

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

ASSETS

LIABILITIES

Consumer Loans	\$ 70,501,921.38
Indirect Loans	5,914,272.06
VISA	17,111,698.48
Mortgages	413,539,301.59
FNMA Loans Sold (Included in Mortgages)	-144,240,037.60
Home Equity Loans	146,497,489.38
Member Business Loans	89,347,402.83
Loans In Process	2,671,824.80
Total Loans	<u>\$ 601,343,872.92</u>
Allowance For Loan Losses	-2,777,360.99
Total Loans after ALL	<u>\$ 598,566,511.93</u>

Short Term Investments	9,023,398.52
* Note / Bond Investments	88,471,146.65
Investments	33,789,021.85
Other Investments	1,831,727.93
Total Investments	<u>\$ 133,115,294.95</u>

Cash & Due from Banks	13,013,900.74
-----------------------	---------------

Land	4,161,127.81
Buildings	10,375,790.52
Furniture & Equipment	2,300,108.72
Motor Vehicles	13,587.57
Prepaid Expenses	1,743,718.89
Fixed Assets	<u>\$ 18,594,333.51</u>

Accrued Income	2,642,819.21
Deposit - NCUSIF	6,122,566.85
Real Estate By Foreclosure	0.00
Other Assets	16,254,147.25

Total Assets	<u>\$ 788,309,574.44</u>
--------------	--------------------------

*Market Value of Investments	\$ 80,533,921.29
Courtesy Pay Unused Credit Availability	\$ 20,565,158.00
Unused Credit Line	\$ 233,665,060.43

Regular Share & Club	\$ 127,319,224.40
Money Market Funds	146,092,365.71
Share Draft Accounts	159,388,216.39
Official Checks & Escrow Accounts	3,222,954.59
Certificates of Deposit	205,109,951.64
Total Shares	<u>641,132,712.73</u>
Brokered CD's	8,042,000.00
Borrowed Funds	71,083,403.23
Total Funds	<u>\$ 720,258,115.96</u>

Other Liabilities	1,421,958.60
Accrued Expenses	477,737.55
Total Liabilities	<u>\$ 1,899,696.15</u>

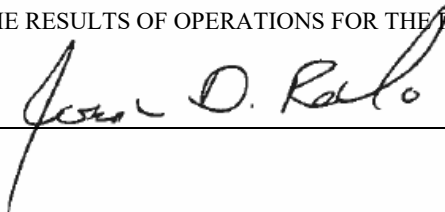
Regular Reserve	4,981,779.87
Undivided Earnings	61,798,332.07
Accum Other Compresve Income	-4,371,382.74
Balance Sheet - Income	3,743,033.13
Total Equity	<u>\$ 66,151,762.33</u>

Total Liabilities & Equity	<u>\$ 788,309,574.44</u>
----------------------------	--------------------------

Equity Ratio	8.95%
--------------	-------

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