

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

ASSETS

LIABILITIES

Consumer Loans	\$ 69,899,616.19
Indirect Loans	6,179,261.70
VISA	15,869,934.83
Mortgages	418,354,904.73
FNMA Loans Sold (Included in Mortgages)	-139,654,745.78
Home Equity Loans	160,790,655.70
Member Business Loans	106,918,308.17
Loans In Process	1,287,828.53
Total Loans	<u>\$ 639,645,764.07</u>
Allowance For Loan Losses	-2,714,090.52
Total Loans after ALL	<u>\$ 636,931,673.55</u>

Short Term Investments	7,410,282.46
* Note / Bond Investments	63,921,550.71
Investments	27,874,657.81
Other Investments	1,938,964.14
Total Investments	<u>\$ 101,145,455.12</u>

Cash & Due from Banks	25,574,607.58
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Land	4,161,127.81
Buildings	11,130,332.80
Furniture & Equipment	1,713,302.86
Motor Vehicles	9,467.79
Prepaid Expenses	1,455,679.79
Fixed Assets	<u>\$ 18,469,911.05</u>

Accrued Income	3,169,828.99
Deposit - NCUSIF	6,303,980.86
Real Estate By Foreclosure	0.00
Other Assets	18,589,167.82

Total Assets	<u>\$ 810,184,624.97</u>
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*Market Value of Investments	\$ 59,202,395.06
Courtesy Pay Unused Credit Availability	\$ 20,950,592.00
Unused Credit Line	\$ 248,479,847.16

Regular Share & Club	\$ 113,715,243.85
Money Market Funds	122,617,788.67
Share Draft Accounts	153,063,242.97
Official Checks & Escrow Accounts	2,087,609.66
Certificates of Deposit	277,493,833.90
Total Shares	<u>668,977,719.05</u>
Brokered CD's	4,216,000.00
Borrowed Funds	61,001,621.45
Total Funds	<u>\$ 734,195,340.50</u>

Other Liabilities	1,491,728.02
Accrued Expenses	358,171.49
Total Liabilities	<u>\$ 1,849,899.51</u>

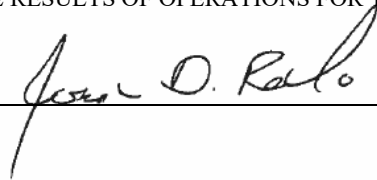
Regular Reserve	4,981,779.87
Undivided Earnings	67,029,085.69
Accum Other Compresve Income	-3,176,132.01
Balance Sheet - Income	5,304,651.41
Total Equity	<u>\$ 74,139,384.96</u>

Total Liabilities & Equity	<u>\$ 810,184,624.97</u>
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Equity Ratio	9.54%
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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