

Monthly Quick Report

Run: 02/12/2019
As of: 01/31/2019

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Kelly Community Federal Credit Union

INCOME STATEMENT AMOUNTS

Total Income	584,998.40	
Total Expenses	489,147.85	
Operating Expenses	377,360.32	
Total Dividends	44,777.09	
Net Income	51,073.46	(Before Reserves)

BALANCE STATEMENT AMOUNTS

Total Loans	83,054,503.42		
Cash Equivalents	8,652,470.84	(Investments)	(Non-earning)
Other Investments	9,090,027.01	7,130,425.62	1,522,045.22
Total Investments	16,220,452.63		
Total Assets	104,721,265.19		
Borrowed Funds	0.00		
Total Shares	90,224,867.79		
Net Worth	13,218,700.02		

SPREAD ANALYSIS

Asset Yield	4.3838%
(Less) Cost of Funds	-0.5045%
Gross Spread (NIM)	3.8793%
(Less) Net Cost of Operations	-2.1373%
(Less) Prov Loan Loss	-1.2600%
Contribution to Capital	0.4820%

KEY RATIOS

Net Worth to Assets	12.62%
Loan to Share	92.05%
Delinquent Loans/Total Loans	0.70%
Net Charge-Offs/Avg. Loans	0.58%
Operating Expenses/Gross Income	73.01%
Return on Assets without NCUSIF	0.59%
Return on Assets with NCUSIF	0.59%
Market Growth	10.70%

GAP ANALYSIS

Dollar Gap	-14,651,303.66
GAP / Total Assets	-13.99%

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	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	25	546,150.62	A. Share Certificates		
B. 6 to less than 12 months	2	32,075.08	One Year or Less		6,633,258.98
C. 12 months and over	0	0.00	More than One Year		6,188,893.45
D. Other Projected Losses	0	0.00	Total Share Certificates		12,822,152.43
E. Subtotal of A, B & C	27	578,225.70	B. Share Drafts		
F. Delinquency Ratio		0.70%	One Year or Less		17,655,433.77
<hr style="border-top: 1px dashed red;"/>			More than One Year		0.00
2. Current and less than			Total Share Drafts		17,655,433.77
2 months delinquent	3874	82,476,277.72	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		6,976,422.68
	3901	83,054,503.42	More than One Year		2,559,310.21
<hr style="border-top: 1px dashed red;"/>			Total IRA/KEOGH & Retirements		9,535,732.89
4. A. Loans made month to date			D. All Other Shares		
	99	2,275,104.55	One Year or Less		50,211,548.70
B. Loans made year to date			More than One Year		0.00
	99	2,275,104.55	Total All Other Shares		50,211,548.70
C. Loans made last year			E. Total Shares		
	1,544	34,126,475.24			90,224,867.79
D. Loans made since organization			<hr style="border-top: 1px dashed red;"/>		
	146,881	777,368,635.13	11. Key Balance Sheet Statistics:		
E. Number of Borrowers			A. Cash		1,522,045.22
	3,055		B. Cash Equivalents		7,130,425.62
<hr style="border-top: 1px dashed red;"/>			C. Total Investments		16,220,452.63
5. A. Charge Offs this month			D. Total Loans		83,054,503.42
		42,180.94	E. Total Assets		104,721,265.19
B. Charge Offs this year			F. Total Shares		90,224,867.79
		42,180.94	G. Total Capital		13,836,061.65
C. Charge Offs since organization			<hr style="border-top: 1px dashed red;"/>		
		4,621,218.10	12. User-Defined Statistical Information		
<hr style="border-top: 1px dashed red;"/>			A. Primary & Joint SSN Count	11,526	
6. A. Recoveries this Month			B. Number of Accounts	9,394	
		2,300.41	C. Number of Opened Accounts	153	
B. Recoveries this Year			D. Number of Closed Accounts	133	
		2,300.41	E. Number of F-Time Empl	34	
C. Recoveries since organization			F. Number of P-Time Empl	1	
		363,581.94	<hr style="border-top: 1px dashed red;"/>		
<hr style="border-top: 1px dashed red;"/>			7. Net Charge-Off/Avg Loan Ratio		
		0.576%			
<hr style="border-top: 1px dashed red;"/>			8. A. Potential Members		
		227,727	B. Market Penetration		
		4%			
<hr style="border-top: 1px dashed red;"/>			9. A. Number of Members		
	8,921		B. Closed Members		
B. Closed Members				117	
C. New Members				141	
D. Net Change in Membership				24	

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

2/15/2019
DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.01	44,025,935.32
Unsecured Loans	3.10	2,574,988.34
New Vehicle Loans	13.08	10,865,074.02
Used Vehicle Loans	24.59	20,425,084.55
Contra-Auto Referral Costs		
Other Real Estate	1.42	1,175,233.15
All Other Loans	4.80	3,988,188.04
Mortgage Loan for Resale		