

# **MONTHLY FINANCIALS**

June 2025



**Corporate Central Credit Union**  
**Consolidated Statement of Financial Condition (unaudited)**  
**June 30, 2025**

	June 30, 2025	June 30, 2024	Variance Current Year vs Prior Year
<b>ASSETS</b>			
Cash and Due from Banks and FRB	795,610,668	978,665,628	(183,054,960)
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,384,008,903	2,188,901,691	195,107,213
Other Investments	22,099,416	4,099,080	18,000,336
Member Loans	2,779,593	72,112,198	(69,332,605)
<b>Miscellaneous Assets</b>			
Net Land and Building	2,314,187	2,231,887	82,300
Net Furniture, Equipment, Software and Hardware	2,362,104	2,213,005	149,099
Accrued Interest on Member Loans and Investments	6,753,926	7,073,370	(319,444)
National Credit Union Share Insurance Fund	634,005	602,770	31,235
Other Assets	19,696,798	22,355,594	(2,658,796)
<b>Total Miscellaneous Assets</b>	<b>\$31,761,020</b>	<b>\$34,476,626</b>	<b>(\$2,715,606)</b>
<b>Total Assets</b>	<b>\$3,236,259,600</b>	<b>\$3,278,255,223</b>	<b>(\$41,995,623)</b>
<b>LIABILITIES &amp; MEMBERS' EQUITY</b>			
<b>Members' Deposits</b>			
Total Member Shares	1,651,603,106	1,830,406,954	(178,803,848)
Member Share Certificates	759,598,234	860,029,234	(100,431,000)
Total Nonperpetual Capital Account (NCA)	50,030,092	49,632,442	397,650
<b>Membership Shares &amp; Certificates</b>	<b>\$2,461,231,432</b>	<b>\$2,740,068,630</b>	<b>(\$278,837,198)</b>
<b>Borrowings and Other Liabilities</b>			
Notes Payable	480,000,000	272,900,000	207,100,000
Dividend & Interest Payable	4,702,108	8,294,100	(3,591,992)
Other Liabilities	3,606,553	3,101,729	504,824
<b>Total Borrowings and Other Liabilities</b>	<b>\$488,308,661</b>	<b>\$284,295,829</b>	<b>\$204,012,832</b>
<b>Total Liabilities</b>	<b>\$2,949,540,093</b>	<b>\$3,024,364,459</b>	<b>(\$74,824,366)</b>
<b>Shareholder Equity</b>			
Perpetual Contributed Capital	120,852,226	120,827,226	25,000
Retained Earnings	175,504,692	170,236,657	5,268,036
Unrealized Gains/Losses AFS	(4,396,163)	(29,644,294)	25,248,132
Other Comprehensive Income (Loss)	(5,241,248)	(7,528,824)	2,287,576
<b>Total Members Equity</b>	<b>\$286,719,508</b>	<b>\$253,890,764</b>	<b>\$32,828,744</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$3,236,259,600</b>	<b>\$3,278,255,223</b>	<b>(\$41,995,623)</b>



**Corporate Central Credit Union**  
**Consolidated Statement of Operations (unaudited)**  
**June 30, 2025**

	Month Ended June 30, 2025	Year-to-Date June 30, 2025	Year-to-Date June 30, 2024	Variance Current YTD vs Prior YTD
<b>Interest Income</b>				
Total Interest on Investments	19,215,913	113,705,080	130,465,788	(16,760,708)
Total Interest on Loans	6,319	45,532	363,599	(318,067)
<b>Total Interest Income</b>	<b>\$19,222,232</b>	<b>\$113,750,612</b>	<b>\$130,829,387</b>	<b>(\$17,078,775)</b>
<b>Interest Expense</b>				
Member Shares Dividend Expense	13,465,395	82,736,117	99,230,659	(16,494,542)
Member Certificates Dividend Expense	2,482,018	14,039,389	12,789,314	1,250,075
Nonperpetual Capital Account Dividend Expense	143,855	866,589	866,060	529
Total Interest on Notes Payable	1,373,310	5,286,990	8,765,343	(3,478,352)
<b>Total Interest and Dividends Expense</b>	<b>\$17,464,578</b>	<b>\$102,929,085</b>	<b>\$121,651,375</b>	<b>(\$18,722,290)</b>
<b>Gain/Loss on Investment Sales</b>	<b>-</b>	<b>4,471</b>	<b>314,614</b>	<b>(310,144)</b>
<b>Net Investment Income</b>	<b>\$1,757,654</b>	<b>\$10,825,997</b>	<b>\$9,492,626</b>	<b>\$1,333,371</b>
<b>Operating Income</b>				
Service Income	507,183	3,223,185	3,194,803	28,382
Other Income	499,022	952,444	494,146	458,298
<b>Total Consolidated Operating Income</b>	<b>\$1,006,205</b>	<b>\$4,175,630</b>	<b>\$3,688,949</b>	<b>\$486,681</b>
<b>Operating Expense</b>				
Compensation and Employee Benefits	959,648	5,814,722	5,325,880	488,842
Office Occupancy and Supplies	32,103	200,378	203,149	(2,770)
Marketing Expenses	57,903	333,202	316,781	16,420
Operating Services Expenses	301,280	1,817,805	1,804,135	13,670
Technology and Professional Services	130,634	839,734	828,991	10,743
Depreciation and Other Expense	145,501	819,093	600,164	218,928
<b>Total Consolidated Operating Expense</b>	<b>\$1,627,069</b>	<b>\$9,824,934</b>	<b>\$9,079,101</b>	<b>\$745,833</b>
<b>Unclosed Net Income</b>	<b>\$1,136,790</b>	<b>\$5,176,693</b>	<b>\$4,102,474</b>	<b>\$1,074,219</b>



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