

**UNION COUNTY EMPLOYEES FEDERAL CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
BALANCE SHEET  
AS OF DECEMBER 31, 2024**

<b>ASSETS</b>				
ACCOUNT DESCRIPTION :	In Thousands (000)		Variance	Pct Chg
	12/31/2024	12/31/2023		
LOANS	2,017	2,083	(66)	-3.2%
LESS : ALLOWANCE FOR LOAN LOSSES	117	81	36	44.4%
NET LOANS	1,900	2,002	(102)	-5.1%
TOTAL LIQUIDITY	1,390	662	728	110.0%
TOTAL INVESTMENTS	3,564	4,851	(1,287)	-26.5%
ACCRUED INTEREST ON LOANS	9	10	(1)	-10.0%
ACCRUED INCOME ON INVESTMENTS	11	15	(4)	-26.7%
NATL CREDIT UNION INS FUND	62	68	(6)	-8.8%
PREPAID/DEFERRED EXPENSES	16	10	6	60.0%
FURNITURE AND EQUIPMENT (NET)	3	6	(3)	-50.0%
ALL OTHER	0	32	(32)	-100.0%
<b>TOTAL ASSETS</b>	<b>\$ 6,955</b>	<b>\$ 7,656</b>	<b>\$ (701)</b>	<b>-9.2%</b>
<b>LIABILITIES</b>				
ACCOUNTS PAYABLE :				
TOTAL LIABILITIES	58	74	(16)	-21.6%
<b>TOTAL LIABILITIES</b>	<b>\$ 58</b>	<b>\$ 74</b>	<b>\$ (16)</b>	<b>-21.6%</b>
<b>EQUITY</b>				
SHARE ACCOUNTS	5,425	6,201	-776	-12.5%
REGULAR RESERVE	195	195	0	0.0%
UNDIVIDED EARNINGS	1,277	1,186	91	7.7%
<b>TOTAL EQUITY</b>	<b>\$ 6,897</b>	<b>\$ 7,582</b>	<b>\$ (685)</b>	<b>-9.0%</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$ 6,955</b>	<b>\$ 7,656</b>	<b>\$ (701)</b>	<b>-9.2%</b>