

CONTRA COSTA FEDERAL CREDIT UNION

Income and Expense for Month

	04/30/2015	% Income 04/30/2015	04/2015 QTD	04/2015 YTD
<u>INCOME</u>				
INCOME FROM LOANS	606,364	55.77%	606,364	2,416,664
INVESTMENT INCOME	311,956	28.69%	311,956	1,186,142
FEE INCOME	45,854	4.22%	45,854	182,097
OTHER OPERATING INCOME	123,024	11.32%	123,024	444,224
TOTAL INCOME	1,087,198	100.00%	1,087,198	4,229,127
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	287,079	26.41%	287,079	1,145,564
EMPLOYEE BENEFITS	99,995	9.20%	99,995	415,779
TRAVEL & CONFERENCE	2,500	0.23%	2,500	10,000
ASSOCIATION DUES	5,813	0.53%	5,813	23,101
OFFICE OCCUPANCY	47,626	4.38%	47,626	191,739
OFFICE OPERATIONS	190,865	17.56%	190,865	775,038
EDUCATION & PROMOTION	15,682	1.44%	15,682	67,296
LOAN SERVICING	35,626	3.28%	35,626	145,870
PROFESSIONAL & OUTSIDE SERVICE	48,522	4.46%	48,522	194,915
PROVISION FOR LOAN LOSSES	0	0.00%	0	(200,000)
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	250	1,000
FED SUPERV & EXAM FEES	9,000	0.83%	9,000	36,000
CASH OVER & SHORT	16	0.00%	16	(33)
ANNUAL MEETING	250	0.02%	250	1,000
OTHER OPERATING EXPENSES	891	0.08%	891	3,357
TOTAL EXPENSE	744,114	68.44%	744,114	2,810,626
NET BEFORE DIVIDENDS	343,084	31.56%	343,084	1,418,501
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	27,500	2.53%	27,500	102,213
DIVIDENDS - SHARE DRAFTS	5,122	0.47%	5,122	20,188
DIVIDENDS - MONEY MARKET SHARES	42,160	3.88%	42,160	166,366
DIVIDENDS - CERTIFICATES	42,873	3.94%	42,873	172,473
DIVIDENDS - IRA SHARES	11,373	1.05%	11,373	45,798
DIVIDENDS - CLUB SHARES	50	0.00%	50	141
TOTAL DIVIDENDS	129,078	11.87%	129,078	507,179
NET AFTER DIVIDENDS	214,006	19.68%	214,006	911,322
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	214,006	19.68%	214,006	911,322

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO

CONTRA COSTA FEDERAL CREDIT UNION

Statement of Condition

	04/30/2015	% Assets 04/30/2015	03/31/2015	% Assets 03/31/2015
<u>ASSETS</u>				
LOANS TO MEMBERS	173,763,285	26.92%	173,524,421	26.76%
LINES OF CREDIT	7,673,284	1.19%	7,731,011	1.19%
TOTALS LOANS	181,436,569	28.11%	181,255,432	27.96%
ALLOWANCE FOR LOAN LOSSES	(2,041,790)	(0.32%)	(2,052,473)	(0.32%)
DIRECT DEPOSIT RECEIVABLE	12,871,294	1.99%	11,013,162	1.70%
OTHER RECEIVABLES	89,803	0.01%	87,219	0.01%
OTHER RECEIVABLES	12,961,097	2.01%	11,100,381	1.71%
CASH IN BANK	6,528,629	1.01%	8,914,136	1.37%
CHANGE FUND	1,724,249	0.27%	1,526,320	0.24%
CASH ON HAND & IN BANK	8,252,878	1.28%	10,440,456	1.61%
US GOVT OBLIGATIONS	47,714,007	7.39%	49,749,107	7.67%
FEDERAL AGENCY SECURITIES	243,855,126	37.78%	243,942,402	37.62%
CORPORATE CREDIT UNION	4,389,361	0.68%	5,890,190	0.91%
CERTIFICATES OF DEPOSIT	139,085,191	21.55%	138,050,859	21.29%
INVESTMENTS	435,043,686	67.40%	437,632,558	67.50%
NCUSIF DEPOSIT	5,389,267	0.83%	5,324,747	0.82%
PREPAID EXPENSES	383,053	0.06%	422,560	0.07%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,105,845	0.17%	1,111,398	0.17%
FURNITURE & EQUIPMENT (net)	434,995	0.07%	448,951	0.07%
LEASEHOLD IMPROVEMENTS (net)	70,526	0.01%	78,515	0.01%
FIXED ASSETS	1,952,561	0.30%	1,980,058	0.31%
ACCRUED INCOME	2,074,757	0.32%	2,236,638	0.35%
MISCELLANEOUS ASSETS	14,918	0.00%	15,216	0.00%
OTHER ASSETS	2,089,675	0.32%	2,251,854	0.35%
TOTAL ASSETS	645,466,996	100.00%	648,355,573	100.00%
<u>LIABILITIES</u>				
ACCOUNTS PAYABLE	540,483	0.08%	512,661	0.08%
DIVIDENDS PAYABLE	127,617	0.02%	202,216	0.03%
TAXES PAYABLE	7,012	0.00%	4,673	0.00%
ACCRUED LIABILITIES	1,271,687	0.20%	1,357,522	0.21%
SUSPENSE	725,183	0.11%	504,597	0.08%
ACCOUNTS PAYABLE	2,671,982	0.41%	2,581,669	0.40%
TOTAL LIABILITIES	2,671,982	0.41%	2,581,669	0.40%
<u>EQUITY</u>				
SHARES - REGULAR	201,501,152	31.22%	204,937,530	31.61%
SHARE DRAFTS	70,137,591	10.87%	69,702,208	10.75%
SHARES - MONEY MARKET	154,848,572	23.99%	153,091,396	23.61%
SHARES-CERTIFICATES	113,582,784	17.60%	115,619,222	17.83%
SHARES - IRA SHARES	36,106,099	5.59%	36,071,185	5.56%
SHARES - CLUB SHARES	402,307	0.06%	349,859	0.05%
MEMBER SHARES	576,578,504	89.33%	579,771,401	89.42%
REGULAR RESERVES	7,815,921	1.21%	7,815,921	1.21%
RESERVE FOR CONTNGENCY	57,271,102	8.87%	57,271,102	8.83%
UNDIVIDED EARNINGS	561,056	0.09%	561,056	0.09%
EQUITY ACQUIRED IN MERGER	354,424	0.05%	354,424	0.05%
NET INCOME(LOSS)	214,006	0.03%	0	0.00%
MEMBER CAPITAL	66,216,509	10.26%	66,002,503	10.18%
TOTAL EQUITY	642,795,014	99.59%	645,773,905	99.60%
LIABILITIES+EQUITY	645,466,996	100.00%	648,355,573	100.00%

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David M. Green, President/CEO



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