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

ASSETS

Consumer Loans	$ 76,061,454.51
Indirect Loans	5,622,344.53
VISA	14,968,126.49
Mortgages	407,891,779.41
FNMA Loans Sold (Included in Mortgages)	-132,887,564.28
Home Equity Loans	175,498,538.39
Member Business Loans	114,244,372.82
Loans In Process	521,356.00
Total Loans	$ 661,920,407.87
Allowance For Loan Losses	-3,156,665.74
Total Loans after ALL	$ 658,763,742.13
Short Term Investments	6,368,541.31
* Note / Bond Investments	64,138,172.29
Investments	27,773,546.27
Other Investments	1,993,625.55
Total Investments	$ 100,273,885.42
Cash & Due from Banks	32,322,691.61
Land	4,161,127.81
Buildings	9,995,554.76
Furniture & Equipment	2,325,735.62
Motor Vehicles	62,150.09
Prepaid Expenses	1,637,883.11
Fixed Assets	$ 18,182,451.39
Accrued Income	3,279,614.74
Deposit - NCUSIF	6,321,585.89
Real Estate By Foreclosure	0.00
Other Assets	22,074,785.44
Total Assets	$ 841,218,756.62
*Market Value of Investments	$ 64,138,172.38
Courtesy Pay Unused Credit Availability	$ 21,141,281.00
Unused Credit Line	$ 266,623,713.14

LIABILITIES

Regular Share & Club	$ 109,122,996.89
Money Market Funds	126,555,939.89
Share Draft Accounts	162,720,117.93
Official Checks & Escrow Accounts	3,890,907.21
Certificates of Deposit	296,400,615.00
Total Shares	698,690,576.92
Brokered CD's	4,216,000.00
Borrowed Funds	55,459,215.64
Total Funds	$ 758,365,792.56
Other Liabilities	2,248,845.75
Accrued Expenses	472,527.51
Total Liabilities	$ 2,721,373.26
Regular Reserve	4,981,779.87
Undivided Earnings	71,971,470.92
Accum Other Compresve Income	-773,145.28
Balance Sheet - Income	3,951,485.29
Total Equity	$ 80,131,590.80
Total Liabilities & Equity	$ 841,218,756.62
Equity Ratio	9.62%

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