

Monthly Quick Report

Run: 04/06/2018
As of: 03/31/2018

Page: 1

Kelly Community Federal Credit Union

INCOME STATEMENT AMOUNTS

Total Income	538,153.52		
Total Expenses	465,279.97		
Operating Expenses	463,298.32		
Total Dividends	32,001.80		
Net Income	40,871.75	(Before Reserves)	

BALANCE STATEMENT AMOUNTS

Total Loans	82,514,927.45	(Investments)	(Non-earning)
Cash Equivalents	8,541,229.47	7,489,206.64	1,052,022.83
Other Investments	6,483,608.00		
Total Investments	13,972,814.64		
Total Assets	101,444,012.51		
Borrowed Funds	0.00		
Total Shares	88,200,419.33		
Net Worth	12,126,908.03		

SPREAD ANALYSIS

Asset Yield	4.3257%
(Less) Cost of Funds	-0.3731%
Gross Spread (NIM)	3.9526%
(Less) Net Cost of Operations	-3.4820%
(Less) Prov Loan Loss	-0.0200%
Contribution to Capital	0.4506%

KEY RATIOS

Net Worth to Assets	11.95%
Loan to Share	93.55%
Delinquent Loans/Total Loans	0.39%
Net Charge-Offs/Avg. Loans	0.31%
Operating Expenses/Gross Income	81.71%
Return on Assets without NCUSIF	0.33%
Return on Assets with NCUSIF	0.33%
Market Growth	5.54%

GAP ANALYSIS

Dollar Gap	-13,108,331.18
GAP / Total Assets	-12.92%

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Page 1 of 2

	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	21	291,705.11	A. Share Certificates		
B. 6 to less than 12 months	1	17,532.54	One Year or Less		
C. 12 months and over	1	9,368.98	More than One Year		
D. Other Projected Losses	0	0.00	Total Share Certificates		
E. Subtotal of A, B & C	23	318,606.63	B. Share Drafts		
F. Delinquency Ratio		0.39%	One Year or Less		
-----			More than One Year		
2. Current and less than			Total Share Drafts		
2 months delinquent	3888	82,196,320.82	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		
	3911	82,514,927.45	More than One Year		
-----			Total IRA/KEOGH & Retirements		
4. A. Loans made month to date			D. All Other Shares		
	153	3,354,163.36	One Year or Less		
B. Loans made year to date	403	8,325,109.02	More than One Year		
C. Loans made last year	1,744	34,652,723.64	Total All Other Shares		
D. Loans made since organization	145,648	754,416,833.75	E. Total Shares		
E. Number of Borrowers	3,048		88,200,419.33		
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5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
		43,018.91	A. Cash		
B. Charge Offs this year		63,549.38	B. Cash Equivalents		
C. Charge Offs since organization		4,263,696.46	C. Total Investments		
-----			D. Total Loans		
6. A. Recoveries this Month			E. Total Assets		
		462.40	F. Total Shares		
B. Recoveries this Year		617.94	G. Total Capital		
C. Recoveries since organization		334,964.70	12,628,592.76		
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7. Net Charge-Off/Avg Loan Ratio			12. User-Defined Statistical Information		
		0.308%	A. Primary SSN Count		
-----			B. Primary & Joint SSN Count		
8. A. Potential Members			8,710		
B. Market Penetration		4%	11,294		
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9. A. Number of Members					
B. Closed Members	9,165				
C. New Members	159				
D. Net Change in Membership	178				
	19				

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

4/14/18

 DATE

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Kelly Community Federal Credit Union

Page 2 of 2

13. Loan Classification	% of Total	Balance
1st Mortgage Loans	52.52	43,340,524.22
Unsecured Loans	3.18	2,621,897.26
New Vehicle Loans	12.14	10,013,955.22
Used Vehicle Loans	25.46	21,005,521.51
Contra-Auto Referral Costs		
Other Real Estate	1.51	1,244,718.37
All Other Loans	5.20	4,288,310.87
Mortgage Loan for Resale		