

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 |