



Serving Christ Followers to
Live and Give More Abundantly

March 31, 2022

FINANCIAL UPDATE

The Credit Union ended the 1st Quarter of 2022 with \$883 million in assets. Our net worth to assets ratio was 11.24%. The YTD net income ending March 2022 was \$4.86 million for a return on assets (ROA) of 2.20%. The delinquency loan ratio was 0.06%. The Credit Union has \$631 million in loans, 44% of which are ministries and 56% consumers. The Credit Union continues to pay above-average dividends to members.

What makes Christian Community Credit Union a great place to save?

- Insured: The Credit Union is insured by American Share Insurance (ASI) up to \$250,000 per account.
- Capital: The Credit Union is well capitalized.
- Asset Quality: The Credit Union has low loan losses.
- Management: The Credit Union's management team is experienced and dedicated.
- Earnings: The Credit Union has good earnings and the members earn above-average rates.
- Liquidity: The Credit Union has ample liquidity to serve its members' needs.

AMERICAN SHARE INSURANCE (ASI)

American Share Insurance, (ASI), is an Ohio-based share guaranty corporation that insures savings (share accounts) on deposit with state-chartered credit unions in selected states. Currently, more than one million credit union members across America rely on ASI to protect their life savings. ASI insurance helps the Christian Community Credit Union to meet the loan needs of its members.

Founded in 1974, ASI is the nation's largest private deposit insurer for credit unions and has operated in a safe and sound manner since its incorporation. Since its establishment, no member of an ASI-insured credit union has ever lost money in an ASI-insured account.

ASI insures each account of credit union members up to \$250,000 without limitation to the number of accounts a member may have.

The Credit Union is not federally insured, and if the Credit Union fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with the Credit Union are not insured by any state government.

For more information, call Christian Community Credit Union at 800.347.CCCU or check our website at myCCCU.com

**Our vision is to build a community of Christ followers
who transform our world through their lives and generosity.**



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STATEMENT OF FINANCIAL CONDITION

	2020	2021	YTD 2022
ASSETS			
Loans to Members	\$ 331,066,303	350,761,671	354,556,957
Ministry & Member Business Loans (Net)	258,596,249	242,739,958	276,610,085
Allowance for Loan Losses	(3,204,998)	(2,475,835)	(2,455,135)
Cash and Investments	194,323,266	233,267,814	216,293,386
Land, Building and Equipment (Net)	6,332,983	6,090,548	5,401,873
ASI Deposit Insurance	7,769,219	9,140,296	9,916,559
Other Assets	7,423,560	23,322,329	23,076,398
Total Assets	\$ 802,306,584	862,846,782	883,400,122

LIABILITIES			
Accounts Payable	\$ 558,516	635,916	496,189
Notes Payable	-	-	-
Other Liabilities	5,036,045	4,936,901	5,180,600
Total Liabilities	\$ 5,594,561	5,572,817	5,676,790

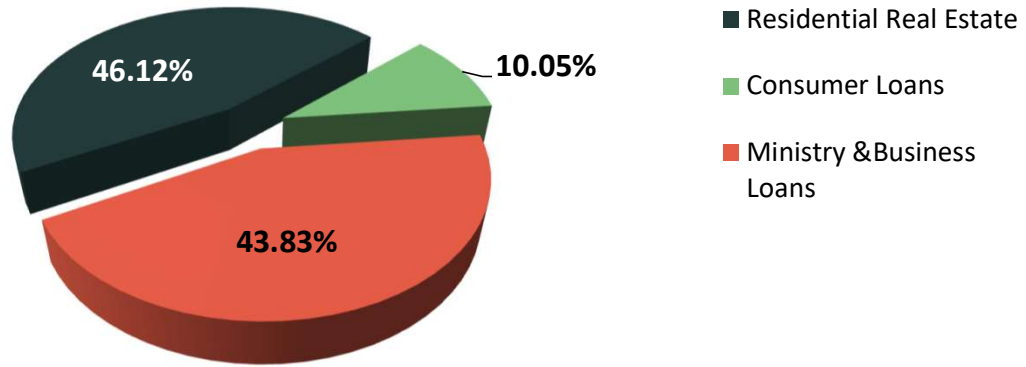
MEMBER ACCOUNTS			
Savings Accounts	\$ 93,285,980	106,126,705	106,547,022
Money Market Accounts	164,375,118	217,462,684	232,253,631
Share Certificates	203,015,699	174,006,398	164,177,228
Individual Retirement Accounts	32,232,188	33,401,893	33,180,310
Checking Accounts	210,177,404	231,808,637	242,549,781
Total Member Accounts	\$ 703,086,390	762,806,316	778,707,971

EQUITY			
Regular Reserves	\$ 34,685,855	35,858,507	36,221,770
Undivided Earnings	58,939,777	58,614,557	63,113,462
Unrealized Gain/Loss Afs Security		(5,415)	(319,871)
Total Capital	\$ 93,625,633	94,467,649	99,015,361
Total Liabilities, Accounts and Equity	\$ 802,306,584	862,846,782	883,400,122

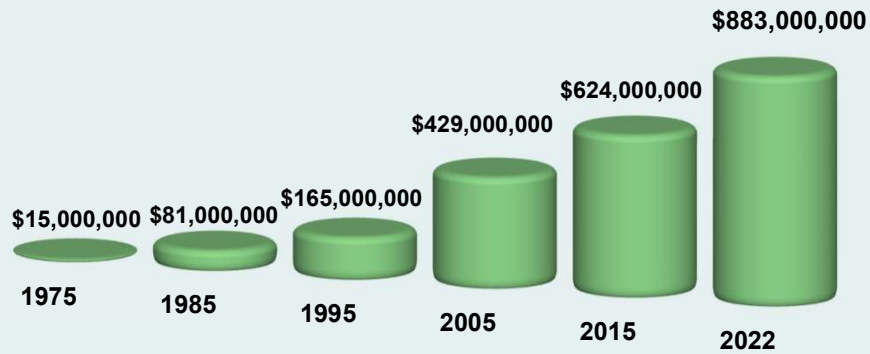
STATEMENT OF INCOME AND EXPENSES

	2020	2021	YTD 2022
Income	\$ 29,143,373	28,125,191	7,265,261
Operating Expenses	(21,206,765)	(23,674,240)	(6,334,210)
Non Operating Income(Expense)	(104,076)	3,550	4,625,908
Dividend and Interest Expense	(5,152,221)	(3,607,070)	(694,791)
Net to Reserves and Undivided Earnings	\$ 2,680,312	847,431	4,862,168

STATEMENT OF FINANCIAL CONDITION



Growth in Assets
(Dollars)



Growth in Capital
(Dollars)

