

## Monthly Quick Report

Run: 05/08/2018  
As of: 04/30/2018

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### Kelly Community Federal Credit Union

#### INCOME STATEMENT AMOUNTS

Total Income	541,782.22	
Total Expenses	456,855.93	
Operating Expenses	361,284.23	
Total Dividends	31,467.28	
Net Income	53,459.01	(Before Reserves)

#### BALANCE STATEMENT AMOUNTS

Total Loans	83,400,813.98		
Cash Equivalents	7,700,120.62	(Investments)	(Non-earning)
Other Investments	6,469,641.21	6,571,827.66	1,128,292.96
Total Investments	13,041,468.87		
Total Assets	101,333,651.88		
Borrowed Funds	0.00		
Total Shares	88,321,338.12		
Net Worth	12,180,367.04		

#### SPREAD ANALYSIS

Asset Yield	4.3408%
(Less) Cost of Funds	-0.4167%
Gross Spread (NIM)	3.9241%
(Less) Net Cost of Operations	-2.2835%
(Less) Prov Loan Loss	-1.1500%
Contribution to Capital	0.4906%

#### KEY RATIOS

Net Worth to Assets	12.02%
Loan to Share	94.43%
Delinquent Loans/Total Loans	0.78%
Net Charge-Offs/Avg. Loans	0.41%
Operating Expenses/Gross Income	77.86%
Return on Assets without NCUSIF	0.41%
Return on Assets with NCUSIF	0.41%
Market Growth	4.57%

#### GAP ANALYSIS

Dollar Gap	-14,712,425.77
GAP / Total Assets	-14.52%

# Report of Operations

Run: 05/29/2018


As of: 04/30/2018

## Kelly Community Federal Credit Union

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	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	23	625,017.32	A. Share Certificates		
B. 6 to less than 12 months	2	23,740.43	One Year or Less		6,150,572.26
C. 12 months and over	0	0.00	More than One Year		5,762,488.92
D. Other Projected Losses	0	0.00	Total Share Certificates		11,913,061.18
E. Subtotal of A, B & C	25	648,757.75	B. Share Drafts		
F. Delinquency Ratio		0.78%	One Year or Less		16,637,417.14
2. Current and less than			More than One Year		0.00
2 months delinquent	3878	82,752,056.23	Total Share Drafts		16,637,417.14
3. Total Loans			C. IRA/KEOGH & Retirement Accounts		
	3903	83,400,813.98	One Year or Less		7,203,399.47
4. A. Loans made month to date			More than One Year		2,133,920.19
B. Loans made year to date	520	10,379,695.60	Total IRA/KEOGH & Retirements		9,337,319.66
C. Loans made last year	1,744	34,652,723.64	D. All Other Shares		
D. Loans made since organization	145,765	756,471,420.33	One Year or Less		50,433,540.14
E. Number of Borrowers	3,030		More than One Year		0.00
5. A. Charge Offs this month			Total All Other Shares		50,433,540.14
B. Charge Offs this year		50,393.11	E. Total Shares		
C. Charge Offs since organization		113,942.49			88,321,338.12
6. A. Recoveries this Month			11. Key Balance Sheet Statistics:		
B. Recoveries this Year		3,239.15	A. Cash		1,128,292.96
C. Recoveries since organization		3,857.09	B. Cash Equivalents		6,571,827.66
7. Net Charge-Off/Avg Loan Ratio			C. Total Investments		13,041,468.87
		0.405%	D. Total Loans		83,400,813.98
8. A. Potential Members			E. Total Assets		101,333,651.88
B. Market Penetration		209,714	F. Total Shares		88,321,338.12
		4%	G. Total Capital		12,730,348.86
9. A. Number of Members			12. User-Defined Statistical Information		
B. Closed Members	9,175		A. Primary SSN Count	8,704	
C. New Members	134		B. Primary & Joint SSN Count	11,293	
D. Net Change in Membership	138				
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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.

  
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 MICHELLE SMALL

5/29/18  
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 DATE

# Report of Operations

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As of: 04/30/2018

Kelly Community Federal Credit Union

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	52.84	44,069,118.86
Unsecured Loans	3.10	2,587,289.24
New Vehicle Loans	12.13	10,118,989.78
Used Vehicle Loans	25.05	20,892,258.58
Contra-Auto Referral Costs		
Other Real Estate	1.47	1,229,789.33
All Other Loans	5.13	4,282,549.05
Mortgage Loan for Resale	0.26	220,819.14