

# Report of Operations

Run: 01/12/2023

As of: 12/31/2022

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	12	163,417.81	A. Share Certificates		
B. 6 to less than 12 months	2	82,883.50	One Year or Less		7,115,543.94
C. 12 months and over	2	48,648.59	More than One Year		4,395,562.62
D. Other Projected Losses	0	0.00	Total Share Certificates		11,511,106.56
E. Subtotal of A, B & C	16	294,949.90	B. Share Drafts		
F. Delinquency Ratio		0.28%	One Year or Less		25,136,933.64
<hr style="border-top: 1px dashed red;"/>			More than One Year		0.00
2. Current and less than			Total Share Drafts		25,136,933.64
2 months delinquent	4176	103,488,522.86	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans	4192	103,783,472.76	One Year or Less		6,579,085.13
<hr style="border-top: 1px dashed red;"/>			More than One Year		1,634,124.21
4. A. Loans made month to date	166	4,220,064.17	Total IRA/KEOGH & Retirements		8,213,209.34
B. Loans made year to date	1,922	48,588,279.64	D. All Other Shares		
C. Loans made last year	1,712	42,716,744.60	One Year or Less		83,922,051.27
D. Loans made since organization	153,492	929,458,692.25	More than One Year		0.00
E. Number of Borrowers	3,107		Total All Other Shares		83,922,051.27
<hr style="border-top: 1px dashed red;"/>			E. Total Shares		128,783,300.81
5. A. Charge Offs this month		58,388.31	11. Key Balance Sheet Statistics:		
B. Charge Offs this year		213,859.32	A. Cash		1,477,843.16
C. Charge Offs since organization		5,737,601.62	B. Cash Equivalents		1,760,207.69
<hr style="border-top: 1px dashed red;"/>			C. Total Investments		39,216,977.56
6. A. Recoveries this Month		268.05	D. Total Loans		103,783,472.76
B. Recoveries this Year		21,592.67	E. Total Assets		151,550,159.95
C. Recoveries since organization		440,640.04	F. Total Shares		128,783,300.81
<hr style="border-top: 1px dashed red;"/>			G. Total Capital		19,355,026.93
7. Net Charge-Off/Avg Loan Ratio		0.198%	12. User-Defined Statistical Information		
<hr style="border-top: 1px dashed red;"/>			A. Primary & Joint SSN Count	12,216	
8. A. Potential Members		233,479	B. Number of Accounts	10,092	
B. Market Penetration		4%	C. Number of Opened Accounts	117	
<hr style="border-top: 1px dashed red;"/>			D. Number of Closed Accounts	81	
9. A. Number of Members	9,518		E. Number of F-Time Empl	37	
B. Closed Members	63		F. Number of P-Time Empl		
C. New Members	97				
D. Net Change in Membership	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.

MSmall

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MICHELLE SMALL

1/12/2023

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DATE