



MONTHLY FINANCIALS

April 2025



Corporate Central Credit Union
Consolidated Statement of Financial Condition (unaudited)
April 30, 2025

	April 30, 2025	April 30, 2024	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	740,004,308	1,046,705,138	(306,700,830)
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,437,417,266	2,093,136,108	344,281,158
Other Investments	10,359,658	4,099,517	6,260,141
Member Loans	322,724	7,082,437	(6,759,713)
Miscellaneous Assets			
Net Land and Building	2,324,444	2,219,182	105,262
Net Furniture, Equipment, Software and Hardware	2,396,680	2,142,795	253,884
Accrued Interest on Member Loans and Investments	9,127,527	11,353,757	(2,226,230)
National Credit Union Share Insurance Fund	634,005	602,770	31,235
Other Assets	19,340,172	14,845,829	4,494,343
Total Miscellaneous Assets	\$33,822,828	\$31,164,333	\$2,658,495
Total Assets	\$3,221,926,784	\$3,182,187,533	\$39,739,251
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,874,918,640	1,641,819,348	233,099,292
Member Share Certificates	784,492,234	832,443,234	(47,951,000)
Total Nonperpetual Capital Account (NCA)	49,932,442	49,608,439	324,003
Membership Shares & Certificates	\$2,709,343,316	\$2,523,871,021	\$185,472,295
Borrowings and Other Liabilities			
Notes Payable	220,000,000	400,000,000	(180,000,000)
Dividend & Interest Payable	6,157,447	11,391,447	(5,234,000)
Other Liabilities	3,018,902	2,460,698	558,204
Total Borrowings and Other Liabilities	\$229,176,349	\$413,852,144	(\$184,675,796)
Total Liabilities	\$2,938,519,664	\$2,937,723,165	\$796,499
Shareholder Equity			
Perpetual Contributed Capital	120,827,226	120,827,226	-
Retained Earnings	174,433,861	169,985,247	4,448,613
Unrealized Gains/Losses AFS	(6,612,719)	(38,819,282)	32,206,562
Other Comprehensive Income (Loss)	(5,241,248)	(7,528,824)	2,287,576
Total Members Equity	\$283,407,119	\$244,464,368	\$38,942,752
Total Liabilities & Equity	\$3,221,926,784	\$3,182,187,533	\$39,739,251



Corporate Central Credit Union
Consolidated Statement of Operations (unaudited)
April 30, 2025

	Month Ended April 30, 2025	Year-to-Date April 30, 2025	Year-to-Date April 30, 2024	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	18,890,047	74,717,587	85,779,339	(11,061,752)
Total Interest on Loans	3,507	34,902	144,669	(109,766)
Total Interest Income	\$18,893,554	\$74,752,489	\$85,924,007	(\$11,171,518)
Interest Expense				
Member Shares Dividend Expense	14,179,989	55,410,319	65,129,728	(9,719,410)
Member Certificates Dividend Expense	2,424,501	8,969,136	7,517,534	1,451,602
Nonperpetual Capital Account Dividend Expense	143,641	574,014	575,594	(1,580)
Total Interest on Notes Payable	327,894	2,640,714	6,337,519	(3,696,805)
Total Interest and Dividends Expense	\$17,076,025	\$67,594,183	\$79,560,375	(\$11,966,193)
Gain/Loss on Investment Sales	-	4,471	119,369	(114,898)
Net Investment Income	\$1,817,529	\$7,162,777	\$6,483,001	\$679,777
Operating Income				
Service Income	529,293	2,129,005	2,171,876	(42,871)
Other Income	100,180	372,239	337,833	34,407
Total Consolidated Operating Income	\$629,472	\$2,501,244	\$2,509,709	(\$8,465)
Operating Expense				
Compensation and Employee Benefits	984,493	3,806,778	3,549,865	256,914
Office Occupancy and Supplies	33,254	133,685	139,639	(5,954)
Marketing Expenses	65,153	195,339	189,013	6,326
Operating Services Expenses	309,608	1,212,329	1,208,773	3,556
Technology and Professional Services	157,661	592,444	560,270	32,174
Depreciation and Other Expense	140,852	526,447	402,771	123,676
Total Consolidated Operating Expense	\$1,691,020	\$6,467,023	\$6,050,331	\$416,692
Unclosed Net Income	\$755,981	\$3,196,999	\$2,942,378	\$254,621



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