

CONTRA COSTA FEDERAL CREDIT UNION

Income and Expense for Month

		<i>% Income</i>		
	11/30/2015	11/30/2015	11/2015 QTD	11/2015 YTD
<u>INCOME</u>				
INCOME FROM LOANS	616,668	54.54%	1,263,121	6,771,754
INVESTMENT INCOME	351,205	31.06%	706,417	3,533,179
FEE INCOME	42,517	3.76%	86,491	487,066
OTHER OPERATING INCOME	120,335	10.64%	226,879	1,228,270
TOTAL INCOME	1,130,725	100.00%	2,282,908	12,020,270
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	291,073	25.74%	585,582	3,163,793
EMPLOYEE BENEFITS	94,136	8.33%	181,708	1,089,349
TRAVEL & CONFERENCE	2,500	0.22%	5,000	27,500
ASSOCIATION DUES	5,765	0.51%	11,529	63,446
OFFICE OCCUPANCY	43,133	3.81%	86,990	528,931
OFFICE OPERATIONS	215,342	19.04%	422,897	2,174,792
EDUCATION & PROMOTION	14,003	1.24%	28,190	166,753
LOAN SERVICING	42,796	3.78%	85,315	426,072
PROFESSIONAL & OUTSIDE SERVICE	50,274	4.45%	100,572	542,943
PROVISION FOR LOAN LOSSES	0	0.00%	0	(700,000)
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	500	2,750
FED SUPERV & EXAM FEES	9,000	0.80%	18,000	99,000
CASH OVER & SHORT	(7)	(0.00%)	129	221
ANNUAL MEETING	250	0.02%	500	2,750
OTHER OPERATING EXPENSES	1,325	0.12%	2,267	10,996
TOTAL EXPENSE	769,840	68.08%	1,529,179	7,599,297
NET BEFORE DIVIDENDS	360,885	31.92%	753,729	4,420,973
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	27,500	2.43%	56,000	283,337
DIVIDENDS - SHARE DRAFTS	5,331	0.47%	10,832	57,909
DIVIDENDS - MONEY MARKET SHARES	43,376	3.84%	87,804	470,751
DIVIDENDS - CERTIFICATES	45,471	4.02%	91,266	483,008
DIVIDENDS - IRA SHARES	11,284	1.00%	23,049	125,880
DIVIDENDS - CLUB SHARES	18	0.00%	32	504
TOTAL DIVIDENDS	132,981	11.76%	268,983	1,421,388
NET AFTER DIVIDENDS	227,904	20.16%	484,746	2,999,584
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	227,904	20.16%	484,746	2,999,584

Certified Correct By:



David M. Green, President/CEO




Paul Christensen, Senior Vice President/CFO


CONTRA COSTA FEDERAL CREDIT UNION

Statement of Condition

	11/30/2015	% Assets 11/30/2015	10/31/2015	% Assets 10/31/2015
<u>ASSETS</u>				
LOANS TO MEMBERS	176,655,293	26.85%	177,538,991	27.10%
LINES OF CREDIT	7,313,012	1.11%	7,197,140	1.10%
TOTALS LOANS	183,968,305	27.96%	184,736,130	28.20%
ALLOWANCE FOR LOAN LOSSES	(1,363,723)	(0.21%)	(1,403,850)	(0.21%)
DIRECT DEPOSIT RECEIVABLE	10,613,340	1.61%	8,917,142	1.36%
OTHER RECEIVABLES	129,894	0.02%	110,601	0.02%
OTHER RECEIVABLES	10,743,234	1.63%	9,027,743	1.38%
CASH IN BANK	8,452,351	1.28%	8,470,088	1.29%
CHANGE FUND	1,785,673	0.27%	1,737,070	0.27%
CASH ON HAND & IN BANK	10,238,024	1.56%	10,207,158	1.56%
US GOVT OBLIGATIONS	49,509,775	7.52%	49,542,423	7.56%
FEDERAL AGENCY SECURITIES	236,560,821	35.95%	233,442,921	35.64%
CORPORATE CREDIT UNION	14,573,970	2.22%	14,427,642	2.20%
CERTIFICATES OF DEPOSIT	143,884,315	21.87%	145,306,556	22.18%
INVESTMENTS	444,528,882	67.56%	442,719,542	67.59%
NCUSIF DEPOSIT	5,435,046	0.83%	5,435,046	0.83%
PREPAID EXPENSES	403,952	0.06%	401,524	0.06%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,072,292	0.16%	1,077,913	0.16%
FURNITURE & EQUIPMENT (net)	410,458	0.06%	420,900	0.06%
LEASEHOLD IMPROVEMENTS (net)	28,879	0.00%	29,811	0.00%
FIXED ASSETS	1,852,824	0.28%	1,869,818	0.29%
ACCRUED INCOME	2,141,757	0.33%	2,022,969	0.31%
MISCELLANEOUS ASSETS	12,835	0.00%	13,132	0.00%
OTHER ASSETS	2,154,591	0.33%	2,036,102	0.31%
TOTAL ASSETS	657,961,136	100.00%	655,029,213	100.00%
<u>LIABILITIES</u>				
ACCOUNTS PAYABLE	718,435	0.11%	940,839	0.14%
DIVIDENDS PAYABLE	173,193	0.03%	134,372	0.02%
TAXES PAYABLE	58,872	0.01%	1,792	0.00%
ACCRUED LIABILITIES	1,380,235	0.21%	1,362,751	0.21%
SUSPENSE	665,190	0.10%	152,513	0.02%
ACCOUNTS PAYABLE	2,995,925	0.46%	2,592,267	0.40%
TOTAL LIABILITIES	2,995,925	0.46%	2,592,267	0.40%
<u>EQUITY</u>				
SHARES - REGULAR	206,433,205	31.37%	206,414,470	31.51%
SHARE DRAFTS	74,214,750	11.28%	73,506,081	11.22%
SHARES - MONEY MARKET	157,866,523	23.99%	156,604,460	23.91%
SHARES-CERTIFICATES	112,408,745	17.08%	111,620,929	17.04%
SHARES - IRA SHARES	35,581,864	5.41%	36,105,645	5.51%
SHARES - CLUB SHARES	155,352	0.02%	108,494	0.02%
MEMBER SHARES	586,660,439	89.16%	584,360,079	89.21%
REGULAR RESERVES	7,815,921	1.19%	7,815,921	1.19%
RESERVE FOR CONTNGENCY	59,088,624	8.98%	59,088,624	9.02%
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)	484,746	0.07%	256,843	0.04%
MEMBER CAPITAL	68,304,771	10.38%	68,076,868	10.39%
TOTAL EQUITY	654,965,210	99.54%	652,436,946	99.60%
LIABILITIES+EQUITY	657,961,136	100.00%	655,029,213	100.00%

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David M. Green, President/CEO


Paul Christensen, Senior Vice President/CFO

