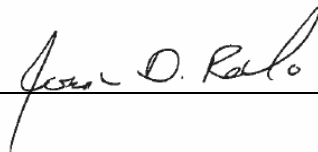


CENTRAL ONE FEDERAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
June 30, 2026

<u>ASSETS</u>		<u>LIABILITIES</u>	
Consumer Loans	\$ 67,593,232.05	Regular Share & Club	\$ 110,246,651.15
Indirect Loans	5,320,135.20	Money Market Funds	132,729,457.52
VISA	15,384,075.81	Share Draft Accounts	168,538,806.69
Mortgages	274,353,457.43	Official Checks & Escrow Accounts	4,222,177.55
FNMA Loans Sold (Included in Mortgages)	0.00	Certificates of Deposit	294,344,656.31
Home Equity Loans	193,898,297.45	Total Shares	710,081,749.22
Member Business Loans	135,656,885.64	Brokered CD's	18,444,000.00
Loans In Process	1,618,264.49	Borrowed Funds	58,323,434.26
Total Loans	\$ 693,824,348.07	Total Funds	\$ 786,849,183.48
Allowance For Loan Losses	-2,740,505.47		
Total Loans after ALL	\$ 691,083,842.60		
Short Term Investments	5,801,302.35		
* Note / Bond Investments	52,026,040.99		
Investments	26,715,272.30		
Other Investments	2,066,886.11		
Total Investments	\$ 86,609,501.75		
Cash & Due from Banks	46,715,652.13	Other Liabilities	2,747,794.34
Land	4,161,127.81	Accrued Expenses	238,555.73
Buildings	9,768,978.61	Total Liabilities	\$ 2,986,350.07
Furniture & Equipment	1,921,856.30		
Motor Vehicles	55,311.55		
Prepaid Expenses	1,870,562.94		
Fixed Assets	\$ 17,777,837.21		
Accrued Income	3,282,712.51	Regular Reserve	4,981,779.87
Deposit - NCUSIF	6,615,112.75	Undivided Earnings	77,239,961.13
Real Estate By Foreclosure	0.00	Accum Other Compresve Income	2,879,144.88
Other Assets	25,427,597.86	Balance Sheet - Income	2,575,837.38
Total Assets	\$ 877,512,256.81	Total Equity	\$ 87,676,723.26
*Market Value of Investments	\$ 49,491,703.91		
Courtesy Pay Unused Credit Availability	\$ 21,300,140.00		
Unused Credit Line	\$ 287,858,846.30		
		Total Liabilities & Equity	\$ 877,512,256.81
		Equity Ratio	9.61%

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