

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

ASSETS

LIABILITIES

Consumer Loans	\$ 72,508,982.30
Indirect Loans	6,065,952.50
VISA	16,875,181.72
Mortgages	418,027,128.14
FNMA Loans Sold (Included in Mortgages)	-140,044,932.97
Home Equity Loans	147,273,643.91
Member Business Loans	92,758,852.36
Loans In Process	2,134,258.73
Total Loans	<u>\$ 615,599,066.69</u>
Allowance For Loan Losses	-2,759,072.50
Total Loans after ALL	<u>\$ 612,839,994.19</u>

Short Term Investments	8,345,318.05
* Note / Bond Investments	81,237,427.00
Investments	32,256,320.85
Other Investments	1,874,636.73
Total Investments	<u>\$ 123,713,702.63</u>

Cash & Due from Banks	16,737,936.87
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Land	4,161,127.81
Buildings	10,369,770.68
Furniture & Equipment	2,072,370.80
Motor Vehicles	12,116.22
Prepaid Expenses	1,742,123.57
Fixed Assets	<u>\$ 18,357,509.08</u>

Accrued Income	2,783,259.91
Deposit - NCUSIF	6,172,097.94
Real Estate By Foreclosure	0.00
Other Assets	17,021,539.01

Total Assets	<u>\$ 797,626,039.63</u>
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*Market Value of Investments	\$ 75,360,793.71
Courtesy Pay Unused Credit Availability	\$ 20,022,301.00
Unused Credit Line	\$ 242,858,544.34

Regular Share & Club	\$ 117,194,410.16
Money Market Funds	135,381,288.46
Share Draft Accounts	151,945,090.70
Official Checks & Escrow Accounts	1,830,069.96
Certificates of Deposit	248,696,811.65
Total Shares	<u>655,047,670.93</u>
Brokered CD's	7,695,000.00
Borrowed Funds	65,085,258.88
Total Funds	<u>\$ 727,827,929.81</u>

Other Liabilities	1,536,764.66
Accrued Expenses	371,080.08
Total Liabilities	<u>\$ 1,907,844.74</u>

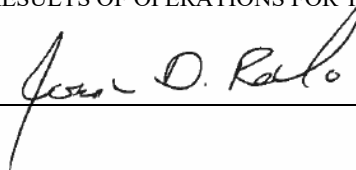
Regular Reserve	4,981,779.87
Undivided Earnings	67,029,085.69
Accum Other Compresve Income	-4,325,290.11
Balance Sheet - Income	204,689.63
Total Equity	<u>\$ 67,890,265.08</u>

Total Liabilities & Equity	<u>\$ 797,626,039.63</u>
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Equity Ratio	9.05%
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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