

Credit Union of Ohio  
Statement of Financial Condition  
September 30, 2025

**ASSETS**

Loans to Members	\$ 90,781,046
(Less) Allowance for Loan Loss	(1,192,179)
Cash	656,865
Certificates of Deposit	58,904,000
Investment Securities/Other	17,666,724
Corporate Credit Union	11,010,277
Accrued Interest Receivable	789,725
Property & Equipment, Net	6,898,150
Prepaid Expenses	420,917
Share Insurance Deposit	1,782,605
Other Assets	15,189,458
<b>TOTAL ASSETS</b>	<b>202,907,587</b>

**LIABILITIES & EQUITIES**

Share and Savings Accounts	184,185,040
Accrued and Other Liabilities	(2,919,794)
<b>TOTAL LIABILITIES</b>	<b>181,265,246</b>
Member's Equity	21,642,341
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$ 202,907,587</b>

Credit Union of Ohio  
Income Statement  
September 30, 2025

	<u>September-25</u>	<u>2025 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 480,552	\$ 4,289,880
Interest on Investments	258,822	2,167,339
TOTAL INTEREST INCOME	<u><b>739,373</b></u>	<u><b>6,457,220</b></u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	-	80
Interest Expense	150,028	1,376,288
TOTAL INTEREST EXPENSE	<u><b>150,028</b></u>	<u><b>1,376,368</b></u>
NET INTEREST INCOME	589,345	5,080,852
Provision for Loan Losses	54,888	534,352
Net Interest Income After Provision for Loan Losses	534,457	4,546,500
Non-Interest Income	427,222	3,056,481
NET INCOME BEFORE EXPENSES	<u><b>961,679</b></u>	<u><b>7,602,981</b></u>
OPERATING EXPENSES	846,339	7,281,248
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	-124,772
NET INCOME BEFORE NCUA ACTIVITIES	115,340	196,960
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u><b>\$ 115,340</b></u>	<u><b>\$ 196,960</b></u>