

Report of Operations

Run: 02/01/2021

As of: 12/31/2020

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	18	402,489.55	A. Share Certificates		
B. 6 to less than 12 months	1	3,922.73	One Year or Less		9,048,822.94
C. 12 months and over	0	0.00	More than One Year		7,714,313.13
D. Other Projected Losses	0	0.00	Total Share Certificates		16,763,136.07
E. Subtotal of A, B & C	19	406,412.28	B. Share Drafts		
F. Delinquency Ratio		0.47%	One Year or Less		22,729,222.23
<hr style="border-top: 1px dashed red;"/>			More than One Year		0.00
2. Current and less than			Total Share Drafts		22,729,222.23
2 months delinquent	3762	86,266,792.97	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		7,235,272.46
	3781	86,673,205.25	More than One Year		3,002,599.47
<hr style="border-top: 1px dashed red;"/>			Total IRA/KEOGH & Retirements		10,237,871.93
4. A. Loans made month to date			D. All Other Shares		
B. Loans made year to date	1,489	35,084,191.89	One Year or Less		62,047,127.16
C. Loans made last year	1,560	30,273,346.77	More than One Year		0.00
D. Loans made since organization	149,840	840,155,181.41	Total All Other Shares		62,047,127.16
E. Number of Borrowers	2,970		E. Total Shares		
<hr style="border-top: 1px dashed red;"/>					111,777,357.39
5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
B. Charge Offs this year		15,054.61	A. Cash		1,387,449.57
C. Charge Offs since organization		293,388.05	B. Cash Equivalents		19,944,215.61
<hr style="border-top: 1px dashed red;"/>			C. Total Investments		33,406,377.86
6. A. Recoveries this Month			D. Total Loans		86,673,205.25
B. Recoveries this Year		1,180.78	E. Total Assets		128,766,718.32
C. Recoveries since organization		17,523.77	F. Total Shares		111,777,357.39
<hr style="border-top: 1px dashed red;"/>			G. Total Capital		16,567,444.89
7. Net Charge-Off/Avg Loan Ratio			12. User-Defined Statistical Information		
		0.324%	A. Primary & Joint SSN Count	11,629	
<hr style="border-top: 1px dashed red;"/>			B. Number of Accounts	9,545	
8. A. Potential Members			C. Number of Opened Accounts	145	
B. Market Penetration		230,221	D. Number of Closed Accounts	127	
<hr style="border-top: 1px dashed red;"/>			E. Number of F-Time Empl	39	
9. A. Number of Members			F. Number of P-Time Empl	2	
B. Closed Members	8,971		G. Membership Growth Ratio		
C. New Members	71		<hr style="border-top: 1px dashed red;"/>		
D. Net Change in Membership	89				
	18				

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

DATE

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Page 2 of 2

13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.16	46,072,493.22
Unsecured Loans	3.34	2,892,390.21
New Vehicle Loans	14.42	12,494,881.33
Used Vehicle Loans	23.34	20,232,674.58
Contra-Auto Referral Costs		
Other Real Estate	1.21	1,049,112.92
All Other Loans	4.53	3,928,059.50
Mortgage Loan for Resale		
Credit Card Loans	0.00	3,593.49