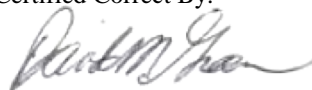


CONTRA COSTA FEDERAL CREDIT UNION

Statement of Condition

	07/31/2014	% Assets 07/31/2014	06/30/2014	% Assets 06/30/2014
<u>ASSETS</u>				
LOANS TO MEMBERS	161,883,949	25.67%	161,864,740	25.71%
LINES OF CREDIT	8,144,470	1.29%	8,196,391	1.30%
TOTALS LOANS	170,028,419	26.96%	170,061,131	27.01%
ALLOWANCE FOR LOAN LOSSES	(2,355,992)	(0.37%)	(2,357,585)	(0.37%)
DIRECT DEPOSIT RECEIVABLE	12,234,800	1.94%	10,660,027	1.69%
OTHER RECEIVABLES	89,767	0.01%	100,176	0.02%
OTHER RECEIVABLES	12,324,567	1.95%	10,760,203	1.71%
CASH IN BANK	7,623,296	1.21%	8,728,957	1.39%
CHANGE FUND	1,715,723	0.27%	1,474,312	0.23%
CASH ON HAND & IN BANK	9,339,019	1.48%	10,203,269	1.62%
US GOVT OBLIGATIONS	44,892,219	7.12%	42,433,166	6.74%
FEDERAL AGENCY SECURITIES	245,186,322	38.88%	248,972,681	39.54%
CORPORATE CREDIT UNION	9,075,232	1.44%	9,274,784	1.47%
CERTIFICATES OF DEPOSIT	131,865,603	20.91%	129,991,500	20.65%
INVESTMENTS	431,019,375	68.35%	430,672,130	68.40%
NCUSIF DEPOSIT	5,558,507	0.88%	5,558,507	0.88%
PREPAID EXPENSES	516,370	0.08%	464,939	0.07%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,150,988	0.18%	1,156,800	0.18%
FURNITURE & EQUIPMENT (net)	369,023	0.06%	355,855	0.06%
LEASEHOLD IMPROVEMENTS (net)	139,557	0.02%	147,174	0.02%
FIXED ASSETS	2,000,762	0.32%	2,001,024	0.32%
ACCRUED INCOME	2,152,159	0.34%	2,219,776	0.35%
MISCELLANEOUS ASSETS	18,192	0.00%	18,192	0.00%
OTHER ASSETS	2,170,351	0.34%	2,237,968	0.36%
TOTAL ASSETS	630,601,379	100.00%	629,601,586	100.00%
<u>LIABILITIES</u>				
ACCOUNTS PAYABLE	632,410	0.10%	735,706	0.12%
DIVIDENDS PAYABLE	128,242	0.02%	197,620	0.03%
TAXES PAYABLE	2,030	0.00%	3,521	0.00%
ACCRUED LIABILITIES	1,351,285	0.21%	1,259,780	0.20%
SUSPENSE	311,640	0.05%	285,494	0.05%
ACCOUNTS PAYABLE	2,425,607	0.38%	2,482,120	0.39%
TOTAL LIABILITIES	2,425,607	0.38%	2,482,120	0.39%
<u>EQUITY</u>				
SHARES - REGULAR	198,898,586	31.54%	199,117,617	31.63%
SHARE DRAFTS	66,698,522	10.58%	66,541,033	10.57%
SHARES - MONEY MARKET	141,226,789	22.40%	139,891,756	22.22%
SHARES-CERTIFICATES	117,887,899	18.69%	118,234,992	18.78%
SHARES - IRA SHARES	38,304,386	6.07%	38,351,294	6.09%
SHARES - CLUB SHARES	513,955	0.08%	470,693	0.07%
MEMBER SHARES	563,530,137	89.36%	562,607,385	89.36%
REGULAR RESERVES	7,815,921	1.24%	7,815,921	1.24%
RESERVE FOR CONTNGENCY	55,780,680	8.85%	55,780,680	8.86%
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)	133,554	0.02%	0	0.00%
MEMBER CAPITAL	64,645,635	10.25%	64,512,081	10.25%
TOTAL EQUITY	628,175,772	99.62%	627,119,466	99.61%
LIABILITIES+EQUITY	630,601,379	100.00%	629,601,586	100.00%

Certified Correct By:



David M. Green, President/CEO



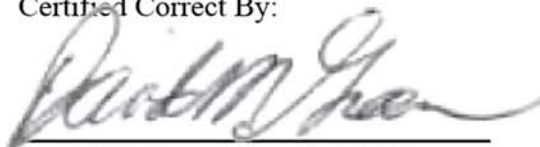
Paul Christensen, Senior Vice President/CFO

CONTRA COSTA FEDERAL CREDIT UNION

Income and Expense for Month

	06/30/2014	% Income 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