

## Report of Operations

Run: 03/09/2018

As of: 01/31/2018

### Kelly Community Federal Credit Union

Page 1 of 2

	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	23	429,848.35	A. Share Certificates		
B. 6 to less than 12 months	0	0.00	One Year or Less		6,524,476.16
C. 12 months and over	2	25,922.92	More than One Year		5,359,378.73
D. Other Projected Losses	0	0.00	Total Share Certificates		11,883,854.89
E. Subtotal of A, B & C	25	455,771.27	B. Share Drafts		
F. Delinquency Ratio		0.57%	One Year or Less		15,596,188.61
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		15,596,188.61
2 months delinquent	3879	79,974,800.31	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans	3904	80,430,571.58	One Year or Less		7,332,523.01
-----			More than One Year		2,142,476.71
4. A. Loans made month to date	116	2,283,419.03	Total IRA/KEOGH & Retirements		9,474,999.72
B. Loans made year to date	116	2,283,419.03	D. All Other Shares		
C. Loans made last year	1,744	34,652,723.64	One Year or Less		48,912,013.46
D. Loans made since organization	145,361	748,375,143.76	More than One Year		0.00
E. Number of Borrowers	3,033		Total All Other Shares		48,912,013.46
-----			E. Total Shares		85,867,056.68
5. A. Charge Offs this month		14,561.43	11. Key Balance Sheet Statistics:		
B. Charge Offs this year		14,561.43	A. Cash		1,178,007.87
C. Charge Offs since organization		4,214,708.51	B. Cash Equivalents		6,422,968.50
-----			C. Total Investments		13,495,996.82
6. A. Recovers this Month		29.62	D. Total Loans		80,430,571.58
B. Recovers this Year		29.62	E. Total Assets		98,814,342.18
C. Recovers since organization		334,376.38	F. Total Shares		85,867,056.68
-----			G. Total Capital		12,572,729.76
7. Net Charge-Off/Avg Loan Ratio		0.216%	12. User-Defined Statistical Information		
-----			A. Primary SSN Count	8,669	
8. A. Potential Members		209,714	B. Primary & Joint SSN Count	11,241	
B. Market Penetration		4%	-----		
-----			9. A. Number of Members	9,126	
B. Closed Members		104	B. Closed Members		
C. New Members		127	C. New Members		
D. Net Change in Membership		23	D. Net Change in Membership		

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.

*M Small*  
 \_\_\_\_\_  
 MICHELLE SMALL

*3/9/18*      *correction*  
 \_\_\_\_\_  
 DATE

**Report of Operations**

Run: 03/09/2018

As of: 01/31/2018

**Kelly Community Federal Credit Union**

Page 2 of 2

13. Loan Classification	% of Total	Balance
1st Mortgage Loans	52.67	42,358,944.69
Unsecured Loans	3.26	2,620,260.12
New Vehicle Loans	11.84	9,526,236.25
Used Vehicle Loans	24.99	20,101,403.66
Contra-Auto Referral Costs		
Other Real Estate	1.59	1,277,510.28
All Other Loans	5.53	4,446,126.38
Mortgage Loan for Resale	0.12	100,090.20