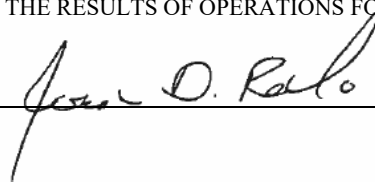


CENTRAL ONE FEDERAL CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
March 31, 2026

<u>ASSETS</u>		<u>LIABILITIES</u>	
Consumer Loans	\$ 70,205,592.38	Regular Share & Club	\$ 112,098,022.71
Indirect Loans	5,232,945.59	Money Market Funds	130,784,334.44
VISA	14,273,568.38	Share Draft Accounts	174,072,586.62
Mortgages	413,905,582.40	Official Checks & Escrow Accounts	3,665,565.47
FNMA Loans Sold (Included in Mortgages)	-131,001,723.92	Certificates of Deposit	301,176,468.69
Home Equity Loans	187,537,164.05	Total Shares	<u>721,796,977.93</u>
Member Business Loans	135,764,839.87	Brokered CD's	18,444,000.00
Loans In Process	1,803,415.87	Borrowed Funds	58,317,984.53
Total Loans	<u>\$ 697,721,384.62</u>	Total Funds	<u>\$ 798,558,962.46</u>
Allowance For Loan Losses	-2,732,622.96		
Total Loans after ALL	<u>\$ 694,988,761.66</u>		
Short Term Investments	6,006,616.41		
* Note / Bond Investments	53,935,847.98		
Investments	24,691,220.22		
Other Investments	2,048,500.47		
Total Investments	<u>\$ 86,682,185.08</u>		
Cash & Due from Banks	52,826,090.20	Other Liabilities	2,505,210.74
Land	4,161,127.81	Accrued Expenses	214,946.24
Buildings	9,738,825.20	Total Liabilities	<u>\$ 2,720,156.98</u>
Furniture & Equipment	2,090,014.07		
Motor Vehicles	57,186.55		
Prepaid Expenses	1,996,172.05	Regular Reserve	4,981,779.87
Fixed Assets	<u>\$ 18,043,325.68</u>	Undivided Earnings	77,239,961.13
Accrued Income	3,190,172.33	Accum Other Compressive Income	2,884,309.78
Deposit - NCUSIF	6,495,898.90	Balance Sheet - Income	1,195,743.12
Real Estate By Foreclosure	0.00	Total Equity	<u>\$ 86,301,793.90</u>
Other Assets	25,354,479.49		
Total Assets	<u>\$ 887,580,913.34</u>	Total Liabilities & Equity	<u>\$ 887,580,913.34</u>
*Market Value of Investments	\$ 51,550,429.89	Equity Ratio	9.40%
Courtesy Pay Unused Credit Availability	\$ 21,236,199.00		
Unused Credit Line	\$ 283,724,753.89		

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