



MONTHLY FINANCIALS

December 2025



Corporate Central Credit Union
Consolidated Statement of Financial Condition (unaudited)
December 31, 2025

	December 31, 2025	December 31, 2024	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	1,064,274,717	1,022,884,013	41,390,704
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,323,901,022	2,232,258,221	91,642,801
Other Investments	19,808,628	15,309,477	4,499,151
Member Loans	318,401	4,622,007	(4,303,606)
Miscellaneous Assets			
Net Land and Building	2,283,418	2,344,956	(61,538)
Net Furniture, Equipment, Software and Hardware	2,238,390	2,363,250	(124,860)
Accrued Interest on Member Loans and Investments	7,899,222	7,544,079	355,143
National Credit Union Share Insurance Fund	665,587	627,043	38,544
Other Assets	20,589,036	18,741,715	1,847,321
Total Miscellaneous Assets	\$33,675,654	\$31,621,044	\$2,054,609
Total Assets	\$3,441,978,421	\$3,306,694,762	\$135,283,659
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,991,076,496	1,915,928,093	75,148,403
Member Share Certificates	1,013,311,234	730,837,234	282,474,000
Total Nonperpetual Capital Account (NCA)	49,687,992	49,832,442	(144,450)
Membership Shares & Certificates	\$3,054,075,722	\$2,696,597,769	\$357,477,953
Borrowings and Other Liabilities			
Notes Payable	76,000,000	330,000,000	(254,000,000)
Dividend & Interest Payable	5,950,092	3,197,525	2,752,567
Other Liabilities	4,598,078	3,825,380	772,698
Total Borrowings and Other Liabilities	\$86,548,170	\$337,022,905	(\$250,474,735)
Total Liabilities	\$3,140,623,892	\$3,033,620,674	\$107,003,218
Shareholder Equity			
Perpetual Contributed Capital	121,865,560	120,827,226	1,038,334
Retained Earnings	179,081,862	173,024,398	6,057,463
Unrealized Gains/Losses AFS	4,000,987	(15,536,288)	19,537,275
Other Comprehensive Income (Loss)	(3,593,880)	(5,241,248)	1,647,368
Total Members Equity	\$301,354,529	\$273,074,088	\$28,280,441
Total Liabilities & Equity	\$3,441,978,421	\$3,306,694,762	\$135,283,659



Corporate Central Credit Union
Consolidated Statement of Operations (unaudited)
December 31, 2025

	Month Ended December 31, 2025	Year-to-Date December 31, 2025	Year-to-Date December 31, 2024	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	19,829,844	228,944,384	259,069,804	(30,125,420)
Total Interest on Loans	2,748	73,181	1,034,658	(961,477)
Total Interest Income	\$19,832,593	\$229,017,565	\$260,104,462	(\$31,086,897)
Interest Expense				
Member Shares Dividend Expense	12,458,780	160,707,695	199,076,181	(38,368,487)
Member Certificates Dividend Expense	3,688,464	30,080,980	26,577,154	3,503,826
Nonperpetual Capital Account Dividend Expense	147,405	1,742,309	1,744,950	(2,641)
Total Interest on Notes Payable	1,272,030	12,789,558	14,447,394	(1,657,837)
Total Interest and Dividends Expense	\$17,566,680	\$205,320,541	\$241,845,680	(\$36,525,139)
Gain/Loss on Investment Sales	36,257	322,111	2,463,589	(2,141,478)
Net Investment Income	\$2,302,170	\$24,019,134	\$20,722,370	\$3,296,764
Operating Income				
Service Income	569,032	6,614,328	6,584,242	30,085
Other Income	120,321	1,549,594	981,171	568,424
Total Consolidated Operating Income	\$689,353	\$8,163,922	\$7,565,413	\$598,509
Operating Expense				
Compensation and Employee Benefits	1,240,988	12,348,982	11,007,712	1,341,270
Office Occupancy and Supplies	30,982	389,449	381,794	7,655
Marketing Expenses	29,852	741,679	577,627	164,053
Operating Services Expenses	344,174	3,783,190	3,715,405	67,785
Technology and Professional Services	121,616	1,616,438	1,653,212	(36,774)
Depreciation and Other Expense	187,654	1,789,692	1,321,339	468,353
Total Consolidated Operating Expense	\$1,955,266	\$20,669,430	\$18,657,089	\$2,012,340
Unclosed Net Income	\$1,036,257	\$11,513,627	\$9,630,694	\$1,882,932



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