

Credit Union of Ohio
Statement of Financial Condition
July 31, 2026

ASSETS

Loans to Members	\$	89,597,402
(Less) Allowance for Loan Loss		(1,169,464)
Cash		795,717
Certificates of Deposit		63,224,000
Investment Securities/Other		16,569,674
Corporate Credit Union		13,334,635
Accrued Interest Receivable		901,756
Property & Equipment, Net		9,538,847
Prepaid Expenses		393,540
Share Insurance Deposit		1,838,544
Other Assets		14,136,520
TOTAL ASSETS		209,161,172

LIABILITIES & EQUITIES

Share and Savings Accounts		185,723,839
Accrued and Other Liabilities		1,405,157
TOTAL LIABILITIES		187,128,996
Member's Equity		22,032,176
TOTAL LIABILITIES & EQUITY	\$	209,161,172

Credit Union of Ohio
Income Statement
July 31, 2026

	<u>July-26</u>	<u>2026 YTD</u>
<u>INTEREST INCOME</u>		
Interest on Loans	\$ 484,880	\$ 3,343,551
Interest on Investments	300,949	2,013,798
TOTAL INTEREST INCOME	<u>785,828</u>	<u>5,357,349</u>
<u>INTEREST EXPENSE</u>		
Borrowed Funds	-	31
Interest Expense	157,796	1,077,883
TOTAL INTEREST EXPENSE	<u>157,796</u>	<u>1,077,913</u>
NET INTEREST INCOME	628,032	4,279,436
Provision for Loan Losses	54,984	304,785
Net Interest Income After Provision for Loan Losses	573,048	3,974,651
Non-Interest Income	289,664	2,084,813
NET INCOME BEFORE EXPENSES	<u>862,712</u>	<u>6,059,464</u>
OPERATING EXPENSES	847,134	5,847,745
EXTRAORDINARY (GAINS)/LOSSES	0	0
Other Gains/(Losses)	-	-
NET INCOME BEFORE NCUA ACTIVITIES	15,578	211,718
INCOME (CHARGE) FROM NCUA ACTIVITIES		
ADJUSTED NET INCOME	<u>\$ 15,578</u>	<u>\$ 211,718</u>