

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

	March 2026	February 2026
ASSETS		
Current Loans	1,824,691,141	1,814,044,935
Cash	22,672,213	24,136,070
Investments	456,910,213	502,287,852
All Other Assets		
Fixed Assets	44,345,750	44,251,307
Other Assets	69,362,928	71,287,833
TOTAL ASSETS	2,417,982,245	2,456,007,997
LIABILITIES & EQUITY		
Notes Payable	63,913,762	83,926,148
Accounts Payable	28,376,095	37,367,139
Shares	2,030,763,382	2,036,387,600
Statutory Reserves	0	0
All Other Reserves	(10,682,687)	(5,897,417)
Undivided Earnings	299,632,018	299,632,018
Net Income (Loss)	5,979,673	4,592,508
TOTAL LIABILITIES & EQUITY	2,417,982,245	2,456,007,997

	March 2026	YTD 3/31/2026	February 2026	YTD 2/28/2026
INCOME STATEMENT				
Interest on Personal Loans	5,525,653.67	15,917,113.97	4,930,807.17	10,391,460.30
Interest on Credit Cards	1,217,879.79	3,588,095.54	1,107,346.65	2,370,215.75
Interest on Real Estate Loans	2,765,242.97	7,983,250.37	2,558,794.77	5,218,007.40
Interest on Business Loans	671,703.99	1,963,486.05	616,782.62	1,291,782.06
Investment Income	1,498,468.37	4,418,833.55	1,428,209.77	2,920,365.18
Fees and Charges	894,529.48	2,662,797.31	823,474.62	1,768,267.83
Miscellaneous Operating Income	1,534,238.46	4,431,883.83	1,367,450.34	2,897,645.37
GROSS INCOME	14,107,716.73	40,965,460.62	12,832,865.94	26,857,743.89
(Less) Total Expenses and Dividends	(12,720,551.19)	(34,985,787.26)	(10,837,022.50)	(22,265,236.07)
NET INCOME (Loss)	1,387,165.54	5,979,673.36	1,995,843.44	4,592,507.82

	March 2026		February 2026	
SCHEDULE OF DELINQUENT LOANS	NUMBER	\$ AMOUNT	NUMBER	\$ AMOUNT
	OF LOANS	OF LOANS	OF LOANS	OF LOANS
DELINQUENCY TERM				
2-6 MONTHS	655	9,210,414.61	660	9,061,935.28
6-12 MONTHS	29	1,144,991.21	29	1,324,463.16
12-18 MONTHS	5	639,835.32	5	246,020.15
18 MONTHS & OVER	3	328,911.70	2	197,597.26
TOTAL	692	11,324,152.84	696	10,830,015.85