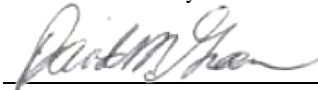


CONTRA COSTA FEDERAL CREDIT UNION

Statement of Condition

	10/31/2014	% Assets 10/31/2014	09/30/2014	% Assets 09/30/2014
<u>ASSETS</u>				
LOANS TO MEMBERS	167,442,687	26.24%	165,979,073	26.21%
LINES OF CREDIT	8,121,967	1.27%	8,220,027	1.30%
TOTALS LOANS	175,564,655	27.52%	174,199,100	27.50%
ALLOWANCE FOR LOAN LOSSES	(2,282,289)	(0.36%)	(2,300,623)	(0.36%)
DIRECT DEPOSIT RECEIVABLE	8,820,458	1.38%	10,702,351	1.69%
OTHER RECEIVABLES	89,956	0.01%	88,546	0.01%
OTHER RECEIVABLES	8,910,414	1.40%	10,790,897	1.70%
CASH IN BANK	5,387,791	0.84%	7,378,394	1.17%
CHANGE FUND	1,597,626	0.25%	1,534,154	0.24%
CASH ON HAND & IN BANK	6,985,417	1.09%	8,912,548	1.41%
US GOVT OBLIGATIONS	46,777,993	7.33%	46,813,603	7.39%
FEDERAL AGENCY SECURITIES	248,517,307	38.95%	244,769,319	38.65%
CORPORATE CREDIT UNION	9,983,772	1.56%	8,488,729	1.34%
CERTIFICATES OF DEPOSIT	133,828,138	20.97%	131,497,667	20.76%
INVESTMENTS	439,107,210	68.82%	431,569,319	68.14%
NCUSIF DEPOSIT	5,324,747	0.83%	5,558,507	0.88%
PREPAID EXPENSES	431,586	0.07%	434,021	0.07%
LAND	341,195	0.05%	341,195	0.05%
BUILDING (net)	1,140,180	0.18%	1,139,363	0.18%
FURNITURE & EQUIPMENT (net)	335,007	0.05%	347,208	0.05%
LEASEHOLD IMPROVEMENTS (net)	116,703	0.02%	124,321	0.02%
FIXED ASSETS	1,933,085	0.30%	1,952,086	0.31%
ACCRUED INCOME	2,060,035	0.32%	2,207,584	0.35%
MISCELLANEOUS ASSETS	16,704	0.00%	17,001	0.00%
OTHER ASSETS	2,076,738	0.33%	2,224,585	0.35%
TOTAL ASSETS	638,051,562	100.00%	633,340,440	100.00%
<u>LIABILITIES</u>				
ACCOUNTS PAYABLE	681,750	0.11%	566,412	0.09%
DIVIDENDS PAYABLE	131,145	0.02%	200,227	0.03%
TAXES PAYABLE	1,828	0.00%	2,729	0.00%
ACCRUED LIABILITIES	1,491,387	0.23%	1,481,086	0.23%
SUSPENSE	28,442	0.00%	339,191	0.05%
ACCOUNTS PAYABLE	2,334,551	0.37%	2,589,646	0.41%
TOTAL LIABILITIES	2,334,551	0.37%	2,589,646	0.41%
<u>EQUITY</u>				
SHARES - REGULAR	201,618,670	31.60%	198,557,273	31.35%
SHARE DRAFTS	67,793,085	10.63%	66,387,217	10.48%
SHARES - MONEY MARKET	147,098,436	23.05%	145,716,609	23.01%
SHARES-CERTIFICATES	116,427,994	18.25%	116,745,097	18.43%
SHARES - IRA SHARES	37,669,356	5.90%	37,874,103	5.98%
SHARES - CLUB SHARES	98,514	0.02%	601,471	0.10%
MEMBER SHARES	570,706,056	89.45%	565,881,770	89.35%
REGULAR RESERVES	7,815,921	1.23%	7,815,921	1.23%
RESERVE FOR CONTNGENCY	56,137,624	8.80%	56,137,624	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)	141,931	0.02%	0	0.00%
MEMBER CAPITAL	65,010,956	10.19%	64,869,025	10.24%
TOTAL EQUITY	635,717,012	99.63%	630,750,795	99.59%
LIABILITIES+EQUITY	638,051,562	100.00%	633,340,440	100.00%

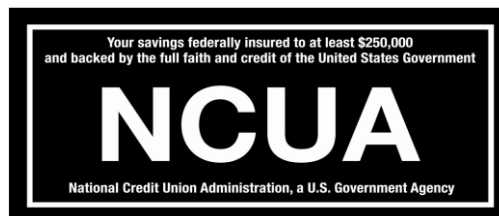
Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO



CONTRA COSTA FEDERAL CREDIT UNION

Income and Expense for Month

	10/31/2014	% Income 10/31/2014	10/2014 QTD	10/2014 YTD
<u>INCOME</u>				
INCOME FROM LOANS	601,164	58.71%	601,164	5,837,760
INVESTMENT INCOME	271,642	26.53%	271,642	2,527,122
FEE INCOME	46,829	4.57%	46,829	435,476
OTHER OPERATING INCOME	104,297	10.19%	104,297	1,061,273
TOTAL INCOME	1,023,932	100.00%	1,023,932	9,861,631
<u>EXPENSE</u>				
EMPLOYEE COMPENSATION	285,635	27.90%	285,635	2,813,494
EMPLOYEE BENEFITS	96,124	9.39%	96,124	1,012,057
TRAVEL & CONFERENCE	2,500	0.24%	2,500	25,000
ASSOCIATION DUES	5,625	0.55%	5,625	55,523
OFFICE OCCUPANCY	49,942	4.88%	49,942	468,133
OFFICE OPERATIONS	193,795	18.93%	193,795	1,930,291
EDUCATION & PROMOTION	16,990	1.66%	16,990	160,463
LOAN SERVICING	41,706	4.07%	41,706	366,432
PROFESSIONAL & OUTSIDE SERVICE	46,888	4.58%	46,888	456,350
PROVISION FOR LOAN LOSSES	0	0.00%	0	0
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	250	2,500
FED SUPERV & EXAM FEES	9,000	0.88%	9,000	90,000
CASH OVER & SHORT	(69)	(0.01%)	(69)	170
ANNUAL MEETING	250	0.02%	250	2,500
OTHER OPERATING EXPENSES	863	0.08%	863	7,246
TOTAL EXPENSE	749,499	73.20%	749,499	7,390,159
NET BEFORE DIVIDENDS	274,433	26.80%	274,433	2,471,472
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	28,000	2.73%	28,000	247,698
DIVIDENDS - SHARE DRAFTS	5,126	0.50%	5,126	49,280
DIVIDENDS - MONEY MARKET SHARES	41,683	4.07%	41,683	392,255
DIVIDENDS - CERTIFICATES	45,311	4.43%	45,311	451,080
DIVIDENDS - IRA SHARES	12,334	1.20%	12,334	122,806
DIVIDENDS - CLUB SHARES	48	0.00%	48	299
TOTAL DIVIDENDS	132,502	12.94%	132,502	1,263,418
NET AFTER DIVIDENDS	141,931	13.86%	141,931	1,208,053
GAIN ON DISPOSITION OF ASSETS	0	0.00%	0	11,998
TOTAL NON-OP INC/EXP	0	0.00%	0	11,998
NET INCOME	141,931	13.86%	141,931	1,220,052

Certified Correct By:



David M. Green, President/CEO



Paul Christensen, Senior Vice President/CFO