



Monthly Financials

July 2018

CORPORATE CENTRAL CREDIT UNION
CONSOLIDATED STATEMENT OF FINANCIAL CONDITION (unaudited)
JULY 31, 2018

	Variance		
	July 31, 2018	July 31, 2017	Current Year vs Prior Year
ASSETS			
Cash and Due	\$491,907,882	\$511,848,200	(\$19,940,318)
Investment Securities AFS, at Market Value	1,313,865,060	1,115,275,430	198,589,630
Investment Securities HTM, at Book Value	0	0	0
Other Investments	3,634,747	2,689,937	944,810
Loans to Members	163,387,521	117,615,391	45,772,130
Miscellaneous Assets			
Land and Building	\$2,338,105	\$2,355,119	(\$17,014)
Furniture and Equipment	151,218	137,105	14,113
Interest Receivable	2,156,238	1,294,567	861,671
National Credit Union Share Insurance Fund	521,668	474,188	47,480
Other Assets	2,064,419	1,625,046	439,373
Total Miscellaneous Assets	\$7,231,647	\$5,886,025	\$1,345,622
Total Assets	\$1,980,026,857	\$1,753,314,983	\$226,711,874
LIABILITIES AND MEMBERS' EQUITY			
Members' Deposits			
Member Shares and Certificates	\$1,746,097,355	\$1,545,406,835	\$200,690,520
Total Members' Deposits	\$1,746,097,355	\$1,545,406,835	\$200,690,520
Borrowings and Other Liabilities			
Notes Payable	\$74,000,000	\$54,000,000	\$20,000,000
Accrued Interest & Dividend Payable	1,645,863	1,140,127	505,736
Other Liabilities	1,190,684	1,126,124	64,560
Total Borrowings and Other Liabilities	\$76,836,546	\$56,266,251	\$20,570,295
Total Liabilities	\$1,822,933,901	\$1,601,673,086	\$221,260,815
Members' Equity			
Perpetual Contributed Capital	\$101,368,643	\$101,368,752	(\$109)
Retained Earnings	54,914,551	50,655,100	4,259,451
Unrealized Gain (Loss) on AFS Securities	3,910,836	2,567,237	1,343,599
Other Comprehensive Income (Loss)	(3,101,073)	(2,949,192)	(151,881)
Total Members' Equity	\$157,092,956	\$151,641,897	\$5,451,060
Total Liabilities and Members' Equity	\$1,980,026,857	\$1,753,314,983	\$226,711,874

CORPORATE CENTRAL CREDIT UNION
CONSOLIDATED STATEMENT OF OPERATIONS (unaudited)
JULY 31, 2018

	Month Ended July 31, 2018	Year-to-Date July 31, 2018	Year-to-Date July 31, 2017	Variance Current YTD vs Prior YTD
Interest Income				
Marketable Securities and Other Investments	\$3,721,653	\$21,728,337	\$12,103,240	\$9,625,097
Member Loans	161,711	1,104,491	908,073	196,418
Total Interest Income	\$3,883,364	\$22,832,828	\$13,011,313	\$9,821,515
Interest Expense				
Member Shares and Certificates	\$2,668,617	\$15,120,736	\$7,733,781	\$7,386,955
Nonperpetual Capital Account	103,248	589,966	346,364	243,602
Notes Payable	130,256	828,921	213,906	615,015
Total Interest Expense	\$2,902,122	\$16,539,623	\$8,294,051	\$8,245,572
Gain (Loss) on Investments/Loans	\$1,827	\$84,303	\$182,550	(\$98,247)
Net Investment Income	\$983,070	\$6,377,508	\$4,899,812	\$1,477,696
Operating Income				
Income	\$475,149	\$3,308,393	\$3,326,231	(\$17,838)
Other Income	39,353	213,828	37,776	176,052
Total Operating Income	\$514,502	\$3,522,221	\$3,364,007	\$158,215
Operating Expense				
Compensation and Employee Benefits	\$308,114	\$2,081,513	\$2,210,286	(\$128,773)
Occupancy and Equipment	26,523	165,560	190,958	(25,398)
Advertising and Training	23,552	193,369	192,580	789
Contracted Services	204,098	1,369,212	1,338,288	30,924
Operating Services	18,610	131,850	133,985	(2,135)
Depreciation	10,285	65,501	71,866	(6,365)
Other	217,593	1,445,783	971,986	473,797
Total Operating Expense	\$808,775	\$5,452,788	\$5,109,949	\$342,839
Net Income Before PCC Dividends	\$688,798	\$4,446,942	\$3,153,870	\$1,293,072

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