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

	October 2026	September 2026
ASSETS		
Current Loans	1,979,726,970	1,952,554,346
Cash	20,106,157	21,387,841
Investments	471,566,187	463,124,881
All Other Assets		
Fixed Assets	44,725,078	44,637,887
Other Assets	81,129,599	88,563,460
TOTAL ASSETS	2,597,253,992	2,570,268,414
LIABILITIES & EQUITY		
Notes Payable	122,857,670	139,864,531
Accounts Payable	45,869,460	37,020,102
Shares	2,124,715,185	2,097,200,435
Statutory Reserves	0	0
All Other Reserves	(17,404,750)	(20,831,253)
Undivided Earnings	299,632,018	299,632,018
Net Income (Loss)	21,584,409	17,382,580
TOTAL LIABILITIES & EQUITY	2,597,253,992	2,570,268,414

	October 2026	YTD 10/31/2026	September 2026	YTD 9/30/2026
INCOME STATEMENT				
Interest on Personal Loans	6,367,555.50	57,238,097.35	6,008,921.69	50,870,541.85
Interest on Credit Cards	1,327,239.76	12,318,595.05	1,257,495.86	10,991,355.29
Interest on Real Estate Loans	2,918,233.21	27,810,583.49	2,805,872.63	24,892,350.28
Interest on Business Loans	692,047.54	6,636,576.74	644,053.62	5,944,529.20
Investment Income	1,469,471.60	14,588,600.49	1,437,496.97	13,119,128.89
Fees and Charges	1,151,502.43	9,776,100.64	1,000,612.03	8,624,598.21
Miscellaneous Operating Income	2,120,142.01	16,156,854.70	1,562,307.70	14,036,712.69
GROSS INCOME	16,046,192.05	144,525,408.46	14,716,760.50	128,479,216.41
(Less) Total Expenses and Dividends	(11,844,363.41)	(122,940,999.34)	(12,880,949.84)	(111,096,635.93)
NET INCOME (Loss)	4,201,828.64	21,584,409.12	1,835,810.66	17,382,580.48

	October 2026		September 2026	
SCHEDULE OF DELINQUENT LOANS	NUMBER OF LOANS	$ AMOUNT OF LOANS	NUMBER OF LOANS	$ AMOUNT OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	802	11,858,481.76	737	10,915,663.02
6-12 MONTHS	32	899,523.77	33	863,663.25
12-18 MONTHS	4	345,426.83	3	301,577.71
18 MONTHS & OVER	3	327,869.50	5	890,530.18
TOTAL	841	13,431,301.86	778	12,971,434.16