

CONTRA COSTA FEDERAL CREDIT UNION

Income and Expense for Month

		<i>% Income</i>		
	09/30/2015	09/30/2015	09/2015 QTD	09/2015 YTD
<u>INCOME</u>				
INCOME FROM LOANS	606,654	55.19%	1,859,300	5,508,633
INVESTMENT INCOME	341,519	31.07%	1,006,048	2,826,762
FEE INCOME	42,724	3.89%	130,403	400,575
OTHER OPERATING INCOME	108,221	9.85%	336,349	1,001,391
TOTAL INCOME	1,099,118	100.00%	3,332,100	9,737,361
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	285,744	26.00%	862,382	2,578,212
EMPLOYEE BENEFITS	91,728	8.35%	292,676	907,641
TRAVEL & CONFERENCE	2,500	0.23%	7,500	22,500
ASSOCIATION DUES	5,765	0.52%	17,290	51,917
OFFICE OCCUPANCY	51,467	4.68%	153,280	441,941
OFFICE OPERATIONS	201,610	18.34%	594,678	1,751,895
EDUCATION & PROMOTION	13,530	1.23%	41,773	138,563
LOAN SERVICING	37,243	3.39%	127,505	340,757
PROFESSIONAL & OUTSIDE SERVICE	50,178	4.57%	150,509	442,372
PROVISION FOR LOAN LOSSES	(500,000)	(45.49%)	(500,000)	(700,000)
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	750	2,250
FED SUPERV & EXAM FEES	9,000	0.82%	27,000	81,000
CASH OVER & SHORT	14	0.00%	22	92
ANNUAL MEETING	250	0.02%	750	2,250
OTHER OPERATING EXPENSES	879	0.08%	2,943	8,729
TOTAL EXPENSE	250,158	22.76%	1,779,058	6,070,117
NET BEFORE DIVIDENDS	848,960	77.24%	1,553,043	3,667,244
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	22,985	2.09%	76,985	227,337
DIVIDENDS - SHARE DRAFTS	5,307	0.48%	16,301	47,077
DIVIDENDS - MONEY MARKET SHARES	42,742	3.89%	130,288	382,947
DIVIDENDS - CERTIFICATES	43,737	3.98%	132,486	391,742
DIVIDENDS - IRA SHARES	11,081	1.01%	34,191	102,831
DIVIDENDS - CLUB SHARES	75	0.01%	217	472
TOTAL DIVIDENDS	125,927	11.46%	390,469	1,152,406
NET AFTER DIVIDENDS	723,033	65.78%	1,162,574	2,514,838
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	723,033	65.78%	1,162,574	2,514,838

Certified Correct By:



David M. Green, President/CEO



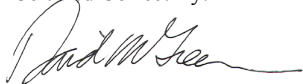
Paul Christensen, Senior Vice President/CFO

CONTRA COSTA FEDERAL CREDIT UNION

Statement of Condition

	09/30/2015	% Assets 09/30/2015	08/31/2015	% Assets 08/31/2015
<u>ASSETS</u>				
LOANS TO MEMBERS	176,530,120	27.09%	176,530,079	27.22%
LINES OF CREDIT	7,288,961	1.12%	7,311,364	1.13%
TOTALS LOANS	183,819,080	28.21%	183,841,443	28.35%
ALLOWANCE FOR LOAN LOSSES	(1,470,207)	(0.23%)	(2,005,859)	(0.31%)
DIRECT DEPOSIT RECEIVABLE	11,529,205	1.77%	10,930,231	1.69%
OTHER RECEIVABLES	99,330	0.02%	112,309	0.02%
OTHER RECEIVABLES	11,628,535	1.78%	11,042,541	1.70%
CASH IN BANK	7,558,579	1.16%	7,044,580	1.09%
CHANGE FUND	2,031,505	0.31%	1,466,319	0.23%
CASH ON HAND & IN BANK	9,590,084	1.47%	8,510,899	1.31%
US GOVT OBLIGATIONS	49,575,045	7.61%	47,586,169	7.34%
FEDERAL AGENCY SECURITIES	238,128,198	36.55%	238,631,294	36.80%
CORPORATE CREDIT UNION	7,119,011	1.09%	8,023,036	1.24%
CERTIFICATES OF DEPOSIT	143,317,365	22.00%	142,874,109	22.03%
INVESTMENTS	438,139,619	67.25%	437,114,608	67.41%
NCUSIF DEPOSIT	5,389,267	0.83%	5,389,267	0.83%
PREPAID EXPENSES	394,670	0.06%	435,953	0.07%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,083,534	0.17%	1,089,155	0.17%
FURNITURE & EQUIPMENT (net)	424,657	0.07%	414,264	0.06%
LEASEHOLD IMPROVEMENTS (net)	30,487	0.00%	38,495	0.01%
FIXED ASSETS	1,879,872	0.29%	1,883,109	0.29%
ACCRUED INCOME	2,148,169	0.33%	2,232,485	0.34%
MISCELLANEOUS ASSETS	13,430	0.00%	13,728	0.00%
OTHER ASSETS	2,161,599	0.33%	2,246,212	0.35%
TOTAL ASSETS	651,532,520	100.00%	648,458,173	100.00%
<u>LIABILITIES</u>				
ACCOUNTS PAYABLE	588,600	0.09%	674,751	0.10%
DIVIDENDS PAYABLE	202,337	0.03%	170,195	0.03%
TAXES PAYABLE	1,312	0.00%	2,802	0.00%
ACCRUED LIABILITIES	1,314,750	0.20%	1,303,158	0.20%
SUSPENSE	511,935	0.08%	(320,378)	(0.05%)
ACCOUNTS PAYABLE	2,618,933	0.40%	1,830,527	0.28%
TOTAL LIABILITIES	2,618,933	0.40%	1,830,527	0.28%
<u>EQUITY</u>				
SHARES - REGULAR	205,290,483	31.51%	204,289,388	31.50%
SHARE DRAFTS	72,058,837	11.06%	72,200,882	11.13%
SHARES - MONEY MARKET	155,120,518	23.81%	154,066,774	23.76%
SHARES-CERTIFICATES	112,542,831	17.27%	112,722,632	17.38%
SHARES - IRA SHARES	35,465,224	5.44%	35,666,210	5.50%
SHARES - CLUB SHARES	615,668	0.09%	584,768	0.09%
MEMBER SHARES	581,093,562	89.19%	579,530,653	89.37%
REGULAR RESERVES	7,815,921	1.20%	7,815,921	1.21%
RESERVE FOR CONTNGENCY	59,088,624	9.07%	57,926,050	8.93%
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%	439,541	0.07%
MEMBER CAPITAL	67,820,025	10.41%	67,096,992	10.35%
TOTAL EQUITY	648,913,587	99.60%	646,627,646	99.72%
LIABILITIES+EQUITY	651,532,520	100.00%	648,458,173	100.00%

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO

