



Monthly Financials

August 2021



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

| | August 31, 2021 | August 31, 2020 | Variance Current Year vs Prior Year |
|--|------------------------|------------------------|--|
| ASSETS | | | |
| Cash and Due from Banks and FRB | 1,565,659,246 | 1,736,984,030 | (171,324,783) |
| Investment Securities HTM, at Book Value | - | - | - |
| Investment Securities AFS, at Market Value | 1,892,155,603 | 2,446,683,907 | (554,528,303) |
| Other Investments | 21,448,693 | 21,004,183 | 444,510 |
| Member Loans | 3,000,000 | 3,922,131 | (922,131) |
| Miscellaneous Assets | | | |
| Net Land and Building | 2,306,374 | 2,345,272 | (38,899) |
| Net Furniture, Equipment, Software and Hardware | 913,304 | 249,861 | 663,443 |
| Accrued Interest on Member Loans and Investments | 1,126,224 | 1,294,302 | (168,078) |
| National Credit Union Share Insurance Fund | 656,957 | 560,244 | 96,713 |
| Other Assets | 5,850,160 | 1,561,287 | 4,288,873 |
| Total Miscellaneous Assets | \$10,853,019 | \$6,010,967 | \$4,842,051 |
| Total Assets | \$3,493,116,561 | \$4,214,605,217 | (\$721,488,656) |
| LIABILITIES & MEMBERS' EQUITY | | | |
| Members' Deposits | | | |
| Total Member Shares | 2,460,395,773 | 3,442,853,814 | (982,458,042) |
| Member Share Certificates | 745,530,000 | 531,279,000 | 214,251,000 |
| Total Nonperpetual Capital Account (NCA) | 48,308,544 | 57,867,560 | (9,559,016) |
| Membership Shares & Certificates | \$3,254,234,317 | \$4,032,000,374 | (\$777,766,058) |
| Borrowings and Other Liabilities | | | |
| Notes Payable | - | - | - |
| Dividend & Interest Payable | 1,173,701 | 914,430 | 259,271 |
| Other Liabilities | 2,510,482 | 2,547,738 | (37,256) |
| Total Borrowings and Other Liabilities | \$3,684,183 | \$3,462,168 | \$222,015 |
| Total Liabilities | \$3,257,918,500 | \$4,035,462,543 | (\$777,544,043) |
| Shareholder Equity | | | |
| Perpetual Contributed Capital | 117,326,118 | 110,461,235 | 6,864,883 |
| Retained Earnings | 114,984,984 | 69,987,236 | 44,997,748 |
| Unrealized Gains/Losses AFS | 10,014,873 | 4,491,517 | 5,523,355 |
| Other Comprehensive Income (Loss) | (7,127,913) | (5,797,314) | (1,330,599) |
| Total Members Equity | \$235,198,062 | \$179,142,675 | \$56,055,387 |
| Total Liabilities & Equity | \$3,493,116,561 | \$4,214,605,217 | (\$721,488,656) |



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

| | Month Ended August 31, 2021 | Year-to-Date August 31, 2021 | Year-to-Date August 31, 2020 | Variance Current YTD vs Prior YTD |
|---|--------------------------------|---------------------------------|---------------------------------|--------------------------------------|
| Interest Income | | | | |
| Total Interest on Investments | 1,938,034 | 14,675,873 | 26,178,685 | (11,502,812) |
| Total Interest on Loans | 11,378 | 63,504 | 431,042 | (367,538) |
| Total Interest Income | \$1,949,411 | \$14,739,377 | \$26,609,727 | (\$11,870,351) |
| Interest Expense | | | | |
| Member Shares Dividend Expense | 678,430 | 4,726,792 | 9,645,050 | (4,918,258) |
| Member Certificates Dividend Expense | 224,222 | 1,510,237 | 4,168,635 | (2,658,399) |
| Nonperpetual Capital Account Dividend Expense | 40,749 | 317,886 | 557,561 | (239,675) |
| Total Interest on Notes Payable | - | 111 | 192,001 | (191,890) |
| Total Interest and Dividends Expense | \$943,400 | \$6,555,026 | \$14,563,248 | (\$8,008,221) |
| Gain/Loss on Investment Sales | 506,098 | 2,219,940 | 955,992 | 1,263,947 |
| Net Investment Income | \$1,512,109 | \$10,404,290 | \$13,002,472 | (\$2,598,182) |
| Operating Income | | | | |
| Service Income | 553,695 | 4,404,013 | 4,150,740 | 253,273 |
| Other Income | 3,434,835 | 37,536,832 | 894,652 | 36,642,180 |
| Total Consolidated Operating Income | \$3,988,530 | \$41,940,844 | \$5,045,392 | \$36,895,453 |
| Operating Expense | | | | |
| Compensation and Employee Benefits | 714,328 | 5,525,054 | 4,747,689 | 777,365 |
| Office Occupancy and Supplies | 25,046 | 214,527 | 229,125 | (14,598) |
| Marketing Expenses | 26,230 | 198,278 | 162,946 | 35,331 |
| Operating Services Expenses | 224,367 | 1,728,840 | 1,698,696 | 30,144 |
| Technology and Professional Services | 90,018 | 784,281 | 562,026 | 222,255 |
| Depreciation and Other Expense | 91,307 | 786,126 | 1,052,374 | (266,248) |
| Total Consolidated Operating Expense | \$1,171,297 | \$9,237,105 | \$8,452,856 | \$784,249 |
| Unclosed Net Income | \$4,329,342 | \$43,108,029 | \$9,595,007 | \$33,513,022 |

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