

# Report of Operations

Run: 10/14/2023

As of: 09/30/2023

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	21	261,793.52	A. Share Certificates		
B. 6 to less than 12 months	3	95,138.27	One Year or Less		34,607,374.77
C. 12 months and over	2	36,308.07	More than One Year		3,424,179.19
D. Other Projected Losses	0	0.00	Total Share Certificates		38,031,553.96
E. Subtotal of A, B & C	26	393,239.86	B. Share Drafts		
F. Delinquency Ratio		0.34%	One Year or Less		25,307,617.21
			More than One Year		0.00
2. Current and less than			Total Share Drafts		25,307,617.21
2 months delinquent	4361	114,650,708.49	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans	4387	115,043,948.35	One Year or Less		7,911,924.02
			More than One Year		1,385,728.58
4. A. Loans made month to date	122	3,979,806.94	Total IRA/KEOGH & Retirements		9,297,652.60
B. Loans made year to date	1,236	34,906,867.99	D. All Other Shares		
C. Loans made last year	1,922	48,588,279.64	One Year or Less		66,933,457.32
D. Loans made since organization	154,728	964,365,560.24	More than One Year		0.00
E. Number of Borrowers	3,237		Total All Other Shares		66,933,457.32
			E. Total Shares		139,570,281.09
5. A. Charge Offs this month		41,291.79			
B. Charge Offs this year		251,760.41	11. Key Balance Sheet Statistics:		
C. Charge Offs since organization		5,989,362.03	A. Cash		1,646,020.48
			B. Cash Equivalents		5,974,808.72
6. A. Recoveries this Month		1,137.56	C. Total Investments		36,616,176.70
B. Recoveries this Year		18,969.57	D. Total Loans		115,043,948.35
C. Recoveries since organization		459,609.61	E. Total Assets		160,376,310.44
			F. Total Shares		139,570,281.09
7. Net Charge-Off/Avg Loan Ratio		0.284%	G. Total Capital		19,730,877.27
8. A. Potential Members		233,479	12. User-Defined Statistical Information		
B. Market Penetration		4%	A. Primary & Joint SSN Count	12,326	
			B. Number of Accounts	10,203	
9. A. Number of Members	9,609		C. Number of Opened Accounts	123	
B. Closed Members	70		D. Number of Closed Accounts	84	
C. New Members	109		E. Number of F-Time Empl	40	
D. Net Change in Membership	39		F. Number of P-Time Empl		

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

10/15/2023  
DATE