

CONTRA COSTA FEDERAL CREDIT UNION

Income and Expense for Month

		<i>% Income</i>		
	<i>08/31/2015</i>	<i>08/31/2015</i>	<i>08/2015 QTD</i>	<i>08/2015 YTD</i>
<u>INCOME</u>				
INCOME FROM LOANS	621,580	55.94%	1,252,645	4,901,979
INVESTMENT INCOME	334,893	30.14%	664,529	2,485,243
FEE INCOME	42,868	3.86%	87,679	357,851
OTHER OPERATING INCOME	111,744	10.06%	228,128	893,170
TOTAL INCOME	1,111,085	100.00%	2,232,982	8,638,243
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	283,150	25.48%	576,638	2,292,468
EMPLOYEE BENEFITS	97,507	8.78%	200,948	815,912
TRAVEL & CONFERENCE	2,500	0.23%	5,000	20,000
ASSOCIATION DUES	5,763	0.52%	11,526	46,153
OFFICE OCCUPANCY	51,023	4.59%	101,813	390,473
OFFICE OPERATIONS	197,272	17.75%	393,067	1,550,285
EDUCATION & PROMOTION	13,953	1.26%	28,243	125,033
LOAN SERVICING	48,480	4.36%	90,263	303,514
PROFESSIONAL & OUTSIDE SERVICE	50,274	4.52%	100,331	392,194
PROVISION FOR LOAN LOSSES	0	0.00%	0	(200,000)
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	500	2,000
FED SUPERV & EXAM FEES	9,000	0.81%	18,000	72,000
CASH OVER & SHORT	338	0.03%	8	78
ANNUAL MEETING	250	0.02%	500	2,000
OTHER OPERATING EXPENSES	1,281	0.12%	2,064	7,850
TOTAL EXPENSE	761,041	68.50%	1,528,899	5,819,959
NET BEFORE DIVIDENDS	350,044	31.50%	704,083	2,818,284
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	27,000	2.43%	54,000	204,351
DIVIDENDS - SHARE DRAFTS	5,444	0.49%	10,994	41,770
DIVIDENDS - MONEY MARKET SHARES	43,973	3.96%	87,546	340,205
DIVIDENDS - CERTIFICATES	44,400	4.00%	88,749	348,004
DIVIDENDS - IRA SHARES	11,543	1.04%	23,110	91,750
DIVIDENDS - CLUB SHARES	73	0.01%	142	398
TOTAL DIVIDENDS	132,432	11.92%	264,542	1,026,479
NET AFTER DIVIDENDS	217,612	19.59%	439,541	1,791,805
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	217,612	19.59%	439,541	1,791,805

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO

CONTRA COSTA FEDERAL CREDIT UNION

Statement of Condition

	08/31/2015	% Assets 08/31/2015	07/31/2015	% Assets 07/31/2015
<u>ASSETS</u>				
LOANS TO MEMBERS	176,530,079	27.22%	175,500,419	27.00%
LINES OF CREDIT	7,311,364	1.13%	7,371,523	1.13%
TOTALS LOANS	183,841,443	28.35%	182,871,942	28.13%
ALLOWANCE FOR LOAN LOSSES	(2,005,859)	(0.31%)	(2,009,125)	(0.31%)
DIRECT DEPOSIT RECEIVABLE	10,930,231	1.69%	9,001,263	1.38%
OTHER RECEIVABLES	112,309	0.02%	125,780	0.02%
OTHER RECEIVABLES	11,042,541	1.70%	9,127,043	1.40%
CASH IN BANK	7,044,580	1.09%	9,395,669	1.45%
CHANGE FUND	1,466,319	0.23%	1,553,058	0.24%
CASH ON HAND & IN BANK	8,510,899	1.31%	10,948,727	1.68%
US GOVT OBLIGATIONS	47,586,169	7.34%	47,618,167	7.33%
FEDERAL AGENCY SECURITIES	238,631,294	36.80%	239,538,038	36.85%
CORPORATE CREDIT UNION	8,023,036	1.24%	11,584,456	1.78%
CERTIFICATES OF DEPOSIT	142,874,109	22.03%	140,448,752	21.61%
INVESTMENTS	437,114,608	67.41%	439,189,414	67.57%
NCUSIF DEPOSIT	5,389,267	0.83%	5,389,267	0.83%
PREPAID EXPENSES	435,953	0.07%	476,207	0.07%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,089,155	0.17%	1,094,776	0.17%
FURNITURE & EQUIPMENT (net)	414,264	0.06%	399,219	0.06%
LEASEHOLD IMPROVEMENTS (net)	38,495	0.01%	46,503	0.01%
FIXED ASSETS	1,883,109	0.29%	1,881,692	0.29%
ACCRUED INCOME	2,232,485	0.34%	2,121,696	0.33%
MISCELLANEOUS ASSETS	13,728	0.00%	14,025	0.00%
OTHER ASSETS	2,246,212	0.35%	2,135,721	0.33%
TOTAL ASSETS	648,458,173	100.00%	650,010,888	100.00%
<u>LIABILITIES</u>				
ACCOUNTS PAYABLE	674,751	0.10%	679,876	0.10%
DIVIDENDS PAYABLE	170,195	0.03%	130,266	0.02%
TAXES PAYABLE	2,802	0.00%	3,597	0.00%
ACCRUED LIABILITIES	1,303,158	0.20%	1,302,760	0.20%
SUSPENSE	(320,378)	(0.05%)	227,532	0.04%
ACCOUNTS PAYABLE	1,830,527	0.28%	2,344,031	0.36%
TOTAL LIABILITIES	1,830,527	0.28%	2,344,031	0.36%
<u>EQUITY</u>				
SHARES - REGULAR	204,289,388	31.50%	203,328,234	31.28%
SHARE DRAFTS	72,200,882	11.13%	73,442,889	11.30%
SHARES - MONEY MARKET	154,066,774	23.76%	154,501,991	23.77%
SHARES-CERTIFICATES	112,722,632	17.38%	113,163,106	17.41%
SHARES - IRA SHARES	35,666,210	5.50%	35,809,225	5.51%
SHARES - CLUB SHARES	584,768	0.09%	542,032	0.08%
MEMBER SHARES	579,530,653	89.37%	580,787,477	89.35%
REGULAR RESERVES	7,815,921	1.21%	7,815,921	1.20%
RESERVE FOR CONTNGENCY	57,926,050	8.93%	57,926,050	8.91%
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)	439,541	0.07%	221,930	0.03%
MEMBER CAPITAL	67,096,992	10.35%	66,879,381	10.29%
TOTAL EQUITY	646,627,646	99.72%	647,666,857	99.64%
LIABILITIES+EQUITY	648,458,173	100.00%	650,010,888	100.00%

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO

