

Statement of Financial Condition
Keesler Federal Credit Union
November 30, 2016

Assets	As of November 30,		Liabilities, Shares, and Equity	As of November 30,	
	2016	2015		2016	2015
Cash			Shares		
Cash on Hand & Deposits	\$ 35,761,143	\$ 32,740,792	Regular Shares	\$ 634,045,062	\$ 588,277,899
Corporate CU Overnight	174,118,511	135,806,237	Business Primary Shares	1,826,914	1,005,892
Federal Reserve Bank	42,654,409	43,061,975	Checking	221,750,339	212,238,921
Total Cash	252,534,062	211,609,004	Business Checking	3,197,127	1,896,777
			HIMMA	458,013,229	441,026,817
Investments			IRA Accumulation	115,005,912	112,153,373
Available-for-sale	715,681,598	801,314,227	Christmas	1,132,616	1,074,034
Corporate CU Memberships	1,508,166	1,508,166	Share Certificates	552,214,607	542,583,513
Other	1,072,705	1,393,530	IRA Certificates	70,173,726	67,098,605
Total Investments	718,262,469	804,215,923	Total Shares	2,057,359,532	1,967,355,831
Mortgages Held For Sale	-	-	Borrowings	-	-
Loans			Accrued Expenses and Other Liabilities		
First Mortgage	336,871,686	293,411,025	Accounts Payable	14,040,018	14,992,263
PenFed 1st Mortgage Participation Loans	15,356,617	-	Accrued Employee Benefits	1,994,221	1,643,518
Home Equity	44,462,822	53,648,142	Accrued Deferred Compensation	474,120	351,202
Direct Auto	514,301,380	445,225,223	Accrued Interest and Dividends Due	2,049,167	1,968,962
Indirect	224,576,051	209,738,014	Deferred Revenue	930,829	1,132,933
Credit Card	87,702,093	86,484,076	Other Liabilities	10,576,001	10,068,245
Unsecured	80,247,704	72,561,609	Total Accrued Expenses and Other Liabilities	30,064,355	30,157,124
Educational	29,100	34,196			
Share Secured	20,490,022	19,385,573			
Other Secured	52,539,653	47,071,044	Total Liabilities	2,087,423,887	1,997,512,955
Business Loans	29,320,372	14,370,821			
Nusenda Business Participation Loan	-	-			
Gross Loans	1,405,897,500	1,241,929,724			
Less: Allowance for Loan Loss	(8,446,493)	(6,828,486)			
Net Loans	1,397,451,007	1,235,101,238			
Other Assets			Equity		
Accrued Interest - Loans	3,469,994	3,238,679	Statutory Reserves	14,634,751	14,634,751
Accrued Interest - Investments	1,387,171	1,657,375	Undivided Earnings	331,930,563	306,340,193
NCUSIF	19,469,895	18,656,368	Equity Acquired in Merger	922,737	922,737
OREO	322,135	973,581	Net Income	3,206,912	4,023,958
Reposessed Assets	1,219,316	1,499,343	Regulatory Net Worth	350,694,963	325,921,639
Accounts Receivable	1,481,367	1,940,694	Accumulated Unrealized Gains(Losses) on AFS Securities	5,905,949	(2,105,424)
Other Assets	8,395,976	4,525,054	Other Comprehensive Income	(10,832,048)	(10,377,468)
Total Other Assets	35,745,854	32,491,094	Total Equity	345,768,864	313,438,747
Property and Equipment			Total Liabilities and Equity	\$ 2,433,192,751	\$ 2,310,951,702
Land	6,051,026	4,712,900			
Buildings (Net)	17,356,909	17,688,984	Delinquent Loans - Number	936	815
Furniture & Equipment (Net)	4,977,346	4,350,867	Delinquent Loans - Amount	\$ 8,515,845	\$ 8,550,123
Leasehold Improvements (Net)	814,076	781,692	Delinquency Ratio (as a percent of loans)	0.61%	0.69%
Capital Leases (Net)	-	-			
Total Property and Equipment	29,199,358	27,534,443			
Total Assets	\$ 2,433,192,751	\$ 2,310,951,702			


Treasurer


Officer