

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

ASSETS

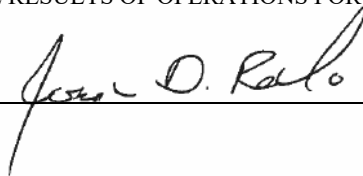
Consumer Loans	\$ 72,787,249.93
Indirect Loans	5,806,946.85
VISA	16,037,616.86
Mortgages	416,017,323.98
FNMA Loans Sold (Included in Mortgages)	-138,607,132.33
Home Equity Loans	149,197,160.22
Member Business Loans	94,967,521.38
Loans In Process	2,881,790.29
Total Loans	<u>\$ 619,088,477.18</u>
Allowance For Loan Losses	-2,820,548.85
Total Loans after ALL	<u>\$ 616,267,928.33</u>
Short Term Investments	8,021,579.32
* Note / Bond Investments	77,905,382.11
Investments	32,121,393.05
Other Investments	1,895,856.11
Total Investments	<u>\$ 119,944,210.59</u>
Cash & Due from Banks	36,345,441.33
Land	4,161,127.81
Buildings	10,518,203.40
Furniture & Equipment	2,033,285.15
Motor Vehicles	11,527.68
Prepaid Expenses	1,622,869.67
Fixed Assets	<u>\$ 18,347,013.71</u>
Accrued Income	2,906,752.68
Deposit - NCUSIF	6,172,097.94
Real Estate By Foreclosure	0.00
Other Assets	16,792,937.98
Total Assets	<u><u>\$ 816,776,382.56</u></u>
*Market Value of Investments	\$ 71,726,746.53
Courtesy Pay Unused Credit Availability	\$ 20,713,296.00
Unused Credit Line	\$ 248,006,488.90

LIABILITIES

Regular Share & Club	\$ 119,623,058.98
Money Market Funds	135,369,629.35
Share Draft Accounts	164,381,748.76
Official Checks & Escrow Accounts	2,754,013.33
Certificates of Deposit	256,561,962.52
Total Shares	<u>678,690,412.94</u>
Brokered CD's	7,196,000.00
Borrowed Funds	60,000,556.64
Total Funds	<u>\$ 745,886,969.58</u>
Other Liabilities	1,531,126.38
Accrued Expenses	265,156.44
Total Liabilities	<u>\$ 1,796,282.82</u>
Regular Reserve	4,981,779.87
Undivided Earnings	67,029,085.69
Accum Other Compresve Income	-4,342,014.36
Balance Sheet - Income	1,424,278.96
Total Equity	<u>\$ 69,093,130.16</u>
Total Liabilities & Equity	<u><u>\$ 816,776,382.56</u></u>
Equity Ratio	8.99%

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