foreclosure         0.00         Total Equity         \$ 66,151,762.33           Other Assets         16,254,147.25	Buildings			
Motor Vehicles         13,587.57           Prepaid Expenses         1,743,718.89           Fixed Assets         \$ 18,594,333.51         Regular Reserve         4,981,779.87           Undivided Earnings         61,798,332.07           Accrued Income         2,642,819.21         Accum Other Compresse Income         -4,371,382.74           Deposit - NCUSIF         6,122,566.85         Balance Sheet - Income         3,743,033.13           Real Estate By Foreclosure         0.00         Total Equity         \$ 66,151,762.33           Other Assets         16,254,147.25	2			
Fixed Assets         \$ 18,594,333.51         Regular Reserve Undivided Earnings         4,981,779.87           Accrued Income         2,642,819.21         Accum Other Compresve Income         -4,371,382.74           Deposit - NCUSIF         6,122,566.85         Balance Sheet - Income         3,743,033.13           Real Estate By Foreclosure         0.00         Total Equity         \$ 66,151,762.33           Other Assets         16,254,147.25         ***         ***				
Fixed Assets         \$ 18,594,333.51         Regular Reserve Undivided Earnings         4,981,779.87           Accrued Income         2,642,819.21         Accum Other Compresve Income         -4,371,382.74           Deposit - NCUSIF         6,122,566.85         Balance Sheet - Income         3,743,033.13           Real Estate By Foreclosure         0.00         Total Equity         \$ 66,151,762.33           Other Assets         16,254,147.25         ***         ***	Prepaid Expenses	1,743,718.89		
Accrued Income         2,642,819.21         Accum Other Compresve Income         -4,371,382.74           Deposit - NCUSIF         6,122,566.85         Balance Sheet - Income         3,743,033.13           Real Estate By Foreclosure         0.00         Total Equity         \$ 66,151,762.33           Other Assets         16,254,147.25			Regular Reserve	4,981,779.87
Accrued Income         2,642,819.21         Accum Other Compresve Income         -4,371,382.74           Deposit - NCUSIF         6,122,566.85         Balance Sheet - Income         3,743,033.13           Real Estate By Foreclosure         0.00         Total Equity         \$ 66,151,762.33           Other Assets         16,254,147.25		<u> </u>	<del>-</del>	
Deposit - NCUSIF         6,122,566.85         Balance Sheet - Income         3,743,033.13           Real Estate By Foreclosure         0.00         Total Equity         \$ 66,151,762.33           Other Assets         16,254,147.25         * * * * * * * * * * * * * * * * * * *	Accrued Income	2,642,819.21	Accum Other Compresve Income	-4,371,382.74
Real Estate By Foreclosure         0.00         Total Equity         \$ 66,151,762.33           Other Assets         16,254,147.25         ————————————————————————————————————	Deposit - NCUSIF	6,122,566.85	-	
Other Assets 16,254,147.25	-		Total Equity	
T . 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	•			
1 otal Assets	Total Assets	\$ 788,309,574.44	Total Liabilities & Equity	\$ 788,309,574.44
*Market Value of Investments \$ 80,533,921.29 Equity Ratio 8.95%	*Market Value of Investments	\$ 80,533,921.29	Equity Ratio	8.95%
Courtesy Pay Unused Credit Availability \$ 20,565,158.00	Courtesy Pay Unused Credit Availability		• •	
Unused Credit Line \$ 233,665,060.43	* *			

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 FERIODS COVERED.

OFFICER:

Chief Financial Officer