

# Report of Operations

Run: 05/20/2024

As of: 04/30/2024

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	13	195,055.00	A. Share Certificates		
B. 6 to less than 12 months	3	90,154.74	One Year or Less		49,455,088.49
C. 12 months and over	2	33,624.67	More than One Year		2,890,828.01
D. Other Projected Losses	0	0.00	Total Share Certificates		52,345,916.50
E. Subtotal of A, B & C	18	318,834.41	B. Share Drafts		
F. Delinquency Ratio		0.27%	One Year or Less		25,436,493.48
<hr style="border-top: 1px dashed red;"/>			More than One Year		0.00
2. Current and less than			Total Share Drafts		25,436,493.48
2 months delinquent	4558	119,091,757.48	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans	4576	119,410,591.89	One Year or Less		8,414,088.08
<hr style="border-top: 1px dashed red;"/>			More than One Year		1,144,960.10
4. A. Loans made month to date	197	3,879,411.42	Total IRA/KEOGH & Retirements		9,559,048.18
B. Loans made year to date	615	12,474,319.58	D. All Other Shares		
C. Loans made last year	1,685	45,528,480.15	One Year or Less		61,277,672.73
D. Loans made since organization	155,792	987,461,491.98	More than One Year		0.00
E. Number of Borrowers	3,378		Total All Other Shares		61,277,672.73
<hr style="border-top: 1px dashed red;"/>			E. Total Shares		148,619,130.89
5. A. Charge Offs this month		33,758.95	11. Key Balance Sheet Statistics:		
B. Charge Offs this year		185,708.77	A. Cash		756,345.98
C. Charge Offs since organization		6,330,985.19	B. Cash Equivalents		13,890,679.63
<hr style="border-top: 1px dashed red;"/>			C. Total Investments		41,947,409.88
6. A. Recoveries this Month		3,602.50	D. Total Loans		119,410,591.89
B. Recoveries this Year		11,262.36	E. Total Assets		169,193,536.21
C. Recoveries since organization		473,357.97	F. Total Shares		148,619,130.89
<hr style="border-top: 1px dashed red;"/>			G. Total Capital		19,899,671.58
7. Net Charge-Off/Avg Loan Ratio		0.441%	12. User-Defined Statistical Information		
<hr style="border-top: 1px dashed red;"/>			A. Primary & Joint SSN Count	12,541	
8. A. Potential Members		233,479	B. Number of Accounts	10,401	
B. Market Penetration		4%	C. Number of Opened Accounts	125	
<hr style="border-top: 1px dashed red;"/>			D. Number of Closed Accounts	95	
9. A. Number of Members	9,795		E. Number of F-Time Empl	44	
B. Closed Members	81		F. Number of P-Time Empl		
C. New Members	111				
D. Net Change in Membership	30				

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*  
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 YVONNE SALGADO

05-17-2024  
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 DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	53.17	63,492,537.33
Unsecured Loans	3.33	3,975,939.24
New Vehicle Loans	12.73	15,202,191.30
Used Vehicle Loans	25.42	30,348,563.90
Contra-Auto Referral Costs		
Other Real Estate	1.76	2,105,175.25
All Other Loans	2.62	3,124,949.27
Mortgage Loan for Resale		
Credit Card Loans	0.97	1,161,235.60