

# CONTRA COSTA FEDERAL CREDIT UNION

## Income and Expense for Month

	02/28/2015	% Income 02/28/2015	02/2015 QTD	02/2015 YTD
<b><u>INCOME</u></b>				
INCOME FROM LOANS	572,953	57.43%	1,185,103	1,185,103
INVESTMENT INCOME	281,316	28.20%	565,749	565,749
FEE INCOME	44,058	4.42%	92,597	92,597
OTHER OPERATING INCOME	99,272	9.95%	209,889	209,889
<b>TOTAL INCOME</b>	<b>997,599</b>	<b>100.00%</b>	<b>2,053,338</b>	<b>2,053,338</b>
<b><u>EXPENSE</u></b>				
EMPLOYEE COMPENSATION	285,474	28.62%	571,689	571,689
EMPLOYEE BENEFITS	104,551	10.48%	212,393	212,393
TRAVEL & CONFERENCE	2,500	0.25%	5,000	5,000
ASSOCIATION DUES	5,763	0.58%	11,526	11,526
OFFICE OCCUPANCY	48,509	4.86%	96,910	96,910
OFFICE OPERATIONS	194,607	19.51%	388,480	388,480
EDUCATION & PROMOTION	18,564	1.86%	35,153	35,153
LOAN SERVICING	37,469	3.76%	74,277	74,277
PROFESSIONAL & OUTSIDE SERVICE	49,001	4.91%	97,455	97,455
PROVISION FOR LOAN LOSSES	0	0.00%	0	0
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.03%	500	500
FED SUPERV & EXAM FEES	9,000	0.90%	18,000	18,000
CASH OVER & SHORT	289	0.03%	302	302
ANNUAL MEETING	250	0.03%	500	500
OTHER OPERATING EXPENSES	976	0.10%	1,843	1,843
<b>TOTAL EXPENSE</b>	<b>757,202</b>	<b>75.90%</b>	<b>1,514,028</b>	<b>1,514,028</b>
<b>NET BEFORE DIVIDENDS</b>	<b>240,398</b>	<b>24.10%</b>	<b>539,311</b>	<b>539,311</b>
<b><u>DIVIDENDS</u></b>				
DIVIDENDS - REGULAR SHARES	27,500	2.76%	55,000	55,000
DIVIDENDS - SHARE DRAFTS	4,716	0.47%	9,808	9,808
DIVIDENDS - MONEY MARKET SHARES	38,634	3.87%	80,917	80,917
DIVIDENDS - CERTIFICATES	40,115	4.02%	84,628	84,628
DIVIDENDS - IRA SHARES	10,700	1.07%	22,665	22,665
DIVIDENDS - CLUB SHARES	33	0.00%	49	49
<b>TOTAL DIVIDENDS</b>	<b>121,696</b>	<b>12.20%</b>	<b>253,067</b>	<b>253,067</b>
<b>NET AFTER DIVIDENDS</b>	<b>118,701</b>	<b>11.90%</b>	<b>286,243</b>	<b>286,243</b>
<b>TOTAL NON-OP INC/EXP</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>
<b>NET INCOME</b>	<b>118,701</b>	<b>11.90%</b>	<b>286,243</b>	<b>286,243</b>

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO

# CONTRA COSTA FEDERAL CREDIT UNION

## Statement of Condition

	02/28/2015	% Assets 02/28/2015	01/31/2015	% Assets 01/31/2015
<b><u>ASSETS</u></b>				
LOANS TO MEMBERS	172,989,739	26.87%	173,502,396	27.22%
LINES OF CREDIT	7,880,911	1.22%	8,175,089	1.28%
<b>TOTALS LOANS</b>	<b>180,870,649</b>	<b>28.10%</b>	<b>181,677,484</b>	<b>28.50%</b>
ALLOWANCE FOR LOAN LOSSES	(2,258,119)	(0.35%)	(2,274,445)	(0.36%)
DIRECT DEPOSIT RECEIVABLE	9,342,407	1.45%	8,342,302	1.31%
OTHER RECEIVABLES	91,223	0.01%	109,776	0.02%
<b>OTHER RECEIVABLES</b>	<b>9,433,630</b>	<b>1.47%</b>	<b>8,452,078</b>	<b>1.33%</b>
CASH IN BANK	6,105,155	0.95%	7,205,989	1.13%
CHANGE FUND	1,545,863	0.24%	1,665,771	0.26%
<b>CASH ON HAND &amp; IN BANK</b>	<b>7,651,017</b>	<b>1.19%</b>	<b>8,871,760</b>	<b>1.39%</b>
US GOVT OBLIGATIONS	49,113,994	7.63%	49,149,066	7.71%
FEDERAL AGENCY SECURITIES	242,324,713	37.64%	234,376,413	36.77%
CORPORATE CREDIT UNION	10,722,574	1.67%	12,029,106	1.89%
CERTIFICATES OF DEPOSIT	135,790,069	21.09%	135,089,016	21.19%
<b>INVESTMENTS</b>	<b>437,951,349</b>	<b>68.03%</b>	<b>430,643,602</b>	<b>67.56%</b>
NCUSIF DEPOSIT	5,324,747	0.83%	5,324,747	0.84%
PREPAID EXPENSES	446,700	0.07%	464,191	0.07%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,116,950	0.17%	1,122,503	0.18%
FURNITURE & EQUIPMENT (net)	459,955	0.07%	472,139	0.07%
LEASEHOLD IMPROVEMENTS (net)	86,503	0.01%	94,492	0.01%
<b>FIXED ASSETS</b>	<b>2,004,604</b>	<b>0.31%</b>	<b>2,030,329</b>	<b>0.32%</b>
ACCRUED INCOME	2,309,691	0.36%	2,179,928	0.34%
MISCELLANEOUS ASSETS	15,513	0.00%	15,811	0.00%
<b>OTHER ASSETS</b>	<b>2,325,204</b>	<b>0.36%</b>	<b>2,195,738</b>	<b>0.34%</b>
<b>TOTAL ASSETS</b>	<b>643,749,782</b>	<b>100.00%</b>	<b>637,385,485</b>	<b>100.00%</b>
<b><u>LIABILITIES</u></b>				
ACCOUNTS PAYABLE	1,114,022	0.17%	911,435	0.14%
DIVIDENDS PAYABLE	160,932	0.03%	129,679	0.02%
TAXES PAYABLE	633	0.00%	5,714	0.00%
ACCRUED LIABILITIES	1,334,172	0.21%	1,270,642	0.20%
SUSPENSE	378,423	0.06%	361,071	0.06%
<b>ACCOUNTS PAYABLE</b>	<b>2,988,183</b>	<b>0.46%</b>	<b>2,678,541</b>	<b>0.42%</b>
<b>TOTAL LIABILITIES</b>	<b>2,988,183</b>	<b>0.46%</b>	<b>2,678,541</b>	<b>0.42%</b>
<b><u>EQUITY</u></b>				
SHARES - REGULAR	202,218,161	31.41%	200,266,243	31.42%
SHARE DRAFTS	70,710,683	10.98%	67,878,494	10.65%
SHARES - MONEY MARKET	150,719,750	23.41%	149,714,489	23.49%
SHARES-CERTIFICATES	114,876,988	17.85%	114,752,107	18.00%
SHARES - IRA SHARES	36,350,979	5.65%	36,380,160	5.71%
SHARES - CLUB SHARES	293,608	0.05%	242,721	0.04%
<b>MEMBER SHARES</b>	<b>575,170,169</b>	<b>89.35%</b>	<b>569,234,215</b>	<b>89.31%</b>
REGULAR RESERVES	7,815,921	1.21%	7,815,921	1.23%
RESERVE FOR CONTNGENCY	56,573,786	8.79%	56,573,786	8.88%
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)	286,243	0.04%	167,542	0.03%
<b>MEMBER CAPITAL</b>	<b>65,591,430</b>	<b>10.19%</b>	<b>65,472,729</b>	<b>10.27%</b>
<b>TOTAL EQUITY</b>	<b>640,761,599</b>	<b>99.54%</b>	<b>634,706,944</b>	<b>99.58%</b>
<b>LIABILITIES+EQUITY</b>	<b>643,749,782</b>	<b>100.00%</b>	<b>637,385,485</b>	<b>100.00%</b>

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