



Monthly Financials

January 2021



Corporate Central Credit Union
Consolidated Statement of Financial Condition (unaudited)
January 31, 2021

	January 31, 2021	January 31, 2020	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	1,328,664,642	868,215,058	460,449,584
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,084,637,325	1,713,458,213	371,179,112
Other Investments	50,838,127	2,824,441	48,013,686
Member Loans	3,500,000	52,743,013	(49,243,013)
Miscellaneous Assets			
Net Land and Building	2,334,162	2,371,402	(37,240)
Net Furniture, Equipment, Software and Hardware	707,648	226,116	481,533
Accrued Interest on Member Loans and Investments	1,150,734	1,925,612	(774,878)
National Credit Union Share Insurance Fund	624,109	547,978	76,131
Other Assets	5,835,470	1,250,628	4,584,841
Total Miscellaneous Assets	\$10,652,123	\$6,321,736	\$4,330,387
Total Assets	\$3,478,292,218	\$2,643,562,462	\$834,729,755
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	2,736,613,700	2,002,860,734	733,752,966
Member Share Certificates	501,303,029	364,172,526	137,130,503
Total Nonperpetual Capital Account (NCA)	48,188,958	59,189,634	(11,000,676)
Membership Shares & Certificates	\$3,286,105,686	\$2,426,222,893	\$859,882,793
Borrowings and Other Liabilities			
Notes Payable	-	52,000,000	(52,000,000)
Dividend & Interest Payable	675,700	1,217,318	(541,618)
Other Liabilities	1,530,616	1,745,062	(214,446)
Total Borrowings and Other Liabilities	\$2,206,317	\$54,962,380	(\$52,756,064)
Total Liabilities	\$3,288,312,003	\$2,481,185,273	\$807,126,729
Shareholder Equity			
Perpetual Contributed Capital	111,365,845	103,589,158	7,776,687
Retained Earnings	74,603,374	62,375,688	12,227,686
Unrealized Gains/Losses AFS	11,138,909	2,209,657	8,929,252
Other Comprehensive Income (Loss)	(7,127,913)	(5,797,314)	(1,330,599)
Total Members Equity	\$189,980,215	\$162,377,189	\$27,603,026
Total Liabilities & Equity	\$3,478,292,218	\$2,643,562,462	\$834,729,755



Corporate Central Credit Union
Consolidated Statement of Operations (unaudited)
January 31, 2021

	Month Ended January 31, 2021	Year-toDate January 31, 2021	Year-toDate January 31, 2020	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	1,789,511	1,789,511	4,380,559	(2,591,048)
Total Interest on Loans	7,592	7,592	88,088	(80,495)
Total Interest Income	\$1,797,103	\$1,797,103	4,468,647	(\$2,671,544)
Interest Expense				
Member Shares Dividend Expense	478,774	478,774	2,627,271	(2,148,497)
Member Certificates Dividend Expense	153,555	153,555	661,254	(507,700)
Nonperpetual Capital Account Dividend Expense	40,540	40,540	87,156	(46,617)
Total Interest on Notes Payable	-	-	4,911	(4,911)
Total Interest and Dividends Expense	\$672,868	\$672,868	3,380,593	(\$2,707,725)
Gain/Loss on Investment Sales	745,134	745,134	2,923	742,212
Net Investment Income	\$1,869,370	\$1,869,370	1,090,977	\$778,393
Operating Income				
Service Income	468,446	468,446	478,208	(9,762)
Other Income	100,728	100,728	95,979	4,749
Total Consolidated Operating Income	\$569,174	\$569,174	574,187	(\$5,013)
Operating Expense				
Compensation and Employee Benefits	612,480	612,480	581,962	30,518
Office Occupancy and Supplies	29,201	29,201	32,618	(3,418)
Marketing Expenses	5,727	5,727	7,012	(1,284)
Operating Services Expenses	216,385	216,385	218,601	(2,216)
Technology and Professional Services	69,255	69,255	71,457	(2,202)
Depreciation and Other Expense	123,607	125,862	114,024	11,838
Total Consolidated Operating Expense	\$1,058,910	\$1,058,910	1,025,675	\$33,235
Unclosed Net Income	\$1,379,634	\$1,379,634	639,488	\$740,145

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