

# Report of Operations

Run: 09/14/2020

As of: 08/31/2020

## Kelly Community Federal Credit Union

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|                                   | Number: | Amount:        |  | Number: | Amount:        |
|-----------------------------------|---------|----------------|--|---------|----------------|
| 1. Delinquent Loans:              |         |                | 10. Share Breakdown by Maturity:         |         |                |
| A. 2 to less than 6 months        | 12      | 216,673.79     | A. Share Certificates                    |         |                |
| B. 6 to less than 12 months       | 3       | 162,044.25     | One Year or Less                         |         | 9,042,203.88   |
| C. 12 months and over             | 0       | 0.00           | More than One Year                       |         | 7,204,056.23   |
| D. Other Projected Losses         | 0       | 0.00           | Total Share Certificates                 |         | 16,246,260.11  |
| E. Subtotal of A, B & C           | 15      | 378,718.04     | B. Share Drafts                          |         |                |
| F. Delinquency Ratio              |         | 0.44%          | One Year or Less                         |         | 21,094,663.24  |
| -----                             |         |                | More than One Year                       |         | 0.00           |
| 2. Current and less than          |         |                | Total Share Drafts                       |         | 21,094,663.24  |
| 2 months delinquent               | 3753    | 85,638,456.40  | C. IRA/KEOGH & Retirement Accounts       |         |                |
| 3. Total Loans                    |         |                | One Year or Less                         |         | 7,263,190.39   |
|                                   | 3768    | 86,017,174.44  | More than One Year                       |         | 3,148,320.45   |
| -----                             |         |                | Total IRA/KEOGH & Retirements            |         | 10,411,510.84  |
| 4. A. Loans made month to date    |         |                | D. All Other Shares                      |         |                |
| B. Loans made year to date        | 968     | 22,996,643.53  | One Year or Less                         |         | 59,591,625.81  |
| C. Loans made last year           | 1,560   | 30,273,346.77  | More than One Year                       |         | 0.00           |
| D. Loans made since organization  | 149,319 | 828,067,633.05 | Total All Other Shares                   |         | 59,591,625.81  |
| E. Number of Borrowers            | 2,966   |                | E. Total Shares                          |         | 107,344,060.00 |
| -----                             |         |                | -----                                    |         |                |
| 5. A. Charge Offs this month      |         |                | 11. Key Balance Sheet Statistics:        |         |                |
| B. Charge Offs this year          |         | 13,506.49      | A. Cash                                  |         | 1,448,097.92   |
| C. Charge Offs since organization |         | 210,018.68     | B. Cash Equivalents                      |         | 13,378,090.57  |
| -----                             |         |                | C. Total Investments                     |         | 28,993,014.09  |
| 6. A. Recoveries this Month       |         |                | D. Total Loans                           |         | 86,017,174.44  |
| B. Recoveries this Year           |         | 1,724.25       | E. Total Assets                          |         | 123,832,158.12 |
| C. Recoveries since organization  |         | 10,191.65      | F. Total Shares                          |         | 107,344,060.00 |
| -----                             |         |                | G. Total Capital                         |         | 16,005,460.15  |
| 7. Net Charge-Off/Avg Loan Ratio  |         |                | -----                                    |         |                |
|                                   |         | 0.353%         | 12. User-Defined Statistical Information |         |                |
| -----                             |         |                | A. Primary & Joint SSN Count             | 11,592  |                |
| 8. A. Potential Members           |         |                | B. Number of Accounts                    | 9,488   |                |
| B. Market Penetration             |         | 230,221        | C. Number of Opened Accounts             | 114     |                |
|                                   |         | 4%             | D. Number of Closed Accounts             | 65      |                |
| -----                             |         |                | E. Number of F-Time Empl                 | 38      |                |
| 9. A. Number of Members           |         |                | F. Number of P-Time Empl                 | 2       |                |
| B. Closed Members                 | 8,923   |                | G. Membership Growth Ratio               |         |                |
| C. New Members                    | 65      |                | -----                                    |         |                |
| D. Net Change in Membership       | 114     |                |  |         |                |
|                                   | 49      |                |  |         |                |

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.

  
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 MICHELLE SMALL

9/16/2020  
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 DATE

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Run: 09/14/2020

As of: 08/31/2020

Kelly Community Federal Credit Union

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| 13. Loan Classification    | % of Total | Balance       |
|----------------------------|------------|---------------|
| 1st Mortgage Loans         | 53.51      | 46,027,649.65 |
| Unsecured Loans            | 3.18       | 2,731,949.04  |
| New Vehicle Loans          | 14.12      | 12,141,656.08 |
| Used Vehicle Loans         | 23.37      | 20,098,653.94 |
| Contra-Auto Referral Costs |            |               |
| Other Real Estate          | 1.22       | 1,051,202.91  |
| All Other Loans            | 4.61       | 3,966,062.82  |
| Mortgage Loan for Resale   |            |               |