

UPPER DARBY BELLELCO FEDERAL CREDIT UNION STATEMENT of FINANCIAL CONDITION as of
 FEBRUARY 2009

ASSETS

LOANS and CASH	Amount
Personal Signature Loans	452,943.80
Real Estate Loans	22,819,844.78
Business Loans	1,621,625.23
All other Member Loans	7,837,868.74
TOTAL Loans to Members	32,732,282.55
VISA Loans	899,700.41
TOTAL LOANS	33,631,982.96
(Less) Allowance for Loan Loss	582,088.73
Net Loans Outstanding	33,049,894.23
Cash (on hand, checking, vault, etc)	1,415,903.63

INVESTMENTS	1 Year or less	More than 1 Year	TOTAL
Federal Agency Securities		864,533.91	864,533.91
Shares, Deposits in Corp FCU	3,463,879.33	1,104,246.59	4,568,125.92
Shares, Deposits in banks	4,079,185.22	9,019,629.37	13,098,814.59
Net Investments	7,543,064.55	10,988,409.87	18,531,474.42

OTHER ASSETS	
Land and Building (net of depreciation-Land \$5,000.)	100,000.00
Other Fixed Assets (net depreciation)	15,433.95
All Other Assets (Computer)	192,964.85
NCUSIF Capital Deposit	375,298.97
Total Other Assets	683,697.77

TOTAL ASSETS 53,680,970.05 0.00

Market Value of Investments

	1 Year or Less	More than 1 Year	
Federal Agencies		864,533.91	864,533.91
All Other Investments	7,543,064.55	10,988,409.87	18,531,474.42

LIABILITIES and EQUITY

	Amount
Taxes	1,359.14
Accounts Payable	20,566.58
Dividends Payable	6.94
IRA Withholding	
TOTAL LIABILITIES	21,932.66
Share Certificates	
1 Year or less	14,966,417.97
More than 1 Year	2,836,410.57
Total Certificates	17,802,828.54
Share Draft Accounts	3,001,430.49
Share Accounts	7,171,575.78
IRAs	5,258,674.88
Super Shares	13,389,920.28
TOTAL MEMBER DEPOSITS	46,624,429.97
TOTAL LIABILITIES	46,646,362.63
Regular Reserves	1,789,826.74
CMO/REMIC Reserves	31,239.07
Undivided Earnings	5,213,541.61
TOTAL EQUITY	7,034,607.42
TOTAL LIABILITIES and EQUITY	53,680,970.05

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