

## Monthly Quick Report

Run: 07/12/2018  
As of: 06/30/2018

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### Kelly Community Federal Credit Union

#### INCOME STATEMENT AMOUNTS

Total Income	530,513.78	
Total Expenses	435,994.35	
Operating Expenses	401,214.21	
Total Dividends	35,419.53	
Net Income	59,099.90	(Before Reserves)

#### BALANCE STATEMENT AMOUNTS

Total Loans	84,182,119.68		
Cash Equivalents	8,163,835.34	(Investments)	(Non-earning)
Other Investments	6,189,421.57	7,149,063.93	1,014,771.41
Total Investments	13,338,485.50		
Total Assets	102,383,278.36		
Borrowed Funds	0.00		
Total Shares	88,942,757.13		
Net Worth	12,272,601.60		

#### SPREAD ANALYSIS

Asset Yield	4.3583%
(Less) Cost of Funds	-0.4256%
Gross Spread (NIM)	3.9326%
(Less) Net Cost of Operations	-2.8483%
(Less) Prov Loan Loss	-0.4100%
Contribution to Capital	0.6743%

#### KEY RATIOS

Net Worth to Assets	11.99%
Loan to Share	94.65%
Delinquent Loans/Total Loans	0.76%
Net Charge-Offs/Avg. Loans	0.49%
Operating Expenses/Gross Income	76.90%
Return on Assets without NCUSIF	0.45%
Return on Assets with NCUSIF	0.45%
Market Growth	4.48%

#### GAP ANALYSIS

Dollar Gap	-14,210,081.19
GAP / Total Assets	-13.88%

# Report of Operations

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	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	20	633,721.76	A. Share Certificates		
B. 6 to less than 12 months	1	7,687.29	One Year or Less		6,568,214.56
C. 12 months and over	0	0.00	More than One Year		5,659,880.05
D. Other Projected Losses	0	0.00	Total Share Certificates		12,228,094.61
E. Subtotal of A, B & C	21	641,409.05	B. Share Drafts		
F. Delinquency Ratio		0.76%	One Year or Less		16,638,806.20
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		16,638,806.20
2 months delinquent	3890	83,540,710.63	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		7,134,889.37
	3911	84,182,119.68	More than One Year		2,182,241.85
-----			Total IRA/KEOGH & Retirements		9,317,131.22
4. A. Loans made month to date			D. All Other Shares		
B. Loans made year to date	796	15,664,712.38	One Year or Less		50,758,725.10
C. Loans made last year	1,744	34,652,723.64	More than One Year		0.00
D. Loans made since organization	146,041	761,756,437.11	Total All Other Shares		50,758,725.10
E. Number of Borrowers	3,040		E. Total Shares		
-----					88,942,757.13
5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
B. Charge Offs this year		36,615.87	A. Cash		1,014,771.41
C. Charge Offs since organization		224,393.36	B. Cash Equivalents		7,149,063.93
-----			C. Total Investments		13,338,485.50
6. A. Recoveries this Month			D. Total Loans		84,182,119.68
B. Recoveries this Year		8,014.37	E. Total Assets		102,383,278.36
C. Recoveries since organization		22,432.49	F. Total Shares		88,942,757.13
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7. Net Charge-Off/Avg Loan Ratio			12. User-Defined Statistical Information		
		0.492%	A. Primary SSN Count	8,755	
-----			B. Primary & Joint SSN Count	11,325	
8. A. Potential Members					
B. Market Penetration		209,714			
		4%			
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9. A. Number of Members					
B. Closed Members	8,780				
C. New Members	118				
D. Net Change in Membership	128				
	10				

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

M Small

7/13/2018  
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DATE

# Report of Operations

Run: 07/12/2018

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Kelly Community Federal Credit Union

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.28	44,851,404.17
Unsecured Loans	3.17	2,671,731.47
New Vehicle Loans	12.37	10,414,663.25
Used Vehicle Loans	24.84	20,908,038.98
Contra-Auto Referral Costs		
Other Real Estate	1.24	1,047,109.33
All Other Loans	5.10	4,289,172.48
Mortgage Loan for Resale		