

ARROWHEAD CENTRAL CREDIT UNION
Ending Balance Sheet (Dollars in Thousands)
January 2010

ASSETS	
Agency Securities	18,995
Municipals/Certificates of Dep	-
Investments in Corp CUs	74,214
FHLB Stock	4,092
Total Investments	97,300
Auto Loans	86,133
Auto Loans - Dealer Direct	81,498
Deferred Auto Fees	109
Auto Loans Sold	(4,243)
Auto Leases	333
RVs	159,665
Deferred RV Fees	909
Home Equity Loans	134,221
Real Estate Loans	32,606
Other Consumer Loans	112,821
Total Consumer Loans	604,052
Credit Cards	404
SBA Loans	4,728
Real Estate Secured Loans	74,167
Other Business Loans	7,579
Total Business Loans	86,878
Total Gross Loans	690,930
Allowance for Loan Losses	(50,003)
Total Net Loans	640,927
Cash	15,194
Due From Banks	41,274
Total Cash & Due From	56,468
Land & Buildings	15,860
Furniture, Fixtures & Equip	2,782
Repossessed Assets	4,159
Other Investments - CUSOs	12,554
Other Assets	14,398
Total Other Assets	49,753
Total Assets	844,448

LIABILITIES	
Consumer Savings	318,916
Consumer Checking	194,138
Money Market Accounts	68,231
Consumer Certificates	116,455
Consumer IRA Accounts	6,100
Total Consumer Shares	703,840
Business Savings	12,108
Business Checking	51,146
Money Market Accounts	5,090
Business Certificates	10,691
Total Business Shares	79,035
Total Shares	782,875
Other Borrowings	20,000
Other Liabilities	16,852
Total Liabilities	819,727

EQUITY	
Regulatory Equity	29,389
Unrealized G/L Investments	105
Other Comprehensive Income	(4,772)
Total Equity	24,721
Total Liabilities & Equity	844,448

ARROWHEAD CENTRAL CREDIT UNION
Income Statement (Dollars in Thousands)
January 2010

	Year-To-Date
<u>INTEREST INCOME</u>	
Interest on Investments	39
Interest on Consumer Loans	3,906
Interest on Business Loans	481
Total Interest Income	4,426
<u>INTEREST EXPENSE</u>	
Interest on Consumer Shares	299
Interest on Business Shares	29
Interest on Borrowing	61
Total Interest Expense	389
NET INTEREST INCOME	4,037
Provision for Loan Losses	2,686
NET INT INCOME AFTER PLL	1,351
<u>NON-INTEREST INCOME</u>	
Loan Fees	199
Consumer Share Fees	1,125
Business Share Fees	83
Other Fee Income	1,309
CUSO Income	(46)
Gain (Loss) On Sale	90
Other Income	1
Total Non-Interest Income	2,761
<u>NON-INTEREST EXPENSE</u>	
Salaries & Benefits	2,074
Conference & Staff Development	14
Occupancy	411
Office Operations	1,114
Marketing & Promotion	17
Loan Processing	159
Professional & Outside Services	149
Other Operating Expenses	123
Total Non-Interest Expense	4,061
NET INCOME	51