



MONTHLY FINANCIALS

May 2025



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

	May 31, 2025	May 31, 2024	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	733,632,069	971,677,006	(238,044,937)
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,442,638,791	2,149,487,441	293,151,350
Other Investments	15,309,309	4,100,064	11,209,246
Member Loans	-	476,429	(476,429)
Miscellaneous Assets			
Net Land and Building	2,319,316	2,216,337	102,979
Net Furniture, Equipment, Software and Hardware	2,354,294	2,197,929	156,365
Accrued Interest on Member Loans and Investments	6,191,618	6,635,208	(443,590)
National Credit Union Share Insurance Fund	634,005	602,770	31,235
Other Assets	19,303,199	14,312,193	4,991,006
Total Miscellaneous Assets	\$30,802,432	\$25,964,438	\$4,837,995
Total Assets	\$3,222,382,602	\$3,151,705,377	\$70,677,224
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,745,046,422	1,756,832,291	(11,785,868)
Member Share Certificates	808,817,234	811,010,234	(2,193,000)
Total Nonperpetual Capital Account (NCA)	50,030,092	49,632,442	397,650
Membership Shares & Certificates	\$2,603,893,748	\$2,617,474,967	(\$13,581,218)
Borrowings and Other Liabilities			
Notes Payable	330,000,000	273,900,000	56,100,000
Dividend & Interest Payable	4,526,066	7,974,490	(3,448,424)
Other Liabilities	3,404,540	2,861,165	543,375
Total Borrowings and Other Liabilities	\$337,930,606	\$284,735,655	\$53,194,951
Total Liabilities	\$2,941,824,355	\$2,902,210,621	\$39,613,733
Shareholder Equity			
Perpetual Contributed Capital	120,852,226	120,827,226	25,000
Retained Earnings	174,814,890	170,113,390	4,701,500
Unrealized Gains/Losses AFS	(9,867,621)	(33,917,036)	24,049,415
Other Comprehensive Income (Loss)	(5,241,248)	(7,528,824)	2,287,576
Total Members Equity	\$280,558,247	\$249,494,756	\$31,063,491
Total Liabilities & Equity	\$3,222,382,602	\$3,151,705,377	\$70,677,224



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

	Month Ended May 31, 2025	Year-to-Date May 31, 2025	Year-to-Date May 31, 2024	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	19,771,580	94,489,167	109,347,325	(14,858,157)
Total Interest on Loans	4,310	39,212	180,564	(141,351)
Total Interest Income	\$19,775,890	\$94,528,379	\$109,527,888	(\$14,999,509)
Interest Expense				
Member Shares Dividend Expense	13,860,404	69,270,722	83,122,719	(13,851,996)
Member Certificates Dividend Expense	2,588,235	11,557,371	10,164,067	1,393,304
Nonperpetual Capital Account Dividend Expense	148,720	722,733	723,282	(548)
Total Interest on Notes Payable	1,272,967	3,913,681	7,693,506	(3,779,825)
Total Interest and Dividends Expense	\$17,870,325	\$85,464,507	\$101,703,573	(\$16,239,066)
Gain/Loss on Investment Sales	-	4,471	220,471	(216,000)
Net Investment Income	\$1,905,566	\$9,068,343	\$8,044,786	\$1,023,557
Operating Income				
Service Income	586,998	2,716,002	2,686,092	29,910
Other Income	81,183	453,423	417,283	36,140
Total Consolidated Operating Income	\$668,181	\$3,169,425	\$3,103,375	\$66,050
Operating Expense				
Compensation and Employee Benefits	1,048,296	4,855,074	4,492,729	362,345
Office Occupancy and Supplies	34,590	168,275	168,393	(118)
Marketing Expenses	79,960	275,299	241,934	33,364
Operating Services Expenses	304,196	1,516,525	1,514,595	1,930
Technology and Professional Services	116,656	709,100	698,851	10,249
Depreciation and Other Expense	147,145	673,592	499,346	174,246
Total Consolidated Operating Expense	\$1,730,842	\$8,197,865	\$7,615,848	\$582,016
Unclosed Net Income	\$842,905	\$4,039,903	\$3,532,312	\$507,591



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