

CENTRAL ONE FEDERAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
July 31, 2023

ASSETS

LIABILITIES

Consumer Loans	\$ 69,640,765.34
Indirect Loans	5,799,746.04
VISA	17,064,217.18
Mortgages	412,108,593.72
FNMA Loans Sold (Included in Mortgages)	-145,420,168.47
Home Equity Loans	146,734,055.05
Member Business Loans	86,642,780.53
Loans In Process	3,101,865.83
Total Loans	<u>\$ 595,671,855.22</u>
Allowance For Loan Losses	-2,715,720.43
Total Loans after ALL	<u>\$ 592,956,134.79</u>

Short Term Investments	8,820,203.87
* Note / Bond Investments	90,156,326.48
Investments	33,858,841.45
Other Investments	1,831,727.93
Total Investments	<u>\$ 134,667,099.73</u>

Cash & Due from Banks	9,612,865.98
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Land	4,161,127.81
Buildings	10,408,717.43
Furniture & Equipment	2,300,813.34
Motor Vehicles	13,881.84
Prepaid Expenses	1,499,651.78
Fixed Assets	<u>\$ 18,384,192.20</u>

Accrued Income	2,483,331.52
Deposit - NCUSIF	6,122,566.85
Real Estate By Foreclosure	0.00
Other Assets	16,244,467.44

Total Assets	<u>\$ 780,470,658.51</u>
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*Market Value of Investments	\$ 82,153,923.95
Courtesy Pay Unused Credit Availability	\$ 20,504,267.00
Unused Credit Line	\$ 232,365,421.62

Regular Share & Club	\$ 129,929,499.07
Money Market Funds	147,499,456.06
Share Draft Accounts	160,321,048.73
Official Checks & Escrow Accounts	3,345,678.54
Certificates of Deposit	203,626,759.19
Total Shares	<u>644,722,441.59</u>
Brokered CD's	8,042,000.00
Borrowed Funds	59,823,280.12
Total Funds	<u>\$ 712,587,721.71</u>

Other Liabilities	1,772,112.88
Accrued Expenses	337,423.68
Total Liabilities	<u>\$ 2,109,536.56</u>

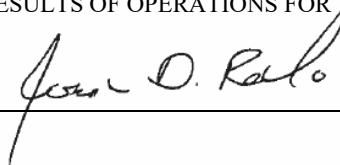
Regular Reserve	4,981,779.87
Undivided Earnings	61,798,332.07
Accum Other Compresve Income	-4,380,340.14
Balance Sheet - Income	3,373,628.44
Total Equity	<u>\$ 65,773,400.24</u>

Total Liabilities & Equity	<u>\$ 780,470,658.51</u>
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Equity Ratio	8.99%
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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