

**Ohio University Credit Union
Consolidated Balance Sheet
as of November 30, 2020**

	Nov-20 Actual	Oct-20 Actual
Assets		
Cash	\$6,410,433	\$6,752,706
Loans After Loan Loss	\$316,097,517	\$311,709,647
Investments	\$88,688,751	\$92,799,175
Property & Equipment Net	\$8,078,998	\$8,142,343
Other Assets	\$14,607,047	\$9,233,712
Total Assets.....	<u>\$ 433,882,746</u>	<u>\$ 428,637,584</u>
Liabilities		
Shares	\$384,085,307	\$378,713,255
Other Liabilities	\$5,193,224	\$5,494,751
Total Liabilities	<u>\$389,278,531</u>	<u>\$384,208,006</u>
Capital		
Regular Reserve	\$4,240,576	\$4,240,576
Undivided Earnings	\$40,363,639	\$40,189,002
Total Capital	<u>\$ 44,604,214</u>	<u>\$ 44,429,578</u>
Total Liabilities & Capital.....	<u>\$ 433,882,746</u>	<u>\$ 428,637,584</u>

**Ohio University Credit Union
Consolidated Income Statement
YTD November 30, 2020**

	Nov-20 Actual	Oct-20 Actual
Interest Income		
Interest On Loans	\$12,972,389	\$ 11,825,962
Interest On Investments	\$1,155,807	\$ 1,071,125
Total Interest Income	<u>\$ 14,128,196</u>	<u>\$ 12,897,088</u>
Dividend and Interest Expense		
Shares	\$ (1,945,640)	\$ (1,781,787)
Other	\$ (20,704)	\$ (20,312)
Total Dividend and Interest Expense	<u>\$ (1,966,344)</u>	<u>\$ (1,802,098)</u>
Net Interest Income	<u>\$ 12,161,852</u>	<u>\$ 11,094,989</u>
Fee Income	\$ 4,760,005	\$ 4,104,203
Operating Expense	\$ (13,479,075)	\$ (12,275,130)
Loan Provision	\$ (3,041,844)	\$ (2,724,775)
Non-operating Gain/(Loss)	\$ 241,936	\$ 148,465
Net Income.....	<u>\$ 642,874</u>	<u>\$ 347,752</u>

Cory Corrigan, CEO