



MONTHLY FINANCIALS

August 2025



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

	August 31, 2025	August 31, 2024	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	965,467,879	929,368,053	36,099,825
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,259,320,953	2,287,346,213	(28,025,260)
Other Investments	19,747,190	18,684,214	1,062,975
Member Loans	43,083	134,998	(91,915)
Miscellaneous Assets			
Net Land and Building	2,303,931	2,365,147	(61,216)
Net Furniture, Equipment, Software and Hardware	2,284,446	2,356,739	(72,293)
Accrued Interest on Member Loans and Investments	9,077,025	10,244,733	(1,167,708)
National Credit Union Share Insurance Fund	634,005	602,770	31,235
Other Assets	19,595,923	15,118,669	4,477,254
Total Miscellaneous Assets	\$33,895,330	\$30,688,057	\$3,207,273
Total Assets	\$3,278,474,434	\$3,266,221,536	\$12,252,898
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,765,483,542	1,749,539,906	15,943,636
Member Share Certificates	732,303,234	641,254,234	91,049,000
Total Nonperpetual Capital Account (NCA)	49,612,992	49,832,442	(219,450)
Membership Shares & Certificates	\$2,547,399,769	\$2,440,626,582	\$106,773,186
Borrowings and Other Liabilities			
Notes Payable	426,000,000	542,900,000	(116,900,000)
Dividend & Interest Payable	7,786,997	10,218,946	(2,431,949)
Other Liabilities	3,927,990	3,068,101	859,889
Total Borrowings and Other Liabilities	\$437,714,987	\$556,187,047	(\$118,472,060)
Total Liabilities	\$2,985,114,755	\$2,996,813,629	(\$11,698,874)
Shareholder Equity			
Perpetual Contributed Capital	121,865,560	120,827,226	1,038,334
Retained Earnings	176,566,571	171,331,730	5,234,841
Unrealized Gains/Losses AFS	168,795	(15,222,226)	15,391,021
Other Comprehensive Income (Loss)	(5,241,248)	(7,528,824)	2,287,576
Total Members Equity	\$293,359,678	\$269,407,906	\$23,951,772
Total Liabilities & Equity	\$3,278,474,434	\$3,266,221,536	\$12,252,898



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

	Month Ended August 31, 2025	Year-to-Date August 31, 2025	Year-to-Date August 31, 2024	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	19,449,296	153,793,643	174,128,107	(20,334,464)
Total Interest on Loans	10,602	66,125	983,317	(917,191)
Total Interest Income	\$19,459,898	\$153,859,769	\$175,111,424	(\$21,251,655)
Interest Expense				
Member Shares Dividend Expense	13,690,503	110,887,346	133,891,039	(23,003,694)
Member Certificates Dividend Expense	2,420,428	18,943,688	17,863,227	1,080,460
Nonperpetual Capital Account Dividend Expense	147,376	1,162,387	1,161,979	408
Total Interest on Notes Payable	1,143,442	8,177,423	10,476,374	(2,298,951)
Total Interest and Dividends Expense	\$17,401,750	\$139,170,843	\$163,392,619	(\$24,221,776)
Gain/Loss on Investment Sales	256,656	261,127	1,738,911	(1,477,784)
Net Investment Income	\$2,314,805	\$14,950,052	\$13,457,715	\$1,492,337
Operating Income				
Service Income	538,393	4,304,361	4,274,423	29,938
Other Income	93,239	1,145,882	648,542	497,340
Total Consolidated Operating Income	\$631,632	\$5,450,243	\$4,922,964	\$527,278
Operating Expense				
Compensation and Employee Benefits	1,020,591	7,857,743	7,150,107	707,636
Office Occupancy and Supplies	32,267	265,484	271,186	(5,702)
Marketing Expenses	82,058	469,044	423,768	45,276
Operating Services Expenses	304,511	2,430,001	2,419,704	10,297
Technology and Professional Services	133,289	1,100,788	1,157,686	(56,898)
Depreciation and Other Expense	151,693	1,111,890	837,097	274,793
Total Consolidated Operating Expense	\$1,724,408	\$13,234,950	\$12,259,548	\$975,402
Unclosed Net Income	\$1,222,029	\$7,165,345	\$6,121,132	\$1,044,214



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