Report of Operations

Run: 10/10/2026
As of: 09/30/2026

Kelly Community FCU

	Number:	Amount:
1. Delinquent Loans:		
A. 2 to less than 6 months	29	899,915.94
B. 6 to less than 12 months	4	55,683.35
C. 12 months and over	4	98,105.37
D. Other Projected Losses	0	0.00
E. Subtotal of A, B & C	37	1,053,704.66
F. Delinquency Ratio		0.72%
2. Current and less than 2 months delinquent	6028	145,861,532.81
3. Total Loans	6065	146,915,237.47
4. A. Loans made month to date	217	6,050,809.45
B. Loans made year to date	1,632	48,926,288.19
C. Loans made last year	2,623	55,797,944.09
D. Loans made since organization	161,394	1,115,712,229.70
E. Number of Borrowers	4,013	
5. A. Charge Offs this month		48,991.98
B. Charge Offs this year		580,947.62
C. Charge Offs since organization		7,827,517.80
6. A. Recoveries this Month		8,969.89
B. Recoveries this Year		32,401.08
C. Recoveries since organization		566,784.36
7. Net Charge-Off/Avg Loan Ratio		0.521%
8. A. Potential Members		233,479
B. Market Penetration		5%
9. A. Number of Members	10,931	
B. Closed Members	71	
C. New Members	139	
D. Net Change in Membership	68	

	Number:	Amount:
10. Share Breakdown by Maturity:		
A. Share Certificates		
One Year or Less		58,013,676.43
More than One Year		6,761,867.70
Total Share Certificates		64,775,544.13
B. Share Drafts		
One Year or Less		26,955,891.36
More than One Year		0.00
Total Share Drafts		26,955,891.36
C. IRA/KEOGH & Retirement Accounts		
One Year or Less		6,705,178.74
More than One Year		966,151.99
Total IRA/KEOGH & Retirements		7,671,330.73
D. All Other Shares		
One Year or Less		69,191,731.38
More than One Year		0.00
Total All Other Shares		69,191,731.38
E. Total Shares		168,594,497.60
11. Key Balance Sheet Statistics:		
A. Cash		2,166,343.94
B. Cash Equivalents		3,784,923.98
C. Total Investments		37,314,194.89
D. Total Loans		146,915,237.47
E. Total Assets		194,404,932.97
F. Total Shares		168,594,497.60
G. Total Capital		25,518,923.62

12. User-Defined Statistical Information	
A. Primary & Joint SSN Count	13,772
B. Number of Accounts	11,533
C. Number of Opened Accounts	147
D. Number of Closed Accounts	76
E. Number of F-Time Empl	43
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.

Michelle Small

Michelle Small

10/10/2026

DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	50.93	74,826,046.47
Unsecured Loans	3.41	5,008,214.29
New Vehicle Loans	11.71	17,203,341.14
Used Vehicle Loans	26.69	39,206,976.79
Contra-Auto Referral Costs		
Other Real Estate	2.71	3,982,738.33
All Other Loans	2.61	3,828,667.32
Mortgage Loan for Resale		
Credit Card Loans	1.95	2,859,253.13

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