

Report of Operations

Run: 12/22/2023

As of: 11/30/2023

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	22	333,589.47	A. Share Certificates		
B. 6 to less than 12 months	1	24,723.28	One Year or Less		39,915,135.22
C. 12 months and over	2	35,133.58	More than One Year		3,215,639.42
D. Other Projected Losses	0	0.00	Total Share Certificates		43,130,774.64
E. Subtotal of A, B & C	25	393,446.33	B. Share Drafts		
F. Delinquency Ratio		0.34%	One Year or Less		25,443,924.80
			More than One Year		0.00
2. Current and less than			Total Share Drafts		25,443,924.80
2 months delinquent	4432	116,319,744.85	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans	4457	116,713,191.18	One Year or Less		7,856,262.93
			More than One Year		1,617,792.79
4. A. Loans made month to date	161	3,600,435.09	Total IRA/KEOGH & Retirements		9,474,055.72
B. Loans made year to date	1,549	41,728,388.20	D. All Other Shares		
C. Loans made last year	1,922	48,588,279.64	One Year or Less		64,297,896.44
D. Loans made since organization	155,041	971,187,080.45	More than One Year		0.00
E. Number of Borrowers	3,246		Total All Other Shares		64,297,896.44
			E. Total Shares		142,346,651.60
5. A. Charge Offs this month		53,047.27			
B. Charge Offs this year		348,066.13	11. Key Balance Sheet Statistics:		
C. Charge Offs since organization		6,085,667.75	A. Cash		1,257,008.53
			B. Cash Equivalents		10,028,522.42
6. A. Recoveries this Month		254.80	C. Total Investments		37,652,972.74
B. Recoveries this Year		19,592.64	D. Total Loans		116,713,191.18
C. Recoveries since organization		460,232.68	E. Total Assets		162,653,022.25
			F. Total Shares		142,346,651.60
7. Net Charge-Off/Avg Loan Ratio		0.325%	G. Total Capital		19,907,094.36
8. A. Potential Members		233,479	12. User-Defined Statistical Information		
B. Market Penetration		4%	A. Primary & Joint SSN Count	12,331	
			B. Number of Accounts	10,211	
9. A. Number of Members	9,612		C. Number of Opened Accounts	110	
B. Closed Members	77		D. Number of Closed Accounts	88	
C. New Members	98		E. Number of F-Time Empl	40	
D. Net Change in Membership	21		F. Number of P-Time Empl	1	

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

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12/22/2023

DATE