

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
<b>TOTAL ASSETS</b>	<b><u>205,911,537</u></b>

**LIABILITIES & EQUITIES**

Share and Savings Accounts	186,853,169
Accrued and Other Liabilities	(2,717,362)
<b>TOTAL LIABILITIES</b>	<b>184,135,807</b>
Member's Equity	21,775,729
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>205,911,537</u></b>

Credit Union of Ohio  
 Income Statement  
 November 30, 2025

	<u>November-25</u>	<u>2025 YTD</u>
<b><u>INTEREST INCOME</u></b>		
Interest on Loans	\$ 478,310	\$ 5,262,982
Interest on Investments	<u>242,482</u>	<u>2,670,330</u>
<b>TOTAL INTEREST INCOME</b>	<b><u>720,792</u></b>	<b><u>7,933,312</u></b>
<b><u>INTEREST EXPENSE</u></b>		
Borrowed Funds	5	85
Interest Expense	<u>149,347</u>	<u>1,679,292</u>
<b>TOTAL INTEREST EXPENSE</b>	<b><u>149,353</u></b>	<b><u>1,679,377</u></b>
<b>NET INTEREST INCOME</b>	<b><u>571,439</u></b>	<b><u>6,253,935</u></b>
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	<u>293,856</u>	<u>3,776,218</u>
<b>NET INCOME BEFORE EXPENSES</b>	<b><u>809,028</u></b>	<b><u>9,387,992</u></b>
<b>OPERATING EXPENSES</b>	<b>769,194</b>	<b>8,934,985</b>
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	-124772
<b>NET INCOME BEFORE NCUA ACTIVITIES</b>	<b>39,835</b>	<b>328,234</b>
<b>INCOME (CHARGE) FROM NCUA ACTIVITIES</b>		
<b>ADJUSTED NET INCOME</b>	<b><u>\$ 39,835</u></b>	<b><u>\$ 328,234</u></b>