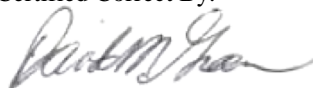


# CONTRA COSTA FEDERAL CREDIT UNION

## Statement of Condition

		% Assets		% Assets
	09/30/2014	09/30/2014	08/31/2014	08/31/2014
<b><u>ASSETS</u></b>				
LOANS TO MEMBERS	165,979,073	26.21%	163,865,735	25.88%
LINES OF CREDIT	8,220,027	1.30%	8,130,419	1.28%
<b>TOTALS LOANS</b>	<b>174,199,100</b>	<b>27.50%</b>	<b>171,996,154</b>	<b>27.16%</b>
ALLOWANCE FOR LOAN LOSSES	(2,300,623)	(0.36%)	(2,347,779)	(0.37%)
DIRECT DEPOSIT RECEIVABLE	10,702,351	1.69%	8,758,233	1.38%
OTHER RECEIVABLES	88,546	0.01%	95,294	0.02%
<b>OTHER RECEIVABLES</b>	<b>10,790,897</b>	<b>1.70%</b>	<b>8,853,527</b>	<b>1.40%</b>
CASH IN BANK	7,378,394	1.17%	7,536,580	1.19%
CHANGE FUND	1,534,154	0.24%	1,648,697	0.26%
<b>CASH ON HAND &amp; IN BANK</b>	<b>8,912,548</b>	<b>1.41%</b>	<b>9,185,277</b>	<b>1.45%</b>
US GOVT OBLIGATIONS	46,813,603	7.39%	44,856,456	7.08%
FEDERAL AGENCY SECURITIES	244,769,319	38.65%	247,603,501	39.11%
CORPORATE CREDIT UNION	8,488,729	1.34%	9,347,942	1.48%
CERTIFICATES OF DEPOSIT	131,497,667	20.76%	133,382,379	21.07%
<b>INVESTMENTS</b>	<b>431,569,319</b>	<b>68.14%</b>	<b>435,190,279</b>	<b>68.73%</b>
NCUSIF DEPOSIT	5,558,507	0.88%	5,558,507	0.88%
PREPAID EXPENSES	434,021	0.07%	485,487	0.08%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,139,363	0.18%	1,145,175	0.18%
FURNITURE & EQUIPMENT (net)	347,208	0.05%	357,943	0.06%
LEASEHOLD IMPROVEMENTS (net)	124,321	0.02%	131,939	0.02%
<b>FIXED ASSETS</b>	<b>1,952,086</b>	<b>0.31%</b>	<b>1,976,252</b>	<b>0.31%</b>
ACCRUED INCOME	2,207,584	0.35%	2,241,563	0.35%
MISCELLANEOUS ASSETS	17,001	0.00%	18,192	0.00%
<b>OTHER ASSETS</b>	<b>2,224,585</b>	<b>0.35%</b>	<b>2,259,755</b>	<b>0.36%</b>
<b>TOTAL ASSETS</b>	<b>633,340,440</b>	<b>100.00%</b>	<b>633,157,459</b>	<b>100.00%</b>
<b><u>LIABILITIES</u></b>				
ACCOUNTS PAYABLE	566,412	0.09%	1,357,298	0.21%
DIVIDENDS PAYABLE	200,227	0.03%	167,129	0.03%
TAXES PAYABLE	2,729	0.00%	1,075	0.00%
ACCRUED LIABILITIES	1,481,086	0.23%	1,418,050	0.22%
SUSPENSE	339,191	0.05%	18,566	0.00%
<b>ACCOUNTS PAYABLE</b>	<b>2,589,646</b>	<b>0.41%</b>	<b>2,962,118</b>	<b>0.47%</b>
<b>TOTAL LIABILITIES</b>	<b>2,589,646</b>	<b>0.41%</b>	<b>2,962,118</b>	<b>0.47%</b>
<b><u>EQUITY</u></b>				
SHARES - REGULAR	198,557,273	31.35%	197,934,071	31.26%
SHARE DRAFTS	66,387,217	10.48%	67,149,774	10.61%
SHARES - MONEY MARKET	145,716,609	23.01%	143,363,974	22.64%
SHARES-CERTIFICATES	116,745,097	18.43%	118,073,008	18.65%
SHARES - IRA SHARES	37,874,103	5.98%	38,346,412	6.06%
SHARES - CLUB SHARES	601,471	0.10%	562,110	0.09%
<b>MEMBER SHARES</b>	<b>565,881,770</b>	<b>89.35%</b>	<b>565,429,351</b>	<b>89.30%</b>
REGULAR RESERVES	7,815,921	1.23%	7,815,921	1.23%
RESERVE FOR CONTNGENCY	56,137,624	8.86%	55,780,680	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%	253,909	0.04%
<b>MEMBER CAPITAL</b>	<b>64,869,025</b>	<b>10.24%</b>	<b>64,765,990</b>	<b>10.23%</b>
<b>TOTAL EQUITY</b>	<b>630,750,795</b>	<b>99.59%</b>	<b>630,195,341</b>	<b>99.53%</b>
<b>LIABILITIES+EQUITY</b>	<b>633,340,440</b>	<b>100.00%</b>	<b>633,157,459</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

		% Income		
	09/30/2014	09/30/2014	09/2014 QTD	09/2014 YTD
<b><u>INCOME</u></b>				
INCOME FROM LOANS	574,060	58.54%	1,756,632	5,236,596
INVESTMENT INCOME	257,040	26.21%	772,692	2,255,480
FEE INCOME	43,277	4.41%	132,401	388,647
OTHER OPERATING INCOME	106,314	10.84%	316,082	956,976
<b>TOTAL INCOME</b>	<b>980,691</b>	<b>100.00%</b>	<b>2,977,807</b>	<b>8,837,698</b>
<b><u>EXPENSE</u></b>				
EMPLOYEE COMPENSATION	292,782	29.85%	871,856	2,527,860
EMPLOYEE BENEFITS	96,700	9.86%	289,633	915,933
TRAVEL & CONFERENCE	2,500	0.25%	7,500	22,500
ASSOCIATION DUES	5,475	0.56%	16,426	49,898
OFFICE OCCUPANCY	49,068	5.00%	148,112	418,191
OFFICE OPERATIONS	194,433	19.83%	584,727	1,736,496
EDUCATION & PROMOTION	17,158	1.75%	51,107	143,473
LOAN SERVICING	36,693	3.74%	108,343	324,726
PROFESSIONAL & OUTSIDE SERVICE	46,984	4.79%	139,935	409,462
PROVISION FOR LOAN LOSSES	0	0.00%	0	0
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.03%	750	2,250
FED SUPERV & EXAM FEES	9,000	0.92%	27,000	81,000
CASH OVER & SHORT	(1)	(0.00%)	164	239
ANNUAL MEETING	250	0.03%	750	2,250
OTHER OPERATING EXPENSES	1,964	0.20%	3,124	6,383
<b>TOTAL EXPENSE</b>	<b>753,256</b>	<b>76.81%</b>	<b>2,249,426</b>	<b>6,640,660</b>
<b>NET BEFORE DIVIDENDS</b>	<b>227,435</b>	<b>23.19%</b>	<b>728,381</b>	<b>2,197,039</b>
<b><u>DIVIDENDS</u></b>				
DIVIDENDS - REGULAR SHARES	23,658	2.41%	75,158	219,698
DIVIDENDS - SHARE DRAFTS	4,955	0.51%	15,166	44,154
DIVIDENDS - MONEY MARKET SHARES	39,836	4.06%	120,308	350,572
DIVIDENDS - CERTIFICATES	43,938	4.48%	135,553	405,770
DIVIDENDS - IRA SHARES	12,009	1.22%	37,040	110,472
DIVIDENDS - CLUB SHARES	3	0.00%	210	251
<b>TOTAL DIVIDENDS</b>	<b>124,400</b>	<b>12.68%</b>	<b>383,434</b>	<b>1,130,916</b>
<b>NET AFTER DIVIDENDS</b>	<b>103,035</b>	<b>10.51%</b>	<b>344,946</b>	<b>1,066,123</b>
GAIN ON DISPOSITION OF ASSETS	0	0.00%	11,998	11,998
<b>TOTAL NON-OP INC/EXP</b>	<b>0</b>	<b>0.00%</b>	<b>11,998</b>	<b>11,998</b>
<b>NET INCOME</b>	<b>103,035</b>	<b>10.51%</b>	<b>356,945</b>	<b>1,078,121</b>

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO