

Report of Operations

Run: 11/13/2022

As of: 10/31/2022

Kelly Community FCU

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	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	20	362,300.19	A. Share Certificates		
B. 6 to less than 12 months	0	0.00	One Year or Less		8,124,130.90
C. 12 months and over	2	48,648.59	More than One Year		4,784,518.36
D. Other Projected Losses	0	0.00	Total Share Certificates		12,908,649.26
E. Subtotal of A, B & C	22	410,948.78	B. Share Drafts		
F. Delinquency Ratio		0.41%	One Year or Less		24,261,393.36
-----			More than One Year		0.00
2. Current and less than			Total Share Drafts		24,261,393.36
2 months delinquent	4063	101,030,525.03	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		6,531,244.91
	4085	101,441,473.81	More than One Year		1,707,999.83
-----			Total IRA/KEOGH & Retirements		8,239,244.74
4. A. Loans made month to date			D. All Other Shares		
B. Loans made year to date	1,596	40,106,160.20	One Year or Less		83,325,697.86
C. Loans made last year	1,712	42,716,744.60	More than One Year		0.00
D. Loans made since organization	153,166	920,976,572.81	Total All Other Shares		83,325,697.86
E. Number of Borrowers	3,046		E. Total Shares		128,734,985.22
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5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
B. Charge Offs this year		5,753.96	A. Cash		1,395,172.00
C. Charge Offs since organization		124,707.48	B. Cash Equivalents		661,417.61
-----			C. Total Investments		39,131,576.89
6. A. Recoveries this Month			D. Total Loans		101,441,473.81
B. Recoveries this Year		2,858.35	E. Total Assets		149,334,021.18
C. Recoveries since organization		19,869.72	F. Total Shares		128,734,985.22
-----			G. Total Capital		19,251,848.87
7. Net Charge-Off/Avg Loan Ratio			-----		
		0.132%	12. User-Defined Statistical Information		
-----			A. Primary & Joint SSN Count	12,144	
8. A. Potential Members			B. Number of Accounts	10,009	
B. Market Penetration		233,479	C. Number of Opened Accounts	119	
		4%	D. Number of Closed Accounts	89	
-----			E. Number of F-Time Empl	39	
9. A. Number of Members			F. Number of P-Time Empl		
B. Closed Members	9,443				
C. New Members	78				
D. Net Change in Membership	112				
	34				

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

11/13/22
DATE