

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

ASSETS

Loans to Members	\$ 89,335,768
(Less) Allowance for Loan Loss	(1,161,235)
Cash	277,116
Certificates of Deposit	59,244,000
Investment Securities/Other	19,141,771
Corporate Credit Union	12,028,408
Accrued Interest Receivable	738,883
Property & Equipment, Net	6,877,540
Prepaid Expenses	330,614
Share Insurance Deposit	1,782,605
Other Assets	14,023,803
TOTAL ASSETS	202,619,272

LIABILITIES & EQUITIES

Share and Savings Accounts	184,550,453
Accrued and Other Liabilities	(2,791,468)
TOTAL LIABILITIES	181,758,986
Member's Equity	21,460,287
TOTAL LIABILITIES & EQUITY	\$ 203,219,272

Credit Union of Ohio
Income Statement
June 30, 2025

	<u>June-25</u>	<u>2025 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 475,356	\$ 2,821,019
Interest on Investments	249,813	1,415,228
TOTAL INTEREST INCOME	<u><u>725,169</u></u>	<u><u>4,236,248</u></u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	-	72
Interest Expense	149,156	920,173
TOTAL INTEREST EXPENSE	<u><u>149,156</u></u>	<u><u>920,245</u></u>
NET INTEREST INCOME	576,013	3,316,002
Provision for Loan Losses	<u>43,481</u>	<u>365,323</u>
Net Interest Income After Provision for Loan Losses	532,532	2,950,679
Non-Interest Income	<u>397,318</u>	<u>2,030,432</u>
NET INCOME BEFORE EXPENSES	<u><u>929,850</u></u>	<u><u>4,981,112</u></u>
OPERATING EXPENSES	886,687	4,834,633
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	<u>-</u>	<u>-124,772</u>
NET INCOME BEFORE NCUA ACTIVITIES	43,163	21,706
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u><u>\$ 43,163</u></u>	<u><u>\$ 21,706</u></u>