

Report of Operations

Run: 05/12/2021

As of: 04/30/2021

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	10	206,203.33	A. Share Certificates		
B. 6 to less than 12 months	1	28,638.91	One Year or Less		8,910,303.45
C. 12 months and over	0	0.00	More than One Year		7,604,904.18
D. Other Projected Losses	0	0.00	Total Share Certificates		16,515,207.63
E. Subtotal of A, B & C	11	234,842.24	B. Share Drafts		
F. Delinquency Ratio		0.27%	One Year or Less		24,780,623.86
<hr style="border-top: 1px dashed red;"/>			More than One Year		0.00
2. Current and less than			Total Share Drafts		24,780,623.86
2 months delinquent	3669	86,332,070.57	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		7,583,993.63
	3680	86,566,912.81	More than One Year		2,263,534.49
<hr style="border-top: 1px dashed red;"/>			Total IRA/KEOGH & Retirements		9,847,528.12
4. A. Loans made month to date			D. All Other Shares		
A. Loans made month to date	141	2,795,197.77	One Year or Less		69,978,583.43
B. Loans made year to date	478	11,804,293.34	More than One Year		0.00
C. Loans made last year	1,489	35,084,191.89	Total All Other Shares		69,978,583.43
D. Loans made since organization	150,322	850,720,523.83	E. Total Shares		
E. Number of Borrowers	2,894				121,121,943.04
<hr style="border-top: 1px dashed red;"/>			11. Key Balance Sheet Statistics:		
5. A. Charge Offs this month			A. Cash		
A. Charge Offs this month		2,029.17	B. Cash Equivalents		
B. Charge Offs this year		51,385.68	C. Total Investments		
C. Charge Offs since organization		5,439,649.95	D. Total Loans		
<hr style="border-top: 1px dashed red;"/>			E. Total Assets		
6. A. Recoveries this Month			F. Total Shares		
A. Recoveries this Month		2,669.70	G. Total Capital		
B. Recoveries this Year		10,074.70			
C. Recoveries since organization		414,119.92			
<hr style="border-top: 1px dashed red;"/>			12. User-Defined Statistical Information		
7. Net Charge-Off/Avg Loan Ratio			A. Primary & Joint SSN Count		
		0.144%	B. Number of Accounts		
<hr style="border-top: 1px dashed red;"/>			C. Number of Opened Accounts		
8. A. Potential Members			D. Number of Closed Accounts		
A. Potential Members		230,221	E. Number of F-Time Empl		
B. Market Penetration		4%	F. Number of P-Time Empl		
<hr style="border-top: 1px dashed red;"/>			G. Membership Growth Ratio		
9. A. Number of Members					
A. Number of Members	9,080				
B. Closed Members	111				
C. New Members	116				
D. Net Change in Membership	5				

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

5/13/2021
DATE

Report of Operations

Run: 05/12/2021

As of: 04/30/2021

Kelly Community Federal Credit Union

Page 2 of 2

13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.26	46,103,541.55
Unsecured Loans	3.15	2,729,982.09
New Vehicle Loans	14.07	12,180,287.72
Used Vehicle Loans	23.69	20,510,548.43
Contra-Auto Referral Costs		
Other Real Estate	1.38	1,192,013.38
All Other Loans	4.44	3,846,798.23
Mortgage Loan for Resale		
Credit Card Loans	0.00	3,741.41