

# CONTRA COSTA FEDERAL CREDIT UNION

## Income and Expense for Month

	07/31/2015	% Income 07/31/2015	07/2015 QTD	07/2015 YTD
<b><u>INCOME</u></b>				
INCOME FROM LOANS	631,066	56.25%	631,066	4,280,399
INVESTMENT INCOME	329,636	29.38%	329,636	2,150,350
FEE INCOME	44,811	3.99%	44,811	314,983
OTHER OPERATING INCOME	116,385	10.37%	116,385	781,426
<b>TOTAL INCOME</b>	<b>1,121,897</b>	<b>100.00%</b>	<b>1,121,897</b>	<b>7,527,158</b>
<b><u>EXPENSE</u></b>				
EMPLOYEE COMPENSATION	293,488	26.16%	293,488	2,009,317
EMPLOYEE BENEFITS	103,440	9.22%	103,440	718,405
TRAVEL & CONFERENCE	2,500	0.22%	2,500	17,500
ASSOCIATION DUES	5,763	0.51%	5,763	40,390
OFFICE OCCUPANCY	50,790	4.53%	50,790	339,450
OFFICE OPERATIONS	195,795	17.45%	195,795	1,353,013
EDUCATION & PROMOTION	14,289	1.27%	14,289	111,080
LOAN SERVICING	41,783	3.72%	41,783	255,034
PROFESSIONAL & OUTSIDE SERVICE	50,057	4.46%	50,057	341,920
PROVISION FOR LOAN LOSSES	0	0.00%	0	(200,000)
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	250	1,750
FED SUPERV & EXAM FEES	9,000	0.80%	9,000	63,000
CASH OVER & SHORT	(330)	(0.03%)	(330)	(260)
ANNUAL MEETING	250	0.02%	250	1,750
OTHER OPERATING EXPENSES	783	0.07%	783	6,569
<b>TOTAL EXPENSE</b>	<b>767,858</b>	<b>68.44%</b>	<b>767,858</b>	<b>5,058,918</b>
<b>NET BEFORE DIVIDENDS</b>	<b>354,039</b>	<b>31.56%</b>	<b>354,039</b>	<b>2,468,240</b>
<b><u>DIVIDENDS</u></b>				
DIVIDENDS - REGULAR SHARES	27,000	2.41%	27,000	177,351
DIVIDENDS - SHARE DRAFTS	5,551	0.49%	5,551	36,326
DIVIDENDS - MONEY MARKET SHARES	43,574	3.88%	43,574	296,233
DIVIDENDS - CERTIFICATES	44,350	3.95%	44,350	303,605
DIVIDENDS - IRA SHARES	11,567	1.03%	11,567	80,207
DIVIDENDS - CLUB SHARES	69	0.01%	69	324
<b>TOTAL DIVIDENDS</b>	<b>132,109</b>	<b>11.78%</b>	<b>132,109</b>	<b>894,046</b>
<b>NET AFTER DIVIDENDS</b>	<b>221,930</b>	<b>19.78%</b>	<b>221,930</b>	<b>1,574,194</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>221,930</b>	<b>19.78%</b>	<b>221,930</b>	<b>1,574,194</b>

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO

# CONTRA COSTA FEDERAL CREDIT UNION

## Statement of Condition

	07/31/2015	% Assets 07/31/2015	06/30/2015	% Assets 06/30/2015
<b><u>ASSETS</u></b>				
LOANS TO MEMBERS	175,500,419	27.00%	173,557,327	26.87%
LINES OF CREDIT	7,371,523	1.13%	7,483,398	1.16%
<b>TOTALS LOANS</b>	<b>182,871,942</b>	<b>28.13%</b>	<b>181,040,725</b>	<b>28.03%</b>
ALLOWANCE FOR LOAN LOSSES	(2,009,125)	(0.31%)	(2,013,908)	(0.31%)
DIRECT DEPOSIT RECEIVABLE	9,001,263	1.38%	10,995,471	1.70%
OTHER RECEIVABLES	125,780	0.02%	118,100	0.02%
<b>OTHER RECEIVABLES</b>	<b>9,127,043</b>	<b>1.40%</b>	<b>11,113,572</b>	<b>1.72%</b>
CASH IN BANK	9,395,669	1.45%	6,119,067	0.95%
CHANGE FUND	1,553,058	0.24%	1,339,663	0.21%
<b>CASH ON HAND &amp; IN BANK</b>	<b>10,948,727</b>	<b>1.68%</b>	<b>7,458,730</b>	<b>1.15%</b>
US GOVT OBLIGATIONS	47,618,167	7.33%	47,650,139	7.38%
FEDERAL AGENCY SECURITIES	239,538,038	36.85%	245,747,868	38.04%
CORPORATE CREDIT UNION	11,584,456	1.78%	6,233,009	0.96%
CERTIFICATES OF DEPOSIT	140,448,752	21.61%	138,703,314	21.47%
<b>INVESTMENTS</b>	<b>439,189,414</b>	<b>67.57%</b>	<b>438,334,330</b>	<b>67.86%</b>
NCUSIF DEPOSIT	5,389,267	0.83%	5,389,267	0.83%
PREPAID EXPENSES	476,207	0.07%	475,506	0.07%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,094,776	0.17%	1,100,396	0.17%
FURNITURE & EQUIPMENT (net)	399,219	0.06%	410,711	0.06%
LEASEHOLD IMPROVEMENTS (net)	46,503	0.01%	54,511	0.01%
<b>FIXED ASSETS</b>	<b>1,881,692</b>	<b>0.29%</b>	<b>1,906,813</b>	<b>0.30%</b>
ACCRUED INCOME	2,121,696	0.33%	2,229,734	0.35%
MISCELLANEOUS ASSETS	14,025	0.00%	14,323	0.00%
<b>OTHER ASSETS</b>	<b>2,135,721</b>	<b>0.33%</b>	<b>2,244,057</b>	<b>0.35%</b>
<b>TOTAL ASSETS</b>	<b>650,010,888</b>	<b>100.00%</b>	<b>645,949,091</b>	<b>100.00%</b>
<b><u>LIABILITIES</u></b>				
ACCOUNTS PAYABLE	679,876	0.10%	731,394	0.11%
DIVIDENDS PAYABLE	130,266	0.02%	200,065	0.03%
TAXES PAYABLE	3,597	0.00%	4,080	0.00%
ACCRUED LIABILITIES	1,302,760	0.20%	1,373,660	0.21%
SUSPENSE	227,532	0.04%	443,372	0.07%
<b>ACCOUNTS PAYABLE</b>	<b>2,344,031</b>	<b>0.36%</b>	<b>2,752,571</b>	<b>0.43%</b>
<b>TOTAL LIABILITIES</b>	<b>2,344,031</b>	<b>0.36%</b>	<b>2,752,571</b>	<b>0.43%</b>
<b><u>EQUITY</u></b>				
SHARES - REGULAR	203,328,234	31.28%	200,931,555	31.11%
SHARE DRAFTS	73,442,889	11.30%	72,719,902	11.26%
SHARES - MONEY MARKET	154,501,991	23.77%	153,235,604	23.72%
SHARES-CERTIFICATES	113,163,106	17.41%	113,497,753	17.57%
SHARES - IRA SHARES	35,809,225	5.51%	35,668,844	5.52%
SHARES - CLUB SHARES	542,032	0.08%	485,411	0.08%
<b>MEMBER SHARES</b>	<b>580,787,477</b>	<b>89.35%</b>	<b>576,539,069</b>	<b>89.25%</b>
REGULAR RESERVES	7,815,921	1.20%	7,815,921	1.21%
RESERVE FOR CONTNGENCY	57,926,050	8.91%	57,926,050	8.97%
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)	221,930	0.03%	0	0.00%
<b>MEMBER CAPITAL</b>	<b>66,879,381</b>	<b>10.29%</b>	<b>66,657,451</b>	<b>10.32%</b>
<b>TOTAL EQUITY</b>	<b>647,666,857</b>	<b>99.64%</b>	<b>643,196,520</b>	<b>99.57%</b>
<b>LIABILITIES+EQUITY</b>	<b>650,010,888</b>	<b>100.00%</b>	<b>645,949,091</b>	<b>100.00%</b>

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