

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

ASSETS

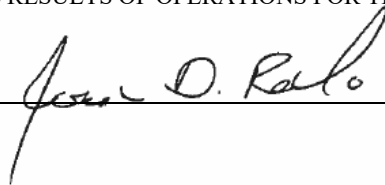
Consumer Loans	\$ 69,192,252.44
Indirect Loans	6,009,891.77
VISA	15,179,499.48
Mortgages	412,623,979.35
FNMA Loans Sold (Included in Mortgages)	-138,494,655.77
Home Equity Loans	161,833,373.50
Member Business Loans	108,915,016.87
Loans In Process	1,086,895.92
Total Loans	<u>\$ 636,346,253.56</u>
Allowance For Loan Losses	-3,063,336.59
Total Loans after ALL	<u>\$ 633,282,916.97</u>
Short Term Investments	6,746,695.75
* Note / Bond Investments	58,715,317.41
Investments	23,997,657.57
Other Investments	1,975,646.68
Total Investments	<u>\$ 91,435,317.41</u>
Cash & Due from Banks	71,846,228.32
Land	4,161,127.81
Buildings	10,258,477.31
Furniture & Equipment	2,441,139.60
Motor Vehicles	66,746.44
Prepaid Expenses	1,600,010.72
Fixed Assets	<u>\$ 18,527,501.88</u>
Accrued Income	2,933,809.69
Deposit - NCUSIF	6,303,980.86
Real Estate By Foreclosure	0.00
Other Assets	20,334,217.69
Total Assets	<u><u>\$ 844,663,972.82</u></u>
*Market Value of Investments	\$ 54,916,544.91
Courtesy Pay Unused Credit Availability	\$ 21,021,715.00
Unused Credit Line	\$ 260,738,750.62

LIABILITIES

Regular Share & Club	\$ 113,581,884.62
Money Market Funds	129,320,733.26
Share Draft Accounts	161,706,966.98
Official Checks & Escrow Accounts	3,977,935.41
Certificates of Deposit	296,407,688.07
Total Shares	<u>704,995,208.34</u>
Brokered CD's	4,216,000.00
Borrowed Funds	56,043,722.86
Total Funds	<u>\$ 765,254,931.20</u>
Other Liabilities	1,837,662.41
Accrued Expenses	203,351.71
Total Liabilities	<u>\$ 2,041,014.12</u>
Regular Reserve	4,981,779.87
Undivided Earnings	71,971,470.92
Accum Other Compresve Income	-800,332.83
Balance Sheet - Income	1,215,109.54
Total Equity	<u>\$ 77,368,027.50</u>
Total Liabilities & Equity	<u><u>\$ 844,663,972.82</u></u>
Equity Ratio	9.25%

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