

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

ASSETS

Loans to Members	\$ 90,459,593
(Less) Allowance for Loan Loss	(1,218,620)
Cash	668,788
Certificates of Deposit	60,657,000
Investment Securities/Other	16,485,467
Corporate Credit Union	13,076,114
Accrued Interest Receivable	830,506
Property & Equipment, Net	7,810,870
Prepaid Expenses	349,512
Share Insurance Deposit	1,869,911
Other Assets	14,922,397
TOTAL ASSETS	205,911,537

LIABILITIES & EQUITIES

Share and Savings Accounts	186,853,169
Accrued and Other Liabilities	(2,717,362)
TOTAL LIABILITIES	184,135,807
Member's Equity	21,775,729
TOTAL LIABILITIES & EQUITY	\$ 205,911,537

Credit Union of Ohio
Income Statement
November 30, 2025

	<u>November-25</u>	<u>2025 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 478,310	\$ 5,262,982
Interest on Investments	242,482	2,670,330
TOTAL INTEREST INCOME	<u>720,792</u>	<u>7,933,312</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	5	85
Interest Expense	149,347	1,679,292
TOTAL INTEREST EXPENSE	<u>149,353</u>	<u>1,679,377</u>
NET INTEREST INCOME	571,439	6,253,935
Provision for Loan Losses	<u>56,267</u>	<u>642,161</u>
Net Interest Income After Provision for Loan Losses	515,172	5,611,774
Non-Interest Income	293,856	3,776,218
NET INCOME BEFORE EXPENSES	<u>809,028</u>	<u>9,387,992</u>
OPERATING EXPENSES	769,194	8,934,985
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	-124,772
NET INCOME BEFORE NCUA ACTIVITIES	<u>39,835</u>	<u>328,234</u>
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ 39,835</u>	<u>\$ 328,234</u>