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

ASSETS

Consumer Loans	$	66,381,889.14
Indirect Loans		5,267,041.42
VISA		15,914,687.46
Mortgages		272,306,880.16
FNMA Loans Sold (Included in Mortgages)		0.00
Home Equity Loans		199,504,091.03
Member Business Loans		137,686,236.52
Loans In Process		579,912.34
Total Loans	$	697,640,738.07
Allowance For Loan Losses		-2,732,178.95
Total Loans after ALL	$	694,908,559.12
Short Term Investments		5,649,182.38
* Note / Bond Investments		49,709,236.17
Investments		25,472,107.54
Other Investments		2,066,886.11
Total Investments	$	82,897,412.20
Cash & Due from Banks		46,689,745.26
Land		4,161,127.81
Buildings		9,528,371.09
Furniture & Equipment		1,980,594.06
Motor Vehicles		54,061.55
Prepaid Expenses		1,618,802.88
Fixed Assets	$	17,342,957.39
Accrued Income		3,320,655.41
Deposit - NCUSIF		6,615,112.75
Real Estate By Foreclosure		0.00
Other Assets		25,879,927.92
Total Assets	$	877,654,370.05
*Market Value of Investments	$	47,016,193.77
Courtesy Pay Unused Credit Availability	$	21,364,602.00
Unused Credit Line	$	286,287,593.76

LIABILITIES

Regular Share & Club	$	107,941,459.52
Money Market Funds		133,007,934.84
Share Draft Accounts		167,633,854.82
Official Checks & Escrow Accounts		3,457,956.81
Certificates of Deposit		296,503,185.18
Total Shares		708,544,391.17
Brokered CD's		18,444,000.00
Borrowed Funds		58,323,434.26
Total Funds	$	785,311,825.43
Other Liabilities		3,037,166.47
Accrued Expenses		546,256.45
Total Liabilities	$	3,583,422.92
Regular Reserve		4,981,779.87
Undivided Earnings		77,239,961.13
Accum Other Compresve Income		2,872,105.14
Balance Sheet - Income		3,665,275.56
Total Equity	$	88,759,121.70
Total Liabilities & Equity	$	877,654,370.05
Equity Ratio		9.79%

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: John D. Rallo Chief Financial Officer