

# Report of Operations

Run: 02/12/2021

As of: 01/31/2021

## 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	21	335,681.17	A. Share Certificates		
B. 6 to less than 12 months	0	0.00	One Year or Less		9,227,269.43
C. 12 months and over	0	0.00	More than One Year		7,780,476.48
D. Other Projected Losses	0	0.00	Total Share Certificates		17,007,745.91
E. Subtotal of A, B & C	21	335,681.17	B. Share Drafts		
F. Delinquency Ratio		0.38%	One Year or Less		20,952,117.48
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		20,952,117.48
2 months delinquent	3715	87,050,208.37	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		7,143,403.11
	3736	87,385,889.54	More than One Year		2,981,806.54
-----			Total IRA/KEOGH & Retirements		10,125,209.65
4. A. Loans made month to date			D. All Other Shares		
	110	2,949,866.69	One Year or Less		62,810,911.79
B. Loans made year to date	110	2,949,866.69	More than One Year		0.00
C. Loans made last year	1,489	35,084,191.89	Total All Other Shares		62,810,911.79
D. Loans made since organization	149,950	843,105,048.10	E. Total Shares		
E. Number of Borrowers	2,938				110,895,984.83
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5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
		16,782.25	A. Cash		1,386,315.28
B. Charge Offs this year		16,782.25	B. Cash Equivalents		18,652,747.86
C. Charge Offs since organization		5,405,046.52	C. Total Investments		31,857,913.78
-----			D. Total Loans		87,385,889.54
6. A. Recoveries this Month			E. Total Assets		128,146,084.84
		4,336.16	F. Total Shares		110,895,984.83
B. Recoveries this Year		4,336.16	G. Total Capital		16,657,469.65
C. Recoveries since organization		408,381.38	-----		
-----			12. User-Defined Statistical Information		
7. Net Charge-Off/Avg Loan Ratio			A. Primary & Joint SSN Count	11,648	
		0.168%	B. Number of Accounts	9,557	
-----			C. Number of Opened Accounts	121	
8. A. Potential Members			D. Number of Closed Accounts	115	
		230,221	E. Number of F-Time Empl	39	
B. Market Penetration		4%	F. Number of P-Time Empl	2	
-----			G. Membership Growth Ratio		
9. A. Number of Members					
	8,983				
B. Closed Members	69				
C. New Members	81				
D. Net Change in Membership	12				

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

2/13/21

DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.42	46,685,287.68
Unsecured Loans	3.23	2,821,582.70
New Vehicle Loans	14.24	12,444,815.26
Used Vehicle Loans	23.29	20,354,063.39
Contra-Auto Referral Costs		
Other Real Estate	1.27	1,108,639.85
All Other Loans	4.54	3,968,136.98
Mortgage Loan for Resale		
Credit Card Loans	0.00	3,363.68