

**KEMBA FINANCIAL CREDIT UNION, INC.**  
**STATEMENT OF FINANCIAL CONDITION**  
**As of April 30, 2024**

	<b>April 2024</b>	<b>March 2024</b>
<b>ASSETS</b>		
Current Loans	1,608,288,254	1,592,976,854
Cash	17,884,096	20,104,092
Investments	472,325,070	440,142,539
All Other Assets		
Fixed Assets	38,775,305	39,098,964
Other Assets	64,074,149	65,389,904
<b>TOTAL ASSETS</b>	<b><u>2,201,346,873</u></b>	<b><u>2,157,712,353</u></b>

<b>LIABILITIES &amp; EQUITY</b>		
Notes Payable	91,544,353	44,593,998
Accounts Payable	24,030,328	34,055,220
Shares	1,849,209,785	1,839,413,046
Statutory Reserves	0	0
All Other Reserves	(26,056,251)	(21,286,728)
Undivided Earnings	257,797,802	257,797,802
Net Income (Loss)	4,820,855	3,139,015
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>2,201,346,873</u></b>	<b><u>2,157,712,353</u></b>

	<b>April 2024</b>	<b>YTD 4/30/2024</b>	<b>March 2024</b>	<b>YTD 3/31/2024</b>
<b>INCOME STATEMENT</b>				
Interest on Personal Loans	4,155,543.65	16,340,955.06	4,169,578.05	12,185,411.41
Interest on Credit Cards	1,212,983.24	4,965,968.04	1,265,316.84	3,752,984.80
Interest on Real Estate Loans	2,158,986.83	8,531,926.72	2,176,716.51	6,372,939.89
Interest on Business Loans	809,254.08	3,272,400.03	832,197.29	2,463,145.95
Investment Income	1,660,219.68	6,301,888.96	1,771,364.46	4,641,669.28
Fees and Charges	737,508.44	2,954,931.31	714,105.63	2,217,422.87
Miscellaneous Operating Income	1,460,324.00	5,487,381.77	1,328,674.64	4,027,057.77
<b>GROSS INCOME</b>	12,194,819.92	47,855,451.89	12,257,953.42	35,660,631.97
(Less) Total Expenses and Dividends	(10,512,980.13)	(43,034,596.76)	(11,688,691.07)	(32,521,616.63)
<b>NET INCOME (Loss)</b>	1,681,839.79	4,820,855.13	569,262.35	3,139,015.34

	<b>April 2024</b>		<b>March 2024</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	489	6,586,651.11	443	5,104,926.63
6-12 MONTHS	26	1,154,763.35	35	2,961,248.62
12-18 MONTHS	1	11,845.80	1	11,845.80
18 MONTHS & OVER	0	0.00	0	0.00
<b>TOTAL</b>	<b><u>516</u></b>	<b><u>7,753,260.26</u></b>	<b><u>479</u></b>	<b><u>8,078,021.05</u></b>