

Report of Operations

Run: 12/12/2020

As of: 11/30/2020

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	17	373,328.01	A. Share Certificates		
B. 6 to less than 12 months	3	99,410.97	One Year or Less		9,031,306.49
C. 12 months and over	0	0.00	More than One Year		7,564,808.72
D. Other Projected Losses	0	0.00	Total Share Certificates		16,596,115.21
E. Subtotal of A, B & C	20	472,738.98	B. Share Drafts		
F. Delinquency Ratio		0.55%	One Year or Less		20,897,862.89
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		20,897,862.89
2 months delinquent	3723	86,013,850.94	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		7,248,137.93
	3743	86,486,589.92	More than One Year		3,048,024.21
-----			Total IRA/KEOGH & Retirements		10,296,162.14
4. A. Loans made month to date			D. All Other Shares		
B. Loans made year to date	1,335	32,436,559.16	One Year or Less		60,755,059.02
C. Loans made last year	1,560	30,273,346.77	More than One Year		0.00
D. Loans made since organization	149,686	837,507,548.68	Total All Other Shares		60,755,059.02
E. Number of Borrowers	2,957		E. Total Shares		
-----					108,545,199.26
5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
B. Charge Offs this year		29,684.40	A. Cash		1,345,077.93
C. Charge Offs since organization		243,348.62	B. Cash Equivalents		14,227,089.72
-----			C. Total Investments		30,300,055.77
6. A. Recoveries this Month			D. Total Loans		86,486,589.92
B. Recoveries this Year		0.00	E. Total Assets		125,502,220.40
C. Recoveries since organization		12,537.31	F. Total Shares		108,545,199.26
-----			G. Total Capital		16,450,448.73
7. Net Charge-Off/Avg Loan Ratio			12. User-Defined Statistical Information		
		0.296%	A. Primary & Joint SSN Count	11,612	
-----			B. Number of Accounts	9,525	
8. A. Potential Members			C. Number of Opened Accounts	125	
B. Market Penetration		230,221	D. Number of Closed Accounts	116	
-----			E. Number of F-Time Empl	37	
9. A. Number of Members			F. Number of P-Time Empl	2	
B. Closed Members	8,953		G. Membership Growth Ratio		
C. New Members	74		-----		
D. Net Change in Membership	87				
	13				

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

12/14/2021
DATE

Report of Operations

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As of: 11/30/2020

Kelly Community Federal Credit Union

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.43	46,212,859.39
Unsecured Loans	3.16	2,729,227.32
New Vehicle Loans	14.38	12,437,137.88
Used Vehicle Loans	23.18	20,045,041.65
Contra-Auto Referral Costs		
Other Real Estate	1.28	1,105,640.86
All Other Loans	4.57	3,956,682.82
Mortgage Loan for Resale		