

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

ASSETS

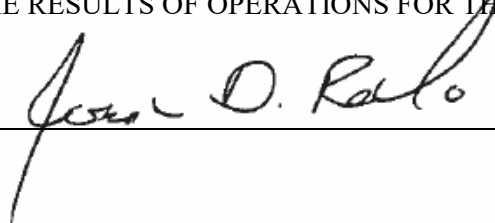
Consumer Loans	\$ 73,818,744.98
Indirect Loans	5,226,144.64
VISA	15,271,456.01
Mortgages	409,404,937.34
FNMA Loans Sold (Included in Mortgages)	-131,936,603.81
Home Equity Loans	187,598,888.60
Member Business Loans	117,113,608.13
Loans In Process	2,741,782.32
Total Loans	<u>\$ 679,238,958.21</u>
Allowance For Loan Losses	-2,740,909.41
Total Loans after ALL	<u>\$ 676,498,048.80</u>
Short Term Investments	6,139,683.88
* Note / Bond Investments	58,909,271.62
Investments	26,380,380.45
Other Investments	2,030,477.07
Total Investments	<u>\$ 93,459,813.02</u>
Cash & Due from Banks	44,014,489.50
Land	4,161,127.81
Buildings	9,868,087.71
Furniture & Equipment	2,137,135.59
Motor Vehicles	59,061.55
Prepaid Expenses	1,585,644.58
Fixed Assets	<u>\$ 17,811,057.24</u>
Accrued Income	3,185,362.08
Deposit - NCUSIF	6,495,898.90
Real Estate By Foreclosure	0.00
Other Assets	22,536,005.55
Total Assets	<u>\$ 864,000,675.09</u>
*Market Value of Investments	\$ 56,608,024.03
Courtesy Pay Unused Credit Availability	\$ 21,219,804.00
Unused Credit Line	\$ 266,379,556.63

LIABILITIES

Regular Share & Club	\$ 105,456,340.13
Money Market Funds	127,959,720.76
Share Draft Accounts	162,756,009.03
Official Checks & Escrow Accounts	3,493,807.94
Certificates of Deposit	302,507,704.90
Total Shares	<u>702,173,582.76</u>
Brokered CD's	18,444,000.00
Borrowed Funds	58,312,331.20
Total Funds	<u>\$ 778,929,913.96</u>
Other Liabilities	3,292,652.53
Accrued Expenses	298,784.17
Total Liabilities	<u>\$ 3,591,436.70</u>
Regular Reserve	4,981,779.87
Undivided Earnings	71,971,470.92
Accum Other Compresve Income	-742,416.57
Balance Sheet - Income	5,268,490.21
Total Equity	<u>\$ 81,479,324.43</u>
Total Liabilities & Equity	<u>\$ 864,000,675.09</u>
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