Report of Operations

Run: 11/15/2023 As of: 10/31/2023

Kelly Community FCU

Page 1 of 2

| 1. Delinquent Loans: A. 2 to less than 6 months B. 6 to less than 12 months 1 23,379.28 C. 12 months and over 2 35,133.58 D. Other Projected Losses 0 0,000 E. Subtotal of A, B & C 19 317,055.64 F. Delinquency Ratio 0.27% 2. Current and less than 2 months delinquent 4401 115,285,021.93 3. Total Loans 4420 115,602,077.57 4. A. Loans made month to date 152 3,221,085.12 B. Loans made year to date 1,388 38,127,953.11 C. Loans made last year 1,922 48,588,279.64 D. Loans made since organization 154,880 967,586,645.36 E. Number of Borrowers 3,233 5. A. Charge Offs this month 43,258.45 B. Charge Offs this year 295,018.86 C. Charge Offs since organization 459,977.88 7. Net Charge-Off/Avg Loan Ratio 0,301% 8. A. Potential Members 233,479 B. Market Penetration 4% | 10. Share Breakdown by Maturity: A. Share Certificates One Year or Less More than One Year Total Share Certificates B. Share Drafts One Year or Less More than One Year Total Share Drafts C. IRA/KEOGH & Retirement Accounts One Year or Less More than One Year Total IRA/KEOGH & Retirements D. All Other Shares One Year or Less More than One Year Total All Other Shares E. Total Shares 11. Key Balance Sheet Statistics: A. Cash B. Cash Equivalents C. Total Investments D. Total Loans | 37,701,445.36 3,421,471.57 41,122,916.93 24,453,232.19 0.00 24,453,232.19 7,914,183.26 1,559,612.67 9,473,795.93 65,531,726.29 0.00 65,531,726.29 140,581,671.34 1,444,579.81 8,317,521.61 36,950,108.25 |
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| B. 6 to less than 12 months 1 23,379.28 C. 12 months and over 2 35,133.58 D. Other Projected Losses 0 0.00 E. Subtotal of A, B & C 19 317,055.64 F. Delinquency Ratio 0.27% 2. Current and less than 2 months delinquent 4401 115,285,021.93 3. Total Loans 4420 115,602,077.57 4. A. Loans made month to date 152 3,221,085.12 B. Loans made year to date 1,388 38,127,953.11 C. Loans made last year 1,922 48,588,279.64 D. Loans made since organization 154,880 967,586,645.36 E. Number of Borrowers 3,233 5. A. Charge Offs this month 43,258.45 B. Charge Offs this worth 43,258.45 B. Charge Offs this worth 6,032,620.48 6. A. Recoveries this Month 368.27 B. Recoveries this Year 19,337.84 C. Recoveries since organization 459,977.88 7. Net Charge-Off/Avg Loan Ratio 0.301% 8. A. Potential Members 233,479 | One Year or Less More than One Year Total Share Certificates B. Share Drafts One Year or Less More than One Year Total Share Drafts C. IRA/KEOGH & Retirement Accounts One Year or Less More than One Year Total IRA/KEOGH & Retirements D. All Other Shares One Year or Less More than One Year Total All Other Shares E. Total Shares E. Total Shares 11. Key Balance Sheet Statistics: A. Cash B. Cash Equivalents C. Total Investments | 3,421,471.57 41,122,916.93 24,453,232.19 0.00 24,453,232.19 7,914,183.26 1,559,612.67 9,473,795.93 65,531,726.29 0.00 65,531,726.29 140,581,671.34 1,444,579.81 8,317,521.61 |
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| B. Recoveries this Year 19,337.84 C. Recoveries since organization 459,977.88 7. Net Charge-Off/Avg Loan Ratio 0.301% 8. A. Potential Members 233,479 | | 30,930,108.23 |
| C. Recoveries since organization 459,977.88 7. Net Charge-Off/Avg Loan Ratio 0.301% 8. A. Potential Members 233,479 | | 115,602,077.57 |
| 7. Net Charge-Off/Avg Loan Ratio 0.301% 8. A. Potential Members 233,479 | E. Total Assets | 160,976,375.65 |
| 7. Net Charge-Off/Avg Loan Ratio 0.301% 8. A. Potential Members 233,479 | F. Total Shares | · · · |
| 8. A. Potential Members 233,479 | G. Total Capital | 140,581,671.34 19,741,299.67 |
| 8. A. Potential Members 233,479 | • | 19,741,299.07 |
| 255,175 | 12. User-Defined Statistical Information | |
| R Market Penetration 404 | A. Primary & Joint SSN Count | 9,625 |
| B. Harket I electration 470 | B. Number of Accounts | 10,187 |
| | C. Number of Opened Accounts | 100 |
| 9. A. Number of Members 9,591 | D. Number of Closed Accounts | 119 |
| B. Closed Members 101 | E. Number of F-Time Empl | 40 |
| C. New Members 83 | F. Number of P-Time Empl | |
| D. Net Change in Membership -18 | | |

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

11/15/2023

DATE