

CENTRAL ONE FEDERAL CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
February 28, 2025

ASSETS

Consumer Loans	\$ 66,453,814.88
Indirect Loans	5,989,463.96
VISA	15,355,431.78
Mortgages	414,585,691.44
FNMA Loans Sold (Included in Mortgages)	-139,218,010.51
Home Equity Loans	162,968,312.54
Member Business Loans	107,399,373.74
Loans In Process	1,146,290.28
Total Loans	\$ 634,680,368.11
Allowance For Loan Losses	-3,006,376.58
Total Loans after ALL	\$ 631,673,991.53

Short Term Investments	7,010,281.64
* Note / Bond Investments	57,426,063.02
Investments	24,804,110.23
Other Investments	1,958,023.78
Total Investments	\$ 91,198,478.67

Cash & Due from Banks	65,340,325.72
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Land	4,161,127.81
Buildings	10,997,735.27
Furniture & Equipment	1,671,245.06
Motor Vehicles	67,665.71
Prepaid Expenses	1,704,504.88
Fixed Assets	\$ 18,602,278.73

Accrued Income	2,937,104.21
Deposit - NCUSIF	6,303,980.86
Real Estate By Foreclosure	0.00
Other Assets	19,224,990.19

Total Assets	\$ 835,281,149.91
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*Market Value of Investments	\$ 53,470,135.36
Courtesy Pay Unused Credit Availability	\$ 21,041,073.00
Unused Credit Line	\$ 255,318,003.26

LIABILITIES

Regular Share & Club	\$ 114,272,014.54
Money Market Funds	124,805,945.30
Share Draft Accounts	162,820,530.13
Official Checks & Escrow Accounts	4,143,158.84
Certificates of Deposit	292,078,876.71
Total Shares	698,120,525.52
Brokered CD's	4,216,000.00
Borrowed Funds	56,042,930.64
Total Funds	\$ 758,379,456.16

Other Liabilities	1,659,784.34
Accrued Expenses	454,621.47
Total Liabilities	\$ 2,114,405.81

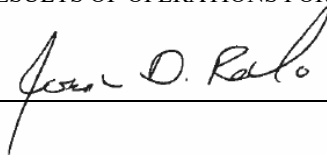
Regular Reserve	4,981,779.87
Undivided Earnings	71,971,470.92
Accum Other Compresve Income	-3,160,280.65
Balance Sheet - Income	994,317.80
Total Equity	\$ 74,787,287.94

Total Liabilities & Equity	\$ 835,281,149.91
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Equity Ratio	9.33%
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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