Report of Operations

Run: 08/13/2026
As of: 07/31/2026

Kelly Community FCU

	Number:	Amount:
1. Delinquent Loans:		
A. 2 to less than 6 months	30	520,119.79
B. 6 to less than 12 months	3	47,754.28
C. 12 months and over	3	84,536.37
D. Other Projected Losses	0	0.00
E. Subtotal of A, B & C	36	652,410.44
F. Delinquency Ratio		0.45%
2. Current and less than 2 months delinquent	5933	142,932,492.96
3. Total Loans	5969	143,584,903.40
4. A. Loans made month to date	222	5,913,071.57
B. Loans made year to date	1,224	36,765,591.01
C. Loans made last year	2,623	55,797,944.09
D. Loans made since organization	160,986	1,103,551,532.52
E. Number of Borrowers	3,944	
5. A. Charge Offs this month		84,710.52
B. Charge Offs this year		446,854.04
C. Charge Offs since organization		7,693,424.22
6. A. Recoveries this Month		6,192.60
B. Recoveries this Year		21,922.90
C. Recoveries since organization		556,306.18
7. Net Charge-Off/Avg Loan Ratio		0.525%
8. A. Potential Members		233,479
B. Market Penetration		5%
9. A. Number of Members	10,782	
B. Closed Members	78	
C. New Members	118	
D. Net Change in Membership	40	

	Number:	Amount:
10. Share Breakdown by Maturity:		
A. Share Certificates		
One Year or Less		58,577,267.02
More than One Year		2,752,314.89
Total Share Certificates		61,329,581.91
B. Share Drafts		
One Year or Less		27,223,253.30
More than One Year		0.00
Total Share Drafts		27,223,253.30
C. IRA/KEOGH & Retirement Accounts		
One Year or Less		6,989,573.47
More than One Year		685,777.97
Total IRA/KEOGH & Retirements		7,675,351.44
D. All Other Shares		
One Year or Less		68,102,145.59
More than One Year		0.00
Total All Other Shares		68,102,145.59
E. Total Shares		164,330,332.24
11. Key Balance Sheet Statistics:		
A. Cash		1,749,198.09
B. Cash Equivalents		6,246,572.13
C. Total Investments		36,575,053.18
D. Total Loans		143,584,903.40
E. Total Assets		189,617,324.13
F. Total Shares		164,330,332.24
G. Total Capital		25,158,801.32
12. User-Defined Statistical Information		
A. Primary & Joint SSN Count	13,617	
B. Number of Accounts	11,382	
C. Number of Opened Accounts	128	
D. Number of Closed Accounts	78	
E. Number of F-Time Empl	44	
F. Number of P-Time Empl		

This statement and the related statements are certified as true and correct to the best knowledge and belief of the undersigned, and present fairly the financial position and the results of operations for the periods covered.

Yvonne Salgado

YVONNE SALGADO

08-14-2026

DATE

13. Loan Classification	% of Total	Balance
1st Mortgage Loans	51.34	73,715,525.34
Unsecured Loans	3.46	4,970,135.96
New Vehicle Loans	11.78	16,920,265.23
Used Vehicle Loans	26.19	37,611,009.47
Contra-Auto Referral Costs		
Other Real Estate	2.67	3,834,060.22
All Other Loans	2.60	3,739,536.69
Mortgage Loan for Resale		
Credit Card Loans	1.95	2,794,370.49