

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

ASSETS

LOANS and CASH	Amount
Personal Signature Loans	438,102.35
Real Estate Loans	22,516,973.28
Business Loans	1,599,562.00
All other Member Loans	8,150,156.32
TOTAL Loans to Members	32,704,793.95
VISA Loans	913,285.14
TOTAL LOANS	33,618,079.09
(Less) Allowance for Loan Loss	768,067.18
Net Loans Outstanding	32,850,011.91
Cash (on hand, checking, vault, etc)	1,591,870.86

INVESTMENTS	1 Year or less	More than 1 Year	TOTAL
Federal Agency Securities			265,186.51
Shares, Deposits in Corp FCU	3,576,059.00	1,104,246.59	4,680,305.59
Shares, Deposits in banks	4,518,185.22	13,521,604.79	18,039,790.01
Net Investments	8,094,244.22	14,625,851.38	22,985,282.11

OTHER ASSETS

Land and Building (net of depreciation-Land \$5,000.)	98,000.00
Other Fixed Assets (net depreciation)	12,081.08
All Other Assets (Computer)	218,555.37
NCUSIF Capital Deposit	376,574.47
Total Other Assets	705,210.92

TOTAL ASSETS 58,132,375.80 0.00

Market Value of Investments

	1 Year or Less	More than 1 Year	
Federal Agencies		265,186.51	265,186.51
All Other Investments	8,090,244.22	14,625,851.38	22,716,095.60

LIABILITIES and EQUITY

	Amount
Taxes	1,218.15
Accounts Payable	95,610.37
Dividends Payable	26.41
IRA Withholding	
TOTAL LIABILITIES	96,854.93
Share Certificates	
1 Year or less	15,384,873.23
More than 1 Year	2,679,150.85
Total Certificates	18,064,024.08
Share Draft Accounts	2,856,878.64
Share Accounts	7,599,506.28
IRAs	6,781,184.13
Super Shares	15,922,056.23
TOTAL MEMBER DEPOSITS	51,223,649.36
TOTAL LIABILITIES	51,320,504.29
Regular Reserves	1,789,826.74
CMO/REMIC Reserves	19,468.73
Undivided Earnings	5,002,576.04
TOTAL EQUITY	6,811,871.51
TOTAL LIABILITIES and EQUITY	58,132,375.80

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