



MONTHLY FINANCIALS

July 2025



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

	Month Ended July 31, 2025	Year-to-Date July 31, 2025	Year-to-Date July 31, 2024	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	20,639,267	134,344,348	152,086,004	(17,741,657)
Total Interest on Loans	9,992	55,523	714,021	(658,498)
Total Interest Income	\$20,649,259	\$134,399,871	\$152,800,025	(\$18,400,154)
Interest Expense				
Member Shares Dividend Expense	14,460,726	97,196,843	116,210,908	(19,014,066)
Member Certificates Dividend Expense	2,483,870	16,523,259	15,617,705	905,554
Nonperpetual Capital Account Dividend Expense	148,422	1,015,011	1,013,847	1,164
Total Interest on Notes Payable	1,746,991	7,033,981	9,517,586	(2,483,605)
Total Interest and Dividends Expense	\$18,840,009	\$121,769,094	\$142,360,046	(\$20,590,952)
Gain/Loss on Investment Sales	-	4,471	699,523	(695,052)
Net Investment Income	\$1,809,250	\$12,635,248	\$11,139,501	\$1,495,746
Operating Income				
Service Income	542,782	3,765,967	3,700,912	65,056
Other Income	100,199	1,052,643	588,369	464,274
Total Consolidated Operating Income	\$642,981	\$4,818,610	\$4,289,281	\$529,329
Operating Expense				
Compensation and Employee Benefits	1,020,935	6,837,153	6,245,280	591,873
Office Occupancy and Supplies	32,839	233,218	239,153	(5,935)
Marketing Expenses	53,784	386,985	363,877	23,108
Operating Services Expenses	307,686	2,125,490	2,098,325	27,165
Technology and Professional Services	127,765	967,499	1,028,388	(60,889)
Depreciation and Other Expense	142,599	960,196	711,701	248,496
Total Consolidated Operating Expense	\$1,685,608	\$11,510,542	\$10,686,724	\$823,818
Unclosed Net Income	\$766,623	\$5,943,316	\$4,742,059	\$1,201,258



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

	July 31, 2025	July 31, 2024	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	924,251,173	804,643,057	119,608,116
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,306,615,960	2,224,904,830	81,711,130
Other Investments	22,370,006	5,222,888	17,147,118
Member Loans	5,129,911	73,321,174	(68,191,263)
Miscellaneous Assets			
Net Land and Building	2,309,059	2,347,034	(37,975)
Net Furniture, Equipment, Software and Hardware	2,329,110	2,256,885	72,226
Accrued Interest on Member Loans and Investments	7,699,999	8,327,647	(627,648)
National Credit Union Share Insurance Fund	634,005	602,770	31,235
Other Assets	19,478,481	14,716,618	4,761,863
Total Miscellaneous Assets	\$32,450,655	\$28,250,953	\$4,199,701
Total Assets	\$3,290,817,705	\$3,136,342,902	\$154,474,803
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,932,312,976	1,843,731,797	88,581,179
Member Share Certificates	766,323,234	770,854,234	(4,531,000)
Total Nonperpetual Capital Account (NCA)	50,030,092	49,832,442	197,650
Membership Shares & Certificates	\$2,748,666,302	\$2,664,418,473	\$84,247,829
Borrowings and Other Liabilities			
Notes Payable	246,000,000	197,900,000	48,100,000
Dividend & Interest Payable	6,606,016	8,022,191	(1,416,175)
Other Liabilities	3,960,397	3,225,944	734,453
Total Borrowings and Other Liabilities	\$256,566,413	\$209,148,135	\$47,418,278
Total Liabilities	\$3,005,232,715	\$2,873,566,608	\$131,666,107
Shareholder Equity			
Perpetual Contributed Capital	120,852,226	120,827,226	25,000
Retained Earnings	175,809,428	170,414,449	5,394,979
Unrealized Gains/Losses AFS	(5,835,416)	(20,936,557)	15,101,140
Other Comprehensive Income (Loss)	(5,241,248)	(7,528,824)	2,287,576
Total Members Equity	\$285,584,990	\$262,776,294	\$22,808,695
Total Liabilities & Equity	\$3,290,817,705	\$3,136,342,902	\$154,474,803



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