

KEMBA FINANCIAL CREDIT UNION, INC.
STATEMENT OF FINANCIAL CONDITION
As of January 31, 2019

	<u>January 2019</u>	<u>December 2018</u>
ASSETS		
Current Loans	1,018,298,911	1,011,405,533
Cash	7,781,744	11,008,178
Investments	272,156,913	277,429,913
All Other Assets		
Fixed Assets	23,482,362	23,542,991
Other Assets	23,848,631	25,103,035
TOTAL ASSETS	<u><u>1,345,568,561</u></u>	<u><u>1,348,489,650</u></u>

LIABILITIES & EQUITY		
Notes Payable	72,419,353	72,881,812
Accounts Payable	19,996,889	23,056,265
Shares	1,091,411,791	1,092,808,637
Statutory Reserves	8,551,550	8,551,550
All Other Reserves	(292,288)	(343,582)
Undivided Earnings	151,534,968	138,364,316
Net Income (Loss)	1,946,298	13,170,652
TOTAL LIABILITIES & EQUITY	<u><u>1,345,568,561</u></u>	<u><u>1,348,489,650</u></u>

	<u>January 2019</u>	<u>YTD 1/31/2019</u>	<u>December 2018</u>	<u>YTD 12/31/2018</u>
INCOME STATEMENT				
Interest on Personal Loans	2,079,707.14	2,079,707.14	2,075,747.19	23,350,105.54
Interest on Credit Cards	798,465.38	798,465.38	701,736.94	7,885,943.15
Interest on Real Estate Loans	1,123,700.39	1,123,700.39	1,073,224.23	11,766,137.37
Interest on Business Loans	389,134.91	389,134.91	360,644.28	4,042,493.04
Investment Income	798,126.89	798,126.89	156,516.83	3,469,609.61
Fees and Charges	1,486,673.66	1,486,673.66	1,569,098.50	17,498,606.48
Miscellaneous Operating Income	291,586.65	291,586.65	223,390.67	3,207,861.58
GROSS INCOME	6,967,395.02	6,967,395.02	6,160,358.64	71,220,756.77
(Less) Total Expenses and Dividends	(5,021,097.43)	(5,021,097.43)	(5,197,215.44)	(58,050,104.38)
NET INCOME (Loss)	<u>1,946,297.59</u>	<u>1,946,297.59</u>	<u>963,143.20</u>	<u>13,170,652.39</u>

	<u>January 2019</u>		<u>December 2018</u>	
SCHEDULE OF DELINQUENT LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	517	3,289,455.11	474	3,045,583.22
6-12 MONTHS	24	314,344.53	31	611,037.11
12-18 MONTHS	1	29,545.35	5	152,584.11
18 MONTHS & OVER	2	41,802.87	1	34,508.70
TOTAL	<u>544</u>	<u>3,675,147.86</u>	<u>511</u>	<u>3,843,713.14</u>

