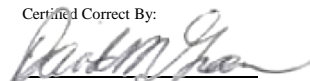


CONTRA COSTA FEDERAL CREDIT UNION

Statement of Condition

	06/30/2014	% Assets 06/30/2014	05/31/2014	% Assets 05/31/2014
<u>ASSETS</u>				
LOANS TO MEMBERS	161,864,740	25.71%	162,886,094	25.88%
LINES OF CREDIT	8,196,391	1.30%	8,019,853	1.27%
TOTALS LOANS	170,061,131	27.01%	170,905,947	27.15%
ALLOWANCE FOR LOAN LOSSES	(2,357,585)	(0.37%)	(2,358,254)	(0.37%)
DIRECT DEPOSIT RECEIVABLE	10,660,027	1.69%	8,293,496	1.32%
OTHER RECEIVABLES	100,176	0.02%	114,971	0.02%
OTHER RECEIVABLES	10,760,203	1.71%	8,408,467	1.34%
CASH IN BANK	8,728,957	1.39%	11,057,202	1.76%
CHANGE FUND	1,474,312	0.23%	1,448,836	0.23%
CASH ON HAND & IN BANK	10,203,269	1.62%	12,506,038	1.99%
US GOVT OBLIGATIONS	42,433,166	6.74%	40,475,095	6.43%
FEDERAL AGENCY SECURITIES	248,972,681	39.54%	248,446,632	39.47%
CORPORATE CREDIT UNION	9,274,784	1.47%	11,838,306	1.88%
CERTIFICATES OF DEPOSIT	129,991,500	20.65%	129,039,935	20.50%
INVESTMENTS	430,672,130	68.40%	429,799,968	68.28%
NCUSIF DEPOSIT	5,558,507	0.88%	5,558,507	0.88%
PREPAID EXPENSES	464,939	0.07%	362,260	0.06%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,156,800	0.18%	1,162,613	0.18%
FURNITURE & EQUIPMENT (net)	355,855	0.06%	339,678	0.05%
LEASEHOLD IMPROVEMENTS (net)	147,174	0.02%	154,792	0.02%
FIXED ASSETS	2,001,024	0.32%	1,998,278	0.32%
ACCRUED INCOME	2,219,776	0.35%	2,249,880	0.36%
MISCELLANEOUS ASSETS	18,192	0.00%	18,192	0.00%
OTHER ASSETS	2,237,968	0.36%	2,268,072	0.36%
TOTAL ASSETS	629,601,586	100.00%	629,449,283	100.00%
<u>LIABILITIES</u>				
ACCOUNTS PAYABLE	735,706	0.12%	1,040,022	0.17%
DIVIDENDS PAYABLE	197,620	0.03%	166,446	0.03%
TAXES PAYABLE	3,521	0.00%	1,717	0.00%
ACCRUED LIABILITIES	1,259,780	0.20%	1,239,034	0.20%
SUSPENSE	285,494	0.05%	175,926	0.03%
ACCOUNTS PAYABLE	2,482,120	0.39%	2,623,145	0.42%
TOTAL LIABILITIES	2,482,120	0.39%	2,623,145	0.42%
<u>EQUITY</u>				
SHARES - REGULAR	199,117,617	31.63%	198,459,211	31.53%
SHARE DRAFTS	66,541,033	10.57%	66,736,893	10.60%
SHARES - MONEY MARKET	139,891,756	22.22%	139,572,319	22.17%
SHARES-CERTIFICATES	118,234,992	18.78%	118,792,222	18.87%
SHARES - IRA SHARES	38,351,294	6.09%	38,408,505	6.10%
SHARES - CLUB SHARES	470,693	0.07%	451,210	0.07%
MEMBER SHARES	562,607,385	89.36%	562,420,360	89.35%
REGULAR RESERVES	7,815,921	1.24%	7,815,921	1.24%
RESERVE FOR CONTINGENCY	55,780,680	8.86%	55,426,166	8.81%
UNDIVIDED EARNINGS	561,056	0.09%	561,056	0.09%
EQUITY ACQUIRED IN MERGER	354,424	0.06%	354,424	0.06%
NET INCOME(LOSS)	0	0.00%	248,212	0.04%
MEMBER CAPITAL	64,512,081	10.25%	64,405,778	10.23%
TOTAL EQUITY	627,119,466	99.61%	626,826,138	99.58%
LIABILITIES+EQUITY	629,601,586	100.00%	629,449,283	100.00%

Certified Correct By:



David M. Green, President/CEO



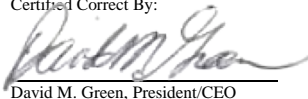
Paul Christensen, Senior Vice President/CFO

CONTRA COSTA FEDERAL CREDIT UNION

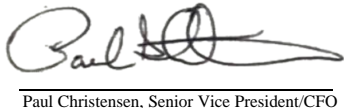
Income and Expense for Month

	% Income			
	06/30/2014	06/30/2014	06/2014 QTD	06/2014 YTD
<u>INCOME</u>				
INCOME FROM LOANS	571,819	58.58%	1,733,658	3,479,963
INVESTMENT INCOME	250,396	25.65%	746,162	1,482,787
FEE INCOME	44,618	4.57%	131,962	256,246
OTHER OPERATING INCOME	109,254	11.19%	322,403	640,895
TOTAL INCOME	976,086	100.00%	2,934,184	5,859,891
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	284,509	29.15%	835,493	1,656,004
EMPLOYEE BENEFITS	101,607	10.41%	303,659	626,300
TRAVEL & CONFERENCE	2,500	0.26%	7,500	15,000
ASSOCIATION DUES	5,475	0.56%	16,426	33,472
OFFICE OCCUPANCY	48,075	4.93%	134,769	270,079
OFFICE OPERATIONS	197,659	20.25%	578,404	1,151,769
EDUCATION & PROMOTION	16,232	1.66%	47,517	92,366
LOAN SERVICING	37,213	3.81%	114,669	216,383
PROFESSIONAL & OUTSIDE SERVICE	45,388	4.65%	135,118	269,527
PROVISION FOR LOAN LOSSES	0	0.00%	0	0
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.03%	750	1,500
FED SUPERV & EXAM FEES	9,000	0.92%	27,000	54,000
CASH OVER & SHORT	100	0.01%	126	74
ANNUAL MEETING	250	0.03%	750	1,500
OTHER OPERATING EXPENSES	310	0.03%	1,824	3,259
TOTAL EXPENSE	748,567	76.69%	2,204,003	4,391,233
NET BEFORE DIVIDENDS	227,519	23.31%	730,181	1,468,658
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	21,240	2.18%	73,240	144,540
DIVIDENDS - SHARE DRAFTS	4,951	0.51%	14,771	28,988
DIVIDENDS - MONEY MARKET SHARES	38,550	3.95%	116,146	230,264
DIVIDENDS - CERTIFICATES	44,385	4.55%	134,742	270,217
DIVIDENDS - IRA SHARES	12,103	1.24%	36,807	73,432
DIVIDENDS - CLUB SHARES	(12)	(0.00%)	(38)	41
TOTAL DIVIDENDS	121,216	12.42%	375,667	747,482
NET AFTER DIVIDENDS	106,303	10.89%	354,514	721,176
TOTAL NON-OP INC/EXP				
	0	0.00%	0	0
NET INCOME	106,303	10.89%	354,514	721,176

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO