

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

ASSETS

Loans to Members	\$ 87,305,153
(Less) Allowance for Loan Loss	(1,336,544)
Cash	39,869
Certificates of Deposit	61,225,000
Investment Securities/Other	19,354,599
Corporate Credit Union	13,396,574
Accrued Interest Receivable	713,342
Property & Equipment, Net	6,876,750
Prepaid Expenses	440,428
Share Insurance Deposit	1,795,682
Other Assets	14,254,857
TOTAL ASSETS	204,065,709

LIABILITIES & EQUITIES

Share and Savings Accounts	185,885,023
Accrued and Other Liabilities	(2,850,908)
TOTAL LIABILITIES	183,034,115
Member's Equity	21,031,594
TOTAL LIABILITIES & EQUITY	\$ 204,065,709

Credit Union of Ohio
Income Statement
March 31, 2025

	<u>March-25</u>	<u>2025 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 478,991	\$ 1,384,918
Interest on Investments	255,952	677,514
TOTAL INTEREST INCOME	<u>734,943</u>	<u>2,062,432</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	-	4
Interest Expense	160,282	468,173
TOTAL INTEREST EXPENSE	<u>160,282</u>	<u>468,177</u>
NET INTEREST INCOME	574,661	1,594,255
Provision for Loan Losses	<u>132,950</u>	<u>401,478</u>
Net Interest Income After Provision for Loan Losses	441,711	1,192,777
Non-Interest Income	339,998	903,638
NET INCOME BEFORE EXPENSES	<u>781,709</u>	<u>2,096,414</u>
OPERATING EXPENSES	768,015	2,365,509
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	<u>(124,772)</u>	<u>-124,772</u>
NET INCOME BEFORE NCUA ACTIVITIES	(111,079)	(393,867)
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ (111,079)</u>	<u>\$ (393,867)</u>