

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

ASSETS

Loans to Members	\$ 84,269,082
(Less) Allowance for Loan Loss	(1,212,767)
Cash	294,096
Certificates of Deposit	64,190,000
Investment Securities/Other	18,705,351
Corporate Credit Union	6,935,814
Accrued Interest Receivable	714,647
Property & Equipment, Net	6,491,722
Prepaid Expenses	421,896
Share Insurance Deposit	1,795,682
Other Assets	13,428,610
TOTAL ASSETS	<u>196,034,133</u>

LIABILITIES & EQUITIES

Share and Savings Accounts	181,300,881
Accrued and Other Liabilities	(6,713,160)
TOTAL LIABILITIES	<u>174,587,721</u>
Member's Equity	21,446,412
TOTAL LIABILITIES & EQUITY	<u>\$ 196,034,133</u>

Credit Union of Ohio
Income Statement
October 31, 2024

	<u>October-24</u>	<u>2024 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 466,529	\$ 4,537,933
Interest on Investments	201,234	1,994,593
TOTAL INTEREST INCOME	<u>667,763</u>	<u>6,532,526</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	-	970
Interest Expense	160,588	1,588,353
TOTAL INTEREST EXPENSE	<u>160,588</u>	<u>1,589,323</u>
NET INTEREST INCOME	507,174	4,943,203
Provision for Loan Losses	<u>56,281</u>	<u>307,117</u>
Net Interest Income After		
Provision for Loan Losses	450,893	4,636,086
Non-Interest Income	<u>323,617</u>	<u>3,249,650</u>
NET INCOME BEFORE EXPENSES	<u>774,510</u>	<u>7,885,736</u>
OPERATING EXPENSES	823,414	7,742,894
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	0
NET INCOME BEFORE NCUA ACTIVITIES	<u>(48,904)</u>	<u>142,841</u>
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ (48,904)</u>	<u>\$ 142,841</u>