

KEMBA FINANCIAL CREDIT UNION, INC.
STATEMENT OF FINANCIAL CONDITION
As of October 31, 2017

	<u>October 2017</u>	<u>September 2017</u>
ASSETS		
Current Loans	909,614,067	899,876,536
Cash	8,063,234	10,181,487
Investments	282,327,790	283,254,745
All Other Assets		
Fixed Assets	23,645,414	23,622,236
Other Assets	21,324,996	20,729,803
TOTAL ASSETS	<u><u>1,244,975,500</u></u>	<u><u>1,237,664,807</u></u>

LIABILITIES & EQUITY		
Notes Payable	116,384,203	117,304,934
Accounts Payable	18,018,092	22,771,304
Shares	965,902,504	954,179,742
Statutory Reserves	8,551,550	8,551,550
All Other Reserves	105,978	163,609
Undivided Earnings	122,307,528	122,307,528
Net Income (Loss)	13,705,645	12,386,139
TOTAL LIABILITIES & EQUITY	<u><u>1,244,975,500</u></u>	<u><u>1,237,664,807</u></u>

	<u>October 2017</u>	<u>YTD 10/31/2017</u>	<u>September 2017</u>	<u>YTD 9/30/2017</u>
INCOME STATEMENT				
Interest on Personal Loans	1,857,684.87	17,506,060.99	1,772,943.58	15,648,376.12
Interest on Credit Cards	609,357.19	5,788,139.39	599,745.93	5,178,782.20
Interest on Real Estate Loans	888,236.89	8,341,243.23	850,079.25	7,453,006.34
Interest on Business Loans	293,341.72	2,523,445.00	278,174.35	2,230,103.28
Investment Income	491,726.46	4,259,080.66	429,813.03	3,767,354.20
Fees and Charges	1,382,298.21	13,039,718.38	1,319,216.73	11,657,420.17
Miscellaneous Operating Income	245,002.41	2,552,821.03	271,015.30	2,307,818.62
GROSS INCOME	5,767,647.75	54,010,508.68	5,520,988.17	48,242,860.93
(Less) Total Expenses and Dividends	(4,448,141.74)	(40,304,863.85)	(4,203,389.58)	(35,856,722.11)
NET INCOME (Loss)	<u><u>1,319,506.01</u></u>	<u><u>13,705,644.83</u></u>	<u><u>1,317,598.59</u></u>	<u><u>12,386,138.82</u></u>

	<u>October 2017</u>		<u>September 2017</u>	
SCHEDULE OF DELINQUENT LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	474	3,525,896.30	449	2,943,887.39
6-12 MONTHS	32	483,392.25	28	559,498.17
12-18 MONTHS	2	113,664.94	1	84,482.27
18 MONTHS & OVER	2	15,730.90	3	37,181.71
TOTAL	<u><u>510</u></u>	<u><u>4,138,684.39</u></u>	<u><u>481</u></u>	<u><u>3,625,049.54</u></u>

