

Credit Union of Ohio
Statement of Financial Condition
December 31, 2024

ASSETS

Loans to Members	\$ 86,108,438
(Less) Allowance for Loan Loss	(1,208,141)
Cash	644,873
Certificates of Deposit	63,204,000
Investment Securities/Other	18,318,686
Corporate Credit Union	10,936,827
Accrued Interest Receivable	699,870
Property & Equipment, Net	7,014,455
Prepaid Expenses	426,123
Share Insurance Deposit	1,795,682
Other Assets	13,639,963
TOTAL ASSETS	<u><u>201,580,776</u></u>

LIABILITIES & EQUITIES

Share and Savings Accounts	182,872,218
Accrued and Other Liabilities	(2,703,739)
TOTAL LIABILITIES	<u>180,168,479</u>
Member's Equity	21,412,297
TOTAL LIABILITIES & EQUITY	<u><u>\$ 201,580,776</u></u>

Credit Union of Ohio
Income Statement
December 31, 2024

	<u>December-24</u>	<u>2024 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 479,799	\$ 5,466,291
Interest on Investments	237,995	2,432,051
TOTAL INTEREST INCOME	<u>717,794</u>	<u>7,898,341</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	1	971
Interest Expense	165,304	1,906,871
TOTAL INTEREST EXPENSE	<u>165,305</u>	<u>1,907,843</u>
NET INTEREST INCOME	552,489	5,990,498
Provision for Loan Losses	<u>58,516</u>	<u>445,485</u>
Net Interest Income After		
Provision for Loan Losses	493,973	5,545,013
Non-Interest Income	439,330	3,997,842
NET INCOME BEFORE EXPENSES	<u>933,302</u>	<u>9,542,855</u>
OPERATING EXPENSES	892,654	9,444,464
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	0
NET INCOME BEFORE NCUA ACTIVITIES	<u>40,648</u>	<u>98,391</u>
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ 40,648</u>	<u>\$ 98,391</u>