

Credit Union of Ohio
Statement of Financial Condition
April 30, 2025

ASSETS

Loans to Members	\$ 88,256,437
(Less) Allowance for Loan Loss	(1,149,334)
Cash	346,619
Certificates of Deposit	59,486,000
Investment Securities/Other	19,618,160
Corporate Credit Union	12,564,799
Accrued Interest Receivable	728,880
Property & Equipment, Net	6,864,947
Prepaid Expenses	411,733
Share Insurance Deposit	1,782,605
Other Assets	14,463,737
TOTAL ASSETS	203,374,583

LIABILITIES & EQUITIES

Share and Savings Accounts	185,145,802
Accrued and Other Liabilities	(3,095,116)
TOTAL LIABILITIES	182,050,687
Member's Equity	21,323,896
TOTAL LIABILITIES & EQUITY	\$ 203,374,583

Credit Union of Ohio
Income Statement
April 30, 2025

	<u>April-25</u>	<u>2025 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 472,418	\$ 1,857,336
Interest on Investments	236,902	914,415
TOTAL INTEREST INCOME	<u><u>709,320</u></u>	<u><u>2,771,752</u></u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	-	4
Interest Expense	150,236	618,409
TOTAL INTEREST EXPENSE	<u><u>150,236</u></u>	<u><u>618,414</u></u>
NET INTEREST INCOME	559,083	2,153,338
Provision for Loan Losses	<u>(121,590)</u>	<u>279,888</u>
Net Interest Income After		
Provision for Loan Losses	680,673	1,873,450
Non-Interest Income	399,552	1,303,189
NET INCOME BEFORE EXPENSES	<u><u>1,080,225</u></u>	<u><u>3,176,640</u></u>
OPERATING EXPENSES	792,544	3,158,053
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	<u>-</u>	<u>-124,772</u>
NET INCOME BEFORE NCUA ACTIVITIES	287,681	(106,186)
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u><u>\$ 287,681</u></u>	<u><u>\$ (106,186)</u></u>