

CENTRAL ONE FEDERAL CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
November 30, 2024

ASSETS

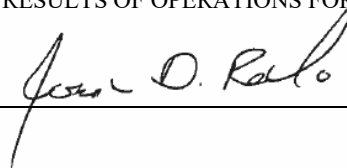
Consumer Loans	\$ 68,847,149.47
Indirect Loans	6,128,350.52
VISA	15,600,512.26
Mortgages	418,066,760.09
FNMA Loans Sold (Included in Mortgages)	-139,874,142.47
Home Equity Loans	161,849,924.43
Member Business Loans	107,761,116.23
Loans In Process	1,693,724.20
Total Loans	<u>\$ 640,073,394.73</u>
Allowance For Loan Losses	-2,816,083.26
Total Loans after ALL	<u>\$ 637,257,311.47</u>
Short Term Investments	7,312,772.46
* Note / Bond Investments	61,528,335.76
Investments	26,950,986.17
Other Investments	1,938,964.14
Total Investments	<u>\$ 97,731,058.53</u>
Cash & Due from Banks	37,997,241.26
Land	4,161,127.81
Buildings	11,099,325.88
Furniture & Equipment	1,671,442.17
Motor Vehicles	9,173.52
Prepaid Expenses	1,434,184.82
Fixed Assets	<u>\$ 18,375,254.20</u>
Accrued Income	3,100,255.40
Deposit - NCUSIF	6,303,980.86
Real Estate By Foreclosure	0.00
Other Assets	18,662,818.37
Total Assets	<u><u>\$ 819,427,920.09</u></u>
*Market Value of Investments	\$ 57,056,038.99
Courtesy Pay Unused Credit Availability	\$ 20,965,848.00
Unused Credit Line	\$ 249,733,378.91

LIABILITIES

Regular Share & Club	\$ 114,272,721.06
Money Market Funds	124,109,546.24
Share Draft Accounts	155,091,910.49
Official Checks & Escrow Accounts	2,676,338.36
Certificates of Deposit	283,665,482.93
Total Shares	<u>679,815,999.08</u>
Brokered CD's	4,216,000.00
Borrowed Funds	59,001,621.45
Total Funds	<u>\$ 743,033,620.53</u>
Other Liabilities	1,250,617.87
Accrued Expenses	484,225.75
Total Liabilities	<u>\$ 1,734,843.62</u>
Regular Reserve	4,981,779.87
Undivided Earnings	67,029,085.69
Accum Other Compresve Income	-3,174,968.30
Balance Sheet - Income	5,823,558.68
Total Equity	<u>\$ 74,659,455.94</u>
Total Liabilities & Equity	<u><u>\$ 819,427,920.09</u></u>
Equity Ratio	9.50%

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