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

ASSETS

Consumer Loans	$	75,222,198.87
Indirect Loans		5,360,357.01
VISA		14,797,617.51
Mortgages		407,862,900.97
FNMA Loans Sold (Included in Mortgages)		-132,157,037.51
Home Equity Loans		180,683,414.54
Member Business Loans		116,011,831.08
Loans In Process		4,028,696.60
Total Loans	$	671,809,979.07
Allowance For Loan Losses		-3,268,933.30
Total Loans after ALL	$	668,541,045.77
Short Term Investments		6,275,957.16
* Note / Bond Investments		60,849,825.21
Investments		27,914,695.89
Other Investments		2,011,966.67
Total Investments	$	97,052,444.93
Cash & Due from Banks		44,657,815.98
Land		4,161,127.81
Buildings		9,927,038.48
Furniture & Equipment		2,202,682.76
Motor Vehicles		60,311.55
Prepaid Expenses		1,529,807.64
Fixed Assets	$	17,880,968.24
Accrued Income		3,180,378.31
Deposit - NCUSIF		6,495,898.90
Real Estate By Foreclosure		0.00
Other Assets		22,262,832.44
Total Assets	$	860,071,384.57
*Market Value of Investments	$	58,192,397.00
Courtesy Pay Unused Credit Availability	$	21,187,979.00
Unused Credit Line	$	264,742,658.29

LIABILITIES

Regular Share & Club	$	106,428,488.95
Money Market Funds		125,444,046.58
Share Draft Accounts		164,219,816.85
Official Checks & Escrow Accounts		2,180,710.99
Certificates of Deposit		299,985,291.32
Total Shares		698,258,354.69
Brokered CD's		18,442,000.00
Borrowed Funds		59,468,160.09
Total Funds	$	776,168,514.78
Other Liabilities		2,429,463.40
Accrued Expenses		370,913.50
Total Liabilities	$	2,800,376.90
Regular Reserve		4,981,779.87
Undivided Earnings		71,971,470.92
Accum Other Compresve Income		-758,933.17
Balance Sheet - Income		4,908,175.27
Total Equity	$	81,102,492.89
Total Liabilities & Equity	$	860,071,384.57
Equity Ratio		9.52%

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