

Report of Operations

Run: 04/12/2021

As of: 03/31/2021

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	5	94,962.58	A. Share Certificates		
B. 6 to less than 12 months	3	60,078.46	One Year or Less		9,503,872.86
C. 12 months and over	0	0.00	More than One Year		7,716,897.47
D. Other Projected Losses	0	0.00	Total Share Certificates		17,220,770.33
E. Subtotal of A, B & C	8	155,041.04	B. Share Drafts		
F. Delinquency Ratio		0.18%	One Year or Less		23,865,062.85
<hr style="border-top: 1px dashed red;"/>			More than One Year		0.00
2. Current and less than			Total Share Drafts		23,865,062.85
2 months delinquent	3668	86,280,221.40	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		7,114,840.98
	3676	86,435,262.44	More than One Year		2,742,279.76
<hr style="border-top: 1px dashed red;"/>			Total IRA/KEOGH & Retirements		9,857,120.74
4. A. Loans made month to date			D. All Other Shares		
B. Loans made year to date	335	8,534,372.70	One Year or Less		68,201,124.03
C. Loans made last year	1,489	35,084,191.89	More than One Year		0.00
D. Loans made since organization	150,181	847,925,326.06	Total All Other Shares		68,201,124.03
E. Number of Borrowers	2,897		E. Total Shares		
<hr style="border-top: 1px dashed red;"/>					119,144,077.95
5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
B. Charge Offs this year		20,149.82	A. Cash		1,976,254.57
C. Charge Offs since organization		49,356.51	B. Cash Equivalents		26,336,425.25
<hr style="border-top: 1px dashed red;"/>			C. Total Investments		40,684,677.02
6. A. Recoveries this Month			D. Total Loans		86,435,262.44
B. Recoveries this Year		2,509.16	E. Total Assets		136,565,130.18
C. Recoveries since organization		7,405.00	F. Total Shares		119,144,077.95
<hr style="border-top: 1px dashed red;"/>			G. Total Capital		16,782,689.12
7. Net Charge-Off/Avg Loan Ratio			12. User-Defined Statistical Information		
		0.192%	A. Primary & Joint SSN Count	11,747	
<hr style="border-top: 1px dashed red;"/>			B. Number of Accounts	9,646	
8. A. Potential Members			C. Number of Opened Accounts	150	
B. Market Penetration		230,221	D. Number of Closed Accounts	104	
<hr style="border-top: 1px dashed red;"/>			E. Number of F-Time Empl	41	
9. A. Number of Members			F. Number of P-Time Empl	1	
B. Closed Members	9,075	72	G. Membership Growth Ratio		
C. New Members	72	132	<hr style="border-top: 1px dashed red;"/>		
D. Net Change in Membership	132	60			
<hr style="border-top: 1px dashed red;"/>					

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.

M Small

MICHELLE SMALL

4/13/2021

DATE

Report of Operations

Run: 04/12/2021

As of: 03/31/2021

Kelly Community Federal Credit Union

Page 2 of 2

13. Loan Classification	% of Total	Balance
1st Mortgage Loans	52.95	45,766,266.91
Unsecured Loans	3.14	2,713,802.99
New Vehicle Loans	14.28	12,346,645.92
Used Vehicle Loans	23.62	20,417,755.97
Contra-Auto Referral Costs		
Other Real Estate	1.40	1,212,203.60
All Other Loans	4.60	3,974,771.68
Mortgage Loan for Resale		
Credit Card Loans	0.00	3,815.37