

KEMBA FINANCIAL CREDIT UNION, INC.
STATEMENT OF FINANCIAL CONDITION
As of November 30, 2025

	November 2025	October 2025
ASSETS		
Current Loans	1,792,091,869	1,811,667,679
Cash	23,030,733	21,471,047
Investments	483,758,399	446,661,918
All Other Assets		
Fixed Assets	39,937,417	39,567,959
Other Assets	69,493,872	73,546,558
TOTAL ASSETS	<u>2,408,312,290</u>	<u>2,392,915,162</u>

LIABILITIES & EQUITY		
Notes Payable	93,022,336	93,042,705
Accounts Payable	40,423,083	30,953,314
Shares	1,986,756,471	1,984,914,978
Statutory Reserves	8,551,550	8,551,550
All Other Reserves	(9,331,299)	(10,674,193)
Undivided Earnings	267,271,679	267,271,679
Net Income (Loss)	21,618,470	18,855,129
TOTAL LIABILITIES & EQUITY	<u>2,408,312,290</u>	<u>2,392,915,162</u>

	November 2025	YTD 11/30/2025	October 2025	YTD 10/31/2025
INCOME STATEMENT				
Interest on Personal Loans	5,372,415.92	56,981,401.10	5,457,903.42	51,608,985.18
Interest on Credit Cards	1,224,947.62	13,504,992.49	1,258,904.60	12,280,044.87
Interest on Real Estate Loans	2,651,007.59	28,516,304.55	2,663,462.81	25,865,296.96
Interest on Business Loans	687,415.39	7,353,095.76	690,428.33	6,665,680.37
Investment Income	1,429,537.19	17,622,822.90	1,488,289.93	16,193,285.71
Fees and Charges	1,565,658.53	10,408,578.85	1,064,231.41	8,842,920.32
Miscellaneous Operating Income	1,657,414.51	16,215,251.58	1,878,457.49	14,557,837.07
GROSS INCOME	14,588,396.75	150,602,447.23	14,501,677.99	136,014,050.48
(Less) Total Expenses and Dividends	(11,825,055.18)	(128,983,976.92)	(12,137,912.77)	(117,158,921.74)
NET INCOME (Loss)	2,763,341.57	21,618,470.31	2,363,765.22	18,855,128.74

	November 2025		October 2025	
SCHEDULE OF DELINQUENT LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	626	9,147,585.16	579	7,709,971.47
6-12 MONTHS	27	1,325,512.70	44	1,565,764.20
12-18 MONTHS	3	201,617.56	5	372,095.21
18 MONTHS & OVER	2	180,498.83	2	180,498.83
TOTAL	<u>658</u>	<u>10,855,214.25</u>	<u>630</u>	<u>9,828,329.71</u>