

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

ASSETS

Loans to Members	\$ 90,900,562
(Less) Allowance for Loan Loss	(1,227,671)
Cash	997,579
Certificates of Deposit	60,163,000
Investment Securities/Other	17,489,735
Corporate Credit Union	12,133,799
Accrued Interest Receivable	831,071
Property & Equipment, Net	8,274,120
Prepaid Expenses	420,857
Share Insurance Deposit	1,869,911
Other Assets	14,813,634
TOTAL ASSETS	<u><u>206,666,597</u></u>

LIABILITIES & EQUITIES

Share and Savings Accounts	187,956,245
Accrued and Other Liabilities	(3,103,323)
TOTAL LIABILITIES	<u>184,852,922</u>
Member's Equity	21,813,675
TOTAL LIABILITIES & EQUITY	<u><u>\$ 206,666,597</u></u>

Credit Union of Ohio
Income Statement
December 31, 2025

	<u>December-25</u>	<u>2025 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 492,269	\$ 5,755,252
Interest on Investments	287,163	2,957,493
TOTAL INTEREST INCOME	<u>779,433</u>	<u>8,712,745</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	8	94
Interest Expense	155,428	1,834,720
TOTAL INTEREST EXPENSE	<u>155,436</u>	<u>1,834,813</u>
NET INTEREST INCOME	623,997	6,877,931
Provision for Loan Losses	<u>54,645</u>	<u>696,806</u>
Net Interest Income After		
Provision for Loan Losses	569,352	6,181,125
Non-Interest Income	<u>345,192</u>	<u>4,121,410</u>
NET INCOME BEFORE EXPENSES	<u>914,543</u>	<u>10,302,535</u>
OPERATING EXPENSES	878,416	9,813,401
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	(124,772)
NET INCOME BEFORE NCUA ACTIVITIES	<u>36,128</u>	<u>364,362</u>
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ 36,128</u>	<u>\$ 364,362</u>