

**KEMBA FINANCIAL CREDIT UNION, INC.**  
**STATEMENT OF FINANCIAL CONDITION**  
As of February 29, 2024

	<b>February 2024</b>	<b>January 2023</b>
<b>ASSETS</b>		
Current Loans	1,588,815,223	1,586,731,334
Cash	18,775,844	19,535,142
Investments	452,572,240	414,293,643
All Other Assets		
Fixed Assets	39,325,675	38,667,483
Other Assets	62,417,859	66,070,690
<b>TOTAL ASSETS</b>	<b>2,161,906,841</b>	<b>2,125,298,293</b>

<b>LIABILITIES &amp; EQUITY</b>		
Notes Payable	118,630,558	118,689,653
Accounts Payable	28,699,293	35,479,026
Shares	1,777,049,716	1,732,115,935
Statutory Reserves	8,551,550	8,551,550
All Other Reserves	(22,840,281)	(20,355,557)
Undivided Earnings	249,246,252	249,246,252
Net Income (Loss)	2,569,753	1,571,433
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>2,161,906,841</b>	<b>2,125,298,293</b>

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	<b>February 2024</b>	<b>YTD 2/29/2024</b>	<b>January 2023</b>	<b>YTD 1/31/2024</b>
<b>INCOME STATEMENT</b>				
Interest on Personal Loans	3,884,277.85	8,015,833.36	4,131,555.51	4,131,555.51
Interest on Credit Cards	1,196,080.16	2,487,667.96	1,291,587.80	1,291,587.80
Interest on Real Estate Loans	2,079,127.56	4,196,223.38	2,117,095.82	2,117,095.82
Interest on Business Loans	772,837.87	1,630,948.66	858,110.79	858,110.79
Investment Income	1,497,362.38	2,870,304.82	1,372,942.44	1,372,942.44
Fees and Charges	683,472.11	1,503,317.24	819,845.13	819,845.13
Miscellaneous Operating Income	1,285,636.76	2,698,383.13	1,412,746.37	1,412,746.37
<b>GROSS INCOME</b>	11,398,794.69	23,402,678.55	12,003,883.86	12,003,883.86
(Less) Total Expenses and Dividends	(10,400,475.00)	(20,832,925.56)	(10,432,450.56)	(10,432,450.56)
<b>NET INCOME (Loss)</b>	<b>998,319.69</b>	<b>2,569,752.99</b>	<b>1,571,433.30</b>	<b>1,571,433.30</b>

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	<b>February 2024</b>	<b>January 2023</b>		<b>February 2024</b>	<b>January 2023</b>
<b>SCHEDULE OF DELINQUENT LOANS</b>	<b>NUMBER OF LOANS</b>	<b>\$ AMOUNT OF LOANS</b>		<b>NUMBER OF LOANS</b>	<b>\$ AMOUNT OF LOANS</b>
<b>DELINQUENCY TERM</b>					
2-6 MONTHS	447	4,870,984.62		503	8,816,338.79
6-12 MONTHS	25	2,802,723.49		25	652,920.16
12-18 MONTHS	1	11,845.80		1	11,845.80
18 MONTHS & OVER	0	0.00		0	0.00
<b>TOTAL</b>	<b>473</b>	<b>7,685,553.91</b>		<b>529</b>	<b>9,481,104.75</b>