

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

**ASSETS**

Loans to Members	\$	88,893,096
(Less) Allowance for Loan Loss		(1,149,488)
Cash		(357,112)
Certificates of Deposit		59,988,000
Investment Securities/Other		19,878,908
Corporate Credit Union		16,827,613
Accrued Interest Receivable		737,171
Property & Equipment, Net		6,907,622
Prepaid Expenses		383,835
Share Insurance Deposit		1,782,605
Other Assets		14,427,298
<b>TOTAL ASSETS</b>		<b>208,319,549</b>

**LIABILITIES & EQUITIES**

Share and Savings Accounts		185,376,281
Accrued and Other Liabilities		1,531,451
<b>TOTAL LIABILITIES</b>		<b>186,907,732</b>
Member's Equity		21,411,818
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$</b>	<b>208,319,549</b>

Credit Union of Ohio  
Income Statement  
May 31, 2025

	<u>May-25</u>	<u>2025 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 488,327	\$ 2,345,663
Interest on Investments	251,000	1,165,415
TOTAL INTEREST INCOME	<u><b>739,327</b></u>	<u><b>3,511,079</b></u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	68	72
Interest Expense	152,607	771,017
TOTAL INTEREST EXPENSE	<u><b>152,675</b></u>	<u><b>771,089</b></u>
NET INTEREST INCOME	586,651	2,739,990
Provision for Loan Losses	<u>41,954</u>	<u>321,842</u>
Net Interest Income After Provision for Loan Losses	544,697	2,418,148
Non-Interest Income	329,925	1,633,114
NET INCOME BEFORE EXPENSES	<u><b>874,622</b></u>	<u><b>4,051,262</b></u>
OPERATING EXPENSES	789,893	3,947,946
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	-124,772
NET INCOME BEFORE NCUA ACTIVITIES	<u>84,729</u>	<u>(21,457)</u>
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u><b>\$ 84,729</b></u>	<u><b>\$ (21,457)</b></u>