



# **MONTHLY FINANCIALS**

January 2026



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

	January 31, 2026	January 31, 2025	Variance Current Year vs Prior Year
<b>ASSETS</b>			
Cash and Due from Banks and FRB	950,671,975	756,473,765	194,198,210
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,376,770,377	2,272,969,937	103,800,440
Other Investments	21,218,752	19,809,425	1,409,327
Member Loans	-	140,355	(140,355)
<b>Miscellaneous Assets</b>			
Net Land and Building	2,278,290	2,339,828	(61,538)
Net Furniture, Equipment, Software and Hardware	2,113,974	2,362,467	(248,493)
Accrued Interest on Member Loans and Investments	5,809,870	7,943,874	(2,134,004)
National Credit Union Share Insurance Fund	665,587	627,043	38,544
Other Assets	21,133,633	18,840,140	2,293,492
<b>Total Miscellaneous Assets</b>	<b>\$32,001,354</b>	<b>\$32,113,352</b>	<b>(\$111,999)</b>
<b>Total Assets</b>	<b>\$3,380,662,459</b>	<b>\$3,081,506,835</b>	<b>\$299,155,623</b>
<b>LIABILITIES &amp; MEMBERS' EQUITY</b>			
<b>Members' Deposits</b>			
Total Member Shares	1,830,827,621	1,851,197,808	(20,370,187)
Member Share Certificates	732,781,234	718,069,234	14,712,000
Total Nonperpetual Capital Account (NCA)	49,687,992	49,832,442	(144,450)
<b>Membership Shares &amp; Certificates</b>	<b>\$2,613,296,847</b>	<b>\$2,619,099,484</b>	<b>(\$5,802,637)</b>
<b>Borrowings and Other Liabilities</b>			
Notes Payable	456,000,000	180,000,000	276,000,000
Dividend & Interest Payable	5,118,795	4,749,543	369,253
Other Liabilities	3,518,787	2,486,991	1,031,796
<b>Total Borrowings and Other Liabilities</b>	<b>\$464,637,582</b>	<b>\$187,236,534</b>	<b>\$277,401,048</b>
<b>Total Liabilities</b>	<b>\$3,077,934,429</b>	<b>\$2,806,336,018</b>	<b>\$271,598,411</b>
<b>Shareholder Equity</b>			
Perpetual Contributed Capital	121,865,560	120,827,226	1,038,334
Retained Earnings	179,831,924	173,236,896	6,595,028
Unrealized Gains/Losses AFS	4,624,426	(13,652,056)	18,276,482
Other Comprehensive Income (Loss)	(3,593,880)	(5,241,248)	1,647,368
<b>Total Members Equity</b>	<b>\$302,728,029</b>	<b>\$275,170,817</b>	<b>\$27,557,212</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$3,380,662,459</b>	<b>\$3,081,506,835</b>	<b>\$299,155,623</b>



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

	Month Ended January 31, 2026	Year-to-Date January 31, 2026	Year-to-Date January 31, 2025	Variance Current YTD vs Prior YTD
<b>Interest Income</b>				
Total Interest on Investments	10,823,528	10,823,528	12,139,029	(1,315,501)
Total Interest on Loans	6,958	6,958	13,965	(7,007)
<b>Total Interest Income</b>	<b>\$10,830,486</b>	<b>\$10,830,486</b>	<b>12,152,994</b>	<b>(\$1,322,508)</b>
<b>Interest Expense</b>				
Member Shares Dividend Expense	4,811,301	4,811,301	6,567,511	(1,756,210)
Member Certificates Dividend Expense	2,328,572	2,328,572	2,282,064	46,509
Nonperpetual Capital Account Dividend Expense	147,405	147,405	148,118	(712)
Total Interest on Notes Payable	1,353,767	1,353,767	1,613,161	(259,394)
<b>Total Interest and Dividends Expense</b>	<b>\$8,641,045</b>	<b>\$8,641,045</b>	<b>10,610,853</b>	<b>(\$1,969,808)</b>
<b>Gain/Loss on Investment Sales</b>	<b>25,787</b>	<b>25,787</b>	<b>4,471</b>	<b>21,316</b>
<b>Net Investment Income</b>	<b>\$2,215,228</b>	<b>\$2,215,228</b>	<b>1,546,611</b>	<b>\$668,616</b>
<b>Operating Income</b>				
Service Income	667,416	667,416	532,098	135,319
Other Income	173,091	173,091	216,511	(43,420)
<b>Total Consolidated Operating Income</b>	<b>\$840,507</b>	<b>\$840,507</b>	<b>748,608</b>	<b>\$91,899</b>
<b>Operating Expense</b>				
Compensation and Employee Benefits	1,018,086	1,018,086	972,251	45,835
Office Occupancy and Supplies	34,684	34,684	40,228	(5,544)
Marketing Expenses	61,032	61,032	39,717	21,315
Operating Services Expenses	320,602	320,602	301,626	18,976
Technology and Professional Services	214,201	214,201	135,777	78,424
Depreciation and Other Expense	191,307	191,307	131,376	59,931
<b>Total Consolidated Operating Expense</b>	<b>\$1,839,913</b>	<b>\$1,839,913</b>	<b>\$1,620,975</b>	<b>\$218,938</b>
<b>Unclosed Net Income</b>	<b>\$1,215,822</b>	<b>\$1,215,822</b>	<b>\$674,244</b>	<b>\$541,578</b>



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