

CENTRAL ONE FEDERAL CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
September 30, 2023

ASSETS

LIABILITIES

Consumer Loans	\$ 71,487,516.59
Indirect Loans	6,001,128.85
VISA	16,778,491.35
Mortgages	417,597,609.18
FNMA Loans Sold (Included in Mortgages)	-143,873,871.72
Home Equity Loans	147,367,114.78
Member Business Loans	89,131,302.43
Loans In Process	2,935,124.99
Total Loans	\$ 607,424,416.45
Allowance For Loan Losses	-2,838,677.18
Total Loans after ALL	\$ 604,585,739.27

Short Term Investments	8,729,496.20
* Note / Bond Investments	87,735,126.85
Investments	32,896,927.19
Other Investments	1,852,231.14
Total Investments	\$ 131,213,781.38

Cash & Due from Banks	13,756,318.32
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Land	4,161,127.81
Buildings	10,338,781.65
Furniture & Equipment	2,304,390.79
Motor Vehicles	13,293.30
Prepaid Expenses	1,609,400.25
Fixed Assets	\$ 18,426,993.80

Accrued Income	2,652,701.47
Deposit - NCUSIF	6,122,566.85
Real Estate By Foreclosure	0.00
Other Assets	16,306,331.10

Total Assets	\$ 793,064,432.19
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*Market Value of Investments	\$ 78,221,972.92
Courtesy Pay Unused Credit Availability	\$ 20,637,801.00
Unused Credit Line	\$ 235,619,953.79

Regular Share & Club	\$ 127,244,127.70
Money Market Funds	141,067,425.87
Share Draft Accounts	163,512,007.76
Official Checks & Escrow Accounts	4,690,329.66
Certificates of Deposit	218,432,873.35
Total Shares	654,946,764.34
Brokered CD's	7,695,000.00
Borrowed Funds	62,071,423.55
Total Funds	\$ 724,713,187.89

Other Liabilities	1,546,677.28
Accrued Expenses	275,474.37
Total Liabilities	\$ 1,822,151.65

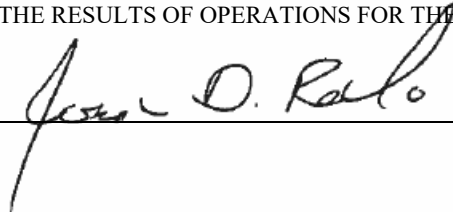
Regular Reserve	4,981,779.87
Undivided Earnings	61,798,332.07
Accum Other Compresve Income	-4,379,286.53
Balance Sheet - Income	4,128,267.24
Total Equity	\$ 66,529,092.65

Total Liabilities & Equity	\$ 793,064,432.19
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Equity Ratio	8.94%
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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