KEMBA FINANCIAL CREDIT UNION, INC.
STATEMENT OF FINANCIAL CONDITION
As of September 30th,2026

	September 2026	August 2026
ASSETS		
Current Loans	1,952,554,346	1,923,286,609
Cash	21,387,841	20,822,720
Investments	463,124,881	470,970,113
All Other Assets		
Fixed Assets	44,637,887	44,317,411
Other Assets	88,563,460	81,179,448
TOTAL ASSETS	2,570,268,414	2,540,576,301
LIABILITIES & EQUITY		
Notes Payable	139,864,531	110,871,380
Accounts Payable	37,020,102	36,269,532
Shares	2,097,200,435	2,092,962,251
Statutory Reserves	0	0
All Other Reserves	(20,831,253)	(14,705,650)
Undivided Earnings	299,632,018	299,632,018
Net Income (Loss)	17,382,580	15,546,770
TOTAL LIABILITIES & EQUITY	2,570,268,414	2,540,576,301

	September 2026	YTD 9/30/2026	August 2026	YTD 8/31/2026
INCOME STATEMENT				
Interest on Personal Loans	6,008,921.69	50,870,541.85	6,062,897.68	44,861,620.16
Interest on Credit Cards	1,257,495.86	10,991,355.29	1,274,983.03	9,733,859.43
Interest on Real Estate Loans	2,805,872.63	24,892,350.28	2,868,315.12	22,086,477.65
Interest on Business Loans	644,053.62	5,944,529.20	662,633.25	5,300,475.58
Investment Income	1,437,496.97	13,119,128.89	1,445,875.77	11,681,631.92
Fees and Charges	1,000,612.03	8,624,598.21	974,681.07	7,623,986.18
Miscellaneous Operating Income	1,562,307.70	14,036,712.69	1,793,832.76	12,474,404.99
GROSS INCOME	14,716,760.50	128,479,216.41	15,083,218.68	113,762,455.91
(Less) Total Expenses and Dividends	(12,880,949.84)	(111,096,635.93)	(13,142,422.42)	(98,215,686.09)
NET INCOME (Loss)	1,835,810.66	17,382,580.48	1,940,796.26	15,546,769.82

	September 2026		August 2026	
SCHEDULE OF DELINQUENT LOANS	NUMBER OF LOANS	$ AMOUNT OF LOANS	NUMBER OF LOANS	$ AMOUNT OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	737	10,915,663.02	729	14,117,245.03
6-12 MONTHS	33	863,663.25	30	884,173.63
12-18 MONTHS	3	301,577.71	2	520,139.51
18 MONTHS & OVER	5	890,530.18	4	395,403.59
TOTAL	778	12,971,434.16	765	15,916,961.76