

Credit Union of Ohio  
Statement of Financial Condition  
November 30, 2023

**ASSETS**

Loans to Members	\$ 84,597,237
(Less) Allowance for Loan Loss	(1,391,413)
Cash	1,034,192
Certificates of Deposit	68,111,000
Investment Securities/Other	20,173,870
Corporate Credit Union	7,533,322
Accrued Interest Receivable	633,130
Property & Equipment, Net	6,657,400
Prepaid Expenses	407,297
Share Insurance Deposit	1,893,712
Other Assets	13,361,861
<b>TOTAL ASSETS</b>	<b>203,011,606</b>

**LIABILITIES & EQUITIES**

Share and Savings Accounts	189,748,053
Accrued and Other Liabilities	(8,023,829)
<b>TOTAL LIABILITIES</b>	<b>181,724,223</b>
Member's Equity	21,287,383
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$ 203,011,606</b>

Credit Union of Ohio  
Income Statement  
November 30, 2023

	<u>November-23</u>	<u>2023 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 441,284	\$ 4,650,693
Interest on Investments	187,801	2,286,454
TOTAL INTEREST INCOME	<u>629,084</u>	<u>6,937,147</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	-	136
Interest Expense	148,079	1,378,877
TOTAL INTEREST EXPENSE	<u>148,079</u>	<u>1,379,013</u>
NET INTEREST INCOME	481,006	5,558,134
Provision for Loan Losses	50,350	333,529
Net Interest Income After Provision for Loan Losses	430,656	5,224,605
Non-Interest Income	416,842	3,429,094
NET INCOME BEFORE EXPENSES	<u>847,498</u>	<u>8,653,699</u>
OPERATING EXPENSES	762,751	8,043,375
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	0
NET INCOME BEFORE NCUA ACTIVITIES	<u>84,747</u>	<u>610,325</u>
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ 84,747</u>	<u>\$ 610,325</u>