Corporate Central Credit Union

MONTHLY FINANCIALS

May 2026

Corporate Central Credit Union
Consolidated Statement of Financial Condition (unaudited)
May 31, 2026

	May 31, 2026	May 31, 2025	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	845,036,038	733,632,069	111,403,969
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,568,227,246	2,442,638,791	125,588,455
Other Investments	11,886,356	15,309,309	(3,422,953)
Member Loans	6,069,966	-	6,069,966
Miscellaneous Assets			
Net Land and Building	2,257,778	2,319,316	(61,538)
Net Furniture, Equipment, Software and Hardware	1,901,487	2,354,294	(452,807)
Accrued Interest on Member Loans and Investments	5,400,551	6,191,618	(791,067)
National Credit Union Share Insurance Fund	677,596	634,005	43,591
Other Assets	21,647,678	19,303,199	2,344,479
Total Miscellaneous Assets	**$31,885,089**	**$30,802,432**	**$1,082,657**
Total Assets	**$3,463,104,696**	**$3,222,382,602**	**$240,722,094**
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	2,020,714,522	1,745,046,422	275,668,100
Member Share Certificates	855,112,234	808,817,234	46,295,000
Total Nonperpetual Capital Account (NCA)	50,125,688	50,030,092	95,596
Membership Shares & Certificates	**$2,925,952,445**	**$2,603,893,748**	**$322,058,696**
Borrowings and Other Liabilities			
Notes Payable	226,000,000	330,000,000	(104,000,000)
Dividend & Interest Payable	6,084,411	4,526,066	1,558,344
Other Liabilities	4,642,370	3,404,540	1,237,830
Total Borrowings and Other Liabilities	**$236,726,781**	**$337,930,606**	**($101,203,826)**
Total Liabilities	**$3,162,679,225**	**$2,941,824,355**	**$220,854,871**
Shareholder Equity			
Perpetual Contributed Capital	123,673,184	120,852,226	2,820,958
Retained Earnings	183,135,320	174,814,890	8,320,430
Unrealized Gains/Losses AFS	(2,789,154)	(9,867,621)	7,078,467
Other Comprehensive Income (Loss)	(3,593,880)	(5,241,248)	1,647,368
Total Members Equity	**$300,425,471**	**$280,558,247**	**$19,867,224**
Total Liabilities & Equity	**$3,463,104,696**	**$3,222,382,602**	**$240,722,094**

Corporate Central Credit Union
Consolidated Statement of Operations (unaudited)
May 31, 2026

	Month Ended May 31, 2026	Year-to-Date May 31, 2026	Year-to-Date May 31, 2025	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	11,423,037	54,625,809	56,934,288	(2,308,479)
Total Interest on Loans	9,146	66,920	39,212	27,708
Total Interest Income	$11,432,183	$54,692,729	56,973,500	($2,280,771)
Interest Expense				
Member Shares Dividend Expense	5,292,576	25,144,308	32,305,378	(7,161,070)
Member Certificates Dividend Expense	2,823,850	12,579,266	11,557,371	1,021,895
Nonperpetual Capital Account Dividend Expense	148,706	719,308	722,733	(3,425)
Total Interest on Notes Payable	748,678	4,849,567	3,913,681	935,887
Total Interest and Dividends Expense	$9,013,810	$43,292,449	48,499,163	($5,206,714)
Gain/Loss on Investment Sales	-	88,530	4,471	84,060
Net Investment Income	$2,418,373	$11,488,811	8,478,808	$3,010,003
Operating Income				
Service Income	706,175	3,450,036	2,716,002	734,034
Other Income	115,425	630,705	1,042,958	(412,253)
Total Consolidated Operating Income	$821,600	$4,080,741	3,758,960	$321,781
				-
Operating Expense				
Compensation and Employee Benefits	1,056,467	5,226,272	4,856,124	370,148
Office Occupancy and Supplies	28,848	152,631	168,275	(15,644)
Marketing Expenses	152,509	426,317	275,299	151,018
Operating Services Expenses	382,621	1,737,349	1,516,525	220,824
Technology and Professional Services	142,249	793,947	709,100	84,846
Depreciation and Other Expense	176,843	903,521	672,542	230,979
Total Consolidated Operating Expense	$1,939,537	$9,240,036	$8,197,865	$1,042,171
Unclosed Net Income	$1,300,437	$6,329,516	$4,039,903	$2,289,613

To ensure consistency with current year reporting, prior year financial statement amounts were modified to present EBA Interest Income and EBA Interest Expense on a net basis within operating income. These amounts were previously reported separately as interest income and interest expense. The reclassification did not affect total net income.

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