

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

ASSETS

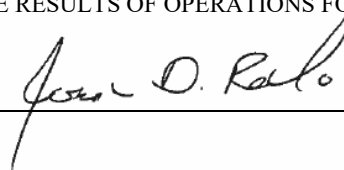
Consumer Loans	\$ 76,789,059.90
Indirect Loans	5,679,587.45
VISA	15,035,999.35
Mortgages	404,346,026.10
FNMA Loans Sold (Included in Mortgages)	-133,207,996.00
Home Equity Loans	173,949,998.33
Member Business Loans	115,132,833.49
Loans In Process	3,425,497.33
Total Loans	\$ 661,151,005.95
Allowance For Loan Losses	-3,146,542.15
Total Loans after ALL	\$ 658,004,463.80
Short Term Investments	6,429,758.05
* Note / Bond Investments	65,437,873.05
Investments	25,930,801.42
Other Investments	1,993,625.55
Total Investments	\$ 99,792,058.07
Cash & Due from Banks	32,998,909.37
Land	4,161,127.81
Buildings	10,023,048.40
Furniture & Equipment	2,387,262.10
Motor Vehicles	63,069.36
Prepaid Expenses	1,466,859.39
Fixed Assets	\$ 18,101,367.06
Accrued Income	3,178,304.57
Deposit - NCUSIF	6,321,585.89
Real Estate By Foreclosure	0.00
Other Assets	21,476,155.70
Total Assets	\$ 839,872,844.46
*Market Value of Investments	\$ 62,023,214.19
Courtesy Pay Unused Credit Availability	\$ 21,098,078.00
Unused Credit Line	\$ 266,778,008.60

LIABILITIES

Regular Share & Club	\$ 111,699,843.02
Money Market Funds	126,380,983.49
Share Draft Accounts	160,580,703.46
Official Checks & Escrow Accounts	2,680,603.14
Certificates of Deposit	296,925,046.70
Total Shares	698,267,179.81
Brokered CD's	4,216,000.00
Borrowed Funds	55,452,062.86
Total Funds	\$ 757,935,242.67
Other Liabilities	2,103,248.62
Accrued Expenses	346,260.89
Total Liabilities	\$ 2,449,509.51
Regular Reserve	4,981,779.87
Undivided Earnings	71,971,470.92
Accum Other Compresve Income	-784,370.11
Balance Sheet - Income	3,319,211.60
Total Equity	\$ 79,488,092.28
Total Liabilities & Equity	\$ 839,872,844.46
Equity Ratio	9.56%

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