

# CONTRA COSTA FEDERAL CREDIT UNION

## Income and Expense for Month

	11/30/2014	% Income 11/30/2014	11/2014 QTD	11/2014 YTD
<b><u>INCOME</u></b>				
INCOME FROM LOANS	583,545	58.17%	1,184,709	6,421,305
INVESTMENT INCOME	273,269	27.24%	544,911	2,800,391
FEE INCOME	46,020	4.59%	92,850	481,496
OTHER OPERATING INCOME	100,309	10.00%	204,606	1,161,583
<b>TOTAL INCOME</b>	<b>1,003,145</b>	<b>100.00%</b>	<b>2,027,077</b>	<b>10,864,775</b>
<b><u>EXPENSE</u></b>				
EMPLOYEE COMPENSATION	287,461	28.66%	573,095	3,100,955
EMPLOYEE BENEFITS	97,047	9.67%	193,171	1,109,104
TRAVEL & CONFERENCE	2,500	0.25%	5,000	27,500
ASSOCIATION DUES	5,475	0.55%	11,101	60,998
OFFICE OCCUPANCY	49,239	4.91%	99,181	517,372
OFFICE OPERATIONS	198,856	19.82%	392,651	2,129,147
EDUCATION & PROMOTION	16,813	1.68%	33,803	177,276
LOAN SERVICING	44,362	4.42%	86,068	410,794
PROFESSIONAL & OUTSIDE SERVICE	46,888	4.67%	93,776	503,238
PROVISION FOR LOAN LOSSES	0	0.00%	0	0
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	500	2,750
FED SUPERV & EXAM FEES	9,000	0.90%	18,000	99,000
CASH OVER & SHORT	29	0.00%	(40)	199
ANNUAL MEETING	250	0.02%	500	2,750
OTHER OPERATING EXPENSES	817	0.08%	1,680	8,063
<b>TOTAL EXPENSE</b>	<b>758,987</b>	<b>75.66%</b>	<b>1,508,486</b>	<b>8,149,146</b>
<b>NET BEFORE DIVIDENDS</b>	<b>244,158</b>	<b>24.34%</b>	<b>518,591</b>	<b>2,715,630</b>
<b><u>DIVIDENDS</u></b>				
DIVIDENDS - REGULAR SHARES	27,000	2.69%	55,000	274,698
DIVIDENDS - SHARE DRAFTS	5,112	0.51%	10,238	54,392
DIVIDENDS - MONEY MARKET SHARES	40,506	4.04%	82,189	432,761
DIVIDENDS - CERTIFICATES	42,961	4.28%	88,272	494,042
DIVIDENDS - IRA SHARES	11,835	1.18%	24,169	134,641
DIVIDENDS - CLUB SHARES	52	0.01%	100	352
<b>TOTAL DIVIDENDS</b>	<b>127,467</b>	<b>12.71%</b>	<b>259,969</b>	<b>1,390,885</b>
<b>NET AFTER DIVIDENDS</b>	<b>116,691</b>	<b>11.63%</b>	<b>258,622</b>	<b>1,324,744</b>
GAIN ON DISPOSITION OF ASSETS	0	0.00%	0	11,998
<b>TOTAL NON-OP INC/EXP</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>11,998</b>
<b>NET INCOME</b>	<b>116,691</b>	<b>11.63%</b>	<b>258,622</b>	<b>1,336,743</b>

Certified Correct By:



David M. Green, President/CEO



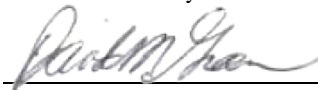
Paul Christensen, Senior Vice President/CFO

# CONTRA COSTA FEDERAL CREDIT UNION

## Statement of Condition

	11/30/2014	% Assets 11/30/2014	10/31/2014	% Assets 10/31/2014
<b><u>ASSETS</u></b>				
LOANS TO MEMBERS	171,925,788	26.85%	167,442,687	26.24%
LINES OF CREDIT	8,142,543	1.27%	8,121,967	1.27%
<b>TOTALS LOANS</b>	<b>180,068,331</b>	<b>28.13%</b>	<b>175,564,655</b>	<b>27.52%</b>
ALLOWANCE FOR LOAN LOSSES	(2,276,900)	(0.36%)	(2,282,289)	(0.36%)
DIRECT DEPOSIT RECEIVABLE	10,438,492	1.63%	8,820,458	1.38%
OTHER RECEIVABLES	81,092	0.01%	89,956	0.01%
<b>OTHER RECEIVABLES</b>	<b>10,519,584</b>	<b>1.64%</b>	<b>8,910,414</b>	<b>1.40%</b>
CASH IN BANK	7,242,192	1.13%	5,387,791	0.84%
CHANGE FUND	1,813,286	0.28%	1,597,626	0.25%
<b>CASH ON HAND &amp; IN BANK</b>	<b>9,055,478</b>	<b>1.41%</b>	<b>6,985,417</b>	<b>1.09%</b>
US GOVT OBLIGATIONS	46,742,359	7.30%	46,777,993	7.33%
FEDERAL AGENCY SECURITIES	242,775,175	37.92%	248,517,307	38.95%
CORPORATE CREDIT UNION	8,815,422	1.38%	9,983,772	1.56%
CERTIFICATES OF DEPOSIT	134,532,955	21.01%	133,828,138	20.97%
<b>INVESTMENTS</b>	<b>432,865,910</b>	<b>67.61%</b>	<b>439,107,210</b>	<b>68.82%</b>
NCUSIF DEPOSIT	5,324,747	0.83%	5,324,747	0.83%
PREPAID EXPENSES	432,433	0.07%	431,586	0.07%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,134,288	0.18%	1,140,180	0.18%
FURNITURE & EQUIPMENT (net)	478,248	0.07%	335,007	0.05%
LEASEHOLD IMPROVEMENTS (net)	109,085	0.02%	116,703	0.02%
<b>FIXED ASSETS</b>	<b>2,062,816</b>	<b>0.32%</b>	<b>1,933,085</b>	<b>0.30%</b>
ACCRUED INCOME	2,132,830	0.33%	2,060,035	0.32%
MISCELLANEOUS ASSETS	16,406	0.00%	16,704	0.00%
<b>OTHER ASSETS</b>	<b>2,149,236</b>	<b>0.34%</b>	<b>2,076,738</b>	<b>0.33%</b>
<b>TOTAL ASSETS</b>	<b>640,201,634</b>	<b>100.00%</b>	<b>638,051,562</b>	<b>100.00%</b>
<b><u>LIABILITIES</u></b>				
ACCOUNTS PAYABLE	1,029,134	0.16%	681,750	0.11%
DIVIDENDS PAYABLE	167,644	0.03%	131,145	0.02%
TAXES PAYABLE	4,240	0.00%	1,828	0.00%
ACCRUED LIABILITIES	1,556,455	0.24%	1,491,387	0.23%
SUSPENSE	611,292	0.10%	28,442	0.00%
<b>ACCOUNTS PAYABLE</b>	<b>3,368,765</b>	<b>0.53%</b>	<b>2,334,551</b>	<b>0.37%</b>
<b>TOTAL LIABILITIES</b>	<b>3,368,765</b>	<b>0.53%</b>	<b>2,334,551</b>	<b>0.37%</b>
<b><u>EQUITY</u></b>				
SHARES - REGULAR	202,374,368	31.61%	201,618,670	31.60%
SHARE DRAFTS	69,011,395	10.78%	67,793,085	10.63%
SHARES - MONEY MARKET	147,847,216	23.09%	147,098,436	23.05%
SHARES-CERTIFICATES	114,790,785	17.93%	116,427,994	18.25%
SHARES - IRA SHARES	37,534,511	5.86%	37,669,356	5.90%
SHARES - CLUB SHARES	146,947	0.02%	98,514	0.02%
<b>MEMBER SHARES</b>	<b>571,705,222</b>	<b>89.30%</b>	<b>570,706,056</b>	<b>89.45%</b>
REGULAR RESERVES	7,815,921	1.22%	7,815,921	1.23%
RESERVE FOR CONTNGENCY	56,137,624	8.77%	56,137,624	8.80%
UNDIVIDED EARNINGS	561,056	0.09%	561,056	0.09%
EQUITY ACQUIRED IN MERGER	354,424	0.06%	354,424	0.06%
NET INCOME(LOSS)	258,622	0.04%	141,931	0.02%
<b>MEMBER CAPITAL</b>	<b>65,127,647</b>	<b>10.17%</b>	<b>65,010,956</b>	<b>10.19%</b>
<b>TOTAL EQUITY</b>	<b>636,832,869</b>	<b>99.47%</b>	<b>635,717,012</b>	<b>99.63%</b>
<b>LIABILITIES+EQUITY</b>	<b>640,201,634</b>	<b>100.00%</b>	<b>638,051,562</b>	<b>100.00%</b>

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO

