

Report of Operations

Run: 11/16/2020

As of: 10/31/2020

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	12	242,357.92	A. Share Certificates		
B. 6 to less than 12 months	4	112,112.94	One Year or Less		9,178,416.64
C. 12 months and over	0	0.00	More than One Year		7,338,966.27
D. Other Projected Losses	0	0.00	Total Share Certificates		16,517,382.91
E. Subtotal of A, B & C	16	354,470.86	B. Share Drafts		
F. Delinquency Ratio		0.41%	One Year or Less		21,307,730.21
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		21,307,730.21
2 months delinquent	3730	85,523,951.39	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		7,171,860.64
	3746	85,878,422.25	More than One Year		2,992,440.73
-----			Total IRA/KEOGH & Retirements		10,164,301.37
4. A. Loans made month to date			D. All Other Shares		
	129	3,042,370.73	One Year or Less		60,385,376.62
B. Loans made year to date	1,219	28,730,827.80	More than One Year		0.00
C. Loans made last year	1,560	30,273,346.77	Total All Other Shares		60,385,376.62
D. Loans made since organization	149,570	833,801,817.32	E. Total Shares		
E. Number of Borrowers	2,970				108,374,791.11
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5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
		15,727.75	A. Cash		1,479,965.60
B. Charge Offs this year		243,348.62	B. Cash Equivalents		12,673,354.59
C. Charge Offs since organization		5,343,525.26	C. Total Investments		30,744,024.42
-----			D. Total Loans		85,878,422.25
6. A. Recoveries this Month			E. Total Assets		125,415,371.01
		757.56	F. Total Shares		108,374,791.11
B. Recoveries this Year		12,537.31	G. Total Capital		16,361,488.12
C. Recoveries since organization		402,864.44	-----		
-----			12. User-Defined Statistical Information		
7. Net Charge-Off/Avg Loan Ratio			A. Primary & Joint SSN Count	11,603	
		0.326%	B. Number of Accounts	9,515	
-----			C. Number of Opened Accounts	120	
8. A. Potential Members			D. Number of Closed Accounts	114	
		230,221	E. Number of F-Time Empl	36	
B. Market Penetration		4%	F. Number of P-Time Empl	2	
-----			G. Membership Growth Ratio		
9. A. Number of Members					
	8,940				
B. Closed Members	78				
C. New Members	75				
D. Net Change in Membership	-3				

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

11/20/20

DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.65	46,074,387.69
Unsecured Loans	3.19	2,743,803.21
New Vehicle Loans	13.96	11,987,654.23
Used Vehicle Loans	23.31	20,014,380.69
Contra-Auto Referral Costs		
Other Real Estate	1.24	1,062,866.29
All Other Loans	4.65	3,995,330.14
Mortgage Loan for Resale		