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

ASSETS		LIABILITIES	
Consumer Loans	$ 69,547,247.24	Regular Share & Club	$ 110,320,893.73
Indirect Loans	5,751,993.06	Money Market Funds	125,056,323.66
VISA	15,014,418.51	Share Draft Accounts	160,302,823.19
Mortgages	408,997,456.45	Official Checks & Escrow Accounts	4,682,230.78
FNMA Loans Sold (Included in Mortgages)	-136,054,065.49	Certificates of Deposit	298,111,766.70
Home Equity Loans	167,747,903.78	Total Shares	698,474,038.06
Member Business Loans	112,433,059.03	Brokered CD's	4,216,000.00
Loans In Process	1,318,047.56	Borrowed Funds	56,043,722.86
Total Loans	$ 644,756,060.14	Total Funds	$ 758,733,760.92
Allowance For Loan Losses	-3,121,679.43		
Total Loans after ALL	$ 641,634,380.71		
Short Term Investments	6,594,809.13		
* Note / Bond Investments	63,105,170.70		
Investments	25,804,091.76		
Other Investments	1,975,646.68		
Total Investments	$ 97,479,718.27		
		Other Liabilities	1,676,249.27
Cash & Due from Banks	51,574,567.11	Accrued Expenses	453,898.10
		Total Liabilities	$ 2,130,147.37
Land	4,161,127.81		
Buildings	10,099,877.68		
Furniture & Equipment	2,426,154.36		
Motor Vehicles	64,907.90		
Prepaid Expenses	1,661,123.49		
Fixed Assets	$ 18,413,191.24	Regular Reserve	4,981,779.87
		Undivided Earnings	71,971,470.92
Accrued Income	3,057,574.14	Accum Other Compresve Income	-790,008.44
Deposit - NCUSIF	6,321,585.89	Balance Sheet - Income	2,215,289.45
Real Estate By Foreclosure	0.00	Total Equity	$ 78,378,531.80
Other Assets	20,761,422.73		
Total Assets	$ 839,242,440.09	Total Liabilities & Equity	$ 839,242,440.09
*Market Value of Investments	$ 59,477,874.73	Equity Ratio	9.43%
Courtesy Pay Unused Credit Availability	$ 21,066,297.00		
Unused Credit Line	$ 266,624,574.04		

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: Jesse D. Rollo Chief Financial Officer