

CENTRAL ONE FEDERAL CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
April 30, 2024

ASSETS

LIABILITIES

Consumer Loans	\$ 73,016,086.82
Indirect Loans	5,787,061.23
VISA	16,169,892.91
Mortgages	416,632,769.60
FNMA Loans Sold (Included in Mortgages)	-138,382,074.75
Home Equity Loans	152,360,338.08
Member Business Loans	95,488,408.62
Loans In Process	2,044,857.03
Total Loans	\$ 623,117,339.54
Allowance For Loan Losses	-2,775,751.79
Total Loans after ALL	\$ 620,341,587.75

Short Term Investments	7,898,090.61
* Note / Bond Investments	75,502,939.33
Investments	31,740,224.28
Other Investments	1,895,856.11
Total Investments	\$ 117,037,110.33

Cash & Due from Banks	24,869,479.21
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Land	4,161,127.81
Buildings	10,487,365.96
Furniture & Equipment	1,979,272.19
Motor Vehicles	11,233.41
Prepaid Expenses	1,528,338.64
Fixed Assets	\$ 18,167,338.01

Accrued Income	2,893,781.24
Deposit - NCUSIF	6,228,036.40
Real Estate By Foreclosure	0.00
Other Assets	17,989,114.71

Total Assets	\$ 807,526,447.65
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*Market Value of Investments	\$ 68,676,909.12
Courtesy Pay Unused Credit Availability	\$ 20,752,015.00
Unused Credit Line	\$ 246,679,497.90

Regular Share & Club	\$ 117,488,107.78
Money Market Funds	132,977,790.17
Share Draft Accounts	154,456,216.09
Official Checks & Escrow Accounts	2,212,820.36
Certificates of Deposit	260,669,244.24
Total Shares	667,804,178.64
Brokered CD's	7,196,000.00
Borrowed Funds	60,000,556.64
Total Funds	\$ 735,000,735.28

Other Liabilities	1,452,247.91
Accrued Expenses	386,783.88
Total Liabilities	\$ 1,839,031.79

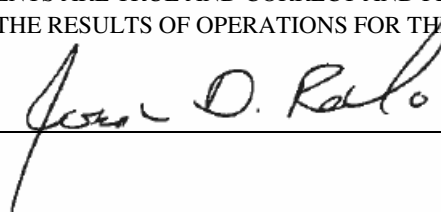
Regular Reserve	4,981,779.87
Undivided Earnings	67,029,085.69
Accum Other Compresve Income	-3,255,791.71
Balance Sheet - Income	1,931,606.73
Total Equity	\$ 70,686,680.58

Total Liabilities & Equity	\$ 807,526,447.65
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Equity Ratio	9.16%
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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