



MONTHLY FINANCIALS

November 2025



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

	November 30, 2025	November 30, 2024	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	853,291,892	854,525,978	(1,234,085)
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,268,926,293	2,272,554,167	(3,627,874)
Other Investments	16,675,888	10,267,280	6,408,608
Member Loans	246,353	609,887	(363,534)
Miscellaneous Assets			
Net Land and Building	2,288,547	2,350,085	(61,538)
Net Furniture, Equipment, Software and Hardware	2,217,762	2,365,373	(147,611)
Accrued Interest on Member Loans and Investments	6,115,668	6,601,332	(485,664)
National Credit Union Share Insurance Fund	665,587	627,043	38,544
Other Assets	19,492,202	14,995,491	4,496,711
Total Miscellaneous Assets	\$30,779,766	\$26,939,323	\$3,840,442
Total Assets	\$3,169,920,193	\$3,164,896,636	\$5,023,557
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,898,051,414	1,922,499,316	(24,447,902)
Member Share Certificates	737,614,234	695,703,234	41,911,000
Total Nonperpetual Capital Account (NCA)	49,687,992	49,832,442	(144,450)
Membership Shares & Certificates	\$2,685,353,640	\$2,668,034,992	\$17,318,648
Borrowings and Other Liabilities			
Notes Payable	176,000,000	218,280,000	(42,280,000)
Dividend & Interest Payable	4,777,134	3,430,829	1,346,304
Other Liabilities	4,795,765	4,022,939	772,827
Total Borrowings and Other Liabilities	\$185,572,899	\$225,733,768	(\$40,160,869)
Total Liabilities	\$2,870,926,540	\$2,893,768,760	(\$22,842,220)
Shareholder Equity			
Perpetual Contributed Capital	121,865,560	120,827,226	1,038,334
Retained Earnings	178,511,365	172,638,179	5,873,186
Unrealized Gains/Losses AFS	3,857,976	(14,808,705)	18,666,681
Other Comprehensive Income (Loss)	(5,241,248)	(7,528,824)	2,287,576
Total Members Equity	\$298,993,653	\$271,127,876	\$27,865,777
Total Liabilities & Equity	\$3,169,920,193	\$3,164,896,636	\$5,023,557



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

	Month Ended November 30, 2025	Year-to-Date November 30, 2025	Year-to-Date November 30, 2024	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	17,906,995	209,114,540	237,812,570	(28,698,031)
Total Interest on Loans	797	70,433	1,018,353	(947,920)
Total Interest Income	\$17,907,793	\$209,184,972	\$238,830,923	(\$29,645,951)
Interest Expense				
Member Shares Dividend Expense	11,667,943	148,248,914	183,519,205	(35,270,291)
Member Certificates Dividend Expense	2,370,275	26,392,516	23,968,301	2,424,215
Nonperpetual Capital Account Dividend Expense	142,650	1,594,904	1,596,818	(1,914)
Total Interest on Notes Payable	1,036,933	11,517,528	13,154,242	(1,636,714)
Total Interest and Dividends Expense	\$15,217,802	\$187,753,862	\$222,238,565	(\$34,484,704)
Gain/Loss on Investment Sales	-	285,854	2,354,692	(2,068,838)
Net Investment Income	\$2,689,991	\$21,716,965	\$18,947,050	\$2,769,915
Operating Income				
Service Income	538,442	6,045,295	6,044,382	914
Other Income	105,141	1,429,274	907,913	521,360
Total Consolidated Operating Income	\$643,583	\$7,474,569	\$6,952,295	\$522,274
Operating Expense				
Compensation and Employee Benefits	1,253,675	11,107,994	10,005,274	1,102,720
Office Occupancy and Supplies	30,432	358,467	368,879	(10,412)
Marketing Expenses	102,318	711,827	570,476	141,350
Operating Services Expenses	325,166	3,439,016	3,418,471	20,544
Technology and Professional Services	126,154	1,494,822	1,549,802	(54,980)
Depreciation and Other Expense	163,323	1,602,038	1,203,758	398,280
Total Consolidated Operating Expense	\$2,001,068	\$18,714,163	\$17,116,661	\$1,597,502
Unclosed Net Income	\$1,332,506	\$10,477,370	\$8,782,684	\$1,694,687



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