

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

ASSETS

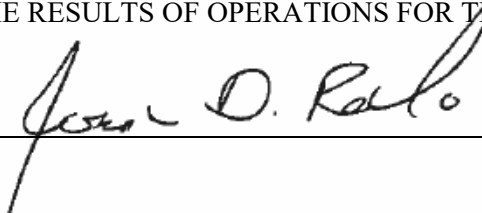
Consumer Loans	\$ 74,622,986.37
Indirect Loans	5,238,791.40
VISA	14,699,795.51
Mortgages	409,475,177.16
FNMA Loans Sold (Included in Mortgages)	-131,962,220.42
Home Equity Loans	185,409,775.97
Member Business Loans	118,247,188.42
Loans In Process	1,262,749.18
Total Loans	<u>\$ 676,994,243.59</u>
Allowance For Loan Losses	-3,309,110.97
Total Loans after ALL	<u>\$ 673,685,132.62</u>
Short Term Investments	6,215,539.89
* Note / Bond Investments	60,104,625.93
Investments	27,607,186.11
Other Investments	2,011,966.67
Total Investments	<u>\$ 95,939,318.60</u>
Cash & Due from Banks	39,265,707.84
Land	4,161,127.81
Buildings	9,870,897.59
Furniture & Equipment	2,157,303.23
Motor Vehicles	59,686.55
Prepaid Expenses	1,528,467.25
Fixed Assets	<u>\$ 17,777,482.43</u>
Accrued Income	3,270,193.72
Deposit - NCUSIF	6,495,898.90
Real Estate By Foreclosure	0.00
Other Assets	22,346,038.76
Total Assets	<u>\$ 858,779,772.87</u>
*Market Value of Investments	\$ 58,192,397.00
Courtesy Pay Unused Credit Availability	\$ 21,207,036.00
Unused Credit Line	\$ 263,867,964.50

LIABILITIES

Regular Share & Club	\$ 105,621,816.35
Money Market Funds	126,395,477.03
Share Draft Accounts	161,389,580.42
Official Checks & Escrow Accounts	3,025,110.38
Certificates of Deposit	299,687,744.04
Total Shares	<u>696,119,728.22</u>
Brokered CD's	18,444,000.00
Borrowed Funds	59,472,631.20
Total Funds	<u>\$ 774,036,359.42</u>
Other Liabilities	2,510,477.27
Accrued Expenses	498,489.31
Total Liabilities	<u>\$ 3,008,966.58</u>
Regular Reserve	4,981,779.87
Undivided Earnings	71,971,470.92
Accum Other Compresve Income	-745,071.28
Balance Sheet - Income	5,526,267.36
Total Equity	<u>\$ 81,734,446.87</u>
Total Liabilities & Equity	<u>\$ 858,779,772.87</u>
Equity Ratio	9.60%

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