

KEMBA FINANCIAL CREDIT UNION, INC.
STATEMENT OF FINANCIAL CONDITION
As of March 31, 2024

	March 2024	February 2024
ASSETS		
Current Loans	1,592,976,854	1,588,815,223
Cash	20,104,092	18,775,844
Investments	440,142,539	452,572,240
All Other Assets		
Fixed Assets	39,098,964	39,325,675
Other Assets	65,389,904	62,417,859
TOTAL ASSETS	<u>2,157,712,353</u>	<u>2,161,906,841</u>

LIABILITIES & EQUITY		
Notes Payable	44,593,998	118,630,558
Accounts Payable	34,055,220	28,699,293
Shares	1,839,413,046	1,777,049,716
Statutory Reserves	0	8,551,550
All Other Reserves	(21,286,728)	(22,840,281)
Undivided Earnings	257,797,802	249,246,252
Net Income (Loss)	3,139,015	2,569,753
TOTAL LIABILITIES & EQUITY	<u>2,157,712,353</u>	<u>2,161,906,841</u>

	March 2024	YTD 3/31/2024	February 2024	YTD 2/29/2024
INCOME STATEMENT				
Interest on Personal Loans	4,169,578.05	12,185,411.41	3,884,277.85	8,015,833.36
Interest on Credit Cards	1,265,316.84	3,752,984.80	1,196,080.16	2,487,667.96
Interest on Real Estate Loans	2,176,716.51	6,372,939.89	2,079,127.56	4,196,223.38
Interest on Business Loans	832,197.29	2,463,145.95	772,837.87	1,630,948.66
Investment Income	1,771,364.46	4,641,669.28	1,497,362.38	2,870,304.82
Fees and Charges	714,105.63	2,217,422.87	683,472.11	1,503,317.24
Miscellaneous Operating Income	1,328,674.64	4,027,057.77	1,285,636.76	2,698,383.13
GROSS INCOME	12,257,953.42	35,660,631.97	11,398,794.69	23,402,678.55
(Less) Total Expenses and Dividends	(11,688,691.07)	(32,521,616.63)	(10,400,475.00)	(20,832,925.56)
NET INCOME (Loss)	569,262.35	3,139,015.34	998,319.69	2,569,752.99

	March 2024		February 2024	
SCHEDULE OF DELINQUENT LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	443	5,104,926.63	447	4,870,984.62
6-12 MONTHS	35	2,961,248.62	25	2,802,723.49
12-18 MONTHS	1	11,845.80	1	11,845.80
18 MONTHS & OVER	0	0.00	0	0.00
TOTAL	<u>479</u>	<u>8,078,021.05</u>	<u>473</u>	<u>7,685,553.91</u>