

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

	<b>November 2024</b>	<b>October 2024</b>
<b>ASSETS</b>		
Current Loans	1,667,010,260	1,658,541,238
Cash	21,204,114	29,924,884
Investments	509,169,338	471,181,528
All Other Assets		
Fixed Assets	38,435,246	38,824,132
Other Assets	67,148,228	67,249,575
<b>TOTAL ASSETS</b>	<b>2,302,967,186</b>	<b>2,265,721,358</b>

<b>LIABILITIES &amp; EQUITY</b>		
Notes Payable	83,195,517	83,227,435
Accounts Payable	35,430,164	26,822,466
Shares	1,928,061,697	1,901,813,984
Statutory Reserves	0	0
All Other Reserves	(16,749,369)	(18,313,151)
Undivided Earnings	257,797,802	257,797,802
Net Income (Loss)	15,231,375	14,372,822
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>2,302,967,186</b>	<b>2,265,721,358</b>

---

	<b>November 2024</b>	<b>YTD 11/30/2024</b>	<b>October 2024</b>	<b>YTD 10/31/2024</b>
<b>INCOME STATEMENT</b>				
Interest on Personal Loans	4,843,042.60	49,407,295.11	4,928,167.91	44,564,252.51
Interest on Credit Cards	1,224,291.57	13,822,689.40	1,265,622.28	12,598,397.83
Interest on Real Estate Loans	2,443,126.55	25,276,990.79	2,451,809.04	22,833,864.24
Interest on Business Loans	545,173.51	7,688,803.21	551,006.16	7,143,629.70
Investment Income	1,672,448.74	18,937,546.54	1,748,853.66	17,265,097.80
Fees and Charges	890,924.96	8,843,304.12	844,984.10	7,952,379.16
Miscellaneous Operating Income	1,364,426.95	15,417,796.56	1,688,630.15	14,053,369.61
<b>GROSS INCOME</b>	12,983,434.88	139,394,425.73	13,479,073.30	126,410,990.85
(Less) Total Expenses and Dividends	(12,124,881.87)	(124,163,050.51)	(11,759,677.21)	(112,038,168.64)
<b>NET INCOME (Loss)</b>	<b>858,553.01</b>	<b>15,231,375.22</b>	<b>1,719,396.09</b>	<b>14,372,822.21</b>

---

	<b>November 2024</b>		<b>October 2024</b>	
<b>SCHEDULE OF DELINQUENT LOANS</b>	<b>NUMBER</b>	<b>\$ AMOUNT</b>	<b>NUMBER</b>	<b>\$ AMOUNT</b>
	<b>OF LOANS</b>	<b>OF LOANS</b>	<b>OF LOANS</b>	<b>OF LOANS</b>
<b>DELINQUENCY TERM</b>				
2-6 MONTHS	552	7,315,961.53	573	6,870,332.85
6-12 MONTHS	22	520,479.31	24	731,108.64
12-18 MONTHS	5	1,105,740.23	5	870,079.47
18 MONTHS & OVER	0	0.00	0	0.00
<b>TOTAL</b>	<b>579</b>	<b>8,942,181.07</b>	<b>602</b>	<b>8,471,520.96</b>