

Credit Union of Ohio
Statement of Financial Condition
August 31, 2021

ASSETS

| | |
|--------------------------------|--------------------|
| Loans to Members | \$ 74,614,769 |
| (Less) Allowance for Loan Loss | (482,294) |
| Cash | 1,405,088 |
| Certificates of Deposit | 64,903,573 |
| Investment Securities/Other | 22,623,466 |
| Corporate Credit Union | 15,287,800 |
| Accrued Interest Receivable | 435,860 |
| Property & Equipment, Net | 6,270,311 |
| Prepaid Expenses | 279,171 |
| Share Insurance Deposit | 1,626,718 |
| Other Assets | 6,568,432 |
| TOTAL ASSETS | 193,532,894 |

LIABILITIES & EQUITIES

| | |
|---------------------------------------|-----------------------|
| Share and Savings Accounts | 173,860,898 |
| Accrued and Other Liabilities | 825,213 |
| TOTAL LIABILITIES | 174,686,111 |
| Member's Equity | 18,846,783 |
| TOTAL LIABILITIES & EQUITY | \$ 193,532,894 |

Credit Union of Ohio
Income Statement
August 31, 2021

| | <u>August-21</u> | <u>2021 YTD</u> |
|--------------------------------------|------------------|------------------|
| <u>INTEREST INCOME</u> | | |
| Interest on Loans | \$ 334,895 | \$ 2,628,915 |
| Interest on Investments | 86,115 | 744,485 |
| TOTAL INTEREST INCOME | <u>421,010</u> | <u>3,373,400</u> |
| <u>INTEREST EXPENSE</u> | | |
| Borrowed Funds | 0 | 0 |
| Interest Expense | 34,978 | 321,957 |
| TOTAL INTEREST EXPENSE | <u>34,978</u> | <u>321,958</u> |
| NET INTEREST INCOME | 386,032 | 3,051,442 |
| Provision for Loan Losses | <u>(5,789)</u> | <u>151,397</u> |
| Net Interest Income After | | |
| Provision for Loan Losses | 391,821 | 2,900,046 |
| Non-Interest Income | <u>254,341</u> | <u>2,066,830</u> |
| NET INCOME BEFORE EXPENSES | <u>646,162</u> | <u>4,966,876</u> |
| OPERATING EXPENSES | 630,496 | 4,872,792 |
| EXTRAORDINARY (GAINS)/LOSSES | 0 | 0 |
| Other Gains/(Losses) | - | 1,408 |
| NET INCOME BEFORE NCUA ACTIVITIES | <u>15,666</u> | <u>95,492</u> |
| INCOME (CHARGE) FROM NCUA ACTIVITIES | | |
| ADJUSTED NET INCOME | <u>\$ 15,666</u> | <u>\$ 95,492</u> |