



# *Monthly Financials*

## *November 2017*

**CORPORATE CENTRAL CREDIT UNION**  
**CONSOLIDATED STATEMENT OF FINANCIAL CONDITION (unaudited)**  
**NOVEMBER 30, 2017**

	November 30, 2017	November 30, 2016	Variance Current Year vs Prior Year
<b>ASSETS</b>			
Cash and Due	\$737,944,869	\$539,275,525	\$198,669,344
Investment Securities AFS, at Market Value	1,023,180,756	938,278,734	84,902,022
Investment Securities HTM, at Book Value	0	0	0
Other Investments	6,246,195	169,700	6,076,495
Loans to Members	145,218,389	132,604,372	12,614,017
Miscellaneous Assets			
Land and Building	\$2,338,169	\$2,391,154	(\$52,985)
Furniture and Equipment	126,803	143,448	(16,645)
Interest Receivable	1,239,846	760,674	479,172
National Credit Union Share Insurance Fund	525,192	463,039	62,153
Other Assets	2,405,901	2,257,457	148,444
Total Miscellaneous Assets	\$6,635,910	\$6,015,772	\$620,138
<b>Total Assets</b>	<b>\$1,919,226,120</b>	<b>\$1,616,344,103</b>	<b>\$302,882,017</b>
<b>LIABILITIES AND MEMBERS' EQUITY</b>			
Members' Deposits			
Member Shares and Certificates	\$1,704,670,409	\$1,467,287,568	\$237,382,841
Total Members' Deposits	\$1,704,670,409	\$1,467,287,568	\$237,382,841
Borrowings and Other Liabilities			
Notes Payable	\$58,000,000	\$0	\$58,000,000
Accrued Interest & Dividend Payable	1,417,632	856,052	561,580
Other Liabilities	1,388,553	1,342,789	45,764
Total Borrowings and Other Liabilities	\$60,806,184	\$2,198,841	\$58,607,343
Total Liabilities	\$1,765,476,594	\$1,469,486,409	\$295,990,185
Members' Equity			
Perpetual Contributed Capital	\$101,368,752	\$101,368,752	\$0
Retained Earnings	51,800,614	48,331,611	3,469,003
Unrealized Gain (Loss) on AFS Securities	3,529,352	(193,775)	3,723,127
Other Comprehensive Income (Loss)	(2,949,192)	(2,648,894)	(300,298)
Total Members' Equity	\$153,749,526	\$146,857,694	\$6,891,832
<b>Total Liabilities and Members' Equity</b>	<b>\$1,919,226,120</b>	<b>\$1,616,344,103</b>	<b>\$302,882,017</b>

**CORPORATE CENTRAL CREDIT UNION**  
**CONSOLIDATED STATEMENT OF OPERATIONS (unaudited)**  
**NOVEMBER 30, 2017**

	<b>Month Ended November 30, 2017</b>	<b>Year-to-Date November 30, 2017</b>	<b>Year-to-Date November 30, 2016</b>	<b>Variance Current YTD vs Prior YTD</b>
<b>Interest Income</b>				
Marketable Securities and Other Investments	\$1,868,862	\$19,809,266	\$11,165,963	\$8,643,303
Member Loans	215,638	1,571,869	1,163,006	408,863
Total Interest Income	\$2,084,500	\$21,381,135	\$12,328,969	\$9,052,166
<b>Interest Expense</b>				
Member Shares and Certificates	\$1,227,926	\$12,683,997	\$5,833,298	\$6,850,699
Nonperpetual Capital Account	65,238	614,707	295,157	319,550
Notes Payable	77,471	504,223	11,706	492,517
Total Interest Expense	\$1,370,635	\$13,802,927	\$6,140,161	\$7,662,767
<b>Gain (Loss) on Investments/Loans</b>	\$91,952	\$375,120	\$90,362	\$284,758
<b>Net Investment Income</b>	\$805,816	\$7,953,328	\$6,279,170	\$1,674,157
<b>Operating Income</b>				
Income	\$511,001	\$5,241,801	\$5,655,347	(\$413,546)
Other Income	17,606	101,802	44,091	57,711
Total Operating Income	\$528,606	\$5,343,603	\$5,699,438	(\$355,834)
<b>Operating Expense</b>				
Compensation and Employee Benefits	\$327,192	\$3,524,022	\$2,943,312	\$580,710
Occupancy and Equipment	29,450	285,734	179,867	105,867
Advertising and Training	29,072	304,673	209,806	94,867
Contracted Services	197,129	2,120,768	2,100,073	20,695
Operating Services	43,088	215,158	207,912	7,246
Depreciation	9,987	111,070	100,116	10,954
Other	128,272	1,543,244	1,212,390	330,854
Total Operating Expense	\$764,190	\$8,104,670	\$6,953,476	\$1,151,194
<b>Net Income Before PCC Dividends</b>	\$570,233	\$5,192,261	\$5,025,132	\$167,129

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