KEMBA FINANCIAL CREDIT UNION, INC. STATEMENT OF FINANCIAL CONDITION As of October 31, 2025

	October 2025	September 2025
ASSETS		
Current Loans	1,811,667,679	1,792,037,537
Cash	21,471,047	19,792,539
Investments	446,661,918	439,432,503
All Other Assets		
Fixed Assets	39,567,959	39,818,228
Other Assets	73,546,558	68,843,875
TOTAL ASSETS	2,392,915,162	2,359,924,683
LIABILITIES & EQUITY		
Notes Payable	93,042,705	102,968,845
Accounts Payable	30,953,314	31,830,369
Shares	1,984,914,978	1,944,620,075
Statutory Reserves	8,551,550	8,551,550
All Other Reserves	(10,674,193)	(11,809,198)
Undivided Earnings	267,271,679	267,271,679
Net Income (Loss)	18,855,129	16,491,364
TOTAL LIABILITIES & EQUITY	2,392,915,162	2,359,924,683

	October 2025	YTD 10/31/2025	September 2025	YTD 9/30/2025
INCOME STATEMENT				
Interest on Personal Loans	5,457,903.42	51,608,985.18	5,228,145.13	46,151,081.76
Interest on Credit Cards	1,258,904.60	12,280,044.87	1,238,025.71	11,021,140.27
Interest on Real Estate Loans	2,663,462.81	25,865,296.96	2,650,656.74	23,201,834.15
Interest on Business Loans	690,428.33	6,665,680.37	673,397.63	5,975,252.04
Investment Income	1,488,289.93	16,193,285.71	1,542,395.95	14,704,995.78
Fees and Charges	1,064,231.41	8,842,920.32	930,739.02	7,778,688.91
Miscellaneous Operating Income	1,878,457.49	14,557,837.07	1,275,428.33	12,679,379.58
GROSS INCOME	14,501,677.99	136,014,050.48	13,538,788.51	121,512,372.49
(Less) Total Expenses and Dividends	(12,137,912.77)	(117,158,921.74)	(11,787,097.33)	(105,021,008.97)
NET INCOME (Loss)	2,363,765.22	18,855,128.74	1,751,691.18	16,491,363.52

	October 2025		September 2025	
SCHEDULE OF DELINQUENT LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS	NUMBER OF LOANS	\$ AMOUNT OF LOANS
DELINQUENCY TERM 2-6 MONTHS	579	7,709,971.47	595	9,497,096.72
6-12 MONTHS	44	1,565,764.20	31	1,261,305.60
12-18 MONTHS	5	372,095.21	5	372,095.21
18 MONTHS & OVER	2	180,498.83	2	180,498.83
TOTAL	630	9,828,329.71	633	11,310,996.36