

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

ASSETS

LIABILITIES

Consumer Loans	\$ 72,530,129.42
Indirect Loans	5,723,295.16
VISA	15,979,369.42
Mortgages	416,099,010.47
FNMA Loans Sold (Included in Mortgages)	-138,983,387.20
Home Equity Loans	154,332,369.00
Member Business Loans	98,998,619.94
Loans In Process	2,574,941.81
Total Loans	\$ 627,254,348.02
Allowance For Loan Losses	-2,900,809.99
Total Loans after ALL	\$ 624,353,538.03

Short Term Investments	7,742,418.25
* Note / Bond Investments	71,185,890.54
Investments	28,897,064.90
Other Investments	1,917,409.46
Total Investments	\$ 109,742,783.15

Cash & Due from Banks	27,115,083.52
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Land	4,161,127.81
Buildings	10,444,901.02
Furniture & Equipment	1,882,520.46
Motor Vehicles	10,644.87
Prepaid Expenses	1,492,422.49
Fixed Assets	\$ 17,991,616.65

Accrued Income	3,035,199.84
Deposit - NCUSIF	6,228,036.40
Real Estate By Foreclosure	0.00
Other Assets	19,103,367.94

Total Assets	\$ 807,569,625.53
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*Market Value of Investments	\$ 65,293,453.82
Courtesy Pay Unused Credit Availability	\$ 20,818,893.00
Unused Credit Line	\$ 249,595,460.69

Regular Share & Club	\$ 116,277,868.41
Money Market Funds	131,860,001.01
Share Draft Accounts	154,197,753.17
Official Checks & Escrow Accounts	3,769,836.11
Certificates of Deposit	262,702,305.96
Total Shares	668,807,764.66
Brokered CD's	5,208,000.00
Borrowed Funds	60,000,556.64
Total Funds	\$ 734,016,321.30

Other Liabilities	1,299,624.83
Accrued Expenses	196,908.93
Total Liabilities	\$ 1,496,533.76

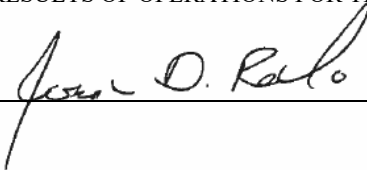
Regular Reserve	4,981,779.87
Undivided Earnings	67,029,085.69
Accum Other Compresve Income	-3,215,008.11
Balance Sheet - Income	3,240,899.10
Total Equity	\$ 72,036,756.55

Total Liabilities & Equity	\$ 807,549,611.61
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Equity Ratio	9.32%
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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