

UPPER DARBY BELLELCO FEDERAL CREDIT UNION STATEMENT of FINANCIAL CONDITION as of
 DECEMBER 2008

ASSETS

LOANS and CASH	Amount
Personal Signature Loans	450,559.56
Real Estate Loans	23,393,764.82
Business Loans	1,639,083.64
All other Member Loans	7,962,264.28
TOTAL Loans to Members	33,445,672.30
VISA Loans	922,907.38
TOTAL LOANS	34,368,579.68
(Less) Allowance for Loan Loss	531,723.92
Net Loans Outstanding	33,836,855.76
Cash (on hand, checking, vault, etc)	1,841,144.25

INVESTMENTS	1 Year or less	More than 1 Year	TOTAL
Federal Agency Securities		963,094.65	963,094.65
Shares, Deposits in Corp FCU	2,276,699.46	1,104,246.59	3,380,946.05
Shares, Deposits in banks	2,080,185.22	8,325,618.99	10,405,804.21
Net Investments	4,356,884.68	10,392,960.23	14,749,844.91

OTHER ASSETS	
Land and Building (net of depreciation-Land \$5,000.)	101,000.00
Other Fixed Assets (net depreciation)	17,271.38
All Other Assets (Computer)	225,957.74
NCUSIF Capital Deposit	375,298.97
Total Other Assets	719,528.09

TOTAL ASSETS 51,147,373.01 0.00

Market Value of Investments

	1 Year or Less	More than 1 Year	
Federal Agencies		963,094.65	963,094.65
All Other Investments	4,256,884.68	9,429,865.58	13,686,750.26

LIABILITIES and EQUITY

	Amount
Taxes	1,829.39
Accounts Payable	9,971.54
Dividends Payable	6.03
IRA Withholding	
TOTAL LIABILITIES	11,806.96
Share Certificates	
1 Year or less	14,330,883.16
More than 1 Year	1,960,055.73
Total Certificates	16,290,938.89
Share Draft Accounts	3,055,529.38
Share Accounts	7,237,435.03
IRAs	4,337,792.21
Super Shares	13,167,904.77
TOTAL MEMBER DEPOSITS	44,089,600.28
TOTAL LIABILITIES	44,101,407.24
Regular Reserves	1,789,826.74
CMO/REMIC Reserves	29,492.48
Undivided Earnings	5,226,646.55
TOTAL EQUITY	7,045,965.77
TOTAL LIABILITIES and EQUITY	51,147,373.01

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