

OAS FCU FINANCIALS

As of December 31, 2022

Statement of Financial Condition

| Assets | 12/31/2022 |
|-----------------------------|----------------------|
| Loans | \$161,803,626 |
| Less allow. for Loan Losses | (\$521,459) |
| Net | <u>\$161,282,167</u> |
| Investments | <u>\$ 93,552,075</u> |
| Cash | <u>\$21,547,174</u> |
| Accrued Income | <u>\$679,485</u> |
| Prepaid & Def. Exp. | <u>\$536,107</u> |
| Fixed Assets | <u>\$83,115</u> |
| Other Assets | <u>\$3,739,142</u> |
| NCUSIF Deposit | <u>\$2,494,786</u> |
| Total Assets | \$283,914,051 |

| Liabilities & Equity | 12/31/2022 |
|---------------------------------------|-----------------------------|
| Deposits | |
| • Shares | \$140,717,286 |
| • Share Certificates | \$41,764,911 |
| • Share Drafts | \$86,510,533 |
| | <u>\$268,992,730</u> |
| Accounts Payable | \$1,609,676 |
| Dividends Payable | \$41,649 |
| Other Liabilities | \$2,789,836 |
| | <u>\$4,441,161</u> |
| Total Liabilities | \$273,433,891 |
| Regular Reserve | \$4,763,346 |
| Undivided Earnings | \$18,275,211 |
| Gain/Loss FASB 115 | (\$12,558,397) |
| Total Reserves | <u>\$10,480,160</u> |
| Total Liabilities & Equity | \$283,914,051 |

Statement of Income and Expense

| Account | 12/31/2022 |
|-------------------------------------|---------------------------|
| Operating Income | |
| Interest on Loans | \$6,063,625 |
| Income from Investments | \$1,990,060 |
| Fees and Charges & Other Income | \$1,524,822 |
| Total Operating Income | <u>\$9,578,507</u> |
| Operating Expenses | |
| Employee Compensation & Benefits | \$4,097,108 |
| Annual Meeting, Travel & Conference | \$70,204 |
| Office Operations Expenses | \$3,160,744 |
| Professional & Outside Services | \$798,001 |
| Provision for Loan Losses | \$0 |
| Interest Expense (Dividends) | \$587,150 |
| Total Operating Expenses | <u>\$8,713,207</u> |
| Non-Operating Income | <u>\$189,884</u> |
| Net Income | \$1,055,184 |