

Report of Operations

Run: 08/13/2022

As of: 07/31/2022

Kelly Community FCU

Page 1 of 2

	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	14	524,163.55	A. Share Certificates		
B. 6 to less than 12 months	0	0.00	One Year or Less		8,403,389.97
C. 12 months and over	2	50,928.99	More than One Year		5,002,981.33
D. Other Projected Losses	0	0.00	Total Share Certificates		13,406,371.30
E. Subtotal of A, B & C	16	575,092.54	B. Share Drafts		
F. Delinquency Ratio		0.59%	One Year or Less		25,326,126.72
<hr style="border-top: 1px dashed red;"/>			More than One Year		0.00
2. Current and less than			Total Share Drafts		25,326,126.72
2 months delinquent	3996	96,996,203.39	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		6,126,793.33
	4012	97,571,295.93	More than One Year		2,268,928.81
<hr style="border-top: 1px dashed red;"/>			Total IRA/KEOGH & Retirements		8,395,722.14
4. A. Loans made month to date			D. All Other Shares		
B. Loans made year to date	1,167	28,736,675.76	One Year or Less		85,025,743.07
C. Loans made last year	1,712	42,716,744.60	More than One Year		0.00
D. Loans made since organization	152,737	909,607,088.37	Total All Other Shares		85,025,743.07
E. Number of Borrowers	3,007		E. Total Shares		
<hr style="border-top: 1px dashed red;"/>					132,153,963.23
5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
B. Charge Offs this year		7,740.49	A. Cash		1,682,206.73
C. Charge Offs since organization		90,379.22	B. Cash Equivalents		5,986,259.27
<hr style="border-top: 1px dashed red;"/>			C. Total Investments		44,986,435.85
6. A. Recoveries this Month			D. Total Loans		97,571,295.93
B. Recoveries this Year		964.12	E. Total Assets		152,035,209.38
C. Recoveries since organization		13,343.02	F. Total Shares		132,153,963.23
<hr style="border-top: 1px dashed red;"/>			G. Total Capital		18,836,244.18
7. Net Charge-Off/Avg Loan Ratio			12. User-Defined Statistical Information		
		0.141%	A. Primary & Joint SSN Count	12,072	
<hr style="border-top: 1px dashed red;"/>			B. Number of Accounts	9,954	
8. A. Potential Members			C. Number of Opened Accounts	108	
B. Market Penetration		233,479	D. Number of Closed Accounts	103	
<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	1	
B. Closed Members	9,395	87			
C. New Members	87	93			
D. Net Change in Membership	93	6			
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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

8/13/2022
DATE