Corporate Central Credit Union

MONTHLY FINANCIALS

July 2026

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

	July 31, 2026	July 31, 2025	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	810,311,695	924,251,173	(113,939,478)
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,494,805,048	2,306,615,960	188,189,088
Other Investments	21,146,758	22,370,006	(1,223,248)
Member Loans	216,756	5,129,911	(4,913,155)
Miscellaneous Assets			
Net Land and Building	2,247,521	2,309,059	(61,538)
Net Furniture, Equipment, Software and Hardware	1,779,071	2,329,110	(550,039)
Accrued Interest on Member Loans and Investments	5,186,426	7,699,999	(2,513,573)
National Credit Union Share Insurance Fund	677,596	634,005	43,591
Other Assets	21,951,913	19,478,481	2,473,432
Total Miscellaneous Assets	**$31,842,527**	**$32,450,655**	**($608,128)**
Total Assets	**$3,358,322,785**	**$3,290,817,705**	**$67,505,080**
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,899,118,148	1,932,312,976	(33,194,828)
Member Share Certificates	806,359,234	766,323,234	40,036,000
Total Nonperpetual Capital Account (NCA)	50,153,389	50,030,092	123,297
Membership Shares & Certificates	**$2,755,630,771**	**$2,748,666,302**	**$6,964,469**
Borrowings and Other Liabilities			
Notes Payable	296,000,000	246,000,000	50,000,000
Dividend & Interest Payable	6,552,236	6,606,016	(53,779)
Other Liabilities	4,794,913	3,960,397	834,515
Total Borrowings and Other Liabilities	**$307,347,149**	**$256,566,413**	**$50,780,736**
Total Liabilities	**$3,062,977,920**	**$3,005,232,715**	**$57,745,205**
Shareholder Equity			
Perpetual Contributed Capital	123,703,427	120,852,226	2,851,201
Retained Earnings	183,903,757	175,809,428	8,094,329
Unrealized Gains/Losses AFS	(8,668,439)	(5,835,416)	(2,833,022)
Other Comprehensive Income (Loss)	(3,593,880)	(5,241,248)	1,647,368
Total Members Equity	**$295,344,865**	**$285,584,990**	**$9,759,875**
Total Liabilities & Equity	**$3,358,322,785**	**$3,290,817,705**	**$67,505,080**

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

	Month Ended July 31, 2026	Year-to-Date July 31, 2026	Year-to-Date July 31, 2025	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	10,703,129	76,099,673	80,170,919	(4,071,246)
Total Interest on Loans	24,304	103,417	55,523	47,894
Total Interest Income	$10,727,433	$76,203,090	80,226,442	($4,023,352)
Interest Expense				
Member Shares Dividend Expense	4,751,810	34,875,835	43,877,419	(9,001,584)
Member Certificates Dividend Expense	2,743,375	17,997,478	16,523,259	1,474,219
Nonperpetual Capital Account Dividend Expense	148,789	1,012,077	1,015,011	(2,934)
Total Interest on Notes Payable	1,103,351	6,869,690	7,033,981	(164,291)
Total Interest and Dividends Expense	$8,747,325	$60,755,081	68,449,670	($7,694,590)
Gain/Loss on Investment Sales	-	88,530	4,471	84,060
Net Investment Income	$1,980,108	$15,536,539	11,781,242	$3,755,297
Operating Income				
Service Income	717,013	4,866,858	3,765,967	1,100,890
Other Income	92,248	846,082	1,906,649	(1,060,567)
Total Consolidated Operating Income	$809,261	$5,712,939	5,672,616	$40,324
				-
Operating Expense				
Compensation and Employee Benefits	1,150,579	7,486,107	6,837,153	648,954
Office Occupancy and Supplies	27,424	206,647	233,218	(26,571)
Marketing Expenses	78,477	603,007	386,985	216,022
Operating Services Expenses	374,882	2,479,380	2,125,490	353,890
Technology and Professional Services	144,506	1,102,305	967,499	134,806
Depreciation and Other Expense	231,054	1,343,777	960,196	383,581
Total Consolidated Operating Expense	$2,006,921	$13,221,223	$11,510,542	$1,710,681
Unclosed Net Income	$782,448	$8,028,256	$5,943,316	$2,084,939

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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