



# **MONTHLY FINANCIALS**

February 2026



**Corporate Central Credit Union**  
**Consolidated Statement of Financial Condition (unaudited)**  
**February 28, 2026**

|  | February 28, 2026      | February 28, 2025      | Variance<br>Current Year vs Prior Year |
|--|------------------------|------------------------|--|
| <b>ASSETS</b>                                    |                        |                        |  |
| Cash and Due from Banks and FRB                  | 960,476,330            | 822,343,560            | 138,132,771                            |
| Investment Securities HTM, at Book Value         | -                      | -                      | -                                      |
| Investment Securities AFS, at Market Value       | 2,400,771,379          | 2,279,263,267          | 121,508,113                            |
| Other Investments                                | 19,310,028             | 9,909,282              | 9,400,746                              |
| Member Loans                                     | 6,253,954              | 202,539                | 6,051,415                              |
| <b>Miscellaneous Assets</b>                      |                        |                        |  |
| Net Land and Building                            | 2,273,162              | 2,334,700              | (61,538)                               |
| Net Furniture, Equipment, Software and Hardware  | 2,068,812              | 2,355,842              | (287,030)                              |
| Accrued Interest on Member Loans and Investments | 5,634,697              | 7,832,431              | (2,197,734)                            |
| National Credit Union Share Insurance Fund       | 665,587                | 627,043                | 38,544                                 |
| Other Assets                                     | 51,297,036             | 18,953,149             | 32,343,887                             |
| <b>Total Miscellaneous Assets</b>                | <b>\$61,939,294</b>    | <b>\$32,103,166</b>    | <b>\$29,836,128</b>                    |
| <b>Total Assets</b>                              | <b>\$3,448,750,986</b> | <b>\$3,143,821,813</b> | <b>\$304,929,173</b>                   |
| <b>LIABILITIES &amp; MEMBERS' EQUITY</b>         |                        |                        |  |
| <b>Members' Deposits</b>                         |                        |                        |  |
| Total Member Shares                              | 2,013,302,279          | 1,887,636,705          | 125,665,573                            |
| Member Share Certificates                        | 742,612,234            | 707,218,234            | 35,394,000                             |
| Total Nonperpetual Capital Account (NCA)         | 49,687,992             | 49,932,442             | (244,450)                              |
| <b>Membership Shares &amp; Certificates</b>      | <b>\$2,805,602,505</b> | <b>\$2,644,787,381</b> | <b>\$160,815,123</b>                   |
| <b>Borrowings and Other Liabilities</b>          |                        |                        |  |
| Notes Payable                                    | 326,000,000            | 210,000,000            | 116,000,000                            |
| Dividend & Interest Payable                      | 6,323,422              | 5,298,177              | 1,025,246                              |
| Other Liabilities                                | 3,638,689              | 2,639,342              | 999,346                                |
| <b>Total Borrowings and Other Liabilities</b>    | <b>\$335,962,111</b>   | <b>\$217,937,519</b>   | <b>\$118,024,592</b>                   |
| <b>Total Liabilities</b>                         | <b>\$3,141,564,615</b> | <b>\$2,862,724,900</b> | <b>\$278,839,715</b>                   |
| <b>Shareholder Equity</b>                        |                        |                        |  |
| Perpetual Contributed Capital                    | 121,865,560            | 120,827,226            | 1,038,334                              |
| Retained Earnings                                | 181,026,873            | 173,910,098            | 7,116,775                              |
| Unrealized Gains/Losses AFS                      | 7,887,817              | (8,399,163)            | 16,286,981                             |
| Other Comprehensive Income (Loss)                | (3,593,880)            | (5,241,248)            | 1,647,368                              |
| <b>Total Members Equity</b>                      | <b>\$307,186,370</b>   | <b>\$281,096,913</b>   | <b>\$26,089,458</b>                    |
| <b>Total Liabilities &amp; Equity</b>            | <b>\$3,448,750,986</b> | <b>\$3,143,821,813</b> | <b>\$304,929,173</b>                   |



**Corporate Central Credit Union**  
**Consolidated Statement of Operations (unaudited)**  
**February 28, 2026**

|   | Month Ended<br>February 28, 2026 | Year-to-Date<br>February 28, 2026 | Year-to-Date<br>February 28, 2025 | Variance<br>Current YTD vs Prior YTD |
|---|----------------------------------|-----------------------------------|-----------------------------------|--------------------------------------|
| <b>Interest Income</b>                        |                                  |                                   |                                   |                                      |
| Total Interest on Investments                 | 10,437,496                       | 21,261,024                        | 22,463,913                        | (1,202,889)                          |
| Total Interest on Loans                       | 12,630                           | 19,588                            | 29,550                            | (9,962)                              |
| <b>Total Interest Income</b>                  | <b>\$10,450,126</b>              | <b>\$21,280,612</b>               | <b>22,493,463</b>                 | <b>(\$1,212,851)</b>                 |
| <b>Interest Expense</b>                       |                                  |                                   |                                   |                                      |
| Member Shares Dividend Expense                | 4,494,020                        | 9,305,320                         | 12,518,710                        | (3,213,390)                          |
| Member Certificates Dividend Expense          | 2,103,423                        | 4,431,995                         | 4,278,478                         | 153,518                              |
| Nonperpetual Capital Account Dividend Expense | 133,140                          | 280,546                           | 281,943                           | (1,398)                              |
| Total Interest on Notes Payable               | 1,127,482                        | 2,481,249                         | 1,959,324                         | 521,926                              |
| <b>Total Interest and Dividends Expense</b>   | <b>\$7,858,065</b>               | <b>\$16,499,111</b>               | <b>19,038,455</b>                 | <b>(\$2,539,344)</b>                 |
| <b>Gain/Loss on Investment Sales</b>          | <b>-</b>                         | <b>25,787</b>                     | <b>4,471</b>                      | <b>21,316</b>                        |
| <b>Net Investment Income</b>                  | <b>\$2,592,061</b>               | <b>\$4,807,288</b>                | <b>3,459,479</b>                  | <b>\$1,347,809</b>                   |
| <b>Operating Income</b>                       |                                  |                                   |                                   |                                      |
| Service Income                                | 632,484                          | 1,299,901                         | 1,074,216                         | 225,684                              |
| Other Income                                  | 108,860                          | 281,951                           | 397,943                           | (115,992)                            |
| <b>Total Consolidated Operating Income</b>    | <b>\$741,345</b>                 | <b>\$1,581,852</b>                | <b>1,472,160</b>                  | <b>\$109,692</b>                     |
| <b>Operating Expense</b>                      |                                  |                                   |                                   |                                      |
| Compensation and Employee Benefits            | 975,193                          | 1,993,279                         | 1,875,455                         | 117,824                              |
| Office Occupancy and Supplies                 | 29,941                           | 64,625                            | 72,844                            | (8,219)                              |
| Marketing Expenses                            | 61,563                           | 122,595                           | 80,945                            | 41,650                               |
| Operating Services Expenses                   | 336,099                          | 656,701                           | 597,015                           | 59,686                               |
| Technology and Professional Services          | 144,638                          | 358,838                           | 286,189                           | 72,649                               |
| Depreciation and Other Expense                | 170,337                          | 361,644                           | 254,642                           | 107,001                              |
| <b>Total Consolidated Operating Expense</b>   | <b>\$1,717,769</b>               | <b>\$3,557,682</b>                | <b>\$3,167,090</b>                | <b>\$390,592</b>                     |
| <b>Unclosed Net Income</b>                    | <b>\$1,615,636</b>               | <b>\$2,831,458</b>                | <b>\$1,764,549</b>                | <b>\$1,066,909</b>                   |

To ensure consistency with current year reporting, prior year financial statement amounts were modified to present EBA Interest Income and EBA Interest Expense on a net basis within operating income. These amounts were previously reported separately as interest income and interest expense. The reclassification did not affect total net income.



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