

CENTRAL ONE FEDERAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
August 31, 2024

ASSETS

LIABILITIES

Consumer Loans	\$ 71,684,537.49
Indirect Loans	5,982,216.02
VISA	15,920,414.21
Mortgages	416,735,174.86
FNMA Loans Sold (Included in Mortgages)	-140,050,170.56
Home Equity Loans	159,179,226.91
Member Business Loans	101,132,100.87
Loans In Process	1,839,479.64
Total Loans	<u>\$ 632,422,979.44</u>
Allowance For Loan Losses	-2,807,741.46
Total Loans after ALL	<u>\$ 629,615,237.98</u>

Short Term Investments	7,579,929.93
* Note / Bond Investments	67,888,821.23
Investments	29,142,976.21
Other Investments	1,917,409.46
Total Investments	<u>\$ 106,529,136.83</u>

Cash & Due from Banks	22,833,550.75
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Land	4,161,127.81
Buildings	11,181,979.34
Furniture & Equipment	1,790,529.32
Motor Vehicles	10,056.33
Prepaid Expenses	1,350,225.97
Fixed Assets	<u>\$ 18,493,918.77</u>

Accrued Income	3,110,101.27
Deposit - NCUSIF	6,228,036.40
Real Estate By Foreclosure	0.00
Other Assets	19,293,847.54

Total Assets	<u>\$ 806,103,829.54</u>
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*Market Value of Investments	\$ 63,345,289.24
Courtesy Pay Unused Credit Availability	\$ 20,885,049.00
Unused Credit Line	\$ 246,564,386.54

Regular Share & Club	\$ 114,128,904.01
Money Market Funds	126,054,212.97
Share Draft Accounts	154,746,277.76
Official Checks & Escrow Accounts	2,737,604.03
Certificates of Deposit	267,724,085.34
Total Shares	<u>665,391,084.11</u>
Brokered CD's	4,464,000.00
Borrowed Funds	61,000,556.64
Total Funds	<u>\$ 730,855,640.75</u>

Other Liabilities	1,435,731.95
Accrued Expenses	461,873.37
Total Liabilities	<u>\$ 1,897,605.32</u>

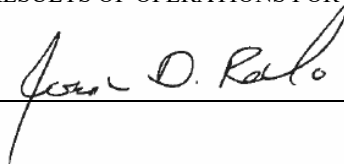
Regular Reserve	4,981,779.87
Undivided Earnings	67,029,085.69
Accum Other Compresve Income	-3,177,823.73
Balance Sheet - Income	4,517,541.64
Total Equity	<u>\$ 73,350,583.47</u>

Total Liabilities & Equity	<u>\$ 806,103,829.54</u>
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Equity Ratio	9.49%
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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