

Report of Operations

Run: 10/16/2020

As of: 09/30/2020

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	11	85,046.91	A. Share Certificates		
B. 6 to less than 12 months	3	162,004.05	One Year or Less		9,237,274.25
C. 12 months and over	0	0.00	More than One Year		7,131,528.02
D. Other Projected Losses	0	0.00	Total Share Certificates		16,368,802.27
E. Subtotal of A, B & C	14	247,050.96	B. Share Drafts		
F. Delinquency Ratio		0.29%	One Year or Less		20,993,118.81
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		20,993,118.81
2 months delinquent	3745	85,775,070.99	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans	3759	86,022,121.95	One Year or Less		6,996,757.79
-----			More than One Year		3,201,651.08
4. A. Loans made month to date	122	2,691,813.54	Total IRA/KEOGH & Retirements		10,198,408.87
B. Loans made year to date	1,090	25,688,457.07	D. All Other Shares		
C. Loans made last year	1,560	30,273,346.77	One Year or Less		59,721,785.58
D. Loans made since organization	149,441	830,759,446.59	More than One Year		0.00
E. Number of Borrowers	2,970		Total All Other Shares		59,721,785.58
-----			E. Total Shares		107,282,115.53
5. A. Charge Offs this month		14,100.08	11. Key Balance Sheet Statistics:		
B. Charge Offs this year		224,118.76	A. Cash		1,533,728.95
C. Charge Offs since organization		5,327,797.51	B. Cash Equivalents		12,673,354.59
-----			C. Total Investments		29,184,061.01
6. A. Recoveries this Month		1,558.10	D. Total Loans		86,022,121.95
B. Recoveries this Year		11,779.75	E. Total Assets		123,865,486.56
C. Recoveries since organization		402,106.88	F. Total Shares		107,282,115.53
-----			G. Total Capital		16,132,847.84
7. Net Charge-Off/Avg Loan Ratio		0.333%	12. User-Defined Statistical Information		
-----			A. Primary & Joint SSN Count	11,614	
8. A. Potential Members		230,221	B. Number of Accounts	9,510	
B. Market Penetration		4%	C. Number of Opened Accounts	127	
-----			D. Number of Closed Accounts	105	
9. A. Number of Members	8,943		E. Number of F-Time Empl	37	
B. Closed Members	72		F. Number of P-Time Empl	2	
C. New Members	92		G. Membership Growth Ratio		
D. Net Change in Membership	20		-----		

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.

MSmall

MICHELLE SMALL

10/23/2020

DATE

Report of Operations

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As of: 09/30/2020

Kelly Community Federal Credit Union

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.71	46,202,619.01
Unsecured Loans	3.23	2,774,377.09
New Vehicle Loans	13.81	11,882,322.33
Used Vehicle Loans	23.41	20,141,552.88
Contra-Auto Referral Costs		
Other Real Estate	1.24	1,068,881.75
All Other Loans	4.59	3,952,368.89
Mortgage Loan for Resale		