

**ARROWHEAD CENTRAL CREDIT UNION**  
**Ending Balance Sheet (Dollars in Thousands)**  
**September 2009**

<b>ASSETS</b>	
Agency Securities	20,519
Municipals/Certificates of Dep	-
Investments in Corp CUs	19,430
FHLB Stock	4,092
<b>Total Investments</b>	<b>44,040</b>
Auto Loans	97,257
Auto Loans - Dealer Direct	96,452
Deferred Auto Fees	152
Auto Loans Sold	(5,553)
Auto Leases	455
RVs	169,758
Deferred RV Fees	1,039
Home Equity Loans	139,280
Real Estate Loans	34,252
Other Consumer Loans	122,564
<b>Total Consumer Loans</b>	<b>655,657</b>
Credit Cards	506
SBA Loans	4,488
Real Estate Secured Loans	75,908
Other Business Loans	9,634
<b>Total Business Loans</b>	<b>90,535</b>
<b>Total Gross Loans</b>	<b>746,192</b>
Allowance for Loan Losses	(53,147)
<b>Total Net Loans</b>	<b>693,045</b>
Cash	18,666
Due From Banks	44,519
<b>Total Cash &amp; Due From</b>	<b>63,185</b>
Land & Buildings	16,538
Furniture, Fixtures & Equip	2,997
Repossessed Assets	5,148
Other Investments - CUSOs	10,965
Other Assets	16,377
<b>Total Other Assets</b>	<b>52,025</b>
<b>Total Assets</b>	<b>852,295</b>

<b>LIABILITIES</b>	
Consumer Savings	321,873
Consumer Checking	191,129
Money Market Accounts	64,934
Consumer Certificates	124,506
Consumer IRA Accounts	6,314
<b>Total Consumer Shares</b>	<b>708,756</b>
Business Savings	12,461
Business Checking	51,139
Money Market Accounts	5,429
Business Certificates	13,095
<b>Total Business Shares</b>	<b>82,124</b>
<b>Total Shares</b>	<b>790,880</b>
Other Borrowings	20,000
Other Liabilities	21,185
<b>Total Liabilities</b>	<b>832,064</b>

<b>EQUITY</b>	
Regulatory Equity	27,586
Unrealized G/L Investments	129
Other Comprehensive Income	(7,485)
<b>Total Equity</b>	<b>20,231</b>
<b>Total Liabilities &amp; Equity</b>	<b>852,295</b>

**ARROWHEAD CENTRAL CREDIT UNION**  
**Income Statement (Dollars in Thousands)**  
**September 2009**

	<b>Year-To-Date</b>
<b><u>INTEREST INCOME</u></b>	
Interest on Investments	156
Interest on Consumer Loans	40,284
Interest on Business Loans	4,331
<b>Total Interest Income</b>	<b>44,772</b>
<b><u>INTEREST EXPENSE</u></b>	
Interest on Consumer Shares	4,361
Interest on Business Shares	560
Interest on Borrowing	662
<b>Total Interest Expense</b>	<b>5,584</b>
<b>NET INTEREST INCOME</b>	<b>39,188</b>
Provision for Loan Losses	69,817
<b>NET INT INCOME AFTER PLL</b>	<b>(30,629)</b>
<b><u>NON-INTEREST INCOME</u></b>	
Loan Fees	1,802
Consumer Share Fees	9,846
Business Share Fees	699
Other Fee Income	11,560
CUSO Income	833
Gain (Loss) On Sale	5,779
Other Income	18
<b>Total Non-Interest Income</b>	<b>30,536</b>
<b><u>NON-INTEREST EXPENSE</u></b>	
Salaries & Benefits	18,646
Conference & Staff Development	256
Occupancy	4,902
Office Operations	11,327
Marketing & Promotion	1,473
Loan Processing	1,384
Professional & Outside Services	811
Other Operating Expenses	7,433
<b>Total Non-Interest Expense</b>	<b>46,232</b>
<b>NET INCOME</b>	<b>(46,325)</b>