

Monthly Quick Report

Run: 03/14/2019
As of: 02/28/2019

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Kelly Community Federal Credit Union

INCOME STATEMENT AMOUNTS

Total Income	529,137.83	
Total Expenses	445,891.37	
Operating Expenses	369,781.01	
Total Dividends	40,793.52	
Net Income	42,452.94	(Before Reserves)

BALANCE STATEMENT AMOUNTS

Total Loans	83,016,438.61		
Cash Equivalents	10,500,804.33	(Investments)	(Non-earning)
Other Investments	9,327,679.65	9,367,768.02	1,133,036.31
Total Investments	18,695,447.67		
Total Assets	107,001,142.05		
Borrowed Funds	0.00		
Total Shares	92,576,717.94		
Net Worth	13,261,152.96		

SPREAD ANALYSIS

Asset Yield	4.3357%
(Less) Cost of Funds	-0.5032%
Gross Spread (NIM)	3.8324%
(Less) Net Cost of Operations	-2.5892%
(Less) Prov Loan Loss	-0.9300%
Contribution to Capital	0.3132%

KEY RATIOS

Net Worth to Assets	12.39%
Loan to Share	89.67%
Delinquent Loans/Total Loans	0.45%
Net Charge-Offs/Avg. Loans	0.67%
Operating Expenses/Gross Income	67.06%
Return on Assets without NCUSIF	0.53%
Return on Assets with NCUSIF	0.53%
Market Growth	21.13%

GAP ANALYSIS

Dollar Gap	-13,273,750.38
GAP / Total Assets	-12.41%

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	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	21	343,457.61	A. Share Certificates		
B. 6 to less than 12 months	1	26,006.57	One Year or Less		6,906,684.17
C. 12 months and over	0	0.00	More than One Year		6,079,826.65
D. Other Projected Losses	0	0.00	Total Share Certificates		12,986,510.82
E. Subtotal of A, B & C	22	369,464.18	B. Share Drafts		
F. Delinquency Ratio		0.45%	One Year or Less		18,444,962.16
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		18,444,962.16
2 months delinquent	3833	82,646,974.43	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		7,023,027.02
	3855	83,016,438.61	More than One Year		2,430,808.98
-----			Total IRA/KEOGH & Retirements		9,453,836.00
4. A. Loans made month to date			D. All Other Shares		
B. Loans made year to date	206	4,667,994.13	One Year or Less		51,691,408.96
C. Loans made last year	1,544	34,126,475.24	More than One Year		0.00
D. Loans made since organization	146,988	779,761,524.71	Total All Other Shares		51,691,408.96
E. Number of Borrowers	3,024		E. Total Shares		
-----					92,576,717.94
5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
B. Charge Offs this year		54,600.97	A. Cash		1,133,036.31
C. Charge Offs since organization		96,781.91	B. Cash Equivalents		9,367,768.02
-----			C. Total Investments		18,695,447.67
6. A. Recoveries this Month			D. Total Loans		83,016,438.61
B. Recoveries this Year		1,872.27	E. Total Assets		107,001,142.05
C. Recoveries since organization		4,172.68	F. Total Shares		92,576,717.94
-----			G. Total Capital		13,901,896.25
7. Net Charge-Off/Avg Loan Ratio			-----		
		0.666%	12. User-Defined Statistical Information		
-----			A. Primary & Joint SSN Count	11,517	
8. A. Potential Members			B. Number of Accounts	9,392	
B. Market Penetration		227,727	C. Number of Opened Accounts	145	
		4%	D. Number of Closed Accounts	152	
-----			E. Number of F-Time Empl	37	
9. A. Number of Members			F. Number of P-Time Empl	1	
B. Closed Members	8,933		-----		
C. New Members	134				
D. Net Change in Membership	133				
	-1				

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

3/15/2019

 DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.33	44,269,686.08
Unsecured Loans	3.02	2,503,522.38
New Vehicle Loans	12.99	10,782,638.63
Used Vehicle Loans	24.39	20,248,222.71
Contra-Auto Referral Costs		
Other Real Estate	1.54	1,282,418.64
All Other Loans	4.73	3,929,950.17
Mortgage Loan for Resale		