

MONTHLY FINANCIALS

September 2025



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

	Month Ended September 30, 2025	Year-to-Date September 30, 2025	Year-to-Date September 30, 2024	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	18,554,422	172,348,066	195,462,072	(23,114,006)
Total Interest on Loans	2,437	68,562	996,844	(928,282)
Total Interest Income	\$18,556,859	\$172,416,628	\$196,458,916	(\$24,042,289)
Interest Expense				
Member Shares Dividend Expense	12,830,076	123,717,422	150,766,695	(27,049,273)
Member Certificates Dividend Expense	2,503,904	21,447,591	19,789,406	1,658,186
Nonperpetual Capital Account Dividend Expense	142,466	1,304,853	1,305,332	(480)
Total Interest on Notes Payable	1,142,271	9,319,694	11,425,719	(2,106,025)
Total Interest and Dividends Expense	\$16,618,717	\$155,789,560	\$183,287,151	(\$27,497,592)
Gain/Loss on Investment Sales	7,285	268,412	2,003,911	(1,735,499)
Net Investment Income	\$1,945,428	\$16,895,480	\$15,175,676	\$1,719,804
Operating Income				
Service Income	574,531	4,878,892	4,905,775	(26,883)
Other Income	86,843	1,232,725	743,270	489,455
Total Consolidated Operating Income	\$661,373	\$6,111,616	\$5,649,044	\$462,572
Operating Expense				
Compensation and Employee Benefits	977,582	8,835,326	8,058,597	776,728
Office Occupancy and Supplies	33,588	299,073	300,677	(1,604)
Marketing Expenses	46,454	515,498	460,812	54,685
Operating Services Expenses	331,814	2,761,815	2,765,777	(3,962)
Technology and Professional Services	128,947	1,229,735	1,287,279	(57,544)
Depreciation and Other Expense	148,648	1,260,538	951,038	309,500
Total Consolidated Operating Expense	\$1,667,034	\$14,901,984	\$13,824,180	\$1,077,804
Unclosed Net Income	\$939,767	\$8,105,112	\$7,000,539	\$1,104,573



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

	September 30, 2025	September 30, 2024	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	649,972,920	672,295,056	(22,322,136)
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,135,102,453	2,288,502,427	(153,399,974)
Other Investments	16,769,881	5,059,503	11,710,378
Member Loans	344,520	1,947,972	(1,603,452)
Miscellaneous Assets			
Net Land and Building	2,298,803	2,360,341	(61,538)
Net Furniture, Equipment, Software and Hardware	2,317,895	2,377,065	(59,170)
Accrued Interest on Member Loans and Investments	9,387,194	10,072,546	(685,352)
National Credit Union Share Insurance Fund	634,005	602,770	31,235
Other Assets	19,466,168	15,093,608	4,372,559
Total Miscellaneous Assets	\$34,104,065	\$30,506,330	\$3,597,735
Total Assets	\$2,836,293,838	\$2,998,311,288	(\$162,017,450)
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,564,475,067	1,803,968,097	(239,493,030)
Member Share Certificates	791,613,234	638,784,234	152,829,000
Total Nonperpetual Capital Account (NCA)	49,637,992	49,832,442	(194,450)
Membership Shares & Certificates	\$2,405,726,293	\$2,492,584,773	(\$86,858,480)
Borrowings and Other Liabilities			
Notes Payable	126,000,000	217,900,000	(91,900,000)
Dividend & Interest Payable	6,132,808	9,883,744	(3,750,936)
Other Liabilities	4,073,880	3,438,894	634,986
Total Borrowings and Other Liabilities	\$136,206,688	\$231,222,639	(\$95,015,950)
Total Liabilities	\$2,541,932,981	\$2,723,807,412	(\$181,874,431)
Shareholder Equity			
Perpetual Contributed Capital	121,865,560	120,827,226	1,038,334
Retained Earnings	177,055,603	171,764,243	5,291,360
Unrealized Gains/Losses AFS	680,943	(10,558,768)	11,239,711
Other Comprehensive Income (Loss)	(5,241,248)	(7,528,824)	2,287,576
Total Members Equity	\$294,360,857	\$274,503,877	\$19,856,980
Total Liabilities & Equity	\$2,836,293,838	\$2,998,311,288	(\$162,017,450)



(800) 242-4747
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