



MONTHLY FINANCIALS

April 2023



Corporate Central Credit Union
Consolidated Statement of Financial Condition (unaudited)
April 30, 2023

	April 30, 2023	April 30, 2022	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	857,447,884	1,252,031,370	(394,583,486)
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	1,860,562,421	2,583,611,431	(723,049,010)
Other Investments	3,332,203	21,449,150	(18,116,947)
Member Loans	95,089,630	3,171,781	91,917,849
Miscellaneous Assets			
Net Land and Building	2,235,019	2,276,196	(41,177)
Net Furniture, Equipment, Software and Hardware	1,701,049	1,323,905	377,144
Accrued Interest on Member Loans and Investments	8,999,432	2,468,485	6,530,948
National Credit Union Share Insurance Fund	626,435	713,601	(87,166)
Other Assets	14,256,541	15,187,794	(931,254)
Total Miscellaneous Assets	\$27,818,476	\$21,969,980	\$5,848,495
Total Assets	\$2,844,250,613	\$3,882,233,713	(\$1,037,983,100)
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,587,576,342	2,466,453,943	(878,877,601)
Member Share Certificates	978,885,234	1,161,780,234	(182,895,000)
Total Nonperpetual Capital Account (NCA)	48,437,930	47,917,662	520,268
Membership Shares & Certificates	\$2,615,816,459	\$3,676,151,839	(\$1,060,335,380)
Borrowings and Other Liabilities			
Notes Payable	-	-	-
Dividend & Interest Payable	5,190,895	1,563,848	3,627,047
Other Liabilities	2,231,175	5,101,381	(2,870,205)
Total Borrowings and Other Liabilities	\$7,422,070	\$6,665,229	\$756,842
Total Liabilities	\$2,623,238,530	\$3,682,817,068	(\$1,059,578,538)
Shareholder Equity			
Perpetual Contributed Capital	118,801,704	117,850,396	951,308
Retained Earnings	162,167,913	132,263,917	29,903,996
Unrealized Gains/Losses AFS	(51,719,619)	(42,674,014)	(9,045,606)
Other Comprehensive Income (Loss)	(8,237,914)	(8,023,654)	(214,260)
Total Members Equity	\$221,012,084	\$199,416,645	\$21,595,438
Total Liabilities & Equity	\$2,844,250,613	\$3,882,233,713	(\$1,037,983,100)



Corporate Central Credit Union
Consolidated Statement of Operations (unaudited)
April 30, 2023

	Month Ended April 30, 2023	Year-to-Date April 30, 2023	Year-to-Date April 30, 2022	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	18,177,753	67,441,602	10,640,331	56,801,272
Total Interest on Loans	137,874	927,301	29,334	897,967
Total Interest Income	\$18,315,627	\$68,368,903	\$10,669,665	\$57,699,238
Interest Expense				
Member Shares Dividend Expense	14,617,816	53,083,683	4,322,587	48,761,097
Member Certificates Dividend Expense	1,570,602	6,830,703	1,655,264	5,175,439
Nonperpetual Capital Account Dividend Expense	109,413	381,078	160,623	220,455
Total Interest on Notes Payable	-	149,621	3,524	146,097
Total Interest and Dividends Expense	\$16,297,831	\$60,445,085	\$6,141,998	\$54,303,088
Gain/Loss on Investment Sales	-	251,930	157,622	94,308
Net Investment Income	\$2,017,795	\$8,175,747	\$4,685,288	\$3,490,459
Operating Income				
Service Income	524,175	1,977,930	2,016,580	(38,650)
Other Income	85,712	4,928,406	14,953,322	(10,024,917)
Total Consolidated Operating Income	\$609,887	\$6,906,336	\$16,969,903	(\$10,063,567)
Operating Expense				
Compensation and Employee Benefits	681,521	2,977,967	2,519,710	458,258
Office Occupancy and Supplies	42,376	145,652	124,855	20,797
Marketing Expenses	50,197	146,005	84,235	61,770
Operating Services Expenses	305,281	1,153,117	980,812	172,304
Technology and Professional Services	125,457	425,299	353,630	71,669
Depreciation and Other Expense	91,065	341,942	754,750	(412,808)
Total Consolidated Operating Expense	\$1,295,896	\$5,189,982	\$4,817,150	\$372,832
Unclosed Net Income	\$1,331,786	\$9,892,101	\$16,838,042	(\$6,945,940)



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