

CENTRAL ONE FEDERAL CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
February 28, 2026

ASSETS

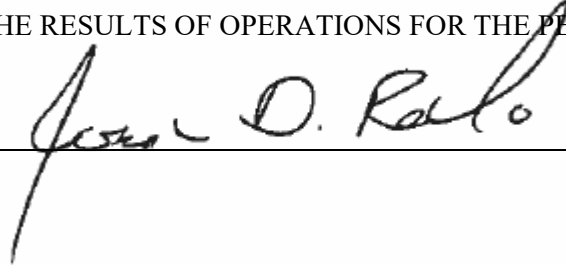
Consumer Loans	\$ 71,832,975.07
Indirect Loans	5,154,327.42
VISA	14,319,753.05
Mortgages	415,814,220.71
FNMA Loans Sold (Included in Mortgages)	-131,367,922.79
Home Equity Loans	187,588,740.93
Member Business Loans	128,665,126.86
Loans In Process	1,693,811.57
Total Loans	\$ 693,701,032.82
Allowance For Loan Losses	-2,686,241.08
Total Loans after ALL	\$ 691,014,791.74
Short Term Investments	6,069,724.52
* Note / Bond Investments	56,196,899.60
Investments	26,163,493.38
Other Investments	2,030,477.07
Total Investments	\$ 90,460,594.57
Cash & Due from Banks	43,130,810.14
Land	4,161,127.81
Buildings	9,777,593.85
Furniture & Equipment	2,142,956.93
Motor Vehicles	57,811.55
Prepaid Expenses	2,103,305.31
Fixed Assets	\$ 18,242,795.45
Accrued Income	3,142,339.37
Deposit - NCUSIF	6,495,898.90
Real Estate By Foreclosure	0.00
Other Assets	22,191,544.78
Total Assets	\$ 874,678,774.95
*Market Value of Investments	\$ 54,263,799.47
Courtesy Pay Unused Credit Availability	\$ 21,234,588.00
Unused Credit Line	\$ 270,063,069.50

LIABILITIES

Regular Share & Club	\$ 110,210,969.88
Money Market Funds	128,979,059.79
Share Draft Accounts	168,433,082.91
Official Checks & Escrow Accounts	3,286,229.59
Certificates of Deposit	301,673,261.04
Total Shares	712,582,603.21
Brokered CD's	18,444,000.00
Borrowed Funds	58,317,984.53
Total Funds	\$ 789,344,587.74
Other Liabilities	2,471,829.72
Accrued Expenses	477,590.91
Total Liabilities	\$ 2,949,420.63
Regular Reserve	4,981,779.87
Undivided Earnings	77,239,961.13
Accum Other Compresve Income	-729,352.89
Balance Sheet - Income	892,378.47
Total Equity	\$ 82,384,766.58
Total Liabilities & Equity	\$ 874,678,774.95
Equity Ratio	9.50%

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