

Credit Union of Ohio
Statement of Financial Condition
November 30, 2021

ASSETS

Loans to Members	\$ 74,701,750
(Less) Allowance for Loan Loss	(528,323)
Cash	1,521,190
Certificates of Deposit	63,008,125
Investment Securities/Other	21,652,959
Corporate Credit Union	18,496,662
Accrued Interest Receivable	441,382
Property & Equipment, Net	6,182,546
Prepaid Expenses	214,488
Share Insurance Deposit	1,724,085
Other Assets	6,601,731
TOTAL ASSETS	<u>194,016,596</u>

LIABILITIES & EQUITIES

Share and Savings Accounts	174,275,205
Accrued and Other Liabilities	736,391
TOTAL LIABILITIES	<u>175,011,596</u>
Member's Equity	19,005,000
TOTAL LIABILITIES & EQUITY	<u>\$ 194,016,596</u>

Credit Union of Ohio
Income Statement
November 30, 2021

	<u>November-21</u>	<u>2021 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 327,082	\$ 3,617,226
Interest on Investments	74,183	980,870
TOTAL INTEREST INCOME	<u>401,265</u>	<u>4,598,096</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	0	0
Interest Expense	29,967	416,722
TOTAL INTEREST EXPENSE	<u>29,967</u>	<u>416,722</u>
NET INTEREST INCOME	371,298	4,181,374
Provision for Loan Losses	11,914	171,852
Net Interest Income After		
Provision for Loan Losses	359,384	4,009,522
Non-Interest Income	267,386	2,841,399
NET INCOME BEFORE EXPENSES	<u>626,771</u>	<u>6,850,920</u>
OPERATING EXPENSES	617,367	6,693,888
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	1,408
NET INCOME BEFORE NCUA ACTIVITIES	<u>9,403</u>	<u>158,441</u>
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ 9,403</u>	<u>\$ 158,441</u>