

CONTRA COSTA FEDERAL CREDIT UNION

Income and Expense for Month

		<i>% Income</i>		
	10/31/2015	10/31/2015	10/2015 QTD	10/2015 YTD
<u>INCOME</u>				
INCOME FROM LOANS	646,453	56.11%	646,453	6,155,086
INVESTMENT INCOME	355,212	30.83%	355,212	3,181,974
FEE INCOME	43,975	3.82%	43,975	444,550
OTHER OPERATING INCOME	106,544	9.25%	106,544	1,107,935
TOTAL INCOME	1,152,184	100.00%	1,152,184	10,889,545
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	294,508	25.56%	294,508	2,872,720
EMPLOYEE BENEFITS	87,573	7.60%	87,573	995,213
TRAVEL & CONFERENCE	2,500	0.22%	2,500	25,000
ASSOCIATION DUES	5,765	0.50%	5,765	57,682
OFFICE OCCUPANCY	43,858	3.81%	43,858	485,798
OFFICE OPERATIONS	207,555	18.01%	207,555	1,959,450
EDUCATION & PROMOTION	14,187	1.23%	14,187	152,750
LOAN SERVICING	42,520	3.69%	42,520	383,276
PROFESSIONAL & OUTSIDE SERVICE	50,298	4.37%	50,298	492,670
PROVISION FOR LOAN LOSSES	0	0.00%	0	(700,000)
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	250	2,500
FED SUPERV & EXAM FEES	9,000	0.78%	9,000	90,000
CASH OVER & SHORT	136	0.01%	136	227
ANNUAL MEETING	250	0.02%	250	2,500
OTHER OPERATING EXPENSES	942	0.08%	942	9,671
TOTAL EXPENSE	759,339	65.90%	759,339	6,829,457
NET BEFORE DIVIDENDS	392,844	34.10%	392,844	4,060,088
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	28,500	2.47%	28,500	255,837
DIVIDENDS - SHARE DRAFTS	5,501	0.48%	5,501	52,578
DIVIDENDS - MONEY MARKET SHARES	44,427	3.86%	44,427	427,375
DIVIDENDS - CERTIFICATES	45,795	3.97%	45,795	437,536
DIVIDENDS - IRA SHARES	11,765	1.02%	11,765	114,596
DIVIDENDS - CLUB SHARES	14	0.00%	14	486
TOTAL DIVIDENDS	136,002	11.80%	136,002	1,288,408
NET AFTER DIVIDENDS	256,843	22.29%	256,843	2,771,681
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	256,843	22.29%	256,843	2,771,681

Certified Correct By:



David M. Green, President/CEO



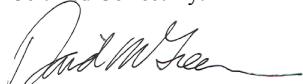
Paul Christensen, Senior Vice President/CFO

CONTRA COSTA FEDERAL CREDIT UNION

Statement of Condition

	10/31/2015	% Assets 10/31/2015	09/30/2015	% Assets 09/30/2015
<u>ASSETS</u>				
LOANS TO MEMBERS	177,538,991	27.10%	176,530,120	27.09%
LINES OF CREDIT	7,197,140	1.10%	7,288,961	1.12%
TOTALS LOANS	184,736,130	28.20%	183,819,080	28.21%
ALLOWANCE FOR LOAN LOSSES	(1,403,850)	(0.21%)	(1,470,207)	(0.23%)
DIRECT DEPOSIT RECEIVABLE	8,917,142	1.36%	11,529,205	1.77%
OTHER RECEIVABLES	110,601	0.02%	99,330	0.02%
OTHER RECEIVABLES	9,027,743	1.38%	11,628,535	1.78%
CASH IN BANK	8,470,088	1.29%	7,558,579	1.16%
CHANGE FUND	1,737,070	0.27%	2,031,505	0.31%
CASH ON HAND & IN BANK	10,207,158	1.56%	9,590,084	1.47%
US GOVT OBLIGATIONS	49,542,423	7.56%	49,575,045	7.61%
FEDERAL AGENCY SECURITIES	233,442,921	35.64%	238,128,198	36.55%
CORPORATE CREDIT UNION	14,427,642	2.20%	7,119,011	1.09%
CERTIFICATES OF DEPOSIT	145,306,556	22.18%	143,317,365	22.00%
INVESTMENTS	442,719,542	67.59%	438,139,619	67.25%
NCUSIF DEPOSIT	5,435,046	0.83%	5,389,267	0.83%
PREPAID EXPENSES	401,524	0.06%	394,670	0.06%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,077,913	0.16%	1,083,534	0.17%
FURNITURE & EQUIPMENT (net)	420,900	0.06%	424,657	0.07%
LEASEHOLD IMPROVEMENTS (net)	29,811	0.00%	30,487	0.00%
FIXED ASSETS	1,869,818	0.29%	1,879,872	0.29%
ACCRUED INCOME	2,022,969	0.31%	2,148,169	0.33%
MISCELLANEOUS ASSETS	13,132	0.00%	13,430	0.00%
OTHER ASSETS	2,036,102	0.31%	2,161,599	0.33%
TOTAL ASSETS	655,029,213	100.00%	651,532,520	100.00%
<u>LIABILITIES</u>				
ACCOUNTS PAYABLE	940,839	0.14%	588,600	0.09%
DIVIDENDS PAYABLE	134,372	0.02%	202,337	0.03%
TAXES PAYABLE	1,792	0.00%	1,312	0.00%
ACCRUED LIABILITIES	1,362,751	0.21%	1,314,750	0.20%
SUSPENSE	152,513	0.02%	511,935	0.08%
ACCOUNTS PAYABLE	2,592,267	0.40%	2,618,933	0.40%
TOTAL LIABILITIES	2,592,267	0.40%	2,618,933	0.40%
<u>EQUITY</u>				
SHARES - REGULAR	206,414,470	31.51%	205,290,483	31.51%
SHARE DRAFTS	73,506,081	11.22%	72,058,837	11.06%
SHARES - MONEY MARKET	156,604,460	23.91%	155,120,518	23.81%
SHARES-CERTIFICATES	111,620,929	17.04%	112,542,831	17.27%
SHARES - IRA SHARES	36,105,645	5.51%	35,465,224	5.44%
SHARES - CLUB SHARES	108,494	0.02%	615,668	0.09%
MEMBER SHARES	584,360,079	89.21%	581,093,562	89.19%
REGULAR RESERVES	7,815,921	1.19%	7,815,921	1.20%
RESERVE FOR CONTNGENCY	59,088,624	9.02%	59,088,624	9.07%
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)	256,843	0.04%	0	0.00%
MEMBER CAPITAL	68,076,868	10.39%	67,820,025	10.41%
TOTAL EQUITY	652,436,946	99.60%	648,913,587	99.60%
LIABILITIES+EQUITY	655,029,213	100.00%	651,532,520	100.00%

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO

