

Report of Operations

Run: 07/19/2021

As of: 06/30/2021

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	10	209,178.86	A. Share Certificates		
B. 6 to less than 12 months	3	58,575.53	One Year or Less		9,533,785.07
C. 12 months and over	0	0.00	More than One Year		6,479,201.49
D. Other Projected Losses	0	0.00	Total Share Certificates		16,012,986.56
E. Subtotal of A, B & C	13	267,754.39	B. Share Drafts		
F. Delinquency Ratio		0.30%	One Year or Less		23,393,023.20
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		23,393,023.20
2 months delinquent	3724	87,922,148.66	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans	3737	88,189,903.05	One Year or Less		7,672,718.80
-----			More than One Year		2,126,778.49
4. A. Loans made month to date	185	5,565,489.80	Total IRA/KEOGH & Retirements		9,799,497.29
B. Loans made year to date	815	22,478,156.26	D. All Other Shares		
C. Loans made last year	1,489	35,084,191.89	One Year or Less		70,309,637.66
D. Loans made since organization	150,659	860,859,740.75	More than One Year		0.00
E. Number of Borrowers	2,939		Total All Other Shares		70,309,637.66
-----			E. Total Shares		119,515,144.71
5. A. Charge Offs this month		181.12	11. Key Balance Sheet Statistics:		
B. Charge Offs this year		61,409.94	A. Cash		2,109,601.54
C. Charge Offs since organization		5,446,180.43	B. Cash Equivalents		10,596,544.95
-----			C. Total Investments		39,667,158.21
6. A. Recoveries this Month		581.92	D. Total Loans		88,189,903.05
B. Recoveries this Year		11,607.00	E. Total Assets		137,340,274.99
C. Recoveries since organization		415,653.22	F. Total Shares		119,515,144.71
-----			G. Total Capital		17,237,785.13
7. Net Charge-Off/Avg Loan Ratio		0.114%	12. User-Defined Statistical Information		
-----			A. Primary & Joint SSN Count	11,831	
8. A. Potential Members		235,806	B. Number of Accounts	9,733	
B. Market Penetration		4%	C. Number of Opened Accounts	94	
-----			D. Number of Closed Accounts	69	
9. A. Number of Members	9,150		E. Number of F-Time Empl	39	
B. Closed Members	73		F. Number of P-Time Empl		
C. New Members	122		G. Membership Growth Ratio	4	
D. Net Change in Membership	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.

Michelle Small

MICHELLE SMALL

7/21/21

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	51.83	45,710,134.73
Unsecured Loans	3.14	2,769,660.80
New Vehicle Loans	14.81	13,057,414.61
Used Vehicle Loans	24.88	21,941,303.06
Contra-Auto Referral Costs		
Other Real Estate	1.17	1,028,866.60
All Other Loans	4.15	3,660,737.04
Mortgage Loan for Resale		
Credit Card Loans	0.02	21,786.21