

Monthly Quick Report

Run: 03/08/2018
As of: 02/28/2018

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Kelly Community Federal Credit Union

INCOME STATEMENT AMOUNTS

Total Income	502,098.89	
Total Expenses	458,560.35	
Operating Expenses	406,570.11	
Total Dividends	28,535.13	
Net Income	15,003.41	(Before Reserves)

BALANCE STATEMENT AMOUNTS

Total Loans	81,273,292.87		
Cash Equivalents	8,015,121.52	(Investments)	(Non-earning)
Other Investments	7,247,572.54	6,841,378.99	1,173,742.53
Total Investments	14,088,951.53		
Total Assets	100,375,535.45		
Borrowed Funds	0.00		
Total Shares	87,414,734.46		
Net Worth	12,086,036.28		

SPREAD ANALYSIS

Asset Yield	4.2756%
(Less) Cost of Funds	-0.3745%
Gross Spread (NIM)	3.9010%
(Less) Net Cost of Operations	-3.2960%
(Less) Prov Loan Loss	-0.6400%
Contribution to Capital	-0.0350%

KEY RATIOS

Net Worth to Assets	12.04%
Loan to Share	92.97%
Delinquent Loans/Total Loans	0.39%
Net Charge-Offs/Avg. Loans	0.15%
Operating Expenses/Gross Income	79.43%
Return on Assets without NCUSIF	0.25%
Return on Assets with NCUSIF	0.25%
Market Growth	2.89%

GAP ANALYSIS

Dollar Gap	-13,145,941.90
GAP / Total Assets	-13.10%

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	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	27	291,129.85	A. Share Certificates		
B. 6 to less than 12 months	0	0.00	One Year or Less		6,457,440.17
C. 12 months and over	2	25,104.45	More than One Year		5,425,471.97
D. Other Projected Losses	0	0.00	Total Share Certificates		11,882,912.14
E. Subtotal of A, B & C	29	316,234.30	B. Share Drafts		
F. Delinquency Ratio		0.39%	One Year or Less		16,714,341.25
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		16,714,341.25
2 months delinquent	3865	80,957,058.57	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		7,117,964.62
	3894	81,273,292.87	More than One Year		2,315,913.96
-----			Total IRA/KEOGH & Retirements		9,433,878.58
4. A. Loans made month to date			D. All Other Shares		
B. Loans made year to date	134	2,687,526.63	One Year or Less		49,383,602.49
C. Loans made last year	250	4,970,945.66	More than One Year		0.00
D. Loans made since organization	1,744	34,652,723.64	Total All Other Shares		49,383,602.49
E. Number of Borrowers	145,495	751,062,670.39	E. Total Shares		
-----					87,414,734.46
5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
B. Charge Offs this year		5,969.04	A. Cash		1,173,742.53
C. Charge Offs since organization		20,530.47	B. Cash Equivalents		6,841,378.99
-----			C. Total Investments		14,088,951.53
6. A. Recovers this Month			D. Total Loans		81,273,292.87
B. Recovers this Year		125.92	E. Total Assets		100,375,535.45
C. Recovers since organization		155.54	F. Total Shares		87,414,734.46
-----			G. Total Capital		12,630,048.61
7. Net Charge-Off/Avg Loan Ratio			12. User-Defined Statistical Information		
		0.150%	A. Primary SSN Count	8,680	
-----			B. Primary & Joint SSN Count	11,249	
8. A. Potential Members			-----		
B. Market Penetration		209,714			

9. A. Number of Members					
B. Closed Members	9,146				
C. New Members	121				
D. Net Change in Membership	139				
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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



 DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	52.41	42,595,183.94
Unsecured Loans	3.23	2,624,173.72
New Vehicle Loans	12.26	9,964,830.09
Used Vehicle Loans	25.13	20,421,562.84
Contra-Auto Referral Costs		
Other Real Estate	1.55	1,256,209.74
All Other Loans	5.43	4,411,332.54
Mortgage Loan for Resale		