

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

	<b>December 2024</b>	<b>November 2024</b>
<b>ASSETS</b>		
Current Loans	1,685,293,321	1,667,010,260
Cash	23,532,704	21,204,114
Investments	460,696,170	509,169,338
All Other Assets		
Fixed Assets	38,017,199	38,435,246
Other Assets	67,932,960	67,148,228
<b>TOTAL ASSETS</b>	<b>2,275,472,353</b>	<b>2,302,967,186</b>

<b>LIABILITIES &amp; EQUITY</b>		
Notes Payable	83,110,600	83,195,517
Accounts Payable	29,738,249	35,430,164
Shares	1,906,030,108	1,928,061,697
Statutory Reserves	0	0
All Other Reserves	(19,229,833)	(16,749,369)
Undivided Earnings	257,797,802	257,797,802
Net Income (Loss)	18,025,427	15,231,375
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>2,275,472,353</b>	<b>2,302,967,186</b>

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	<b>December 2024</b>	<b>YTD 12/31/2024</b>	<b>November 2024</b>	<b>YTD 11/30/2024</b>
<b>INCOME STATEMENT</b>				
Interest on Personal Loans	5,134,542.24	54,541,837.35	4,843,042.60	49,407,295.11
Interest on Credit Cards	1,267,411.51	15,090,100.91	1,224,291.57	13,822,689.40
Interest on Real Estate Loans	2,525,438.14	27,802,428.93	2,443,126.55	25,276,990.79
Interest on Business Loans	575,288.67	8,264,091.88	545,173.51	7,688,803.21
Investment Income	1,633,691.17	20,571,237.71	1,672,448.74	18,937,546.54
Fees and Charges	960,451.59	9,803,755.71	890,924.96	8,843,304.12
Miscellaneous Operating Income	1,366,901.96	16,784,698.52	1,364,426.95	15,417,796.56
<b>GROSS INCOME</b>	13,463,725.28	152,858,151.01	12,983,434.88	139,394,425.73
(Less) Total Expenses and Dividends	(10,669,673.66)	(134,832,724.17)	(12,124,881.87)	(124,163,050.51)
<b>NET INCOME (Loss)</b>	<b>2,794,051.62</b>	<b>18,025,426.84</b>	<b>858,553.01</b>	<b>15,231,375.22</b>

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	<b>December 2024</b>		<b>November 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	507	7,234,576.26	552	7,315,961.53
6-12 MONTHS	22	474,906.01	22	520,479.31
12-18 MONTHS	5	1,105,740.23	5	1,105,740.23
18 MONTHS & OVER	0	0.00	0	0.00
<b>TOTAL</b>	<b>534</b>	<b>8,815,222.50</b>	<b>579</b>	<b>8,942,181.07</b>