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

ASSETS

Consumer Loans	$	65,660,990.10
Indirect Loans		5,252,259.16
VISA		16,316,462.79
Mortgages		270,263,289.03
FNMA Loans Sold (Included in Mortgages)		492,000.00
Home Equity Loans		200,394,195.79
Member Business Loans		138,184,356.33
Loans In Process		1,258,764.64
Total Loans	$	697,822,317.84
Allowance For Loan Losses		-2,819,049.94
Total Loans after ALL	$	695,003,267.90
Short Term Investments		5,608,733.62
* Note / Bond Investments		48,900,256.32
Investments		28,679,289.47
Other Investments		2,085,640.31
Total Investments	$	85,273,919.72
Cash & Due from Banks		40,994,419.41
Land		4,161,127.81
Buildings		9,556,430.30
Furniture & Equipment		1,945,696.65
Motor Vehicles		53,436.55
Prepaid Expenses		1,563,719.48
Fixed Assets	$	17,280,410.79
Accrued Income		3,390,376.49
Deposit - NCUSIF		6,615,112.75
Real Estate By Foreclosure		0.00
Other Assets		26,407,858.50
Total Assets	$	874,965,365.56
*Market Value of Investments	$	45,413,706.25
Courtesy Pay Unused Credit Availability	$	21,370,713.00
Unused Credit Line	$	288,539,237.58

LIABILITIES

Regular Share & Club	$	109,106,123.72
Money Market Funds		131,759,251.47
Share Draft Accounts		165,927,018.17
Official Checks & Escrow Accounts		3,426,687.51
Certificates of Deposit		295,716,326.25
Total Shares		705,935,407.12
Brokered CD's		18,444,000.00
Borrowed Funds		58,330,132.61
Total Funds	$	782,709,539.73
Other Liabilities		3,085,491.37
Accrued Expenses		258,123.68
Total Liabilities	$	3,343,615.05
Regular Reserve		4,981,779.87
Undivided Earnings		77,239,961.13
Accum Other Compresve Income		2,806,810.44
Balance Sheet - Income		3,883,659.34
Total Equity	$	88,912,210.78
Total Liabilities & Equity	$	874,965,365.56
Equity Ratio		9.84%

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