

Report of Operations

Run: 11/15/2023

As of: 10/31/2023

Kelly Community FCU

Page 1 of 2

	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	16	258,542.78	A. Share Certificates		
B. 6 to less than 12 months	1	23,379.28	One Year or Less		37,701,445.36
C. 12 months and over	2	35,133.58	More than One Year		3,421,471.57
D. Other Projected Losses	0	0.00	Total Share Certificates		41,122,916.93
E. Subtotal of A, B & C	19	317,055.64	B. Share Drafts		
F. Delinquency Ratio		0.27%	One Year or Less		24,453,232.19
			More than One Year		0.00
2. Current and less than			Total Share Drafts		24,453,232.19
2 months delinquent	4401	115,285,021.93	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans	4420	115,602,077.57	One Year or Less		7,914,183.26
			More than One Year		1,559,612.67
4. A. Loans made month to date	152	3,221,085.12	Total IRA/KEOGH & Retirements		9,473,795.93
B. Loans made year to date	1,388	38,127,953.11	D. All Other Shares		
C. Loans made last year	1,922	48,588,279.64	One Year or Less		65,531,726.29
D. Loans made since organization	154,880	967,586,645.36	More than One Year		0.00
E. Number of Borrowers	3,233		Total All Other Shares		65,531,726.29
			E. Total Shares		140,581,671.34
5. A. Charge Offs this month		43,258.45			
B. Charge Offs this year		295,018.86	11. Key Balance Sheet Statistics:		
C. Charge Offs since organization		6,032,620.48	A. Cash		1,444,579.81
			B. Cash Equivalents		8,317,521.61
6. A. Recoveries this Month		368.27	C. Total Investments		36,950,108.25
B. Recoveries this Year		19,337.84	D. Total Loans		115,602,077.57
C. Recoveries since organization		459,977.88	E. Total Assets		160,976,375.65
			F. Total Shares		140,581,671.34
7. Net Charge-Off/Avg Loan Ratio		0.301%	G. Total Capital		19,741,299.67
8. A. Potential Members		233,479	12. User-Defined Statistical Information		
B. Market Penetration		4%	A. Primary & Joint SSN Count	9,625	
			B. Number of Accounts	10,187	
9. A. Number of Members	9,591		C. Number of Opened Accounts	100	
B. Closed Members	101		D. Number of Closed Accounts	119	
C. New Members	83		E. Number of F-Time Empl	40	
D. Net Change in Membership	-18		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

11/15/2023

DATE