

Report of Operations

Run: 09/22/2021

As of: 08/31/2021

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	10	244,886.76	A. Share Certificates		
B. 6 to less than 12 months	3	71,979.35	One Year or Less		9,789,877.75
C. 12 months and over	0	0.00	More than One Year		5,631,466.56
D. Other Projected Losses	0	0.00	Total Share Certificates		15,421,344.31
E. Subtotal of A, B & C	13	316,866.11	B. Share Drafts		
F. Delinquency Ratio		0.36%	One Year or Less		23,525,231.47
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		23,525,231.47
2 months delinquent	3759	88,346,455.79	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		7,534,040.70
	3772	88,663,321.90	More than One Year		2,313,036.97
-----			Total IRA/KEOGH & Retirements		9,847,077.67
4. A. Loans made month to date			D. All Other Shares		
	139	2,599,432.70	One Year or Less		73,000,766.00
B. Loans made year to date	1,113	29,266,679.36	More than One Year		0.00
C. Loans made last year	1,489	35,084,191.89	Total All Other Shares		73,000,766.00
D. Loans made since organization	150,957	867,648,263.85	E. Total Shares		
E. Number of Borrowers	2,937				121,794,419.45
-----			-----		
5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
		4,987.93	A. Cash		1,469,191.75
B. Charge Offs this year		96,935.15	B. Cash Equivalents		12,151,510.27
C. Charge Offs since organization		5,481,708.64	C. Total Investments		42,236,349.93
-----			D. Total Loans		88,663,321.90
6. A. Recoveries this Month			E. Total Assets		140,042,320.55
		1,145.00	F. Total Shares		121,794,419.45
B. Recoveries this Year		13,134.53	G. Total Capital		17,644,767.37
C. Recoveries since organization		417,180.75	-----		
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7. Net Charge-Off/Avg Loan Ratio			A. Primary & Joint SSN Count	11,884	
		0.144%	B. Number of Accounts	9,766	
-----			C. Number of Opened Accounts	95	
8. A. Potential Members			D. Number of Closed Accounts	100	
		235,806	E. Number of F-Time Empl	39	
B. Market Penetration		4%	F. Number of P-Time Empl		

9. A. Number of Members					
	9,162				
B. Closed Members	138				
C. New Members	79				
D. Net Change in Membership	-59				

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

9/24/2021

DATE

Report of Operations

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Kelly Community Federal Credit Union

Page 2 of 2

13. Loan Classification	% of Total	Balance
1st Mortgage Loans	51.33	45,508,320.06
Unsecured Loans	3.30	2,927,286.10
New Vehicle Loans	14.40	12,767,700.43
Used Vehicle Loans	25.74	22,818,704.24
Contra-Auto Referral Costs		
Other Real Estate	1.22	1,079,779.88
All Other Loans	3.99	3,533,592.02
Mortgage Loan for Resale		
Credit Card Loans	0.03	27,939.17