

CENTRAL ONE FEDERAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
February 29, 2024

ASSETS

LIABILITIES

Consumer Loans	\$ 72,922,661.12
Indirect Loans	5,954,396.11
VISA	16,606,270.16
Mortgages	417,478,761.19
FNMA Loans Sold (Included in Mortgages)	-139,229,060.29
Home Equity Loans	148,542,394.84
Member Business Loans	93,609,619.04
Loans In Process	1,627,694.06
Total Loans	\$ 617,512,736.23
Allowance For Loan Losses	-2,825,466.27
Total Loans after ALL	\$ 614,687,269.96

Short Term Investments	8,321,165.98
* Note / Bond Investments	80,013,496.70
Investments	32,023,961.02
Other Investments	1,874,636.73
Total Investments	\$ 122,233,260.43

Cash & Due from Banks	21,205,531.30
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Land	4,161,127.81
Buildings	10,439,349.49
Furniture & Equipment	2,037,132.20
Motor Vehicles	11,821.95
Prepaid Expenses	1,752,498.06
Fixed Assets	\$ 18,401,929.51

Accrued Income	2,815,689.15
Deposit - NCUSIF	6,172,097.94
Real Estate By Foreclosure	0.00
Other Assets	16,311,809.00

Total Assets	\$ 801,827,587.29
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*Market Value of Investments	\$ 73,578,375.53
Courtesy Pay Unused Credit Availability	\$ 20,077,190.00
Unused Credit Line	\$ 244,593,018.98

Regular Share & Club	\$ 117,841,247.19
Money Market Funds	134,447,135.57
Share Draft Accounts	153,282,633.61
Official Checks & Escrow Accounts	2,236,266.16
Certificates of Deposit	252,628,270.30
Total Shares	660,435,552.83
Brokered CD's	7,695,000.00
Borrowed Funds	63,282,156.52
Total Funds	\$ 731,412,709.35

Other Liabilities	1,494,152.98
Accrued Expenses	483,490.44
Total Liabilities	\$ 1,977,643.42

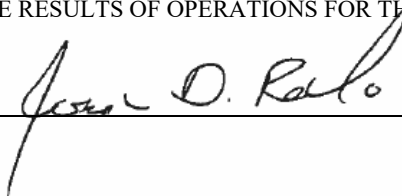
Regular Reserve	4,981,779.87
Undivided Earnings	67,029,085.69
Accum Other Compresve Income	-4,340,300.35
Balance Sheet - Income	766,669.31
Total Equity	\$ 68,437,234.52

Total Liabilities & Equity	\$ 801,827,587.29
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Equity Ratio	9.08%
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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