

Monthly Quick Report

Run: 08/10/2018
As of: 07/31/2018

Page: 1

Kelly Community Federal Credit Union

INCOME STATEMENT AMOUNTS

Total Income	634,236.89	
Total Expenses	536,397.42	
Operating Expenses	412,223.99	
Total Dividends	37,037.83	
Net Income	60,801.64	(Before Reserves)

BALANCE STATEMENT AMOUNTS

Total Loans	84,131,179.00		
Cash Equivalents	8,398,043.95	(Investments)	(Non-earning)
Other Investments	5,425,690.94	7,537,547.72	860,496.23
Total Investments	12,963,238.66		
Total Assets	101,901,364.75		
Borrowed Funds	0.00		
Total Shares	88,587,798.53		
Net Worth	12,333,403.24		

SPREAD ANALYSIS

Asset Yield	4.3520%
(Less) Cost of Funds	-0.4327%
Gross Spread (NIM)	3.9193%
(Less) Net Cost of Operations	-1.9823%
(Less) Prov Loan Loss	-1.4300%
Contribution to Capital	0.5070%

KEY RATIOS

Net Worth to Assets	12.10%
Loan to Share	94.97%
Delinquent Loans/Total Loans	0.54%
Net Charge-Offs/Avg. Loans	0.53%
Operating Expenses/Gross Income	74.93%
Return on Assets without NCUSIF	0.49%
Return on Assets with NCUSIF	0.49%
Market Growth	3.14%

GAP ANALYSIS

Dollar Gap	-14,736,402.16
GAP / Total Assets	-14.46%

Report of Operations

Run: 08/23/2018

As of: 07/31/2018

Kelly Community Federal Credit Union

Page 1 of 2

	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	22	447,678.63	A. Share Certificates		
B. 6 to less than 12 months	1	5,992.89	One Year or Less		7,156,430.68
C. 12 months and over	0	0.00	More than One Year		5,269,574.37
D. Other Projected Losses	0	0.00	Total Share Certificates		12,426,005.05
E. Subtotal of A, B & C	23	453,671.52	B. Share Drafts		
F. Delinquency Ratio		0.54%	One Year or Less		15,931,949.49
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		15,931,949.49
2 months delinquent	3887	83,677,507.48	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		6,920,355.24
	3910	84,131,179.00	More than One Year		2,496,139.57
-----			Total IRA/KEOGH & Retirements		9,416,494.81
4. A. Loans made month to date			D. All Other Shares		
	135	2,033,517.82	One Year or Less		50,813,349.18
B. Loans made year to date	931	17,698,230.20	More than One Year		0.00
C. Loans made last year	1,744	34,652,723.64	Total All Other Shares		50,813,349.18
D. Loans made since organization	146,176	763,789,954.93	E. Total Shares		
E. Number of Borrowers	3,043				88,587,798.53
-----			-----		
5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
		53,923.33	A. Cash		860,496.23
B. Charge Offs this year		278,316.69	B. Cash Equivalents		7,537,547.72
C. Charge Offs since organization		4,478,463.77	C. Total Investments		12,963,238.66
-----			D. Total Loans		84,131,179.00
6. A. Recoveries this Month			E. Total Assets		101,901,364.75
		1,031.00	F. Total Shares		88,587,798.53
B. Recoveries this Year		23,463.49	G. Total Capital		12,967,419.94
C. Recoveries since organization		357,939.53	-----		
-----			12. User-Defined Statistical Information		
7. Net Charge-Off/Avg Loan Ratio			A. Primary SSN Count	8,776	
		0.533%	B. Primary & Joint SSN Count	11,330	
-----			-----		
8. A. Potential Members					
		209,714			
B. Market Penetration		4%			

9. A. Number of Members					
	9,219				
B. Closed Members	123				
C. New Members	137				
D. Net Change in Membership	14				

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

MICHELLE SMALL

8/23/2018

DATE

Report of Operations

Run: 08/23/2018

As of: 07/31/2018

Kelly Community Federal Credit Union

Page 2 of 2

13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.10	44,671,695.76
Unsecured Loans	3.21	2,696,587.32
New Vehicle Loans	12.52	10,529,214.37
Used Vehicle Loans	24.78	20,846,794.87
Contra-Auto Referral Costs		
Other Real Estate	1.31	1,098,289.76
All Other Loans	5.10	4,288,596.92
Mortgage Loan for Resale		