

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

ASSETS

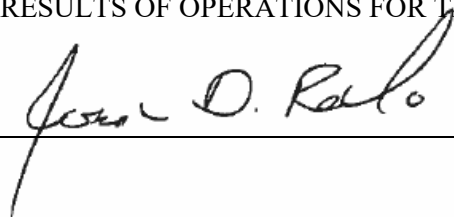
Consumer Loans	\$ 75,581,931.96
Indirect Loans	5,471,830.32
VISA	14,865,755.82
Mortgages	409,773,087.13
FNMA Loans Sold (Included in Mortgages)	-132,899,253.65
Home Equity Loans	177,987,943.98
Member Business Loans	116,057,355.22
Loans In Process	922,674.42
Total Loans	\$ 667,761,325.20
Allowance For 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
Cash & Due from Banks	27,501,037.55
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
Accrued Income	3,219,774.35
Deposit - NCUSIF	6,321,585.89
Real Estate By Foreclosure	0.00
Other Assets	21,835,534.32
Total Assets	\$ 840,823,488.86
*Market Value of Investments	\$ 60,113,132.35
Courtesy Pay Unused Credit Availability	\$ 21,118,072.00
Unused Credit Line	\$ 265,849,932.90

LIABILITIES

Regular Share & Club	\$ 107,211,034.07
Money Market Funds	125,739,571.69
Share Draft Accounts	157,765,081.45
Official Checks & Escrow Accounts	3,475,261.27
Certificates of Deposit	299,615,225.53
Total Shares	693,806,174.01
Brokered CD's	4,216,000.00
Borrowed Funds	59,468,160.09
Total Funds	\$ 757,490,334.10
Other Liabilities	2,488,774.23
Accrued Expenses	212,577.36
Total Liabilities	\$ 2,701,351.59
Regular Reserve	4,981,779.87
Undivided Earnings	71,971,470.92
Accum Other Compresve Income	-770,426.76
Balance Sheet - Income	4,448,979.14
Total Equity	\$ 80,631,803.17
Total Liabilities & Equity	\$ 840,823,488.86
Equity Ratio	9.68%

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