

KEMBA FINANCIAL CREDIT UNION, INC.
STATEMENT OF FINANCIAL CONDITION
As of March 31, 2025

	March 2025	February 2025
ASSETS		
Current Loans	1,718,674,706	1,711,469,801
Cash	24,573,524	24,274,159
Investments	492,335,124	499,188,675
All Other Assets		
Fixed Assets	37,602,194	37,608,030
Other Assets	64,771,116	67,084,877
TOTAL ASSETS	2,337,956,664	2,339,625,543

LIABILITIES & EQUITY		
Notes Payable	103,157,330	113,187,972
Accounts Payable	25,792,240	24,906,157
Shares	1,944,384,245	1,938,160,566
Statutory Reserves	0	0
All Other Reserves	(15,635,002)	(15,458,639)
Undivided Earnings	275,823,229	275,823,229
Net Income (Loss)	4,434,622	3,006,258
TOTAL LIABILITIES & EQUITY	2,337,956,664	2,339,625,543

	March 2025	YTD 3/31/2025	February 2025	YTD 2/28/2025
INCOME STATEMENT				
Interest on Personal Loans	5,170,662.46	14,956,564.56	4,671,358.43	9,785,902.10
Interest on Credit Cards	1,226,551.72	3,603,424.64	1,123,024.27	2,376,872.92
Interest on Real Estate Loans	2,543,815.43	7,406,280.57	2,372,731.15	4,862,465.14
Interest on Business Loans	686,961.00	1,842,364.48	546,624.42	1,155,403.48
Investment Income	1,689,902.25	4,824,713.83	1,568,166.65	3,134,811.58
Fees and Charges	766,193.89	2,405,693.55	760,544.12	1,639,499.66
Miscellaneous Operating Income	1,374,009.52	4,139,626.35	1,255,752.26	2,765,616.83
GROSS INCOME	13,458,096.27	39,178,667.98	12,298,201.30	25,720,571.71
(Less) Total Expenses and Dividends	(12,029,732.48)	(34,744,046.04)	(11,468,852.78)	(22,714,313.56)
NET INCOME (Loss)	1,428,363.79	4,434,621.94	829,348.52	3,006,258.15

	March 2025	February 2025
SCHEDULE OF DELINQUENT LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS
	NUMBER OF LOANS	\$ AMOUNT OF LOANS
DELINQUENCY TERM		
2-6 MONTHS	424	5,464,596.51
6-12 MONTHS	23	889,785.75
12-18 MONTHS	2	177,093.35
18 MONTHS & OVER	1	159,414.27
TOTAL	450	6,690,889.88