

	KEMBA CU	CIFCU	CONSOLIDATED
ASSETS:	<u>Amount</u>	<u>Amount</u>	<u>Amount</u>
Cash & Equivalents	178,217,213	2,376,005	180,593,218
Total Investments	14,096,015	16,764,000	30,860,015
TOTAL LOANS	1,413,041,706	12,509,923	1,425,551,629
(Allowance for Loan & Lease Losses)	-8,071,656	-857,034	-(8,928,690)
Land And Building	55,129,216	0	55,129,216
Other Fixed Assets	2,282,246	1,904	2,284,150
All Other Assets	113,102,050	403,705	113,505,755
<u>TOTAL ASSETS</u>	1,767,796,790	31,198,504	1,798,995,294
<u>LIABILITIES & CAPITAL:</u>			
Dividends Payable	153,225	260,455	413,679
Notes & Interest Payable	15,000,000	0	15,000,000
Accounts Payable & Other Liabilities	22,632,957	885,949	23,518,907
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth	0	0	0
TOTAL SHARES & DEPOSITS	1,529,290,620	25,328,654	1,554,619,274
<u>TOTAL LIABILITIES</u>	1,567,076,802	26,475,058	1,593,551,860
Undivided Earnings	200,719,988	4,723,446	205,443,434
Other Reserves	0	0	0
<u>TOTAL EQUITY</u>	200,719,988	4,723,446	205,443,434
<u>TOTAL LIABILITIES, SHARES, & EQUITY</u>	1,767,796,790	31,198,504	1,798,995,294
<u>INCOME & EXPENSE YTD</u>			
Loan Income	26,906,288	286,874	27,193,162
Investment Income	2,203,442	225,283	2,428,724
Other Income	4,581,220	71,644	4,652,865
Total Employee Compensation & Benefits	8,503,737	207,720	8,711,457
Total Other Operating Expenses	7,668,239	178,341	7,846,580
Provision for Loan/Lease Losses	1,625,000	0	1,625,000
Cost of Funds	12,912,210	2,496	12,914,706
Net Income (Loss)*	2,981,764	195,244	3,177,008
CAPITAL RATIO	11.5%	15.1%	11.5%
LOAN/DEPOSIT	92.4%	49.4%	91.7%