

KEMBA FINANCIAL CREDIT UNION, INC.
STATEMENT OF FINANCIAL CONDITION
As of April 30, 2026

	April 2026	March 2026
ASSETS		
Current Loans	1,837,693,229	1,824,691,141
Cash	21,482,152	22,672,213
Investments	461,987,790	456,910,213
All Other Assets		
Fixed Assets	43,961,356	44,345,750
Other Assets	71,970,718	69,362,928
TOTAL ASSETS	2,437,095,246	2,417,982,245

LIABILITIES & EQUITY		
Notes Payable	63,900,324	63,913,762
Accounts Payable	27,865,302	28,376,095
Shares	2,048,613,567	2,030,763,382
Statutory Reserves	0	0
All Other Reserves	(10,871,739)	(10,682,687)
Undivided Earnings	299,632,018	299,632,018
Net Income (Loss)	7,955,773	5,979,673
TOTAL LIABILITIES & EQUITY	2,437,095,246	2,417,982,245

	April 2026	YTD 4/30/2026	March 2026	YTD 3/31/2026
INCOME STATEMENT				
Interest on Personal Loans	5,480,225.83	21,397,339.80	5,525,653.67	15,917,113.97
Interest on Credit Cards	1,182,344.12	4,770,439.66	1,217,879.79	3,588,095.54
Interest on Real Estate Loans	2,730,140.65	10,713,391.02	2,765,242.97	7,983,250.37
Interest on Business Loans	657,215.64	2,620,701.69	671,703.99	1,963,486.05
Investment Income	1,474,830.80	5,893,664.35	1,498,468.37	4,418,833.55
Fees and Charges	891,120.00	3,553,917.31	894,529.48	2,662,797.31
Miscellaneous Operating Income	1,607,872.21	6,039,756.04	1,534,238.46	4,431,883.83
GROSS INCOME	14,023,749.25	54,989,209.87	14,107,716.73	40,965,460.62
(Less) Total Expenses and Dividends	(12,047,649.51)	(47,033,436.77)	(12,720,551.19)	(34,985,787.26)
NET INCOME (Loss)	1,976,099.74	7,955,773.10	1,387,165.54	5,979,673.36

	April 2026		March 2026	
SCHEDULE OF DELINQUENT LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	650	9,062,171.74	655	9,210,414.61
6-12 MONTHS	22	887,362.20	29	1,144,991.21
12-18 MONTHS	5	629,835.32	5	639,835.32
18 MONTHS & OVER	3	328,911.70	3	328,911.70
TOTAL	680	10,908,280.96	692	11,324,152.84