

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

	August 2025	July 2025
ASSETS		
Current Loans	1,781,356,279	1,768,708,869
Cash	22,212,224	21,060,304
Investments	484,255,918	457,854,539
All Other Assets		
Fixed Assets	39,512,627	37,947,532
Other Assets	68,541,740	69,580,784
TOTAL ASSETS	<u>2,395,878,787</u>	<u>2,355,152,027</u>

LIABILITIES & EQUITY		
Notes Payable	102,999,326	103,029,753
Accounts Payable	40,678,283	27,258,823
Shares	1,974,639,529	1,952,226,331
Statutory Reserves	8,551,550	0
All Other Reserves	(13,001,252)	(15,819,400)
Undivided Earnings	267,271,679	275,823,229
Net Income (Loss)	14,739,672	12,633,291
TOTAL LIABILITIES & EQUITY	<u>2,395,878,787</u>	<u>2,355,152,027</u>

	August 2025	YTD 8/31/2025	July 2025	YTD 7/31/2025
INCOME STATEMENT				
Interest on Personal Loans	5,381,907.22	40,922,936.63	5,288,215.37	35,541,029.41
Interest on Credit Cards	1,271,655.89	9,783,114.56	1,262,132.24	8,511,458.67
Interest on Real Estate Loans	2,694,481.29	20,551,177.41	2,687,809.19	17,856,696.12
Interest on Business Loans	704,861.71	5,301,854.41	713,122.99	4,596,992.70
Investment Income	1,594,889.28	13,162,599.83	1,654,537.92	11,567,710.55
Fees and Charges	900,540.28	6,847,949.89	916,944.57	5,947,409.61
Miscellaneous Operating Income	1,504,173.31	11,403,951.25	1,548,525.33	9,899,777.94
GROSS INCOME	14,052,508.98	107,973,583.98	14,071,287.61	93,921,075.00
(Less) Total Expenses and Dividends	(11,946,127.20)	(93,233,911.64)	(11,916,077.55)	(81,287,784.44)
NET INCOME (Loss)	<u>2,106,381.78</u>	<u>14,739,672.34</u>	<u>2,155,210.06</u>	<u>12,633,290.56</u>

	August 2025		July 2025	
SCHEDULE OF DELINQUENT LOANS	NUMBER	\$ AMOUNT	NUMBER	\$ AMOUNT
	OF LOANS	OF LOANS	OF LOANS	OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	623	9,428,782.87	577	8,240,071.92
6-12 MONTHS	28	714,775.49	18	637,533.98
12-18 MONTHS	3	167,512.35	2	26,501.66
18 MONTHS & OVER	2	180,842.22	1	158,730.48
TOTAL	<u>656</u>	<u>10,491,912.93</u>	<u>598</u>	<u>9,062,838.04</u>