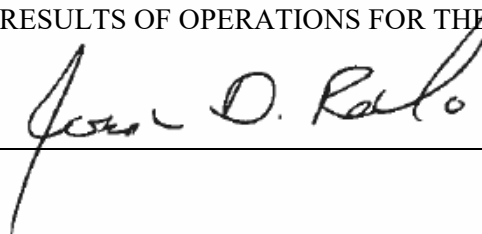


CENTRAL ONE FEDERAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
January 31, 2026

<u>ASSETS</u>		<u>LIABILITIES</u>	
Consumer Loans	\$ 73,082,595.49	Regular Share & Club	\$ 106,274,609.07
Indirect Loans	5,184,919.86	Money Market Funds	128,124,148.75
VISA	14,644,280.66	Share Draft Accounts	167,161,905.55
Mortgages	408,685,224.67	Official Checks & Escrow Accounts	2,576,444.82
FNMA Loans Sold (Included in Mortgages)	-131,392,651.34	Certificates of Deposit	300,954,637.91
Home Equity Loans	187,464,588.73	Total Shares	<u>705,091,746.10</u>
Member Business Loans	124,119,395.91	Brokered CD's	18,444,000.00
Loans In Process	3,250,262.64	Borrowed Funds	<u>58,312,331.20</u>
Total Loans	<u>\$ 685,038,616.62</u>	Total Funds	<u>\$ 781,848,077.30</u>
Allowance For Loan Losses	-2,734,313.01		
Total Loans after ALL	<u>\$ 682,304,303.61</u>		
Short Term Investments	6,093,443.20		
* Note / Bond Investments	58,204,253.87		
Investments	26,266,674.31		
Other Investments	2,030,477.07		
Total Investments	<u>\$ 92,594,848.45</u>		
Cash & Due from Banks	42,245,639.65	Other Liabilities	3,618,014.07
		Accrued Expenses	430,162.96
		Total Liabilities	<u>\$ 4,048,177.03</u>
Land	4,161,127.81		
Buildings	9,814,628.50		
Furniture & Equipment	2,186,345.69		
Motor Vehicles	58,436.55		
Prepaid Expenses	2,123,339.18		
Fixed Assets	<u>\$ 18,343,877.73</u>	Regular Reserve	4,981,779.87
Accrued Income	3,236,992.61	Undivided Earnings	77,239,961.13
Deposit - NCUSIF	6,495,898.90	Accum Other Compresve Income	-742,300.73
Real Estate By Foreclosure	0.00	Balance Sheet - Income	338,270.07
Other Assets	22,492,403.72	Total Equity	<u>\$ 81,817,710.34</u>
Total Assets	<u>\$ 867,713,964.67</u>	Total Liabilities & Equity	<u>\$ 867,713,964.67</u>
*Market Value of Investments	\$ 55,909,126.16	Equity Ratio	9.51%
Courtesy Pay Unused Credit Availability	\$ 21,215,315.00		
Unused Credit Line	\$ 269,026,271.68		

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