

CONTRA COSTA FEDERAL CREDIT UNION

Income and Expense for Month

		<i>% Income</i>		
	06/30/2015	06/30/2015	06/2015 QTD	06/2015 YTD
<u>INCOME</u>				
INCOME FROM LOANS	600,075	55.73%	1,839,034	3,649,333
INVESTMENT INCOME	318,633	29.59%	946,527	1,820,714
FEE INCOME	44,611	4.14%	133,929	270,172
OTHER OPERATING INCOME	113,423	10.53%	343,842	665,042
TOTAL INCOME	1,076,742	100.00%	3,263,332	6,405,261
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	283,542	26.33%	857,345	1,715,830
EMPLOYEE BENEFITS	98,488	9.15%	299,180	614,964
TRAVEL & CONFERENCE	2,500	0.23%	7,500	15,000
ASSOCIATION DUES	5,763	0.54%	17,339	34,627
OFFICE OCCUPANCY	49,160	4.57%	144,547	288,661
OFFICE OPERATIONS	193,087	17.93%	573,045	1,157,217
EDUCATION & PROMOTION	14,629	1.36%	45,176	96,790
LOAN SERVICING	35,213	3.27%	103,007	213,251
PROFESSIONAL & OUTSIDE SERVICE	48,474	4.50%	145,470	291,863
PROVISION FOR LOAN LOSSES	0	0.00%	0	(200,000)
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	750	1,500
FED SUPERV & EXAM FEES	9,000	0.84%	27,000	54,000
CASH OVER & SHORT	3	0.00%	120	70
ANNUAL MEETING	250	0.02%	750	1,500
OTHER OPERATING EXPENSES	1,286	0.12%	3,320	5,786
TOTAL EXPENSE	741,644	68.88%	2,224,548	4,291,060
NET BEFORE DIVIDENDS	335,098	31.12%	1,038,784	2,114,201
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	20,639	1.92%	75,639	150,351
DIVIDENDS - SHARE DRAFTS	5,248	0.49%	15,709	30,776
DIVIDENDS - MONEY MARKET SHARES	42,427	3.94%	128,454	252,659
DIVIDENDS - CERTIFICATES	42,611	3.96%	129,655	259,255
DIVIDENDS - IRA SHARES	11,191	1.04%	34,215	68,640
DIVIDENDS - CLUB SHARES	59	0.01%	164	256
TOTAL DIVIDENDS	122,174	11.35%	383,836	761,937
NET AFTER DIVIDENDS	212,924	19.77%	654,948	1,352,264
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	212,924	19.77%	654,948	1,352,264

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO

CONTRA COSTA FEDERAL CREDIT UNION

Statement of Condition

	06/30/2015	% Assets 06/30/2015	05/31/2015	% Assets 05/31/2015
<u>ASSETS</u>				
LOANS TO MEMBERS	173,557,327	26.87%	173,133,740	26.78%
LINES OF CREDIT	7,483,398	1.16%	7,494,914	1.16%
TOTALS LOANS	181,040,725	28.03%	180,628,654	27.94%
ALLOWANCE FOR LOAN LOSSES	(2,013,908)	(0.31%)	(2,020,807)	(0.31%)
DIRECT DEPOSIT RECEIVABLE	10,995,471	1.70%	10,916,686	1.69%
OTHER RECEIVABLES	118,100	0.02%	96,357	0.01%
OTHER RECEIVABLES	11,113,572	1.72%	11,013,043	1.70%
CASH IN BANK	6,119,067	0.95%	7,543,903	1.17%
CHANGE FUND	1,339,663	0.21%	1,634,129	0.25%
CASH ON HAND & IN BANK	7,458,730	1.15%	9,178,032	1.42%
US GOVT OBLIGATIONS	47,650,139	7.38%	47,682,086	7.38%
FEDERAL AGENCY SECURITIES	245,747,868	38.04%	241,169,598	37.30%
CORPORATE CREDIT UNION	6,233,009	0.96%	10,082,241	1.56%
CERTIFICATES OF DEPOSIT	138,703,314	21.47%	138,986,151	21.50%
INVESTMENTS	438,334,330	67.86%	437,920,076	67.74%
NCUSIF DEPOSIT	5,389,267	0.83%	5,389,267	0.83%
PREPAID EXPENSES	475,506	0.07%	374,244	0.06%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,100,396	0.17%	1,100,292	0.17%
FURNITURE & EQUIPMENT (net)	410,711	0.06%	423,347	0.07%
LEASEHOLD IMPROVEMENTS (net)	54,511	0.01%	62,519	0.01%
FIXED ASSETS	1,906,813	0.30%	1,927,353	0.30%
ACCRUED INCOME	2,229,734	0.35%	2,082,915	0.32%
MISCELLANEOUS ASSETS	14,323	0.00%	14,620	0.00%
OTHER ASSETS	2,244,057	0.35%	2,097,535	0.32%
TOTAL ASSETS	645,949,091	100.00%	646,507,398	100.00%
<u>LIABILITIES</u>				
ACCOUNTS PAYABLE	731,394	0.11%	1,215,118	0.19%
DIVIDENDS PAYABLE	200,065	0.03%	170,893	0.03%
TAXES PAYABLE	4,080	0.00%	3,564	0.00%
ACCRUED LIABILITIES	1,373,660	0.21%	1,335,924	0.21%
SUSPENSE	443,372	0.07%	697,184	0.11%
ACCOUNTS PAYABLE	2,752,571	0.43%	3,422,683	0.53%
TOTAL LIABILITIES	2,752,571	0.43%	3,422,683	0.53%
<u>EQUITY</u>				
SHARES - REGULAR	200,931,555	31.11%	202,465,241	31.32%
SHARE DRAFTS	72,719,902	11.26%	70,784,315	10.95%
SHARES - MONEY MARKET	153,235,604	23.72%	153,983,178	23.82%
SHARES-CERTIFICATES	113,497,753	17.57%	113,102,008	17.49%
SHARES - IRA SHARES	35,668,844	5.52%	35,855,523	5.55%
SHARES - CLUB SHARES	485,411	0.08%	449,923	0.07%
MEMBER SHARES	576,539,069	89.25%	576,640,187	89.19%
REGULAR RESERVES	7,815,921	1.21%	7,815,921	1.21%
RESERVE FOR CONTNGENCY	57,926,050	8.97%	57,271,102	8.86%
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)	0	0.00%	442,024	0.07%
MEMBER CAPITAL	66,657,451	10.32%	66,444,527	10.28%
TOTAL EQUITY	643,196,520	99.57%	643,084,715	99.47%
LIABILITIES+EQUITY	645,949,091	100.00%	646,507,398	100.00%

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David M. Green, President/CEO



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