

CONTRA COSTA FEDERAL CREDIT UNION

Income and Expense for Month

		<i>% Income</i>		
	<i>01/31/2015</i>	<i>01/31/2015</i>	<i>01/2015 QTD</i>	<i>01/2015 YTD</i>
<u>INCOME</u>				
INCOME FROM LOANS	612,150	57.98%	612,150	612,150
INVESTMENT INCOME	284,433	26.94%	284,433	284,433
FEE INCOME	48,539	4.60%	48,539	48,539
OTHER OPERATING INCOME	110,617	10.48%	110,617	110,617
TOTAL INCOME	1,055,739	100.00%	1,055,739	1,055,739
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	286,215	27.11%	286,215	286,215
EMPLOYEE BENEFITS	107,842	10.21%	107,842	107,842
TRAVEL & CONFERENCE	2,500	0.24%	2,500	2,500
ASSOCIATION DUES	5,763	0.55%	5,763	5,763
OFFICE OCCUPANCY	48,401	4.58%	48,401	48,401
OFFICE OPERATIONS	193,873	18.36%	193,873	193,873
EDUCATION & PROMOTION	16,589	1.57%	16,589	16,589
LOAN SERVICING	36,808	3.49%	36,808	36,808
PROFESSIONAL & OUTSIDE SERVICE	48,454	4.59%	48,454	48,454
PROVISION FOR LOAN LOSSES	0	0.00%	0	0
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	250	250
FED SUPERV & EXAM FEES	9,000	0.85%	9,000	9,000
CASH OVER & SHORT	13	0.00%	13	13
ANNUAL MEETING	250	0.02%	250	250
OTHER OPERATING EXPENSES	867	0.08%	867	867
TOTAL EXPENSE	756,826	71.69%	756,826	756,826
NET BEFORE DIVIDENDS	298,913	28.31%	298,913	298,913
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	27,500	2.60%	27,500	27,500
DIVIDENDS - SHARE DRAFTS	5,092	0.48%	5,092	5,092
DIVIDENDS - MONEY MARKET SHARES	42,283	4.01%	42,283	42,283
DIVIDENDS - CERTIFICATES	44,513	4.22%	44,513	44,513
DIVIDENDS - IRA SHARES	11,966	1.13%	11,966	11,966
DIVIDENDS - CLUB SHARES	17	0.00%	17	17
TOTAL DIVIDENDS	131,371	12.44%	131,371	131,371
NET AFTER DIVIDENDS	167,542	15.87%	167,542	167,542
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	167,542	15.87%	167,542	167,542

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO

CONTRA COSTA FEDERAL CREDIT UNION

Statement of Condition

	01/31/2015	% Assets 01/31/2015	12/31/2014	% Assets 12/31/2014
<u>ASSETS</u>				
LOANS TO MEMBERS	173,502,396	27.22%	174,792,501	27.38%
LINES OF CREDIT	8,175,089	1.28%	8,385,343	1.31%
TOTALS LOANS	181,677,484	28.50%	183,177,844	28.69%
ALLOWANCE FOR LOAN LOSSES	(2,274,445)	(0.36%)	(2,271,854)	(0.36%)
DIRECT DEPOSIT RECEIVABLE	8,342,302	1.31%	11,661,723	1.83%
OTHER RECEIVABLES	109,776	0.02%	93,734	0.01%
OTHER RECEIVABLES	8,452,078	1.33%	11,755,458	1.84%
CASH IN BANK	7,205,989	1.13%	7,438,864	1.17%
CHANGE FUND	1,665,771	0.26%	1,545,226	0.24%
CASH ON HAND & IN BANK	8,871,760	1.39%	8,984,089	1.41%
US GOVT OBLIGATIONS	49,149,066	7.71%	49,184,114	7.70%
FEDERAL AGENCY SECURITIES	234,376,413	36.77%	236,971,445	37.12%
CORPORATE CREDIT UNION	12,029,106	1.89%	7,739,019	1.21%
CERTIFICATES OF DEPOSIT	135,089,016	21.19%	132,838,607	20.81%
INVESTMENTS	430,643,602	67.56%	426,733,185	66.84%
NCUSIF DEPOSIT	5,324,747	0.84%	5,324,747	0.83%
PREPAID EXPENSES	464,191	0.07%	425,277	0.07%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,122,503	0.18%	1,128,395	0.18%
FURNITURE & EQUIPMENT (net)	472,139	0.07%	486,614	0.08%
LEASEHOLD IMPROVEMENTS (net)	94,492	0.01%	101,468	0.02%
FIXED ASSETS	2,030,329	0.32%	2,057,671	0.32%
ACCRUED INCOME	2,179,928	0.34%	2,218,139	0.35%
MISCELLANEOUS ASSETS	15,811	0.00%	16,109	0.00%
OTHER ASSETS	2,195,738	0.34%	2,234,248	0.35%
TOTAL ASSETS	637,385,485	100.00%	638,420,664	100.00%
<u>LIABILITIES</u>				
ACCOUNTS PAYABLE	911,435	0.14%	747,256	0.12%
DIVIDENDS PAYABLE	129,679	0.02%	203,725	0.03%
TAXES PAYABLE	5,714	0.00%	40,536	0.01%
ACCRUED LIABILITIES	1,270,642	0.20%	1,556,461	0.24%
SUSPENSE	361,071	0.06%	143,745	0.02%
ACCOUNTS PAYABLE	2,678,541	0.42%	2,691,723	0.42%
TOTAL LIABILITIES	2,678,541	0.42%	2,691,723	0.42%
<u>EQUITY</u>				
SHARES - REGULAR	200,266,243	31.42%	201,196,674	31.51%
SHARE DRAFTS	67,878,494	10.65%	68,884,725	10.79%
SHARES - MONEY MARKET	149,714,489	23.49%	148,382,114	23.24%
SHARES-CERTIFICATES	114,752,107	18.00%	114,902,212	18.00%
SHARES - IRA SHARES	36,380,160	5.71%	36,858,231	5.77%
SHARES - CLUB SHARES	242,721	0.04%	199,799	0.03%
MEMBER SHARES	569,234,215	89.31%	570,423,753	89.35%
REGULAR RESERVES	7,815,921	1.23%	7,815,921	1.22%
RESERVE FOR CONTINGENCY	56,573,786	8.88%	56,573,786	8.86%
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)	167,542	0.03%	0	0.00%
MEMBER CAPITAL	65,472,729	10.27%	65,305,187	10.23%
TOTAL EQUITY	634,706,944	99.58%	635,728,941	99.58%
LIABILITIES+EQUITY	637,385,485	100.00%	638,420,664	100.00%

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David M. Green, President/CEO



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