



# *Monthly Financials*

*April 2022*



**Corporate Central Credit Union**  
**Consolidated Statement of Financial Condition (unaudited)**  
**April 30, 2022**

	April 30, 2022	April 30, 2021	Variance Current Year vs Prior Year
<b>ASSETS</b>			
Cash and Due from Banks and FRB	1,252,031,370	1,788,003,422	(535,972,052)
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,583,611,431	2,104,629,560	478,981,871
Other Investments	21,449,150	23,450,283	(2,001,133)
Member Loans	3,171,781	3,000,000	171,781
<b>Miscellaneous Assets</b>			
Net Land and Building	2,276,196	2,322,052	(45,857)
Net Furniture, Equipment, Software and Hardware	1,323,905	788,019	535,886
Accrued Interest on Member Loans and Investments	2,468,485	1,432,910	1,035,574
National Credit Union Share Insurance Fund	713,601	656,957	56,644
Other Assets	15,187,794	5,795,200	9,392,594
<b>Total Miscellaneous Assets</b>	<b>\$21,969,980</b>	<b>\$10,995,139</b>	<b>\$10,974,842</b>
<b>Total Assets</b>	<b>\$3,882,233,713</b>	<b>\$3,930,078,404</b>	<b>(\$47,844,690)</b>
<b>LIABILITIES &amp; MEMBERS' EQUITY</b>			
<b>Members' Deposits</b>			
Total Member Shares	2,466,453,943	2,968,475,080	(502,021,137)
Member Share Certificates	1,161,780,234	708,656,000	453,124,234
Total Nonperpetual Capital Account (NCA)	47,917,662	46,528,844	1,388,818
<b>Membership Shares &amp; Certificates</b>	<b>\$3,676,151,839</b>	<b>\$3,723,659,924</b>	<b>(\$47,508,085)</b>
<b>Borrowings and Other Liabilities</b>			
Notes Payable	-	-	-
Dividend & Interest Payable	1,563,848	839,333	724,515
Other Liabilities	5,101,381	1,728,015	3,373,366
<b>Total Borrowings and Other Liabilities</b>	<b>\$6,665,229</b>	<b>\$2,567,348</b>	<b>\$4,097,881</b>
<b>Total Liabilities</b>	<b>\$3,682,817,068</b>	<b>\$3,726,227,272</b>	<b>(\$43,410,204)</b>
<b>Shareholder Equity</b>			
Perpetual Contributed Capital	117,850,396	117,326,118	524,278
Retained Earnings	132,263,917	82,585,209	49,678,709
Unrealized Gains/Losses AFS	(42,674,014)	11,067,718	(53,741,732)
Other Comprehensive Income (Loss)	(8,023,654)	(7,127,913)	(895,741)
<b>Total Members Equity</b>	<b>\$199,416,645</b>	<b>\$203,851,132</b>	<b>(\$4,434,486)</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$3,882,233,713</b>	<b>\$3,930,078,404</b>	<b>(\$47,844,690)</b>



**Corporate Central Credit Union**  
**Consolidated Statement of Operations (unaudited)**  
**April 30, 2022**

	Month Ended April 30, 2022	Year-to-Date April 30, 2022	Year-to-Date April 30, 2021	Variance Current YTD vs Prior YTD
<b>Interest Income</b>				
Total Interest on Investments	3,686,058	10,640,331	7,136,467	3,503,864
Total Interest on Loans	8,796	29,334	27,979	1,355
<b>Total Interest Income</b>	<b>\$3,694,854</b>	<b>\$10,669,665</b>	<b>\$7,164,446</b>	<b>\$3,505,219</b>
<b>Interest Expense</b>				
Member Shares Dividend Expense	1,860,787	4,322,587	2,158,345	2,164,242
Member Certificates Dividend Expense	564,187	1,655,264	646,187	1,009,077
Nonperpetual Capital Account Dividend Expense	43,039	160,623	156,206	4,417
Total Interest on Notes Payable	-	3,524	56	3,469
<b>Total Interest and Dividends Expense</b>	<b>\$2,468,012</b>	<b>\$6,141,998</b>	<b>\$2,960,794</b>	<b>\$3,181,204</b>
<b>Gain/Loss on Investment Sales</b>	<b>-</b>	<b>157,622</b>	<b>1,576,109</b>	<b>(1,418,487)</b>
<b>Net Investment Income</b>	<b>\$1,226,842</b>	<b>\$4,685,288</b>	<b>\$5,779,760</b>	<b>(\$1,094,472)</b>
<b>Operating Income</b>				
Service Income	580,912	2,016,580	2,229,678	(213,098)
Other Income	177,090	14,953,322	6,459,045	8,494,277
<b>Total Consolidated Operating Income</b>	<b>\$758,002</b>	<b>\$16,969,903</b>	<b>\$8,688,723</b>	<b>\$8,281,180</b>
<b>Operating Expense</b>				
Compensation and Employee Benefits	689,195	2,770,322	2,494,456	275,866
Office Occupancy and Supplies	32,159	124,855	114,531	10,324
Marketing Expenses	31,271	84,235	75,361	8,874
Operating Services Expenses	274,741	980,812	855,591	125,221
Technology and Professional Services	89,678	352,788	369,837	(17,049)
Depreciation and Other Expense	161,817	504,138	642,020	(137,882)
<b>Total Consolidated Operating Expense</b>	<b>\$1,278,860</b>	<b>\$4,817,150</b>	<b>\$4,550,976</b>	<b>\$266,174</b>
<b>Unclosed Net Income</b>	<b>\$705,984</b>	<b>\$16,838,042</b>	<b>\$9,917,508</b>	<b>\$6,920,534</b>

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