

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

	<u>May 2026</u>	<u>April 2026</u>
ASSETS		
Current Loans	1,857,370,631	1,837,693,229
Cash	21,368,715	21,482,152
Investments	467,766,775	461,987,790
All Other Assets		
Fixed Assets	44,545,410	43,961,356
Other Assets	70,774,519	71,970,718
TOTAL ASSETS	<u><u>2,461,826,050</u></u>	<u><u>2,437,095,246</u></u>

LIABILITIES & EQUITY		
Notes Payable	63,891,873	63,900,324
Accounts Payable	41,450,765	27,865,302
Shares	2,058,805,693	2,048,613,567
Statutory Reserves	0	0
All Other Reserves	(11,775,347)	(10,871,739)
Undivided Earnings	299,632,018	299,632,018
Net Income (Loss)	9,821,048	7,955,773
TOTAL LIABILITIES & EQUITY	<u><u>2,461,826,050</u></u>	<u><u>2,437,095,246</u></u>

	<u>May 2026</u>	<u>YTD 5/31/2026</u>	<u>April 2026</u>	<u>YTD 4/30/2026</u>
INCOME STATEMENT				
Interest on Personal Loans	5,891,884.66	27,289,224.46	5,480,225.83	21,397,339.80
Interest on Credit Cards	1,225,717.81	5,996,157.47	1,182,344.12	4,770,439.66
Interest on Real Estate Loans	2,836,639.34	13,550,030.36	2,730,140.65	10,713,391.02
Interest on Business Loans	688,283.45	3,308,985.14	657,215.64	2,620,701.69
Investment Income	1,459,403.67	7,353,068.02	1,474,830.80	5,893,664.35
Fees and Charges	1,017,999.96	4,571,917.27	891,120.00	3,553,917.31
Miscellaneous Operating Income	1,448,401.61	7,488,157.65	1,607,872.21	6,039,756.04
GROSS INCOME	14,568,330.50	69,557,540.37	14,023,749.25	54,989,209.87
(Less) Total Expenses and Dividends	(12,703,056.05)	(59,736,492.82)	(12,047,649.51)	(47,033,436.77)
NET INCOME (Loss)	<u>1,865,274.45</u>	<u>9,821,047.55</u>	<u>1,976,099.74</u>	<u>7,955,773.10</u>

	<u>May 2026</u>		<u>April 2026</u>	
SCHEDULE OF DELINQUENT LOANS	NUMBER	\$ AMOUNT	NUMBER	\$ AMOUNT
	OF LOANS	OF LOANS	OF LOANS	OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	627	9,227,845.23	650	9,062,171.74
6-12 MONTHS	23	964,902.45	22	887,362.20
12-18 MONTHS	3	577,922.67	5	629,835.32
18 MONTHS & OVER	4	357,158.28	3	328,911.70
TOTAL	<u>657</u>	<u>11,127,828.63</u>	<u>680</u>	<u>10,908,280.96</u>