



MONTHLY FINANCIALS

January 2025



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

	January 31, 2025	January 31, 2024	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	756,473,765	818,788,714	(62,314,949)
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,272,969,937	2,060,190,789	212,779,148
Other Investments	19,809,425	3,899,426	15,910,000
Member Loans	140,355	16,169,622	(16,029,266)
Miscellaneous Assets			
Net Land and Building	2,339,828	2,227,716	112,112
Net Furniture, Equipment, Software and Hardware	2,362,467	2,040,278	322,189
Accrued Interest on Member Loans and Investments	7,943,874	8,126,719	(182,846)
National Credit Union Share Insurance Fund	627,043	626,727	317
Other Assets	18,840,140	14,489,863	4,350,278
Total Miscellaneous Assets	\$32,113,352	\$27,511,303	\$4,602,050
Total Assets	\$3,081,506,835	\$2,926,559,853	\$154,946,982
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,851,197,808	1,555,169,729	296,028,079
Member Share Certificates	718,069,234	664,782,765	53,286,469
Total Nonperpetual Capital Account (NCA)	49,832,442	49,608,439	224,003
Membership Shares & Certificates	\$2,619,099,484	\$2,269,560,933	\$349,538,551
Borrowings and Other Liabilities			
Notes Payable	180,000,000	400,000,000	(220,000,000)
Dividend & Interest Payable	4,749,543	4,944,899	(195,357)
Other Liabilities	2,486,991	2,191,196	295,795
Total Borrowings and Other Liabilities	\$187,236,534	\$407,136,095	(\$219,899,561)
Total Liabilities	\$2,806,336,018	\$2,676,697,028	\$129,638,990
Shareholder Equity			
Perpetual Contributed Capital	120,827,226	120,827,226	-
Retained Earnings	173,236,896	169,029,210	4,207,685
Unrealized Gains/Losses AFS	(13,652,056)	(32,464,787)	18,812,731
Other Comprehensive Income (Loss)	(5,241,248)	(7,528,824)	2,287,576
Total Members Equity	\$275,170,817	\$249,862,825	\$25,307,992
Total Liabilities & Equity	\$3,081,506,835	\$2,926,559,853	\$154,946,982



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

	Month Ended January 31, 2025	Year-to-Date January 31, 2025	Year-to-Date January 31, 2024	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	19,800,618	19,800,618	20,161,066	(360,448)
Total Interest on Loans	13,965	13,965	67,637	(53,672)
Total Interest Income	\$19,814,583	\$19,814,583	\$20,228,703	(\$414,120)
Interest Expense				
Member Shares Dividend Expense	14,109,637	14,109,637	15,181,282	(1,071,645)
Member Certificates Dividend Expense	2,282,064	2,282,064	1,718,118	563,946
Nonperpetual Capital Account Dividend Expense	148,118	148,118	147,466	652
Total Interest on Notes Payable	1,613,161	1,613,161	1,642,084	(28,922)
Total Interest and Dividends Expense	\$18,152,979	\$18,152,979	\$18,688,949	(\$535,970)
Gain/Loss on Investment Sales	4,471	4,471	31,215	(26,745)
Net Investment Income	\$1,666,074	\$1,666,074	\$1,570,968	\$95,106
Operating Income				
Service Income	532,098	532,098	576,903	(44,805)
Other Income	97,048	97,048	110,024	(12,976)
Total Consolidated Operating Income	\$629,145	\$629,145	\$686,927	(\$57,782)
Operating Expense				
Compensation and Employee Benefits	972,251	972,251	1,009,110	(36,859)
Office Occupancy and Supplies	40,228	40,228	39,013	1,216
Marketing Expenses	39,717	39,717	50,116	(10,399)
Operating Services Expenses	301,626	301,626	300,591	1,036
Technology and Professional Services	135,777	135,777	124,733	11,044
Depreciation and Other Expense	131,376	131,376	88,632	42,744
Total Consolidated Operating Expense	\$1,620,975	\$1,620,975	\$1,612,194	\$8,781
Unclosed Net Income	\$674,244	\$674,244	\$645,701	\$28,543



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