

KEMBA FINANCIAL CREDIT UNION, INC.
STATEMENT OF FINANCIAL CONDITION
As of February 28, 2025

	<u>February 2025</u>	<u>January 2025</u>
ASSETS		
Current Loans	1,711,469,801	1,700,908,192
Cash	24,274,159	22,840,434
Investments	499,188,675	480,098,582
All Other Assets		
Fixed Assets	37,608,030	37,623,175
Other Assets	67,084,877	66,160,071
TOTAL ASSETS	<u><u>2,339,625,543</u></u>	<u><u>2,307,630,453</u></u>

LIABILITIES & EQUITY		
Notes Payable	113,187,972	111,129,256
Accounts Payable	24,906,157	31,251,785
Shares	1,938,160,566	1,906,017,279
Statutory Reserves	0	0
All Other Reserves	(15,458,639)	(18,768,006)
Undivided Earnings	275,823,229	275,823,229
Net Income (Loss)	3,006,258	2,176,910
TOTAL LIABILITIES & EQUITY	<u><u>2,339,625,543</u></u>	<u><u>2,307,630,453</u></u>

	<u>February 2025</u>	<u>YTD 2/28/2025</u>	<u>January 2025</u>	<u>YTD 1/31/2025</u>
INCOME STATEMENT				
Interest on Personal Loans	4,671,358.43	9,785,902.10	5,114,543.67	5,114,543.67
Interest on Credit Cards	1,123,024.27	2,376,872.92	1,253,848.65	1,253,848.65
Interest on Real Estate Loans	2,372,731.15	4,862,465.14	2,489,733.99	2,489,733.99
Interest on Business Loans	546,624.42	1,155,403.48	608,779.06	608,779.06
Investment Income	1,568,166.65	3,134,811.58	1,566,644.93	1,566,644.93
Fees and Charges	760,544.12	1,639,499.66	878,955.54	878,955.54
Miscellaneous Operating Income	1,255,752.26	2,765,616.83	1,509,864.57	1,509,864.57
GROSS INCOME	12,298,201.30	25,720,571.71	13,422,370.41	13,422,370.41
(Less) Total Expenses and Dividends	(11,468,852.78)	(22,714,313.56)	(11,245,460.78)	(11,245,460.78)
NET INCOME (Loss)	<u>829,348.52</u>	<u>3,006,258.15</u>	<u>2,176,909.63</u>	<u>2,176,909.63</u>

	<u>February 2025</u>		<u>January 2025</u>	
SCHEDULE OF DELINQUENT LOANS	NUMBER	\$ AMOUNT	NUMBER	\$ AMOUNT
	OF LOANS	OF LOANS	OF LOANS	OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	456	5,985,399.99	502	7,447,454.94
6-12 MONTHS	24	846,544.38	35	774,007.47
12-18 MONTHS	2	177,093.35	2	620,473.20
18 MONTHS & OVER	1	159,414.27	1	159,414.27
TOTAL	<u>483</u>	<u>7,168,451.99</u>	<u>540</u>	<u>9,001,349.88</u>