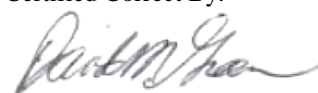


# CONTRA COSTA FEDERAL CREDIT UNION

## Statement of Condition

	05/31/2014	% Assets 05/31/2014	04/30/2014	% Assets 04/30/2014
<b><u>ASSETS</u></b>				
LOANS TO MEMBERS	162,886,094	25.88%	160,517,608	25.95%
LINES OF CREDIT	8,019,853	1.27%	8,021,010	1.30%
<b>TOTALS LOANS</b>	<b>170,905,947</b>	<b>27.15%</b>	<b>168,538,618</b>	<b>27.24%</b>
ALLOWANCE FOR LOAN LOSSES	(2,358,254)	(0.37%)	(2,210,047)	(0.36%)
DIRECT DEPOSIT RECEIVABLE	8,293,496	1.32%	11,108,869	1.80%
OTHER RECEIVABLES	114,971	0.02%	97,003	0.02%
<b>OTHER RECEIVABLES</b>	<b>8,408,467</b>	<b>1.34%</b>	<b>11,205,872</b>	<b>1.81%</b>
CASH IN BANK	11,057,202	1.76%	7,919,251	1.28%
CHANGE FUND	1,448,836	0.23%	1,358,949	0.22%
<b>CASH ON HAND &amp; IN BANK</b>	<b>12,506,038</b>	<b>1.99%</b>	<b>9,278,200</b>	<b>1.50%</b>
US GOVT OBLIGATIONS	40,475,095	6.43%	37,871,799	6.12%
FEDERAL AGENCY SECURITIES	248,446,632	39.47%	251,683,008	40.68%
CORPORATE CREDIT UNION	11,838,306	1.88%	5,479,972	0.89%
CERTIFICATES OF DEPOSIT	129,039,935	20.50%	126,838,683	20.50%
<b>INVESTMENTS</b>	<b>429,799,968</b>	<b>68.28%</b>	<b>421,873,462</b>	<b>68.19%</b>
NCUSIF DEPOSIT	5,558,507	0.88%	5,501,621	0.89%
PREPAID EXPENSES	362,260	0.06%	380,914	0.06%
LAND	341,195	0.05%	341,195	0.06%
BUILDING (net)	1,162,613	0.18%	1,168,425	0.19%
FURNITURE & EQUIPMENT (net)	339,678	0.05%	352,530	0.06%
LEASEHOLD IMPROVEMENTS (net)	154,792	0.02%	115,830	0.02%
<b>FIXED ASSETS</b>	<b>1,998,278</b>	<b>0.32%</b>	<b>1,977,980</b>	<b>0.32%</b>
ACCRUED INCOME	2,249,880	0.36%	2,078,036	0.34%
MISCELLANEOUS ASSETS	18,192	0.00%	5,000	0.00%
<b>OTHER ASSETS</b>	<b>2,268,072</b>	<b>0.36%</b>	<b>2,083,036</b>	<b>0.34%</b>
<b>TOTAL ASSETS</b>	<b>629,449,283</b>	<b>100.00%</b>	<b>618,629,657</b>	<b>100.00%</b>
<b><u>LIABILITIES</u></b>				
ACCOUNTS PAYABLE	1,040,022	0.17%	566,443	0.09%
DIVIDENDS PAYABLE	166,446	0.03%	122,402	0.02%
TAXES PAYABLE	1,717	0.00%	1,762	0.00%
ACCRUED LIABILITIES	1,239,034	0.20%	1,222,921	0.20%
SUSPENSE	175,926	0.03%	327,626	0.05%
<b>ACCOUNTS PAYABLE</b>	<b>2,623,145</b>	<b>0.42%</b>	<b>2,241,153</b>	<b>0.36%</b>
<b>TOTAL LIABILITIES</b>	<b>2,623,145</b>	<b>0.42%</b>	<b>2,241,153</b>	<b>0.36%</b>
<b><u>EQUITY</u></b>				
SHARES - REGULAR	198,459,211	31.53%	193,738,337	31.32%
SHARE DRAFTS	66,736,893	10.60%	63,653,500	10.29%
SHARES - MONEY MARKET	139,572,319	22.17%	138,048,756	22.32%
SHARES-CERTIFICATES	118,792,222	18.87%	118,124,208	19.09%
SHARES - IRA SHARES	38,408,505	6.10%	38,538,532	6.23%
SHARES - CLUB SHARES	451,210	0.07%	364,095	0.06%
<b>MEMBER SHARES</b>	<b>562,420,360</b>	<b>89.35%</b>	<b>552,467,429</b>	<b>89.31%</b>
REGULAR RESERVES	7,815,921	1.24%	7,815,921	1.26%
RESERVE FOR CONTNGENCY	55,426,166	8.81%	55,426,166	8.96%
UNDIVIDED EARNINGS	561,056	0.09%	561,056	0.09%
EQUITY ACQUIRED IN MERGER	354,424	0.06%	0	0.00%
NET INCOME(LOSS)	248,212	0.04%	117,932	0.02%
<b>MEMBER CAPITAL</b>	<b>64,405,778</b>	<b>10.23%</b>	<b>63,921,074</b>	<b>10.33%</b>
<b>TOTAL EQUITY</b>	<b>626,826,138</b>	<b>99.58%</b>	<b>616,388,503</b>	<b>99.64%</b>
<b>LIABILITIES+EQUITY</b>	<b>629,449,283</b>	<b>100.00%</b>	<b>618,629,657</b>	<b>100.00%</b>

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO

# CONTRA COSTA FEDERAL CREDIT UNION

## Income and Expense for Month

	05/31/2014	% Income 05/31/2014	05/2014 QTD	05/2014 YTD
<b><u>INCOME</u></b>				
INCOME FROM LOANS	597,584	60.14%	1,161,839	2,908,145
INVESTMENT INCOME	248,125	24.97%	495,766	1,232,392
FEE INCOME	44,591	4.49%	87,344	211,628
OTHER OPERATING INCOME	103,348	10.40%	213,149	531,641
<b>TOTAL INCOME</b>	<b>993,648</b>	<b>100.00%</b>	<b>1,958,098</b>	<b>4,883,805</b>
<b><u>EXPENSE</u></b>				
EMPLOYEE COMPENSATION	278,529	28.03%	550,984	1,371,495
EMPLOYEE BENEFITS	100,563	10.12%	202,052	524,693
TRAVEL & CONFERENCE	2,500	0.25%	5,000	12,500
ASSOCIATION DUES	5,475	0.55%	10,951	27,997
OFFICE OCCUPANCY	43,729	4.40%	86,694	222,004
OFFICE OPERATIONS	189,313	19.05%	380,746	954,110
EDUCATION & PROMOTION	16,027	1.61%	31,284	76,134
LOAN SERVICING	40,311	4.06%	77,456	179,170
PROFESSIONAL & OUTSIDE SERVICE	45,496	4.58%	89,730	224,139
PROVISION FOR LOAN LOSSES	0	0.00%	0	0
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.03%	500	1,250
FED SUPERV & EXAM FEES	9,000	0.91%	18,000	45,000
CASH OVER & SHORT	13	0.00%	26	(26)
ANNUAL MEETING	250	0.03%	500	1,250
OTHER OPERATING EXPENSES	1,053	0.11%	1,514	2,949
<b>TOTAL EXPENSE</b>	<b>732,510</b>	<b>73.72%</b>	<b>1,455,436</b>	<b>3,642,666</b>
<b>NET BEFORE DIVIDENDS</b>	<b>261,138</b>	<b>26.28%</b>	<b>502,662</b>	<b>1,241,139</b>
<b><u>DIVIDENDS</u></b>				
DIVIDENDS - REGULAR SHARES	28,000	2.82%	52,000	123,301
DIVIDENDS - SHARE DRAFTS	5,026	0.51%	9,820	24,037
DIVIDENDS - MONEY MARKET SHARES	39,362	3.96%	77,596	191,714
DIVIDENDS - CERTIFICATES	45,861	4.62%	90,356	225,831
DIVIDENDS - IRA SHARES	12,522	1.26%	24,704	61,329
DIVIDENDS - CLUB SHARES	86	0.01%	(26)	53
<b>TOTAL DIVIDENDS</b>	<b>130,858</b>	<b>13.17%</b>	<b>254,451</b>	<b>626,265</b>
<b>NET AFTER DIVIDENDS</b>	<b>130,280</b>	<b>13.11%</b>	<b>248,212</b>	<b>614,874</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>130,280</b>	<b>13.11%</b>	<b>248,212</b>	<b>614,874</b>

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO