CENTRAL ONE FEDERAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
September 30, 2025

ASSETS			LIABILITIES		
Consumer Loans	$	75,581,931.96	Regular Share & Club	$	107,211,034.07
Indirect Loans		5,471,830.32	Money Market Funds		125,739,571.69
VISA		14,865,755.82	Share Draft Accounts		157,765,081.45
Mortgages		409,773,087.13	Official Checks & Escrow Accounts		3,475,261.27
FNMA Loans Sold (Included in Mortgages)		-132,899,253.65	Certificates of Deposit		299,615,225.53
Home Equity Loans		177,987,943.98	Total Shares		693,806,174.01
Member Business Loans		116,057,355.22	Brokered CD's		4,216,000.00
Loans In Process		922,674.42	Borrowed Funds		59,468,160.09
Total Loans	$	667,761,325.20	Total Funds	$	757,490,334.10
Allowance For Loan Losses		-3,119,427.54			
Total Loans after ALL	$	664,641,897.66			
Short Term Investments		6,340,066.31			
* Note / Bond Investments		62,881,057.09			
Investments		28,092,308.90			
Other Investments		2,011,966.67			
Total Investments	$	99,325,398.97			
			Other Liabilities		2,488,774.23
Cash & Due from Banks		27,501,037.55	Accrued Expenses		212,577.36
			Total Liabilities	$	2,701,351.59
Land		4,161,127.81			
Buildings		9,965,085.12			
Furniture & Equipment		2,264,209.14			
Motor Vehicles		61,230.82			
Prepaid Expenses		1,526,607.23			
Fixed Assets	$	17,978,260.12	Regular Reserve		4,981,779.87
			Undivided Earnings		71,971,470.92
Accrued Income		3,219,774.35	Accum Other Compresve Income		-770,426.76
Deposit - NCUSIF		6,321,585.89	Balance Sheet - Income		4,448,979.14
Real Estate By Foreclosure		0.00	Total Equity	$	80,631,803.17
Other Assets		21,835,534.32			
Total Assets	$	840,823,488.86	Total Liabilities & Equity	$	840,823,488.86
*Market Value of Investments	$	60,113,132.35	Equity Ratio		9.68%
Courtesy Pay Unused Credit Availability	$	21,118,072.00			
Unused Credit Line	$	265,849,932.90			

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: Jason D. Ralo Chief Financial Officer