

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

ASSETS

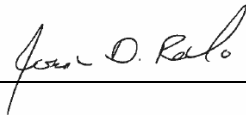
Consumer Loans	\$ 64,295,547.05
Indirect Loans	5,354,727.66
VISA	16,869,312.10
Mortgages	413,568,510.02
FNMA Loans Sold (Included in Mortgages)	-151,294,532.05
Home Equity Loans	142,920,736.27
Member Business Loans	81,384,671.37
Loans In Process	1,434,785.27
Total Loans	<u>\$ 574,533,757.69</u>
Allowance For Loan Losses	-1,547,627.38
Total Loans after ALL	<u>\$ 572,986,130.31</u>
Short Term Investments	8,219,921.72
* Note / Bond Investments	94,303,506.38
Investments	27,852,344.92
Other Investments	1,700,739.05
Total Investments	<u>\$ 132,076,512.07</u>
Cash & Due from Banks	11,941,465.28
Land	4,161,127.81
Buildings	9,799,920.30
Furniture & Equipment	2,238,375.59
Motor Vehicles	15,647.46
Prepaid Expenses	1,508,059.17
Fixed Assets	<u>\$ 17,723,130.33</u>
Accrued Income	1,991,835.19
Deposit - NCUSIF	6,081,457.54
Real Estate By Foreclosure	0.00
Other Assets	17,625,186.97
Total Assets	<u>\$ 760,425,717.69</u>
*Market Value of Investments	\$ 86,778,000.41
Courtesy Pay Unused Credit Availability	\$ 20,255,944.00
Unused Credit Line	\$ 222,738,134.32

LIABILITIES

Regular Share & Club	\$ 139,689,319.52
Money Market Funds	171,412,897.75
Share Draft Accounts	161,544,585.60
Official Checks & Escrow Accounts	2,411,421.52
Certificates of Deposit	<u>163,078,722.93</u>
Total Shares	<u>638,136,947.32</u>
Brokered CD's	10,770,000.00
Borrowed Funds	<u>44,325,156.01</u>
Total Funds	<u>\$ 693,232,103.33</u>
Other Liabilities	1,738,079.58
Accrued Expenses	310,027.54
Total Liabilities	<u>\$ 2,048,107.12</u>
Regular Reserve	4,981,779.87
Undivided Earnings	62,768,375.07
Accum Other Compresve Income	-3,182,640.33
Balance Sheet - Income	<u>577,992.63</u>
Total Equity	<u>\$ 65,145,507.24</u>
Total Liabilities & Equity	<u>\$ 760,425,717.69</u>
Equity Ratio	8.99%

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