



MONTHLY FINANCIALS

October 2025



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

	October 31, 2025	October 31, 2024	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	862,360,376	930,395,038	(68,034,662)
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,284,004,092	2,281,032,901	2,971,191
Other Investments	16,676,043	5,059,841	11,616,202
Member Loans	100,487	1,222,826	(1,122,339)
Miscellaneous Assets			
Net Land and Building	2,293,675	2,355,213	(61,538)
Net Furniture, Equipment, Software and Hardware	2,271,830	2,375,006	(103,176)
Accrued Interest on Member Loans and Investments	5,440,626	5,070,058	370,568
National Credit Union Share Insurance Fund	665,587	627,043	38,544
Other Assets	19,461,490	15,015,542	4,445,949
Total Miscellaneous Assets	\$30,133,208	\$25,442,862	\$4,690,347
Total Assets	\$3,193,274,206	\$3,243,153,467	(\$49,879,262)
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,760,807,227	1,981,034,143	(220,226,916)
Member Share Certificates	753,643,234	715,967,234	37,676,000
Total Nonperpetual Capital Account (NCA)	49,687,992	49,832,442	(144,450)
Membership Shares & Certificates	\$2,564,138,453	\$2,746,833,819	(\$182,695,366)
Borrowings and Other Liabilities			
Notes Payable	326,000,000	217,900,000	108,100,000
Dividend & Interest Payable	3,586,004	7,485,198	(3,899,194)
Other Liabilities	4,243,978	3,775,735	468,243
Total Borrowings and Other Liabilities	\$333,829,982	\$229,160,932	\$104,669,050
Total Liabilities	\$2,897,968,436	\$2,975,994,751	(\$78,026,316)
Shareholder Equity			
Perpetual Contributed Capital	121,865,560	120,827,226	1,038,334
Retained Earnings	177,629,595	172,036,606	5,592,989
Unrealized Gains/Losses AFS	1,051,863	(18,176,292)	19,228,155
Other Comprehensive Income (Loss)	(5,241,248)	(7,528,824)	2,287,576
Total Members Equity	\$295,305,770	\$267,158,716	\$28,147,054
Total Liabilities & Equity	\$3,193,274,206	\$3,243,153,467	(\$49,879,262)



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

	Month Ended October 31, 2025	Year-to-Date October 31, 2025	Year-to-Date October 31, 2024	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	18,859,479	191,207,544	217,166,696	(25,959,151)
Total Interest on Loans	1,073	69,636	1,007,836	(938,201)
Total Interest Income	\$18,860,552	\$191,277,180	\$218,174,532	(\$26,897,352)
Interest Expense				
Member Shares Dividend Expense	12,863,550	136,580,971	167,824,901	(31,243,930)
Member Certificates Dividend Expense	2,574,649	24,022,241	21,845,390	2,176,851
Nonperpetual Capital Account Dividend Expense	147,401	1,452,253	1,453,464	(1,211)
Total Interest on Notes Payable	1,160,901	10,480,594	12,304,235	(1,823,640)
Total Interest and Dividends Expense	\$16,746,500	\$172,536,060	\$203,427,990	(\$30,891,930)
Gain/Loss on Investment Sales	17,442	285,854	2,209,346	(1,923,492)
Net Investment Income	\$2,131,494	\$19,026,974	\$16,955,888	\$2,071,086
Operating Income				
Service Income	627,962	5,506,853	5,509,701	(2,847)
Other Income	91,408	1,324,132	829,436	494,696
Total Consolidated Operating Income	\$719,369	\$6,830,986	\$6,339,137	\$491,849
Operating Expense				
Compensation and Employee Benefits	1,018,993	9,854,319	9,068,585	785,733
Office Occupancy and Supplies	28,963	328,036	332,371	(4,335)
Marketing Expenses	94,011	609,508	548,914	60,594
Operating Services Expenses	352,035	3,113,850	3,095,646	18,204
Technology and Professional Services	138,933	1,368,668	1,432,834	(64,166)
Depreciation and Other Expense	178,177	1,438,715	1,082,459	356,256
Total Consolidated Operating Expense	\$1,811,111	\$16,713,095	\$15,560,810	\$1,152,286
Unclosed Net Income	\$1,039,752	\$9,144,864	\$7,734,215	\$1,410,649



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