

KEMBA FINANCIAL CREDIT UNION, INC.
STATEMENT OF FINANCIAL CONDITION
As of August 31, 2022

	August 2022	July 2022
ASSETS		
Current Loans	1,444,257,375	1,429,669,035
Cash	23,028,341	21,888,472
Investments	337,416,845	371,687,871
All Other Assets		
Fixed Assets	35,216,151	33,900,558
Other Assets	56,867,195	56,925,801
TOTAL ASSETS	1,896,785,908	1,914,071,737

LIABILITIES & EQUITY		
Notes Payable	26,574,986	26,744,460
Accounts Payable	24,142,792	35,024,813
Shares	1,632,495,228	1,636,163,311
Statutory Reserves	8,551,550	8,551,550
All Other Reserves	(21,594,703)	(16,774,294)
Undivided Earnings	210,534,053	210,534,053
Net Income (Loss)	16,082,002	13,827,844
TOTAL LIABILITIES & EQUITY	1,896,785,908	1,914,071,737

	August 2022	YTD 8/31/2022	July 2022	YTD 7/31/2022
INCOME STATEMENT				
Interest on Personal Loans	2,993,451.52	20,801,758.04	2,904,950.42	17,808,306.52
Interest on Credit Cards	806,434.89	5,482,251.57	797,335.05	4,675,816.68
Interest on Real Estate Loans	1,253,968.22	8,784,174.76	1,228,437.71	7,530,206.54
Interest on Business Loans	602,516.15	4,653,799.65	618,003.75	4,051,283.50
Investment Income	618,925.29	2,339,015.46	570,874.75	1,720,090.17
Fees and Charges	779,868.72	5,826,982.01	733,171.70	5,047,113.29
Miscellaneous Operating Income	1,632,234.14	11,252,737.11	1,383,628.04	9,620,502.97
GROSS INCOME	8,687,398.93	59,140,718.60	8,236,401.42	50,453,319.67
(Less) Total Expenses and Dividends	(6,433,240.73)	(43,058,716.30)	(5,441,067.80)	(36,625,475.57)
NET INCOME (Loss)	2,254,158.20	16,082,002.30	2,795,333.62	13,827,844.10

	August 2022		July 2022	
SCHEDULE OF DELINQUENT LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	245	2,097,858.79	218	1,771,566.33
6-12 MONTHS	4	89,471.16	5	99,030.37
12-18 MONTHS	0	0.00	0	0.00
18 MONTHS & OVER	0	0.00	0	0.00
TOTAL	249	2,187,329.95	223	1,870,596.70