

KEMBA FINANCIAL CREDIT UNION, INC.
STATEMENT OF FINANCIAL CONDITION
As of January 31, 2026

	January 2026	December 2025
ASSETS		
Current Loans	1,809,723,202	1,806,250,506
Cash	22,698,733	25,756,452
Investments	494,871,088	479,056,535
All Other Assets		
Fixed Assets	44,035,867	42,525,154
Other Assets	70,340,690	72,704,906
TOTAL ASSETS	<u>2,441,669,580</u>	<u>2,426,293,553</u>

LIABILITIES & EQUITY		
Notes Payable	91,046,000	95,315,814
Accounts Payable	41,184,796	32,669,179
Shares	2,016,339,751	2,008,305,682
Statutory Reserves	0	0
All Other Reserves	(9,129,650)	(9,629,141)
Undivided Earnings	299,632,018	275,823,229
Net Income (Loss)	2,596,664	23,808,789
TOTAL LIABILITIES & EQUITY	<u>2,441,669,580</u>	<u>2,426,293,553</u>

	January 2026	YTD 1/31/2026	December 2025	YTD 12/31/2025
INCOME STATEMENT				
Interest on Personal Loans	5,460,653.13	5,460,653.13	5,447,510.34	62,428,911.44
Interest on Credit Cards	1,262,869.10	1,262,869.10	1,263,377.46	14,768,369.95
Interest on Real Estate Loans	2,659,212.63	2,659,212.63	2,710,237.81	31,226,542.36
Interest on Business Loans	674,999.44	674,999.44	727,710.01	8,080,805.77
Investment Income	1,492,155.41	1,492,155.41	1,481,214.28	19,104,037.18
Fees and Charges	944,793.21	944,793.21	1,036,469.55	11,445,048.40
Miscellaneous Operating Income	1,530,195.03	1,530,195.03	1,537,305.41	17,752,556.99
GROSS INCOME	14,024,877.95	14,024,877.95	14,203,824.86	164,806,272.09
(Less) Total Expenses and Dividends	(11,428,213.57)	(11,428,213.57)	(12,013,505.70)	(140,997,482.62)
NET INCOME (Loss)	2,596,664.38	2,596,664.38	2,190,319.16	23,808,789.47

	January		December	
	2026		2025	
SCHEDULE OF DELINQUENT LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	649	9,858,342.20	620	9,225,307.43
6-12 MONTHS	41	1,594,848.56	35	1,544,011.10
12-18 MONTHS	4	214,937.24	4	214,937.24
18 MONTHS & OVER	1	158,042.70	1	158,387.09
TOTAL	695	11,826,170.70	660	11,142,642.86