

Credit Union of Ohio  
Statement of Financial Condition  
November 30, 2022

**ASSETS**

Loans to Members	\$ 81,619,913
(Less) Allowance for Loan Loss	(841,821)
Cash	1,279,558
Certificates of Deposit	80,166,000
Investment Securities/Other	22,242,896
Corporate Credit Union	11,071,304
Accrued Interest Receivable	636,923
Property & Equipment, Net	6,712,400
Prepaid Expenses	234,692
Share Insurance Deposit	1,916,645
Other Assets	7,388,960
<b>TOTAL ASSETS</b>	<b><u><u>212,427,470</u></u></b>

**LIABILITIES & EQUITIES**

Share and Savings Accounts	189,729,859
Accrued and Other Liabilities	1,275,768
<b>TOTAL LIABILITIES</b>	<b><u>191,005,626</u></b>
Member's Equity	21,421,844
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u><u>\$ 212,427,470</u></u></b>

Credit Union of Ohio  
Income Statement  
November 30, 2022

	<u>November-22</u>	<u>2022 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 381,305	\$ 3,894,955
Interest on Investments	195,445	1,435,611
TOTAL INTEREST INCOME	<u>576,749</u>	<u>5,330,566</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	0	0
Interest Expense	60,869	356,281
TOTAL INTEREST EXPENSE	<u>60,869</u>	<u>356,281</u>
NET INTEREST INCOME	515,880	4,974,285
Provision for Loan Losses	48,649	249,484
Net Interest Income After Provision for Loan Losses	467,231	4,724,800
Non-Interest Income	289,080	3,255,647
NET INCOME BEFORE EXPENSES	<u>756,311</u>	<u>7,980,447</u>
OPERATING EXPENSES	710,191	7,294,626
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	0
NET INCOME BEFORE NCUA ACTIVITIES	<u>46,120</u>	<u>685,821</u>
INCOME (CHARGE) FROM NCUA ACTIVITIES	-	-
ADJUSTED NET INCOME	<u>\$ 46,120</u>	<u>\$ 685,821</u>