

Credit Union of Ohio
Statement of Financial Condition
February 28, 2025

ASSETS

Loans to Members	\$ 86,564,232
(Less) Allowance for Loan Loss	(1,252,698)
Cash	658,095
Certificates of Deposit	62,967,000
Investment Securities/Other	18,840,463
Corporate Credit Union	14,004,636
Accrued Interest Receivable	673,287
Property & Equipment, Net	6,987,817
Prepaid Expenses	463,189
Share Insurance Deposit	1,795,682
Other Assets	14,135,884
TOTAL ASSETS	<u><u>205,837,586</u></u>

LIABILITIES & EQUITIES

Share and Savings Accounts	182,688,894
Accrued and Other Liabilities	2,012,572
TOTAL LIABILITIES	<u>184,701,467</u>
Member's Equity	21,136,120
TOTAL LIABILITIES & EQUITY	<u><u>\$ 205,837,586</u></u>

Credit Union of Ohio
Income Statement
February 28, 2025

	<u>February-25</u>	<u>2025 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 435,930	\$ 905,927
Interest on Investments	196,776	421,562
TOTAL INTEREST INCOME	<u>632,706</u>	<u>1,327,489</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	4	4
Interest Expense	143,604	307,891
TOTAL INTEREST EXPENSE	<u>143,608</u>	<u>307,895</u>
NET INTEREST INCOME	489,097	1,019,594
Provision for Loan Losses	<u>153,872</u>	<u>268,528</u>
Net Interest Income After		
Provision for Loan Losses	335,225	751,066
Non-Interest Income	268,509	563,640
NET INCOME BEFORE EXPENSES	<u>603,735</u>	<u>1,314,706</u>
OPERATING EXPENSES	801,135	1,597,494
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	0
NET INCOME BEFORE NCUA ACTIVITIES	<u>(197,400)</u>	<u>(282,789)</u>
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ (197,400)</u>	<u>\$ (282,789)</u>