

Monthly Quick Report

Run: 10/11/2018
As of: 09/30/2018

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Kelly Community Federal Credit Union

INCOME STATEMENT AMOUNTS

Total Income	536,457.33	
Total Expenses	346,597.81	
Operating Expenses	345,506.13	
Total Dividends	37,856.25	
Net Income	152,003.27	(Before Reserves)

BALANCE STATEMENT AMOUNTS

Total Loans	83,482,263.41		
Cash Equivalents	9,322,120.41	(Investments)	(Non-earning)
Other Investments	7,135,854.12	8,260,165.99	1,061,954.42
Total Investments	15,396,020.11		
Total Assets	103,566,830.30		
Borrowed Funds	0.00		
Total Shares	89,749,351.43		
Net Worth	12,654,795.97		

SPREAD ANALYSIS

Asset Yield	4.3572%
(Less) Cost of Funds	-0.4553%
Gross Spread (NIM)	3.9019%
(Less) Net Cost of Operations	-2.1878%
(Less) Prov Loan Loss	-0.0100%
Contribution to Capital	1.7041%

KEY RATIOS

Net Worth to Assets	12.22%
Loan to Share	93.02%
Delinquent Loans/Total Loans	0.51%
Net Charge-Offs/Avg. Loans	0.44%
Operating Expenses/Gross Income	72.93%
Return on Assets without NCUSIF	0.80%
Return on Assets with NCUSIF	0.80%
Market Growth	4.22%

GAP ANALYSIS

Dollar Gap	-13,886,122.72
GAP / Total Assets	-13.41%

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	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	19	313,525.76	A. Share Certificates		
B. 6 to less than 12 months	3	114,900.22	One Year or Less		6,882,505.23
C. 12 months and over	0	0.00	More than One Year		6,045,231.42
D. Other Projected Losses	0	0.00	Total Share Certificates		12,927,736.65
E. Subtotal of A, B & C	22	428,425.98	B. Share Drafts		
F. Delinquency Ratio		0.51%	One Year or Less		16,238,279.09
<hr style="border-top: 1px dashed red;"/>			More than One Year		0.00
2. Current and less than			Total Share Drafts		16,238,279.09
2 months delinquent	3892	83,053,837.43	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		7,170,561.53
	3914	83,482,263.41	More than One Year		2,561,651.50
<hr style="border-top: 1px dashed red;"/>			Total IRA/KEOGH & Retirements		9,732,213.03
4. A. Loans made month to date			D. All Other Shares		
B. Loans made year to date	1,163	21,796,388.16	One Year or Less		50,851,122.66
C. Loans made last year	1,744	34,652,723.64	More than One Year		0.00
D. Loans made since organization	146,408	767,888,112.89	Total All Other Shares		50,851,122.66
E. Number of Borrowers	3,054		E. Total Shares		
<hr style="border-top: 1px dashed red;"/>					89,749,351.43
5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
B. Charge Offs this year		4,336.39	A. Cash		1,061,954.42
C. Charge Offs since organization		292,699.50	B. Cash Equivalents		8,260,165.99
<hr style="border-top: 1px dashed red;"/>			C. Total Investments		15,396,020.11
6. A. Recoveries this Month			D. Total Loans		83,482,263.41
B. Recoveries this Year		725.00	E. Total Assets		103,566,830.30
C. Recoveries since organization		24,763.49	F. Total Shares		89,749,351.43
<hr style="border-top: 1px dashed red;"/>			G. Total Capital		13,252,597.10
7. Net Charge-Off/Avg Loan Ratio			12. User-Defined Statistical Information		
		0.437%	A. Primary SSN Count	8,801	
<hr style="border-top: 1px dashed red;"/>			B. Primary & Joint SSN Count	11,374	
8. A. Potential Members					
B. Market Penetration		209,714			
		4%			
<hr style="border-top: 1px dashed red;"/>					
9. A. Number of Members					
B. Closed Members	9,246				
C. New Members	82				
D. Net Change in Membership	93				
	11				

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.

MSmall

MICHELLE SMALL

10/12/2018

DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.01	44,251,373.63
Unsecured Loans	3.20	2,675,587.92
New Vehicle Loans	12.71	10,608,320.29
Used Vehicle Loans	24.47	20,426,180.22
Contra-Auto Referral Costs		
Other Real Estate	1.36	1,131,745.47
All Other Loans	5.26	4,389,055.88
Mortgage Loan for Resale		