

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

	<u>May 2017</u>	<u>April 2017</u>
ASSETS		
Current Loans	869,285,556	861,950,206
Cash	7,750,350	11,350,562
Investments	271,319,051	285,135,846
All Other Assets		
Fixed Assets	23,727,891	23,803,779
Other Assets	21,891,490	19,279,986
TOTAL ASSETS	<u><u>1,193,974,339</u></u>	<u><u>1,201,520,380</u></u>

LIABILITIES & EQUITY		
Notes Payable	122,123,057	123,705,110
Accounts Payable	17,537,733	22,362,100
Shares	916,424,276	918,844,376
Statutory Reserves	8,551,550	8,551,550
All Other Reserves	349,618	322,826
Undivided Earnings	122,307,528	122,307,528
Net Income (Loss)	6,680,575	5,426,889
TOTAL LIABILITIES & EQUITY	<u><u>1,193,974,339</u></u>	<u><u>1,201,520,380</u></u>

	<u>May 2017</u>	<u>YTD 5/31/2017</u>	<u>April 2017</u>	<u>YTD 4/30/2017</u>
INCOME STATEMENT				
Interest on Personal Loans	1,776,696.61	8,541,201.36	1,701,988.86	6,764,504.75
Interest on Credit Cards	574,612.62	2,798,603.62	558,389.82	2,223,991.00
Interest on Real Estate Loans	838,066.62	4,050,116.26	808,254.60	3,212,049.64
Interest on Business Loans	253,918.78	1,166,292.94	234,975.22	912,374.16
Investment Income	448,165.16	2,050,225.79	440,342.25	1,602,060.63
Fees and Charges	1,287,054.62	6,141,894.82	1,208,897.13	4,854,840.20
Miscellaneous Operating Income	255,205.77	1,260,063.63	268,013.71	1,004,857.86
GROSS INCOME	5,433,720.18	26,008,398.42	5,220,861.59	20,574,678.24
(Less) Total Expenses and Dividends	(4,180,034.50)	(19,327,823.50)	(3,907,665.08)	(15,147,789.00)
NET INCOME (Loss)	<u>1,253,685.68</u>	<u>6,680,574.92</u>	<u>1,313,196.51</u>	<u>5,426,889.24</u>

	<u>May 2017</u>		<u>April 2017</u>	
SCHEDULE OF DELINQUENT LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	322	2,783,427.70	300	2,439,106.73
6-12 MONTHS	14	305,587.94	22	385,015.29
12-18 MONTHS	2	13,271.74	1	10,617.75
18 MONTHS & OVER	4	187,966.28	4	188,052.96
TOTAL	<u>342</u>	<u>3,290,253.66</u>	<u>327</u>	<u>3,022,792.73</u>

