

Credit Union of Ohio  
Statement of Financial Condition  
November 30, 2024

**ASSETS**

Loans to Members	\$ 85,155,684
(Less) Allowance for Loan Loss	(1,258,844)
Cash	206,868
Certificates of Deposit	62,954,000
Investment Securities/Other	18,810,896
Corporate Credit Union	15,678,531
Accrued Interest Receivable	704,968
Property & Equipment, Net	6,991,277
Prepaid Expenses	382,581
Share Insurance Deposit	1,795,682
Other Assets	13,448,082
<b>TOTAL ASSETS</b>	<b><u>204,869,725</u></b>

**LIABILITIES & EQUITIES**

Share and Savings Accounts	182,095,823
Accrued and Other Liabilities	1,410,045
<b>TOTAL LIABILITIES</b>	<b><u>183,505,867</u></b>
Member's Equity	21,363,858
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>\$ 204,869,725</u></b>

Credit Union of Ohio  
Income Statement  
November 30, 2024

	<u>November-24</u>	<u>2024 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 448,560	\$ 4,986,492
Interest on Investments	199,462	2,194,055
TOTAL INTEREST INCOME	<u>648,022</u>	<u>7,180,547</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	-	970
Interest Expense	153,215	1,741,568
TOTAL INTEREST EXPENSE	<u>153,215</u>	<u>1,742,538</u>
NET INTEREST INCOME	494,807	5,438,010
Provision for Loan Losses	<u>79,852</u>	<u>386,969</u>
Net Interest Income After		
Provision for Loan Losses	414,955	5,051,041
Non-Interest Income	<u>308,863</u>	<u>3,558,512</u>
NET INCOME BEFORE EXPENSES	<u>723,817</u>	<u>8,609,553</u>
OPERATING EXPENSES	808,916	8,551,810
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	0
NET INCOME BEFORE NCUA ACTIVITIES	<u>(85,098)</u>	<u>57,743</u>
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ (85,098)</u>	<u>\$ 57,743</u>