

Report of Operations

Run: 06/10/2021

As of: 05/31/2021

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	7	156,375.48	A. Share Certificates		
B. 6 to less than 12 months	3	79,526.19	One Year or Less		9,245,286.17
C. 12 months and over	0	0.00	More than One Year		6,930,281.13
D. Other Projected Losses	0	0.00	Total Share Certificates		16,175,567.30
E. Subtotal of A, B & C	10	235,901.67	B. Share Drafts		
F. Delinquency Ratio		0.27%	One Year or Less		23,854,081.72
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		23,854,081.72
2 months delinquent	3688	86,440,682.23	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans	3698	86,676,583.90	One Year or Less		7,706,273.05
-----			More than One Year		2,177,722.55
4. A. Loans made month to date	152	4,573,727.12	Total IRA/KEOGH & Retirements		9,883,995.60
B. Loans made year to date	630	16,912,666.46	D. All Other Shares		
C. Loans made last year	1,489	35,084,191.89	One Year or Less		70,924,970.67
D. Loans made since organization	150,474	855,294,250.95	More than One Year		0.00
E. Number of Borrowers	2,905		Total All Other Shares		70,924,970.67
-----			E. Total Shares		120,838,615.29
5. A. Charge Offs this month		6,349.36	11. Key Balance Sheet Statistics:		
B. Charge Offs this year		57,735.04	A. Cash		1,608,374.61
C. Charge Offs since organization		5,445,999.31	B. Cash Equivalents		21,138,884.81
-----			C. Total Investments		43,586,206.74
6. A. Recoveries this Month		951.38	D. Total Loans		86,676,583.90
B. Recoveries this Year		11,026.08	E. Total Assets		139,505,400.20
C. Recoveries since organization		415,071.30	F. Total Shares		120,838,615.29
-----			G. Total Capital		17,134,631.72
7. Net Charge-Off/Avg Loan Ratio		0.130%	12. User-Defined Statistical Information		
-----			A. Primary & Joint SSN Count	11,772	
8. A. Potential Members		235,806	B. Number of Accounts	9,685	
B. Market Penetration		4%	C. Number of Opened Accounts	94	
-----			D. Number of Closed Accounts	69	
9. A. Number of Members	9,101		E. Number of F-Time Empl	41	
B. Closed Members	63		F. Number of P-Time Empl		
C. New Members	84		G. Membership Growth Ratio	4	
D. Net Change in Membership	21		-----		

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

6/11/2021

 DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	52.35	45,378,890.23
Unsecured Loans	3.09	2,681,544.93
New Vehicle Loans	14.63	12,677,780.46
Used Vehicle Loans	24.36	21,113,587.19
Contra-Auto Referral Costs		
Other Real Estate	1.30	1,124,062.48
All Other Loans	4.25	3,686,915.97
Mortgage Loan for Resale		
Credit Card Loans	0.02	13,802.64