

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

ASSETS

Loans to Members	\$ 89,848,325
(Less) Allowance for Loan Loss	(1,164,097)
Cash	853,611
Certificates of Deposit	59,150,000
Investment Securities/Other	18,900,434
Corporate Credit Union	9,673,102
Accrued Interest Receivable	754,166
Property & Equipment, Net	6,930,683
Prepaid Expenses	459,922
Share Insurance Deposit	1,782,605
Other Assets	14,499,910
TOTAL ASSETS	201,688,661

LIABILITIES & EQUITIES

Share and Savings Accounts	184,328,822
Accrued and Other Liabilities	(4,126,147)
TOTAL LIABILITIES	180,202,675
Member's Equity	21,485,986
TOTAL LIABILITIES & EQUITY	\$ 201,688,661

Credit Union of Ohio
Income Statement
July 31, 2025

	<u>July-25</u>	<u>2025 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 493,798	\$ 3,314,817
Interest on Investments	245,851	1,661,079
TOTAL INTEREST INCOME	<u>739,648</u>	<u>4,975,896</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	8	80
Interest Expense	154,061	1,074,234
TOTAL INTEREST EXPENSE	<u>154,068</u>	<u>1,074,313</u>
NET INTEREST INCOME	585,580	3,901,582
Provision for Loan Losses	<u>49,335</u>	<u>414,658</u>
Net Interest Income After Provision for Loan Losses	536,245	3,486,924
Non-Interest Income	307,853	2,338,285
NET INCOME BEFORE EXPENSES	<u>844,098</u>	<u>5,825,209</u>
OPERATING EXPENSES	820,360	5,654,994
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	<u>-</u>	<u>-124,772</u>
NET INCOME BEFORE NCUA ACTIVITIES	23,737	45,443
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ 23,737</u>	<u>\$ 45,443</u>