

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

ASSETS

Loans to Members	\$ 74,842,352
(Less) Allowance for Loan Loss	(521,518)
Cash	830,401
Certificates of Deposit	67,494,125
Investment Securities/Other	22,141,285
Corporate Credit Union	20,684,581
Accrued Interest Receivable	435,774
Property & Equipment, Net	6,176,065
Prepaid Expenses	323,867
Share Insurance Deposit	1,724,085
Other Assets	6,567,345
TOTAL ASSETS	<u>200,698,363</u>

LIABILITIES & EQUITIES

Share and Savings Accounts	180,897,291
Accrued and Other Liabilities	842,870
TOTAL LIABILITIES	<u>181,740,162</u>
Member's Equity	18,958,201
TOTAL LIABILITIES & EQUITY	<u>\$ 200,698,363</u>

Credit Union of Ohio
Income Statement
December 31, 2021

	<u>December-21</u>	<u>2021 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 335,573	\$ 3,952,799
Interest on Investments	96,128	1,076,998
TOTAL INTEREST INCOME	<u>431,701</u>	<u>5,029,797</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	0	0
Interest Expense	29,337	446,058
TOTAL INTEREST EXPENSE	<u>29,337</u>	<u>446,059</u>
NET INTEREST INCOME	402,364	4,583,738
Provision for Loan Losses	<u>11,084</u>	<u>182,936</u>
Net Interest Income After		
Provision for Loan Losses	391,280	4,400,802
Non-Interest Income	<u>275,018</u>	<u>3,116,417</u>
NET INCOME BEFORE EXPENSES	<u>666,298</u>	<u>7,517,219</u>
OPERATING EXPENSES	701,423	7,395,311
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	1,408
NET INCOME BEFORE NCUA ACTIVITIES	<u>(35,125)</u>	<u>123,316</u>
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ (35,125)</u>	<u>\$ 123,316</u>