

# Report of Operations

Run: 08/23/2021

As of: 07/31/2021

## 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	6	128,713.95	A. Share Certificates		
B. 6 to less than 12 months	2	54,897.21	One Year or Less		10,158,273.21
C. 12 months and over	0	0.00	More than One Year		5,617,390.66
D. Other Projected Losses	0	0.00	Total Share Certificates		15,775,663.87
E. Subtotal of A, B & C	8	183,611.16	B. Share Drafts		
F. Delinquency Ratio		0.21%	One Year or Less		23,231,466.10
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		23,231,466.10
2 months delinquent	3761	89,109,991.05	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		7,563,536.58
	3769	89,293,602.21	More than One Year		2,183,821.43
-----			Total IRA/KEOGH & Retirements		9,747,358.01
4. A. Loans made month to date			D. All Other Shares		
	159	4,189,090.40	One Year or Less		72,861,661.98
B. Loans made year to date	974	26,667,246.66	More than One Year		0.00
C. Loans made last year	1,489	35,084,191.89	Total All Other Shares		72,861,661.98
D. Loans made since organization	150,818	865,048,831.15	E. Total Shares		
E. Number of Borrowers	2,951				121,616,149.96
-----			-----		
5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
		30,540.28	A. Cash		1,559,158.07
B. Charge Offs this year		91,950.22	B. Cash Equivalents		11,912,944.34
C. Charge Offs since organization		5,476,720.71	C. Total Investments		41,512,948.99
-----			D. Total Loans		89,293,602.21
6. A. Recoveries this Month			E. Total Assets		139,814,085.64
		382.53	F. Total Shares		121,616,149.96
B. Recoveries this Year		11,989.53	G. Total Capital		17,306,860.75
C. Recoveries since organization		416,035.75	-----		
-----			12. User-Defined Statistical Information		
7. Net Charge-Off/Avg Loan Ratio			A. Primary & Joint SSN Count	11,877	
		0.156%	B. Number of Accounts	9,770	
-----			C. Number of Opened Accounts	119	
8. A. Potential Members			D. Number of Closed Accounts	85	
		235,806	E. Number of F-Time Empl	39	
B. Market Penetration		4%	F. Number of P-Time Empl		
-----			G. Membership Growth Ratio		
9. A. Number of Members					
	9,179				
B. Closed Members	78				
C. New Members	107				
D. Net Change in Membership	29				

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.

M Small

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MICHELLE SMALL

8/23/21

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DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	51.51	45,995,703.60
Unsecured Loans	3.21	2,870,419.70
New Vehicle Loans	14.73	13,148,794.90
Used Vehicle Loans	25.35	22,633,984.69
Contra-Auto Referral Costs		
Other Real Estate	1.15	1,023,484.45
All Other Loans	4.03	3,600,720.41
Mortgage Loan for Resale		
Credit Card Loans	0.02	20,494.46