Corporate Central Credit Union

MONTHLY FINANCIALS

September 2026



Corporate Central Credit Union
Consolidated Statement of Financial Condition (unaudited)
September 30, 2026

	September 30, 2026	September 30, 2025	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	846,044,358	649,972,920	196,071,439
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,307,303,716	2,135,102,453	172,201,263
Other Investments	20,949,439	16,769,881	4,179,558
Member Loans	2,932,717	344,520	2,588,197
Miscellaneous Assets			
Net Land and Building	2,237,265	2,298,803	(61,538)
Net Furniture, Equipment, Software and Hardware	1,710,224	2,317,895	(607,671)
Accrued Interest on Member Loans and Investments	5,275,855	9,387,194	(4,111,339)
National Credit Union Share Insurance Fund	677,596	634,005	43,591
Other Assets	21,774,542	19,466,168	2,308,375
Total Miscellaneous Assets	**$31,675,483**	**$34,104,065**	**($2,428,582)**
Total Assets	**$3,208,905,713**	**$2,836,293,838**	**$372,611,875**
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,843,750,631	1,564,475,067	279,275,564
Member Share Certificates	787,657,234	791,613,234	(3,956,000)
Total Nonperpetual Capital Account (NCA)	50,153,389	49,637,992	515,397
Membership Shares & Certificates	**$2,681,561,254**	**$2,405,726,293**	**$275,834,961**
Borrowings and Other Liabilities			
Notes Payable	236,000,000	126,000,000	110,000,000
Dividend & Interest Payable	7,017,555	6,132,808	884,747
Other Liabilities	5,279,486	4,073,880	1,205,606
Total Borrowings and Other Liabilities	**$248,297,041**	**$136,206,688**	**$112,090,353**
Total Liabilities	**$2,929,858,295**	**$2,541,932,981**	**$387,925,314**
Shareholder Equity			
Perpetual Contributed Capital	123,703,427	121,865,560	1,837,867
Retained Earnings	184,692,021	177,055,603	7,636,418
Unrealized Gains/Losses AFS	(25,754,149)	680,943	(26,435,092)
Other Comprehensive Income (Loss)	(3,593,880)	(5,241,248)	1,647,368
Total Members Equity	**$279,047,419**	**$294,360,857**	**($15,313,439)**
Total Liabilities & Equity	**$3,208,905,713**	**$2,836,293,838**	**$372,611,875**

Corporate Central Credit Union
Consolidated Statement of Operations (unaudited)
September 30, 2026

	Month Ended September 30, 2026	Year-to-Date September 30, 2026	Year-to-Date September 30, 2025	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	10,412,153	97,469,296	102,323,912	(4,854,616)
Total Interest on Loans	12,188	134,061	68,562	65,499
Total Interest Income	$10,424,341	$97,603,357	102,392,474	($4,789,117)
Interest Expense				
Member Shares Dividend Expense	4,452,729	44,041,332	54,798,827	(10,757,495)
Member Certificates Dividend Expense	2,555,135	23,176,925	21,447,591	1,729,334
Nonperpetual Capital Account Dividend Expense	143,989	1,304,855	1,304,853	2
Total Interest on Notes Payable	1,308,607	9,518,447	9,319,694	198,754
Total Interest and Dividends Expense	$8,460,460	$78,041,559	86,870,965	($8,829,406)
Gain/Loss on Investment Sales	-	88,530	268,412	(179,882)
Net Investment Income	$1,963,882	$19,650,328	15,789,921	$3,860,407
Operating Income				
Service Income	689,244	6,184,751	4,878,892	1,305,859
Other Income	116,617	1,070,035	2,338,284	(1,268,248)
Total Consolidated Operating Income	$805,862	$7,254,786	7,217,175	$37,611
				-
Operating Expense				
Compensation and Employee Benefits	1,129,239	9,678,839	8,835,326	843,514
Office Occupancy and Supplies	29,273	262,613	299,073	(36,460)
Marketing Expenses	80,811	758,858	515,498	243,360
Operating Services Expenses	371,034	3,206,586	2,761,815	444,771
Technology and Professional Services	176,596	1,444,271	1,229,735	214,535
Depreciation and Other Expense	241,674	1,807,109	1,260,538	546,571
Total Consolidated Operating Expense	$2,028,626	$17,158,277	$14,901,984	$2,256,293
Unclosed Net Income	$741,117	$9,746,837	$8,105,112	$1,641,725

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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