



Monthly Financials

April 2019

CORPORATE CENTRAL CREDIT UNION

CONSOLIDATED STATEMENT OF FINANCIAL CONDITION (unaudited)

April 30, 2019

	April 30, 2019	April 30, 2018	Variance Current Year vs Prior Year
ASSETS			
Cash and Due	\$651,448,868	\$750,824,398	(\$99,375,530)
Investment Securities AFS, at Market Value	1,612,740,025	1,345,318,707	267,421,317
Investment Securities HTM, at Book Value	0	0	0
Other Investments	3,140,899	3,635,874	(494,974)
Loans to Members	69,823,726	140,504,120	(70,680,394)
Miscellaneous Assets			
Land and Building	\$2,305,101	\$2,316,984	(\$11,883)
Furniture & Equipment	127,113	143,872	(16,759)
Interest Receivable	2,383,398	1,737,526	645,872
National Credit Union Share Insurance Fund	513,117	521,668	(8,551)
Other Assets	1,917,348	2,482,757	(565,409)
Total Miscellaneous Assets	\$7,246,078	\$7,202,807	\$43,271
TOTAL ASSETS	\$2,344,399,596	\$2,247,485,906	\$96,913,690
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Member Shares & Certificates	\$2,117,892,627	\$2,013,910,980	\$103,981,647
Total Members' Deposits	\$2,117,892,627	\$2,013,910,980	\$103,981,647
Borrowings and Other Liabilities			
Notes Payable	\$64,000,000	\$75,000,000	(\$11,000,000)
Accrued Interest & Dividend Payable	1,242,048	1,112,444	129,604
Other Liabilities	2,011,155	1,076,761	934,394
Total Borrowings and Other Liabilities	\$67,253,203	\$77,189,205	(\$9,936,002)
Total Liabilities	\$2,185,145,830	\$2,091,100,186	\$94,045,645
Members' Equity			
Perpetual Contributed Capital	\$103,368,643	\$101,368,643	\$2,000,000
Retained Earnings	58,291,663	53,382,392	4,909,271
Unrealized Gain (Loss) on AFS Securities	2,066,977	4,735,758	(2,668,781)
Other Comprehensive Income (Loss)	(4,473,517)	(3,101,073)	(1,372,444)
Total Members' Equity	\$159,253,766	\$156,385,720	\$2,868,046
Total Liabilities and Members' Equity	\$2,344,399,596	\$2,247,485,906	\$96,913,690

CORPORATE CENTRAL CREDIT UNION

CONSOLIDATED STATEMENT OF OPERATIONS (unaudited)

April 30, 2019

	Month Ended April 30, 2019	Year-to-Date April 30, 2019	Year-to-Date April 30, 2018	Variance Current YTD vs Prior YTD
Interest Income				
Marketable Securities and Other Investments	\$5,794,197	\$20,676,437	\$10,792,275	\$9,884,162
Member Loans - Income	112,236	841,888	691,458	150,430
Total Interest Income	\$5,906,433	\$21,518,325	\$11,483,733	\$10,034,593
Interest Expense				
Member Shares and Certificates	\$4,693,488	\$16,225,648	\$7,465,174	\$8,760,474
Nonperpetual Capital Account	123,873	495,438	300,558	194,880
Notes Payable	4,533	406,484	461,097	(54,612)
Total Interest Expense	\$4,821,894	\$17,127,571	\$8,226,828	\$8,900,742
Gain (Loss) on Investments/Loans	\$36,829	\$234,832	\$31,269	\$203,563
Net Investment Income	\$1,121,367	\$4,625,587	\$3,288,174	\$1,337,414
Operating Income				
Income	\$528,398	\$1,930,839	\$1,902,396	\$28,443
Other Income	54,232	241,699	118,005	123,695
Total Operating Income	\$582,630	\$2,172,538	\$2,020,401	\$152,138
Operating Expense				
Compensation and Employee Benefits	\$425,356	\$1,650,704	\$1,169,542	\$481,162
Occupancy and Equipment	27,394	88,729	86,510	2,219
Advertising and Training	26,593	95,394	121,214	(25,819)
Contracted Services	215,391	857,319	766,666	90,654
Operating Services	12,326	62,329	87,625	(25,296)
Depreciation	10,163	40,250	36,230	4,020
Other	250,098	1,046,296	790,317	255,979
Total Operating Expense	\$967,321	\$3,841,021	\$3,058,103	\$782,918
Net Income Before PCC Dividends	\$736,677	\$2,957,105	\$2,250,472	\$706,633

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