



MONTHLY FINANCIALS

March 2025



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

	March 31, 2025	March 31, 2024	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	790,083,224	1,189,622,912	(399,539,688)
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,288,918,902	2,051,692,956	237,225,946
Other Investments	5,062,460	3,898,597	1,163,862
Member Loans	26,472	2,184,342	(2,157,870)
Miscellaneous Assets			
Net Land and Building	2,329,572	2,222,027	107,545
Net Furniture, Equipment, Software and Hardware	2,349,243	2,124,230	225,014
Accrued Interest on Member Loans and Investments	9,198,519	10,742,983	(1,544,464)
National Credit Union Share Insurance Fund	627,043	626,727	317
Other Assets	19,311,638	14,642,528	4,669,110
Total Miscellaneous Assets	\$33,816,016	\$30,358,494	\$3,457,522
Total Assets	\$3,117,907,073	\$3,277,757,302	(\$159,850,228)
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,923,829,345	1,844,353,531	79,475,814
Member Share Certificates	775,518,234	724,388,234	51,130,000
Total Nonperpetual Capital Account (NCA)	49,932,442	49,608,439	324,003
Membership Shares & Certificates	\$2,749,280,021	\$2,618,350,204	\$130,929,817
Borrowings and Other Liabilities			
Notes Payable	80,000,000	400,000,000	(320,000,000)
Dividend & Interest Payable	5,193,271	8,412,572	(3,219,301)
Other Liabilities	2,819,415	2,264,554	554,861
Total Borrowings and Other Liabilities	\$88,012,686	\$410,677,126	(\$322,664,440)
Total Liabilities	\$2,837,292,707	\$3,029,027,330	(\$191,734,623)
Shareholder Equity			
Perpetual Contributed Capital	120,827,226	120,827,226	-
Retained Earnings	174,124,775	169,779,615	4,345,159
Unrealized Gains/Losses AFS	(9,096,387)	(34,348,046)	25,251,659
Other Comprehensive Income (Loss)	(5,241,248)	(7,528,824)	2,287,576
Total Members Equity	\$280,614,366	\$248,729,972	\$31,884,395
Total Liabilities & Equity	\$3,117,907,073	\$3,277,757,302	(\$159,850,228)



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

	Month Ended March 31, 2025	Year-to-Date March 31, 2025	Year-to-Date March 31, 2024	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	19,058,156	55,827,540	62,335,831	(6,508,292)
Total Interest on Loans	1,846	31,395	123,350	(91,954)
Total Interest Income	\$19,060,002	\$55,858,935	\$62,459,181	(\$6,600,246)
Interest Expense				
Member Shares Dividend Expense	14,627,590	41,230,330	47,109,879	(5,879,549)
Member Certificates Dividend Expense	2,266,158	6,544,635	5,337,908	1,206,728
Nonperpetual Capital Account Dividend Expense	148,429	430,373	432,885	(2,512)
Total Interest on Notes Payable	353,496	2,312,819	4,772,588	(2,459,768)
Total Interest and Dividends Expense	\$17,395,672	\$50,518,157	\$57,653,259	(\$7,135,101)
Gain/Loss on Investment Sales	-	4,471	119,369	(114,898)
Net Investment Income	\$1,664,329	\$5,345,248	\$4,925,291	\$419,957
Operating Income				
Service Income	525,496	1,599,712	1,612,675	(12,963)
Other Income	95,556	272,060	252,853	19,207
Total Consolidated Operating Income	\$621,052	\$1,871,772	\$1,865,528	\$6,243
Operating Expense				-
Compensation and Employee Benefits	946,830	2,822,285	2,681,542	140,743
Office Occupancy and Supplies	27,588	100,431	99,988	444
Marketing Expenses	49,241	130,186	139,715	(9,530)
Operating Services Expenses	305,707	902,721	892,498	10,223
Technology and Professional Services	148,594	434,783	401,702	33,082
Depreciation and Other Expense	130,953	385,595	285,477	100,118
Total Consolidated Operating Expense	\$1,608,913	\$4,776,002	\$4,500,922	\$275,080
Unclosed Net Income	\$676,469	\$2,441,018	\$2,289,897	\$151,121



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