

Credit Union of Ohio
Statement of Financial Condition
January 31, 2025

ASSETS

Loans to Members	\$ 86,199,752
(Less) Allowance for Loan Loss	(1,215,549)
Cash	369,463
Certificates of Deposit	63,215,000
Investment Securities/Other	18,828,279
Corporate Credit Union	12,691,753
Accrued Interest Receivable	699,925
Property & Equipment, Net	7,003,884
Prepaid Expenses	516,110
Share Insurance Deposit	1,795,682
Other Assets	14,105,613
TOTAL ASSETS	<u><u>204,209,911</u></u>

LIABILITIES & EQUITIES

Share and Savings Accounts	180,920,990
Accrued and Other Liabilities	1,960,004
TOTAL LIABILITIES	<u>182,880,994</u>
Member's Equity	21,328,918
TOTAL LIABILITIES & EQUITY	<u><u>\$ 204,209,911</u></u>

Credit Union of Ohio
Income Statement
January 31, 2025

	<u>January-25</u>	<u>2025 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 469,997	\$ 469,997
Interest on Investments	224,786	224,786
TOTAL INTEREST INCOME	<u>694,783</u>	<u>694,783</u>
 <u>INTEREST EXPENSE</u>		
Borrowed Funds	-	-
Interest Expense	164,287	164,287
TOTAL INTEREST EXPENSE	<u>164,287</u>	<u>164,287</u>
NET INTEREST INCOME	530,496	530,496
Provision for Loan Losses	<u>114,656</u>	<u>114,656</u>
Net Interest Income After		
Provision for Loan Losses	415,840	415,840
Non-Interest Income	295,131	295,131
NET INCOME BEFORE EXPENSES	<u>710,971</u>	<u>710,971</u>
OPERATING EXPENSES	796,360	796,360
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	0
NET INCOME BEFORE NCUA ACTIVITIES	<u>(85,389)</u>	<u>(85,389)</u>
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ (85,389)</u>	<u>\$ (85,389)</u>