

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

ASSETS

| | |
|--------------------------------|--------------------|
| Loans to Members | \$ 90,811,407 |
| (Less) Allowance for Loan Loss | (1,205,458) |
| Cash | 430,189 |
| Certificates of Deposit | 61,155,000 |
| Investment Securities/Other | 17,421,559 |
| Corporate Credit Union | 15,880,848 |
| Accrued Interest Receivable | 771,381 |
| Property & Equipment, Net | 7,718,595 |
| Prepaid Expenses | 353,750 |
| Share Insurance Deposit | 1,869,911 |
| Other Assets | 14,375,442 |
| TOTAL ASSETS | 209,582,624 |

LIABILITIES & EQUITIES

| | |
|---------------------------------------|-----------------------|
| Share and Savings Accounts | 185,620,116 |
| Accrued and Other Liabilities | 2,227,341 |
| TOTAL LIABILITIES | 187,847,457 |
| Member's Equity | 21,735,167 |
| TOTAL LIABILITIES & EQUITY | \$ 209,582,624 |

Credit Union of Ohio
Income Statement
October 31, 2025

| | <u>October-25</u> | <u>2025 YTD</u> |
|--|-------------------------|--------------------------|
| <u>INTEREST INCOME</u> | | |
| Interest on Loans | \$ 494,792 | \$ 4,784,673 |
| Interest on Investments | 260,508 | 2,427,847 |
| TOTAL INTEREST INCOME | <u><u>755,300</u></u> | <u><u>7,212,520</u></u> |
| <u>INTEREST EXPENSE</u> | | |
| Borrowed Funds | - | 80 |
| Interest Expense | 153,656 | 1,529,945 |
| TOTAL INTEREST EXPENSE | <u><u>153,656</u></u> | <u><u>1,530,025</u></u> |
| NET INTEREST INCOME | 601,644 | 5,682,495 |
| Provision for Loan Losses | <u>51,542</u> | <u>585,894</u> |
| Net Interest Income After Provision for Loan Losses | 550,102 | 5,096,601 |
| Non-Interest Income | 425,881 | 3,482,362 |
| NET INCOME BEFORE EXPENSES | <u><u>975,983</u></u> | <u><u>8,578,964</u></u> |
| OPERATING EXPENSES | 884,543 | 8,165,792 |
| EXTRAORDINARY (GAINS)/LOSSES | 0 | 0 |
| Other Gains/(Losses) | <u>-</u> | <u>-124,772</u> |
| NET INCOME BEFORE NCUA ACTIVITIES | 91,439 | 288,400 |
| INCOME (CHARGE) FROM NCUA ACTIVITIES | | |
| ADJUSTED NET INCOME | <u><u>\$ 91,439</u></u> | <u><u>\$ 288,400</u></u> |