

Report of Operations

Run: 04/11/2024

As of: 03/31/2024

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 | 15 | 301,768.36 | A. Share Certificates | | |
| B. 6 to less than 12 months | 2 | 18,902.99 | One Year or Less | | 49,936,866.96 |
| C. 12 months and over | 2 | 33,624.67 | More than One Year | | 2,931,825.35 |
| D. Other Projected Losses | 0 | 0.00 | Total Share Certificates | | 52,868,692.31 |
| E. Subtotal of A, B & C | 19 | 354,296.02 | B. Share Drafts | | |
| F. Delinquency Ratio | | 0.30% | One Year or Less | | 25,992,990.23 |
| <hr style="border-top: 1px dashed red;"/> | | | More than One Year | | 0.00 |
| 2. Current and less than | | | Total Share Drafts | | 25,992,990.23 |
| 2 months delinquent | 3301 | 117,775,275.43 | C. IRA/KEOGH & Retirement Accounts | | |
| 3. Total Loans | 3320 | 118,129,571.45 | One Year or Less | | 8,338,663.79 |
| <hr style="border-top: 1px dashed red;"/> | | | More than One Year | | 1,187,019.19 |
| 4. A. Loans made month to date | 148 | 2,769,947.94 | Total IRA/KEOGH & Retirements | | 9,525,682.98 |
| B. Loans made year to date | 418 | 8,594,908.16 | D. All Other Shares | | |
| C. Loans made last year | 1,685 | 45,528,480.15 | One Year or Less | | 61,648,849.31 |
| D. Loans made since organization | 155,595 | 983,582,080.56 | More than One Year | | 0.00 |
| E. Number of Borrowers | 3,153 | | Total All Other Shares | | 61,648,849.31 |
| <hr style="border-top: 1px dashed red;"/> | | | E. Total Shares | | 150,036,214.83 |
| 5. A. Charge Offs this month | | 39,939.25 | 11. Key Balance Sheet Statistics: | | |
| B. Charge Offs this year | | 151,949.82 | A. Cash | | 1,370,184.20 |
| C. Charge Offs since organization | | 6,297,226.24 | B. Cash Equivalents | | 21,592,106.54 |
| <hr style="border-top: 1px dashed red;"/> | | | C. Total Investments | | 44,653,916.01 |
| 6. A. Recoveries this Month | | 4,464.99 | D. Total Loans | | 118,129,571.45 |
| B. Recoveries this Year | | 7,659.86 | E. Total Assets | | 170,896,428.92 |
| C. Recoveries since organization | | 469,755.47 | F. Total Shares | | 150,036,214.83 |
| <hr style="border-top: 1px dashed red;"/> | | | G. Total Capital | | 19,754,686.28 |
| 7. Net Charge-Off/Avg Loan Ratio | | 0.488% | 12. User-Defined Statistical Information | | |
| <hr style="border-top: 1px dashed red;"/> | | | A. Primary & Joint SSN Count | 12,503 | |
| 8. A. Potential Members | | 233,479 | B. Number of Accounts | 10,371 | |
| B. Market Penetration | | 4% | C. Number of Opened Accounts | 114 | |
| <hr style="border-top: 1px dashed red;"/> | | | D. Number of Closed Accounts | 64 | |
| 9. A. Number of Members | 9,765 | | E. Number of F-Time Empl | 38 | |
| B. Closed Members | 55 | | F. Number of P-Time Empl | | |
| C. New Members | 99 | | | | |
| D. Net Change in Membership | 44 | | | | |

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.

Y Salgado

 YVONNE SALGADO

04/11/2024

 DATE