

Monthly Quick Report

Run: 06/12/2018
As of: 05/31/2018

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Kelly Community Federal Credit Union

INCOME STATEMENT AMOUNTS

Total Income	569,004.62	
Total Expenses	499,849.48	
Operating Expenses	423,807.24	
Total Dividends	36,020.48	
Net Income	33,134.66	(Before Reserves)

BALANCE STATEMENT AMOUNTS

Total Loans	84,003,446.48		
Cash Equivalents	7,967,030.10	(Investments)	(Non-earning)
Other Investments	6,204,023.73	6,839,053.76	1,127,976.34
Total Investments	13,043,077.49		
Total Assets	101,905,045.47		
Borrowed Funds	0.00		
Total Shares	88,841,153.85		
Net Worth	12,213,501.70		

SPREAD ANALYSIS

Asset Yield	4.3554%
(Less) Cost of Funds	-0.4226%
Gross Spread (NIM)	3.9328%
(Less) Net Cost of Operations	-2.7613%
(Less) Prov Loan Loss	-0.8800%
Contribution to Capital	0.2915%

KEY RATIOS

Net Worth to Assets	11.99%
Loan to Share	94.55%
Delinquent Loans/Total Loans	0.50%
Net Charge-Offs/Avg. Loans	0.51%
Operating Expenses/Gross Income	77.15%
Return on Assets without NCUSIF	0.40%
Return on Assets with NCUSIF	0.40%
Market Growth	5.09%

GAP ANALYSIS

Dollar Gap	-13,921,150.23
GAP / Total Assets	-13.66%

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	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	18	406,166.27	A. Share Certificates		
B. 6 to less than 12 months	2	15,037.03	One Year or Less		6,340,927.05
C. 12 months and over	0	0.00	More than One Year		5,753,982.49
D. Other Projected Losses	0	0.00	Total Share Certificates		12,094,909.54
E. Subtotal of A, B & C	20	421,203.30	B. Share Drafts		
F. Delinquency Ratio		0.50%	One Year or Less		17,039,233.54
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		17,039,233.54
2 months delinquent	3905	83,582,243.18	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans	3925	84,003,446.48	One Year or Less		7,142,722.69
-----			More than One Year		2,222,677.76
4. A. Loans made month to date	156	2,764,536.59	Total IRA/KEOGH & Retirements		9,365,400.45
B. Loans made year to date	676	13,144,232.19	D. All Other Shares		
C. Loans made last year	1,744	34,652,723.64	One Year or Less		50,341,610.32
D. Loans made since organization	145,921	759,235,956.92	More than One Year		0.00
E. Number of Borrowers	3,041		Total All Other Shares		50,341,610.32
-----			E. Total Shares		88,841,153.85
5. A. Charge Offs this month		73,835.00	11. Key Balance Sheet Statistics:		
B. Charge Offs this year		187,777.49	A. Cash		1,127,976.34
C. Charge Offs since organization		4,387,924.57	B. Cash Equivalents		6,839,053.76
-----			C. Total Investments		13,043,077.49
6. A. Recoveries this Month		10,690.31	D. Total Loans		84,003,446.48
B. Recoveries this Year		14,418.12	E. Total Assets		101,905,045.47
C. Recoveries since organization		348,894.16	F. Total Shares		88,841,153.85
-----			G. Total Capital		12,774,404.67
7. Net Charge-Off/Avg Loan Ratio		0.506%	12. User-Defined Statistical Information		
-----			A. Primary SSN Count	8,719	
8. A. Potential Members		209,714	B. Primary & Joint SSN Count	11,306	
B. Market Penetration		4%	-----		
-----			9. A. Number of Members	9,185	
B. Closed Members		140	B. Closed Members		140
C. New Members		145	C. New Members		145
D. Net Change in Membership		5	D. Net Change in Membership		5

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

6/14/18
DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.26	44,738,337.42
Unsecured Loans	3.19	2,682,487.54
New Vehicle Loans	12.20	10,247,305.26
Used Vehicle Loans	24.90	20,916,053.30
Contra-Auto Referral Costs		
Other Real Estate	1.39	1,163,595.01
All Other Loans	5.07	4,255,667.95
Mortgage Loan for Resale		