

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

ASSETS

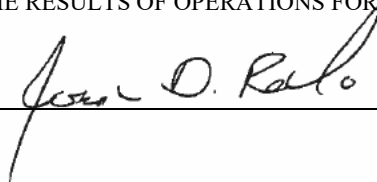
Consumer Loans	\$ 67,677,137.45
Indirect Loans	6,085,732.66
VISA	16,200,029.64
Mortgages	416,989,611.99
FNMA Loans Sold (Included in Mortgages)	-139,965,139.40
Home Equity Loans	162,485,747.54
Member Business Loans	106,845,217.35
Loans In Process	805,038.93
Total Loans	<u>\$ 637,123,376.16</u>
Allowance For Loan Losses	-3,118,899.40
Total Loans after ALL	<u>\$ 634,004,476.76</u>
Short Term Investments	7,198,031.10
* Note / Bond Investments	58,394,899.18
Investments	25,597,757.84
Other Investments	1,958,023.78
Total Investments	<u>\$ 93,148,711.90</u>
Cash & Due from Banks	50,288,377.18
Land	4,161,127.81
Buildings	11,071,507.76
Furniture & Equipment	1,755,956.41
Motor Vehicles	8,879.25
Prepaid Expenses	1,649,591.64
Fixed Assets	<u>\$ 18,647,062.87</u>
Accrued Income	3,064,624.87
Deposit - NCUSIF	6,303,980.86
Real Estate By Foreclosure	0.00
Other Assets	18,845,428.88
Total Assets	<u><u>\$ 824,302,663.32</u></u>
*Market Value of Investments	\$ 53,750,455.71
Courtesy Pay Unused Credit Availability	\$ 20,968,565.00
Unused Credit Line	\$ 254,158,649.56

LIABILITIES

Regular Share & Club	\$ 113,054,568.35
Money Market Funds	122,650,608.71
Share Draft Accounts	158,889,139.59
Official Checks & Escrow Accounts	3,252,615.79
Certificates of Deposit	286,757,943.08
Total Shares	<u>684,604,875.52</u>
Brokered CD's	4,216,000.00
Borrowed Funds	59,001,621.45
Total Funds	<u>\$ 747,822,496.97</u>
Other Liabilities	2,466,906.61
Accrued Expenses	248,407.17
Total Liabilities	<u>\$ 2,715,313.78</u>
Regular Reserve	4,981,779.87
Undivided Earnings	67,029,085.69
Accum Other Compresve Income	-3,188,398.22
Balance Sheet - Income	4,942,385.23
Total Equity	<u>\$ 73,764,852.57</u>
Total Liabilities & Equity	<u><u>\$ 824,302,663.32</u></u>
Equity Ratio	9.34%

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