

KEMBA FINANCIAL CREDIT UNION, INC.
STATEMENT OF FINANCIAL CONDITION
As of November 30, 2018

	<u>November 2018</u>	<u>October 2018</u>
ASSETS		
Current Loans	1,005,451,905	1,003,586,513
Cash	10,266,597	8,756,202
Investments	282,002,268	260,471,654
All Other Assets		
Fixed Assets	23,695,302	23,261,346
Other Assets	24,741,963	25,749,725
TOTAL ASSETS	<u><u>1,346,158,034</u></u>	<u><u>1,321,825,439</u></u>

LIABILITIES & EQUITY		
Notes Payable	73,531,832	77,618,269
Accounts Payable	23,035,083	19,934,762
Shares	1,091,226,867	1,067,390,769
Statutory Reserves	8,551,550	8,551,550
All Other Reserves	(759,124)	(969,559)
Undivided Earnings	138,364,316	138,364,316
Net Income (Loss)	12,207,509	10,935,333
TOTAL LIABILITIES & EQUITY	<u><u>1,346,158,034</u></u>	<u><u>1,321,825,439</u></u>

	<u>November 2018</u>	<u>YTD 11/30/2018</u>	<u>October 2018</u>	<u>YTD 10/31/2018</u>
INCOME STATEMENT				
Interest on Personal Loans	1,965,032.63	21,274,358.35	2,033,609.03	19,309,325.72
Interest on Credit Cards	666,593.67	7,184,206.21	686,938.04	6,517,612.54
Interest on Real Estate Loans	1,043,282.12	10,692,913.14	1,055,293.88	9,649,631.02
Interest on Business Loans	351,321.99	3,681,848.76	361,304.68	3,330,526.77
Investment Income	532,985.98	3,313,092.78	(695,707.87)	2,780,106.80
Fees and Charges	1,563,758.71	15,929,507.98	1,592,874.78	14,365,749.27
Miscellaneous Operating Income	402,883.08	2,984,470.91	261,442.57	2,581,587.83
GROSS INCOME	6,525,858.18	65,060,398.13	5,295,755.11	58,534,539.95
(Less) Total Expenses and Dividends	(5,253,681.68)	(52,852,888.94)	(5,568,160.53)	(47,599,207.26)
NET INCOME (Loss)	<u>1,272,176.50</u>	<u>12,207,509.19</u>	<u>(272,405.42)</u>	<u>10,935,332.69</u>

	<u>November 2018</u>		<u>October 2018</u>	
SCHEDULE OF DELINQUENT LOANS	NUMBER	\$ AMOUNT	NUMBER	\$ AMOUNT
	OF LOANS	OF LOANS	OF LOANS	OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	433	2,952,783.18	428	3,776,079.17
6-12 MONTHS	37	1,004,262.50	32	642,335.20
12-18 MONTHS	5	151,949.99	6	186,458.69
18 MONTHS & OVER	1	34,508.70	0	0.00
TOTAL	<u>476</u>	<u>4,143,504.37</u>	<u>466</u>	<u>4,604,873.06</u>

