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

	August 2026	July 2026
ASSETS		
Current Loans	1,923,286,609	1,903,353,283
Cash	20,822,720	20,872,509
Investments	470,970,113	474,670,671
All Other Assets		
Fixed Assets	44,317,411	44,627,358
Other Assets	81,179,448	73,971,803
TOTAL ASSETS	2,540,576,301	2,517,495,625
LIABILITIES & EQUITY		
Notes Payable	110,871,380	85,878,220
Accounts Payable	36,269,532	34,379,945
Shares	2,092,962,251	2,098,814,579
Statutory Reserves	0	0
All Other Reserves	(14,705,650)	(14,815,112)
Undivided Earnings	299,632,018	299,632,018
Net Income (Loss)	15,546,770	13,605,974
TOTAL LIABILITIES & EQUITY	2,540,576,301	2,517,495,625

	August 2026	YTD 8/31/2026	July 2026	YTD 7/31/2026
INCOME STATEMENT				
Interest on Personal Loans	6,062,897.68	44,861,620.16	5,949,898.14	38,798,722.48
Interest on Credit Cards	1,274,983.03	9,733,859.43	1,258,160.26	8,458,876.40
Interest on Real Estate Loans	2,868,315.12	22,086,477.65	2,869,939.57	19,218,162.53
Interest on Business Loans	662,633.25	5,300,475.58	672,580.44	4,637,842.33
Investment Income	1,445,875.77	11,681,631.92	1,449,653.24	10,235,756.15
Fees and Charges	974,681.07	7,623,986.18	1,016,332.04	6,649,305.11
Miscellaneous Operating Income	1,793,832.76	12,474,404.99	1,792,741.83	10,680,572.23
GROSS INCOME	15,083,218.68	113,762,455.91	15,009,305.52	98,679,237.23
(Less) Total Expenses and Dividends	(13,142,422.42)	(98,215,686.09)	(12,847,434.06)	(85,073,263.67)
NET INCOME (Loss)	1,940,796.26	15,546,769.82	2,161,871.46	13,605,973.56

	August 2026		July 2026	
SCHEDULE OF DELINQUENT LOANS	NUMBER OF LOANS	$ AMOUNT OF LOANS	NUMBER OF LOANS	$ AMOUNT OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	729	14,117,245.03	675	10,367,489.69
6-12 MONTHS	30	884,173.63	21	763,495.89
12-18 MONTHS	2	520,139.51	3	587,325.19
18 MONTHS & OVER	4	395,403.59	3	328,217.91
TOTAL	765	15,916,961.76	702	12,046,528.68