

Report of Operations

Run: 02/14/2024

As of: 01/31/2024

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	487,546.71	A. Share Certificates		
B. 6 to less than 12 months	1	17,213.49	One Year or Less		49,050,772.99
C. 12 months and over	2	33,624.67	More than One Year		2,923,048.80
D. Other Projected Losses	0	0.00	Total Share Certificates		51,973,821.79
E. Subtotal of A, B & C	24	538,384.87	B. Share Drafts		
F. Delinquency Ratio		0.46%	One Year or Less		23,787,076.73
<hr style="border-top: 1px dashed red;"/>			More than One Year		0.00
2. Current and less than			Total Share Drafts		23,787,076.73
2 months delinquent	4453	117,783,461.82	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		8,202,585.80
	4477	118,321,846.69	More than One Year		1,349,875.27
<hr style="border-top: 1px dashed red;"/>			Total IRA/KEOGH & Retirements		9,552,461.07
4. A. Loans made month to date			D. All Other Shares		
B. Loans made year to date	124	2,739,972.23	One Year or Less		61,993,141.55
C. Loans made last year	124	2,739,972.23	More than One Year		0.00
D. Loans made since organization	1,685	45,528,480.15	Total All Other Shares		61,993,141.55
E. Number of Borrowers	155,301	977,727,144.63	E. Total Shares		
<hr style="border-top: 1px dashed red;"/>					147,306,501.14
5. A. Charge Offs this month			11. Key Balance Sheet Statistics:		
B. Charge Offs this year		80,608.33	A. Cash		1,713,686.21
C. Charge Offs since organization		80,608.33	B. Cash Equivalents		14,884,559.18
<hr style="border-top: 1px dashed red;"/>			C. Total Investments		41,467,083.35
6. A. Recoveries this Month			D. Total Loans		118,321,846.69
B. Recoveries this Year		1,020.04	E. Total Assets		168,157,908.50
C. Recoveries since organization		1,020.04	F. Total Shares		147,306,501.14
<hr style="border-top: 1px dashed red;"/>			G. Total Capital		19,854,089.79
7. Net Charge-Off/Avg Loan Ratio			12. User-Defined Statistical Information		
		0.804%	A. Primary & Joint SSN Count	12,423	
<hr style="border-top: 1px dashed red;"/>			B. Number of Accounts	10,284	
8. A. Potential Members			C. Number of Opened Accounts	112	
B. Market Penetration		233,479	D. Number of Closed Accounts	123	
<hr style="border-top: 1px dashed red;"/>			E. Number of F-Time Empl	40	
9. A. Number of Members			F. Number of P-Time Empl		
B. Closed Members	9,685				
C. New Members	110				
D. Net Change in Membership	102				
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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.

M Small

MICHELLE SMALL

2/15/24

DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.82	63,681,316.91
Unsecured Loans	3.29	3,893,816.16
New Vehicle Loans	13.24	15,663,253.19
Used Vehicle Loans	24.60	29,102,623.92
Contra-Auto Referral Costs		
Other Real Estate	1.64	1,936,566.37
All Other Loans	2.54	3,011,189.11
Mortgage Loan for Resale		
Credit Card Loans	0.87	1,033,081.03