

CONTRA COSTA FEDERAL CREDIT UNION

Income and Expense for Month

		<i>% Income</i>		
	05/31/2015	05/31/2015	05/2015 QTD	05/2015 YTD
<u>INCOME</u>				
INCOME FROM LOANS	632,594	57.54%	1,238,958	3,049,258
INVESTMENT INCOME	315,938	28.74%	627,894	1,502,081
FEE INCOME	43,464	3.95%	89,318	225,561
OTHER OPERATING INCOME	107,395	9.77%	230,419	551,619
TOTAL INCOME	1,099,392	100.00%	2,186,590	5,328,519
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	286,724	26.08%	573,803	1,432,288
EMPLOYEE BENEFITS	100,697	9.16%	200,692	516,477
TRAVEL & CONFERENCE	2,500	0.23%	5,000	12,500
ASSOCIATION DUES	5,763	0.52%	11,576	28,864
OFFICE OCCUPANCY	47,761	4.34%	95,387	239,500
OFFICE OPERATIONS	189,093	17.20%	379,958	964,131
EDUCATION & PROMOTION	14,865	1.35%	30,547	82,161
LOAN SERVICING	32,168	2.93%	67,794	178,038
PROFESSIONAL & OUTSIDE SERVICE	48,474	4.41%	96,996	243,389
PROVISION FOR LOAN LOSSES	0	0.00%	0	(200,000)
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	500	1,250
FED SUPERV & EXAM FEES	9,000	0.82%	18,000	45,000
CASH OVER & SHORT	101	0.01%	117	68
ANNUAL MEETING	250	0.02%	500	1,250
OTHER OPERATING EXPENSES	1,143	0.10%	2,034	4,500
TOTAL EXPENSE	738,789	67.20%	1,482,904	3,549,416
NET BEFORE DIVIDENDS	360,602	32.80%	703,686	1,779,103
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	27,500	2.50%	55,000	129,713
DIVIDENDS - SHARE DRAFTS	5,340	0.49%	10,461	25,528
DIVIDENDS - MONEY MARKET SHARES	43,867	3.99%	86,027	210,232
DIVIDENDS - CERTIFICATES	44,171	4.02%	87,044	216,644
DIVIDENDS - IRA SHARES	11,651	1.06%	23,024	57,449
DIVIDENDS - CLUB SHARES	56	0.01%	106	197
TOTAL DIVIDENDS	132,584	12.06%	261,662	639,763
NET AFTER DIVIDENDS	228,018	20.74%	442,024	1,139,340
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	228,018	20.74%	442,024	1,139,340

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO

CONTRA COSTA FEDERAL CREDIT UNION

Statement of Condition

	05/31/2015	% Assets 05/31/2015	04/30/2015	% Assets 04/30/2015
<u>ASSETS</u>				
LOANS TO MEMBERS	173,133,740	26.78%	173,763,285	26.92%
LINES OF CREDIT	7,494,914	1.16%	7,673,284	1.19%
TOTALS LOANS	180,628,654	27.94%	181,436,569	28.11%
ALLOWANCE FOR LOAN LOSSES	(2,020,807)	(0.31%)	(2,041,790)	(0.32%)
DIRECT DEPOSIT RECEIVABLE	10,916,686	1.69%	12,871,294	1.99%
OTHER RECEIVABLES	96,357	0.01%	89,803	0.01%
OTHER RECEIVABLES	11,013,043	1.70%	12,961,097	2.01%
CASH IN BANK	7,543,903	1.17%	6,528,629	1.01%
CHANGE FUND	1,634,129	0.25%	1,724,249	0.27%
CASH ON HAND & IN BANK	9,178,032	1.42%	8,252,878	1.28%
US GOVT OBLIGATIONS	47,682,086	7.38%	47,714,007	7.39%
FEDERAL AGENCY SECURITIES	241,169,598	37.30%	243,855,126	37.78%
CORPORATE CREDIT UNION	10,082,241	1.56%	4,389,361	0.68%
CERTIFICATES OF DEPOSIT	138,986,151	21.50%	139,085,191	21.55%
INVESTMENTS	437,920,076	67.74%	435,043,686	67.40%
NCUSIF DEPOSIT	5,389,267	0.83%	5,389,267	0.83%
PREPAID EXPENSES	374,244	0.06%	383,053	0.06%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,100,292	0.17%	1,105,845	0.17%
FURNITURE & EQUIPMENT (net)	423,347	0.07%	434,995	0.07%
LEASEHOLD IMPROVEMENTS (net)	62,519	0.01%	70,526	0.01%
FIXED ASSETS	1,927,353	0.30%	1,952,561	0.30%
ACCRUED INCOME	2,082,915	0.32%	2,074,757	0.32%
MISCELLANEOUS ASSETS	14,620	0.00%	14,918	0.00%
OTHER ASSETS	2,097,535	0.32%	2,089,675	0.32%
TOTAL ASSETS	646,507,398	100.00%	645,466,996	100.00%
<u>LIABILITIES</u>				
ACCOUNTS PAYABLE	1,215,118	0.19%	540,483	0.08%
DIVIDENDS PAYABLE	170,893	0.03%	127,617	0.02%
TAXES PAYABLE	3,564	0.00%	7,012	0.00%
ACCRUED LIABILITIES	1,335,924	0.21%	1,271,687	0.20%
SUSPENSE	697,184	0.11%	725,183	0.11%
ACCOUNTS PAYABLE	3,422,683	0.53%	2,671,982	0.41%
TOTAL LIABILITIES	3,422,683	0.53%	2,671,982	0.41%
<u>EQUITY</u>				
SHARES - REGULAR	202,465,241	31.32%	201,501,152	31.22%
SHARE DRAFTS	70,784,315	10.95%	70,137,591	10.87%
SHARES - MONEY MARKET	153,983,178	23.82%	154,848,572	23.99%
SHARES-CERTIFICATES	113,102,008	17.49%	113,582,784	17.60%
SHARES - IRA SHARES	35,855,523	5.55%	36,106,099	5.59%
SHARES - CLUB SHARES	449,923	0.07%	402,307	0.06%
MEMBER SHARES	576,640,187	89.19%	576,578,504	89.33%
REGULAR RESERVES	7,815,921	1.21%	7,815,921	1.21%
RESERVE FOR CONTNGENCY	57,271,102	8.86%	57,271,102	8.87%
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)	442,024	0.07%	214,006	0.03%
MEMBER CAPITAL	66,444,527	10.28%	66,216,509	10.26%
TOTAL EQUITY	643,084,715	99.47%	642,795,014	99.59%
LIABILITIES+EQUITY	646,507,398	100.00%	645,466,996	100.00%

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