

CENTRAL ONE FEDERAL CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
January 31, 2025

ASSETS

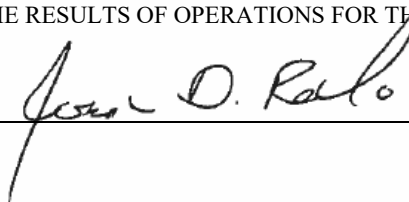
Consumer Loans	\$ 66,976,355.00
Indirect Loans	6,013,021.61
VISA	15,643,786.10
Mortgages	415,393,028.64
FNMA Loans Sold (Included in Mortgages)	-138,877,646.77
Home Equity Loans	163,923,179.76
Member Business Loans	107,061,514.08
Loans In Process	1,804,981.19
Total Loans	\$ 637,938,219.61
Allowance For Loan Losses	-3,065,570.93
Total Loans after ALL	\$ 634,872,648.68
Short Term Investments	7,096,495.62
* Note / Bond Investments	58,025,058.90
Investments	25,057,505.00
Other Investments	1,958,023.78
Total Investments	\$ 92,137,083.30
Cash & Due from Banks	55,869,953.58
Land	4,161,127.81
Buildings	11,036,529.91
Furniture & Equipment	1,713,392.62
Motor Vehicles	8,584.98
Prepaid Expenses	1,748,338.51
Fixed Assets	\$ 18,667,973.83
Accrued Income	3,129,772.30
Deposit - NCUSIF	6,303,980.86
Real Estate By Foreclosure	0.00
Other Assets	18,864,448.09
Total Assets	\$ 829,845,860.64
*Market Value of Investments	\$ 54,166,425.73
Courtesy Pay Unused Credit Availability	\$ 20,964,502.00
Unused Credit Line	\$ 253,978,760.93

LIABILITIES

Regular Share & Club	\$ 111,971,609.36
Money Market Funds	124,123,804.77
Share Draft Accounts	158,711,584.90
Official Checks & Escrow Accounts	2,404,728.72
Certificates of Deposit	290,297,836.03
Total Shares	687,509,563.78
Brokered CD's	4,216,000.00
Borrowed Funds	61,001,621.45
Total Funds	\$ 752,727,185.23
Other Liabilities	2,542,023.10
Accrued Expenses	358,230.62
Total Liabilities	\$ 2,900,253.72
Regular Reserve	4,981,779.87
Undivided Earnings	71,971,470.92
Accum Other Compresve Income	-3,176,069.14
Balance Sheet - Income	441,240.04
Total Equity	\$ 74,218,421.69
Total Liabilities & Equity	\$ 829,845,860.64
Equity Ratio	9.33%

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