

Report of Operations

Run: 12/15/2022

As of: 11/30/2022

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 | 23 | 489,554.14 | A. Share Certificates | | |
| B. 6 to less than 12 months | 0 | 0.00 | One Year or Less | | 7,510,848.89 |
| C. 12 months and over | 2 | 48,648.59 | More than One Year | | 4,681,085.14 |
| D. Other Projected Losses | 0 | 0.00 | Total Share Certificates | | 12,191,934.03 |
| E. Subtotal of A, B & C | 25 | 538,202.73 | B. Share Drafts | | |
| F. Delinquency Ratio | | 0.53% | One Year or Less | | 23,968,781.76 |
| <hr style="border-top: 1px dashed red;"/> | | | More than One Year | | 0.00 |
| 2. Current and less than | | | Total Share Drafts | | 23,968,781.76 |
| 2 months delinquent | 4127 | 101,654,597.35 | C. IRA/KEOGH & Retirement Accounts | | |
| 3. Total Loans | | | One Year or Less | | 6,522,534.86 |
| | 4152 | 102,192,800.08 | More than One Year | | 1,720,454.06 |
| <hr style="border-top: 1px dashed red;"/> | | | Total IRA/KEOGH & Retirements | | 8,242,988.92 |
| 4. A. Loans made month to date | | | D. All Other Shares | | |
| B. Loans made year to date | 1,756 | 44,368,215.47 | One Year or Less | | 83,906,464.63 |
| C. Loans made last year | 1,712 | 42,716,744.60 | More than One Year | | 0.00 |
| D. Loans made since organization | 153,326 | 925,238,628.08 | Total All Other Shares | | 83,906,464.63 |
| E. Number of Borrowers | 3,079 | | E. Total Shares | | |
| <hr style="border-top: 1px dashed red;"/> | | | | | 128,310,169.34 |
| 5. A. Charge Offs this month | | | 11. Key Balance Sheet Statistics: | | |
| B. Charge Offs this year | | 30,763.53 | A. Cash | | 1,798,186.14 |
| C. Charge Offs since organization | | 155,471.01 | B. Cash Equivalents | | 865,072.45 |
| <hr style="border-top: 1px dashed red;"/> | | | C. Total Investments | | 38,332,626.57 |
| 6. A. Recoveries this Month | | | D. Total Loans | | 102,192,800.08 |
| B. Recoveries this Year | | 1,454.90 | E. Total Assets | | 149,506,600.75 |
| C. Recoveries since organization | | 21,324.62 | F. Total Shares | | 128,310,169.34 |
| <hr style="border-top: 1px dashed red;"/> | | | G. Total Capital | | 19,424,576.43 |
| 7. Net Charge-Off/Avg Loan Ratio | | | 12. User-Defined Statistical Information | | |
| | | 0.153% | A. Primary & Joint SSN Count | 12,189 | |
| <hr style="border-top: 1px dashed red;"/> | | | B. Number of Accounts | 10,054 | |
| 8. A. Potential Members | | | C. Number of Opened Accounts | 109 | |
| B. Market Penetration | | 233,479 | D. Number of Closed Accounts | 64 | |
| <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 | | |
| B. Closed Members | 9,484 | | | | |
| C. New Members | 58 | | | | |
| D. Net Change in Membership | 99 | | | | |
| | 41 | | | | |

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

12/15/22

 DATE