

**Ohio University Credit Union  
Consolidated Balance Sheet  
as of February 29, 2020**

	<b>Feb-20 Actual</b>	<b>Jan-20 Actual</b>
<b>Assets</b>		
Cash	\$ 5,197,885	\$ 5,542,643
Loans After Loan Loss	\$ 286,275,431	\$ 286,408,494
Investments	\$ 81,557,184	\$ 73,654,044
Property & Equipment Net	\$ 5,946,769	\$ 5,980,104
Other Assets	<u>\$ 8,885,118</u>	<u>\$ 9,041,821</u>
<b>Total Assets.....</b>	<b><u>\$ 387,862,386</u></b>	<b><u>\$ 380,627,106</u></b>
<b>Liabilities</b>		
Shares	\$ 336,353,811	\$ 330,222,609
Other Liabilities	<u>\$ 7,580,789</u>	<u>\$ 6,522,832</u>
Total Liabilities	\$ 343,934,600	\$ 336,745,441
<b>Capital</b>		
Regular Reserve	\$ 4,240,576	\$ 4,240,576
Undivided Earnings	<u>\$ 39,687,210</u>	<u>\$ 39,641,090</u>
Total Capital	\$ 43,927,786	\$ 43,881,666
<b>Total Liabilities &amp; Capital.....</b>	<b><u>\$ 387,862,386</u></b>	<b><u>\$ 380,627,106</u></b>

**Ohio University Credit Union  
Consolidated Income Statement  
YTD February 29, 2020**

	<b>Feb-20 Actual</b>	<b>Jan-20 Actual</b>
<b>Interest Income</b>		
Interest On Loans	\$ 2,420,824	\$ 1,246,730
Interest On Investments	<u>\$ 213,734</u>	<u>\$ 113,982</u>
Total Interest Income	\$ 2,634,558	\$ 1,360,712
<b>Dividend and Interest Expense</b>		
Shares	\$ (386,886)	\$ (198,876)
Other	<u>\$ (4,943)</u>	<u>\$ (2,421)</u>
Total Dividend and Interest Expense	\$ (391,829)	\$ (201,297)
<b>Net Interest Income</b>		
	<u>\$ 2,242,729</u>	<u>\$ 1,159,416</u>
Fee Income	\$ 879,510	\$ 462,719
Operating Expense	\$ (2,700,384)	\$ (1,316,150)
Loan Provision	<u>\$ (193,242)</u>	<u>\$ (105,599)</u>
Non-operating Gain/(Loss)	\$ (5,474)	\$ (3,917)
<b>Net Income.....</b>	<b><u>\$ 223,139</u></b>	<b><u>\$ 196,469</u></b>



Cory Corrigan, CEO