

Credit Union of Ohio  
Statement of Financial Condition  
January 31, 2026

**ASSETS**

Loans to Members	\$ 90,512,351
(Less) Allowance for Loan Loss	(1,146,052)
Cash	112,796
Certificates of Deposit	59,162,000
Investment Securities/Other	15,493,401
Corporate Credit Union	20,390,395
Accrued Interest Receivable	840,204
Property & Equipment, Net	8,530,279
Prepaid Expenses	516,656
Share Insurance Deposit	1,869,911
Other Assets	14,578,586
<b>TOTAL ASSETS</b>	<b><u>210,860,529</u></b>

**LIABILITIES & EQUITIES**

Share and Savings Accounts	187,376,786
Accrued and Other Liabilities	1,650,729
<b>TOTAL LIABILITIES</b>	<b><u>189,027,515</u></b>
Member's Equity	21,833,013
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>\$ 210,860,529</u></b>

Credit Union of Ohio  
Income Statement  
January 31, 2026

	<u>January-26</u>	<u>2026 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 488,235	\$ 488,235
Interest on Investments	267,296	267,296
TOTAL INTEREST INCOME	<u>755,531</u>	<u>755,531</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	12	12
Interest Expense	155,522	155,522
TOTAL INTEREST EXPENSE	<u>155,534</u>	<u>155,534</u>
NET INTEREST INCOME	599,997	599,997
Provision for Loan Losses	<u>11,552</u>	<u>11,552</u>
Net Interest Income After		
Provision for Loan Losses	588,445	588,445
Non-Interest Income	<u>300,946</u>	<u>300,946</u>
NET INCOME BEFORE EXPENSES	<u>889,391</u>	<u>889,391</u>
OPERATING EXPENSES	870,553	870,553
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	-
NET INCOME BEFORE NCUA ACTIVITIES	<u>18,838</u>	<u>18,838</u>
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ 18,838</u>	<u>\$ 18,838</u>